

# Medihelp Medical Scheme 2026 – Benefit and Rates Overview

Source: Medihelp Medical Scheme 2026 Benefit Brochure

## 1. Introduction

As independent advisers, HealthGroup’s role is to help you understand how scheme changes affect you and your family. This guide provides a clear overview of Medihelp’s 2026 contributions, benefits, and structural updates compared with 2025. Our aim is to ensure you are informed, prepared, and able to make the best decision for your healthcare needs.

## 2. Contribution Adjustments

The **weighted average contribution increase across Medihelp for 2026 is 8.46%**. While main member increases appear lower (5.4%–7.5%), higher adjustments on adult and child dependant rates drive the overall average upward.

### 2.1 Monthly Contributions – 2026 vs 2025

(Main Member, Adult Dependant, Child Dependant)

Plan	2025 Main	2026 Main	%	2025 Adult	2026 Adult	%	2025 Child	2026 Child	%
MedMove! Student	R750	R804	7.2%	–	–	–	–	–	–
MedMove!	R1,626	R1,734	6.6%	R1,626	R1,734	6.6%	R1,626	R1,734	6.6%
MedVital Elect	R2,244	R2,394	6.7%	R2,148	R2,340	8.9%	R750	R828	10.4%
MedVital	R2,880	R3,048	5.8%	R2,700	R2,940	8.9%	R870	R960	10.3%
MedAdd Elect	R2,970	R3,186	7.3%	R2,760	R3,012	9.1%	R930	R1,020	9.7%
MedAdd	R3,720	R3,942	6.0%	R3,480	R3,792	9.0%	R1,140	R1,248	9.5%
MedSaver	R3,900	R4,170	6.9%	R3,660	R3,996	9.2%	R1,200	R1,314	9.5%
MedReach (prev. MedElect)	R3,126	R3,360	7.5%	R2,940	R3,210	9.2%	R960	R1,050	9.4%
MedPrime Elect	R4,344	R4,620	6.4%	R4,056	R4,428	9.2%	R1,320	R1,446	9.5%
MedPrime	R5,304	R5,640	6.3%	R4,980	R5,430	9.0%	R1,620	R1,770	9.3%
MedElite	R8,172	R8,610	5.4%	R7,680	R8,370	9.0%	R2,400	R2,628	9.5%
MedPlus	R12,690	R13,440	5.9%	R11,940	R13,020	9.0%	R3,960	R4,338	9.5%

**Note on dependant contributions:** While main member increases range between 5% and 7.5%, adult and child dependant contributions have risen more sharply (often 9–10%). This structural adjustment reflects higher utilisation by dependants and helps keep main member rates more affordable. It also explains why the overall weighted average increase for 2026 is **8.46%**. Families with multiple dependants should budget accordingly, though contribution caps on certain plans continue to provide relief.

## 3. Family Contribution Rules

- On **MedVital, MedAdd, and MedPrime**, contributions are capped at **two children under 18**. Any additional children are covered at no extra cost.
- **Child rates apply until age 26**, provided the dependant remains registered.

## 4. Plan Overviews

### 4.1 Entry-Level Options

- **MedMove! Student** – Network-based, affordable cover for students.
- **MedMove!** – Flexible cover for young professionals, including hospitalisation, emergencies, GP visits (virtual or in-person), and medicine.

### 4.2 Hospital Plans

- **MedVital & MedVital Elect** – Affordable hospital cover with added maternity, contraceptives, and minor medical expenses. Elect version uses a defined network at lower cost.

### 4.3 Savings Plans

- **MedAdd & MedAdd Elect** – 15% savings account, insured cover once depleted, dental/eye/maternity benefits, Parenting Journey.
- **MedSaver** – 25% savings account, hospital cover at any private hospital, insured cover once depleted.

### 4.4 Comprehensive Plans

- **MedReach (prev. MedElect)** – Cost-effective, comprehensive network plan with full basket of benefits.
- **MedPrime & MedPrime Elect** – 10% savings account, private hospital cover, separate dental and optometry benefits.
- **MedElite** – Extensive hospital cover, 10% savings account, rich insured benefits including chronic medicine.
- **MedPlus** – Most comprehensive option, with all-inclusive hospital and day-to-day cover, plus separate optometry and dentistry benefits.

## 5. Day-to-Day Benefits

- **Savings Accounts:** MedAdd (15%), MedSaver (25%), MedPrime (10%), MedElite (10%).
- **Insured Benefits:** GP/specialist visits, medicine, radiology, pathology, physiotherapy, psychology.
- **Care Extender:** Health screening unlocks one extra GP visit + R1,000 self-medication.

## 6. Key Enhancements for 2026

### GP to Specialist Referrals

- **Removed referral requirement** on MedVital Elect, MedAdd Elect, and MedReach.
- **35% co-payment** for bypassing GP referral has been scrapped.

### Chronic Medicine Delivery

- PMB chronic medicine now delivered directly to **home or workplace** via Medipost.
- Ensures **cold chain compliance** and improved convenience.

### Co-payments

- **Specialised Radiology:** Reduced from R2,600 to **R2,100** per exam.

- **Palliative Care:** 20% co-payment if no pre-authorisation.
- **Oncology:** 20% co-payment after non-PMB limit; MedPlus has 25% co-payment from first dosage for Exceptional Medicine List.

### Oncology Benefits

- Tiered structure: **Cancer Care, Cancer Care Plus, Cancer Care Ultra.**
- 20% co-payment applies across all tiers.
- Mid-year upgrades allowed if treatment plan requires higher cover.

### Specialised Radiology

- Annual limit increased from R20,000 to **R22,000 per family.**
- Co-payment reduced to **R2,100.**

## 7. Additional Member Services

### Digital Tools

- e-membership card.
- Real-time benefit and savings tracking.
- Claims submission and tracking.
- Pre-authorisation requests.
- Personal and banking detail updates.
- Tax certificate requests.
- Medipost delivery of PMB chronic medicine.

### Benefit Programme Updates

- **Palliative Care:** R27,700 per family per year.
- **Back Treatment Programme (DBC):** Non-surgical rehabilitation, prerequisite for spinal surgery.
- **Contraceptives:** Annual benefit of R2,205 for oral/injectable/implantable; enhanced IUD benefit.

## 8. Independent Advisory Notes

- The weighted average increase of **8.46%** is above CPI; budgeting should reflect this.
- Families with three or more children benefit significantly from capped child contributions.
- Preventive care incentives (Care Extender) are increasingly valuable.
- Members should adopt digital tools for efficiency and transparency.
- Pre-authorisation remains critical to avoid co-payments on oncology, palliative care, and radiology.

## 9. Next Steps

- Review your current plan against the 2026 changes.
- Consider family structure and healthcare needs.
- Contact HealthGroup for personalised advice before finalising

## Accessing the Medihelp Member Zone and App

1. **Visit the Medihelp Website:**
  - Go to [www.medihelp.co.za](http://www.medihelp.co.za).
  - Click on the "Member Zone" link, usually found in the top menu.
2. **Register for the Member Zone:**
  - If you're a new user, you will need to register. Click on the registration option and enter your membership number along with other required details.
  - Follow the prompts to create your account.
3. **Log In to the Member Zone:**
  - Once registered, return to the Member Zone and log in using your credentials (membership number and password).
4. **Download the Medihelp App:**
  - For mobile access, download the Medihelp app:
    - **Apple App Store:** Search for "Medihelp" and install the app.
    - **Google Play Store:** Search for "Medihelp" and install the app.
    - **Huawei AppGallery:** Search for "Medihelp" and install the app.
  - Once downloaded, open the app and log in with your Member Zone credentials.

## Features Available in the Digital Tools

- **e-Membership Card:** Access and share your digital membership card with healthcare providers.
- **Real-Time Benefit Tracking:** View your available benefits and savings at any time.
- **Claims Management:** Submit and track your claims directly through the app or website.
- **Pre-Authorisation Requests:** Request pre-authorisations for hospital stays and procedures online.
- **Personal Information Updates:** Update your personal and banking details easily.
- **Tax Certificate Requests:** Request your tax certificate directly through the Member Zone.

## Additional Support

If you encounter any issues while accessing the Member Zone or the app, you can contact the Medihelp Client Care Centre at **086 0100 678** or email [enquiries@medihelp.co.za](mailto:enquiries@medihelp.co.za) for assistance.