**How to handle medical emergencies: What every family should know**

**JOHANNESBURG - Every family in South Africa may face a situation where a member requires urgent medical care. While it can be unsettling to think about these difficult circumstances, ignoring the possibility could be detrimental. In times of crisis, responding swiftly and calmly can be lifesaving.**

Although emergencies are unpredictable, there are steps we can take to ensure we're better prepared to handle them. Here's what you can do:

**Recognise medical emergencies:**

[Medical emergencies](https://my.clevelandclinic.org/health/articles/medical-emergency) require immediate professional care to prevent permanent damage, disability, or death. Conditions such as uncontrolled bleeding, difficulty breathing, choking, coughing or vomiting blood, fainting or loss of consciousness, severe or persistent vomiting, sudden severe pain, and ingesting a poisonous substance are considered emergencies. Additionally, emergencies may arise from incidents like car accidents, burns, smoke inhalation, near drownings, deep or large wounds, falls from heights, or electrocution.

Ensure that you correctly identify a true emergency, as medical schemes might not cover costs unless the situation is classified as such.

**Keep health information accessible:**

Being prepared involves more than just knowing how to act in a crisis. It's vital to have critical health information for each family member, including allergies, medications, and chronic conditions. This information enables medical professionals to deliver effective and accurate care.

Familiarise yourself with local healthcare resources, identify the location and fastest route to the nearest emergency department, and keep emergency numbers posted at home and saved on your mobile phone. Significant numbers include the general emergency line (112 for mobile phones, 107 for landlines), ambulance services (10177), your healthcare provider's contacts, and emergency contacts like neighbours or nearby relatives. Ensure everyone in your household, including children, knows when and how to call these numbers.

**Making an emergency call:**

When [calling emergency services](https://emergivac.co.za/access-emergency-medical-services-south-africa/), provide the operator with clear and complete information. Explain the nature of the emergency (for instance, a car accident or fire) and the location (including the exact address or key landmarks), the number of people involved and those needing immediate medical assistance. Lastly, provide your name and contact details so the dispatcher can stay in touch if necessary.

**Basic first-aid knowledge and kit:**

Possessing basic first-aid knowledge can make a significant difference during emergencies. Skills such as CPR, applying a splint, or controlling severe bleeding can be lifesaving. Learning these techniques is simpler than you think and even basic knowledge can be crucial.

Maintaining a well-stocked first-aid kit at home, in your car, and at work is also essential. Regularly inspect your kit to ensure all items are intact and not expired, replacing any used or expired items as needed. Consider adding supplies tailored to specific needs, such as travel or outdoor activities. For more guidance on what to include in your first-aid kit, visit the [Netcare 911 First Aid Kit Guide](https://www.netcare.co.za/netcare-911/training-and-tips/first-aid-kit).

**Emotional support and staying calm:**

Remaining calm during a medical emergency is as important as acting quickly. Keeping a level head helps you make better decisions and reassures the injured person, reducing their anxiety.

Here are a few tips for staying calm and providing support:

- Take deep breaths to alleviate stress.

- Reassure the injured person that help is on the way, and everything will be all right.

- Provide physical comfort, such as holding their hand or offering a hug if appropriate.

- If they are distressed, offer distractions for children, like toys, stories, or a favourite blanket.

**Stay protected with Medshield and Netcare 911:**

Following the Medical Schemes Act, medical schemes must cover the treatment of all emergencies under the prescribed minimum benefits (PMBs). Medshield Medical Scheme prioritises your health and well-being, ensuring comprehensive emergency medical services are available when needed most. A standout benefit of Medshield's plans is access to Netcare 911 emergency services via the app or call 086 100 6337. As a Medshield member, you can depend on Netcare 911 for rapid, professional assistance during crises.

As your *Partner for Life*, Medshield is committed to standing by you and your family in life's most critical moments — offering reliable, round-the-clock emergency care that gives you peace of mind when it matters most.

**FIN**

(678 words)

**EDITORS NOTES**

**FURTHER MEDIA INFORMATION AND INTERVIEW REQUESTS**

* Stone issues this release on behalf of the Medshield Medical Scheme.
* For media enquiries or interview requests, please contact Willem Eksteen, CEO of Stone or a media liaison member of the Stone team at media@stone.consulting / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / lilanes@medshield.co.za

**MORE INFORMATION ON THE 2025 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2025 Product Page on the Medshield website at [https://medshield.co.za](https://medshield.co.za/).

You can review the benefit adjustments, and value adds and download the 2025 benefit guides by visiting <https://medshield.co.za/2025-products/2025-benefit-options/> or by scanning the relevant QR code:

|  |  |
| --- | --- |
| **Benefit package and descriptor** | **QR code to view more detail** |
| **PremiumPlus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover.  | A qr code with a white background  Description automatically generated |
| **MediBonus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the independence to manage daily healthcare expenses through a substantial Day-to-Day Limit. | A qr code on a white background  Description automatically generated |
| **MediSaver** is perfect for independent individuals and young professionals thinking about expanding their families. MediSaver offers unlimited hospital cover in the Compact Hospital Network, with the freedom to manage daily healthcare expenses through a generous Personal Savings Account. | A qr code on a white background  Description automatically generated |
| **MediPlus** provides middle to upper-income families with complete healthcare cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a generous Day-to-Day Limit. Benefits are identical in both categories, Prime and Compact, with care coordination and doctor referral mandated on MediPlus Compact.  | A qr code on a white background  Description automatically generated |
| **MediCore** is ideal for healthy individuals looking for comprehensive hospital cover, with daily healthcare expenses self-managed. This option offers unlimited hospital cover in the Compact Hospital Network, with In-Hospital Medical Practitioner consultations and visits paid at Medshield Private Tariff 200%. Day-to-day healthcare expenses are self-funded. | A qr code on a white background  Description automatically generated |
| **MediValue** is the ideal option for growing families. It offers affordable cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a sizeable Day-to-Day Limit. Benefits are identical on both options, MediValue Prime and MediValue Compact, with care coordination and doctor referral mandated on MediValue Compact. | A qr code with a white background  Description automatically generated |
| **MediPhila** is ideal for families seeking first-time access to affordable private medical cover. As a MediPhila member, you have full cover for Prescribed Minimum Benefit (PMB) treatment plus R1 million per family for non-PMB In-Hospital treatment in the MediPhila Hospital Network. Coupled with this is Day-to-Day cover for your essential daily healthcare needs. | A qr code on a white background  Description automatically generated |
| **MediCurve** If you are tech-savvy, young and healthy, then MediCurve is the ideal first-time option for you! MediCurve provides generous hospital cover in the MediCurve Hospital Network combined with unlimited virtual Family Practitioner consultations and essential optical and dental cover through network providers | A qr code on a white background  Description automatically generated |

**MORE ABOUT MEDSHIELD MEDICAL SCHEME**

* You never know when you or your family member/s may require medical care or treatment, and most importantly, whether you will have funds available to cover the costs. Medshield is a healthcare fund where all members contribute to the fund every month to cater for medical coverage should the need arise. Medshield is a healthcare fund where all members contribute towards the fund monthly to cater for medical cover should the need arise.
* Medshield has been in operation since 1968, making us one of the most experienced, knowledgeable, and reliable medical schemes in South Africa. Our extensive experience in the healthcare sector guides our understanding of our members' needs. Our excellent cover and benefits and the best quality systems and services have resulted in our exceptional size and strength.
* Each of our options offers affordably priced benefits. We continuously review and improve the range of benefits in each option to bring you what you need.
* We partner with our stakeholders to enable access to sustainable and **affordable quality healthcare** through innovative products and benefits.
* Our impeccable reputation of prompt payments to hospitals, doctors, pharmacies and other medical caregivers guarantees approval from service providers when you present your Medshield membership card.
* Our extensive partner networks place us in the perfect position to offer exceptionally competitive rates to our members.
* Medshield is well-represented throughout all nine provinces and provides seamless access to service providers in your area. Our geographical spread provides convenience if it becomes necessary for you to have a personal discussion with one of our experienced consultants. We also have a streamlined online claim submission system and immediate contact centre assistance, making it easier to manage your membership and claims from the convenience of your home or office.
* Another distinguishing factor is our extensive range of additional benefits and services. These benefits and services have been designed to give members additional support when needed, for instance, in an emergency or when suffering from a chronic or life-threatening condition.
* Compared with other medical schemes, our trustworthiness, impeccable history, and exceptional service guarantee that we come out tops!
* As the interface between the Scheme and our members, Medshield staff are the backbone of our customer service delivery. The successful delivery of service depends entirely on the calibre of our people.