

	BASE	COMPACT ³⁰⁰	ELITE
OVERALL POLICY LIMIT (OPL)	R 173 000 per person per year		
KEY BENEFITS SUBJECT TO THE OPL			
GAP COVER	500% Benefit limits apply	300% Benefit limits apply	500% Benefit limits apply
CO-PAYMENT COVER			
ADMISSION AND PROCEDURE CO-PAYMENTS	⊗	R 15 000 per policy per year	Benefit limit does not apply
ROBOTIC SURGERY CO-PAYMENT	⊗	⊗	R 10 000 per policy per year
PENALTY CO-PAYMENT	⊗	1 Co-payment up to R 5 000 per policy per year	R 10 000 per policy per year
SUB-LIMIT COVER			
INTERNAL PROSTHETIC DEVICES	⊗	R 20 000 per person per event	R 30 000 per person per event
RENAL DIALYSIS TREATMENTS	⊗	⊗	R 30 000 per person per event
COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES	⊗	⊗	R 5 000 per person per event
MRI AND CT SCANS	⊗	R 3 000 per person per event	R 5 000 per person per event
CANCER COVER			
BREAST RECONSTRUCTION	⊗	⊗	1 Event up to R 30 000 per person per lifetime
CANCER TREATMENT SHORTFALLS	⊗	Benefit limit does not apply	Benefit limit does not apply
TOP-UP COVER			
MRI AND CT SCANS TOP-UP	⊗	⊗	R 5 000 per policy per year
CANCER TREATMENT TOP-UP	⊗	R 60 000 per person per year	Benefit limit does not apply
PHYSICAL REHABILITATION TOP-UP	⊗	⊗	R 10 000 per person per year
OUT-PATIENT SPECIALIST CONSULTATION COVER	⊗	⊗	R 1 000 per consultation Limited to 3 per policy per year
CASUALTY COVER	R 7 000 per policy per year	R 6 000 per policy per year	R 12 000 per policy per year
TRAUMA COUNSELLING COVER	R 6 000 per policy per year	R 5 000 per policy per year	R 10 000 per policy per year
PREVENTATIVE CARE COVER	⊗	⊗	R 1 300 per policy per year
BENEFITS NOT SUBJECT TO THE OPL			
PRIVATE WARD COVER	⊗	⊗	R 3 000 per policy per year
PAYOUT AND WAIVER BENEFITS			
ACCIDENTAL DISABILITY AND DEATH	R 6 000 Principal Insured R 6 000 Spouse Limited to 1 event per person per year	R 15 000 Principal Insured R 15 000 Spouse R 5 000 Other Dependants Limited to 1 event per person per year	R 25 000 Principal Insured R 25 000 Spouse R 5 000 Other Dependants Limited to 1 event per person per year
FIRST-TIME CANCER DIAGNOSIS	R 5 000 per person per lifetime	R 15 000 per person per lifetime	R 30 000 per person per lifetime
MEDICAL AID CONTRIBUTION WAIVER	⊗	⊗	6 Months Limited to R 4 500 per month
STRATUM POLICY PREMIUM WAIVER	⊗	⊗	12 Months
LIFESTYLE BENEFITS			
EXTRA HIGH SCHOOL LEARNING SUPPORT	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children		
FUEL REWARDS	22 Cents per litre diesel and 15 cents per litre petrol Rebates are subject to change		
INTERNATIONAL TRAVEL INSURANCE	1 Trip per policy per year - Maximum 31 days	⊗	1 Trip per policy per year - Maximum 31 days
MONTHLY PREMIUM			
	BASE	COMPACT³⁰⁰	ELITE
INDIVIDUAL 64 or YOUNGER	R 226	INDIVIDUAL 64 or YOUNGER	R 248
FAMILY 64 or YOUNGER	R 266	FAMILY 64 or YOUNGER	R 300
INDIVIDUAL OR FAMILY 65 or OLDER	R 439	INDIVIDUAL OR FAMILY 65 or OLDER	R 473
		INDIVIDUAL 64 or YOUNGER	R 363
		FAMILY 64 or YOUNGER	R 445
		INDIVIDUAL OR FAMILY 65 or OLDER	R 589
		FAMILY 65 or OLDER	R 720