

	COMPACT <sup>200</sup> DISCONTINUED FOR NEW BUSINESS		COMPACT <sup>300</sup>	
<b>OVERALL POLICY LIMIT (OPL)</b>	R 173 000 per person per year			
<b>KEY BENEFITS SUBJECT TO THE OPL</b>				
<b>GAP COVER</b>	200% Benefit limits apply		300% Benefit limits apply	
<b>CO-PAYMENT COVER</b>				
<b>ADMISSION AND PROCEDURE CO-PAYMENTS</b>	R 15 000 per policy per year		R 15 000 per policy per year	
<b>ROBOTIC SURGERY CO-PAYMENT</b>	⊗		⊗	
<b>PENALTY CO-PAYMENT</b>	⊗		1 Co-payment up to R 5 000 per policy per year	
<b>SUB-LIMIT COVER</b>				
<b>INTERNAL PROSTHETIC DEVICES</b>	R 15 000 per person per event		R 20 000 per person per event	
<b>RENAL DIALYSIS TREATMENTS</b>	⊗		⊗	
<b>COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES</b>	⊗		⊗	
<b>MRI AND CT SCANS</b>	⊗		R 3 000 per person per event	
<b>CANCER COVER</b>				
<b>BREAST RECONSTRUCTION</b>	⊗		⊗	
<b>CANCER TREATMENT SHORTFALLS</b>	Benefit limit does not apply		Benefit limit does not apply	
<b>TOP-UP COVER</b>				
<b>MRI AND CT SCANS TOP-UP</b>	⊗		⊗	
<b>CANCER TREATMENT TOP-UP</b>	R 60 000 per person per year		R 60 000 per person per year	
<b>PHYSICAL REHABILITATION TOP-UP</b>	⊗		⊗	
<b>OUT-PATIENT SPECIALIST CONSULTATION COVER</b>	⊗		⊗	
<b>CASUALTY COVER</b>	R 6 000 per policy per year		R 6 000 per policy per year	
<b>TRAUMA COUNSELLING COVER</b>	R 5 000 per policy per year		R 5 000 per policy per year	
<b>PREVENTATIVE CARE COVER</b>	⊗		⊗	
<b>BENEFITS NOT SUBJECT TO THE OPL</b>				
<b>PRIVATE WARD COVER</b>	⊗		⊗	
<b>PAYOUT AND WAIVER BENEFITS</b>				
<b>ACCIDENTAL DISABILITY AND DEATH</b>	R 15 000 Principal Insured   R 15 000 Spouse R 5 000 Other Dependants 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	
<b>FIRST-TIME CANCER DIAGNOSIS</b>	R 15 000 per person per lifetime		R 15 000 per person per lifetime	
<b>MEDICAL AID CONTRIBUTION WAIVER</b>	⊗		⊗	
<b>STRATUM POLICY PREMIUM WAIVER</b>	⊗		⊗	
<b>LIFESTYLE BENEFITS</b>				
<b>EXTRA HIGH SCHOOL LEARNING SUPPORT</b>	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children			
<b>FUEL REWARDS</b>	22 Cents per litre diesel and 15 cents per litre petrol Subject to change			
<b>INTERNATIONAL TRAVEL INSURANCE</b>	⊗		⊗	
<b>MONTHLY PREMIUM</b>				
	COMPACT <sup>200</sup> DISCONTINUED FOR NEW BUSINESS		COMPACT <sup>300</sup>	
<b>INDIVIDUAL</b> 64 or YOUNGER		R 226	<b>INDIVIDUAL</b> 64 or YOUNGER	R 248
<b>FAMILY</b> 64 or YOUNGER		R 263	<b>FAMILY</b> 64 or YOUNGER	R 300
<b>INDIVIDUAL OR FAMILY</b> 65 or OLDER		R 439	<b>INDIVIDUAL OR FAMILY</b> 65 or OLDER	R 473

	CO-EVOLUTION DISCONTINUED FOR NEW BUSINESS		ELITE	
	R 173 000 per person per year			
	500% Benefit limits apply		500% Benefit limits apply	
	R 50 000 per policy per year		Benefit limit does not apply	
	⊗		R 10 000 per policy per year	
	⊗		R 10 000 per policy per year	
	⊗		R 30 000 per person per event	
	⊗		R 30 000 per person per event	
	⊗		R 5 000 per person per event	
	⊗		R 5 000 per person per event	
	⊗		1 Event up to R 30 000 per person per lifetime	
	⊗		Benefit limit does not apply	
	⊗		R 5 000 per policy per year	
	⊗		Benefit limit does not apply	
	⊗		R 10 000 per person per year	
	⊗		R 1 000 per consultation Limited to 3 per policy per year	
	R 8 000 per policy per year		R 12 000 per policy per year	
	R 7 000 per policy per year		R 10 000 per policy per year	
	⊗		R 1 300 per policy per year	
	⊗		R 3 000 per policy per year	
	R 7 000 Principal Insured   R 7 000 Spouse 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	
	R 5 000 per person per lifetime		R 30 000 per person per lifetime	
	⊗		6 Months Limited to R 4 500 per month	
	⊗		12 Months	
	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children			
	22 Cents per litre diesel and 15 cents per litre petrol Subject to change			
	1 Trip per policy per year - Maximum 31 days			
	CO-EVOLUTION DISCONTINUED FOR NEW BUSINESS		ELITE	
<b>INDIVIDUAL</b> 64 or YOUNGER		R 251	<b>INDIVIDUAL</b> 64 or YOUNGER	R 363
<b>FAMILY</b> 64 or YOUNGER		R 327	<b>FAMILY</b> 64 or YOUNGER	R 445
<b>INDIVIDUAL OR FAMILY</b> 65 or OLDER		R 502	<b>INDIVIDUAL OR FAMILY</b> 65 OR OLDER	R 589
			<b>FAMILY</b> 65 OR OLDER	R 720