











| 2021 ACCESS OPTIMISER & ACCESS OPTIMISER PLUS OVERVIEW

	ACCESS OPTIMISER	ACCESS OPTIMISER PLUS
OVERALL POLICY LIMIT (OPL)	R 173 000 per policy per year	
KEY BENEFITS SUBJECT TO THE OPL		
 GAP COVER	⊗	500% Benefit limits apply
 ACCESS COVER	Covers specific medical procedures and treatments that some medical aid plans exclude:	
	<p>R 5 000</p> <ul style="list-style-type: none"> Endoscopic procedures <p>R 10 000</p> <ul style="list-style-type: none"> MRI or CT scan (due to an accident) <p>R 14 000</p> <ul style="list-style-type: none"> Bunion surgery Dental procedures - impacted teeth (children younger than 18) <p>R 20 000</p> <ul style="list-style-type: none"> Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast) Removal of varicose veins Skin disorders (incl. benign growths or lipomas) <p>R 23 000</p> <ul style="list-style-type: none"> Functional nasal surgery <p>R 25 000</p> <ul style="list-style-type: none"> Knee or shoulder surgery <p>R 50 000</p> <ul style="list-style-type: none"> Arthroscopic surgery Back or neck surgery Joint replacement surgery <p>R 55 000</p> <ul style="list-style-type: none"> Oesophageal reflux and hiatus hernia surgery <p>R 80 000</p> <ul style="list-style-type: none"> Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor & hearing aids) Dental procedures for reconstructive surgery (due to an accident) 	<p>R 5 000</p> <ul style="list-style-type: none"> Endoscopic procedures <p>R 10 000</p> <ul style="list-style-type: none"> MRI or CT scan (due to an accident) <p>R 14 000</p> <ul style="list-style-type: none"> Bunion surgery Dental procedures - impacted teeth (children younger than 18) <p>R 20 000</p> <ul style="list-style-type: none"> Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast) Removal of varicose veins Skin disorders (incl. benign growths or lipomas) <p>R 23 000</p> <ul style="list-style-type: none"> Functional nasal surgery <p>R 25 000</p> <ul style="list-style-type: none"> Knee or shoulder surgery <p>R 50 000</p> <ul style="list-style-type: none"> Arthroscopic surgery Back or neck surgery Joint replacement surgery <p>R 55 000</p> <ul style="list-style-type: none"> Oesophageal reflux and hiatus hernia surgery <p>R 80 000</p> <ul style="list-style-type: none"> Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor & hearing aids) Dental procedures for reconstructive surgery (due to an accident)
 CASUALTY COVER	R 2 000 per policy per year	
BENEFITS NOT SUBJECT TO THE OPL		
PAYOUT AND WAIVER BENEFITS		
 ACCIDENTAL DISABILITY AND DEATH	R 5 000 Principal Insured R 5 000 Spouse Limited to 1 event per person per year	
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	
MONTHLY PREMIUM	ACCESS OPTIMISER	ACCESS OPTIMISER PLUS
 INDIVIDUAL OR FAMILY 64 or YOUNGER	R 150	 INDIVIDUAL OR FAMILY 64 or YOUNGER
		WITH 500% GAP COVER R 366
 INDIVIDUAL OR FAMILY 65 or OLDER	R 200	 INDIVIDUAL OR FAMILY 65 or OLDER
		WITH 500% GAP COVER R 496