

	BASE	COMPACT ³⁰⁰
OVERALL POLICY LIMIT (OPL)	R 177 835 per person per year	
KEY BENEFITS SUBJECT TO THE OPL		
GAP COVER	500% Benefit limits apply	300% Benefit limits apply
CO-PAYMENT COVER		
ADMISSION AND PROCEDURE CO-PAYMENTS	⊗	R 15 000 per policy per year
ROBOTIC SURGERY CO-PAYMENT	⊗	⊗
PENALTY CO-PAYMENT	⊗	1 Co-payment up to R 5 000 per policy per year
SUB-LIMIT COVER		
INTERNAL PROSTHETIC DEVICES	⊗	R 20 000 per person per event
RENAL DIALYSIS TREATMENTS	⊗	⊗
COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES	⊗	⊗
MRI AND CT SCANS	⊗	R 3 000 per person per event
CANCER COVER		
BREAST RECONSTRUCTION	⊗	⊗
CANCER TREATMENT SHORTFALLS	⊗	Subject to OPL of R 177 835 per person per year
TOP-UP COVER		
MRI AND CT SCANS TOP-UP	⊗	⊗
CANCER TREATMENT TOP-UP	⊗	R 60 000 per person per year
PHYSICAL REHABILITATION TOP-UP	⊗	⊗
OUT-PATIENT SPECIALIST CONSULTATION COVER	⊗	⊗
CASUALTY COVER	R 7 000 per policy per year	R 6 000 per policy per year
TRAUMA COUNSELLING COVER	R 6 000 per policy per year	R 5 000 per policy per year
PREVENTATIVE CARE COVER	⊗	⊗
BENEFITS NOT SUBJECT TO THE OPL		
PRIVATE WARD COVER	⊗	⊗
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
FIRST-TIME CANCER DIAGNOSIS	R 5 000 per person per lifetime	R 15 000 per person per lifetime
MEDICAL AID CONTRIBUTION WAIVER	⊗	⊗
STRATUM POLICY PREMIUM WAIVER	⊗	⊗
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	⊗
MONTHLY PREMIUM		
	BASE	COMPACT³⁰⁰
	INDIVIDUAL 64 or YOUNGER R 234	INDIVIDUAL 64 or YOUNGER R 257
	FAMILY 64 or YOUNGER R 275	FAMILY 64 or YOUNGER R 311
	INDIVIDUAL OR FAMILY 65 or OLDER R 454	INDIVIDUAL OR FAMILY 65 or OLDER R 490