

	BASE	ELITE			
OVERALL POLICY LIMIT (OPL)	R 177 835 per person per year				
KEY BENEFITS SUBJECT TO THE OPL					
GAP COVER	500% Benefit limits apply	500% Benefit limits apply			
CO-PAYMENT COVER					
ADMISSION AND PROCEDURE CO-PAYMENTS	⊗	Subject to OPL of R 177 835 per person per year			
ROBOTIC SURGERY CO-PAYMENT	⊗	R 10 000 per policy per year			
PENALTY CO-PAYMENT	⊗	R 10 000 per policy per year			
SUB-LIMIT COVER					
INTERNAL PROSTHETIC DEVICES	⊗	R 30 000 per person per event			
RENAL DIALYSIS TREATMENTS	⊗	R 30 000 per person per event			
COLONOSCOPIES, GASTROSCOPES AND ENTEROSCOPES	⊗	R 5 000 per person per event			
MRI AND CT SCANS	⊗	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	⊗	Subject to OPL of R 177 835 per person per year			
TOP-UP COVER					
MRI AND CT SCANS TOP-UP	⊗	R 5 000 per policy per year			
CANCER TREATMENT TOP-UP	⊗	Subject to OPL of R 177 835 per person per year			
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 12 000 per policy per year			
TRAUMA COUNSELLING COVER	R 6 000 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 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 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				
MONTHLY PREMIUM					
	INDIVIDUAL 64 or YOUNGER	R 234		INDIVIDUAL 64 or YOUNGER	R 376
	FAMILY 64 or YOUNGER	R 275		FAMILY 64 or YOUNGER	R 461
	INDIVIDUAL OR FAMILY 65 or OLDER	R 454		INDIVIDUAL 65 or OLDER	R 610
				FAMILY 65 or OLDER	R 745