

	COMPACT ³⁰⁰	ELITE	
OVERALL POLICY LIMIT (OPL)	R 177 835 per person per year		
KEY BENEFITS SUBJECT TO THE OPL			
GAP COVER	300% Benefit limits apply	500% Benefit limits apply	
CO-PAYMENT COVER			
ADMISSION AND PROCEDURE CO-PAYMENTS	R 15 000 per policy per year	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	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	Subject to OPL of R 177 835 per person per year	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	R 60 000 per person per year	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 6 000 per policy per year	R 12 000 per policy per year	
TRAUMA COUNSELLING COVER	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 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 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	
MONTHLY PREMIUM			
	COMPACT³⁰⁰	ELITE	
INDIVIDUAL 64 or YOUNGER	R 257	INDIVIDUAL 64 or YOUNGER	R 376
FAMILY 64 or YOUNGER	R 311	FAMILY 64 or YOUNGER	R 461
INDIVIDUAL OR FAMILY 65 or OLDER	R 490	INDIVIDUAL 65 or OLDER	R 610
		FAMILY 65 or OLDER	R 745