

2022 CORPORATE ELITE & CORPORATE ELITE PLUS OVERVIEW

	CORPORATE ELITE	CORPORATE ELITE PLUS
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	Subject to OPL of R 177 835 per person per year
ROBOTIC SURGERY CO-PAYMENT	R 10 000 per policy per year	R 10 000 per policy per year
PENALTY CO-PAYMENT	R 10 000 per policy per year	R 10 000 per policy per year
SUB-LIMIT COVER		
INTERNAL PROSTHETIC DEVICES	R 30 000 per person per event	R 30 000 per person per event
RENAL DIALYSIS TREATMENTS	R 30 000 per person per event	R 30 000 per person per event
COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES	R 5 000 per person per event	R 5 000 per person per event
MRI AND CT SCANS	R 5 000 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	R 5 000 per policy per year
CANCER TREATMENT TOP-UP	Subject to OPL of R 177 835 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	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 12 000 per policy per year	R 12 000 per policy per year
TRAUMA COUNSELLING COVER	R 10 000 per policy per year	R 10 000 per policy per year
PREVENTATIVE CARE COVER	R 1 300 per policy per year	R 1 300 per policy per year
BENEFITS NOT SUBJECT TO THE OPL		
PRIVATE WARD COVER	R 3 000 per policy per year	R 3 000 per policy per year
PAYOUT AND WAIVER BENEFITS		
ACCIDENTAL DISABILITY AND DEATH	R 25 000 Principal Insured R 25 000 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 30 000 per person per lifetime	R 30 000 per person per lifetime
MEDICAL AID CONTRIBUTION WAIVER	6 Months Limited to R 4 500 per month	6 Months Limited to R 4 500 per month
STRATUM POLICY PREMIUM WAIVER	6 Months	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	Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.	