

	CORPORATE COMPACT ³⁰⁰	CORPORATE ELITE	CORPORATE ELITE PLUS
OVERALL POLICY LIMIT (OPL)	R 177 835 per person per year		R 177 835 per person per year
KEY BENEFITS SUBJECT TO THE OPL			
GAP COVER	300% Benefit limits apply	500% 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	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	1 Co-payment up to R 5 000 per policy per year	R 10 000 per policy per year	R 10 000 per policy per year
ACCESS COVER	⊗	⊗	⊗
SUB-LIMIT COVER			
INTERNAL PROSTHETIC DEVICES	R 20 000 per person per event	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 3 000 per person per event	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	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	R 60 000 per person per year	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 6 000 per policy per year	R 12 000 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	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 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	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	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		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 Subject to change		22 Cents per litre diesel and 15 cents per litre petrol Subject to change
INTERNATIONAL TRAVEL INSURANCE	⊗	1 Trip per policy per year - Maximum 31 days	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.		Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.

	CORPORATE ACCESS	CORPORATE ACCESS PLUS
R 177 835 per policy per year		
KEY BENEFITS SUBJECT TO THE OPL		
GAP COVER	⊗	500% Benefit limits apply
CO-PAYMENT COVER		
ADMISSION AND PROCEDURE CO-PAYMENTS	⊗	⊗
ROBOTIC SURGERY CO-PAYMENT	⊗	⊗
PENALTY CO-PAYMENT	⊗	⊗
ACCESS COVER	Covers specific medical procedures and treatments that some medical aid plans exclude:	
	R 5 000 • Endoscopic procedures	
	R 10 000 • MRI or CT scan (due to an accident)	
	R 14 000 • Bunion surgery • Dental procedures - impacted teeth (children younger than 18)	
	R 20 000 • Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast) • Removal of varicose veins • Skin disorders (incl. benign growths or lipomas)	
	R 23 000 • Functional nasal surgery	
	R 25 000 • Knee or shoulder surgery	
	R 50 000 • Arthroscopic surgery • Back or neck surgery • Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)	
	R 55 000 • Oesophageal reflux and hiatus hernia surgery	
	R 80 000 • 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		
ACCIDENTAL DISABILITY AND DEATH	R 5 000 Principal Insured R 5 000 Spouse Limited to 1 event per person per year	
FIRST-TIME CANCER DIAGNOSIS	⊗	
MEDICAL AID CONTRIBUTION WAIVER	⊗	
STRATUM POLICY PREMIUM WAIVER	⊗	
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 Subject to change	
INTERNATIONAL TRAVEL INSURANCE	⊗	
MONTHLY PREMIUM	Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.	