

		CORPORATE ESSENTIAL EMERGENCY & ACCIDENT BENEFIT OPTION	CORPORATE ESSENTIAL PLAN D ACCIDENT BENEFIT OPTION
EMERGENCY AND ACCIDENT COVER			
HOSPITAL CARE			
EMERGENCY COVER	✓	Stabilisation due to a medical emergency at nearest private hospital R 26 500 per person per event Subject to pre-authorisation	✗
ACCIDENT COVER	✓	Medical treatment due to an accident at nearest private hospital R 1 250 000 per person per event Subject to pre-authorisation	✓ Medical treatment due to an accident at nearest private hospital R 260 000* per person per event Subject to pre-authorisation * Benefit limit may be increased to R 1 250 000 per person per event at an additional premium
CASUALTY ACCIDENT COVER	✓	Immediate medical treatment due to a minor accident R 6 850 per person per event Subject to pre-authorisation	✓ Immediate medical treatment due to a minor accident R 6 850 per person per event Subject to pre-authorisation
MRI AND CT SCANS	✓	Required during hospitalisation due to an accident R 18 000 per person per year Subject to pre-authorisation	✓ Required during hospitalisation due to an accident R 18 000 per person per year Subject to pre-authorisation
PHYSIO AND OCCUPATIONAL THERAPY	✓	Physical therapy following hospitalisation due to an accident Treatment within 3 months from discharge R 3 425 per person per year Subject to pre-authorisation	✗
24-HOUR MEDICAL EMERGENCY SERVICES	✓	24-Hour national emergency contact centre Includes services like emergency transport, repatriation, and telephonic medical advice	✓ 24-Hour national emergency contact centre Includes services like emergency transport, repatriation, and telephonic medical advice
PAYOUT BENEFIT			
ACCIDENTAL DEATH	✓	R 25 000 Principal Insured R 25 000 Spouse R 5 000 per child dependant if death is due to a motor vehicle accident	✗
WELLNESS BENEFIT			
ESSENTIAL ASSISTANCE PROGRAMME (EAP)	✓	Unlimited 24/7 telephonic advice and counselling services through Reality Wellness Group	✗
LIFESTYLE BENEFIT			
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
MONTHLY PREMIUM	Determined by a number of factors, like the number of employees joining and whether cover is compulsory or voluntary for employees		Individual or Family All Ages R 90 per policy per month Top-up the Accident Cover benefit limit at an additional R 44 per policy per month