

|   | BASE   | COMPACT <sup>300</sup>   | ELITE  |
|---|--|--|--|
| <b>OVERALL POLICY LIMIT (OPL)</b>                     | R 177 835 per person per year  |  | R 177 835 per person per year  |
| <b>KEY BENEFITS SUBJECT TO THE OPL</b>                |  |  |  |
| <b>GAP COVER</b>                                      | 500%<br>Benefit limits apply   | 300%<br>Benefit limits apply   | 500%<br>Benefit limits apply   |
| <b>CO-PAYMENT COVER</b>                               |  |  |  |
| <b>ADMISSION AND PROCEDURE CO-PAYMENTS</b>            | ⊗  | R 15 000 per policy per year   | Subject to OPL of R 177 835 per person per year  |
| <b>ROBOTIC SURGERY CO-PAYMENT</b>                     | ⊗  | ⊗  | R 10 000 per policy per year   |
| <b>PENALTY CO-PAYMENT</b>                             | ⊗  | 1 Co-payment up to R 5 000 per policy per year   | R 10 000 per policy per year   |
| <b>ACCESS COVER</b>                                   | ⊗  | ⊗  | ⊗  |
| <b>SUB-LIMIT COVER</b>                                |  |  |  |
| <b>INTERNAL PROSTHETIC DEVICES</b>                    | ⊗  | R 20 000 per person per event  | R 30 000 per person per event  |
| <b>RENAL DIALYSIS TREATMENTS</b>                      | ⊗  | ⊗  | R 30 000 per person per event  |
| <b>COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES</b> | ⊗  | ⊗  | R 5 000 per person per event   |
| <b>MRI AND CT SCANS</b>                               | ⊗  | R 3 000 per person per event   | R 5 000 per person per event   |
| <b>CANCER COVER</b>                                   |  |  |  |
| <b>BREAST RECONSTRUCTION</b>                          | ⊗  | ⊗  | 1 Event up to R 30 000 per person per lifetime   |
| <b>CANCER TREATMENT SHORTFALLS</b>                    | ⊗  | Subject to OPL of R 177 835 per person per year  | Subject to OPL of R 177 835 per person per year  |
| <b>TOP-UP COVER</b>                                   |  |  |  |
| <b>MRI AND CT SCANS TOP-UP</b>                        | ⊗  | ⊗  | R 5 000 per policy per year  |
| <b>CANCER TREATMENT TOP-UP</b>                        | ⊗  | R 60 000 per person per year   | Subject to OPL of R 177 835 per person per year  |
| <b>PHYSICAL REHABILITATION TOP-UP</b>                 | ⊗  | ⊗  | R 10 000 per person per year   |
| <b>OUT-PATIENT SPECIALIST CONSULTATION COVER</b>      | ⊗  | ⊗  | R 1 000 per consultation<br>Limited to 3 per policy per year   |
| <b>CASUALTY COVER</b>                                 | R 7 000 per policy per year  | R 6 000 per policy per year  | R 12 000 per policy per year   |
| <b>TRAUMA COUNSELLING COVER</b>                       | R 6 000 per policy per year  | R 5 000 per policy per year  | R 10 000 per policy per year   |
| <b>PREVENTATIVE CARE COVER</b>                        | ⊗  | ⊗  | R 1 300 per policy per year  |
| <b>BENEFITS NOT SUBJECT TO THE OPL</b>                |  |  |  |
| <b>PRIVATE WARD COVER</b>                             | ⊗  | ⊗  | R 3 000 per policy per year  |
| <b>PAYOUT AND WAIVER BENEFITS</b>                     |  |  |  |
| <b>ACCIDENTAL DISABILITY AND DEATH</b>                | R 6 000 Principal Insured   R 6 000 Spouse<br>Limited to 1 event per person per year | R 15 000 Principal Insured   R 15 000 Spouse<br>R 5 000 Other Dependants<br>Limited to 1 event per person per year | R 25 000 Principal Insured   R 25 000 Spouse<br>R 5 000 Other Dependants<br>Limited to 1 event per person per year |
| <b>FIRST-TIME CANCER DIAGNOSIS</b>                    | R 5 000 per person per lifetime  | R 15 000 per person per lifetime   | R 30 000 per person per lifetime   |
| <b>MEDICAL AID CONTRIBUTION WAIVER</b>                | ⊗  | ⊗  | 6 Months<br>Limited to R 4 500 per month   |
| <b>STRATUM POLICY PREMIUM WAIVER</b>                  | ⊗  | ⊗  | 12 Months  |
| <b>LIFESTYLE BENEFITS</b>                             |  |  |  |
| <b>EXTRA HIGH SCHOOL LEARNING SUPPORT</b>             | Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children     |  |  |
| <b>INTERNATIONAL TRAVEL INSURANCE</b>                 | 1 Trip per policy per year - Maximum 31 days   |  |  |
| <b>MONTHLY PREMIUM</b>                                |  |  |  |
|   | <b>BASE</b>  | <b>COMPACT<sup>300</sup></b>   | <b>ELITE</b>   |
| <b>INDIVIDUAL</b><br>64 or YOUNGER                    | R 234  | <b>INDIVIDUAL</b><br>64 or YOUNGER   | R 257  |
| <b>FAMILY</b><br>64 or YOUNGER                        | R 275  | <b>FAMILY</b><br>64 or YOUNGER   | R 311  |
| <b>INDIVIDUAL OR FAMILY</b><br>65 or OLDER            | R 454  | <b>INDIVIDUAL OR FAMILY</b><br>65 or OLDER   | R 490  |
|   |  | <b>INDIVIDUAL</b><br>64 or YOUNGER   | R 376  |
|   |  | <b>FAMILY</b><br>64 or YOUNGER   | R 461  |
|   |  | <b>INDIVIDUAL OR FAMILY</b><br>65 or OLDER   | R 610  |
|   |  | <b>FAMILY</b><br>65 or OLDER   | R 745  |