

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