

		BASE	ELITE
<b>OVERALL POLICY LIMIT (OPL)</b>		R 177 835 per person per year	
<b>KEY BENEFITS SUBJECT TO THE OPL</b>			
 <b>GAP COVER</b>		500% Benefit limits apply	500% Benefit limits apply
 <b>CO-PAYMENT COVER</b>			
<b>ADMISSION AND PROCEDURE CO-PAYMENTS</b>		⊗	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>		⊗	R 10 000 per policy per year
<b>SUB-LIMIT COVER</b>			
<b>INTERNAL PROSTHETIC DEVICES</b>		⊗	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 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
<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>		⊗	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 Limited to 3 per policy per year
<b>CASUALTY COVER</b>		R 7 000 per policy per year	R 12 000 per policy per year
<b>TRAUMA COUNSELLING COVER</b>		R 6 000 per policy per year	R 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 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
<b>FIRST-TIME CANCER DIAGNOSIS</b>		R 5 000 per person per lifetime	R 30 000 per person per lifetime
<b>MEDICAL AID CONTRIBUTION WAIVER</b>		⊗	6 Months 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>ELITE</b>
	<b>INDIVIDUAL</b> 64 or YOUNGER	R 234	 <b>INDIVIDUAL</b> 64 or YOUNGER
	<b>FAMILY</b> 64 or YOUNGER	R 275	 <b>FAMILY</b> 64 or YOUNGER
	<b>INDIVIDUAL OR FAMILY</b> 65 or OLDER	R 454	 <b>INDIVIDUAL</b> 65 or OLDER
			 <b>FAMILY</b> 65 or OLDER
			R 376
			R 461
			R 610
			R 745