

	COMPACT ³⁰⁰	ELITE
OVERALL POLICY LIMIT (OPL)	R 177 835 per person per year	
KEY BENEFITS SUBJECT TO THE OPL		
GAP COVER	300% 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
ROBOTIC SURGERY CO-PAYMENT	⊗	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
SUB-LIMIT COVER		
INTERNAL PROSTHETIC DEVICES	R 20 000 per person per event	R 30 000 per person per event
RENAL DIALYSIS TREATMENTS	⊗	R 30 000 per person per event
COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES	⊗	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
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
TOP-UP COVER		
MRI AND CT SCANS TOP-UP	⊗	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
PHYSICAL REHABILITATION TOP-UP	⊗	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
TRAUMA COUNSELLING COVER	R 5 000 per policy per year	R 10 000 per policy per year
PREVENTATIVE CARE COVER	⊗	R 1 300 per policy per year
BENEFITS NOT SUBJECT TO THE OPL		
PRIVATE WARD COVER	⊗	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
FIRST-TIME CANCER DIAGNOSIS	R 15 000 per person per lifetime	R 30 000 per person per lifetime
MEDICAL AID CONTRIBUTION WAIVER	⊗	6 Months Limited to R 4 500 per month
STRATUM POLICY PREMIUM WAIVER	⊗	12 Months
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	COMPACT³⁰⁰	ELITE
	INDIVIDUAL 64 or YOUNGER R 257	INDIVIDUAL 64 or YOUNGER R 376
	FAMILY 64 or YOUNGER R 311	FAMILY 64 or YOUNGER R 461
	INDIVIDUAL OR FAMILY 65 or OLDER R 490	INDIVIDUAL 65 or OLDER R 610
		FAMILY 65 or OLDER R 745