







	CORPORATE ACCESS	CORPORATE ACCESS CO-PAY PLUS <sup>300</sup>	CORPORATE ACCESS PLUS <sup>500</sup>
OVERALL POLICY LIMIT (OPL)	R 177 835 per policy per year		
<b>KEY BENEFITS SUBJECT TO THE OPL</b>			
 <b>GAP COVER</b>	⊗	300% Benefit limits apply	500% Benefit limits apply
 <b>CO-PAYMENT COVER</b>			
<b>ADMISSION AND PROCEDURE CO-PAYMENTS</b>	⊗	R 5 000 per policy per year	⊗
 <b>ACCESS COVER</b>	Covers specific medical procedures and treatments that some medical aid plans exclude:		
	R 5 000 • Endoscopic procedures		
	R 10 000 • MRI or CT scan (due to an accident)		
	R 14 000 • Bunion surgery • Dental procedures - impacted teeth (children <b>younger than 18</b> )		
	R 20 000 • Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast) • Removal of varicose veins • Skin disorders (incl. benign growths or lipomas)		
	R 23 000 • Functional nasal surgery		
	R 25 000 • Knee or shoulder surgery • Arthroscopic surgery		
	R 50 000 • Back or neck surgery • Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)		
	R 55 000 • Oesophageal reflux and hiatus hernia surgery		
	R 80 000 • Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor & hearing aids) • Dental procedures for reconstructive surgery (due to an accident)		
 <b>CASUALTY COVER</b>	R 2 000 per policy per year		
<b>BENEFITS NOT SUBJECT TO THE OPL</b>			
<b>PAYOUT BENEFIT</b>			
 <b>ACCIDENTAL DISABILITY AND DEATH</b>	R 5 000 Principal Insured   R 5 000 Spouse Limited to 1 event per person per year		
<b>LIFESTYLE BENEFIT</b>			
 <b>EXTRA HIGH SCHOOL LEARNING SUPPORT</b>	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children		
<b>MONTHLY PREMIUM</b>	Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.		