

	CORPORATE ELITE	CORPORATE ELITE PLUS
<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	Subject to OPL of R 177 835 per person per year
<b>ROBOTIC SURGERY CO-PAYMENT</b>	R 10 000 per policy per year	R 10 000 per policy per year
<b>PENALTY CO-PAYMENT</b>	R 10 000 per policy per year	R 10 000 per policy per year
<b>SUB-LIMIT COVER</b>		
<b>INTERNAL PROSTHETIC DEVICES</b>	R 30 000 per person per event	R 30 000 per person per event
<b>RENAL DIALYSIS TREATMENTS</b>	R 30 000 per person per event	R 30 000 per person per event
<b>COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES</b>	R 5 000 per person per event	R 5 000 per person per event
<b>MRI AND CT SCANS</b>	R 5 000 per person per event	R 5 000 per person per event
<b>CANCER COVER</b>		
<b>BREAST RECONSTRUCTION</b>	⊗	1 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	R 5 000 per policy per year
<b>CANCER TREATMENT TOP-UP</b>	Subject to OPL of R 177 835 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	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 12 000 per policy per year	R 12 000 per policy per year
<b>TRAUMA COUNSELLING COVER</b>	R 10 000 per policy per year	R 10 000 per policy per year
<b>PREVENTATIVE CARE COVER</b>	R 1 300 per policy per year	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	R 3 000 per policy per year
<b>PAYOUT AND WAIVER BENEFITS</b>		
<b>ACCIDENTAL DISABILITY AND DEATH</b>	R 25 000 Principal Insured   R 25 000 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
<b>FIRST-TIME CANCER DIAGNOSIS</b>	R 30 000 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	6 Months Limited to R 4 500 per month
<b>STRATUM POLICY PREMIUM WAIVER</b>	6 Months	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>	Determined by a number of factors, like the employer group's average age and whether cover is compulsory or voluntary for employees.	