

	CORPORATE COMPACT ³⁰⁰	CORPORATE 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
ACCESS COVER	⊗	⊗
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	⊗	⊗
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	⊗	⊗
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	⊗	6 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	Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.	

CORPORATE ELITE PLUS
R 177 835 per person per year
500% Benefit limits apply
Subject to OPL of R 177 835 per person per year
R 10 000 per policy per year
R 10 000 per policy per year
⊗
R 30 000 per person per event
R 30 000 per person per event
R 5 000 per person per event
R 5 000 per person per event
1 Event up to R 30 000 per person per lifetime
Subject to OPL of R 177 835 per person per year
R 5 000 per policy per year
Subject to OPL of R 177 835 per person per year
R 10 000 per person per year
R 1 000 per consultation Limited to 3 per policy per year
R 12 000 per policy per year
R 10 000 per policy per year
R 1 300 per policy per year
R 3 000 per policy per year
R 25 000 Principal Insured R 25 000 Spouse R 5 000 Other Dependants Limited to 1 event per person per year
R 30 000 per person per lifetime
6 Months Limited to R 4 500 per month
12 Months
Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children
1 Trip per policy per year - Maximum 31 days
Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.

CORPORATE ACCESS	CORPORATE ACCESS CO-PAY PLUS ³⁰⁰	CORPORATE ACCESS PLUS
R 177 835 per policy per year		
KEY BENEFITS SUBJECT TO THE OPL		
⊗	300% Benefit limits apply	500% Benefit limits apply
⊗	R 5 000 per policy per year	⊗
⊗	⊗	⊗
⊗	⊗	⊗
	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 younger than 18)
	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
	R 50 000	• Arthroscopic surgery • 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)
	R 2 000 per policy per year	
BENEFITS NOT SUBJECT TO THE OPL		
	R 5 000 Principal Insured R 5 000 Spouse Limited to 1 event per person per year	
	⊗	
	⊗	
	⊗	
	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children	
	⊗	
MONTHLY PREMIUM	Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.	