

CORPORATE OPTIMISER PRODUCT RANGE OVERVIEW				
		CORPORATE ACCESS	CORPORATE ACCESS CO-PAY PLUS ³⁰⁰	CORPORATE ACCESS PLUS ⁵⁰⁰
OVERALL POLICY LIMIT (OPL)		R 198 660 per insured person per year		
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	
KEY BENEFITS SUBJECT TO THE OPL				
	GAP BENEFIT	✓	✓	⊗
	CO-PAYMENT BENEFIT			
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	DENTAL COVER			
	SPECIALIST SHORTFALLS	✓	✓	⊗
	Dental procedures such as wisdom teeth extractions	✓	✓	⊗
	Dental procedures due to accidents or cancer treatments	✓	✓	⊗
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	MATERNITY COVER			
	CHILDBIRTH SHORTFALLS	✓	✓	⊗
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	RADIOLOGY COVER			
	RADIOLOGY SHORTFALLS	✓	✓	⊗
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	ACCESS BENEFIT	✓	✓	
	Covers specific medical procedures and treatments that some medical aid plans exclude:			
	R 5 000	• Adenoidectomy, myringotomy (grommets) or tonsillectomy		
	R 10 000	• Endoscopic procedures		
	R 15 000	• MRI or CT scan (due to an accident)		
	R 19 000	• Bunion surgery • Dental procedures - impacted teeth (children younger than 18)		
	R 25 000	• Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast) • Removal of varicose veins • Skin disorders (incl. benign growths and lipomas)		
	R 28 000	• Functional nasal surgery		
	R 30 000	• Knee or shoulder surgery		
	R 55 000	• Arthroscopic surgery • Back or neck surgery • Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)		
	R 60 000	• Oesophageal reflux and hiatus hernia surgery		
	R 85 000	• Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids) • Dental procedures for reconstructive surgery (due to an accident)		
	CASUALTY BENEFIT			
	ACCIDENTAL EVENTS	✓		
	ILLNESS EVENTS CHILDREN 10 YEARS OR YOUNGER	✓		
	BENEFIT NOT SUBJECT TO THE OPL			
	PAYOUT BENEFIT			
	ACCIDENTAL DEATH AND DISABILITY			
		1 Event per person R 5 000 Principal Insured R 5 000 Spouse	1 Event per person R 5 000 Principal Insured R 5 000 Spouse	1 Event per person R 5 000 Principal Insured R 5 000 Spouse
MONTHLY PREMIUMS*		Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.		

*Premiums increase annually on 1 January