

INDIVIDUAL GAP COVER PRODUCT RANGE & PREMIUM OVERVIEW

		MERIDIAN ⁴⁰⁰		COMPACT ³⁰⁰		ELITE ⁵⁰⁰		ACCESS OPTIMISER		ACCESS CO-PAY PLUS ³⁰⁰	
OVERALL POLICY LIMIT (OPL)		R 198 660 per insured person per year									
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT
KEY BENEFITS SUBJECT TO THE OPL		KEY BENEFITS SUBJECT TO THE OPL									
	GAP BENEFIT	✓		400%	✓	✓	300%			500%	
	CO-PAYMENT BENEFITS										
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 198 660 per person	✓	✓	R 20 000 per policy			Subject to OPL of R 198 660 per person	
	PENALTY CO-PAYMENTS	✓		1 Co-payment up to R 9 000 per policy	✓		R 10 000 per policy			2 Co-payments up to R 15 000 per co-payment per policy	
	ROBOTIC SURGERY CO-PAYMENTS	✓		⊗	✓		⊗			R 10 000 per policy	
	SCOPE CO-PAYMENTS		✓	2 Co-payments up to R 4 000 per co-payment per policy	✓	✓	Subject to Admission and Procedure Co-Payment Benefit			Subject to Admission and Procedure Co-Payment Benefit	
	DENTAL COVER										
	SPECIALIST SHORTFALLS	✓		Subject to Gap Benefit	✓	✓	Subject to Gap Benefit			Subject to Gap Benefit	
	Dental procedures such as wisdom teeth extractions	✓		R 7 000 per policy	✓	✓	R 6 000 per policy			R 8 000 per policy	
	Dental procedures due to accidents or cancer treatments	✓		R 14 000 per policy	✓	✓	R 32 000 per policy			R 48 000 per policy	
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit			Subject to Admission and Procedure Co-Payment Benefit	
	PENALTY CO-PAYMENTS	✓		Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit			Subject to Penalty Co-Payment Benefit	
	MATERNITY COVER										
	CHILDBIRTH SHORTFALLS	✓	✓	Subject to Gap Benefit	✓	✓	Subject to Gap Benefit			Subject to Gap Benefit	
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓		Subject to Admission and Procedure Co-Payment Benefit			Subject to Admission and Procedure Co-Payment Benefit	
	PENALTY CO-PAYMENTS	✓		Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit			Subject to Penalty Co-Payment Benefit	
	PRE- AND POST-NATAL CONSULTATIONS		✓	⊗		✓	⊗			Subject to Out-Patient Specialist Consultation Benefit	
	PREVENTATIVE PROCEDURES		✓	⊗		✓	⊗			Subject to Preventative Care Benefit	
	PRIVATE ROOM	✓		⊗	✓		⊗			Subject to Private Room Benefit	
	RADIOLOGY COVER										
	RADIOLOGY SHORTFALLS	✓		Subject to Gap Benefit	✓	✓	Subject to Gap Benefit			Subject to Gap Benefit	
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit			Subject to Admission and Procedure Co-Payment Benefit	
	MRI, CT AND PET SCAN CO-PAYMENTS		✓	2 Co-payments up to R 4 000 per co-payment per policy	✓	✓	Subject to Admission and Procedure Co-Payment Benefit			Subject to Admission and Procedure Co-Payment Benefit	
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	R 5 000 per person per event	✓	✓	R 3 500 per person per event			R 5 000 per person per event	
	MRI, CT AND PET SCAN TOP-UP	✓	✓	⊗	✓	✓	⊗			R 5 000 per policy	

		MERIDIAN ⁴⁰⁰		COMPACT ³⁰⁰		ELITE ⁵⁰⁰			
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT		
KEY BENEFITS SUBJECT TO THE OPL									
	ACCESS BENEFIT	✓	✓	⊗	✓	✓	⊗		
	SUB-LIMIT BENEFIT								
	COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	✓	✓	⊗	✓	✓	R 5 000 per person per event		
	INTERNAL PROSTHETIC DEVICES	✓		2 Events up to R 20 000 per event per policy	✓		R 30 000 per person per event		
	RENAL DIALYSIS TREATMENTS		✓	⊗		✓	⊗		
	CANCER BENEFIT								
	BREAST RECONSTRUCTION	✓		⊗	✓		⊗		
	CANCER TREATMENT SHORTFALLS	✓	✓	R 50 000 per person	✓	✓	Subject to OPL of R 198 660 per person		
	CANCER TREATMENT TOP-UP	✓	✓	⊗	✓	✓	R 60 000 per person		
	PHYSICAL REHABILITATION TOP-UP BENEFIT		✓	⊗		✓	⊗		
	OUT-PATIENT SPECIALIST CONSULTATION BENEFIT		✓	⊗		✓	⊗		
	CASUALTY BENEFIT								
	ACCIDENTAL EVENTS		✓	R 9 500 per person per event		✓	R 6 000 per policy		
	ILLNESS EVENTS CHILDREN 10 YEARS OR YOUNGER		✓	2 Events up to R 3 000 per event per policy		✓	R 12 000 per policy		
	ILLNESS EVENTS INDIVIDUALS 11 YEARS OR OLDER		✓	⊗		✓	R 1 500 per policy		
	TRAUMA COUNSELLING BENEFIT		✓	3 Consultations up to R 2 000 per consultation per policy		✓	R 5 000 per policy		
	PREVENTATIVE CARE BENEFIT		✓	⊗		✓	⊗		
BENEFITS NOT SUBJECT TO THE OPL									
	PRIVATE ROOM BENEFIT	✓		⊗	✓		⊗		
PAYOUT BENEFITS									
	ACCIDENTAL DEATH AND DISABILITY			⊗			1 Event per person R 15 000 Principal Insured R 15 000 Spouse R 5 000 Other Dependants		
	FIRST-TIME CANCER DIAGNOSIS			⊗			1 Event of R 15 000 per person per lifetime		
	MEDICAL AID CONTRIBUTION WAIVER			⊗			6 Months up to R 4 500 per month		
	STRATUM POLICY PREMIUM WAIVER			⊗			12 Months		
LIFESTYLE BENEFIT									
	INTERNATIONAL TRAVEL INSURANCE			⊗			1 Trip up to 31 days per policy		
MONTHLY PREMIUMS*		MERIDIAN ⁴⁰⁰		COMPACT ³⁰⁰		ELITE ⁵⁰⁰			
	INDIVIDUAL 35 or YOUNGER		R 228		INDIVIDUAL 64 or YOUNGER	R 301		INDIVIDUAL 64 or YOUNGER	R 438
	INDIVIDUAL BETWEEN 36 and 64		R 292		FAMILY 64 or YOUNGER	R 364		FAMILY 64 or YOUNGER	R 538
	FAMILY 64 or YOUNGER		R 292		INDIVIDUAL OR FAMILY 65 or OLDER	R 574		INDIVIDUAL 65 or OLDER	R 712
	INDIVIDUAL OR FAMILY 65 or OLDER		R 636		FAMILY 65 or OLDER			FAMILY 65 or OLDER	R 869

*Premiums increase annually on 1 January

		ACCESS OPTIMISER		ACCESS CO-PAY PLUS ³⁰⁰		
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	
KEY BENEFITS SUBJECT TO THE OPL						
	ACCESS BENEFIT	✓	✓			
	SUB-LIMIT BENEFIT					
	COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES					
	INTERNAL PROSTHETIC DEVICES					
	RENAL DIALYSIS TREATMENTS					
	CANCER BENEFIT					
	BREAST RECONSTRUCTION					
	CANCER TREATMENT SHORTFALLS					
	CANCER TREATMENT TOP-UP					
	PHYSICAL REHABILITATION TOP-UP BENEFIT					
	OUT-PATIENT SPECIALIST CONSULTATION BENEFIT					
	CASUALTY BENEFIT					
	ACCIDENTAL EVENTS		✓		✓	
	ILLNESS EVENTS CHILDREN 10 YEARS OR YOUNGER		✓		✓	
	ILLNESS EVENTS INDIVIDUALS 11 YEARS OR OLDER		✓		✓	
	TRAUMA COUNSELLING BENEFIT					
	PREVENTATIVE CARE BENEFIT					
BENEFITS NOT SUBJECT TO THE OPL						
	PRIVATE ROOM BENEFIT	✓				
	ACCIDENTAL DEATH AND DISABILITY					
	FIRST-TIME CANCER DIAGNOSIS					
	MEDICAL AID CONTRIBUTION WAIVER					
	STRATUM POLICY PREMIUM WAIVER					
	INTERNATIONAL TRAVEL INSURANCE					
MONTHLY PREMIUMS*		ACCESS OPTIMISER		ACCESS CO-PAY PLUS ³⁰⁰		
	INDIVIDUAL OR FAMILY 64 or YOUNGER		R 179		INDIVIDUAL OR FAMILY 64 or YOUNGER	R 368
	INDIVIDUAL OR FAMILY 65 or OLDER		R 239		INDIVIDUAL OR FAMILY 65 or OLDER	R 489

- 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
 - R 25 000 • Dental procedures - impacted teeth (children younger than 18)
 - R 25 000 • Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast)
 - R 25 000 • Removal of varicose veins
 - R 25 000 • 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
 - R 55 000 • Back or neck surgery
 - R 55 000 • 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)
 - R 85 000 • Dental procedures for reconstructive surgery (due to an accident)