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		MERIDIAN ⁴⁰⁰		BASE ⁵⁰⁰		ELITE ⁵⁰⁰		
OVERALL POLICY LIMIT (OPL)		R 198 660 per insured person per year						
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT			
KEY BENEFITS SUBJECT TO THE OPL								
	GAP BENEFIT	✓		400%	✓	✓	500%	500%
	CO-PAYMENT BENEFITS							
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 198 660 per person	✓	✓	⊗	Subject to OPL of R 198 660 per person
	PENALTY CO-PAYMENTS	✓		1 Co-payment up to R 9 000 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
	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 16 000 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
	PENALTY CO-PAYMENTS	✓		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
	PENALTY CO-PAYMENTS	✓		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
	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
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	R 5 000 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		BASE ⁵⁰⁰		ELITE ⁵⁰⁰		
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT			
KEY BENEFITS SUBJECT TO THE OPL								
	SUB-LIMIT BENEFIT							
	COLONOSCOPIES, ENTEROSCOPES AND GASTROSCOPES	✓	✓	⊗	✓	✓	R 5 000 per person per event	
	INTERNAL PROSTHETIC DEVICES			2 Events up to R 20 000 per event per policy	✓	⊗	R 40 000 per person per event	
	RENAL DIALYSIS TREATMENTS			⊗	✓	⊗	R 30 000 per person per event	
	CANCER BENEFIT							
	BREAST RECONSTRUCTION	✓		⊗	✓	⊗	1 Event up to R 30 000 per person per lifetime	
	CANCER TREATMENT SHORTFALLS	✓	✓	R 50 000 per person	✓	⊗	Subject to OPL of R 198 660 per person	
	CANCER TREATMENT TOP-UP	✓	✓	⊗	✓	⊗	Subject to OPL of R 198 660 per person	
	PHYSICAL REHABILITATION TOP-UP BENEFIT		✓	⊗		⊗	R 10 000 per person	
	OUT-PATIENT SPECIALIST CONSULTATION BENEFIT		✓	⊗		⊗	3 Consultations up to R 1 300 per consultation per policy	
	CASUALTY BENEFIT							
	ACCIDENTAL EVENTS		✓	R 9 500 per person per event		✓	R 12 000 per policy	
	ILLNESS EVENTS CHILDREN 10 YEARS OR YOUNGER		✓	2 Events up to R 3 000 per event per policy		✓	R 7 000 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 6 000 per policy	
	PREVENTATIVE CARE BENEFIT		✓	⊗		⊗	R 1 600 per policy	
BENEFITS NOT SUBJECT TO THE OPL								
	PRIVATE ROOM BENEFIT	✓		⊗	✓	⊗	R 3 000 per policy	
PAYOUT BENEFITS								
	ACCIDENTAL DEATH AND DISABILITY			⊗			1 Event per person R 6 000 Principal Insured R 6 000 Spouse	
	FIRST-TIME CANCER DIAGNOSIS			⊗			1 Event per person R 25 000 Principal Insured R 25 000 Spouse R 5 000 Other Dependants	
	FIRST-TIME CANCER DIAGNOSIS			⊗			1 Event of R 5 000 per person per lifetime	
	FIRST-TIME CANCER DIAGNOSIS			⊗			1 Event of R 30 000 per person per lifetime	
WAIVER BENEFITS								
	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*		MERIDIAN⁴⁰⁰		BASE⁵⁰⁰		ELITE⁵⁰⁰		
	INDIVIDUAL 35 or YOUNGER	R 228		INDIVIDUAL 64 or YOUNGER	R 275		INDIVIDUAL 64 or YOUNGER	R 438
	INDIVIDUAL BETWEEN 36 and 64	R 292		FAMILY 64 or YOUNGER	R 323		FAMILY 64 or YOUNGER	R 538
	FAMILY 64 or YOUNGER	R 292		INDIVIDUAL OR FAMILY 65 or OLDER	R 532		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