

MERIDIAN⁴⁰⁰, COMPACT³⁰⁰ & ELITE⁵⁰⁰ OVERVIEW

		MERIDIAN ⁴⁰⁰		COMPACT ³⁰⁰		ELITE ⁵⁰⁰		
OVERALL POLICY LIMIT (OPL)		R 198 660 per insured person per year						
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT	
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				
KEY BENEFITS SUBJECT TO THE OPL									
	SUB-LIMIT BENEFIT								
	COLONOSCOPES, 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 30 000 per person per event 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 Subject to OPL of R 198 660 per person		
	CANCER TREATMENT TOP-UP	✓	✓	⊗	✓	✓	⊗ R 60 000 per person 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 6 000 per policy R 12 000 per policy		
	ILLNESS EVENTS CHILDREN 10 YEARS OR YOUNGER		✓	2 Events up to R 3 000 per event per policy		✓	⊗ R 1 500 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 R 10 000 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 15 000 Principal Insured R 15 000 Spouse R 5 000 Other Dependants 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 15 000 per person per lifetime 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		COMPACT³⁰⁰		ELITE⁵⁰⁰			
	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