














MERIDIAN⁴⁰⁰ & COMPACT³⁰⁰ OVERVIEW

		MERIDIAN ⁴⁰⁰			COMPACT ³⁰⁰		
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%	✓	✓	300%
	CO-PAYMENT BENEFITS						
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 198 660 per person	✓	✓	R 20 000 per policy
	PENALTY CO-PAYMENTS	✓		1 Co-payment up to R 9 000 per policy	✓		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
	Dental procedures such as wisdom teeth extractions	✓		R 7 000 per policy	✓	✓	R 6 000 per policy
	Dental procedures due to accidents or cancer treatments	✓		R 14 000 per policy	✓	✓	R 32 000 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
	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
	RADIOLOGY COVER						
	RADIOLOGY SHORTFALLS	✓		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 3 500 per person per event

		MERIDIAN ⁴⁰⁰				COMPACT ³⁰⁰			
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT		IN	OUT			
KEY BENEFITS SUBJECT TO THE OPL									
	SUB-LIMIT BENEFIT								
	INTERNAL PROSTHETIC DEVICES	✓		2 Events up to R 20 000 per event per policy	✓			R 30 000 per person per event	
	CANCER BENEFIT								
	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	
	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		✓			
	ILLNESS EVENTS INDIVIDUALS 11 YEARS OR OLDER		✓			✓		⊗	
	TRAUMA COUNSELLING BENEFIT		✓	3 Consultations up to R 2 000 per consultation per policy		✓		R 5 000 per policy	
BENEFITS NOT SUBJECT TO THE OPL									
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	
MONTHLY PREMIUMS*		MERIDIAN⁴⁰⁰				COMPACT³⁰⁰			
	INDIVIDUAL 35 or YOUNGER			R 228				INDIVIDUAL 64 or YOUNGER	R 301
	INDIVIDUAL BETWEEN 36 and 64			R 292				FAMILY 64 or YOUNGER	R 364
	FAMILY 64 or YOUNGER			R 292				INDIVIDUAL OR FAMILY 65 or OLDER	R 574
	INDIVIDUAL OR FAMILY 65 or OLDER			R 636					

*Premiums increase annually on 1 January