

ACCESS OPTIMISER & ACCESS CO-PAY PLUS³⁰⁰ OVERVIEW

		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				
KEY BENEFITS SUBJECT TO THE OPL							
	GAP BENEFIT	✓	✓	⊗	300%		
	CO-PAYMENT BENEFIT						
ADMISSION AND PROCEDURE CO-PAYMENTS		✓	✓	⊗	R 5 000 per policy		
	DENTAL COVER						
SPECIALIST SHORTFALLS		✓	✓	⊗	Subject to Gap Benefit		
Dental procedures such as wisdom teeth extractions		✓	✓	⊗	R 6 000 per policy		
Dental procedures due to accidents or cancer treatments		✓	✓	⊗	R 32 000 per policy		
ADMISSION AND PROCEDURE CO-PAYMENTS		✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit		
	MATERNITY COVER						
CHILDBIRTH SHORTFALLS		✓	✓	⊗	Subject to Gap Benefit		
ADMISSION AND PROCEDURE CO-PAYMENTS		✓		⊗	Subject to Admission and Procedure Co-Payment Benefit		
	RADIOLOGY COVER						
RADIOLOGY SHORTFALLS		✓	✓	⊗	Subject to Gap Benefit		
ADMISSION AND PROCEDURE CO-PAYMENTS		✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit		
	ACCESS BENEFIT	✓	✓	Covers specific medical procedures and treatments that some medical aid plans exclude:			
		<ul style="list-style-type: none"> 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 • <ul style="list-style-type: none"> Bunion surgery Dental procedures - impacted teeth (children younger than 18) R 25 000 • <ul style="list-style-type: none"> Non-cancerous breast conditions (incl. breast reconstruction of an 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 • <ul style="list-style-type: none"> 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 • <ul style="list-style-type: none"> 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				R 2 000 per policy	R 2 000 per policy		
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		
MONTHLY PREMIUM		ACCESS OPTIMISER		ACCESS CO-PAY PLUS³⁰⁰			
			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

*Premiums increase annually on 1 January