

CORPORATE GAP COVER PRODUCT RANGE OVERVIEW

	CORPORATE NOVA ⁵⁰⁰		CORPORATE COMPACT ³⁰⁰		CORPORATE ELITE ⁵⁰⁰		CORPORATE ELITE PLUS 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	IN	OUT
KEY BENEFITS SUBJECT TO THE OPL								
GAP BENEFIT	✓		500%	✓	✓	300%	500%	500%
CO-PAYMENT BENEFITS								
ADMISSION AND PROCEDURE CO-PAYMENTS	✓		R 50 000 per policy	✓	✓	R 20 000 per policy	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 6 000 per policy	✓		R 10 000 per policy	2 Co-payments up to R 15 000 per co-payment per policy	2 Co-payments up to R 15 000 per co-payment per policy
ROBOTIC SURGERY CO-PAYMENTS	✓		⊗	✓		⊗	R 10 000 per policy	R 10 000 per policy
DENTAL COVER								
SPECIALIST SHORTFALLS	✓		Subject to Gap Benefit	✓	✓	Subject to Gap Benefit	Subject to Gap Benefit	Subject to Gap Benefit
Dental procedures such as wisdom teeth extractions	✓		R 5 000 per policy	✓	✓	R 6 000 per policy	R 8 000 per policy	R 8 000 per policy
Dental procedures due to accidents or cancer treatments	✓		R 10 000 per policy	✓	✓	R 32 000 per policy	R 48 000 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	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	Subject to Penalty Co-Payment Benefit
MATERNITY COVER								
CHILDBIRTH SHORTFALLS	✓	✓	Subject to Gap Benefit	✓	✓	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	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	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	Subject to Preventative Care Benefit
PRIVATE ROOM	✓		⊗	✓		⊗	Subject to Private Room Benefit	Subject to Private Room Benefit
RADIOLOGY COVER								
RADIOLOGY SHORTFALLS	✓		Subject to Gap Benefit	✓	✓	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	Subject to Admission and Procedure Co-Payment Benefit
MRI, CT, PET SCAN AND SCOPE CO-PAYMENTS		✓	2 Co-payments up to R 3 500 per co-payment per policy	✓	✓	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 SUB-LIMITS	✓	✓	⊗	✓	✓	R 3 500 per person per event	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	R 5 000 per policy
SUB-LIMIT BENEFIT								
COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	✓	✓	⊗	✓	✓	⊗	R 5 000 per person per event	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	R 40 000 per person per event
RENAL DIALYSIS TREATMENTS		✓	⊗		✓	⊗	R 30 000 per person per event	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	✓	✓	Subject to OPL of R 198 660 per person	✓	✓	Subject to OPL of R 198 660 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	Subject to OPL of R 198 660 per person
PHYSICAL REHABILITATION TOP-UP BENEFIT		✓	⊗		✓	⊗	R 10 000 per person	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		✓	2 Events up to R 5 000 per policy		✓		R 6 000 per policy	R 12 000 per policy
ILLNESS EVENTS CHILDREN 10 YEARS OR YOUNGER		✓	⊗		✓		R 12 000 per policy	R 12 000 per policy
ILLNESS EVENTS INDIVIDUALS 11 YEARS OR OLDER		✓	⊗		✓		R 1 500 per policy	R 1 500 per policy
TRAUMA COUNSELLING BENEFIT		✓	⊗		✓		R 5 000 per policy	R 10 000 per policy
PREVENTATIVE CARE BENEFIT		✓	⊗		✓		R 1 600 per policy	R 1 600 per policy
BENEFITS NOT SUBJECT TO THE OPL								
PRIVATE ROOM BENEFIT	✓		⊗	✓		⊗	R 3 000 per policy	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	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	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	6 Months up to R 4 500 per month
STRATUM POLICY PREMIUM WAIVER			⊗			⊗	6 Months	12 Months
LIFESTYLE BENEFIT								
INTERNATIONAL TRAVEL INSURANCE			⊗			⊗	1 Trip up to 31 days per policy	1 Trip up to 31 days per policy
MONTHLY PREMIUMS*								
Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.								

*Premiums increase annually on 1 January

CORPORATE OPTIMISER PRODUCT RANGE OVERVIEW				
		CORPORATE ACCESS	CORPORATE ACCESS CO-PAY PLUS ³⁰⁰	CORPORATE ACCESS PLUS ⁵⁰⁰
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	✓	✓	⊗
	CO-PAYMENT BENEFIT			
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	DENTAL COVER			
	SPECIALIST SHORTFALLS	✓	✓	⊗
	Dental procedures such as wisdom teeth extractions	✓	✓	⊗
	Dental procedures due to accidents or cancer treatments	✓	✓	⊗
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	MATERNITY COVER			
	CHILDBIRTH SHORTFALLS	✓	✓	⊗
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	RADIOLOGY COVER			
	RADIOLOGY SHORTFALLS	✓	✓	⊗
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗
	ACCESS BENEFIT	✓	✓	
	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 • Dental procedures - impacted teeth (children younger than 18)
				R 25 000 • Removal of varicose veins • Skin disorders (incl. benign growths and lipomas)
				R 28 000 • Functional nasal surgery
				R 30 000 • Knee or shoulder surgery • Arthroscopic surgery
				R 55 000 • 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 • 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	✓		
	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
				1 Event per person R 5 000 Principal Insured R 5 000 Spouse
MONTHLY PREMIUMS*		Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.		

*Premiums increase annually on 1 January