

MERIDIAN⁴⁰⁰, COMPACT³⁰⁰, BASE⁵⁰⁰ & ELITE⁵⁰⁰ OVERVIEW

		MERIDIAN ⁴⁰⁰		COMPACT ³⁰⁰		BASE ⁵⁰⁰ DISCONTINUED FOR NEW BUSINESS		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%	✓	✓	300%	500%	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	Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		R 7 000 per policy	✓	✓	R 6 000 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 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	⊗	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	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	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		BASE ⁵⁰⁰ DISCONTINUED FOR NEW BUSINESS		ELITE ⁵⁰⁰			
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT		
KEY BENEFITS SUBJECT TO THE OPL													
SUB-LIMIT BENEFIT													
COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES		✓	✓	⊗	✓	✓	⊗	⊗	⊗	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 7 000 per policy	R 7 000 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 6 000 per policy	R 6 000 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 6 000 Principal Insured R 6 000 Spouse	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 5 000 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			
STRATUM POLICY PREMIUM WAIVER				⊗			⊗	⊗	⊗	12 Months			
LIFESTYLE BENEFIT													
INTERNATIONAL TRAVEL INSURANCE				⊗			⊗	1 Trip up to 31 days per policy	1 Trip up to 31 days per policy	1 Trip up to 31 days per policy			
MONTHLY PREMIUMS*		MERIDIAN⁴⁰⁰				COMPACT³⁰⁰		BASE⁵⁰⁰ DISCONTINUED FOR NEW BUSINESS		ELITE⁵⁰⁰			
		INDIVIDUAL 35 or YOUNGER	R 228			INDIVIDUAL 64 or YOUNGER	R 301		INDIVIDUAL 64 or YOUNGER	R 275		INDIVIDUAL 64 or YOUNGER	R 438
		INDIVIDUAL BETWEEN 36 and 64	R 292			FAMILY 64 or YOUNGER	R 364		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 574		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	R 869

*Premiums increase annually on 1 January