

# 2025 ACCESS OPTIMISER & ACCESS CO-PAY PLUS<sup>300</sup> OVERVIEW

		ACCESS OPTIMISER		ACCESS CO-PAY PLUS <sup>300</sup>			
<b>OVERALL POLICY LIMIT (OPL)</b>		R 210 580 per insured person per year					
<b>IN- OR OUT-OF-HOSPITAL COVER</b>		IN	OUT				
<b>KEY BENEFITS SUBJECT TO THE OPL</b>							
	<b>GAP BENEFIT</b>	✓	✓	⊗	300%		
	<b>CO-PAYMENT BENEFIT</b>						
ADMISSION AND PROCEDURE CO-PAYMENTS		✓	✓	⊗	R 6 500 per policy		
	<b>DENTAL COVER</b>						
SPECIALIST SHORTFALLS		✓		⊗	Subject to <b>Gap Benefit</b>		
Dental procedures such as wisdom teeth extractions		✓		⊗	R 30 000 per policy		
Dental procedures due to accidents or cancer treatments		✓		⊗	Subject to OPL of R 210 580 per person		
ADMISSION AND PROCEDURE CO-PAYMENTS		✓	✓	⊗	Subject to <b>Admission and Procedure Co-Payment Benefit</b>		
	<b>MATERNITY COVER</b>						
CHILDBIRTH SHORTFALLS		✓	✓	⊗	Subject to <b>Gap Benefit</b>		
ADMISSION AND PROCEDURE CO-PAYMENTS		✓		⊗	Subject to <b>Admission and Procedure Co-Payment Benefit</b>		
	<b>RADIOLOGY COVER</b>						
RADIOLOGY SHORTFALLS		✓	✓	⊗	Subject to <b>Gap Benefit</b>		
ADMISSION AND PROCEDURE CO-PAYMENTS		✓	✓	⊗	Subject to <b>Admission and Procedure Co-Payment Benefit</b>		
	<b>ACCESS BENEFIT</b>	✓	✓	Covers specific medical procedures and treatments that some medical aid plans exclude, subject to our benefit limits per person:			
		R 10 000 • Endoscopic procedures					
		R 15 000 • Adenoidectomy, myringotomy (grommets) or tonsillectomy					
		R 15 000 • MRI or CT scan (due to an accident)					
		R 20 000 • Bunion surgery					
		R 20 000 • Dental procedures - impacted teeth (children <b>younger than 18</b> )					
		R 25 000 • Non-cancerous breast conditions (incl. breast reconstruction of an unaffected breast)					
		R 25 000 • Removal of varicose veins					
		R 25 000 • Skin disorders (incl. benign growths and lipomas)					
		R 30 000 • Functional nasal surgery					
		R 30 000 • Knee or shoulder surgery					
		R 60 000 • Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)					
		R 60 000 • Oesophageal reflux and hiatus hernia surgery					
		R 72 000 • Arthroscopic surgery					
		R 72 000 • Back or neck surgery					
		R 85 000 • Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids if part of a bimodal solution)					
		R 85 000 • Dental procedures for reconstructive surgery (due to an accident)					
	<b>CASUALTY BENEFITS</b>						
ACCIDENTAL EVENTS Individuals of all ages			✓	R 3 000 per policy	R 3 000 per policy		
ILLNESS EVENTS Children 10 years or younger			✓				
<b>BENEFIT NOT SUBJECT TO THE OPL</b>							
<b>PAYOUT BENEFIT</b>							
	<b>ACCIDENTAL DEATH AND DISABILITY</b>	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			
<b>MONTHLY PREMIUMS</b> Premiums increase annually on 1 January		<b>ACCESS OPTIMISER</b>		<b>ACCESS CO-PAY PLUS<sup>300</sup></b>			
			<b>INDIVIDUAL OR FAMILY</b> 64 or YOUNGER	R 197		<b>INDIVIDUAL OR FAMILY</b> 64 or YOUNGER	R 404
			<b>INDIVIDUAL OR FAMILY</b> 65 or OLDER	R 262		<b>INDIVIDUAL OR FAMILY</b> 65 or OLDER	R 537