






# 2025 COMPACT<sup>300</sup> & ELITE<sup>500</sup> OVERVIEW

		COMPACT <sup>300</sup>		ELITE <sup>500</sup>	
<b>OVERALL POLICY LIMIT (OPL)</b>		R 210 580 per insured person per year			
	<b>IN- OR OUT-OF-HOSPITAL COVER</b>	<b>IN</b>	<b>OUT</b>		
<b>KEY BENEFITS SUBJECT TO THE OPL</b>					
	<b>GAP BENEFIT</b>	✓	✓	300%	500%
	<b>CO-PAYMENT BENEFITS</b>				
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	R 20 000 per policy	Subject to OPL of R 210 580 per person
	PENALTY CO-PAYMENTS	✓		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
	<b>DENTAL COVER</b>				
	SPECIALIST SHORTFALLS	✓		Subject to Gap Benefit	Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		R 30 000 per policy	R 50 000 per policy
	Dental procedures due to accidents or cancer treatments	✓		Subject to OPL of R 210 580 per person	Subject to OPL of R 210 580 per person
	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
	<b>MATERNITY COVER</b>				
	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
	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
	<b>RADIOLOGY COVER</b>				
	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	✓	✓	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
	MRI, CT AND PET SCAN TOP-UP	✓	✓	⊗	R 5 000 per policy

			COMPACT <sup>300</sup>	ELITE <sup>500</sup>		
IN- OR OUT-OF-HOSPITAL COVER	IN	OUT				
<b>KEY BENEFITS SUBJECT TO THE OPL</b>						
<b>SUB-LIMIT BENEFITS</b>						
COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	✓	✓	⊗	R 6 500 per person per event		
INTERNAL PROSTHETIC DEVICE SHORTFALLS	✓		R 30 000 per person per event	R 40 000 per person per event		
INTERNAL PROSTHETIC DEVICE TOP-UP	✓		⊗	R 10 000 per person per event		
RENAL DIALYSIS TREATMENTS		✓	⊗	R 30 000 per person per event		
<b>CANCER BENEFITS</b>						
BREAST RECONSTRUCTION	✓		⊗	1 Event up to R 30 000 per person per lifetime		
CANCER TREATMENT SHORTFALLS	✓	✓	Subject to OPL of R 210 580 per person	Subject to OPL of R 210 580 per person		
CANCER TREATMENT TOP-UP	✓	✓	R 60 000 per person	Subject to OPL of R 210 580 per person		
PHYSICAL REHABILITATION TOP-UP BENEFIT		✓	⊗	R 10 000 per person		
OUT-PATIENT SPECIALIST CONSULTATION BENEFIT		✓	⊗	4 Consultations up to R 1 300 per consultation per policy		
<b>CASUALTY BENEFITS</b>						
ACCIDENTAL EVENTS Individuals of all ages		✓	R 6 000 per policy	R 15 000 per policy		
ILLNESS EVENTS Children 10 years or younger		✓				
ILLNESS EVENTS Individuals 11 years or older		✓	⊗	R 2 000 per policy		
TRAUMA COUNSELLING BENEFIT		✓	R 5 000 per policy	R 10 000 per policy		
PREVENTATIVE CARE BENEFIT		✓	⊗	R 1 800 per policy		
<b>BENEFITS NOT SUBJECT TO THE OPL</b>						
PRIVATE ROOM BENEFIT	✓		⊗	R 3 500 per policy		
<b>PAYOUT BENEFITS</b>						
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		
FIRST-TIME CANCER DIAGNOSIS			1 Event of R 15 000 per person per lifetime	1 Event of R 30 000 per person per lifetime		
<b>WAIVER BENEFITS</b>						
MEDICAL AID CONTRIBUTION WAIVER			⊗	6 Months up to R 4 500 per month		
STRATUM POLICY PREMIUM WAIVER			⊗	12 Months		
<b>LIFESTYLE BENEFIT</b>						
INTERNATIONAL TRAVEL INSURANCE			⊗	1 Trip up to 31 days per policy		
<b>MONTHLY PREMIUMS</b> Premiums increase annually on 1 January			<b>COMPACT<sup>300</sup></b>		<b>ELITE<sup>500</sup></b>	
		INDIVIDUAL 64 or YOUNGER	R 330		INDIVIDUAL 64 or YOUNGER	R 481
		FAMILY 64 or YOUNGER	R 399		FAMILY 64 or YOUNGER	R 591
		INDIVIDUAL OR FAMILY 65 or OLDER	R 629		INDIVIDUAL 65 or OLDER	R 780
					FAMILY 65 or OLDER	R 954