

2025 CORPORATE ACCESS, CORPORATE ACCESS CO-PAY PLUS³⁰⁰ & CORPORATE ACCESS PLUS⁵⁰⁰ OVERVIEW

		CORPORATE ACCESS		CORPORATE ACCESS CO-PAY PLUS ³⁰⁰	CORPORATE ACCESS PLUS ⁵⁰⁰	
OVERALL POLICY LIMIT (OPL)		R 210 580 per insured person per year				
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT			
KEY BENEFITS SUBJECT TO THE OPL						
	GAP BENEFIT	✓	✓	⊗	300%	500%
	CO-PAYMENT BENEFIT					
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗	R 6 500 per policy	⊗
	DENTAL COVER					
	SPECIALIST SHORTFALLS	✓		⊗	Subject to Gap Benefit	Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		⊗	R 30 000 per policy	R 30 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		⊗	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	⊗
	MATERNITY COVER					
	CHILDBIRTH SHORTFALLS	✓	✓	⊗	Subject to Gap Benefit	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	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, 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 for impacted teeth (children younger than 18)		
		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)		
	CASUALTY BENEFITS					
	ACCIDENTAL EVENTS Individuals of all ages		✓	R 3 000 per policy	R 3 000 per policy	R 3 000 per policy
	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 Premiums increase annually on 1 January		Premiums are determined by factors such as the size of the employer group, the average age, and whether cover is compulsory or voluntary.				