






2025 MERIDIAN⁴⁰⁰, COMPACT³⁰⁰ & ELITE⁵⁰⁰ OVERVIEW

		MERIDIAN ⁴⁰⁰		COMPACT ³⁰⁰		ELITE ⁵⁰⁰		
OVERALL POLICY LIMIT (OPL)		R 210 580 per insured person per year						
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT	
KEY BENEFITS SUBJECT TO THE OPL								
	GAP BENEFIT	✓		400%	✓	✓	300%	500%
	CO-PAYMENT BENEFITS							
ADMISSION AND PROCEDURE CO-PAYMENTS		✓		Subject to OPL of R 210 580 per person	✓	✓	R 20 000 per policy	Subject to OPL of R 210 580 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
Dental procedures such as wisdom teeth extractions		✓		R 10 000 per policy	✓		R 30 000 per policy	R 50 000 per policy
Dental procedures due to accidents or cancer treatments		✓		R 28 000 per policy	✓		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	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
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
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		ELITE ⁵⁰⁰			
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT		
KEY BENEFITS SUBJECT TO THE OPL									
SUB-LIMIT BENEFITS									
COLONOSCOPIES, ENTEROSCOPES AND GASTROSCOPES		✓	✓	⊗	✓	✓	R 6 500 per person per event		
INTERNAL PROSTHETIC DEVICE SHORTFALLS				2 Events up to R 20 000 per event per policy	✓		R 30 000 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		
CANCER BENEFITS									
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 210 580 per person		
CANCER TREATMENT TOP-UP		✓	✓	⊗	✓	✓	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		
CASUALTY BENEFITS									
ACCIDENTAL EVENTS Individuals of all ages			✓	R 9 500 per person per event		✓	R 6 000 per policy		
ILLNESS EVENTS Children 10 years or younger			✓	2 Events up to R 3 000 per event per policy		✓			
ILLNESS EVENTS Individuals 11 years or older			✓				✓	R 2 000 per policy	
TRAUMA COUNSELLING BENEFIT			✓	3 Consultations up to R 2 000 per consultation per policy		✓	R 5 000 per policy		
PREVENTATIVE CARE BENEFIT			✓	⊗		✓	R 1 800 per policy		
BENEFITS NOT SUBJECT TO THE OPL									
PRIVATE ROOM BENEFIT		✓		⊗	✓		R 3 500 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		
FIRST-TIME CANCER DIAGNOSIS				⊗			1 Event of R 15 000 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		
MONTHLY PREMIUMS Premiums increase annually on 1 January		MERIDIAN⁴⁰⁰			COMPACT³⁰⁰		ELITE⁵⁰⁰		
		INDIVIDUAL 35 or YOUNGER	R 250		INDIVIDUAL 64 or YOUNGER	R 330		INDIVIDUAL 64 or YOUNGER	R 481
		INDIVIDUAL BETWEEN 36 and 64	R 320		FAMILY 64 or YOUNGER	R 399		FAMILY 64 or YOUNGER	R 591
		FAMILY 64 or YOUNGER	R 320		INDIVIDUAL OR FAMILY 65 or OLDER	R 629		INDIVIDUAL 65 or OLDER	R 780
		INDIVIDUAL OR FAMILY 65 or OLDER	R 698		FAMILY 65 or OLDER			FAMILY 65 or OLDER	R 954