

2025 MERIDIAN⁴⁰⁰ & COMPACT³⁰⁰ OVERVIEW

		MERIDIAN ⁴⁰⁰			COMPACT ³⁰⁰		
OVERALL POLICY LIMIT (OPL)		R 210 580 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%
	CO-PAYMENT BENEFITS						
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 210 580 per person	✓	✓	R 20 000 per policy
	PENALTY CO-PAYMENTS	✓		1 Co-payment up to R 9 000 per policy	✓		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
	DENTAL COVER						
	SPECIALIST SHORTFALLS	✓		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
	Dental procedures due to accidents or cancer treatments	✓		R 28 000 per policy	✓		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
	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	✓		Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS	✓		Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty 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	✓	✓	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
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	R 5 000 per person per event	✓	✓	R 3 500 per person per event
	SUB-LIMIT BENEFIT						
	INTERNAL PROSTHETIC DEVICE SHORTFALLS	✓		2 Events up to R 20 000 per event per policy	✓		R 30 000 per person per event
	CANCER BENEFITS						
	CANCER TREATMENT SHORTFALLS	✓	✓	R 50 000 per person	✓	✓	Subject to OPL of R 210 580 per person
	CANCER TREATMENT TOP-UP	✓	✓	⊗	✓	✓	R 60 000 per person
	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		✓				✓
	TRAUMA COUNSELLING BENEFIT		✓	3 Consultations up to R 2 000 per consultation per policy		✓	R 5 000 per policy
BENEFITS NOT SUBJECT TO THE OPL							
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
MONTHLY PREMIUMS Premiums increase annually on 1 January		MERIDIAN⁴⁰⁰			COMPACT³⁰⁰		
	INDIVIDUAL 35 or YOUNGER			R 250		INDIVIDUAL 64 or YOUNGER	R 330
	INDIVIDUAL BETWEEN 36 and 64			R 320		FAMILY 64 or YOUNGER	R 399
	FAMILY 64 or YOUNGER			R 320		INDIVIDUAL OR FAMILY 65 or OLDER	R 629
	INDIVIDUAL OR FAMILY 65 or OLDER			R 698			