






















2025 MERIDIAN⁴⁰⁰ & ELITE⁵⁰⁰ OVERVIEW

		MERIDIAN ⁴⁰⁰				ELITE ⁵⁰⁰	
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%	✓	✓	500%
	CO-PAYMENT BENEFITS						
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 210 580 per person	✓	✓	Subject to OPL of R 210 580 per person
	PENALTY CO-PAYMENTS	✓		1 Co-payment up to R 9 000 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
	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 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
	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
	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
	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 5 000 per person per event
	MRI, CT AND PET SCAN TOP-UP	✓	✓	⊗	✓	✓	R 5 000 per policy

		MERIDIAN ⁴⁰⁰		ELITE ⁵⁰⁰		
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	
KEY BENEFITS SUBJECT TO THE OPL						
	SUB-LIMIT BENEFITS					
COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	✓	✓	⊗	✓	✓	
INTERNAL PROSTHETIC DEVICE SHORTFALLS	✓		2 Events up to R 20 000 per event per policy	✓		
INTERNAL PROSTHETIC DEVICE TOP-UP	✓		⊗	✓		
RENAL DIALYSIS TREATMENTS		✓	⊗		✓	
	CANCER BENEFITS					
BREAST RECONSTRUCTION	✓		⊗	✓		
CANCER TREATMENT SHORTFALLS	✓	✓	R 50 000 per person	✓	✓	
CANCER TREATMENT TOP-UP	✓	✓	⊗	✓	✓	
	PHYSICAL REHABILITATION TOP-UP BENEFIT		✓	⊗	✓	
	OUT-PATIENT SPECIALIST CONSULTATION BENEFIT		✓	⊗	✓	
	CASUALTY BENEFITS					
ACCIDENTAL EVENTS Individuals of all ages		✓	R 9 500 per person per event		✓	
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	✓	
	PREVENTATIVE CARE BENEFIT		✓	⊗	✓	
BENEFITS NOT SUBJECT TO THE OPL						
	PRIVATE ROOM BENEFIT	✓		⊗	✓	
PAYOUT BENEFITS						
	ACCIDENTAL DEATH AND DISABILITY		⊗		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 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		⊗			
LIFESTYLE BENEFIT						
	INTERNATIONAL TRAVEL INSURANCE		⊗		1 Trip up to 31 days per policy	
MONTHLY PREMIUMS Premiums increase annually on 1 January		MERIDIAN⁴⁰⁰			ELITE⁵⁰⁰	
	INDIVIDUAL 35 or YOUNGER	R 250		INDIVIDUAL 64 or YOUNGER	R 481	
	INDIVIDUAL BETWEEN 36 and 64	R 320		FAMILY 64 or YOUNGER	R 591	
	FAMILY 64 or YOUNGER	R 320		INDIVIDUAL 65 or OLDER	R 780	
	INDIVIDUAL OR FAMILY 65 or OLDER	R 698		FAMILY 65 or OLDER	R 954	