









2025 CORPORATE GAP COVER PRODUCT RANGE OVERVIEW

		CORPORATE MERIDIAN ⁴⁰⁰		CORPORATE NOVA ⁵⁰⁰		CORPORATE COMPACT ³⁰⁰		CORPORATE 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	IN	OUT
KEY BENEFITS SUBJECT TO THE OPL									
	GAP BENEFIT	✓		400%	500%	✓	✓	300%	500%
	CO-PAYMENT BENEFITS								
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 210 580 per person	R 50 000 per policy	✓	✓	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	1 Co-payment up to R 6 000 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 MRI, CT, PET Scan and Scope Co-Payment Benefit	✓	✓	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	Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		R 10 000 per policy	R 8 000 per policy	✓		R 30 000 per policy	R 50 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		R 28 000 per policy	R 15 000 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	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	Subject to Penalty Co-Payment Benefit
	MATERNITY COVER								
	CHILDBIRTH SHORTFALLS	✓	✓	Subject to Gap Benefit	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	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	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	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	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 MRI, CT, PET Scan and Scope Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT, PET SCAN AND SCOPE CO-PAYMENTS		✓	Subject to MRI, CT and PET Scan Co-Payment Benefit	2 Co-payments up to R 3 500 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
	SUB-LIMIT BENEFITS								
	COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	✓	✓	⊗	⊗	✓	✓	⊗	R 6 500 per person per event
	INTERNAL PROSTHETIC DEVICE SHORTFALLS	✓		2 Events up to R 20 000 per event per policy	2 Events up to R 20 000 per event per policy	✓		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
	CANCER BENEFITS								
	BREAST RECONSTRUCTION	✓		⊗	⊗	✓		⊗	1 Event of R 30 000 per person per lifetime
	CANCER TREATMENT SHORTFALLS	✓	✓	R 50 000 per person	Subject to OPL of R 210 580 per person	✓	✓	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
	CASUALTY BENEFITS								
	ACCIDENTAL EVENTS Individuals of all ages		✓	R 9 500 per person per event	2 Events up to R 5 000 per policy		✓	R 6 000 per policy	R 15 000 per policy
	ILLNESS EVENTS Children 10 years or younger		✓	2 Events up to R 3 000 per event per policy	⊗		✓	⊗	R 2 000 per policy
	ILLNESS EVENTS Individual 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	R 10 000 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	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
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 are determined by factors such as the size of the employer group, the average age, and whether cover is compulsory or voluntary.							
Premiums increase annually on 1 January									

2025 CORPORATE OPTIMISER PRODUCT RANGE 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.					