

CORPORATE COMPACT³⁰⁰

We cover **5 or more employees** as an employer group if you join through your employer.

If your employer agrees to your spouse and dependants joining, add them to your policy.

Premiums are determined by factors such as the size of the employer group, the average age, and whether cover is compulsory or voluntary.

ASK US FOR A CORPORATE QUOTE









Our **well-rounded option** is packed with benefits that cover the **most often experienced in- and out-of-hospital** medical expense shortfalls.



One **Gap Cover** policy covers you and your spouse, even if you belong to different medical aid plans, including dependants registered on either plan. Child dependants may remain on your policy regardless of age but must apply for their own policy when applying for their own medical aid plan. Full-time students **26 or younger** may remain on your policy, even if they belong to a different medical aid plan, provided proof of full-time studies is submitted annually.

OVERALL POLICY LIMIT (OPL)			KEY BENEFITS SUBJECT TO AN OVERALL POLICY LIMIT (OPL) <i>An OPL of R 210 580 per insured person per year applies to the following benefits or any higher amount published by the Regulator during the year. All approved claim amounts will be deducted from the available OPL.</i>	
	IN- OR OUT-OF-HOSPITAL COVER	IN	OUT	
	GAP BENEFIT			Covers shortfalls when doctors, specialists and other healthcare providers charge more than your medical aid plan's rate, as long as your medical aid pays an amount from a hospital benefit , also known as a risk, major medical, insured day-to-day or block benefit .
	Medical Expense Shortfalls	✓	✓	Pays up to an additional 300% on top of your medical aid plan's rate to cover shortfalls related to in- and out-of-hospital medical procedures, surgeries, treatments, consumable items, medication administered during your medical event, pathology, physiotherapy, and Prescribed Minimum Benefit (PMB) medical procedures. Subject to the OPL of R 210 580 per insured person per year .
	CO-PAYMENT BENEFITS There are two benefit categories .			Refunds co-payments that your medical aid imposes as rand amounts or percentages for admissions and medical procedures, as long as the co-payments are paid from your medical savings account or pocket .
	Admission and Procedure Co-Payments	✓	✓	Claim as many co-payments as needed when admitted to a day clinic or hospital or before undergoing a medical procedure, such as an in- or out-of-hospital scope or scan. Limited to R 20 000 per policy per year.
	Penalty Co-Payments	✓		When using day clinics or hospitals outside your medical aid's preferred network for planned medical procedures. Limited to R 10 000 per policy per year.
	DENTAL COVER			DENTAL COVER is made up of various benefits that cover dental procedure-related shortfalls and refund co-payments.
	Specialist Shortfalls	✓		GAP BENEFIT covers shortfalls when dentists and specialists charge more than your medical aid plan's rate for the following in-hospital medical events: • Dental procedures, such as dental implants and wisdom teeth extractions: Limited to R 30 000 per policy per year. • Dental procedures due to accidental events or cancer treatment: Subject to the OPL of R 210 580 per insured person per year.
	Admission and Procedure Co-Payments	✓		Claim day clinic or hospital admission and dental procedure-related co-payments from our ADMISSION AND PROCEDURE CO-PAYMENT BENEFIT . Claim penalty co-payments from our PENALTY CO-PAYMENT BENEFIT when using day clinics or hospitals outside your medical aid's preferred network.

Waiting periods and the **Limited Payout Benefit** may apply. Refer to the **Waiting Periods** page.

IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	
	MATERNITY COVER			MATERNITY COVER is made up of various benefits that cover maternity-related shortfalls and refund co-payments.
	THE DELIVERY Childbirth Shortfalls	☑	☑	GAP BENEFIT covers shortfalls when healthcare professionals, such as your gynaecologist or midwife, charge more than your medical aid plan's rate for delivering your baby in the hospital or at home.
	Admission and Procedure Co-Payments	☑		When co-payments apply to elective caesareans, claim it from our ADMISSION AND PROCEDURE CO-PAYMENT BENEFIT .
	Penalty Co-Payments	☑		Claim penalty co-payments from our PENALTY CO-PAYMENT BENEFIT when using hospitals outside your medical aid's preferred network.
	SUB-LIMIT BENEFIT	☑		Covers the difference in the cost of internal prosthetic devices implanted into your body when your medical aid pays part of the cost from a sub-limit or annual limit . Limited to R 30 000 per insured person per event .
	RADIOLOGY COVER			RADIOLOGY COVER is made up of various benefits that cover shortfalls on basic and specialised radiology, refund MRI, CT, and PET scan co-payments, and pay the difference in the cost of a scan when your medical aid doesn't cover the total cost.
	Radiology Shortfalls	☑	☑	GAP BENEFIT covers shortfalls when the radiologist or radiology facility charges more than your medical aid plan's rate for in- or out-of-hospital basic and specialised radiology.
	MRI, CT and PET Scan Co-Payments	☑	☑	Claim in- and out-of-hospital MRI, CT, and PET scan co-payments from our ADMISSION AND PROCEDURE CO-PAYMENT BENEFIT .
	MRI, CT and PET Scan Sub-Limits	☑	☑	Our MRI, CT AND PET SCAN SUB-LIMIT BENEFIT covers the difference in the cost of in- and out-of-hospital scans when your medical aid pays part of the cost from a sub-limit or annual limit . Limited to R 3 500 per insured person per event .
	CANCER BENEFITS There are two benefit categories .			Covers cancer treatment shortfalls , refunds cancer-related co-payments, and covers the total cost of ongoing cancer treatment when your medical aid plan's oncology benefit limit has been reached.
	Cancer Treatment Shortfalls	☑	☑	<ul style="list-style-type: none"> Covers shortfalls when healthcare providers charge more than what your medical aid pays from an oncology benefit for in- or out-of-hospital cancer treatment. Typically covers biological medication, chemotherapy, radiotherapy, oncologist consultations, and specialised radiology, such as bone density and PET scans, subject to the oncology treatment plan approved by your medical aid. Refunds oncology-related co-payments imposed by your medical aid as rand amounts or percentages when your medical aid plan's oncology benefit limit has been reached. Subject to the OPL of R 210 580 per insured person per year.
	Cancer Treatment Top-Up	☑	☑	Covers the total cost of ongoing cancer treatment when your medical aid plan's oncology benefit limit has been reached. Limited to R 60 000 per insured person per year .
	CASUALTY BENEFITS There are two benefit categories .			Covers shortfalls when your medical aid pays part of the cost of a casualty event from a risk, insured day-to-day or block benefit , or the total cost when paid from your medical savings account or pocket , subject to our benefit limit.
	ACCIDENTAL EVENTS Individuals of All Ages		☑	Covers the whole family at any registered medical facility, such as the doctor's room or hospital's emergency unit, when medical treatment is required within 24 hours of an accident. Typically covers basic and specialised radiology, co-payments, facility and doctors' consultation fees, medication administered during an event, external medical items received at the medical facility, such as a neck brace, and follow-up visits related to an accidental event.
	ILLNESS EVENTS Children 10 Years or Younger		☑	Covers children 10 years or younger for after-hours illness-related events at any registered casualty facility between 18:00 and 7:00 Monday through Friday and all day Saturday, Sunday, and public holidays.
	TRAUMA COUNSELLING BENEFIT		☑	Covers shortfalls when your medical aid pays part of your registered counsellor's consultation fees from a risk, insured day-to-day or block benefit , or the total cost when paid from your medical savings account or pocket , subject to our benefit limit. Covers you when: <ul style="list-style-type: none"> you witness an accident or act of physical violence; are directly affected by an accident or act of physical violence, for example, suffering bodily injury resulting in total and permanent disability; receive news of a loved one's or your own diagnosis of a critical illness; or mourn the death of a loved one. Limited to R 5 000 per policy per year .

Waiting periods and the **Limited Payout Benefit** may apply. Refer to the **Waiting Periods** page.

OVERALL POLICY LIMIT (OPL)		BENEFITS NOT SUBJECT TO THE OVERALL POLICY LIMIT (OPL) <i>The following benefits aren't subject to the OPL because we give these benefits to you over and above those that form part of the OPL.</i>
	ACCIDENTAL DEATH AND DISABILITY BENEFIT	Pays a benefit amount of R 15 000 for the principal insured, R 15 000 for the spouse, and R 5 000 for every dependant in the event of accidental death or total and permanent disability due to an accident. Limited to 1 event per insured person per year.
	FIRST-TIME CANCER DIAGNOSIS BENEFIT	Pays a benefit amount when cancer is diagnosed and specific qualifying criteria are met. Our benefit applies if: <ul style="list-style-type: none"> • cancer is diagnosed for the first time in your life; • the diagnosis is made whilst on cover with us; • cancerous cells have invaded the surrounding or underlying tissue; and • cancer is diagnosed before age 65. Our benefit doesn't apply if the diagnosis: <ul style="list-style-type: none"> • was made before your cover start date; • is made during a General Waiting Period; • is a second diagnosis, regardless of the cancer type; • is for a tumour histologically described as pre-malignant, non-invasive or cancer in situ; • is for skin cancer, except for malignant melanoma; • is for Stage 1 breast or prostate cancer; or if • cancerous cells haven't invaded the surrounding or underlying tissue, regardless of the cancer stage. Limited to 1 event of R 15 000 per insured person per lifetime.

Waiting periods may apply. Refer to the **Waiting Periods** page.

COMPREHENSIVE BROCHURE

This is a condensed benefit brochure. To view or download our comprehensive **CORPORATE COMPACT³⁰⁰** brochure, visit www.stratumbenefits.co.za/corporate-compact300/ or scan the **QR code**.

WAITING PERIODS

UNDERWRITING APPLICABLE TO EMPLOYEES

Waiting periods may apply from your and your dependants' cover start dates, but never to accidents that occur after your start dates.

3 MONTH GENERAL WAITING PERIOD

There's no cover during this period except for accidents that occur after your and your dependants' cover start dates.

Unless we confirm otherwise, the following benefits are subject to this waiting period:

GAP BENEFIT CANCER BENEFITS
CO-PAYMENT BENEFITS FIRST-TIME CANCER DIAGNOSIS BENEFIT
SUB-LIMIT BENEFIT

12 MONTH PRE-EXISTING MEDICAL CONDITION WAITING PERIOD

There's no cover during this period for investigations, medical procedures, surgeries or treatments related to any illness or medical condition diagnosed or for which advice or treatment was received **12 months** before your or your dependants' cover start dates.

Unless we confirm otherwise, the following benefits are subject to this waiting period:

GAP BENEFIT SUB-LIMIT BENEFIT
CO-PAYMENT BENEFITS CANCER BENEFITS

EXCEPTION TO THE RULE

The following benefits aren't subject to waiting periods:

CASUALTY BENEFITS TRAUMA COUNSELLING BENEFIT ACCIDENTAL DEATH AND DISABILITY BENEFIT

SWITCHING COVER FROM ANOTHER GAP COVER PROVIDER

Transfer underwriting may apply to applicants who switch cover from another **Gap Cover** provider.

LIMITED PAYOUT BENEFIT

Unless we confirm otherwise, the **Limited Payout Benefit** applies from your and your dependants' cover start dates.

HOW IT WORKS

If you claim from our **GAP BENEFIT, CO-PAYMENT BENEFITS** or **SUB-LIMIT BENEFIT** for any of the listed medical procedures or scans in the first **10 months** of cover, we'll pay between **20%** and **100%** of the **approved claim amount**, subject to applicable benefit limits.

The percentage is determined by the quote your employer accepted.

If your medical event is related to a pre-existing medical condition for which you received advice or treatment **12 months** before your cover start date, the claim may be subject to a **Pre-Existing Medical Condition Waiting Period**.

- adenoidectomy;
- cardiovascular procedures;
- cataract removal;
- dentistry;
- hernia repair;
- hysterectomy (full cover if due to cancer diagnosed after the **General Waiting Period**);
- joint replacements;
- MRI, CT, and PET scans;
- myringotomy (grommets);
- nasal and sinus surgery;
- pregnancy and childbirth;
- scopes (including medical events where a scope is used);
- spinal procedures; or
- tonsillectomy.

BENEFIT & GENERAL EXCLUSIONS

Gap Cover works with your medical aid cover.

Gap Cover includes various benefits covering medical expense shortfalls for just about every medical eventuality.

Depending on the benefit's qualifying criteria, your medical aid must first pay a portion of the cost of a medical event before we step in and take care of the rest. However, not every medical event will qualify for benefits as policies are subject to benefit and general exclusions.

BENEFIT EXCLUSIONS

Your **Gap Cover** policy offers many benefits, each with specific qualifying criteria.

For more information about what you can and can't claim, go to www.stratumbenefits.co.za/benefit-exclusions/ or scan the **QR code**.



GENERAL EXCLUSIONS

Exclusions apply to your policy and not only to specific benefits.

Go to www.stratumbenefits.co.za/general-exclusions/ or scan the **QR code** to download our **General Exclusions**.



EXPLAINER VIDEOS

Go to our YouTube channel, www.youtube.com/@stratumbenefits8206, for short, animated videos that explain how our benefits work.

FREQUENTLY ASKED QUESTIONS

Reading through frequently asked questions is one way of understanding **Gap Cover** better.

Go to our **Frequently Asked Questions** page, www.stratumbenefits.co.za/gap-cover-faqs/, or scan the **QR code**.

GET COVER!

There's only one thing left to do.

Speak with your HR, call your financial advisor, visit www.stratumbenefits.co.za/apply-today/ to apply online, or download and email the application form.