

| 2025 |

Stratum Benefits⁺

CORPORATE ESSENTIAL



EMERGENCY & ACCIDENT BENEFIT OPTION

WHO'S COVERED?

We cover **2 or more** employees as an employer group if you join through your employer. Ask us for a quote.

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

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

We'll cover you, your spouse, and any child dependant of whom you are the parent or legal guardian.

Child dependant premiums apply to children **20 or younger**, and adult dependant premiums to children between **21 and 25**. From age **26**, child dependants don't qualify for cover under the same policy.

Your and your spouse's parents may join as adult dependants. Adult dependant premiums will apply.

Other extended family members don't qualify for cover.

In the event of an emergency, you may go to any private hospital.

We'll cover your medical event, subject to **pre-authorisation**.



PRE-AUTHORISATION

For casualty, stabilisation, hospital admission, MRI and CT scans, or physio and occupational therapy, pre-authorisation is required before benefits can be accessed.



ER24 is the network provider for 24-hour emergency services. In the event of a medical emergency or accident:

- Call **0861 366 006** and select **option 1**; or
- Press the **ER24 push-to-call button** in the **Unity Health** mobile app; or
- Call us on **011 781 4488**.



Administered by Unity Health, a division of Ambledown Financial Services (Pty) Ltd, FSP 10287.
Underwritten by Bryte Insurance Company Limited, a licensed insurer and authorised FSP 17703.
In partnership with Stratum Benefits (Pty) Ltd, FSP 2111.



This product is not a medical aid, and the required cover is not the same as that of a medical aid.

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+27 11 781 4488



086 633 3761



info@stratumbenefits.co.za



+27 10 448 0861



www.stratumbenefits.co.za

**HOSPITAL CARE****EMERGENCY COVER**

What is a medical emergency? It's an unexpected event or health condition, such as a heart attack or stroke, that can result in serious bodily impairment or death if you don't receive immediate treatment.

If you require immediate treatment due to a **medical emergency**, the cost of transporting you to the nearest private hospital and stabilisation as an **out-patient** in the hospital's emergency unit will be covered.

This benefit covers the cost of stabilisation only, not the cost of admission or surgery.

If you need further medical treatment after being stabilised, the cost to transfer you to a public hospital will be covered, but the hospital admission and any other medical treatment will be for your pocket.

Limited to **R 100 000 per person per event**.

EMERGENCY COVER BUY-UP BENEFIT

Add the **EMERGENCY COVER BUY-UP BENEFIT** for an additional premium **per person per month** to enhance your emergency cover up to **R 500 000 per person per event for strokes and heart attacks**.

Your medical event will be subject to clinical review and must be **pre-authorised**.

ACCIDENT COVER

What is an accidental event? It's an unexpected event that requires immediate medical treatment due to physical injury caused by physical impact, such as a motor vehicle accident.

If you need immediate medical treatment for physical injuries sustained due to an **accident**, the cost of transporting you to the nearest private hospital and the admission will be covered.

Limited to **R 1 600 000 per person per event**.

Your medical event must be **pre-authorised**.

**CASUALTY ACCIDENT COVER**

For less severe accidents that still require immediate medical treatment, for example, a dog bite or falling off a ladder at home, you'll be covered for treatment at your nearest private hospital's emergency unit.

Limited to **R 8 000 per person per event**.

Your medical event must be **pre-authorised**.

**MRI AND CT SCANS**

The cost of an MRI or CT scan will be covered if you're admitted to the hospital for physical injuries sustained due to an **accident**.

Limited to **R 21 000 per person per year**.

You must get **pre-authorisation** before you go for a scan.

**PHYSIO AND OCCUPATIONAL THERAPY**

To fully recover after an accident, you may need physical therapy. If you're hospitalised due to an **accident** and need physical therapy after discharge, the physiotherapist and occupational therapist's fees will be covered.

Limited to **R 4 000 per person per year**.

You must get **pre-authorisation** before starting therapy.

*This benefit covers therapy received within **3 months** after being discharged from the hospital due to an accident.*

**24-HOUR MEDICAL EMERGENCY SERVICES**

ER24's all-day, every-day national emergency contact centre will assist with the following medical emergency services:

- ambulance transfers between hospitals;
- emergency transport services by air or road;
- repatriation of a loved one's mortal remains within the borders of South Africa, limited to **R 7 500 per policy per year**; and
- telephonic medical advice.

**PAYOUT BENEFITS****ACCIDENTAL DEATH**

You and your spouse are covered for **R 35 000 per person** if either of you passes away due to an **accident**.

The benefit amounts are payable to your nominated beneficiaries or your respective estates if beneficiaries aren't nominated.

Each child dependant is covered for **R 10 000** if death is due to a **motor vehicle accident**. The benefit amount is payable to the principal insured or the principal insured's estate if there's no surviving principal insured.

ACCIDENTAL DISABILITY

If you become permanently and totally disabled due to an **accident** and can no longer perform your own or similar occupation, you're covered for **R 35 000**. This benefit applies to the **principal insured person only**.

WELLNESS BENEFIT**ESSENTIAL ASSISTANCE PROGRAMME (EAP)**

Get telephonic advice and counselling services through **Reality Wellness Group**.

These services give you and your registered dependants virtual or telephonic counselling support by registered counsellors who follow clinical protocols and specific procedures.

Includes support for:

- financial guidance
- legal guidance
- HIV counselling and case management
- trauma counselling



Download the **Reality Wellness Group** mobile app from your app store to access holistic wellness services.

Virtual counselling sessions can be arranged but face-to-face counselling isn't covered.

WAITING PERIODS

UNDERWRITING APPLICABLE TO EMPLOYEES

Waiting periods don't apply to the EMERGENCY & ACCIDENT BENEFIT OPTION.

GENERAL EXCLUSIONS

The Company isn't liable for bodily injury, disease, hospitalisation, medical treatment, or sickness directly or indirectly caused by, related to or in consequence of:

1. medical events that occurred before your cover start date.
2. medical events during waiting periods, except for accidents and emergencies, where applicable.
3. medical events when benefit limits have been reached.
4. medical events your policy doesn't cover or provide an appropriate benefit to claim from.
5. medical events for which pre-authorisation or a healthcare provider referral hasn't been obtained, where applicable.
6. follow-up treatment 3 months after the discharge date of an insured accident.
7. medical events when using healthcare or service providers not part of the provider network.
8. in- or out-patient hospital and casualty admissions unrelated to an accident or emergency, where applicable.
9. any pre-planned medical procedures.
10. medical procedures performed when stabilised as an in-patient, except stabilisation required in an emergency.
11. MRI or CT scans, except if due to an accident.
12. medical transportation, except for emergencies.
13. physiotherapy or occupational therapy from the 4th month after the discharge date of an insured accident. *(Therapy is covered for 3 months after the hospital discharge date.)*
14. the voluntary stay at a private hospital facility after stabilisation for a medical emergency.
15. costs that, in the opinion of the Underwriting Manager's clinical review team:
 - a. aren't medically necessary or clinically appropriate;
 - b. don't meet the healthcare needs of the insured person; or
 - c. aren't consistent in type, frequency, or duration of treatment.
16. clinical/medical reports required for claims under review by the Underwriting Manager.
17. failure to follow medical advice or adherence to prescribed treatment.
18. revision surgeries following surgeries performed as a result of a claimable event.
19. cosmetic surgery or surgery directly or indirectly caused by, related to or in consequence of cosmetic surgery.
20. investigations, treatment, surgery for obesity, or any medical treatment directly or indirectly caused by or related to any condition that is a consequence of a claimable event.
21. external prosthetic devices or medical equipment, such as artificial limbs and wheelchairs.
22. robotic surgery, specialised mechanical or computerised appliances, or equipment.
23. routine physical procedures of a purely diagnostic nature or examinations with no objective indication of impairment in normal health, including laboratory diagnostic or x-ray examinations, except in the course of a medical condition or disability established by a prior call or attendance of a medical practitioner.
24. any claim, cost, damage, expense, liability, or loss which results or arises from or is contributed by any other cause or event that contributes concurrently or in sequence to the loss, damage, expense, liability, or loss where that other cause or event isn't expressly insured, or is expressly excluded under this policy.
25. injuries on duty. *(Injuries on duty can include accidents, repetitive strain injuries, or any other physical harm directly linked to the employee's work activities.)*
26. participation or any act or activity which is calculated or directed to bring about riots, wars, war-like operations (whether war be declared or not), invasions, acts of foreign enemies, hostilities, public disorder, terrorism, civil commotions, civil wars, labour disturbances, strikes, activities of locked-out workers.
27. mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege, insurrection, rebellion or revolution.
28. any act (whether on behalf of an organisation, body, person, or group of persons) calculated or directed to overthrow or influence any state, government, provincial, local, or tribal authority with force or using fear, terrorism, or violence.
29. any act which is calculated or directed to bring about loss or damage to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof.
30. deliberate criminal or fraudulent acts, or any illegal activity conducted by you or a member of your household which directly or indirectly results in loss, damage or injury.
31. attempted suicide, suicide, intentional self-injury or deliberate exposure to exceptional danger, except if trying to save a human life.
32. events where the use of drugs, narcotics or alcohol is involved, where the alcohol content in the blood exceeds the legal level permitted by law, including any illness or addiction caused by using such substances.
33. participation in:
 - a. active military, police or police reservist duty;
 - b. aviation, other than as a passenger;
 - c. any sporting activities, including professional or hobbyist activities and events; or
 - d. any form of race or speed test, unless it's on foot or involves any non-mechanically propelled vehicle, vessel, craft or aircraft.
34. nuclear weapons, nuclear material, ionising radiation, contamination by radioactivity from any nuclear fuel or nuclear waste, or from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission.
35. events that occur for which the actual damage is provided for by legislation, including contractual liability and consequential loss.
36. non-disclosure of material information that is likely to affect the assessment or acceptance of risk.
37. dual insurance where cover is provided by more than one health insurance policy through different insurers, or the same insurer.
38. any activity specifically prohibited by law.
39. the failure of any electricity grid. This is applicable to any loss, damage, cost, expense or liability of whatsoever nature.