

		CORPORATE MERIDIAN ⁴⁰⁰		CORPORATE NOVA 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	✓		400%	500%
	CO-PAYMENT BENEFITS				
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 210 580 per person	R 50 000 per policy
	PENALTY CO-PAYMENTS	✓		1 Co-payment up to R 9 000 per policy	1 Co-payment up to R 6 000 per policy
	ROBOTIC SURGERY CO-PAYMENTS	✓		⊗	⊗
	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
	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 8 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		R 28 000 per policy	R 15 000 per policy
	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		✓	⊗	⊗
	PREVENTATIVE PROCEDURES		✓	⊗	⊗
	PRIVATE ROOM	✓		⊗	⊗
	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 MRI, CT, PET Scan and Scope 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
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	R 5 000 per person per event	⊗
	MRI, CT AND PET SCAN TOP-UP	✓	✓	⊗	⊗
	SUB-LIMIT BENEFITS				
	COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	✓	✓	⊗	⊗
	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
	INTERNAL PROSTHETIC DEVICE TOP-UP	✓		⊗	⊗
	RENAL DIALYSIS TREATMENTS		✓	⊗	⊗
	CANCER BENEFITS				
	BREAST RECONSTRUCTION	✓		⊗	⊗
	CANCER TREATMENT SHORTFALLS	✓	✓	R 50 000 per person	Subject to OPL of R 210 580 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	2 Events up to R 5 000 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	⊗
	PREVENTATIVE CARE BENEFIT		✓	⊗	⊗
BENEFITS NOT SUBJECT TO THE OPL					
	PRIVATE ROOM BENEFIT	✓		⊗	⊗
PAYOUT BENEFITS					
	ACCIDENTAL DEATH AND DISABILITY			⊗	⊗
	FIRST-TIME CANCER DIAGNOSIS			⊗	⊗
WAIVER BENEFITS					
	MEDICAL AID CONTRIBUTION WAIVER			⊗	⊗
	STRATUM POLICY PREMIUM WAIVER			⊗	⊗
LIFESTYLE BENEFIT					
	INTERNATIONAL TRAVEL INSURANCE			⊗	⊗
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.			