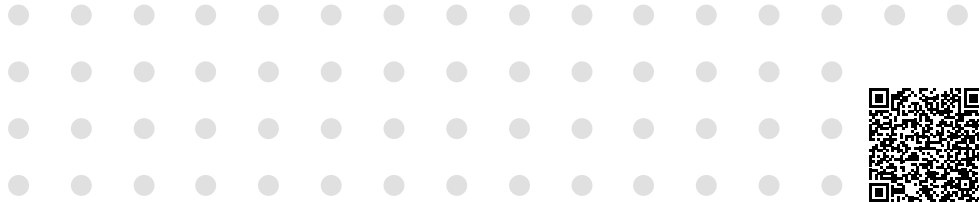


| 2025 |

# Stratum Benefits<sup>+</sup>

## ESSENTIAL PRIMARY PLUS



### HOSPITAL CASH PLAN

#### PREMIUMS FOR INDIVIDUALS

ENTRY AGE	PRINCIPAL INSURED	SPOUSE	ADULT DEPENDANT	CHILD DEPENDANT
55 or Younger	R 90	R 90	R 90	R 30
56 or Older	R 120	R 120	R 120	-

The **HOSPITAL CASH PLAN** can only be taken with the **EMERGENCY & ACCIDENT BENEFIT OPTION**.

For more information about the benefit option, go to [www.stratumbenefits.co.za/emergency-accident/](http://www.stratumbenefits.co.za/emergency-accident/) or scan the QR code.

If you don't take up the cash plan when applying, you can do so for the new benefit year beginning **1 January 2026**.

#### WHO'S COVERED?

This health insurance policy covers 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.

If you or any dependant is **56 or older**, you'll pay a **56 or older premium**. If proof of **15 credible years** of medical aid membership or primary healthcare insurance cover from age **35** with no break in cover of **3 or more months** is provided, a **55 or younger premium** will apply.



#### DAILY HOSPITAL PAYOUT BENEFIT

A daily cash benefit is payable each day you're hospitalised due to an **accident** if your hospital stay lasts at least **2 full days**.

Limited to **R 2 000 per day**, to a maximum of **R 30 000 per insured person per event**.

This benefit doesn't apply if hospitalisation is due to childbirth.

Your medical event must be an authorised event under the **ACCIDENT COVER** offered by your **EMERGENCY & ACCIDENT BENEFIT OPTION**.

Benefits payable for qualifying hospital admissions for your dependants will be paid to you. In the event of your death due to a qualifying hospital admission, the benefit amount will be paid to your nominated beneficiary or your estate if a beneficiary hasn't been nominated.



#### CHILDBIRTH PAYOUT BENEFIT

A cash benefit is payable if you're hospitalised for childbirth.

Limited to **R 20 000 per hospital admission** when the newborn or newborns reach **14 days** of age.

This benefit applies to the admission only, not to the birth of each newborn.

Only the **CHILDBIRTH PAYOUT BENEFIT** is payable for childbirth, not the **DAILY HOSPITAL PAYOUT BENEFIT**.

Benefits payable for qualifying hospital admissions for your dependants will be paid to you. In the event of your death due to a qualifying hospital admission, the benefit amount will be paid to your nominated beneficiary or your estate if a beneficiary hasn't been nominated.

#### WAITING PERIOD FOR FIRST-TIME JOINERS

A waiting period applies from your and your dependants' cover start dates.

#### 12 MONTH CHILDBIRTH PAYOUT BENEFIT WAITING PERIOD

A waiting period doesn't apply to the **DAILY HOSPITAL PAYOUT BENEFIT**.



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.