

2021 INDIVIDUAL GAP COVER PRODUCT RANGE & PREMIUM OVERVIEW

	BASE	COMPACT <sup>300</sup>
<b>OVERALL POLICY LIMIT (OPL)</b>	R 173 000 per person per year	
<b>KEY BENEFITS SUBJECT TO THE OPL</b>		
<b>GAP COVER</b>	500% Benefit limits apply	300% Benefit limits apply
<b>CO-PAYMENT COVER</b>		
ADMISSION AND PROCEDURE CO-PAYMENTS	⊗	R 15 000 per policy per year
ROBOTIC SURGERY CO-PAYMENT	⊗	⊗
PENALTY CO-PAYMENT	⊗	1 Co-payment up to R 5 000 per policy per year
<b>SUB-LIMIT COVER</b>		
INTERNAL PROSTHETIC DEVICES	⊗	R 20 000 per person per event
RENAL DIALYSIS TREATMENTS	⊗	⊗
COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES	⊗	⊗
MRI AND CT SCANS	⊗	R 3 000 per person per event
<b>CANCER COVER</b>		
BREAST RECONSTRUCTION	⊗	⊗
CANCER TREATMENT SHORTFALLS	⊗	Benefit limit does not apply
<b>TOP-UP COVER</b>		
MRI AND CT SCANS TOP-UP	⊗	⊗
CANCER TREATMENT TOP-UP	⊗	R 60 000 per person per year
PHYSICAL REHABILITATION TOP-UP	⊗	⊗
OUT-PATIENT SPECIALIST CONSULTATION COVER	⊗	⊗
CASUALTY COVER	R 7 000 per policy per year	R 6 000 per policy per year
TRAUMA COUNSELLING COVER	R 6 000 per policy per year	R 5 000 per policy per year
PREVENTATIVE CARE COVER	⊗	⊗
<b>BENEFITS NOT SUBJECT TO THE OPL</b>		
PRIVATE WARD COVER	⊗	⊗
<b>PAYOUT AND WAIVER BENEFITS</b>		
ACCIDENTAL DISABILITY AND DEATH	R 6 000 Principal Insured   R 6 000 Spouse Limited to 1 event per person per year	R 15 000 Principal Insured   R 15 000 Spouse R 5 000 Other Dependants Limited to 1 event per person per year
FIRST-TIME CANCER DIAGNOSIS	R 5 000 per person per lifetime	R 15 000 per person per lifetime
MEDICAL AID CONTRIBUTION WAIVER	⊗	⊗
STRATUM POLICY PREMIUM WAIVER	⊗	⊗
<b>LIFESTYLE BENEFITS</b>		
EXTRA HIGH SCHOOL LEARNING SUPPORT	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children	
FUEL REWARDS	22 Cents per litre diesel and 15 cents per litre petrol Subject to change	
INTERNATIONAL TRAVEL INSURANCE	1 Trip per policy per year - Maximum 31 days	⊗
<b>MONTHLY PREMIUM</b>		
	<b>BASE</b>	<b>COMPACT<sup>300</sup></b>
	INDIVIDUAL 64 or YOUNGER	INDIVIDUAL 64 or YOUNGER
	R 226	R 248
	FAMILY 64 or YOUNGER	FAMILY 64 or YOUNGER
	R 266	R 300
	INDIVIDUAL OR FAMILY 65 or OLDER	INDIVIDUAL OR FAMILY 65 or OLDER
	R 439	R 473

ELITE	
R 173 000 per person per year	
500% Benefit limits apply	
Benefit limit does not apply	
R 10 000 per policy per year	
R 10 000 per policy per year	
R 30 000 per person per event	
R 30 000 per person per event	
R 5 000 per person per event	
R 5 000 per person per event	
1 Event up to R 30 000 per person per lifetime	
Benefit limit does not apply	
R 5 000 per policy per year	
Benefit limit does not apply	
R 10 000 per person per year	
R 1 000 per consultation Limited to 3 per policy per year	
R 12 000 per policy per year	
R 10 000 per policy per year	
R 1 300 per policy per year	
R 3 000 per policy per year	
R 25 000 Principal Insured   R 25 000 Spouse R 5 000 Other Dependants Limited to 1 event per person per year	
R 30 000 per person per lifetime	
6 Months Limited to R 4 500 per month	
12 Months	
Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children	
22 Cents per litre diesel and 15 cents per litre petrol Subject to change	
1 Trip per policy per year - Maximum 31 days	
<b>ELITE</b>	
INDIVIDUAL 64 or YOUNGER	R 363
FAMILY 64 or YOUNGER	R 445
INDIVIDUAL 65 or OLDER	R 589
FAMILY 65 or OLDER	R 720

ACCESS OPTIMISER	
R 173 000 per policy per year	
<b>OVERALL POLICY LIMIT (OPL)</b>	R 173 000 per policy per year
<b>KEY BENEFITS SUBJECT TO THE OPL</b>	
<b>ACCESS COVER</b>	Covers specific medical procedures and treatments that some medical aid plans exclude:
	R 5 000 • Endoscopic procedures
	R 10 000 • MRI or CT scan (due to an accident)
	R 14 000 • Bunion surgery
	• Dental procedures - impacted teeth (children younger than 18)
	R 20 000 • Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast)
	• Removal of varicose veins
	• Skin disorders (incl. benign growths or lipomas)
	R 23 000 • Functional nasal surgery
	R 25 000 • Knee or shoulder surgery
	R 50 000 • Arthroscopic surgery
	• Back or neck surgery
	• Joint replacement surgery
	R 55 000 • Oesophageal reflux and hiatus hernia surgery
	R 80 000 • Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor & hearing aids)
	• Dental procedures for reconstructive surgery (due to an accident)
<b>CASUALTY COVER</b>	R 2 000 per policy per year
<b>BENEFITS NOT SUBJECT TO THE OPL</b>	
<b>PAYOUT AND WAIVER BENEFITS</b>	
ACCIDENTAL DISABILITY AND DEATH	R 5 000 Principal Insured   R 5 000 Spouse Limited to 1 event per person per year
FIRST-TIME CANCER DIAGNOSIS	⊗
MEDICAL AID CONTRIBUTION WAIVER	⊗
STRATUM POLICY PREMIUM WAIVER	⊗
<b>LIFESTYLE BENEFITS</b>	
EXTRA HIGH SCHOOL LEARNING SUPPORT	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children
FUEL REWARDS	22 Cents per litre diesel and 15 cents per litre petrol Subject to change
INTERNATIONAL TRAVEL INSURANCE	⊗
<b>MONTHLY PREMIUM</b>	
<b>ACCESS OPTIMISER</b>	
INDIVIDUAL OR FAMILY 64 or YOUNGER	R 150
INDIVIDUAL OR FAMILY 65 or OLDER	R 200