

2021 INDIVIDUAL GAP COVER PRODUCT RANGE & PREMIUM OVERVIEW

	BASE	COMPACT ³⁰⁰
OVERALL POLICY LIMIT (OPL)	R 173 000 per person per year	
KEY BENEFITS SUBJECT TO THE OPL		
GAP COVER	500% Benefit limits apply	300% Benefit limits apply
CO-PAYMENT COVER		
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
SUB-LIMIT COVER		
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
CANCER COVER		
BREAST RECONSTRUCTION	⊗	⊗
CANCER TREATMENT SHORTFALLS	⊗	Benefit limit does not apply
TOP-UP COVER		
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	⊗	⊗
BENEFITS NOT SUBJECT TO THE OPL		
PRIVATE WARD COVER	⊗	⊗
PAYOUT AND WAIVER BENEFITS		
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	⊗	⊗
LIFESTYLE BENEFITS		
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	⊗
MONTHLY PREMIUM		
	BASE	COMPACT³⁰⁰
	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
ELITE
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	
OVERALL POLICY LIMIT (OPL)	
KEY BENEFITS SUBJECT TO THE OPL	
ACCESS COVER	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)
CASUALTY COVER	R 2 000 per policy per year
BENEFITS NOT SUBJECT TO THE OPL	
PAYOUT AND WAIVER BENEFITS	
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	⊗
LIFESTYLE BENEFITS	
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	⊗
MONTHLY PREMIUM	ACCESS OPTIMISER
	INDIVIDUAL OR FAMILY 64 or YOUNGER
	R 150
	INDIVIDUAL OR FAMILY 65 or OLDER
	R 200