










CORPORATE COMPACT³⁰⁰, CORPORATE MERIDIAN⁴⁰⁰, CORPORATE NOVA⁵⁰⁰ & CORPORATE ELITE⁵⁰⁰ OVERVIEW

		CORPORATE COMPACT ³⁰⁰		CORPORATE MERIDIAN ⁴⁰⁰		CORPORATE NOVA ⁵⁰⁰		CORPORATE ELITE ⁵⁰⁰					
OVERALL POLICY LIMIT (OPL)		R 219 845 per insured person per year											
IN- OR OUT-OF-HOSPITAL COVER	IN	OUT		IN	OUT	IN	OUT	IN	OUT				
BENEFITS SUBJECT TO THE OPL													
	GAP BENEFIT		300%		400%		500%		500%				
CO-PAYMENT BENEFITS													
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	R 20 000 per policy	✓	✓	Subject to OPL of R 219 845 per person	✓	✓	R 50 000 per policy	✓	✓	Subject to OPL of R 219 845 per person
	PENALTY CO-PAYMENTS	✓		R 12 000 per policy	✓		1 Co-Payment up to R 10 500 per policy	✓		1 Co-Payment up to R 6 000 per policy	✓		2 Co-Payments up to R 16 000 per co-payment per policy
	ROBOTIC SURGERY CO-PAYMENTS			⊗			⊗			⊗	✓		R 10 000 per policy
	SCOPE CO-PAYMENTS	✓	✓	Subject to Admission and Procedure Co-Payment Benefit		✓	2 Co-payments up to R 4 000 per co-payment per policy		✓	Subject to MRI, CT, PET Scan and Scope Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit
DENTAL COVER													
	SPECIALIST SHORTFALLS	✓		Subject to Gap Benefit	✓		Subject to Gap Benefit	✓		Subject to Gap Benefit	✓		Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		R 30 000 per policy	✓		R 10 000 per policy	✓		R 8 000 per policy	✓		R 50 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		Subject to OPL of R 219 845 per person	✓		R 28 000 per policy	✓		R 15 000 per policy	✓		Subject to OPL of R 219 845 per person
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓		Subject to Admission and Procedure Co-Payment Benefit	✓		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	✓		Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit
MATERNITY COVER													
	CHILDBIRTH SHORTFALLS	✓	✓	Subject to Gap Benefit	✓	✓	Subject to Gap Benefit	✓	✓	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	✓		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	✓		Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit
	PRE- AND POST-NATAL CONSULTATIONS			⊗			⊗			⊗	✓		Subject to Out-Patient Specialist Consultation Benefit
	PREVENTATIVE PROCEDURES			⊗		✓	Subject to Preventative Care Benefit			⊗	✓		Subject to Preventative Care Benefit
	PRIVATE ROOM			⊗			⊗			⊗	✓		Subject to Private Room Benefit
RADIOLOGY COVER													
	RADIOLOGY SHORTFALLS	✓	✓	Subject to Gap Benefit	✓		Subject to Gap Benefit	✓		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	✓		Subject to Admission and Procedure Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN CO-PAYMENTS	✓	✓	Subject to Admission and Procedure Co-Payment Benefit		✓	2 Co-Payments up to R 4 000 per co-payment per policy		✓	Subject to MRI, CT, PET Scan and Scope Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN AND SCOPE CO-PAYMENTS	✓	✓	Subject to Admission and Procedure Co-Payment Benefit		✓	Subject to MRI, CT and PET Scan Co-Payment Benefit		✓	2 Co-payments up to R 3 500 per co-payment per policy	✓	✓	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	R 4 000 per person per event	✓	✓	R 5 000 per person per event			⊗	✓	✓	R 6 000 per person per event
	MRI, CT AND PET SCAN TOP-UP			⊗			⊗			⊗	✓	✓	R 6 000 per policy
SUB-LIMIT BENEFITS													
	COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES			⊗			⊗			⊗	✓	✓	R 7 000 per person per event
	INTERNAL PROSTHETIC DEVICE SHORTFALLS	✓		R 30 000 per person per event	✓		2 Events up to R 20 000 per event per policy	✓		2 Events up to R 20 000 per event per policy	✓		R 40 000 per person per event
	INTERNAL PROSTHETIC DEVICE TOP-UP			⊗			⊗			⊗	✓		R 10 000 per person per event
	RENAL DIALYSIS TREATMENTS			⊗			⊗			⊗	✓		R 30 000 per person per event
CANCER BENEFITS													
	BREAST RECONSTRUCTION			⊗			⊗			⊗	✓		1 Event up to R 30 000 per person per lifetime
	CANCER TREATMENT SHORTFALLS	✓	✓	Subject to OPL of R 219 845 per person	✓	✓	R 50 000 per person	✓	✓	Subject to OPL of R 219 845 per person	✓	✓	Subject to OPL of R 219 845 per person
	CANCER TREATMENT TOP-UP	✓	✓	R 60 000 per person	✓	✓	R 50 000 per person			⊗	✓	✓	Subject to OPL of R 219 845 per person
	PHYSICAL REHABILITATION TOP-UP BENEFIT			⊗			⊗			⊗	✓		R 10 000 per person
	OUT-PATIENT SPECIALIST CONSULTATION BENEFIT			⊗			⊗			⊗	✓		4 Consultations up to R 1 300 per consultation per policy
CASUALTY BENEFITS													
	ACCIDENTAL EVENTS Individuals of all ages		✓	R 6 000 per policy		✓	R 9 500 per person per event		✓	2 Events up to R 5 000 per policy		✓	R 15 000 per policy
	ACCIDENTAL EVENTS External medical items		✓	R 1 000 per policy Subject to R 6 000 benefit limit		✓	2 Events up to R 1 000 per person per event Subject to R 9 500 benefit limit		✓	Subject to Casualty Benefit		✓	R 2 000 per policy Subject to R 15 000 benefit limit
	ACCIDENTAL EVENTS Follow-up visits		✓	1 Visit per person per event Subject to R 6 000 benefit limit			⊗			⊗	✓		1 Visit per person per event Subject to R 15 000 benefit limit
	ILLNESS EVENTS Children 10 years or younger		✓	Subject to R 6 000 benefit limit		✓	2 Events up to R 3 000 per event per policy			⊗	✓		Subject to R 15 000 benefit limit
	ILLNESS EVENTS Individuals 11 years or older			⊗		✓	⊗			⊗	✓		R 2 000 per policy
	TRAUMA COUNSELLING BENEFIT		✓	R 5 000 per policy		✓	3 Consultations up to R 2 000 per consultation per policy			⊗	✓		R 10 000 per policy
	PREVENTATIVE CARE BENEFIT			⊗		✓	2 Events up to R 500 per event per policy			⊗	✓		R 2 000 per policy
BENEFITS NOT SUBJECT TO THE OPL													
	PRIVATE ROOM BENEFIT			⊗			⊗			⊗	✓		R 3 500 per policy
PAYOUT AND WAIVER BENEFITS													
	ACCIDENTAL DEATH AND DISABILITY			1 Event per person R 15 000 Principal Insured R 15 000 Spouse R 5 000 Other Dependants			⊗			⊗			1 Event per person R 25 000 Principal Insured R 25 000 Spouse R 5 000 Other Dependants
	FIRST-TIME CANCER DIAGNOSIS			1 Event of R 15 000 per person per lifetime			⊗			⊗			1 Event of R 30 000 per person per lifetime
	MEDICAL AID CONTRIBUTION WAIVER			⊗			⊗			⊗			6 Months up to R 4 500 per month
	STRATUM POLICY PREMIUM WAIVER			⊗			⊗			⊗			12 Months
LIFESTYLE BENEFITS													
	INTERNATIONAL TRAVEL INSURANCE			⊗			⊗			⊗			1 Trip up to 31 days per policy
	WELLNESS CARELINE			Telephonic and virtual counselling			Telephonic and virtual counselling			Telephonic and virtual counselling			Telephonic and virtual counselling
MONTHLY PREMIUMS		Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.											

*Premiums increase annually on 1 January

CORPORATE CORPORATE ACCESS, CORPORATE ACCESS CO-PAY PLUS³⁰⁰ & CORPORATE ACCESS PLUS⁵⁰⁰ OVERVIEW

		CORPORATE ACCESS			CORPORATE ACCESS CO-PAY PLUS ³⁰⁰			CORPORATE ACCESS PLUS ⁵⁰⁰		
OVERALL POLICY LIMIT (OPL)		R 219 845 per insured person per year								
IN- OR OUT-OF-HOSPITAL COVER	IN	OUT		IN	OUT		IN	OUT		
BENEFITS SUBJECT TO THE OPL										
	GAP BENEFIT		⊗	☑	☑	300%	☑	☑	500%	
	CO-PAYMENT BENEFITS									
	ADMISSION AND PROCEDURE CO-PAYMENTS		⊗	☑	☑	R 7 000 per policy			⊗	
	DENTAL COVER									
	SPECIALIST SHORTFALLS		⊗	☑		Subject to Gap Benefit	☑		Subject to Gap Benefit	
	Dental procedures such as wisdom teeth extractions		⊗	☑		R 30 000 per policy	☑		R 30 000 per policy	
	Dental procedures due to accidental events or cancer treatment		⊗	☑		Subject to OPL of R 219 845 per person	☑		Subject to OPL of R 219 845 per person	
	ADMISSION AND PROCEDURE CO-PAYMENTS		⊗	☑		Subject to Admission and Procedure 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			⊗	
	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			⊗	
	MRI AND CT SCAN SUB-LIMITS		☑		☑	R 2 000 per policy		☑	R 2 000 per policy	
	ACCESS BENEFIT	☑	☑	Covers specific medical procedures and treatments that some medical aid plans exclude, subject to our benefit limits per person:						
			R 15 000	Adenoidectomy, myringotomy (grommets) or tonsillectomy						
			R 72 000	Arthroscopic surgery						
			R 72 000	Back or neck surgery						
			R 20 000	Bunion surgery						
			R 85 000	Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids if part of a bimodal solution)						
			R 20 000	Dental procedures for impacted teeth (children younger than 18)						
			R 85 000	Dental procedures for reconstructive surgery (due to an accident)						
			R 10 000	Endoscopic procedures						
			R 30 000	Functional nasal surgery						
			R 60 000	Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)						
			R 30 000	Knee or shoulder surgery						
			R 15 000	MRI or CT scan (due to an accident)						
			R 25 000	Non-cancerous breast conditions (incl. breast reconstruction of an unaffected breast)						
			R 60 000	Oesophageal reflux and hiatus hernia surgery						
			R 25 000	Removal of varicose veins						
			R 25 000	Skin disorders (incl. benign growths and lipomas)						
	CASUALTY BENEFITS									
	ACCIDENTAL EVENTS Individuals of all ages		☑	R 4 000 per policy	☑	R 4 000 per policy	☑	R 4 000 per policy		
	ACCIDENTAL EVENTS External medical items		☑	Subject to Casualty Benefit	☑	Subject to Casualty Benefit	☑	Subject to Casualty Benefit		
	ACCIDENTAL EVENTS Follow-up visits		☑		☑		☑			
	ILLNESS EVENTS Children 10 years or younger		☑		☑		☑			
BENEFITS NOT SUBJECT TO THE OPL										
PAYOUT BENEFIT										
	ACCIDENTAL DEATH AND DISABILITY			1 Event per person R 5 000 Principal Insured R 5 000 Spouse		1 Event per person R 5 000 Principal Insured R 5 000 Spouse		1 Event per person R 5 000 Principal Insured R 5 000 Spouse		
LIFESTYLE BENEFIT										
	WELLNESS CARELINE			Telephonic and virtual counselling		Telephonic and virtual counselling		Telephonic and virtual counselling		
MONTHLY PREMIUMS*		Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.								

*Premiums increase annually on 1 January