CORPORATE ELITE[500], CORPORATE MERIDIAN[400], CORPORATE NOVA[500] & CORPORATE COMPACT[300] OVERVIEW

				CORPORATE ELITE[500]			CORPORATE NOVA[500]			CORPORATE MERIDIAN[400]			CORPORATE COMPACT[300]
	OVERALL POLICY LIMIT (OPL)			**R 226 880** 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	✓	✓	500%	✓		500%	✓		400%	✓	✓	300%
	CO-PAYMENT BENEFITS												
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	Subject to OPL of **R 226 880** per person	✓		**R 55 000** per policy	✓		Subject to OPL of **R 226 880** per person	✓	✓	**R 22 000** per policy
	PENALTY CO-PAYMENTS	✓		**2 Co-Payments** up to **R 17 000** per co-payment per policy	✓		**1 Co-Payment** up to **R 6 500** per policy	✓		**1 Co-payment** up to **R 11 500** per policy	✓		**R 13 000** per policy
	ROBOTIC SURGERY CO-PAYMENTS	✓		**R 11 000** per policy			⊗			⊗			⊗
	SCOPE CO-PAYMENTS	✓	✓	Subject to **Admission and Procedure Co-Payment Benefit**		✓	Subject to **MRI, CT, PET Scan** and **Scope Co-Payment Benefit**		✓	**2 Co-payments** up to **R 4 000** per co-payment per policy	✓	✓	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 50 000** per policy	✓		**R 8 000** per policy	✓		**R 10 000** per policy	✓		**R 30 000** per policy
	Dental procedures due to accidental events or cancer treatment	✓		Subject to OPL of **R 226 880** per person	✓		**R 15 000** per policy	✓		**R 28 000** per policy	✓		Subject to OPL of **R 226 880** 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**		✓	Subject to **MRI, CT, PET Scan and Scope Co-Payment Benefit**		✓	**2 Co-Payments** up to **R 4 000** per co-payment per policy	✓	✓	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**		✓	**2 Co-payments** up to **R 4 000** per co-payment per policy		✓	Subject to **MRI, CT and PET Scan Co-Payment Benefit**	✓	✓	Subject to **Admission and Procedure Co-Payment Benefit**
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	**R 6 000** per person per event			⊗	✓	✓	**R 5 000** per person per event	✓	✓	**R 4 400** per person per event
	MRI, CT AND PET SCAN TOP-UP	✓	✓	**R 6 500** per policy			⊗			⊗	✓	✓	**R 4 000** per policy
	SUB-LIMIT BENEFITS												
	COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	✓	✓	**R 7 000** per person per event			⊗			⊗			⊗
	INTERNAL PROSTHETIC DEVICE SHORTFALLS	✓		**R 40 000** per person per event	✓		**2 Events** up to **R 22 000** per event per policy	✓		**2 Events** up to **R 20 000** per event per policy	✓		**R 32 000** 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 35 000** per person per lifetime			⊗			⊗			⊗
	CANCER TREATMENT SHORTFALLS	✓	✓	Subject to OPL of **R 226 880** per person	✓	✓	Subject to OPL of **R 226 880** per person	✓	✓	**R 55 000** per person	✓	✓	Subject to OPL of **R 226 880** per person
	CANCER TREATMENT TOP-UP	✓	✓	Subject to OPL of **R 226 880** per person			⊗	✓	✓	**R 55 000** per person	✓	✓	**R 65 000** 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 16 000** per policy		✓	**2 Events** up to **R 5 500** per policy		✓	**R 10 000** per person per event		✓	**R 6 500** per policy
	ACCIDENTAL EVENTS External medical items		✓	**R 2 200** per policy Subject to **R 16 000** benefit limit		✓	Subject to **Casualty Benefit**		✓	**2 Events** up to **R 1 100** per person per event Subject to **R 10 000** benefit limit		✓	**R 1 100** per policy Subject to **R 6 500** benefit limit
	ACCIDENTAL EVENTS Follow-up visits		✓	**1 Visit** per person per event Subject to **R 16 000** benefit limit			⊗			⊗		✓	**1 Visit** per person per event Subject to **R 6 500** benefit limit
	ILLNESS EVENTS Children 12 years or younger		✓	Subject to **R 16 000** benefit limit			⊗		✓	**2 Events** up to **R 3 300** per event per policy		✓	Subject to **R 6 500** benefit limit
	ILLNESS EVENTS Individuals 13 years or older		✓	**R 2 200** per policy					✓				⊗
	TRAUMA COUNSELLING BENEFIT		✓	**R 11 000** per policy			⊗		✓	**3 Consultations** up to **R 2 200** per consultation per policy		✓	**R 5 500** per policy
	PREVENTATIVE CARE BENEFIT		✓	**R 2 200** per policy			⊗		✓	**2 Events** up to **R 550** per event per policy			⊗
	BENEFITS NOT SUBJECT TO THE OPL												
	PRIVATE ROOM BENEFIT	✓		**R 3 800** per policy			⊗			⊗			⊗
	PAYOUT AND WAIVER BENEFITS												
	ACCIDENTAL DEATH AND DISABILITY			**1 Event** per person **R 25 500** Principal Insured **R 25 500** Spouse **R 5 500** Other Dependants			⊗			⊗			**1 Event** per person **R 15 500** Principal Insured **R 15 500** Spouse **R 5 500** Other Dependants
	FIRST-TIME CANCER DIAGNOSIS			**1 Event** of **R 30 000** per person per lifetime			⊗			⊗			**1 Event** of **R 15 000** 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** per policy up to **30 days** per person			⊗			⊗			⊗
	WELLNESS CARELINE			Telephonic and virtual counselling			Telephonic and virtual counselling			Telephonic and virtual counselling			Telephonic and virtual counselling
	MONTHLY PREMIUMS *Premiums increase annually on 1 January*			Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.									

GUARDRISK TAILORED RISK SOLUTIONS

Stratum Benefits (Pty) Ltd, an authorised FSP 2111, is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised FSP 75. This document is a summary and does not replace any information provided in your Policy Schedule. In the event of any differences, refer to your Policy Schedule. Terms and conditions apply.

Gap Cover is not a medical aid, does not provide similar cover as medical aid and cannot be substituted for a medical aid membership.

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Stratum Benefits

CORPORATE ACCESS PLUS[500], CORPORATE ACCESS CO-PAY PLUS[300] & CORPORATE ACCESS OVERVIEW

				CORPORATE ACCESS PLUS[500]			CORPORATE ACCESS CO-PAY PLUS[300]			CORPORATE ACCESS
OVERALL POLICY LIMIT (OPL)				R 226 880 per insured person per year						
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT		IN	OUT		IN	OUT	
BENEFITS SUBJECT TO THE OPL										
GAP BENEFIT		✓	✓	500%	✓	✓	300%			✗
CO-PAYMENT BENEFIT										
ADMISSION AND PROCEDURE CO-PAYMENTS		✓	✓	✗	✓	✓	**R 7 500** 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 226 880** per person	✓		Subject to OPL of **R 226 880** 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 2 200** per policy		✓	**R 2 200** per policy		✓	**R 2 200** per policy
ACCESS BENEFIT		✓	✓	Covers the costs and expenses incurred for the medical procedures and treatments listed below when these aren't covered by your medical aid plan, subject to our benefit limits **per procedure**, **per person**.						
				R15 500	Adenoidectomy, myringotomy (grommets) or tonsillectomy					
				R72 500	Arthroscopic surgery					
				R72 500	Back or neck surgery					
				R20 500	Bunion surgery					
				R85 500	Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids if part of a bimodal solution)					
				R20 500	Dental procedures for impacted teeth (children **younger** than **18**)					
				R85 500	Dental procedures for reconstructive surgery (due to an accident)					
				R10 500	Endoscopic procedures					
				R30 500	Functional nasal surgery					
				R60 500	Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)					
				R30 500	Knee or shoulder surgery					
				R15 500	MRI or CT scan (due to an accident)					
				R25 500	Non-cancerous breast conditions (incl. breast reconstruction of an unaffected breast)					
				R60 500	Oesophageal reflux and hiatus hernia surgery					
				R25 500	Removal of varicose veins					
				R25 500	Skin disorders (incl. benign growths and lipomas)					
CASUALTY BENEFITS										
ACCIDENTAL EVENTS Individuals of all ages			✓		**R 4 400** per policy		✓	**R 4 400** per policy		✓	**R 4 400** 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 12 years or younger			✓				✓			✓	
BENEFITS NOT SUBJECT TO THE OPL										
PAYOUT BENEFIT										
ACCIDENTAL DEATH AND DISABILITY					**1 Event** per person **R 5 500** Principal Insured **R 5 500** Spouse			**1 Event** per person **R 5 500** Principal Insured **R 5 500** Spouse			**1 Event** per person **R 5 500** Principal Insured **R 5 500** Spouse
LIFESTYLE BENEFIT										
WELLNESS CARELINE					Telephonic and virtual counselling			Telephonic and virtual counselling			Telephonic and virtual counselling
MONTHLY PREMIUMS *Premiums increase annually on 1 January*				Determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.							