ELITE[500], MERIDIAN[400], LUMA[300] & COMPACT[300] OVERVIEW

				ELITE[500]			MERIDIAN[400]			LUMA[300]			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%	✓		400%	✓	✓	300%	✓	✓	300%
	CO-PAYMENT BENEFITS												
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	Subject to OPL of **R 226 880** per person	✓		Subject to OPL of **R 226 880** per person	✓	✓	Subject to OPL of **R 226 880**	✓	✓	**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 11 500** per policy	✓		**1 Co-payment** up to **R 16 500** per policy		✓	**R 13 000** per policy
	ROBOTIC SURGERY CO-PAYMENTS	✓		**R 11 000** per policy			⊗	✓		**R 16 500** 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		✓	**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 10 000** per policy	✓		**R 25 000** 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 28 000** per policy	✓		**R 50 000** 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**			⊗		✓	Subject to **Out-Patient Specialist Consultation Benefit**			⊗
	PREVENTATIVE PROCEDURES		✓	Subject to **Preventative Care Benefit**		✓	Subject to **Preventative Care Benefit**		✓	Subject to **Preventative Care Benefit**			⊗
	PRIVATE ROOM	✓		Subject to **Private Room Benefit**			⊗	✓		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		✓	**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 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 20 000** 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			⊗	✓		**1 Event** up to **R 15 000** per lifetime			⊗
	CANCER TREATMENT SHORTFALLS	✓	✓	Subject to OPL of **R 226 880** per person	✓	✓	**R 55 000** per person	✓	✓	**R 50 000** per policy	✓	✓	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 50 000** per policy	✓	✓	**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			⊗		✓	**2 Consultations** up to **R 1 000** per consultation per policy			⊗
	CASUALTY BENEFITS												
	ACCIDENTAL EVENTS Individuals of all ages		✓	**R 16 000** per policy		✓	**R 10 000** per person per event		✓	**R 3 000** per event		✓	**R 6 500** per policy
	ACCIDENTAL EVENTS External medical items		✓	**R 2 200** per policy Subject to **R 16 000** benefit limit		✓	**2 Events** up to **R 1 100** per person per event Subject to **R 10 000** benefit limit		✓	**2 Events** up to **R 1 000** per event per policy Subject to **R 3 000** 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 policy Subject to **R 3 000** 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		✓	**2 Events** up to **R 2 500** per event per policy		✓	Subject to **Gap Benefit**
	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 5 000** 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		✓	**2 Events** up to **R 550** per event per policy			⊗
	BENEFITS NOT SUBJECT TO THE OPL												
	PRIVATE ROOM BENEFIT	✓		**R 3 800** per policy			⊗	✓		**R 2 500** 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** **R 15 000** Principal Insured			**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			⊗			**6 Months** up to **R 3 000** per month			⊗
	STRATUM POLICY PREMIUM WAIVER			**12 Months**			⊗			**12 Months**			⊗
	LIFESTYLE BENEFITS												
	INTERNATIONAL TRAVEL INSURANCE			**1 Trip** per policy up to **30 days** per person			⊗			**1 Trip** up to **30 days** per policy			⊗
	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

ELITE[500]			MERIDIAN[400]			LUMA[300]			COMPACT[300]		
	INDIVIDUAL 64 or YOUNGER	R 579		INDIVIDUAL 35 or YOUNGER	R 301		INDIVIDUAL 35 or YOUNGER	R 275		INDIVIDUAL 64 or YOUNGER	R 397
	FAMILY 64 or YOUNGER	R 712		INDIVIDUAL BETWEEN 36 and 64	R 385		INDIVIDUAL 36 or OLDER	R 700		FAMILY 64 or YOUNGER	R 481
	INDIVIDUAL 65 or OLDER	R 940		FAMILY 64 or YOUNGER	R 385					INDIVIDUAL OR FAMILY 65 or OLDER	R 758
	FAMILY 65 or OLDER	R 1 149		INDIVIDUAL OR FAMILY 65 or OLDER	R 841						

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.

+27 10 593 0981 086 633 3761 info@stratumbenefits.co.za +27 10 448 0861 www.stratumbenefits.co.za

Stratum Benefits

ACCESS CO-PAY PLUS[300] & ACCESS OPTIMISER OVERVIEW

				ACCESS CO-PAY PLUS[300]	ACCESS OPTIMISER
	OVERALL POLICY LIMIT (OPL)			**R 226 880** per insured person per year	
	BENEFITS SUBJECT TO THE OPL				
	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**.	
R 85 500	• Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids if part of a bimodal solution)		• Dental procedures for reconstructive surgery (due to an accident)		
R 72 500	• Arthroscopic surgery		• Back or neck surgery		
R 60 500	• Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)		• Oesophageal reflux and hiatus hernia surgery		
R 30 500	• Functional nasal surgery		• Knee or shoulder surgery		
R 25 500	• Non-cancerous breast conditions (incl. breast reconstruction of an unaffected breast)	• Removal of varicose veins	• Skin disorders (incl. benign growths and lipomas)		
R 20 500	• Bunion surgery		• Dental procedures for impacted teeth (children younger than 18)		
R 15 500	• Adenoidectomy, myringotomy (grommets) or tonsillectomy		• MRI or CT scan (due to an accident)		
R 10 500	• Endoscopic procedures				
	IN- OR OUT-OF-HOSPITAL COVER	**IN**	**OUT**		
	GAP BENEFIT	✓	✓	300%	✗
	CO-PAYMENT BENEFIT				
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	**R 7 500** per policy	✗
	DENTAL COVER				
	SPECIALIST SHORTFALLS	✓		Subject to **Gap Benefit**	✗
	Dental procedures such as wisdom teeth extractions	✓		**R 30 000** per policy	✗
	Dental procedures due to accidental events or cancer treatment	✓		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**	✗
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to **Admission and Procedure Co-Payment Benefit**	✗
	RADIOLOGY COVER				
	RADIOLOGY SHORTFALLS	✓	✓	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
	CASUALTY BENEFITS				
	ACCIDENTAL EVENTS Individuals of all ages		✓	**R 4 400** per policy	**R 4 400** per policy
	ACCIDENTAL EVENTS External medical items		✓	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
	LIFESTYLE BENEFIT				
	WELLNESS CARELINE			Telephonic and virtual counselling	Telephonic and virtual counselling
	MONTHLY PREMIUMS *Premiums increase annually on 1 January*			ACCESS CO-PAY PLUS[300]	ACCESS OPTIMISER
				INDIVIDUAL OR FAMILY 64 or YOUNGER R 486	INDIVIDUAL OR FAMILY 64 or YOUNGER R 238
				INDIVIDUAL OR FAMILY 65 or OLDER R 647	INDIVIDUAL OR FAMILY 65 or OLDER R 315