

	CORPORATE COMPACT <sup>300</sup>	CORPORATE ELITE
<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>	300% Benefit limits apply	500% Benefit limits apply
<b>CO-PAYMENT COVER</b>		
<b>ADMISSION AND PROCEDURE CO-PAYMENTS</b>	R 15 000 per policy per year	Benefit limit does not apply
<b>ROBOTIC SURGERY CO-PAYMENT</b>	⊗	R 10 000 per policy per year
<b>PENALTY CO-PAYMENT</b>	1 up to R 5 000 per policy per year	R 10 000 per policy per year
<b>SUB-LIMIT COVER</b>		
<b>INTERNAL PROSTHETIC DEVICES</b>	R 20 000 per person per event	R 30 000 per person per event
<b>RENAL DIALYSIS TREATMENTS</b>	⊗	R 30 000 per person per event
<b>COLONOSCOPIES, GASTROSCOPIES AND ENTEROSCOPIES</b>	⊗	R 5 000 per person per event
<b>MRI AND CT SCANS</b>	R 3 000 per person per event	R 5 000 per person per event
<b>CANCER COVER</b>		
<b>BREAST RECONSTRUCTION</b>	⊗	⊗
<b>CANCER TREATMENT SHORTFALLS</b>	Benefit limit does not apply	Benefit limit does not apply
<b>TOP-UP COVER</b>		
<b>MRI AND CT SCANS TOP-UP</b>	⊗	R 5 000 per policy per year
<b>CANCER TREATMENT TOP-UP</b>	R 60 000 per person per year	Benefit limit does not apply
<b>PHYSICAL REHABILITATION TOP-UP</b>	⊗	R 10 000 per person per year
<b>OUT-PATIENT SPECIALIST CONSULTATION COVER</b>	⊗	⊗
<b>CASUALTY COVER</b>	R 6 000 per policy per year	R 12 000 per policy per year
<b>TRAUMA COUNSELLING COVER</b>	R 5 000 per policy per year	R 10 000 per policy per year
<b>PREVENTATIVE CARE COVER</b>	⊗	R 1 300 per policy per year
<b>BENEFITS NOT SUBJECT TO THE OPL</b>		
<b>PRIVATE WARD COVER</b>	⊗	R 3 000 per policy per year
<b>PAYOUT AND WAIVER BENEFITS</b>		
<b>ACCIDENTAL DISABILITY AND DEATH</b>	R 15 000 Principal Insured   R 15 000 Spouse R 5 000 Other Dependants Limited to 1 event per person per year	R 25 000 Principal Insured   R 25 000 Spouse R 5 000 Other Dependants Limited to 1 event per person per year
<b>FIRST-TIME CANCER DIAGNOSIS</b>	R 15 000 per person per lifetime	R 30 000 per person per lifetime
<b>MEDICAL AID CONTRIBUTION WAIVER</b>	⊗	6 Months Limited to R 4 500 per month
<b>STRATUM POLICY PREMIUM WAIVER</b>	⊗	6 Months
<b>LIFESTYLE BENEFITS</b>		
<b>EXTRA HIGH SCHOOL LEARNING SUPPORT</b>	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children	
<b>FUEL REWARDS</b>	22 Cents per litre diesel and 15 cents per litre petrol Rebates are subject to change	
<b>INTERNATIONAL TRAVEL INSURANCE</b>	⊗	1 Trip per policy per year - Maximum 31 days
<b>MONTHLY PREMIUM</b>	Determined by a number of factors, such as the employer group's average age and whether cover is compulsory or voluntary for employees.	

CORPORATE ELITE PLUS
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 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 Rebates are subject to change
1 Trip per policy per year - Maximum 31 days
Determined by a number of factors, such as the employer group's average age and whether cover is compulsory or voluntary for employees.

	CORPORATE ACCESS
<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 and/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 and/or lipomas) R 23 000 • Functional nasal surgery R 25 000 • Knee and/or shoulder surgery R 50 000 • Arthroscopic surgery • Back and/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>	
<b>ACCIDENTAL DISABILITY AND DEATH</b>	R 5 000 Principal Insured   R 5 000 Spouse Limited to 1 event per person per year
<b>FIRST-TIME CANCER DIAGNOSIS</b>	⊗
<b>MEDICAL AID CONTRIBUTION WAIVER</b>	⊗
<b>STRATUM POLICY PREMIUM WAIVER</b>	⊗
<b>LIFESTYLE BENEFITS</b>	
<b>EXTRA HIGH SCHOOL LEARNING SUPPORT</b>	Online CAPS curriculum schooling platform for Gr.8 to Gr.12 high school children
<b>FUEL REWARDS</b>	22 Cents per litre diesel and 15 cents per litre petrol Rebates are subject to change
<b>INTERNATIONAL TRAVEL INSURANCE</b>	⊗
<b>MONTHLY PREMIUM</b>	Determined by a number of factors, such as the employer group's average age and whether cover is compulsory or voluntary for employees.