

# Turnberry 2020 Benefits vs 2021 Benefits Product Design



INSURER



**LOMBARD**  
(FSP no.1596)

# PREMIER

Monthly premium: R460 per family for under 65yrs

Monthly premium: R665 per family for 65yrs+



## In-hospital benefits

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the Medical Aid rate up to 600%. Subject to OAL	Increases the Medical Aid rate up to 600%. Subject to OAL
<b>Co-payment Cover</b>	Subject to OAL	Subject to OAL
<b>Non-DSP Hospital Penalty Cover</b>	<b>R11 000</b> per admission. Limited to 2 claims per family per annum and subject to OAL	<b>R12 000</b> per admission. Limited to 2 claims per family per annum and subject to OAL
<b>Sub-limit Cover</b>	<b>R30 000</b> per admission. Subject to OAL	<b>R35 000</b> per admission. Subject to OAL
<b>Trauma Recovery Cover</b>	Provides cover for when the Medical Scheme has imposed a sub-limit on a step-down facility for physical rehabilitation as a result of an accident which occurred while on the Policy. Limited to <b>R1 000</b> per admission per insured and <b>R10 000</b> per family per annum. Subject to OAL	Provides cover for when the Medical Scheme has imposed a sub-limit on a step-down facility for physical rehabilitation as a result of an accident which occurred while on the Policy. Limited to <b>R2 000</b> per admission per insured and <b>R10 000</b> per family per annum. Subject to OAL

## In hospital and out of hospital benefits

	2020	2021
<b>Traditional Cancer Cover</b>	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. Subject to OAL	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. Subject to OAL
<b>Biological Cancer Drug Cover</b>	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL
<b>Breast Cancer Prevention Cover</b>		Increases the Medical Aid rate up to 600% for a Prophylactic Mastectomy. Subject to OAL (Clinical Entry Criteria applies)
<b>Breast Cancer Reconstruction Cover</b>		Increases the medical aid rate up to 600% for a breast reconstruction post mastectomy due to Cancer for the affected breast. Reconstruction of the unaffected breast for the purposes of symmetry, where there is no benefit on the Insured person's Medical Scheme is limited to <b>R20 000</b> per insured person, per lifetime Subject to OAL
<b>MRI and CT scan Cover</b>	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to <b>R5 000</b> per event and 2 claims per family per annum. Subject to OAL	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to <b>R5 500</b> per event and 2 claims per family per annum. Subject to OAL
<b>Trauma Care Cover</b>	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to <b>R800</b> per consultation and <b>R7 000</b> per family per annum. Subject to OAL	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to <b>R1 000</b> per consultation and <b>R8 000</b> per family per annum. Subject to OAL

## Out of hospital benefits

	2020	2021
<b>Co-payments for MRI, CT and PET scans</b>	Subject to OAL	Subject to OAL
<b>Co-payments for scopes</b>	<b>R2 000</b> per event. Limited to 2 claims per insured per annum. Subject to OAL	<b>R3 000</b> per event. Limited to 2 claims per insured per annum. Subject to OAL
<b>Sub-limit Cover for MRI, CT and PET scans</b>	<b>R30 000</b> per event per insured. Subject to OAL	<b>R35 000</b> per event per insured. Subject to OAL
<b>Casualty Benefit for Accidents</b>	<b>R13 500</b> per event per insured. Subject to OAL	<b>R14 000</b> per event per insured. Subject to OAL
<b>Casualty Benefit for Illness</b>	<b>R2 000</b> per event. Limited to 3 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 7pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays	<b>R2 500</b> per event. Limited to 3 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 7pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays

## Added benefits

	2020	2021
<b>Cancer Diagnosis Benefit</b>	Once off payment for first diagnosis of Cancer based on stage at time of diagnosis Stage 1: R5 000 Stage 2: R15 000 Stage 3: R20 000 Stage 4: R25 000	Once off payment for first diagnosis of Cancer based on stage at time of diagnosis Stage 1: R5 000 Stage 2: R15 000 Stage 3: R20 000 Stage 4: R25 000
<b>Medical Scheme Contribution Waiver</b>	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>Gap Premium Waiver</b>	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>Personal Accident Benefit</b>	<b>R25 000</b> per insured on the Policy in the event of accidental death or permanent and total disability	<b>R30 000</b> per insured on the Policy in the event of accidental death or permanent and total disability
<b>Critical Illness Benefit</b>	R10 000 per insured on the Policy in the event of death due to a critical illness (excludes cancer)	R10 000 per insured on the Policy in the event of death due to a critical illness (excludes cancer)
<b>International Travel Cover</b>	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

## In Hospital dental cover

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the medical aid rate up to 600% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 600% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL
<b>Co-payment Cover</b>	Subject to OAL	Subject to OAL
<b>Sub-limit and Co-payment Cover for dental implants</b>	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R50 000 per family per annum. Subject to the OAL	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R50 000 per family per annum. Subject to the OAL
<b>Sub-limit Cover</b>	R30 000 per admission per insured for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit	R30 000 per admission per insured for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit



# OPTIMAL

Monthly premium: R345 per family for under 65yrs

Monthly premium: R506 per family for 65yrs+

## In-hospital benefits

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the Medical Aid rate up to 500%. Subject to OAL	Increases the Medical Aid rate up to 500%. Subject to OAL
<b>Co-payment Cover</b>	Subject to OAL	Subject to OAL
<b>Non-DSP Hospital Penalty Cover</b>	<b>R8 500</b> per admission. Limited to 1 claim per family per annum and subject to OAL	<b>R9 000</b> per admission. Limited to 1 claim per family per annum and subject to OAL
<b>Sub-limit Cover</b>	<b>R20 000</b> per admission per insured. Limited to <b>R50 000</b> per family per annum. Subject to OAL	<b>R25 000</b> per admission per insured. Limited to <b>R60 000</b> per family per annum. Subject to OAL

## In hospital and out of hospital benefits

	2020	2021
<b>Traditional Cancer Cover</b>	Co-payment cover for traditional cancer treatment limited to 20% per admission. Subject to the OAL	Co-payment cover for traditional cancer treatment limited to 20% per admission. Subject to the OAL
<b>Biological Cancer Drug Cover</b>	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL
<b>Breast Cancer Prevention Cover</b>		Increases the Medical Aid rate up to 500%. Subject to OAL (Clinical Entry Criteria applies)
<b>Breast Cancer Reconstruction Cover</b>		Increases the medical aid rate up to 600% for a breast reconstruction post mastectomy due to Cancer for the affected breast. Reconstruction of the unaffected breast for the purposes of symmetry, where there is no benefit on the Insured person's Medical Scheme is limited to <b>R15 000</b> per insured person, per lifetime Subject to OAL
<b>MRI and CT scan Cover</b>	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to <b>R4 000</b> per event and 2 claims per family per annum. Subject to OAL	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to <b>R4 500</b> per event and 2 claims per family per annum. Subject to OAL
<b>Trauma Care Cover</b>	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to <b>R800</b> per consultation and <b>R6 000</b> per family per annum. Subject to OAL	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to <b>R1 000</b> per consultation and <b>R7 000</b> per family per annum. Subject to OAL

## Out of hospital benefits

	2020	2021
<b>Co-payments for MRI, CT and PET scans</b>	Subject to OAL	Subject to OAL
<b>Co-payments for scopes</b>	<b>R2 000</b> per event. Limited to 2 claims per insured per annum. Subject to OAL	<b>R3 000</b> per event. Limited to 2 claims per insured per annum. Subject to OAL
<b>Sub-limit Cover for MRI, CT and PET scans</b>	<b>R20 000</b> per event per insured. Limited to <b>R50 000</b> per family per annum. Subject to OAL	<b>R25 000</b> per event per insured. Limited to <b>R60 000</b> per family per annum. Subject to OAL
<b>Casualty Benefit for Accidents</b>	<b>R8 500</b> per event per insured. Subject to OAL	<b>R9 000</b> per event per insured. Subject to OAL
<b>Casualty Benefit for Illness</b>	<b>R2 000</b> per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 7pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays	<b>R2 500</b> per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 7pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays

## Added benefits

	2020	2021
<b>Medical Scheme Contribution Waiver</b>	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>Gap Premium Waiver</b>	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>Personal Accident Benefit</b>	<b>R10 000</b> per insured on the Policy in the event of accidental death or permanent and total disability	<b>R15 000</b> per insured on the Policy in the event of accidental death or permanent and total disability
<b>Critical Illness Benefit</b>	R7 500 per insured on the Policy in the event of death due to a critical illness (excludes cancer)	R7 500 per insured on the Policy in the event of death due to a critical illness (excludes cancer)
<b>International Travel Cover</b>	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

## In Hospital dental cover

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the medical aid rate up to 500% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 500% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL
<b>Co-payment Cover</b>	Subject to OAL	Subject to OAL
<b>Sub-limit and Co-payment Cover for dental implants</b>	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and 50 000 per family per annum. Subject to the OAL	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and 50 000 per family per annum. Subject to the OAL
<b>Sub-limit Cover</b>	R20 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to th Overall Annual Limit	R20 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

# SYNERGY

Monthly premium: R295 per family for under 65yrs

Monthly premium: R411 per family for 65yrs+

## NAVIGATING THE WAY

### In-hospital benefits

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the Medical Aid rate up to 500%. Subject to OAL	Increases the Medical Aid rate up to 500%. Subject to OAL
<b>Co-payment Cover</b>	Subject to OAL	Subject to OAL
<b>Non-DSP Hospital Penalty Cover</b>	<b>R6 500</b> per admission. Limited to 1 claim per family per annum and subject to OAL	<b>R7 000</b> per admission. Limited to 1 claim per family per annum and subject to OAL
<b>Sub-limit Cover</b>	<b>R20 000</b> per admission per insured. Limited to <b>R50 000</b> per family per annum. Subject to OAL	<b>R25 000</b> per admission per insured. Limited to <b>R60 000</b> per family per annum. Subject to OAL

### In hospital and out of hospital benefits

	2020	2021
<b>MRI and CT scan Cover</b>	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to <b>R3 000</b> per event and 1 claim per family per annum. Subject to OAL	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to <b>R3 500</b> per event and 1 claim per family per annum. Subject to OAL
<b>Trauma Care Cover</b>	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to <b>R800</b> per consultation and <b>R5 000</b> per family per annum. Subject to OAL	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to <b>R1 000</b> per consultation and <b>R6 000</b> per family per annum. Subject to OAL

## Out of hospital benefits

	2020	2021
<b>Co-payments for MRI, CT and PET scans</b>	Subject to OAL	Subject to OAL
<b>Co-payments for scopes</b>	<b>R2 000</b> per event. Limited to 2 claims per insured per annum. Subject to OAL	<b>R3 000</b> per event. Limited to 2 claims per insured per annum. Subject to OAL
<b>Sub-limit Cover for MRI, CT and PET scans</b>	<b>R20 000</b> per event per insured. Limited to <b>R50 000</b> per family per annum. Subject to OAL	<b>R25 000</b> per event per insured. Limited to <b>R60 000</b> per family per annum. Subject to OAL
<b>Casualty Benefit for Accidents</b>	<b>R8 000</b> per event per insured. Subject to OAL	<b>R8 500</b> per event per insured. Subject to OAL
<b>Casualty Benefit for Illness</b>	<b>R1 500</b> per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 7pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays	<b>R2 000</b> per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 7pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays

## Added benefits

	2020	2021
<b>Medical Scheme Contribution Waiver</b>	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>Gap Premium Waiver</b>	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>Personal Accident Benefit</b>	<b>R7 500</b> per insured on the Policy in the event of accidental death or permanent and total disability	<b>R10 000</b> per insured on the Policy in the event of accidental death or permanent and total disability
<b>International Travel Cover</b>	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

## In Hospital dental cover

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the medical aid rate up to 500% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 500% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL
<b>Co-payment Cover</b>	Subject to OAL	Subject to OAL
<b>Sub-limit and Co-payment Cover for dental implants</b>	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and 50 000 per family per annum. Subject to the OAL	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and 50 000 per family per annum. Subject to the OAL
<b>Sub-limit Cover</b>	R20 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit	R20 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit



# LAUNCH

**Monthly premium: R135 per family for under 65yrs**

**Monthly premium: R235 per family for 65yrs+**

This launches you into the world of Gap Cover, offering essential benefits and covering medical expense shortfalls for Specialists up to 350% of medical aid rate. Launch is one of the most price-effective Gap Cover solutions on the market.

## In-hospital benefits

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the Medical Aid rate up to 350%. <b>Subject to OAL and an excess of R350 per event</b>	Increases the Medical Aid rate up to 350%. <b>Subject to OAL</b>

## Out of hospital benefits

	2020	2021
<b>Casualty Benefit for Illness</b>	<b>R4 500</b> per event per insured. <b>Subject to OAL and an excess of R350 per event</b>	<b>R5 000</b> per event per insured. <b>Subject to OAL</b>

## Added benefits

	2020	2021
<b>Medical Scheme Contribution Waiver</b>	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>Gap Premium Waiver</b>	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
<b>International Travel Cover</b>	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

## In Hospital dental cover

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the medical aid rate up to 350% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). <b>Subject to the OAL and an excess of R350 per event</b>	Increases the medical aid rate up to 500% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). <b>Subject to the OAL</b>



# MED-EXTEND

Monthly premium: R325 per family for under 65yrs

Monthly premium: R437 per family for 65yrs+



## In-hospital benefits

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the Medical Aid rate up to 300%. Subject to OAL	Increases the Medical Aid rate up to 300%. Subject to OAL

## Defined procedures

	2020	2021		2020	2021
<b>Arthroscopic surgery</b>	R60 000	R65 000	<b>Functional nasal surgery</b>	R24 000	R27 000
<b>Back or neck surgery</b>	R60 000	R65 000	<b>Joint replacement surgery</b>	R 50 000	R 55 000
<b>Bunion surgery</b>	R15 000	R17 000	<b>Knee or shoulder surgery</b>	R26 000	R30 000
<b>Cochlear implant</b>	R80 000	R85 000	<b>Non-cancerous breast conditions</b>	R21 000	R23 000
<b>Dental procedures for impacted teeth for children under 18 years</b>	R15 000	R17 000	<b>Oesophageal reflux and hiatus hernia surgery</b>	R57 000	R60 000
<b>Dental procedures for reconstructive surgery due to an accident</b>	R80 000	R85 000	<b>Removal of varicose veins</b>	R21 000	R23 000
			<b>Skin disorders</b>	R21 000	R23 000

## Medboost

	2020	2021
<b>Claim free years</b>	3 years: R3 000 4 years: R4 000 5 years: R5 000 5+ years: R6 000	3 years: R3 000 4 years: R4 000 5 years: R5 000 5+ years: R6 000

## Added benefits

	2020	2021
<b>International Travel Cover</b>	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

## In Hospital dental cover

	2020	2021
<b>Medical Expense Shortfall Cover</b>	Increases the medical aid rate up to 300% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 300% for impacted wisdom teeth, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL

# CLAIMS PROCEDURE

Please note, all these documents are required with every claim as each document contains relevant information required to process the claim. You have **5 months** to provide written notice from the date of treatment of a pending claim. Outstanding documentation needs to be submitted within **90 days** from the date, outstanding documentation is requested by Turnberry.

## WAITING PERIODS

- A 3-month general waiting period applies to all benefits. In the event the commencement date of the Policy is the same as the commencement date of the Medical Scheme, no 3-month general waiting period will apply to Medical Expense Shortfall Cover (increasing the medical aid rate up to 600%)
- A 10-month waiting period on pregnancy/ childbirth
- A 12-month waiting period on / investigations, treatment or surgery for: hysterectomy, hysteroscopies, endometriosis, ovarian cysts and fibroids (myomectomy), muscular-skeletal (except in the event of a motor vehicle collision), tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, cancer, nasal and sinus

Please note that this is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.

*Disclaimer: This document is a summary for information purposes only and does not supersede the Policy Terms and Conditions. In the event of any discrepancy, the Policy Terms and Conditions will prevail. Insured by Lombard Insurance Company Limited.*

**NAVIGATING THE WAY**



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Contact Turnberry on 011 677 9891 or visit the website [www.turnberry.co.za](http://www.turnberry.co.za)

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