

TOP-UP BENEFITS:	STUDENT	BASIC	STANDARD	ADVANCED	ADVANCED PLUS	ULTIMATE	ULTIMATE PLUS
Overall Annual Limit (OAL) of R210 580 per Insured: (Limit subject to regulatory amendments)	✓	✓	✓	✓	✓	✓	✓
Cover for Prescribed Minimum Benefits (PMB's):	✓	✓	✓	✓	✓	✓	✓
Gap Cover:	Up to 400% (In-Hospital procedures only)	Up to 400% (In-Hospital procedures only)	Up to 500%	Up to 500%	Up to 500%	Up to 600%	Up to 700%
Out-Patient Cover: (Day procedure performed in a Doctor's room)	No Benefit	No Benefit	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered
In-hospital Co-payments: (MRI/CT scans out-of- hospital included)	R15 000 per Incident, subject to OAL	R20 000 per Incident, subject to OAL	R20 000 per Incident, subject to OAL	R210 580 Per Insured	R210 580 Per insured	R210 580 Per insured	R210 580 Per insured
Penalty Co-payment: Non use of Designated Service Provider (DSP) hospital	No Benefit	No Benefit	No Benefit	R8 000 per claim - 2 claims per policy	R13 000 per claim - 2 claims per policy	R15 000 per claim - 2 claims per policy	R18 000 per claim - 2 claims per policy
Co-payments for Robotic-assisted Surgeries:	No Benefit	No Benefit	No Benefit	No Benefit	Limited to R15 000 / Policy / Per annum	Limited to R30 000 / Policy / Per annum	Limited to R30 000 / Policy / Per annum
Hyperbaric oxygen treatment for: List of conditions covered as per master policy. Only the Gap portion will be funded	No Benefit	No Benefit	Up to 500%	Up to 500%	Up to 500%	Up to 600%	Up to 700%
SUB-LIMITATIONS: (OAL FOR SUB-LIMITATIONS OF THE SCHEME)	No Benefit	No Benefit	No Benefit	R15 000 / Policy	R35 000 / Policy	R70 000 / Insured	R80 000 / Insured
• Internal Prosthesis: Pacemakers, Stents, Cochlear Implants, Hips; Knees; and Breast Prosthesis due to cancer, etc.	No Benefit	No Benefit	No Benefit	Included in Sub-limit	Included in Sub-limit	Included in Sub-limit	Included in Sub-limit
• Sub-limitations on ocular lenses: (Subject to Sub-limitation benefit)	No Benefit	No Benefit	No Benefit	R9 000 / Per Lens	R9 000 / Per Lens	R9 000 / Per Lens	R9 000 / Per Lens
External Prosthesis: <i>*Excl. on Medical Scheme Hospital Plans</i>	No Benefit	No Benefit	No Benefit	No Benefit	R3 000 / Policy	R4 000 / Policy	R5 000 / Policy
External Medical Appliances: Limited to CPAP Machine, Hearing Aids, and Compression stockings, Mirena Device, Insulin Pump (children under 18 yrs) and Glucometer (if you belong to diabetes program). <i>*Only covers the Gap portion or once the medical scheme limit has been depleted.</i>	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	R5 000 / Policy	R7 500 / Policy
Radiology and Pathology Services: <i>*Combined capped amount where a member's out of hospital benefits and / or savings of any kind with an annual limit indicated by the medical scheme are depleted.</i>	No Benefit	No Benefit	No Benefit	R10 000 / Policy	R15 000 / Policy	R13 000 / Insured	R14 000 / Insured
Obstetrics & gynaecology: Cervical laser ablation, Hysteroscopy, Phototherapy, Dilatation and curettage, as long as the medical scheme pays a portion from Risk	No Benefit	No Benefit	Up to 500%	Up to 500%	Up to 500%	Up to 600%	Up to 700%
Child Birth in a non-hospital setting such as Home birth, water births and registered birthing facilities, as long as the medical scheme pays a portion from Risk	No Benefit	No Benefit	Up to 500%	Up to 500%	Up to 500%	Up to 600%	Up to 700%
Oncology Benefit: Approved treatment after the oncology limit (Excess R200 000) have been reached including co-payments on term such as biological medication, radiotherapy, chemotherapy, and PET scans, per treatment cycle.	No Benefit	No Benefit	No Benefit	R100 000 / Insured	R210 580 Per Insured	R210 580 Per Insured	R210 580 Per Insured
Oncology Booster: Co-payment on Biological medication from day one.	No Benefit	No Benefit	No Benefit	Included in above Oncology limit	Included in above Oncology limit	Included in above Oncology limit	Included in above Oncology limit
Benefit due to a Mastectomy on the unaffected breast - 1 event per person, per lifetime (subject to qualifying criteria) if there is a short payment or ex-gratia benefit given by the medical scheme: (Internal Prostheses included)	No Benefit	No Benefit	No Benefit	Limited to R25 000 and 1 Event / Insured / Lifetime	Limited to R30 000 and 1 Event / Insured / Lifetime	Limited to R40 000 and 1 Event / Insured / Lifetime	Limited to R40 000 and 1 Event / Insured / Lifetime
Non-Listed Biological Cancer Drugs: (If scheme provided a portion)	No Benefit	No Benefit	No Benefit	Limited to R25 000 / Policy / Annum	Limited to R30 000 / Policy / Annum	Limited to R35 000 / Policy / Annum	Limited to R40 000 / Policy / Annum
Co-Payment on Rheumatoid Arthritis Biological Medication:	No Benefit	No Benefit	No Benefit	Limited to R5 000 / Policy / Annum	Limited to R10 000 / Policy / Annum	Limited to R20 000 / Policy / Annum	Limited to R30 000 / Policy / Annum
Specialist Consultation: <i>*Only the gap portion of the Specialist Consultation will be covered for out of hospital.</i>	No Benefit	No Benefit	No Benefit	No Benefit	R500 / Claim (Max 2)	R600 / Claim (Max 3)	R600 / Claim (Max 4)
Dental trauma benefit: Due to accidental impact resulting in severe physical injury - Implants covered.	R3 000 / Policy	No Benefit	No Benefit	No Benefit	R7 500 / Policy	R10 000 / Insured	R10 000 / Insured
Dental procedures shortfalls: Due to cancer. Implants are included.	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	Limited to R50 000 per policy, subject to OAL	Limited to R50 000 per policy, subject to OAL
Dental procedure shortfalls in the rooms: Removal of wisdom teeth (If paid out of the Medical scheme Risk Portion) Excluding the consultation shortfall, however including anaesthetists gap	No Benefit	No Benefit	Up to 500%	Up to 500%	Up to 500%	Up to 600%	Up to 700%
Hospital account shortfalls on Consumables: Covers shortfalls on disposable items such as surgical gloves, bandages, and dressings.	No Benefit	R4 000 / Insured	R5 000 / Insured	R5 500 / Insured	R6 000 / Insured	R6 500 / Insured	R7 000 / Insured
TTO medication shortfalls as on hospital account, paid from Scheme Risk.	No Benefit	R500 per claim, subject to Consumable limit	R500 per claim, subject to Consumable limit	R500 per claim, subject to Consumable limit	R500 per claim, subject to Consumable limit	R500 per claim, subject to Consumable limit	R500 per claim, subject to Consumable limit
Casualty Benefit: The cost of any emergency treatment and/or procedure performed in the hospital casualty unit, Medicross or Intercare should such cost not be covered by the medical scheme. Emergency Triage Index applies. (Includes: Orange and Red triage - Radiology and Pathology included). Excludes: Medical appliances and take home medication.	R15 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R12 500 / Policy	R13 000 / Insured	R15 000 / Insured
Trauma Counselling: This benefit covers counselling sessions with registered counsellors or clinical psychologists that may be required after a serious or traumatic event. Must receive counselling within one (1) year of trauma incident.	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Insured	R10 000 / Insured
Post hospital rehabilitation: Covers stay at a registered sub-acute or step-down facility for rehabilitation treatment, including therapy provided by on-site therapists (Sub-limit per policy and once Medical Scheme benefit limits are depleted).	No Benefit	No Benefit	No Benefit	No Benefit	R4 000 / Policy	R12 000 / Policy	R12 000 / Policy
Private Room Cover: Claim the shortfalls when the medical scheme pays part of the cost of a private hospital room.	No Benefit	No Benefit	No Benefit	No Benefit	Limited to R5 000 / Policy / Annum	Limited to R10 000 / Policy / Annum	Limited to R10 000 / Policy / Annum
Additional Benefits (These benefits do not aggregate to the R210 580 cap per insured)							
Cancer Lump Sum Benefit: Stage 1 Cancer and higher. Excludes pre-existing Cancer and Skin Cancer.	No Benefit	No Benefit	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R10 000 per insured person per lifetime	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R14 000 per insured person per lifetime	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R18 000 per insured person per lifetime	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R25 000 per insured person per lifetime	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R30 000 per insured person per lifetime
Accidental Death Benefit: Must meet the definition of Accidental.	No Benefit	No Benefit	No Benefit	No Benefit	R5 000 / Insured	R10 000 / Insured	R15 000 / Insured
Premature Birth: Lump Sum Benefit (Birth between 24 to 36 weeks of pregnancy).	No Benefit	No Benefit	No Benefit	No Benefit	R2 500 / Policy	R2 500 / Policy	R5 000 / Policy
International Medical Travel Cover: Maximum of 90 days per multiple trips. Maximum age is 80 years at next birthday.	No Benefit	No Benefit	No Benefit	R5 Million / Insured	R5 Million / Insured	R5 Million / Insured	R5 Million / Insured
12 Months Medical Scheme Premium Waiver: Accidental Death and Permanent Disability of the Principal member as a result of an accident.	No Benefit	No Benefit	No Benefit	Maximum R5 500 / Month	Maximum R6 000 / Month	No Maximum / Month	No Maximum / Month
Gap Premium Waiver: Accidental Death and Permanent Disability of Principal member as a result of an accident.	No Benefit	No Benefit	No Benefit	6 Months	6 Months	12 Months	12 Months
Monthly Premium Per Individual < 65 Years	Individual (18 to 27 Years) R200.00	R220.00	R345.00	R480.00	R525.00	R680.00	R750.00
Monthly Premium Per Family < 65 Years		R340.00	R530.00	R561.00	R615.00	R800.00	R905.00
Monthly Premium Per Individual > 65 Years		R340.00	R530.00	R561.00	R615.00	R800.00	R905.00
Monthly Premium Per Family > 65 Years		R515.00	R730.00	R760.00	R850.00	R1,105.00	R1,190.00
<i>*Premiums are reviewed and may be adjusted annually. *These benefits are excluded on Medical Scheme Hospital Plans</i>							