

CLAIM SUBMISSION GUIDE

For ease of reference, we have compiled a guide on how to claim, which benefit category to claim from and the supporting documents required for the assessment of your claim.

IMPORTANT TO TAKE NOTE OF

- We may request a copy of your medical scheme membership certificate to verify whether the claimant is an insured person on your medical scheme membership.
- Medical scheme transaction history statements referred to as **Nexus Statements**, are not accepted as supporting documentation due to the statement being a summary of your healthcare providers' account details, which cannot be utilised for claims assessments.
- We require a detailed Medical Scheme Claims Transaction History Statement displaying your medical scheme's logo, at all times. Please be specific when requesting this statement from your medical scheme.
- Each claimable event requires a separate Client Claim Form.
- Claims must be submitted within 6 months from the service date.
- Our standard turn-around time for processing your claim submission is 5 – 7 working days. Claims payments may take up to 2 weeks after final feedback has been provided.
- We reserve the right to negotiate discounted rates with your healthcare provider on your behalf. Where a discount is granted, payment will be made to the healthcare provider directly.
- Where you negotiated discounted rates directly with your healthcare provider, the healthcare provider's account reflecting the discount should be submitted.
- Please notify us should you become aware of any further payments to be made by your medical scheme for any of your healthcare providers' accounts after the submission of your claim.
- In the event the medical expense shortfall being claimed for is identified as a *Prescribed Minimum Benefit (PMB)*, you may be requested to sign a *Letter of Undertaking* that will enable us to investigate the reason(s) for the shortfall directly with your medical scheme. Stratum Benefits agrees to proceed with your claim and settle the applicable shortfall amount after which the investigation will be conducted. Insofar as Stratum Benefits is successful, you acknowledge that you would be unjustly enriched by receiving a refund from your respective medical scheme.
- Where a claim under our **GAP BENEFIT**, **CO-PAYMENT BENEFIT**, **SUB-LIMIT BENEFIT** or **ACCESS OPTIMISER BENEFIT** is received within the first **10 months** of cover, and is not deemed as pre-existing or accidental, **20%** of the medical expense shortfall amount will be payable, unless otherwise specified. Please refer to *Your Policy Particulars*, or contact your broker or Stratum Benefits directly for more information.
- From the first day your cover starts, waiting periods apply before you are able to claim from specific policy benefits. Please refer to your *Cover Certificate*, or contact your broker or Stratum Benefits directly for further details.
- Benefit and general exclusions apply. Please refer to *Your Policy Particulars*, or contact your broker or Stratum Benefits directly for more information.

A COMPLETED CLAIM FORM AND THE BELOW SUPPORTING DOCUMENTATION IS REQUIRED FOR A CLAIM ASSESSMENT

BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
GAP BENEFIT	EDGE ²⁰⁰	- Medical Scheme Pre-Authorisation Form - Detailed hospital account (if applicable) - Detailed healthcare provider account(s) - Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme
	COMPACT ²⁰⁰	
	BASE	
	CO-EVOLUTION	
	ELITE	
	ACCESS OPTIMISER PLUS	
	G-FORCE	
	SENIOR	
	CORPORATE COMPACT ²⁰⁰	
	CORPORATE ELITE	
CORPORATE ACCESS		
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
CO-PAYMENT BENEFIT	COMPACT ²⁰⁰	- Detailed hospital account or detailed radiologist account - Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme or Medical Scheme Pre-Authorisation Form
	CO-EVOLUTION	
	ELITE	
	G-FORCE	
	SENIOR	
	CORPORATE COMPACT ²⁰⁰	
CORPORATE ELITE		

BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
CASUALTY BENEFIT	EDGE ²⁰⁰	<ul style="list-style-type: none"> - Detailed hospital or casualty account - Detailed healthcare provider account(s) - Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme (if applicable)
	COMPACT ²⁰⁰	
	BASE	
	CO-EVOLUTION	
	ELITE	
	G-FORCE	
	SENIOR	
	CORPORATE COMPACT ²⁰⁰	
CORPORATE ELITE		
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
TRAUMA BENEFIT	COMPACT ²⁰⁰	<ul style="list-style-type: none"> - Detailed healthcare provider account(s) - Stratum Benefits Trauma Counselling Form fully completed by your counsellor - Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme (if applicable)
	BASE	
	CO-EVOLUTION	
	ELITE	
	G-FORCE	
	SENIOR	
	CORPORATE COMPACT ²⁰⁰	
CORPORATE ELITE		
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
SUB-LIMIT BENEFIT	COMPACT ²⁰⁰	<ul style="list-style-type: none"> - Detailed hospital account - Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme
	ELITE	
	G-FORCE	
	SENIOR	
	CORPORATE COMPACT ²⁰⁰	
CORPORATE ELITE		
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
ONCOLOGY BENEFIT	COMPACT ²⁰⁰	<ul style="list-style-type: none"> - Detailed healthcare provider account(s) - Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme
	ELITE	
	G-FORCE	
	SENIOR	
	CORPORATE COMPACT ²⁰⁰	
CORPORATE ELITE		
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
ONCOLOGY OPTIMISER BENEFIT	COMPACT ²⁰⁰	<ul style="list-style-type: none"> - Detailed healthcare provider account(s) - Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme
	ELITE	
	G-FORCE	
	CORPORATE COMPACT ²⁰⁰	
CORPORATE ELITE		

BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
CANCER DIAGNOSIS BENEFIT	COMPACT ²⁰⁰	- Stratum Benefits Confirmation of First-Time Cancer Diagnosis Form completed by your healthcare provider
	BASE	
	CO-EVOLUTION	
	ELITE	
	G-FORCE	
	CORPORATE COMPACT ²⁰⁰	
	CORPORATE ELITE	
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
REHABILITATION OPTIMISER BENEFIT	ELITE	- Detailed healthcare provider account(s)
	CORPORATE ELITE	- Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
PREVENTATIVE CARE BENEFIT	ELITE	- Detailed healthcare provider account(s)
	CORPORATE ELITE	- Medical Scheme Claims Transaction History Statement reflecting the amount charged by your healthcare provider and amount paid by your medical scheme (if applicable)
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
PREMIUM WAIVER BENEFIT	EDGE ²⁰⁰	- Death certificate or healthcare provider's confirmation of permanent disability
	ELITE	- Confirmation that claimant was / is the premium payer (bank statement or letter from the medical scheme)
	G-FORCE	- Updated medical scheme membership certificate for the month you are claiming in, confirming updated monthly contribution
	CORPORATE ELITE	
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT	ELITE	- Death certificate or healthcare provider's confirmation of permanent disability
	G-FORCE	- Confirmation that claimant was / is the premium payer (bank statement or letter from the medical scheme)
	CORPORATE ELITE	- Updated medical scheme membership certificate for the month you are claiming in, confirming updated monthly contribution
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
ACCIDENTAL DEATH BENEFIT	COMPACT ²⁰⁰	- Death certificate - Completed Stratum Benefits General Amendment Form in order to update all details of the policy
	BASE	
	CO-EVOLUTION	
	ELITE	
	ACCESS OPTIMISER PLUS	
	G-FORCE	
	CORPORATE COMPACT ²⁰⁰	
	CORPORATE ELITE	
CORPORATE ACCESS		
BENEFIT CATEGORY	PRODUCT APPLICABLE	SUPPORTING DOCUMENTATION
ACCESS OPTIMISER BENEFIT	ACCESS OPTIMISER	- Quotations from your chosen healthcare providers, such as the hospital and surgeon
	ACCESS OPTIMISER + GAP BENEFIT	
	CORPORATE ACCESS	