

INDIVIDUAL GAP COVER PRODUCT RANGE OVERVIEW

BENEFITS	⊕ EDGE ²⁰⁰	⊕ COMPACT ²⁰⁰	⊕ BASE	⊕ CO-EVOLUTION	⊕ ELITE	⊕ ACCESS OPTIMISER	⊕ HOSPITAL OPTIMISER
OVERALL POLICY LIMIT (OPL) All benefits accumulate to an OVERALL POLICY LIMIT per person or per policy per year, unless otherwise specified.	✓ OPL of R 157 000 per year.	✓ OPL of R 157 000 per person per year.	✓ OPL of R 157 000 per person per year.	✓ OPL of R 157 000 per person per year.	✓ OPL of R 157 000 per person per year.	✓ OPL of R 100 000 per policy per year or when adding our 200% or 500% GAP BENEFIT increases to R 157 000 per policy per year.	✓ OPL of R 157 000 per person per year.
GAP BENEFIT Provides 200% or 500% cover when your healthcare providers charge more than the rate your medical aid pays from your hospital or risk benefit for: <ul style="list-style-type: none"> • Medical procedures; • Dental related procedures; • Basic and specialised radiology; • Pathology; • Physiotherapy; • Consumable items; • Medication; and • Prescribed Minimum Benefit (PMB) medical procedures. 	✓ Additional 200% cover. Dental related procedures - R 3 000 per year. Dental procedures related to accidental injury or cancer - R 6 000 per year. MRI, CT, PET scans and ultrasounds - R 2 000 per year. Subject to the OPL.	✓ Additional 200% cover. Dental related procedures - R 3 000 per policy per year. Dental procedures related to accidental injury or cancer - R 6 000 per policy per year. MRI, CT, PET scans and ultrasounds - R 2 000 per policy per year. Subject to the OPL.	✓ Additional 500% cover. Dental related procedures - R 3 000 per policy per year. Dental procedures related to accidental injury or cancer - R 6 000 per policy per year. MRI, CT, PET scans and ultrasounds - R 2 000 per policy per year. Subject to the OPL.	✓ Additional 500% cover. Dental related procedures - R 3 000 per policy per year. Dental procedures related to accidental injury or cancer - R 6 000 per policy per year. MRI, CT, PET scans and ultrasounds - R 2 000 per policy per year. Subject to the OPL.	✓ Additional 500% cover. Dental related procedures - R 5 000 per policy per year. Dental procedures related to accidental injury or cancer - R 10 000 per policy per year. MRI, CT, PET scans and ultrasounds - R 2 000 per policy per year. Subject to the OPL.	✓ Additional 200% or 500% cover when added voluntarily at an additional monthly premium. Dental related procedures - R 3 000 per policy per year. Dental procedures related to accidental injury or cancer - R 6 000 per policy per year. MRI, CT, PET scans and ultrasounds - R 2 000 per policy per year. Subject to the OPL.	✗
CO-PAYMENT BENEFIT Covers upfront co-payments, deductibles and hospital admission fees paid by you or deducted from your medical savings account .	✗	✓ R 15 000 per policy per year. Subject to the OPL.	✗	✓ R 50 000 per policy per year. Subject to the OPL.	✓ No benefit limit but subject to the OPL. + 1 Co-payment up to R 8 500 per policy per year for the voluntary use of a hospital or day clinic outside your medical aid's network, subject to the OPL.	✗	✗
ONCOLOGY CARE BENEFITS CANCER DIAGNOSIS BENEFIT Pays a once-off benefit amount on first-time cancer diagnosis before age 65, subject to specific qualifying criteria.	✗	✓ R 15 000 per person. Not subject to the OPL.	✓ R 5 000 per person. Not subject to the OPL.	✓ R 5 000 per person. Not subject to the OPL.	✓ R 30 000 per person. Not subject to the OPL.	✗	✗
ONCOLOGY SHORTFALL BENEFIT Covers the difference between what your healthcare providers charge and the rate your medical aid pays from your oncology benefit for healthcare services approved under your oncology treatment plan, such as: <ul style="list-style-type: none"> • Specialists' consultations; • Radiotherapy and chemotherapy; • Specialised radiology; and • Oncology medication. 	✗	✓ No benefit limit but subject to the OPL.	✗	✗	✓ No benefit limit but subject to the OPL.	✗	✗
ONCOLOGY OPTIMISER BENEFIT Covers the cost of your ongoing oncology treatment when the oncology benefit provided by your medical aid has been reached.	✗	✓ R 50 000 per person per year. Subject to the OPL.	✗	✗	✓ No benefit limit but subject to the OPL.	✗	✗

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<p>SUB-LIMIT BENEFIT</p> <p>Covers the difference in cost when your medical aid pays a portion of your healthcare provider's account from a sub-limit or annual limit relating to:</p> <ul style="list-style-type: none"> Internal prosthetic devices; Renal dialysis treatment; Colonoscopies, gastroscopies; and MRI or CT scans as indicated. 	⊗	⊙ R 15 000 per person per event for an internal prosthetic device. Subject to the OPL .	⊗	⊗	⊙ R 30 000 per person per event for an internal prosthetic device or renal dialysis treatment. R 1 500 per person per event for a colonoscopy or gastroscopy. R 3 000 per MRI or CT scan per policy per year, limited to 2 scans when you are liable to pay a portion of the cost or the full amount when a benefit limit has been reached. Subject to the OPL .	⊗	⊗
<p>CASUALTY BENEFIT</p> <p>Covers the cost of your casualty event at any registered medical facility paid by you or from your medical savings account for:</p> <ul style="list-style-type: none"> Doctors' and specialists' consultations; Basic and specialised radiology; Pathology; Consumable items; Medication; External medical items; Return visits for follow-up treatment; Upfront casualty co-payments or facility fees; and Children younger than 5 at a registered casualty facility when after-hours medical treatment is required due to illness. 	⊙ R 3 500 per year. ⊗ This option does not cover dependants.	⊙ R 6 000 per policy per year. Subject to the OPL .	⊙ R 7 000 per policy per year. Subject to the OPL .	⊙ R 8 000 per policy per year. Subject to the OPL .	⊙ R 12 000 per policy per year. Subject to the OPL .	⊙ This benefit is automatically included when you add our GAP BENEFIT to your ACCESS OPTIMISER OPTION . R 1 000 per policy per year. Subject to the OPL .	⊗
<p>TRAUMA COUNSELLING BENEFIT</p> <p>Covers the cost of your registered counsellor's, clinical psychologist's or psychiatrist's consultation fees paid by you or paid from your medical savings account.</p>	⊗	⊙ R 5 000 per policy per year Subject to the OPL .	⊙ R 6 000 per policy per year Subject to the OPL .	⊙ R 7 000 per policy per year Subject to the OPL .	⊙ R 10 000 per policy per year Subject to the OPL .	⊗	⊗
<p>REHABILITATION OPTIMISER BENEFIT</p> <p>Covers the cost of your stay at a registered sub-acute or step-down facility and treatment provided by on-site therapists required due to an accident, when the physical rehabilitation benefit provided by your medical aid has been reached.</p>	⊗	⊗	⊗	⊗	⊙ R 10 000 per person per year. Subject to the OPL .	⊗	⊗
<p>PREVENTATIVE CARE BENEFIT</p> <p>Covers the cost of your healthcare provider's consultation fee and the cost of a contraceptive device implant, full blood count (FBC test), mammogram, pap smear or prostate screening (PSA test) paid by you or paid from your medical savings account.</p>	⊗	⊗	⊗	⊗	⊙ R 800 per policy per year. Subject to the OPL .	⊗	⊗

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OUT-PATIENT SPECIALIST CONSULTATION BENEFIT Covers the cost of your specialist's consultation fee when referred by your GP and a portion of the consultation fee for a visit to your specialist's private room is paid from your medical aid hospital, risk, day-to-day benefit or medical savings account , subject to specific qualifying criteria. Launching 1 January 2019 .	⊗	⊗	⊗	⊗	✓ R 1 000 per consultation, maximum 3 consultations per person limited to R 6 000 per policy per year. Subject to the OPL .	⊗	⊗
ADDITIONAL BENEFITS GAP POLICY PREMIUM WAIVER BENEFIT covers your Gap Cover policy premium when the person paying your premium no longer can.	✓ Covers your policy premium for 12 months in the event of forced retrenchment, total and permanent disability or death. Not subject to the OPL .	⊗	⊗	⊗	✓ Covers your policy premium for 12 months in the event of forced retrenchment, total and permanent disability or death. Not subject to the OPL .	⊗	⊗
MEDICAL AID CONTRIBUTION WAIVER BENEFIT covers your medical aid contribution when the person paying your contribution no longer can.	⊗	⊗	⊗	⊗	✓ Covers your medical aid contribution for 6 months up to R 4 500 per month in the event of total and permanent disability or death. Not subject to the OPL .	⊗	⊗
ACCIDENTAL DISABILITY AND DEATH BENEFIT pays a lump-sum benefit amount in the event of total and permanent disability or death due to an accident.	⊗	✓ Principal Insured and Spouse - R 15 000 limited to 1 event per person per year. Dependant - R 5 000 limited to 1 event per dependant per year. Not subject to the OPL .	✓ Principal Insured and Spouse - R 6 000 limited to 1 event per person per year. Not subject to the OPL .	✓ Principal Insured and Spouse - R 7 000 limited to 1 event per person per year. Not subject to the OPL .	✓ Principal Insured and Spouse - R 25 000 limited to 1 event per person per year. Dependant - R 5 000 limited to 1 event per dependant per year. Not subject to the OPL .	✓ This benefit is automatically included when you add our GAP BENEFIT to your ACCESS OPTIMISER OPTION . Principal Insured and Spouse - R 5 000 limited to 1 event per person per year. Not subject to the OPL .	⊗
FUNERAL CARE BENEFIT pays a lump-sum benefit amount in the event of death.	⊗	⊗	⊗	⊗	⊗	⊗	✓ Principal Insured - R 10 000 in the event of death.
LIFESTYLE BENEFITS STRATUM FUEL REWARDS gives you more bang for your buck when you fill up with diesel at any SHELL service station. Launching 1 December 2018 .	✓ 22 Cents cash back for every litre.	✓ 22 Cents cash back for every litre.	✓ 22 Cents cash back for every litre.	✓ 22 Cents cash back for every litre.	✓ 22 Cents cash back for every litre.	✓ 22 Cents cash back for every litre.	✓ 22 Cents cash back for every litre.
INTERNATIONAL TRAVEL INSURANCE provides medical cover while travelling abroad for leisure - from the moment you need medical assistance to the time your healthcare providers' accounts are paid. Launching 1 January 2019 .	⊗	⊗	✓ 1 Event per policy per year.	✓ 1 Event per policy per year.	✓ 1 Event per policy per year.	⊗	⊗

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HOSPITAL OPTIMISER BENEFIT Covers your stay in hospital and all related healthcare providers' accounts when your medical aid's overall annual hospital limit has been reached.	⊗	⊗	⊗	⊗	⊗	⊗	⊙
						⊙	⊗
ACCESS OPTIMISER BENEFIT Covers specific medical procedures and treatments that your medical aid excludes.	⊗	⊗	⊗	⊗	⊗	⊙ R 14 000 • Bunion surgery • Dental procedures - impacted teeth (children 18 or younger) R 20 000 • Removal of varicose veins • Skin disorders (incl. benign growths & lipomas) • Non-cancerous breast conditions R 23 000 • Functional nasal surgery R 25 000 • Knee or shoulder surgery R 50 000 • Arthroscopic surgery • Back or neck surgery • Joint replacement surgery R 55 000 • Oesophageal reflux & hiatus hernia surgery R 80 000 • Cochlear implant, auditory brain implant & internal nerve stimulator surgery (procedure, device, processor & hearing aids incl.) • Dental procedures for reconstructive surgery (due to an accidental event) Subject to the OPL .	
WE COVER	<ul style="list-style-type: none"> You, as the only insured person. You, whether you are the main member or dependant on your medical aid option. 						
WAITING PERIODS	<ul style="list-style-type: none"> 3 MONTH GENERAL WAITING PERIOD During this period, cover does not apply unless you are claiming for an accidental event that occurs after your cover start date. Our OUT-PATIENT SPECIALIST CONSULTATION BENEFIT offered on our ELITE OPTION is subject to a standard 3 MONTH GENERAL WAITING PERIOD. 12 MONTH PRE-EXISTING CONDITION WAITING PERIOD During this period, cover does not apply for an investigation, treatment, procedure or surgery relating to any illness or condition that you have been diagnosed with and/or received advice or treatment for 12 months before your cover start date. 						
MONTHLY PREMIUM	18 - 27 Single R 110 28 - 64 Single R 199 65+ Single R 332	64 OR YOUNGER Single R 199 Family R 232 65+ Single or Family .. R 387	64 OR YOUNGER Single R 199 Family R 230 65+ Single or Family .. R 387	64 OR YOUNGER Single R 221 Family R 279 65+ Single or Family .. R 442	64 OR YOUNGER Single R 326 Family R 392 65+ Single R 519 Family R 635	64 OR YOUNGER Single or Family ... R 252 Incl. 200% Gap Benefit ... R 279 Incl. 500% Gap Benefit ... R 322 65+ Single or Family ... R 311 Incl. 200% Gap Benefit ... R 358 Incl. 500% Gap Benefit ... R 436	ALL AGES Single or Family R 90



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