















INDIVIDUAL GAP COVER PRODUCT RANGE & PREMIUM OVERVIEW

	COMPACT ²⁰⁰	ELITE	CO-EVOLUTION	BASE	ACCESS OPTIMISER PLUS
OVERALL POLICY LIMIT (OPL)	R 165 000 per person per year	R 165 000 per person per year	R 165 000 per person per year	R 165 000 per person per year	R 165 000 per policy per year
KEY BENEFITS					
 GAP COVER	200% Benefit limits apply (OPL)	500% Benefit limits apply (OPL)	500% Benefit limits apply (OPL)	500% Benefit limits apply (OPL)	200% or 500% Benefit limits apply (OPL)
 CO-PAYMENT COVER					⊗
ADMISSION AND PROCEDURE CO-PAYMENTS	R 15 000 per policy per year (OPL)	No benefit limit (OPL)	R 50 000 per policy per year (OPL)	⊗	⊗
ROBOTIC SURGERY CO-PAYMENT	⊗	R 10 000 per policy per year (OPL)	⊗	⊗	⊗
PENALTY CO-PAYMENT	⊗	1 up to R 10 000 per policy per year (OPL)	⊗	⊗	⊗
 SUB-LIMIT COVER					⊗
INTERNAL PROSTHETIC DEVICES	R 15 000 per person per event (OPL)	R 30 000 per person per event (OPL)	⊗	⊗	⊗
RENAL DIALYSIS TREATMENTS	⊗	R 30 000 per person per event (OPL)	⊗	⊗	⊗
COLONOSCOPIES AND GASTROSCOPIES	⊗	R 3 000 per person per event (OPL)	⊗	⊗	⊗
MRI AND CT SCANS	⊗	R 3 000 per person per event (OPL)	⊗	⊗	⊗
 PRIVATE WARD COVER	⊗	R 2 500 per policy per year (Not subject to OPL)	⊗	⊗	⊗
 CANCER COVER					⊗
BREAST RECONSTRUCTION	⊗	1 up to R 30 000 per person per lifetime (OPL)	⊗	⊗	⊗
CANCER TREATMENT SHORTFALLS	No benefit limit (OPL)	No benefit limit (OPL)	⊗	⊗	⊗
CANCER TREATMENT TOP-UP	R 60 000 per person per year (OPL)	No benefit limit (OPL)	⊗	⊗	⊗
 PHYSICAL REHABILITATION TOP-UP COVER	⊗	R 10 000 per person per year	⊗	⊗	⊗
 OUT-PATIENT SPECIALIST CONSULTATION COVER	⊗	R 1 000 per consultation Limited to 3 per policy per year	⊗	⊗	⊗
 CASUALTY COVER	R 6 000 per policy per year (OPL)	R 12 000 per policy per year (OPL)	R 8 000 per policy per year (OPL)	R 7 000 per policy per year (OPL)	R 2 000 per policy per year (OPL)
 TRAUMA COUNSELLING COVER	R 5 000 per policy per year (OPL)	R 10 000 per policy per year (OPL)	R 7 000 per policy per year (OPL)	R 6 000 per policy per year (OPL)	⊗
 PREVENTATIVE CARE COVER	⊗	R 1 000 per policy per year (OPL)	⊗	⊗	⊗
PAYOUT AND WAIVER BENEFITS					
	NOT SUBJECT TO OPL	NOT SUBJECT TO OPL	NOT SUBJECT TO OPL	NOT SUBJECT TO OPL	NOT SUBJECT TO OPL
 ACCIDENTAL DISABILITY AND DEATH	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	R 7 000 Principal Insured R 7 000 Spouse Limited to 1 event per person per year	R 6 000 Principal Insured R 6 000 Spouse Limited to 1 event per person per year	R 5 000 Principal Insured R 5 000 Spouse Limited to 1 event per person per year
 FIRST-TIME CANCER DIAGNOSIS	R 15 000 per person per lifetime	R 30 000 per person per lifetime	R 5 000 per person per lifetime	R 5 000 per person per lifetime	⊗
 MEDICAL AID CONTRIBUTION WAIVER	⊗	6 Months Limited to R 4 500 per month	⊗	⊗	⊗
 STRATUM POLICY PREMIUM WAIVER	⊗	12 Months	⊗	⊗	⊗

	COMPACT ²⁰⁰	ELITE	CO-EVOLUTION	BASE	ACCESS OPTIMISER PLUS
LIFESTYLE BENEFITS					
FUEL REWARDS	22 Cents per litre diesel and 15 cents per litre petrol	22 Cents per litre diesel and 15 cents per litre petrol	22 Cents per litre diesel and 15 cents per litre petrol	22 Cents per litre diesel and 15 cents per litre petrol	22 Cents per litre diesel and 15 cents per litre petrol
INTERNATIONAL TRAVEL INSURANCE	⊗	1 Trip per policy per year Maximum 31 days	1 Trip per policy per year Maximum 31 days	1 Trip per policy per year Maximum 31 days	⊗
ACCESS COVER	⊗	⊗	⊗	⊗	Covers specific medical procedures and treatments that your medical aid plan excludes (OPL):

- R 5 000
- Endoscopic procedures
- R 10 000
- MRI and/or CT scan (due to an accidental event)
- 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 accidental event)

MONTHLY PREMIUM		COMPACT ²⁰⁰		ELITE		CO-EVOLUTION		BASE		ACCESS OPTIMISER PLUS				
	INDIVIDUAL 64 or YOUNGER	R 213		INDIVIDUAL 64 or YOUNGER	R 342		INDIVIDUAL 64 or YOUNGER	R 236		INDIVIDUAL 64 or YOUNGER	R 213		INDIVIDUAL OR FAMILY 64 or YOUNGER	200% GAP R 299
	FAMILY 64 or YOUNGER	R 248		FAMILY 64 or YOUNGER	R 420		FAMILY 64 or YOUNGER	R 306		FAMILY 64 or YOUNGER	R 250		INDIVIDUAL OR FAMILY 64 or YOUNGER	500% GAP R 345
	INDIVIDUAL OR FAMILY 65 or OLDER	R 414		INDIVIDUAL 65 or OLDER	R 555		INDIVIDUAL OR FAMILY 65 or OLDER	R 473		INDIVIDUAL OR FAMILY 65 or OLDER	R 414		INDIVIDUAL OR FAMILY 65 or OLDER	200% GAP R 383
				FAMILY 65 or OLDER	R 679								INDIVIDUAL OR FAMILY 65 or OLDER	500% GAP R 467