

# ⊕ 2018 OVERVIEW

## COMPACT<sup>200</sup>, CO-EVOLUTION & ELITE OPTIONS















### 2018 PRODUCT OVERVIEW

⊕ COMPACT <sup>200</sup>	⊕ CO-EVOLUTION	⊕ ELITE
Our <b>COMPACT<sup>200</sup></b> option provides cover when your medical scheme does not cover the private fees charged by your doctor or specialist, refunds the costs of co-payments, casualty events & trauma counselling consultation fees, and pays a lump sum payment in the event of first time cancer diagnosis & accidental death.	Our <b>CO-EVOLUTION</b> option covers the gap that exists when your doctor or specialist charges a rate more than what your medical scheme pays, refunds the costs of co-payments, casualty events & trauma counselling consultation fees, and offers financial assistance in the event of first time cancer diagnosis & accidental death.	Our <b>ELITE</b> option provides cover when you become liable to pay the difference between what your doctor or specialist charges and the rate your medical scheme pays. We also provide cover for co-payments, casualty events, trauma counselling, rehabilitative & preventative care, and covers your gap policy premiums & medical scheme contributions when life happens and the premium or contribution payer no longer can.
BENEFIT OVERVIEW		
GAP BENEFIT	GAP BENEFIT	GAP BENEFIT
CO-PAYMENT BENEFIT	CO-PAYMENT BENEFIT	CO-PAYMENT BENEFIT
ONCOLOGY BENEFIT	N/A	ONCOLOGY BENEFIT
ONCOLOGY OPTIMISER BENEFIT	N/A	ONCOLOGY OPTIMISER BENEFIT
CANCER DIAGNOSIS BENEFIT	CANCER DIAGNOSIS BENEFIT	CANCER DIAGNOSIS BENEFIT
SUB-LIMIT BENEFIT	N/A	SUB-LIMIT BENEFIT
CASUALTY BENEFIT	CASUALTY BENEFIT	CASUALTY BENEFIT
TRAUMA COUNSELLING BENEFIT	TRAUMA COUNSELLING BENEFIT	TRAUMA COUNSELLING BENEFIT
N/A	N/A	REHABILITATION BENEFIT
N/A	N/A	PREVENTATIVE CARE BENEFIT
ADDITIONAL BENEFIT	ADDITIONAL BENEFIT	ADDITIONAL BENEFITS
N/A	N/A	GAP POLICY PREMIUM WAIVER BENEFIT
N/A	N/A	MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT
ACCIDENTAL DEATH BENEFIT	ACCIDENTAL DEATH BENEFIT	ACCIDENTAL DEATH BENEFIT

BENEFIT	⊕ COMPACT <sup>200</sup>	⊕ CO-EVOLUTION	⊕ ELITE
<b>OVERALL POLICY LIMIT (OPL)</b> Our gap cover options are subject to <b>OVERALL POLICY LIMITS (OPLs)</b> per year.	✔ Subject to an <b>OVERALL POLICY LIMIT (OPL)</b> of <b>R 150 000 per person</b> per year.	✔ Subject to an <b>OVERALL POLICY LIMIT (OPL)</b> of <b>R 150 000 per person</b> per year.	✔ Subject to an <b>OVERALL POLICY LIMIT (OPL)</b> of <b>R 150 000 per person</b> per year.
<b>GAP BENEFIT</b> Our <b>GAP BENEFIT</b> provides <b>additional</b> cover, when you become liable for the difference between what your service providers charge and what your medical scheme pays from your <b>medical scheme hospital benefit</b> for account shortfalls related to the following: <ul style="list-style-type: none"> <li>• Doctors and specialists</li> <li>• Dentistry and related procedures</li> <li>• Basic radiology</li> <li>• Specialised radiology limited to MRI, CT and PET scans</li> <li>• Pathology</li> <li>• Physiotherapy</li> <li>• Consumable items such as surgical gloves, bandages and gauze</li> <li>• Medication provided as part of your in- or out-of-hospital event</li> </ul>	✔ <b>Additional 200%</b> cover. Dentistry and related procedures limited to <b>R 3 000 per policy</b> per year. Specialised radiology limited to <b>R 2 000 per policy</b> per year.	✔ <b>Additional 500%</b> cover. Dentistry and related procedures limited to <b>R 3 000 per policy</b> per year. Specialised radiology limited to <b>R 2 000 per policy</b> per year.	✔ <b>Additional 500%</b> cover. Dentistry and related procedures limited to <b>R 5 000 per policy</b> per year. Specialised radiology limited to <b>R 2 000 per policy</b> per year.
<b>CO-PAYMENT BENEFIT</b> Our <b>CO-PAYMENT BENEFIT</b> covers in- and out-of-hospital medical procedure related and specialised radiology scan co-payments, deductibles or hospital admission fees, represented as either a rand amount or a percentage.	✔ Our <b>CO-PAYMENT BENEFIT</b> is limited to <b>R 15 000 per policy</b> per year.	✔ Our <b>CO-PAYMENT BENEFIT</b> is limited to <b>R 50 000 per policy</b> per year.	✔ Our <b>CO-PAYMENT BENEFIT</b> does not have a benefit limit but is subject to the <b>OPL</b> .  You will also be covered for <b>1 co-payment</b> up to an amount of <b>R 8 500 per policy</b> per year, for the voluntary use of a hospital or day clinic outside your medical scheme's designated network.

BENEFIT	⊕ COMPACT <sup>200</sup>	⊕ CO-EVOLUTION	⊕ ELITE
<p><b>ONCOLOGY BENEFIT</b></p> <p>You are covered when your medical scheme only pays a portion towards your approved oncology treatment such as radiotherapy, chemotherapy, basic and specialised radiology, pathology, specialist consultations, registered oncology facility fees, biological or specialised medication etc.</p> <p>Our <b>ONCOLOGY BENEFIT</b> covers you when your medical scheme only pays a portion towards your service providers' accounts.</p>	<p style="text-align: center;">✔</p> <p>Our <b>ONCOLOGY BENEFIT</b> does not have a benefit limit but is subject to the <b>OPL</b>.</p>	<p style="text-align: center;">✘</p>	<p style="text-align: center;">✔</p> <p>Our <b>ONCOLOGY BENEFIT</b> does not have a benefit limit but is subject to the <b>OPL</b>.</p>
<p><b>ONCOLOGY OPTIMISER BENEFIT</b></p> <p>You are covered when your medical scheme provides you with an oncology benefit but applies a rand amount limit from which you can claim per year. Once this rand amount limit is reached, you will be liable to pay all treatment costs thereafter.</p> <p>Our <b>ONCOLOGY OPTIMISER BENEFIT</b> covers your oncology treatment costs when your medical scheme no longer does.</p>	<p style="text-align: center;">✔</p> <p>Our <b>ONCOLOGY OPTIMISER BENEFIT</b> is limited to <b>R 50 000 per person</b> per year.</p>	<p style="text-align: center;">✘</p>	<p style="text-align: center;">✔</p> <p>Our <b>ONCOLOGY OPTIMISER BENEFIT</b> does not have a benefit limit but is subject to the <b>OPL</b>.</p>
<p><b>CANCER DIAGNOSIS BENEFIT</b></p> <p>Our <b>DIAGNOSIS BENEFIT</b> provides a once-off payment when you are diagnosed with cancer for the first time and the diagnosis aligns to specific qualifying criteria. This benefit ceases at the age of 65.</p>	<p style="text-align: center;">✔</p> <p>Our <b>CANCER DIAGNOSIS BENEFIT</b> provides a once-off payment of <b>R 15 000</b>. <b>Not</b> subject to the <b>OPL</b>.</p>	<p style="text-align: center;">✔</p> <p>Our <b>CANCER DIAGNOSIS BENEFIT</b> provides a once-off payment of <b>R 5 000</b>. <b>Not</b> subject to the <b>OPL</b>.</p>	<p style="text-align: center;">✔</p> <p>Our <b>CANCER DIAGNOSIS BENEFIT</b> provides a once-off payment of <b>R 30 000</b>. <b>Not</b> subject to the <b>OPL</b>.</p>
<p><b>SUB-LIMIT BENEFIT</b></p> <p>Our <b>SUB-LIMIT BENEFIT</b> provides cover when you become liable to settle a portion of your internal prosthesis provider's account, or the service providers' accounts relating to your non-PMB day procedure or renal dialysis treatment, as indicated.</p>	<p style="text-align: center;">✔</p> <p>Our <b>SUB-LIMIT BENEFIT</b> provides cover for your internal prosthesis provider's account, up to <b>R 15 000 per event</b> with a maximum of <b>R 30 000 per person</b> per year.</p>	<p style="text-align: center;">✘</p>	<p style="text-align: center;">✔</p> <p>Our <b>SUB-LIMIT BENEFIT</b> provides cover for your internal prosthesis provider's account, or the service providers' accounts relating to your non-PMB day procedure or renal dialysis treatment, up to <b>R 30 000 per event</b> with a maximum of <b>R 60 000 per person</b> per year.</p> <p>You will also be covered for <b>2 MRI or CT scans</b> up to an amount of <b>R 2 500 per scan per policy</b> per year, when you become liable to settle a portion of, or the full amount of your service provider's account.</p>
<p><b>CASUALTY BENEFIT</b></p> <p>Our <b>CASUALTY BENEFIT</b> covers the cost of your casualty event, including return visits for follow-up treatment that is required as a result of your initial casualty event, for:</p> <ul style="list-style-type: none"> <li>• Doctor or specialist consultations</li> <li>• Basic and specialised radiology</li> <li>• Pathology</li> <li>• Consumable items such as surgical gloves, bandages and gauze</li> <li>• Medication provided as part of your casualty event at the registered medical facility</li> <li>• Upfront casualty co-payments or facility fees</li> </ul>	<p style="text-align: center;">✔</p> <p>Our <b>CASUALTY BENEFIT</b> is limited to <b>R 5 000 per policy</b> per year.</p>	<p style="text-align: center;">✔</p> <p>Our <b>CASUALTY BENEFIT</b> is limited to <b>R 7 000 per policy</b> per year.</p>	<p style="text-align: center;">✔</p> <p>Our <b>CASUALTY BENEFIT</b> is limited to <b>R 10 000 per policy</b> per year.</p>
<p><b>TRAUMA COUNSELLING BENEFIT</b></p> <p>Our <b>TRAUMA COUNSELLING BENEFIT</b> covers your consultation fees in the event that you witnessed or were directly affected by an act of physical violence or an accident resulting in serious bodily injury or death, when you are diagnosed with a dread disease or are affected by a loved one's diagnosis of a dread disease or death.</p>	<p style="text-align: center;">✔</p> <p>Our <b>TRAUMA COUNSELLING BENEFIT</b> is limited to <b>R 5 000 per policy</b> per year.</p>	<p style="text-align: center;">✔</p> <p>Our <b>TRAUMA COUNSELLING BENEFIT</b> is limited to <b>R 7 000 per policy</b> per year.</p>	<p style="text-align: center;">✔</p> <p>Our <b>TRAUMA COUNSELLING BENEFIT</b> is limited to <b>R 10 000 per policy</b> per year.</p>

BENEFIT	⊕ COMPACT <sup>200</sup>	⊕ CO-EVOLUTION	⊕ ELITE
<p><b>REHABILITATION OPTIMISER BENEFIT</b></p> <p>Our <b>REHABILITATION OPTIMISER BENEFIT</b> covers your rehabilitation treatment costs when your medical scheme provides you with a rehabilitation benefit for accidental events, but applies a rand amount limit or a limit to the number of days you may be admitted from which you can claim per year. Once these limits are reached, you will be liable to pay all treatment costs thereafter.</p> <p>You are covered for rehabilitation treatment provided by on-site therapists as well as your stay at a registered sub-acute or step-down facility, when your medical scheme no longer provides cover.</p>	⊗	⊗	☑
<p><b>PREVENTATIVE CARE BENEFIT</b></p> <p>Our <b>PREVENTATIVE CARE BENEFIT</b> covers your consultation fee or the cost of a Pap smear, prostate screening (PSA test) or full blood count (FBC test) to help diagnose certain cancers.</p>	⊗	⊗	☑
<p><b>ADDITIONAL BENEFITS</b></p> <p>Our <b>GAP POLICY PREMIUM WAIVER BENEFIT</b> covers your Stratum Benefits policy premium in the event of death, permanent disability or forced retrenchment of the Stratum Benefits policy premium payer.</p>	⊗	⊗	☑
<p>Our <b>MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT</b> covers your medical scheme contribution in the event of death or permanent disability of the medical scheme contribution payer.</p>	⊗	⊗	☑
<p>Our <b>ACCIDENTAL DEATH BENEFIT</b> provides a lump sum payment in the event of the accidental death of the principal insured, spouse or dependant, as indicated.</p>	☑	☑	☑
	<p>Our <b>ACCIDENTAL DEATH BENEFIT</b> provides a payment of <b>R 15 000</b> in the event of the accidental death of the principal insured or spouse, and <b>R 5 000</b> for the accidental death of a dependant.</p> <p><b>Not subject to the OPL.</b></p>	<p>Our <b>ACCIDENTAL DEATH BENEFIT</b> provides a payment of <b>R 7 000</b> in the event of the accidental death of the principal insured or spouse.</p> <p><b>Not subject to the OPL.</b></p>	<p>Our <b>ACCIDENTAL DEATH BENEFIT</b> provides a payment of <b>R 25 000</b> in the event of the accidental death of the principal insured or spouse, and <b>R 5 000</b> for the accidental death of a dependant.</p> <p><b>Not subject to the OPL.</b></p>

BENEFIT	⊕ COMPACT <sup>200</sup>	⊕ CO-EVOLUTION	⊕ ELITE
WE COVER	<p><b>INDIVIDUALS 64 AND YOUNGER</b></p> <ul style="list-style-type: none"> <li>We cover you and your spouse on one policy, even if you belong to different medical schemes or medical scheme options, including all dependants registered on your or your spouse's medical scheme option.</li> </ul> <p><b>INDIVIDUALS 65 AND OLDER</b></p> <ul style="list-style-type: none"> <li>We cover you and your spouse on one policy, even if you belong to different medical schemes or medical scheme options, or you and one other dependant registered on your medical scheme option.</li> <li>Where either one, or both individuals are 65 and older the 65+ premium will apply, limited to two insured individuals per policy.</li> </ul>		
MONTHLY PREMIUM	<p><b>64 AND YOUNGER</b></p> <p> Single ..... R 180</p> <p> Family ..... R 210</p> <p><b>65+ *</b></p> <p> Single or  Family ... R 350</p> <p><small>*Limited to two insured individuals per policy</small></p>	<p><b>64 AND YOUNGER</b></p> <p> Single ..... R 200</p> <p> Family ..... R 250</p> <p><b>65+ *</b></p> <p> Single or  Family ... R 400</p> <p><small>*Limited to two insured individuals per policy</small></p>	<p><b>64 AND YOUNGER</b></p> <p> Single ..... R 295</p> <p> Family ..... R 355</p> <p><b>65+ *</b></p> <p> Single ..... R 470</p> <p> Family ..... R 575</p> <p><small>*Limited to two insured individuals per policy</small></p>

**IMPORTANT TO NOTE:**

- Where a claim under our **GAP BENEFIT**, **CO-PAYMENT BENEFIT** or **SUB-LIMIT BENEFIT** is received for a condition, procedure, surgery, treatment or an investigation and any related accounts in respect of Adenoidectomy, Tonsillectomy, Myringotomy/Grommets, Cardiovascular procedures, Cataract removal, Dentistry, Hysterectomy (unless due to cancer diagnosis), Hernia repair, Joint replacement, MRI, CT and PET scans, Nasal and sinus surgery, Pregnancy and childbirth, Spinal procedures and Scopes 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.
- Our **CANCER DIAGNOSIS BENEFIT**, **GAP POLICY PREMIUM WAIVER BENEFIT**, **MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT** and **ACCIDENTAL DEATH BENEFIT** are not subject to the **OVERALL POLICY LIMIT (OPL)**.