

BENEFIT	BENEFITS DESCRIPTION	ESSENTIAL +	ENHANCED	PREMIER
<b>Accident Hospital Cover</b> (No Waiting Period)	Hospitalisation due to an accident. Pre- Authorisation required.	R 75 000 - Single R 150 000 - Family	R 100 000 - Single R 200 000 - Family	R 175 000 - Single R 275 000 - Family
<b>Daily Illness</b> (3 Month Waiting Period)	Maximum benefit value is R 150 000. Limited to 2 events per member per year.		Maximum benefit is R 100 000	Maximum benefit is R 150 000
<b>Diagnostic Procedures</b> (3 Month Waiting Period)	Covers selected diagnostic procedures in Private Hospitals. Pre- Authorisation required.		Up to R 10 000 per family, per annum	Up to R 20 000 per family, per annum
<b>ICU Illness</b> (3 Month Waiting Period)	Maximum benefit payable upon conclusion of diagnosis is R 150 000.		Maximum benefit payable is R 100 000	Maximum benefit payable is R 150 000
<b>Scheduled Hospital Procedure</b> (3 Month Waiting Period)	Maximum benefit payable for scheduled Private Hospital procedures is R 200 000.		Maximum benefit payable is R 100 000	Maximum benefit payable is R 200 000
<b>Day Clinic Procedures</b> (3 Month Waiting Period)	Provides access to a private day clinic facility, to conduct a permitted minor procedure.		Up to R 18 000 per family per annum	Up to R 25 000 per family per annum

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<b>Emergency Services (Road &amp; Air)</b> (No Waiting Period)	Emergency services are available to a member by using the contact number provided on membership card. Costs incurred covered if incident deemed as emergency.	R 20 000	R 30 000	R 40 000
<b>Casualty Emergency Visits</b> (1 Month Waiting Period)	Casualty Room treatment for either accident or illness. Pre-Authorisation will be required.	R 1 000	R 3 000	R 5 000

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<b>Family Funeral Plan</b> (6 Month Waiting Period)	Provides family funeral cover within the Silver and Gold healthcare plans.	Principle Member - R 10 000 & Spouse - R 5 000	Principle Member - R 15 000 & Spouse - R 10 000	Principle Member - R 20 000 & Spouse - R 15 000
		Children over 14 Years - R 5 000	Children over 14 Years - R 10 000	Children over 14 Years - R 15 000
		Children over 6 to 13 Years - R 2500	Children over 6 to 13 Years - R 3500	Children over 6 to 13 Years - R 4500
		Children 0 to 6 Years - R 1500	Children 0 to 6 Years - R 2500	Children 0 to 6 Years - R 3500
		Stillborn 28 weeks - R 1000	Stillborn 28 weeks - R 1500	Stillborn 28 weeks - R 1800
<b>Accidental Permanent Disability</b> (6 Month Waiting Period)	Provides accidental permanent disability for principle member.	R 50 000	R 100 000	R 200 000

# PREMIUMS

	ESSENTIAL +	ENHANCED	PREMIER
<b>Principle Member</b>	R 395.00	R 510.00	R 820.00
<b>Spouse</b>	R 355.00	R 475.00	R 675.00
<b>Adult Dependent</b>	R 395.00	R 510.00	R 820.00
<b>Child Dependent</b>	R 246.00	R 315.00	R 410.00