






CORPORATE GAP COVER PRODUCT RANGE OVERVIEW

	CORPORATE COMPACT <sup>200</sup>	CORPORATE ELITE PLUS	CORPORATE ELITE	CORPORATE ACCESS PLUS
<b>OVERALL POLICY LIMIT (OPL)</b>	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
<b>KEY BENEFITS</b>				
<b>GAP COVER</b>	200% Benefit limits apply (OPL)	500% Benefit limits apply (OPL)	500% Benefit limits apply (OPL)	500% Benefit limits apply (OPL)
<b>CO-PAYMENT COVER</b>				⊗
<b>ADMISSION AND PROCEDURE CO-PAYMENTS</b>	R 15 000 per policy per year (OPL)	No benefit limit (OPL)	No benefit limit (OPL)	⊗
<b>ROBOTIC SURGERY CO-PAYMENT</b>	⊗	R 10 000 per policy per year (OPL)	R 10 000 per policy per year (OPL)	⊗
<b>PENALTY CO-PAYMENT</b>	⊗	1 up to R 10 000 per policy per year (OPL)	1 up to R 10 000 per policy per year (OPL)	⊗
<b>SUB-LIMIT COVER</b>				⊗
<b>INTERNAL PROSTHETIC DEVICES</b>	R 15 000 per person per event (OPL)	R 30 000 per person per event (OPL)	R 30 000 per person per event (OPL)	⊗
<b>RENAL DIALYSIS TREATMENTS</b>	⊗	R 30 000 per person per event (OPL)	R 30 000 per person per event (OPL)	⊗
<b>COLONOSCOPIES AND GASTROSCOPIES</b>	⊗	R 3 000 per person per event (OPL)	R 3 000 per person per event (OPL)	⊗
<b>MRI AND CT SCANS</b>	⊗	R 3 000 per person per event (OPL)	R 3 000 per person per event (OPL)	⊗
<b>PRIVATE WARD COVER</b>	⊗	R 2 500 per policy per year (Not subject to OPL)	R 2 500 per policy per year (Not subject to OPL)	⊗
<b>CANCER COVER</b>				⊗
<b>BREAST RECONSTRUCTION</b>	⊗	1 up to R 30 000 per person per lifetime (OPL)	⊗	⊗
<b>CANCER TREATMENT SHORTFALLS</b>	No benefit limit (OPL)	No benefit limit (OPL)	No benefit limit (OPL)	⊗
<b>CANCER TREATMENT TOP-UP</b>	R 60 000 per person per year (OPL)	No benefit limit (OPL)	No benefit limit (OPL)	⊗
<b>PHYSICAL REHABILITATION TOP-UP COVER</b>	⊗	R 10 000 per person per year	R 10 000 per person per year	⊗
<b>OUT-PATIENT SPECIALIST CONSULTATION COVER</b>	⊗	R 1 000 per consultation Limited to 3 per policy per year	⊗	⊗
<b>CASUALTY COVER</b>	R 6 000 per policy per year (OPL)	R 12 000 per policy per year (OPL)	R 12 000 per policy per year (OPL)	R 2 000 per policy per year (OPL)
<b>TRAUMA COUNSELLING COVER</b>	R 5 000 per policy per year (OPL)	R 10 000 per policy per year (OPL)	R 10 000 per policy per year (OPL)	⊗
<b>PREVENTATIVE CARE COVER</b>	⊗	R 1 000 per policy per year (OPL)	R 1 000 per policy per year (OPL)	⊗
<b>PAYOUT AND WAIVER BENEFITS</b>				
	NOT SUBJECT TO OPL	NOT SUBJECT TO OPL	NOT SUBJECT TO OPL	NOT SUBJECT TO OPL
<b>ACCIDENTAL DISABILITY AND DEATH</b>	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 25 000 Principal Insured   R 25 000 Spouse R 5 000 Other Dependants 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
<b>FIRST-TIME CANCER DIAGNOSIS</b>	R 15 000 per person per lifetime	R 30 000 per person per lifetime	R 30 000 per person per lifetime	⊗
<b>MEDICAL AID CONTRIBUTION WAIVER</b>	⊗	6 Months Limited to R 4 500 per month	6 Months Limited to R 4 500 per month	⊗
<b>STRATUM POLICY PREMIUM WAIVER</b>	⊗	12 Months	6 Months	⊗

	CORPORATE COMPACT <sup>200</sup>	CORPORATE ELITE PLUS	CORPORATE ELITE	CORPORATE ACCESS PLUS
<b>LIFESTYLE BENEFITS</b>				
 <b>FUEL REWARDS</b>	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
 <b>INTERNATIONAL TRAVEL INSURANCE</b>	⊗	1 Trip per policy per year Maximum 31 days	1 Trip per policy per year Maximum 31 days	⊗
 <b>ACCESS COVER</b>	⊗	⊗	⊗	Covers specific medical procedures and treatments that your medical aid plan excludes (OPL):  <ul style="list-style-type: none"> <li>R 5 000</li> <li>• Endoscopic procedures</li> <li>R 10 000</li> <li>• MRI and/or CT scan (due to an accidental event)</li> <li>R 14 000</li> <li>• Bunion surgery</li> <li>• Dental procedures - impacted teeth (children younger than 18)</li> <li>R 20 000</li> <li>• Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast)</li> <li>• Removal of varicose veins</li> <li>• Skin disorders (incl. benign growths and/or lipomas)</li> <li>R 23 000</li> <li>• Functional nasal surgery</li> <li>R 25 000</li> <li>• Knee and/or shoulder surgery</li> <li>R 50 000</li> <li>• Arthroscopic surgery</li> <li>• Back and/or neck surgery</li> <li>• Joint replacement surgery</li> <li>R 55 000</li> <li>• Oesophageal reflux and hiatus hernia surgery</li> <li>R 80 000</li> <li>• Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor &amp; hearing aids)</li> <li>• Dental procedures for reconstructive surgery (due to an accidental event)</li> </ul>
<b>MONTHLY PREMIUM</b>	Determined by a number of factors, such as the employer group's average age and whether cover is compulsory or voluntary for employees.			