

Your Sirago policy has an Overall Annual Limit (OAL) of R164 000 for GAP and Co-Pay cover and an Overall Annual Limit (OAL) of R100 000 for Exact Cover per beneficiary.



<p>0 - 54 R461 R530</p>	<p>55 - 64 R519 R611</p>	<p>65+ R576 R691</p>
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Age Limit:
None

OAL per beneficiary per annum:
R164 000

EXACT BENEFITS

MEDICAL PROCEDURES WE WILL COVER

Arthroscopic Surgery
R85 000

Back And Neck Surgery
R85 000

Bunion Surgery
R17 500

Cochlear Implant, Auditory Brain Implant and Internal Nerve Stimulator Surgery including the Device and Processor
R80 000

Dental Procedures for Reconstructive Plastic Surgery due to an Accident
R80 000

Functional Nasal Surgery
R25 000

Joint Replacement Surgery
R50 000

Oesophageal Reflux And Hiatus Hernia Surgery
R60 000

Varicose Vein Surgery
R22 500

Waiting Periods

A 3 month general waiting period is applicable on any new incepted policies and / or additional dependents to the current policy, except in the event of an accident. In the event that the policyholder has held a Sirago policy for 12 months or more and wants to upgrade to a higher option, all additional benefits will be subject to a maximum of an additional 3 months waiting period. If the policyholder has held a Sirago policy for less than 12 months and intends to upgrade to a higher option, the waiting periods in the higher option per benefit category is applicable. A 10 month waiting period on pre-existing condition specific disease/illness.

Policy Specific Waiting Periods

First 6 months of the policy cover inception. Thereafter, benefits will be payable at a rate of 50% of benefits available from month 7 to 10 after inception of the policy. From month 11, the policy benefits will be fully available except where there are condition specific exclusions and when a new beneficiary joins the policy and is subject to underwriting terms.

Specific Waiting Periods

A 10 month waiting period for pregnancy and confinement. A 12 month waiting period on cancer related pre-existing conditions is applicable.

Note

For all terms and conditions, benefits, limitations, exclusions please visit www.sirago.co.za or contact your broker.

GAP BENEFITS

Will settle claims up to 300% of the Medical Scheme rate. Limited to a maximum of 400% or at the stated benefit value.

CO-PAY BENEFITS

The excesses imposed by your medical scheme payable to a maximum rand limit for specified procedures or tests. Cover for co-payments imposed by medical schemes for hospital admissions, scans and surgical procedures. Co-payment benefits are subject to a sublimit of R21 000 per policy per annum, limited to R7 000 per claim.

BROKER DETAILS



CONTACT US

Tel: 010 599 1163
 Fax: 086 555 2682
 Email: info@sirago.co.za
 Physical Address: Midrand Business Park, Building 3, 563 Old Pretoria Main Road, Midrand
 Postal Address: PO Box 1115, Bromhof, 2154
 Website: www.sirago.co.za
 Twitter: @GoGetGap

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