

Your Sirago policy has an Overall Annual Limit (OAL) of R164 000 per beneficiary.



0 - 54
R203 R218

55 - 64
R244 R272

65+
R285 R325

Age Limit:
None

OAL per beneficiary per annum:
R164 000

IN HOSPITAL BENEFITS

Gap Cover

Will settle claims at an additional 200% above Medical Scheme rate or at the stated benefit value.

Co-payments

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 sub-limit of R25 000 per policy per annum, limited to R5 500 per claim.

Admission Fee Cover

Admission fee co-payments: subject to a sub-limit of R3 000 per claim, a maximum of 2 claims per policy per annum for the voluntary use of a Non-DSP (network hospital). This includes the use of a partial cover network hospital as determined by your Medical Scheme co-payments related to cancer are catered for in a separate benefit category.

Day Hospital / Clinic and/or In Room Surgical Procedures Cover

Will settle the Gap portion of claims.

PMB Cover

R50 000 sub-limit per policy per annum. Paid to a maximum of R20 000 per claim for the use of Non-DSP facilities for PMB treatments.

Value Added Benefits

These do not form part of the aggregated OAL of R164 000

Sira-Go' Baby

A branded Sirago welcome gift will be posted (or delivered to your contracted broker) to your physical address as per your application form upon receipt of the instruction to add the new-born child. The instruction must be submitted within 31 days of the birth of the child to the policy. Subject to availability. Please allow 6 weeks for delivery.

OUT OF HOSPITAL BENEFITS

Emergency Room Cover

A sub-limit of R4 000 is applicable. This benefit covers an emergency at any registered emergency facility when you require immediate medical treatment due to an accident or illness. The following benefits collectively accumulate to the sub-limit: **Accident benefit:** all costs related to the accidental event will be covered and paid to a maximum value of the sub-limit available, whether you are liable to pay the costs related to the emergency event out of your own pocket or if your Medical Scheme pays from your savings account. **Illness benefit:** when you visit an emergency room in a medical emergency as a result of illness, we will cover the Gap portion only. We will cover a GP's emergency facility where no hospital emergency is available within a 30km radius within the above stated benefit limits.

Note

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

BROKER DETAILS



FOR A WORLD OF POSSIBILITIES **#GOGETGAP**

CONTACT US

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