

# SYNERGY

Monthly premium: R178 per family for under 65yrs  
Monthly premium: R249 per family for 65yrs+

*This is the ideal benefit offering to choose if your medical aid has additional co-payments and out-of-pocket deductibles.*



## BENEFITS

Overall Annual Limit (OAL) -  
R150 000 per insured per annum

### Benefits for in-hospital treatment

Medical Expense Shortfall Cover

Increases the medical aid rate up to 500% (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit

Co-payment Cover

R20 000 per admission per insured. Subject to the Overall Annual Limit

Sub-limit Cover for Internal Prosthesis

R10 000 per admission per insured. Limited to R50 000 per family per annum, subject to the Overall Annual Limit

### Benefits for out-of-hospital treatment

Co-payments for MRI, CT and PET scans

R20 000 per admission per insured. Subject to the Overall Annual Limit

Casualty Benefit (Accidents only)

R6 000 per event per insured. Subject to the Overall Annual Limit

## ADDED BENEFITS

SPOTLIGHT  
ON

International Travel Cover

R5 000 000 per insured

## Waiting Periods

- A 3-month general waiting period applies to all benefits, with exception of benefits providing cover up to 500% should the commencement of the policy be in line with the commencement date of the medical scheme
- A 9-month waiting period on pregnancy/childbirth
- A 12-month waiting period on: hysterectomy (except where malignancy can be proven), hysteroscopies and endometrial ablations; joint replacements and spinal investigations, treatment or surgery (except in the event of an accident); tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth and treatment or surgery for a hernia (except as a result of emergency surgery), treatment and/or surgery for cataracts, gastroscopies, colonoscopies and pre-diagnosed cancer

Please note that this is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

*Disclaimer: This document is a summary for information purposes only and does not supersede the policy terms and conditions. In the event of any discrepancy, the policy, terms and conditions will prevail. Underwritten by Lombard Insurance Company Limited.*