

ENHANCE

Monthly premium: R252 per family for under 65yrs

Monthly premium: R352 per family for 65yrs+

An exciting benefit offering to enhance your medical scheme cover, which covers the majority of the shortfalls you could incur whilst in-hospital.



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	R50 000 per admission per insured. Subject to the Overall Annual Limit
Sub-limit Cover	R20 000 per admission per insured. Subject to the Overall Annual Limit

Benefits for out-of-hospital treatment

Co-payments for MRI, CT and PET scans	R50 000 per admission per insured. Subject to the Overall Annual Limit
Sub-limit Cover for MRI, CT and PET scans	R20 000 per admission per insured. Subject to the Overall Annual Limit
Casualty Benefit (Accidents only)	R7 500 per event per insured. Subject to the Overall Annual Limit

ADDED BENEFITS

SPOTLIGHT
ON

Cancer Diagnosis Benefit	Once off payment of R20 000 for first diagnosis of cancer, provided that the member is on an approved oncology treatment plan
Personal Accident Benefit	R20 000 per insured on the policy, covers death or permanent and total disability
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.