

# In-hospital benefits

### MEDICAL EXPENSE SHORTFALL COVER

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

### **CO-PAYMENT COVER**

Subject to the Overall Annual Limit

### **NON-DSP HOSPITAL PENALTY COVER**

R10 500 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R33 000 per admission per insured, limited to R72 000 per family per annum, including Robotic **Surgeries**. Subject to the Overall Annual Limit

# **Out-of-hospital benefits**

### **CO-PAYMENTS FOR MRI, CT AND PET SCANS**

Subject to the Overall Annual Limit

### **CO-PAYMENTS FOR SCOPES**

R6 000 per event. Limited to 2 claims per insured per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER FOR MRI, CT AND PET **SCANS**

R33 000 per event per insured. Limited to R72 000 per family per annum. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ACCIDENTS

R12 000 per event per insured. Subject to the Overall **Annual Limit** 

### **CASUALTY BENEFIT FOR ILLNESS**

R4 000 per event. Limited to 2 claims per family per annum. Subject to the Overall Annual Limit. Treatment is restricted to between the hours of 6pm – 6am Mondays - Fridays, Saturdays, Sundays and Public Holidays

# In-hospital and out-of-hospital benefits

### **MRI AND CT SCAN COVER**

Covers the cost of MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R5 500 per event and 1 claim per family per annum. Subject to the Overall Annual Limit

For waiting periods please refer to page 3

#### TRAUMA CARE COVER

Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, has been a victim of a violent crime or experienced the death of an immediate family member. Limited to R3 000 per consultation and R6 000 per family per annum. Subject to the Overall Annual Limit

### **Added benefits**

### **MEDICAL SCHEME CONTRIBUTION WAIVER**

Up to R7 500 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme contribution payer

### **GAP PREMIUM WAIVER**

Pays the premium for your Synergy Policy for 12 months; in the event of death or permanent and total disability as a result of an accident, of the contribution payer

### PERSONAL ACCIDENT **BENEFIT**

R13 500 per insured on the Policy, in the event of accidental death or permanent and total disability

### **INTERNATIONAL TRAVEL** COVER

R5 million per insured (notification of travel required 48 hrs prior to departure)

# In-hospital dental cover

### MEDICAL EXPENSE SHORTFALL COVER

Increases the medical aid rate up to 500% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

### BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN

Increases the Medical Aid rate up to 500% for basic dentistry for children up to and including 12 years old. Limited to R3 000 per family per annum. Subject to the Overall Annual Limit

### **CO-PAYMENT COVER**

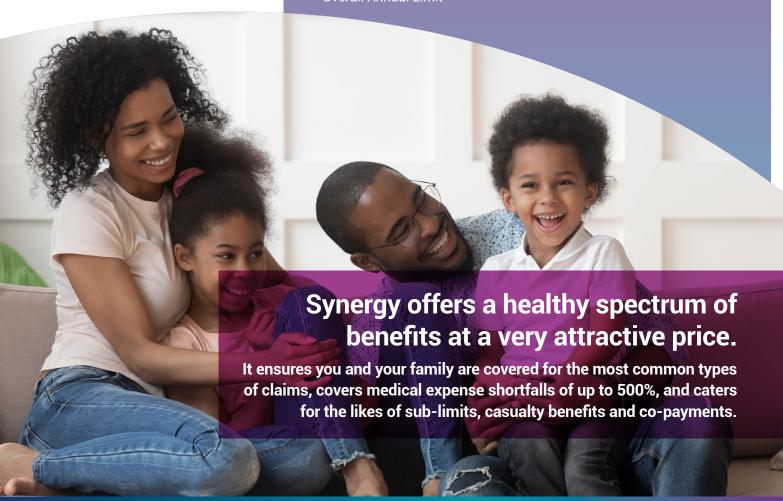
Subject to the Overall Annual Limit

### SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL **IMPLANTS**

Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R24 000 per admission and R50 000 per family per annum. Subject to the Overall **Annual Limit** 

### SUB-LIMIT COVER

R24 000 per admission and R50 000 per family per annum for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit



# WAITING PERIODS

# **Waiting Periods**

- A 3-month general waiting period applies to all benefits (except in the event of an accident, which occurred while on the Policy). In the event the commencement date of the Policy is the same as the commencement date of the Medical Scheme, no 3-month general waiting period will apply to Medical Expense Shortfall Cover
- A 10-month waiting period on pregnancy/childbirth
- A 12-month waiting period on investigations, treatment or surgery for: hysterectomy, hysteroscopies, endometriosis, ovarian cysts and fibroids (myomectomy), muscular-skeletal (except in the event of an accident, which occurred while on the Policy), tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, cancer, nasal and sinus



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.

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