

Product Comparison 2022

Navigating the way



Overall annual limit (OAL) of policy R177 800 per insured per annum

	PREMIER R487 per family for under 65yrs R699 per family for 65yrs+	OPTIMAL R365 per family for under 65yrs R537 per family for 65yrs+	SYNERGY R312 per family for under 65yrs R435 per family for 65yrs+	LAUNCH R144 per family for under 65yrs R249 per family for 65yrs+	MED-EXTEND R345 per family for under 65yrs R465 per family for 65yrs+
In-hospital benefits					
MEDICAL EXPENSE SHORTFALL COVER - increases the medical aid rate by	600%	500%	500%	350%	300%
CO-PAYMENT COVER	OAL	OAL	OAL	-	-
NON-DSP HOSPITAL PENALTY COVER - for using a hospital outside of your Medical Scheme's network	R13 000 per admission. 2 claims pfpa	R10 000 per admission. 1 claim pfpa	R8 000 per admission. 1 claim pfpa	-	-
SUB-LIMIT COVER	R35 000 per admission	R25 000 per admission. R60 000 pfpa	R25 000 per admission. R60 000 pfpa	-	-
TRAUMA RECOVERY COVER-sub-limit cover for step down facility post accident	R2 500 per admission. R10 000 pfpa	-	-	-	-
DEFINED PROCEDURES-excluded by your Medical Scheme	-	-	-	-	✓
MEDBOOST	-	-	-	-	✓

In-hospital and out-of-hospital benefits

TRADITIONAL CANCER COVER	OAL	20% co-payment cover	-	-	-
BIOLOGICAL CANCER DRUGS (formulary applies)	OAL	OAL	-	-	-
INNOVATIVE CANCER DRUG COVER- Provides cover for new innovative cancer drugs	R10 000 per claim	R10 000 per claim	-	-	-
MRI AND CT SCAN COVER - when there is no benefit on your Medical Scheme	R6 000 per event. 2 claims pfpa	R5 000 per event. 2 claims pfpa	R4 000 per event. 1 claim pfpa	-	-
TRAUMA COUNSELLING COVER - trauma counselling for critical illness diagnosis, violent crime, death of immediate family member	R1 500 per consult. R8 000 pfpa	R1 500 per consult. R7 000 pfpa	R1 500 per consult. R6 000 pfpa	-	-
BREAST CANCER PREVENTION COVER - increases medical aid rate for prophylactic mastectomy	600%	500%	-	-	-
BREAST CANCER RECONSTRUCTION COVER- Breast reconstruction post mastectomy	Affected Breast 600%. Unaffected breast R20 000	Affected Breast 500%. Unaffected breast R15 000	-	-	-

Out-of-hospital

CO-PAYMENTS FOR MRI, CT AND PET SCANS	OAL	OAL	OAL	-	-
CO-PAYMENTS FOR SCOPES	R3 500 per event, 2 claims per insured	R3 500 per event, 2 claims per insured	R3 500 per event, 2 claims per insured	-	-
SUB-LIMIT COVER FOR MRI, CT AND PET SCANS - Medical Scheme has annual limit for radiology	R35 000 per event	R25 000 per event. R60 000 pfpa	R25 000 per event. R60 000 pfpa	-	-
CASUALTY BENEFIT FOR ACCIDENTS	R14 500 per event	R9 500 per event	R9 000 per event	R5 500 per event	-
CASUALTY BENEFIT FOR ILLNESS - time restrictions apply	R3 000 per event. 3 claims pfpa	R3 000 per event. 2 claims pfpa	R2 500 per event. 2 claims pfpa	-	R3 000 pfpa

In-hospital dental benefits

MEDICAL EXPENSE SHORTFALL COVER - wisdom teeth, oral cancer, reconstruction for accidents	600%	500%	500%	350%	300%
BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN	R3 000 pfpa for children up to and incl 12 yrs	R2 000 pfpa for children up to and incl 12 yrs	R1 000 pfpa for children up to and incl 12 yrs	-	-
CO-PAYMENT COVER	OAL	OAL	OAL	-	-
SUB-LIMIT COVER - wisdom teeth, oral cancer, reconstruction for accidents, orthognathic surgery	R30 000 per admission	R20 000 per admission. R50 000 pfpa	R20 000 per admission. R50 000 pfpa	-	-
SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL IMPLANTS - oral cancer, reconstruction for accidents	R50 000 pfpa	R20 000 per admission. R50 000 pfpa	R20 000 per admission. R50 000 pfpa	-	-

Added benefits (not subject to OAL)

FIRST DIAGNOSIS OF CANCER BENEFIT	Stage1 - R5 000 Stage 2 - R15 000 Stage 3 - R20 000 Stage 4 - R25 000	-	-	-	-
MEDICAL SCHEME CONTRIBUTION WAIVER	✓	✓	✓	✓	-
GAP PREMIUM WAIVER	✓	✓	✓	✓	-
PERSONAL ACCIDENT BENEFIT	R30 000 per insured	R15 000 per insured	R10 000 per insured	-	-
DEATH DUE TO CRITICAL ILLNESS (excludes cancer)	R10 000 per insured	R7 500 per insured	-	-	-
ACCESS TO INTERNATIONAL TRAVEL COVER	R5 million	R5 million	R5 million	R5 million	R5 million

pfpa - per family per annum

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. Turnberry is an authorised Financial Services Provider FSP 36571

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. Insured by Lombard Insurance Company Limited (FSP no 1596)