

# Product Comparison 2025

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

	PREMIER R673 per family for under 65yrs R968 per family for 65yrs+ R496 per Individual for under 65yrs R677 Individual for 65yrs+	OPTIMAL R510 per family for under 65yrs R736 per family for 65yrs+	SYNERGY R441 per family for under 65yrs R628 per family for 65yrs+	LAUNCH R169 per family for under 65yrs R294 per family for 65yrs+	MED-EXTEND R398 per family for under 65yrs R562 per family for 65yrs+
<b>In-hospital benefits</b>					
MEDICAL EXPENSE SHORTFALL COVER	600%	500%	500%	350%	300%
CO-PAYMENT COVER	OAL	OAL	OAL	R4 000 per admission. 1 claim pfpa	R6 500 per admission. 2 claims pfpa
NON-DSP HOSPITAL PENALTY COVER	R16 500 per admission. 2 claims pfpa	R13 500 per admission. 1 claim pfpa	R10 500 per admission. 1 claim pfpa	-	-
SUB-LIMIT COVER	R43 000 per admission	R33 000 per admission. R72 000 pfpa	R33 000 per admission. R72 000 pfpa	-	-
TRAUMA RECOVERY COVER	R6 000 per admission. R10 000 pfpa	-	-	-	-
DEFINED PROCEDURES	-	-	-	-	Refer to Brochure
MEDBOOST	-	-	-	-	Refer to Brochure

## In-hospital and out-of-hospital benefits

TRADITIONAL CANCER COVER	OAL	20% co-payment cover	-	-	-
BIOLOGICAL CANCER DRUGS	OAL	OAL	-	-	-
INNOVATIVE CANCER DRUG COVER	R12 000 per claim	R12 000 per claim	-	-	-
MRI AND CT SCAN COVER	R8 000 per event. 2 claims pfpa	R7 000 per event. 2 claims pfpa	R5 500 per event. 1 claim pfpa	-	R5 500 per event. 1 claim pfpa
TRAUMA COUNSELLING COVER	R3 000 per consult. R8 000 pfpa	R3 000 per consult. R7 000 pfpa	R3 000 per consult. R6 000 pfpa	-	-
BREAST CANCER PREVENTION COVER	600%	500%	-	-	-
BREAST CANCER RECONSTRUCTION COVER	Affected Breast 600%. Unaffected breast R29 000 per lifetime	Affected Breast 500%. Unaffected breast R22 000 per lifetime	-	-	-
SCREENING SCOPES	Limited to 1 every 5 years, per insured person and R8 500. Subject to the OAL	Limited to 1 every 5 years, per insured person and R6 500. Subject to the OAL	-	-	-

## Out-of-hospital

CO-PAYMENTS FOR MRI, CT AND PET SCANS	OAL	OAL	OAL	-	-
CO-PAYMENTS FOR SCOPES	R6 000 per event, 2 claims per insured	R6 000 per event, 2 claims per insured	R6 000 per event, 2 claims per insured	-	-
SUB-LIMIT COVER FOR MRI, CT AND PET SCANS	R43 000 per event	R33 000 per event. R72 000 pfpa	R33 000 per event. R72 000 pfpa	-	-
CASUALTY BENEFIT FOR ACCIDENTS	R18 000 per event	R12 000 per event	R12 000 per event	R7 000 per event	R4 500 / 1 pfpa
CASUALTY BENEFIT FOR ILLNESS	R5 000 per event. 3 claims pfpa	R5 000 per event. 2 claims pfpa	R4 000 per event. 2 claims pfpa	-	

## In-hospital dental benefits

MEDICAL EXPENSE SHORTFALL COVER	600%	500%	500%	350%	300%
BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN	R5 000 pfpa for children up to and incl 12 yrs	R4 000 pfpa for children up to and incl 12 yrs	R3 000 pfpa for children up to and incl 12 yrs	-	-
CO-PAYMENT COVER	OAL	OAL	OAL	-	-
SUB-LIMIT COVER	R34 000 per admission	R24 000 per admission. R50 000 pfpa	R24 000 per admission. R50 000 pfpa	-	-
SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL IMPLANTS	R55 000 pfpa	R24 000 per admission. R50 000 pfpa	R24 000 per admission. R50 000 pfpa	-	-

## Added benefits (not subject to OAL)

FIRST DIAGNOSIS OF CANCER BENEFIT	Stage 1 - R7 500 Stage 2 - R18 000 Stage 3 - R25 000 Stage 4 - R30 000	-	-	-	-
MEDICAL SCHEME CONTRIBUTION WAIVER	R7 500 / 6 months	R7 500 / 6 months	R7 500 / 6 months	R7 500 / 6 months	R7 500 / 6 months
GAP PREMIUM WAIVER	12 months	12 months	12 months	12 months	12 months
PERSONAL ACCIDENT BENEFIT	R34 000 per insured	R19 500 per insured	R13 500 per insured	-	-
DEATH DUE TO CRITICAL ILLNESS (excludes cancer)	R13 500 per insured	R9 500 per insured	-	-	-
ACCESS TO INTERNATIONAL TRAVEL COVER	R5 million	R5 million	R5 million	R5 million	R5 million