

# MED-EXTEND

**Monthly premium: R426 per family for under 65yrs**

**Monthly premium: R601 per family for 65yrs+**

FIND OUT MORE



## Benefits

### IN-HOSPITAL PROCEDURES FUNDED BY YOUR MEDICAL SCHEME

Increases the Medical Aid rate up to 300%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, Consumables, etc.). Subject to the Overall Annual Limit

### DEFINED PROCEDURES EXCLUDED BY YOUR MEDICAL SCHEME

Med-Extend will assist in paying for Defined Procedures that have been excluded by your Medical Scheme up to a specified rand value, as listed below. Subject to the Overall Annual Limit

### CO-PAYMENT COVER

R7 000 per admission. Limited to 2 claims per family per annum. Subject to the Overall Annual Limit

## Added benefits

### MEDICAL SCHEME CONTRIBUTION WAIVER

Up to R8 200 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 Med-Extend Policy for 12 months; in the event of death or permanent and total disability as a result of an accident, of the contribution payer

### COMPLIMENTARY INTERNATIONAL TRAVEL COVER

Turnberry has secured free international travel cover for policyholders which provides R5 million medical emergency cover. We have also negotiated preferential rates for top up benefits for travellers under the age of 69. This benefit is provided through Santam Travel Insurance and does not form part of your GAP cover product, it is a value-added product with its own terms and conditions. Notification of travel required 48 hours prior to departure from RSA

## Out-of-hospital benefits

### CASUALTY BENEFIT FOR ACCIDENT AND ILLNESS

R5 000 per family per annum. The Casualty Benefit for Illness will be restricted to between the hours of 6pm – 6am Mondays – Fridays, Saturdays, Sundays and Public Holidays

### 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 R6 000 per event and 1 claim per family per annum. Subject to the Overall Annual Limit

## In-hospital dental cover

### MEDICAL EXPENSE SHORTFALL COVER

Increases the medical aid rate up to 300% 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

## MedBoost

MedBoost provides a lump sum benefit pay-out when you need to undergo a Defined Procedure and have been claim free for a number of years. The MedBoost pay-out would depend on the number of consecutive claim free years you have had as per the table provided.

Number of claim free years	MedBoost pay-out
3 years	R3 800
4 years	R4 900
5 years	R6 000
5+ years	R7 000

**Refer to page on Waiting Periods**

Defined Procedures	Benefit
Arthroscopic surgery	R81 700
Back or neck surgery	R81 700
Bunion surgery	R24 000
Cochlear implant, auditory brain implant and internal nerve stimulator surgery	R103 000
Dental procedures for impacted teeth for children younger than 21 years	R24 000
Dental procedures for reconstructive surgery required due to an accidental event	R103 000
Functional nasal surgery	R34 700
Joint replacement surgery	R71 000
Knee or shoulder surgery (excl joint replacements and arthroscopic surgery)	R39 000
Non-Cancerous breast conditions	R30 000
Oesophageal reflux and hiatus hernia surgery	R76 500
Removal of varicose veins	R30 500
Skin disorders (including benign growths and lipomas)	R30 500
Endoscopic procedures	R9 200
Adenoidectomy, myringotomy (grommets), tonsillectomy	R16 500

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.

Med-Extend has been designed to assist clients with **medical expense shortfalls** for Specialists and with covering Defined Procedures that have been excluded on their specific Medical Scheme option.





# FORMULARY AND 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



FOR MORE  
INFORMATION  
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## Biological Cancer Drugs

The lists below provide the Biological Cancer Drugs covered under Premier, Optimal and Dynamic

### LIST OF DRUGS

Herceptin	Faslodex	Avastin
Mylotarg	Velcade	Erbitux
Nexavar	Tarceva	Sutent
Gleevec	Alimta	Fludara
Sprycel	Zevalin	Mabthera

## NAVIGATING THE WAY

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.*  
*Insured by Lombard Insurance Company Limited.*

