

# Product Comparison 2024

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 R588 per family for under 65yrs R845 per family for 65yrs+ R433 per Individual for under 65yrs R591 Individual for 65yrs+	OPTIMAL R445 per family for under 65yrs R643 per family for 65yrs+	SYNERGY R380 per family for under 65yrs R532 per family for 65yrs+	LAUNCH R164 per family for under 65yrs R285 per family for 65yrs+	MED-EXTEND R386 per family for under 65yrs R525 per family for 65yrs+
<b>In-hospital benefits</b>					
MEDICAL EXPENSE SHORTFALL COVER	600%	500%	500%	350%	300%
CO-PAYMENT COVER	OAL	OAL	OAL	R3 500 per admission. 1 claim pfpa	R6 000 per admission. 2 claims pfpa
NON-DSP HOSPITAL PENALTY COVER	R15 500 per admission. 2 claims pfpa	R12 500 per admission. 1 claim pfpa	R9 700 per admission. 1 claim pfpa	-	-
SUB-LIMIT COVER	R41 000 per admission	R31 000 per admission. R70 000 pfpa	R31 000 per admission. R70 000 pfpa	-	-
TRAUMA RECOVERY COVER	R5 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	R11 000 per claim	R11 000 per claim	-	-	-
MRI AND CT SCAN COVER	R7 000 per event. 2 claims pfpa	R6 000 per event. 2 claims pfpa	R5 000 per event. 1 claim pfpa	-	R5 000 per event. 1 claim pfpa
TRAUMA COUNSELLING COVER	R2 500 per consult. R8 000 pfpa	R2 500 per consult. R7 000 pfpa	R2 500 per consult. R6 000 pfpa	-	-
BREAST CANCER PREVENTION COVER	600%	500%	-	-	-
BREAST CANCER RECONSTRUCTION COVER	Affected Breast 600%. Unaffected breast R27 000 per lifetime	Affected Breast 500%. Unaffected breast R20 000 per lifetime	-	-	-
SCREENING SCOPES	Limited to 1 every 5 years, per insured person and R7 500. Subject to the OAL	Limited to 1 every 5 years, per insured person and R6 000. Subject to the OAL	-	-	-

## Out-of-hospital

CO-PAYMENTS FOR MRI, CT AND PET SCANS	OAL	OAL	OAL	-	-
CO-PAYMENTS FOR SCOPES	R5 000 per event, 2 claims per insured	R5 000 per event, 2 claims per insured	R5 000 per event, 2 claims per insured	-	-
SUB-LIMIT COVER FOR MRI, CT AND PET SCANS	R41 000 per event	R31 000 per event. R70 000 pfpa	R31 000 per event. R70 000 pfpa	-	-
CASUALTY BENEFIT FOR ACCIDENTS	R16 500 per event	R11 000 per event	R10 000 per event	R6 500 per event	R4 000 / 1 pfpa
CASUALTY BENEFIT FOR ILLNESS	R4 000 per event. 3 claims pfpa	R4 000 per event. 2 claims pfpa	R3 500 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	R4 500 pfpa for children up to and incl 12 yrs	R3 500 pfpa for children up to and incl 12 yrs	R2 500 pfpa for children up to and incl 12 yrs	-	-
CO-PAYMENT COVER	OAL	OAL	OAL	-	-
SUB-LIMIT COVER	R32 500 per admission	R22 000 per admission. R50 000 pfpa	R22 000 per admission. R50 000 pfpa	-	-
SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL IMPLANTS	R54 000 pfpa	R22 000 per admission. R50 000 pfpa	R22 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 - R25 000 Stage 4 - R30 000	-	-	-	-
MEDICAL SCHEME CONTRIBUTION WAIVER	R6 600 / 6 months	R6 600 / 6 months	R6 600 / 6 months	R6 600 / 6 months	R6 600 / 6 months
GAP PREMIUM WAIVER	12 months	12 months	12 months	12 months	12 months
PERSONAL ACCIDENT BENEFIT	R32 000 per insured	R18 000 per insured	R12 000 per insured	-	-
DEATH DUE TO CRITICAL ILLNESS (excludes cancer)	R12 500 per insured	R8 500 per insured	-	-	-
ACCESS TO INTERNATIONAL TRAVEL COVER	R5 million	R5 million	R5 million	R5 million	R5 million