

OPTIMAL

Monthly premium: R285 per family for under 65yrs
 Monthly premium: R405 per family for 65yrs+

An ideal benefit option offering additional peace of mind for Cancer cover, especially where your Medical Scheme has limited cover.



BENEFITS Overall Annual Limit (OAL) - R150 000 per insured per annum

IN-HOSPITAL BENEFITS

MEDICAL EXPENSE SHORTFALL COVER	Increases the Medical Aid rate up to 500%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit
CO-PAYMENT COVER	Subject to the Overall Annual Limit
SUB-LIMIT COVER	R20 000 per admission per insured. Limited to R50 000 per family per annum. Subject to the Overall Annual Limit

IN-HOSPITAL AND OUT-OF-HOSPITAL BENEFITS

TRADITIONAL CANCER COVER	Co-payment cover for traditional cancer treatment limited to 20% per admission. Subject to the Overall Annual Limit (R100 000 excess)
BIOLOGICAL CANCER DRUG COVER	Provides cover for Biological Cancer Drugs when the Medical Scheme imposes a sub-limit. Subject to the formulary (see pg 10) and the Overall Annual Limit

OUT-OF-HOSPITAL BENEFITS

CO-PAYMENTS FOR MRI, CT AND PET SCANS	Subject to the Overall Annual Limit
CASUALTY BENEFIT (ACCIDENTS ONLY)	R8 000 per event per insured. Subject to the Overall Annual Limit

ADDED BENEFITS

MEDICAL SCHEME CONTRIBUTION WAIVER	Up to R6 000 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 Optimal 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	R10 000 per insured on the Policy, in the event of accidental death or permanent and total disability
CRITICAL ILLNESS BENEFIT	R7 500 per insured on the Policy in the event of death due to a critical illness
INTERNATIONAL TRAVEL COVER	R5 000 000 per insured

FOR CHILDBIRTH LIMITS AND WAITING PERIODS PLEASE REFER TO PAGE 10