

# PREMIER

Monthly premium: R382 per family for under 65yrs  
 Monthly premium: R535 per family for 65yrs+

Offering complete peace of mind, this is a comprehensive combination product with multiple benefits built into one Policy. It provides cancer benefits and significantly enhances your Medical Scheme cover.



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

### IN-HOSPITAL BENEFITS

<b>MEDICAL EXPENSE SHORTFALL COVER</b>	Increases the Medical Aid rate up to 600%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit
<b>CO-PAYMENT COVER</b>	Subject to the Overall Annual Limit
<b>NON-DSP HOSPITAL PENALTY COVER</b>	R10 000 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit
<b>SUB-LIMIT COVER</b>	R30 000 per admission per insured. Subject to the Overall Annual Limit

### IN-HOSPITAL AND OUT-OF-HOSPITAL BENEFITS

<b>TRADITIONAL CANCER COVER</b>	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. (R100 000 excess). Subject to the Overall Annual Limit
<b>BIOLOGICAL CANCER DRUG COVER</b>	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

<b>CO-PAYMENTS FOR MRI, CT AND PET SCANS</b>	Subject to the Overall Annual Limit
<b>SUB-LIMIT COVER FOR MRI, CT AND PET SCANS</b>	R30 000 per admission per insured. Subject to the Overall Annual Limit
<b>CASUALTY BENEFIT (ACCIDENTS ONLY)</b>	R13 000 per event per insured. Subject to the Overall Annual Limit

### ADDED BENEFITS

<b>CANCER DIAGNOSIS BENEFIT</b>	Once off payment of R25 000 for first diagnosis of cancer, provided that the insured is on an approved oncology treatment plan
<b>MEDICAL SCHEME CONTRIBUTION WAIVER</b>	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
<b>GAP PREMIUM WAIVER</b>	Pays the premium for your Premier Policy for 12 months; in the event of death or permanent and total disability as a result of an accident, of the contribution payer
<b>PERSONAL ACCIDENT BENEFIT</b>	R25 000 per insured on the Policy, in the event of accidental death or permanent and total disability
<b>CRITICAL ILLNESS BENEFIT</b>	R10 000 per insured on the Policy in the event of death due to a critical illness
<b>INTERNATIONAL TRAVEL COVER</b>	R5 000 000 per insured

**FOR CHILDBIRTH LIMITS AND WAITING PERIODS PLEASE REFER TO PAGE 10**