

SYNERGY

Monthly premium: R233 per family for under 65yrs
 Monthly premium: R330 per family for 65yrs+

This is the ideal benefit offering to choose if your Medical Scheme has additional co-payments and out-of-pocket deductibles.



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
NON-DSP HOSPITAL PENALTY COVER	R6 000 per admission. Limited to 1 claim per family per annum. 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

OUT-OF-HOSPITAL BENEFITS

CO-PAYMENTS FOR MRI, CT AND PET SCANS	Subject to the Overall Annual Limit
CASUALTY BENEFIT (ACCIDENTS ONLY)	R7 500 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 Synergy 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	R7 500 per insured on the Policy, in the event of accidental death or permanent and total disability
INTERNATIONAL TRAVEL COVER	R5 000 000 per insured

FOR CHILDBIRTH LIMITS AND WAITING PERIODS PLEASE REFER TO PAGE 10