

# PREMIER

**Monthly premium: R460 per family for under 65yrs**

**Monthly premium: R665 per family for 65yrs+**

## In-hospital benefits

### MEDICAL EXPENSE SHORTFALL COVER

Increases the Medical Aid rate up to 600% (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, Consumables, etc.). Subject to the Overall Annual Limit

### CO-PAYMENT COVER

Subject to the Overall Annual Limit

### NON-DSP HOSPITAL PENALTY COVER

R12 000 per admission. Limited to 2 claims per family per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R35 000 per admission per insured. Subject to the Overall Annual Limit

### TRAUMA RECOVERY COVER

Provides cover for when the Medical Scheme has imposed a sub-limit on a step-down facility for physical rehabilitation as a result of an accident which occurred while on the Policy. Limited to R2 000 per admission per insured and R10 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

### CO-PAYMENTS FOR SCOPES

R3 000 per event. Limited to 2 claims per insured per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER FOR MRI, CT AND PET SCANS

R35 000 per event per insured. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ACCIDENTS

R14 000 per event per insured. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ILLNESS

R2 500 per event. Limited to 3 claims per family per annum. Subject to the Overall Annual Limit. Treatment is restricted to between the hours of 7pm – 6am Mondays – Fridays, Saturdays, Sundays and Public Holidays

## In-hospital dental cover

### MEDICAL EXPENSE SHORTFALL COVER

Increases the medical aid rate up to 600% for impacted wisdom teeth, 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

### SUB-LIMIT COVER

R30 000 per admission per insured 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

### CO-PAYMENT COVER

Subject to the Overall Annual Limit

### SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL IMPLANTS

Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R50 000 per family per annum. Subject to the Overall Annual Limit

Overall Annual Limit (OAL) is  
**R171 000** per insured per annum

# In-hospital and out-of-hospital benefits

## TRADITIONAL CANCER COVER

Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. Subject to the Overall Annual Limit

## BIOLOGICAL CANCER DRUG COVER

Provides cover for Biological Cancer Drugs when the Medical Scheme imposes a sub-limit. Subject to the formulary and the Overall Annual Limit

## MRI AND CT SCAN COVER

Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R5 500 per event and 2 claims per family per annum. Subject to the Overall Annual Limit

## TRAUMA CARE COVER

Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R1 000 per consultation and R8 000 per family per annum. Subject to the Overall Annual Limit

## BREAST CANCER PREVENTION COVER

Increases the Medical Aid rate up to 600% for a Prophylactic Mastectomy. Subject to clinical entry criteria and the OAL

## BREAST CANCER RECONSTRUCTION COVER

Increases the Medical Aid rate up to 600% for a breast reconstruction post mastectomy due to cancer for the affected breast. Reconstruction of the unaffected breast for the purposes of symmetry, when there is no benefit on the Insured person's Medical Scheme is limited to R20 000 per insured person, per lifetime. Subject to the OAL

## Added benefits

### CANCER DIAGNOSIS BENEFIT

Once off payment for first diagnosis of Cancer based on the stage at time of diagnosis:

Stage 1	R5 000	Stage 2	R15 000
Stage 3	R20 000	Stage 4	R25 000

### 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 of 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

### PERSONAL ACCIDENT BENEFIT

R30 000 per insured on the Policy in the event of accidental death or permanent and total disability

### CRITICAL ILLNESS BENEFIT

R10 000 per insured on the Policy in the event of death due to a critical illness (excludes cancer)

### INTERNATIONAL TRAVEL COVER

R5 million per insured (notification of travel required 48 hrs prior to departure)



**Premier is the umbrella sheltering your entire family. It offers a vast range of benefits to cater for unforeseen medical expense shortfalls and provides comprehensive cancer benefits.**

**NAVIGATING THE WAY**

# FORMULARY AND WAITING PERIODS

## Biological Cancer Drugs

The lists below provide the Biological Cancer Drugs covered under Premier.

### LIST OF DRUGS

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

## Waiting Periods

- A 3-month general waiting period applies to all benefits. 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 (increasing the medical aid rate up to 600%)
- 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 a motor vehicle collision), tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, cancer, nasal and sinus

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.*

**NAVIGATING THE WAY**