

BENEFIT DESCRIPTION	Option 1	Option 2	Option 3	Option 4	Option 5
PRIMARY CARE BENEFITS					
GP Visits and Doctor Network	Unlimited when making use of the GP Network Providers. In the event of making use of a Non Network GP you will be reimbursed up to R250 for the consultation	Unlimited when making use of the GP Network Providers. In the event of making use of a Non Network GP you will be reimbursed up to R250 for the consultation	Unlimited when making use of the GP Network Providers. In the event of making use of a Non Network GP you will be reimbursed up to R250 for the consultation		
Specialist Visits	No Cover		R2000 per policy per annum		
Out of Area Visits	R250 reimbursement for using GPs not in the Network	R250 reimbursement for using GPs not in the Network	R250 reimbursement for using GPs not in the Network		
Prescribed and Chronic Medication	An extensive list is available according to the EssentialMed Acute Medication Formulary.	An extensive list is available according to the Essential Med Acute Medication Formulary.	An extensive list is available according to the Essential Med Acute Medication Formulary.		
HIV	R500 per month for ARV's Elisa blood test plus unlimited GP visits	R500 per month for ARV's Elisa blood test plus unlimited GP visits	R500 per month for ARV's Elisa blood test plus unlimited GP visits		
Optometry	1 eye test per beneficiary Free single vision lenses and frames every 24 mnths from SpecSavers		1 eye test per beneficiary plus free single or bi-focal vision lenses and frames every 24 months from SpecSavers		
Dentistry	Managed unlimited dentist consultations and procedures per formulary including cleaning, pain control, amalgam fillings and normal extractions.	Managed unlimited dentist consultations and procedures per formulary including cleaning, pain control, amalgam fillings and normal extractions.	Benefits of Option 1 Plus: Includes 1 root canal treatment to the value of R2000. 1 Crown per beneficiary to the value of R4500 per event within a 24mth period. Resin Fillings included		
Pathology	Included as a Standard Benefit should your doctor require you to have blood tests or X-rays done.	Included as a Standard Benefit should your doctor require you to have blood tests or X-rays done.	Included as a Standard Benefit should your doctor require you to have blood tests or X-rays done.		
Radiology	Included as a Standard Benefit should your doctor require you to have blood tests or X-rays done.	Included as a Standard Benefit should your doctor require you to have blood tests or X-rays done.	Included as a Standard Benefit should your doctor require you to have blood tests or X-rays done.		
HOSPITAL BENEFITS					
Accident Hospitalisation Plus Emergency Services	No Cover	Up to R75 000 per event for single, with an AOL of R150 000. R150 000 per incident per family with an AOL of R300 000	Up to R300 000 per event for single, with an AOL of R600 000. R600 000 per incident per family with an AOL of R1 200 000	Up to R300 000 per event for single, with an AOL of R600 000. R600 000 per incident per family with an AOL of R1 200 000	Up to R300 000 per event for single, with an AOL of R600 000. R600 000 per incident per family with an AOL of R1 200 000
Illness Hospitalisation	No Cover	No cover	1st 24 hours: up to R10 000 Day 2: up to R6 500 Day 3: up to R5 000 Day 4 onwards: up to R1 500 Maximum 21 days total admission (Includes Specific Stated Benefits)	1st 24 hours: up to R10 000 Day 2: up to R6 500 Day 3: up to R5 000 Day 4 onwards: up to R1 500 Maximum 21 days total admission (Includes Specific Stated Benefits)	1st 24 hours: up to R10 000 Day 2: up to R6 500 Day 3: up to R5 000 Day 4 onwards: up to R1 500 Maximum 21 days total admission (Includes Specific Stated Benefits)
Maternity	No Cover	No Cover	R25 000 per natural delivery R35 000 if a C-Section is required	No Cover	R25 000 per natural delivery R35 000 if a C-Section is required
Casualty Ward	No Cover	Up to R2 000 in total per annum	Up to R2 000 in total per annum	Up to R2 000 in total per annum	Up to R2 000 in total per annum
Dread Disease	No Cover	No Cover	R9 000 per day while admitted for a confirmed dread disease and up to a maximum benefit limit of R350 000 will be paid out according to the staging of the disease.	R9 000 per day while admitted for a confirmed dread disease and up to a maximum benefit limit of R350 000 will be paid out according to the staging of the disease.	Up to a maximum benefit limit of R350 000 will be paid out according to the staging of the disease.
PREMIUMS					
Single	R244	R344	R834	R444	R514
Single plus 1	R324	R444	R964	R554	R604
Single plus 2	R394	R524	R1 134	R664	R684
Single plus 3	R464	R614	R1 304	R764	R764
Single plus 4	R464	R634	R1 364	R804	R844
Couple	R374	R544	R1 224	R704	R824
Couple plus 1	R454	R644	R1 414	R824	R914
Couple plus 2	R524	R734	R1 574	R854	R994
Couple plus 3	R594	R754	R1 724	R954	R1 074
Couple plus 4	R594	R774	R1 774	R974	R1 144