The Stratum Times

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What's inside?

From venturing *Into the Wild* to *Navigating the Terrain*, our journey continues.

Welcome to the 2026 Launch Edition

In this special edition of *The Stratum Times*, we take you on the next step of our journey – *The View from the Top*.

We bring you all the updates in one clear, accessible format. Explore everything from benefit enhancements to underwriting concessions, and see how these updates add value.

Gap Cover updates in a nutshell

- Increased **Overall Policy Limit**
- Existing policies will receive option-specific benefit enhancements, effective **1 January 2026**
- **Casualty Benefit** changes
- New international travel insurance **underwriter**
- New **value-added product**
- Earliest start date for new policies on a 2026 option is **1 November 2025**

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Premium increases announced

An average premium increase of **10%** will apply across all individual Gap Cover options for **2026**. Health Insurance premiums for individuals will increase by an average of **7.5%**.

Employer group premiums will be adjusted according to benefit utilisation and other factors.

Product Assessments

Remember to complete our **Product Specific Assessments**.

For Gap Cover and Optimiser **Product Ranges**, take the 2-in-1 assessment, or the 3-in-1 if you also market Health Insurance.

If you only market Health Insurance, complete just that one.

Choose your assessment, enter your details, and click **Launch Assessment**.

Visit www.stratumbenefits.co.za/training/

Health Insurance updates in a nutshell

- Higher benefit limits
- Existing policies will receive option-specific benefit enhancements, effective **1 January 2026**
- New **Family Assistance Payout Benefit**
- **Hospital Cash Plan** discontinued
- Earliest start date for new policies on a 2026 option is **1 January 2026**

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2026 ENHANCEMENTS AND CHANGES

	COMPACT300 & CORPORATE COMPACT300	MERIDIAN400 & CORPORATE MERIDIAN400	ELITE500 & CORPORATE ELITE500
CANCER BENEFIT | CANCER TREATMENT TOP-UP	Benefit remains unchanged	**New benefit added** Covers ongoing cancer treatment when the medical aid option's benefit limit has been reached, limited to **R 50 000 per person per year**	Benefit remains unchanged
CASUALTY BENEFITS | ACCIDENTAL EVENTS	• External medical items limited to **R 1 000 per policy** Subject to the benefit limit of R 6 000 per policy per year • Follow-up visits limited to **1 visit per person per event** Subject to the benefit limit of R 6 000 per policy per year	• External medical items limited to **2 events** up to **R 1 000 per person per event** Subject to the benefit limit of R 9 500 per person per event • Follow-up visits not offered on this option	• External medical items limited to **R 2 000 per policy** Subject to the benefit limit of R 15 000 per policy per year • Follow-up visits limited to **1 visit per person per event** Subject to the benefit limit of R 15 000 per policy per year
ILLNESS EVENTS	• After-hours window for illness-related casualty events starts at **19:00** (not 18:00), and ends at 7:00		
PENALTY CO-PAYMENT BENEFIT	Increased from R 10 000 to **R 12 000** per policy per year	1 Co-payment increased from R 9 000 to **R 10 500** per policy per year	2 Co-payments increased from R 15 000 to **R 16 000** per co-payment per policy per year

Some medical aids require members to use specific provider networks for planned procedures such as hip and knee replacements, spinal surgery, and cataract surgery. These networks may include day clinics, hospitals, specialists, and anaesthetists.

If a member chooses a non-network provider, the medical aid may apply a co-payment across all related accounts. Depending on how the accounts are processed, these co-payments can be claimed and may be assessed under our PENALTY CO-PAYMENT BENEFIT.

Using the medical aid's network for planned procedures is the best way to avoid unnecessary out-of-pocket expenses.

	COMPACT300 & CORPORATE COMPACT300	MERIDIAN400 & CORPORATE MERIDIAN400	ELITE500 & CORPORATE ELITE500
SUB-LIMIT BENEFITS			
COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	Benefit not available on these options		Increased from R 6 500 to **R 7 000** per person per event
MRI, CT AND PET SCANS	Increased from R 3 500 to **R 4 000** per person per event	Benefit limit remains unchanged	Increased from R 5 000 to **R 6 000** per person per event
TOP-UP BENEFIT | MRI, CT AND PET SCANS	Benefit not available on these options		Increased from R 5 000 to **R 6 000** per policy per year
PREVENTATIVE CARE BENEFIT	Benefit not available on this option	**New benefit added** **2 Events** up to **R 500 per event per policy per year** Covers shortfalls or full costs of consultations, as well as specified immunisations, procedures, scans, screenings, tests, and vaccinations	Increased from R 1 800 to **R 2 000** per policy per year

	ACCESS OPTIMISER & CORPORATE ACCESS	ACCESS CO-PAY PLUS300 & CORPORATE ACCESS CO-PAY PLUS300	CORPORATE ACCESS PLUS500
ADMISSION AND PROCEDURE CO-PAYMENT BENEFIT	Benefit not available on this option	Increased from R 6 500 to **R 7 000** per policy per year	Benefit not available on this option
CASUALTY BENEFITS	• Increased from R 3 000 to **R 4 000** per policy per year • External medical items and follow-up visits remain unchanged, subject to the benefit limit • After-hours window for illness-related casualty events starts at **19:00** (not 18:00), and ends at 7:00		
SUB-LIMIT BENEFIT | MRI AND CT SCANS (OUT-OF-HOSPITAL)	**New benefit added: R 2 000 per policy per year** Covers the difference in cost of out-of-hospital scans when the medical aid pays an amount from a sub-limit or annual limit but doesn't cover the total cost		

2026 ENHANCEMENTS AND CHANGES CONTINUED

EDGE^{200}	COMPACT^{200} & CORPORATE COMPACT^{200}	BASE^{500} & G-FORCE^{500}	CO-EVOLUTION^{500}	SENIOR^{500}	ACCESS OPTIMISER PLUS^{200} & ACCESS OPTIMISER PLUS^{500}
Increased from R 3 500 to **R 4 500** per year	Increased from R 6 000 to **R 7 000** per policy per year	Increased from R 7 000 to **R 8 000** per policy per year	Increased from R 8 000 to **R 9 000** per policy per year	Increased from R 4 000 to **R 5 000** per policy per year	Increased from R 2 000 to **R 3 000** per policy per year

UNDERWRITING CONCESSIONS FOR INDIVIDUALS

NEW BUSINESS CONCESSION	TRANSFER CONCESSION	UPGRADE CONCESSION
WHO QUALIFIES?		
First-time applicants **64** or **younger** Individuals **65** or **older** will receive standard underwriting	Applicants switching cover from another **Gap Cover** provider	Existing policyholders upgrading to a more comprehensive option
Concessions don't apply to employer groups or financial advisor appointments on existing policies		Employer groups qualify, subject to a quote
WHICH GAP COVER OPTIONS?		
2026 COMPACT^{300}, **MERIDIAN^{400}**, **ELITE^{500}**, **ACCESS OPTIMISER** and **ACCESS CO-PAY PLUS^{300}**		Existing policyholders on an active or inactive option may upgrade to a **2026 COMPACT^{300}**, **MERIDIAN^{400}**, **ELITE^{500}**, **ACCESS OPTIMISER** or **ACCESS CO-PAY PLUS^{300}** option
WHICH COVER START DATES?		
Between **1 November 2025** and **1 April 2026** on a **2026** option Last date to submit applications is **13 March 2026**		
		Cover start dates can't be backdated
WHICH WAITING PERIODS APPLY?		
0 Month General Waiting Period 3 Month General Waiting Period on the FIRST-TIME CANCER DIAGNOSIS BENEFIT	Remainder of any other existing waiting period will be carried over	
3 Month General Waiting Period on the OUT-PATIENT SPECIALIST CONSULTATION BENEFIT if applying for **ELITE^{500}**	3 Month General Waiting Period on the OUT-PATIENT SPECIALIST CONSULTATION BENEFIT if applying for **ELITE^{500}** unless it's a like-for-like benefit	3 Month General Waiting Period on the OUT-PATIENT SPECIALIST CONSULTATION BENEFIT if upgrading to **ELITE^{500}**
6 Month Pre-Existing Medical Condition Waiting Period **(reduced from 12 months)**	6 Month Pre-Existing Medical Condition Waiting Period on enhanced benefits **(reduced from 12 months)**	6 Month Pre-Existing Medical Condition Waiting Period on enhanced benefits **(reduced from 12 months)**
10 Month Pre-Existing Pregnancy and Childbirth Waiting Period 12 Month Pre-Existing Cancer Waiting Period		
AND WHAT ABOUT THE LIMITED PAYOUT BENEFIT?		
6 Month Limited Payout Benefit **(reduced from 10 months)**	Doesn't apply to transfer policies, but planned medical procedures in the first **10 months** of cover are subject to a limited payout of **20%** of the **approved claim amount**	Doesn't get reapplied when upgrading but the remainder of any existing period will be carried over
GOOD TO KNOW		
	Visit **www.stratumbenefits.co.za/gap-cover-transfer-process-for-individuals/** for our **Gap Cover Transfer Process for Individuals**	Requests must reach us **10 working days** before the applicable debit order date

2026 ENHANCEMENTS AND CHANGES

DAY-TO-DAY BENEFIT OPTIONS (INDIVIDUAL AND CORPORATE)

OUT-OF-NETWORK GP CONSULTATIONS	Increased from R 330 to **R 345** per consultation, limited to 2 consultations per person per year
SPECIALIST CONSULTATIONS	Increased from R 1 600 to **R 1 675** per consultation and from R 3 350 to **R 3 500** per family per year
PRE-BIRTH CONSULTATIONS	Increased from R 4 000 to **R 4 175** per family per year, limited to 3 consultations and 3 ultrasounds (2D)
DENTAL CARE	Increased from: • Single member: R 1 500 to **R 1 550** per policy per year • Member + 1: R 1 500 to **R 1 550** per person, and R 3 000 to **R 3 100** per family per year • Member + 2 or more: R 1 500 to **R 1 550** per person, and R 4 500 to **R 4 650** per family per year
GP PRE-AUTH WAIVER	Existing members who haven't taken up the GP PRE-AUTH WAIVER may do so effective **1 January 2026**. Requests must reach us by **10 December 2025**. Members will receive a reminder in their annual renewal communication

PREMIUMS FOR DAY-TO-DAY BENEFIT OPTION (INDIVIDUALS)

	2025	2026	2025	2026	2025	2026	2025	2026
AGES	PRINCIPAL INSURED		SPOUSE		ADULT DEPENDANT		CHILD DEPENDANT	
55 or Younger	R 435	**R 464**	R 345	**R 368**	R 345	**R 368**	R 139	**R 149**
56 or Older	R 700	**R 729**	R 610	**R 633**	R 610	**R 633**	–	–
Add the GP PRE-AUTH WAIVER								
All Ages	R 59	**R 65**	R 35	**R 35**	R 35	**R 35**	R 35	**R 35**

EMERGENCY & ACCIDENT BENEFIT OPTIONS (INDIVIDUAL AND CORPORATE)

EMERGENCY COVER	Increased from R 100 000 to **R 105 000** per person per event
ACCIDENT COVER	Increased from R 1 600 000 to **R 1 675 000** per person per event
CASUALTY ACCIDENT COVER	Increased from R 8 000 to **R 8 350** per person per event
MRI AND CT SCANS	Increased from R 21 000 to **R 22 000** per person per year
PHYSIO AND OCCUPATIONAL THERAPY	Increased from R 4 000 to **R 4 175** per person per year
ACCIDENTAL DEATH PAYOUT BENEFIT	Increased from: Principal insured and spouse: R 35 000 to **R 40 000** each Child dependant: remains at R 10 000 per child dependant
ACCIDENTAL DISABILITY PAYOUT BENEFIT	**Exclusive** to CORPORATE ESSENTIAL Increased from R 35 000 to **R 40 000** per principal insured
FAMILY ASSISTANCE PAYOUT BENEFIT	**New benefit added**: Cash benefit of **R 1 500 per day** from the **first day** of **hospitalisation**, up to **R 4 500 per admission**, limited to **R 20 000 per person per year**. Payable to assist a family member or caregiver with reasonable travel and accommodation expenses during an insured person's authorised hospital stay

PREMIUMS FOR EMERGENCY & ACCIDENT BENEFIT OPTION (INDIVIDUALS)

	2025	2026	2025	2026	2025	2026	2025	2026
AGES	PRINCIPAL INSURED		SPOUSE		ADULT DEPENDANT		CHILD DEPENDANT	
55 or Younger	R 195	**R 208**	R 119	**R 127**	R 119	**R 127**	R 56	**R 60**
56 or Older	R 290	**R 303**	R 214	**R 222**	R 214	**R 222**	–	–

HOSPITAL CASH PLAN	The HOSPITAL CASH PLAN has been discontinued, effective **1 January 2026**. Existing members will move through a structured transition process, with full details to be shared once **Unity Health** begins the rollout.

2025 vs 2026 INDIVIDUAL GAP COVER PRODUCT RANGE PREMIUM OVERVIEW

ACTIVE OPTIONS		2025		2026	
	AGES	INDIVIDUALS	FAMILIES	INDIVIDUALS	FAMILIES
COMPACT^{300}	64 or Younger	R 330	R 399	**R 363**	**R 439**
	65 or Older	R 629		**R 692**	
MERIDIAN^{400}	35 or Younger	R 250	⊗	**R 275**	⊗
	Between 36 and 64	R 320	⊗	**R 352**	⊗
	64 or Younger	⊗	R 320	⊗	**R 352**
	65 or Older	R 698		**R 768**	
ELITE^{500}	64 or Younger	R 481	R 591	**R 529**	**R 650**
	65 or Older	R 780	R 954	**R 858**	**R 1 049**
ACCESS OPTIMISER	64 or Younger	R 197		**R 217**	
	65 or Older	R 262		**R 288**	
ACCESS CO-PAY PLUS^{300}	64 or Younger	R 404		**R 444**	
	65 or Older	R 537		**R 591**	

INACTIVE OPTIONS		2025		2026	
	AGES	INDIVIDUALS	FAMILIES	INDIVIDUALS	FAMILIES
EDGE^{200}	Between 18 and 27	R 166	⊗	**R 183**	⊗
	Between 28 and 64	R 299	⊗	**R 329**	⊗
	65 or Older	R 498	⊗	**R 548**	⊗
COMPACT^{200}	64 or Younger	R 301	R 348	**R 331**	**R 383**
	65 or Older	R 583		**R 641**	
BASE^{500}	64 or Younger	R 301	R 354	**R 331**	**R 390**
	65 or Older	R 583		**R 641**	
CO-EVOLUTION^{500}	64 or Younger	R 336	R 438	**R 370**	**R 482**
	65 or Older	R 670		**R 737**	
G-FORCE^{500}	64 or Younger	R 565		**R 621**	
	65 or Older	R 830		**R 913**	
SENIOR^{500}	70 or Older	R 784		**R 862**	
HOSPITAL OPTIMISER	All Ages	R 108		**R 119**	
ACCESS OPTIMISER PLUS^{200}	64 or Younger	R 415		**R 457**	
	65 or Older	R 531		**R 584**	
ACCESS OPTIMISER PLUS^{500}	64 or Younger	R 478		**R 526**	
	65 or Older	R 648		**R 713**	

VALUE-ADDED PRODUCTS

LIFESTYLE BENEFITS

Our LIFESTYLE BENEFITS are complimentary value-added products.

INTERNATIONAL TRAVEL INSURANCE

From **1 November 2025**, the underwriter of our **INTERNATIONAL TRAVEL INSURANCE LIFESTYLE BENEFIT** will change from **Old Mutual Insure (OMI) Specialty** to **GENRIC Insurance Company Limited**, which is a wholly owned subsidiary of OMI. The benefit will continue under co-branded **OMI/GENRIC** policies.

This partnership ensures that **Gap Cover** policyholders will continue to enjoy the same benefits. Only the underwriter is changing, not the process or cover.

NEW VALUE-ADDED PRODUCT

WELLNESS CARELINE

www.stratumbenefits.co.za/wellness-careline/

Coming in **2026**.

Even the strongest people need support sometimes, and that's where professional help can truly make an impact.

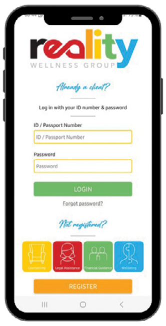
Through our partnership with **Reality Wellness Group**, you and your dependants can access a WELLNESS CARELINE – a confidential support service that connects you with qualified registered counsellors and social workers for one-on-one counselling, offered telephonically or virtually.

Support is available 24/7, 365 days a year, in all 11 official languages.

Download the **Reality Wellness Group** Mobile App for expert resources, inspiring talks, and practical tools to support your overall well-being.

Follow the link to our website to get your access code to create your Mobile App user profile.

ANDROID APPLE HUAWEI



Starting 1 January 2026

reality WELLNESS GROUP doing good

2026 PRODUCT LAUNCH VIDEO

You can watch our launch video on our YouTube channel to recap all the enhancements and premiums.

www.youtube.com/@stratumbenefits8206/

2026 GAP COVER PRODUCT RANGE OVERVIEW

BENEFITS			MERIDIAN^{400} & CORPORATE MERIDIAN^{400}	CORPORATE NOVA^{500}			COMPACT^{300} & CORPORATE COMPACT^{300}	ELITE^{500} & CORPORATE ELITE^{500}			EDGE^{200}	COMPACT^{200} & CORPORATE COMPACT^{200}	BASE^{500}	CO-EVOLUTION^{500}	G-FORCE^{500}	SENIOR^{500}
			ACTIVE				ACTIVE				INACTIVE					
IN- OR OUT-OF-HOSPITAL COVER	IN	OUT			IN	OUT			IN	OUT						
BENEFITS SUBJECT TO OPL OF R 219 845 PER INSURED PERSON PER YEAR																
GAP BENEFIT	✓		400%	500%	✓	✓	300%	500%	✓	✓	200%	200%	500%	500%	500%	500%
DENTAL COVER (Specialist shortfalls for procedures such as wisdom teeth extractions)	✓		**R 10 000** per policy	**R 8 000** per policy	✓		**R 30 000** per policy	**R 50 000** per policy	✓	✓	**R 3 000** per year	**R 4 000** per policy	**R 6 000** per policy	**R 4 000** per policy	**R 3 000** per policy	**R 3 000** per policy
DENTAL COVER (Specialist shortfalls for procedures related to accidents or cancer treatment)	✓		**R 28 000** per policy	**R 15 000** per policy	✓		OPL	OPL	✓	✓	**R 6 000** per year	**R 8 000** per policy	**R 16 000** per policy	**R 8 000** per policy	✗	✗
RADIOLOGY SHORTFALLS	✓		OPL	OPL	✓	✓	OPL	OPL	✓	✓	Limited to MRI, CT, PET Scans and Ultrasounds **R 2 000** per year	Specialised Radiology **R 5 000** per policy	OPL	Specialised Radiology **R 5 000** per policy	Limited to MRI, CT, and PET Scans **R 2 000** per policy	Limited to MRI, CT, and PET Scans **R 2 000** per policy
ADMISSION AND PROCEDURE CO-PAYMENTS	✓		OPL	**R 50 000** per policy	✓	✓	**R 20 000** per policy	OPL	✓	✓	✗	**R 15 000** per policy	✗	**R 50 000** per policy	**R 15 000** per policy	**R 20 000** per policy
MRI, CT, AND PET SCAN CO-PAYMENTS		✓	2 Co-payments up to **R 4 000** per co-payment per policy	Subject to **MRI, CT, PET Scan and Scope Co-Payments**	✓	✓	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**	✓	✓	✗	Subject to **Admission and Procedure Co-Payments**	✗	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**
MRI, CT, PET SCAN AND SCOPE CO-PAYMENTS		✓	Subject to **MRI, CT, PET Scan** and **Scope Co-Payments**	2 Co-payments up to **R 3 500** per co-payment per policy	✓	✓	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**	✓	✓	✗	Subject to **Admission and Procedure Co-Payments**	✗	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**
PENALTY CO-PAYMENTS	✓		1 Co-payment up to **R 10 500** per policy	1 Co-payment up to **R 6 000** per policy	✓		**R 12 000** per policy	2 Co-payments up to **R 16 000** per co-payment per policy			✗	✗	✗	✗	✗	✗
ROBOTIC SURGERY CO-PAYMENTS			✗	✗	✓		✗	**R 10 000** per policy			✗	✗	✗	✗	✗	✗
SCOPE CO-PAYMENTS		✓	2 Co-payments up to **R 4 000** per co-payment per policy	Subject to **MRI, CT, PET Scan and Scope Co-Payments**	✓	✓	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**	✓	✓	✗	Subject to **Admission and Procedure Co-Payments**	✗	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**
COLONOSCOPIES, ENTEROSCOPIES & GASTROSCOPIES SUB-LIMITS			✗	✗	✓	✓	✗	**R 7 000** per person per event			✗	✗	✗	✗	✗	✗
INTERNAL PROSTHETIC DEVICE SUB-LIMITS	✓		2 Events up to **R 20 000** per event per policy	2 Events up to **R 20 000** per event per policy	✓		**R 30 000** per person per event	**R 40 000** per person per event	✓		✗	**R 15 000** per person per event	✗	✗	3 Events up to **R 20 000** per person per event	3 Events up to **R 10 000** per person per event
INTERNAL PROSTHETIC DEVICE TOP-UP			✗	✗	✓		✗	**R 10 000** per person per event			✗	✗	✗	✗	✗	✗
RENAL DIALYSIS TREATMENT SUB-LIMITS			✗	✗		✓	✗	**R 30 000** per person per event			✗	✗	✗	✗	✗	✗
MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	**R 5 000** per person per event	✗	✓	✓	**R 4 000** per person per event	**R 6 000** per person per event	✓	✓	✗	✗	✗	✗	Limited to MRI and CT Scans 2 Scans up to **R 2 500** per scan per policy	✗
MRI, CT AND PET SCAN TOP-UP			✗	✗	✓	✓	✗	**R 6 000** per policy			✗	✗	✗	✗	✗	✗
BREAST RECONSTRUCTION			✗	✗	✓		✗	1 Event up to **R 30 000** per person per lifetime			✗	✗	✗	✗	✗	✗
CANCER TREATMENT SHORTFALLS	✓	✓	**R 50 000** per person	OPL	✓	✓	OPL	OPL	✓	✓	✗	OPL	✗	✗	OPL	OPL
CANCER TREATMENT TOP-UP	✓	✓	**R 50 000** per person	✗	✓	✓	**R 60 000** per person	OPL	✓	✓	✗	**R 60 000** per person	✗	✗	**R 100 000** per person	✗
PHYSICAL REHABILITATION TOP-UP			✗	✗		✓	✗	**R 10 000** per person			✗	✗	✗	✗	✗	✗
OUT-PATIENT SPECIALIST CONSULTATION			✗	✗		✓	✗	4 Consultations up to **R 1 300** per consultation per policy			✗	✗	✗	✗	✗	✗
CASUALTY																
ACCIDENTAL EVENTS INDIVIDUALS OF ALL AGES		✓	**R 9 500** per person per event	2 Events up to **R 5 000** per policy		✓	**R 6 000** per policy	**R 15 000** per policy		✓	**R 4 500** per year	**R 7 000** per policy	**R 8 000** per policy	**R 9 000** per policy	**R 8 000** per policy	**R 5 000** per policy
ACCIDENTAL EVENTS EXTERNAL MEDICAL ITEMS		✓	2 Events up to **R 1 000** per person per event Subject to **R 9 500** benefit limit	Subject to **Casualty Benefit**		✓	**R 1 000** per policy Subject to **R 6 000** benefit limit	**R 2 000** per policy Subject to **R 15 000** benefit limit		✓	✗	Subject to **Casualty Benefit**	Subject to **Casualty Benefit**	Subject to **Casualty Benefit**	✗	✗
ACCIDENTAL EVENTS FOLLOW-UP VISITS			✗	✗		✓	1 visit per person per event Subject to **R 6 000** benefit limit	1 visit per person per event Subject to **R 15 000** benefit limit		✓	Subject to **Casualty Benefit**				Subject to **Casualty Benefit**	Subject to **Casualty Benefit**
ILLNESS EVENTS CHILDREN 10 YEARS OR YOUNGER		✓	2 Events up to **R 3 000** per event per policy	✗		✓	Subject to **R 6 000** benefit limit	Subject to **R 15 000** benefit limit			✗				✗	✗
ILLNESS EVENTS INDIVIDUALS 11 YEARS OR OLDER		✓				✓	✗	**R 2 000** per policy			✗	✗	✗	✗	✗	✗
TRAUMA COUNSELLING		✓	3 Consultations up to **R 2 000** per consultation per policy	✗		✓	**R 5 000** per policy	**R 10 000** per policy		✓	✗	**R 5 000** per policy	**R 6 000** per policy	**R 7 000** per policy	**R 7 000** per policy	**R 4 000** per policy
PREVENTATIVE CARE		✓	2 Events up to **R 500** per event per policy	✗		✓	✗	**R 2 000** per policy			✗	✗	✗	✗	✗	✗
BENEFITS NOT SUBJECT TO OPL																
PRIVATE ROOM			✗	✗	✓		✗	**R 3 500** per policy			✗	✗	✗	✗	✗	✗
ACCIDENTAL DEATH AND DISABILITY			✗	✗			1 Event per person **R 15 000** Principal Insured **R 15 000** Spouse **R 5 000** Other Dependants	1 Event per person **R 25 000** Principal Insured **R 25 000** Spouse **R 5 000** Other Dependants			✗	1 Event per person **R 15 000** Principal Insured **R 15 000** Spouse **R 5 000** Other Dependants	1 Event per person **R 6 000** Principal Insured **R 6 000** Spouse	1 Event per person **R 7 000** Principal Insured **R 7 000** Spouse	1 Event per person **R 15 000** Principal Insured **R 15 000** Spouse **R 5 000** Other Dependants	✗
FIRST-TIME CANCER DIAGNOSIS			✗	✗			1 Event of **R 15 000** per person per lifetime	1 Event of **R 30 000** per person per lifetime			✗	1 Event of **R 15 000** per person per lifetime	1 Event of **R 5 000** per person per lifetime	1 Event of **R 5 000** per person per lifetime	1 Event of **R 5 000** per person per lifetime	✗
MEDICAL AID CONTRIBUTION WAIVER			✗	✗			✗	6 Months up to **R 4 500** per month			✗	✗	✗	✗	6 Months up to **R 4 500** per month	✗
STRATUM POLICY PREMIUM WAIVER			✗	✗			✗	12 months			12 months	✗	✗	✗	12 months	✗
INTERNATIONAL TRAVEL INSURANCE			✗	✗			✗	**1 Trip** up to **31 days** per policy			✗	✗	**1 Trip** up to **31 days** per policy		✗	✗
WELLNESS CARELINE			Telephonic and virtual counselling				Telephonic and virtual counselling				Telephonic and virtual counselling					

2026 OPTIMISER PRODUCT RANGE OVERVIEW

BENEFITS			ACCESS OPTIMISER & CORPORATE ACCESS	ACCESS CO-PAY PLUS^{300} & CORPORATE ACCESS CO-PAY PLUS^{300}	CORPORATE ACCESS PLUS^{500}			ACCESS OPTIMISER PLUS^{200}	ACCESS OPTIMISER PLUS^{500}
			ACTIVE					INACTIVE	
IN- OR OUT-OF-HOSPITAL COVER	IN	OUT				IN	OUT		
BENEFITS SUBJECT TO OPL OF R 219 845 PER INSURED PERSON PER YEAR									
GAP BENEFIT	✓	✓	✗	300%	500%	✓	✓	200%	500%
DENTAL COVER (Specialist shortfalls for procedures such as wisdom teeth extractions)	✓		✗	**R 30 000** per policy	**R 30 000** per policy	✓	✓	**R 4 000** per policy	**R 4 000** per policy
DENTAL COVER (Specialist shortfalls for procedures related to accidents or cancer treatment)	✓		✗	OPL	OPL	✓	✓	**R 8 000** per policy	**R 8 000** per policy
RADIOLOGY SHORTFALLS	✓	✓	✗	OPL	OPL	✓	✓	Specialised Radiology **R 5 000** per policy	Specialised Radiology **R 5 000** per policy
ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	✗	**R 7 000** per policy	✗			✗	✗
MRI AND CT SCAN SUB-LIMITS		✓	**R 2 000** per policy	**R 2 000** per policy	**R 2 000** per policy			✗	✗
CASUALTY									
ACCIDENTAL EVENTS | INDIVIDUALS OF ALL AGES		✓	**R 4 000** per policy	**R 4 000** per policy	**R 4 000** per policy		✓	**R 3 000** per policy	**R 3 000** per policy
ACCIDENTAL EVENTS | EXTERNAL MEDICAL ITEMS		✓	Subject to **Casualty Benefit**	Subject to **Casualty Benefit**	Subject to **Casualty Benefit**		✓	Subject to **Casualty Benefit**	Subject to **Casualty Benefit**
ACCIDENTAL EVENTS | FOLLOW-UP VISITS		✓					✓		
ILLNESS EVENTS | CHILDREN 10 YEARS OR YOUNGER		✓					✓		
ACCESS BENEFIT	✓	✓	Covers specific medical procedures and treatments that some medical aid plans exclude:			✓	✓	Covers specific medical procedures and treatments that some medical aid plans exclude:	
• Adenoidectomy, myringotomy (grommets) or tonsillectomy			**R 15 000**	**R 15 000**	**R 15 000**			✗	✗
• Arthroscopic surgery			**R 72 000**	**R 72 000**	**R 72 000**			**R 50 000**	**R 50 000**
• Back or neck surgery			**R 72 000**	**R 72 000**	**R 72 000**			**R 50 000**	**R 50 000**
• Bunion surgery			**R 20 000**	**R 20 000**	**R 20 000**			**R 14 000**	**R 14 000**
• Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids if part of a bimodal solution)			**R 85 000**	**R 85 000**	**R 85 000**			**R 80 000**	**R 80 000**
• Dental procedures for impacted teeth for children **younger than 18**			**R 20 000**	**R 20 000**	**R 20 000**			**R 14 000**	**R 14 000**
• Dental procedures for reconstructive surgery required due to an accident			**R 85 000**	**R 85 000**	**R 85 000**			**R 80 000**	**R 80 000**
• Endoscopic procedures			**R 10 000**	**R 10 000**	**R 10 000**			**R 5 000**	**R 5 000**
• Functional nasal surgery			**R 30 000**	**R 30 000**	**R 30 000**			**R 23 000**	**R 23 000**
• Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)			**R 60 000**	**R 60 000**	**R 60 000**			**R 50 000**	**R 50 000**
• Knee or shoulder surgery			**R 30 000**	**R 30 000**	**R 30 000**			**R 25 000**	**R 25 000**
• MRI or CT scan required due to an accidental event			**R 15 000**	**R 15 000**	**R 15 000**			**R 10 000**	**R 10 000**
• Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast)			**R 25 000**	**R 25 000**	**R 25 000**			**R 20 000**	**R 20 000**
• Oesophageal reflux and hiatus hernia surgery			**R 60 000**	**R 60 000**	**R 60 000**			**R 55 000**	**R 55 000**
• Removal of varicose veins			**R 25 000**	**R 25 000**	**R 25 000**			**R 20 000**	**R 20 000**
• Skin disorders (incl. benign growths and lipomas)			**R 25 000**	**R 25 000**	**R 25 000**			**R 20 000**	**R 20 000**
BENEFITS NOT SUBJECT TO OPL									
ACCIDENTAL DEATH AND DISABILITY			1 Event per person **R 5 000** Principal and **R 5 000** Spouse					1 Event per person **R 5 000** Principal and **R 5 000** Spouse	
WELLNESS CARELINE			Telephonic and virtual counselling					Telephonic and virtual counselling	

Disclaimer: This document summarises the benefit changes and enhancements for the upcoming benefit year and is only provided for training. While every effort has been made to ensure accuracy, the content doesn't replace or override the policy wording. If there are any differences, please refer to our Policy Schedules. E&OE.