



**Cura
Administrators**



2026

CURA HEALTH INSURANCE



Cura Administrators (Pty) Ltd. is an Authorised Financial Services Provider (FSP 26848) underwritten by GENERIC Insurance Company Limited (FSP 43638). GENERIC is an Authorised Financial Services Provider and licenced non-life insurer.

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BENEFITS:		Golden Hour	Hospital Plan (Insurance)	Primary Standard	Comprehensive Standard	Comprehensive Advanced
Hospital Footprint		Access to all private hospitals accepting health insurance products. Pre-authorisation required.	Access to all private hospitals accepting health insurance products. Pre-authorisation required.	No Benefit	Access to all private hospitals accepting health insurance products. Pre-authorisation required.	Access to all private hospitals accepting health insurance products. Pre-authorisation required.
IN-HOSPITAL BENEFITS						
In-Hospital Maternity Benefit		No Benefit				
In-Hospital Accident Benefit		R250 000 per member per event. Inclusive of all costs. Maximum of R1 000 000 per policy per annum. Pre-authorisation required.	R325 000 per member per event. Inclusive of all costs. Maximum of R1 000 000 per policy per annum. Pre-authorisation required.	No Benefit	R125 000 per member per event. Inclusive of all costs. Maximum of R270 000 per policy per annum and R750 000 per policy per annum. Pre-authorisation required.	R100 000 per member per event. Inclusive of all costs. Overall limit of R1 000 000 per policy per annum. Cataract Surgery is limited to R30 000 (<i>thirty thousand Rand</i>) per member per annum. Pre-authorisation required.
ICU Benefit		Included in Hospital Benefits	Included in Hospital Benefits	No Benefit	Included in Hospital Benefits	Included in Hospital Benefits
In-Hospital Specialised Radiology (MRI Scans, CT Scans, etc.)		Included in Hospital Benefits	Included in Hospital Benefits	No Benefit	Included in Hospital Benefits	Included in Hospital Benefits
OUT-OF-HOSPITAL BENEFITS						
Post-Hospital Accident Rehabilitation		R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.	R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.	No Benefit	R5 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.	R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.
Casualty Benefit (Accident)		R30 000 per policy per annum. Cover accumulates to the initial event and overall. Accident Cover benefits. Pre-authorisation required.	R30 000 per policy per annum. Cover accumulates to the initial event and overall. Accident Cover benefits. Pre-authorisation required.	R2 500 per policy per annum. Pre-authorisation required.	R2 500 per policy per annum. Cover accumulates to the initial event and overall. Accident Cover benefits. Pre-authorisation required.	R10 000 per policy per annum. Cover accumulates to the initial event and overall. Accident Cover benefits. Pre-authorisation required.
Casualty Benefit (Illness)		R15 000 per policy per annum for Emergency Stabilisation in the case of an illness. Pre-authorisation required.	No Benefit	R2 500 per policy per annum for after-hours treatment only. Pre-authorisation required.	R2 500 per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover. Pre-authorisation required.	R6 000 per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover. Pre-authorisation required.
Out-of-Hospital Maternity Benefit		No Benefit				
General Practitioner Consultations (GP)		2 GP Consultants at a contracted Network doctor.	No Benefit	Managed unlimited GP Consultations at a contracted Network doctor.	Managed unlimited GP Consultations at a contracted Network doctor.	Managed unlimited GP Consultations at a contracted Network doctor.
In-Room Procedures		Defined list of procedures a GP can perform in their rooms. Network doctors only.	No Benefit	Consult our list of procedures a Network GP can perform in their rooms at no additional charge.		
Out-of-Network General Practitioner Consultations		No Benefit	No Benefit	2 Consultations per policy per annum refunded at R475 per visit.	No Benefit	2 Consultations per policy per annum refunded at R475.
Pharmacy Clinic Nurse Care		3 visits per member for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	No Benefit	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics.		
Specialist Benefit		No Benefit	No Benefit	R2 600 per member per annum. Referral by Network GP required. Members must pay cash and claim from GENRIC. GENRIC protocols and limits apply.	No Benefits	R2 600 per member per annum. Referral by Network GP required. Members must pay cash and claim from GENRIC. GENRIC protocols and limits apply.
Acute Medication		R1 500 per member per annum. Max R190 per script. Combined with OTC benefit. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	No Benefit	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have pay the additional amount.		
Over-the-Counter Medication (OTC)		Combined with in Acute Medicine Limit	No Benefit	R210 per policy per month with a maximum of R850 per policy per annum. Subject to Formulary.		
Chronic Medication. Refer to our Chronic Disease List (CDL)		No Benefit	No Benefit	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.		
Radiology		No Benefit	No Benefit	Unlimited Black and white x-rays only. Members must be referred by a Network GP.		
Pathology		No Benefit	No Benefit	Unlimited blood tests according to our list of tests. Members must be referred by a Network GP.		
Dentistry		No Benefit	No Benefit	Basic dentistry only. Treatment availabl based on GENRIC's Protocols and limits.		
Optometry		No Benefit	No Benefit	Glasses are only available at Specsavers branches. This benefit included 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of R1 450.		
VALUE ADDED						
24 Hour Emergency Medical Services		Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.		No Benefit	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	
Client Assistance Programme Benefits		Personal Health Advisor - Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist - a full range of debt management and financial planning services. Legal Assist - telephonic legal advice from qualified attorneys. Trauma Counselling - Trauma debriefing by a qualified nurse who are, when necessary able to refer the insured to the next level of counselling.				
Accidental Death Benefit		R15 000 Principal member	R15 000 Principal member	R15 000 Principal member	R15 000 Principal member	R15 000 Principal member
		R10 000 Adult dependant	R10 000 Adult dependant	R10 000 Adult dependant	R10 000 Adult dependant	R10 000 Adult dependant
		R8 000 per Child dependant	R8 000 per Child dependant	R8 000 per Child dependant	R8 000 per Child dependant	R8 000 per Child dependant
Retail Below 60 Years Premium						
Principal		R205	R260	R510	R715	R1 325
Adult Dependant		R160	R220	R490	R650	R1 090
Child Dependant		R140	R160	R215	R240	R485
Retail Above 60 Years Premium						
Principal		R300	R365	R715	R1 005	R1 865
Adult Dependant		R250	R315	R690	R910	R1 520



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Contact Cura on 010 021 0260 or visit the website www.curaadmin.co.za

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