

TOP-UP BENEFITS:	STUDENT	BASIC	STANDARD	ADVANCED	ADVANCED PLUS	ULTIMATE	ULTIMATE PLUS
Overall Annual Limit (OAL): (Limit subject to regulatory amendments)	R223 000 PIPPA						
Cover for Prescribed Minimum Benefits (PMBs)							
Gap Cover: Pays from 100% medical scheme rate	Up to 400% (In-Hospital procedures only)		Up to 400%		Up to 500%		Up to 600%
Out-Patient Cover: (Day procedure performed in a Doctor's room)	No Benefit		Approximately 91 listed out-patient procedures shortfalls are covered				
In-hospital Co-payments: (MRI/CT scans out-of- hospital included)	Up to R15 000 PC, subject to OAL	Up to R20 000 PC, subject to OAL		Up to R30 000 PC, subject to OAL	Up to R100 000 PC, subject to OAL	Up to R223 000 PC, subject to OAL	
Penalty Co-payment: Non use of Designated Service Provider (DSP) hospital	No Benefit			Up to R5 000 PC, Limited to 2 claims PPPA	Up to R13 000 PC, Limited to 2 claims PPPA	Up to R15 000 PC, Limited to 2 claims PPPA	Up to R18 000 PC, Limited to 2 claims PPPA
Co-payments for Robotic-assisted Surgeries:	No Benefit				Up to R15 000 PPPA	Up to R30 000 PPPA	
Hyperbaric oxygen treatment for: List of conditions covered as per master policy. Only the Gap portion will be funded	No Benefit		Up to 400%		Up to 500%		Up to 600%
SUB-LIMITATIONS: (OAL FOR SUB-LIMITATIONS OF THE SCHEME)	No Benefit			Up to R15 000 PPPA	Up to R35 000 PPPA	Up to R70 000 PPPA	Up to R80 000 PPPA
Internal Prosthesis: Pacemakers, Stents, Cochlear Implants, Hips; Knees; and Breast Prosthesis due to cancer, etc.	No Benefit			Included in Sub-limit. Limited up to R7 500 PC	Included in Sub-limit. Limited up to R10 000 PC	Included in Sub-limit. Limited up to R20 000 PC	Included in Sub-limit. Limited up to R40 000 PC
• Sub-limitations on ocular lenses: (Subject to Sub-limitation benefit)	No Benefit			Up to R9 000 per lens			
External Prosthesis: <i>*Excl. on Medical Scheme Hospital Plans.</i>	No Benefit				Up to R3 000 PC	Up to R4 000 PC	Up to R5 000 PC
External Medical Appliances: Limited to CPAP Machine, Hearing Aids, and Compression stockings, Mirena Device, Insulin Pump (children under 18 yrs) and Glucometer (if you belong to diabetes program) <i>*Only covers the Gap portion or once the medical scheme limit has been depleted.</i>	No Benefit					R5 000/Policy	R7 500/Policy
Radiology and Pathology Services: <i>*Combined capped amount where a member's out of hospital benefits and / or savings of any kind with an annual limit indicated by the medical scheme are depleted.</i>	No Benefit			Up to R3 000 PC. Limited to R10 000 PPPA	Up to R5 000 PC. Limited to R15 000 PPPA	Up to R10 000 PC. Limited to R20 000 PPPA	Up to R12 000 PC. Limited to R25 000 PPPA
Obstetrics & gynaecology: Cervical laser ablation, Hysteroscopy, Phototherapy, Dilation and curettage, as long as the medical scheme pays a portion from Risk	No Benefit		Up to 400%		Up to 500%		Up to 600%
Child Birth in a non-hospital setting such as Home birth, water births and registered birthing facilities, as long as the medical scheme pays a portion from Risk	No Benefit		Up to 400%		Up to 500%		Up to 600%
Oncology Benefit: Approved treatment after the oncology limit (Excess R200 000) have been reached including co-payments on term such as biological medication, radiotherapy, chemotherapy, and PET scans, per treatment cycle	No Benefit			Up to R80 000 PIPPA	Up to R150 000 PIPPA	Up to R200 000 PIPPA	Up to R223 000 PIPPA
Oncology Booster: Co-payment on Biological medication from day one	No Benefit			Included in above Oncology limit			
Benefit due to a Mastectomy on the unaffected breast - 1 event per person, per lifetime (subject to qualifying criteria) if there is a short payment or ex-gratia benefit given by the medical scheme: (Internal Prostheses included)	No Benefit			Up to R10 000 PC. Limited to 1 Event PIPL	Up to R30 000 PC. Limited to 1 Event PIPL	Up to R40 000 PC. Limited to 1 Event PIPL	
Non-Listed Biological Cancer Drugs: (If scheme provided a portion)	No Benefit			Up to R25 000 PPPA	Up to R30 000 PPPA	Up to R35 000 PPPA	Up to R40 000 PPPA
Co-Payment on Rheumatoid Arthritis Biological Medication:	No Benefit			Up to R5 000 PPPA	Up to R10 000 PPPA	Up to R20 000 PPPA	Up to R30 000 PPPA
Specialist Consultation: <i>*Only the gap portion of the Specialist Consultation will be covered for out of hospital.</i>	No Benefit				Up to R500 PC. Limited to 2 claims PA	Up to R600 PC. Limited to 3 claims PA	Up to R700 PC. Limited to 4 claims PA
Dental trauma benefit: Due to accidental impact resulting in severe physical injury - Implants covered	Up to R3 000 PPPA	No Benefit			Up to R5 000 PPPA	Up to R10 000 PIPPA	Up to R10 00 PIPPA
Dental procedures shortfalls: Due to cancer. Implants are included	No Benefit					Up to R50 000 pppa. Subject to OAL	
Dental procedure shortfalls in the rooms: Removal of wisdom teeth (If paid out of the Medical scheme Risk Portion) Excluding the consultation shortfall, however including anaesthetists gap	No Benefit		Up to 400%		Up to 500%		Up to 600%
Hospital account shortfalls on Consumables: Covers shortfalls on disposable items such as surgical gloves, bandages, and dressings	No Benefit		Up to R4 000 PIPPA	Up to R5 500 PIPPA	Up to R6 000 PIPPA	Up to R6 500 PIPPA	Up to R7 000 PIPPA
To take out (TTO) medication shortfalls as on hospital account, paid from Scheme Risk	No Benefit			R500 PC, subject to Consumable limit			
Casualty Benefit: This benefit covers the costs directly related to the initial emergency event at any registered emergency/hospital/casualty facility when an Insured Person requires immediate medical Treatment due to an Accident or Trauma. Excluding conditions that can be treated in GP Consultation rooms.(Orange and Red Triage applies)The Benefit is only payable in the event of after-hours Treatment in an Emergency <i>After-hours are: Mon to Fri between 17:00 & 08:00 and all day Sat, Sun & South African public holidays.</i>	Up to R7 500 PC. Limited to R15 000 PPPA	Up to R2 500 PC. Limited to R5 000 PPPA	Up to R5 000 PC. Limited to R10 000 PPPA		Up to R7 500 PC. Limited to R15 000 PPPA	Up to R10 000 PC. Limited to R20 000 PPPA	
AMBULANCE Services: Restricted to road transport and where Basic Life support or higher qualified is necessary limited to the shortfall on the medical scheme payment portion	Up to R2 000 PC						
Trauma Counselling: This benefit covers counselling sessions with registered counsellors or clinical psychologists that may be required after a serious or traumatic event. Must receive counselling within one (1) year of trauma incident	Up to R10 000 PPPA						
Post hospital rehabilitation: Covers stay at a registered sub-acute or step-down facility for rehabilitation treatment, including therapy provided by on-site therapists (Sub-limit per policy and once Medical Scheme benefit limits are depleted)	No Benefit				Up to R4 000 PPPA	Up to R12 000 PPPA	
Private Room Cover: Claim the shortfalls when the medical scheme pays part of the cost of a private hospital room	No Benefit				Up to R5 000 PPPA	Up to R10 000 PPPA	

Additional Benefits (These benefits do not aggregate to the OAL)								
Cancer Lump Sum Benefit: Stage 1 Cancer and higher. Excludes pre-existing Cancer and Skin Cancer	No Benefit		FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R5 000 PIPL		FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R18 000 PIPL	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R25 000 PIPL	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R35 000 PIPL	
Accidental Death Benefit: Must meet the definition of Accidental	No Benefit				R10 000 / Insured		R15 000 / Insured	R20 000 / Insured
Premature Birth: Lump Sum Benefit (Birth between 24 to 36 weeks of pregnancy)	No Benefit				R2 500 PPPA		R3 000 PPPA	R5 000 PPPA
International Medical Travel Cover: Maximum of 90 days per multiple trips. Maximum age is 80 years at next birthday	No Benefit			R5 Million per Insured				
12 Months Medical Scheme Premium Waiver: Accidental Death and Permanent Disability of the Principal member as a result of an accident	No Benefit			Up to R4 000 per month	Up to R5 000 per month	Up to R10 000 per month		
Gap Premium Waiver: Accidental Death and Permanent Disability of Principal member as a result of an accident	No Benefit			12 Months				
Monthly Premium Per Individual < 65 Years	Individual (18 to 27 Years) R219.00	R241.00	R376.00	R524.00	R575.00	R742.00	R818.00	
Monthly Premium Per Family < 65 Years		R373.00	R578.00	R612.00	R674.00	R872.00	R987.00	
Monthly Premium Per Individual > 65 Years		R373.00	R578.00	R612.00	R674.00	R872.00	R987.00	
Monthly Premium Per Family > 65 Years		R564.00	R796.00	R829.00	R931.00	R1,205.00	R1,297.00	

*Premiums are reviewed and may be adjusted annually. ***These benefits are excluded on Medical Scheme Hospital Plans** NB: The Policy Wording will supersede any and all Cura Administrators' digital/print marketing material and correspondence.

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.

**Please Note the Abbreviations:*

PIPPA - Per Insured Person Per Annum | PC - Per Claim | PPPA - Per Policy Per Annum | OAL - Overall Annual Limit | PIPL - Per Insured Per Lifetime

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