2027 Launch Edition

Stratum Benefits

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The Stratum Times

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Making headlines in 2027

In this special edition of ***The Stratum Times*** we highlight the key product developments for the year ahead.

From benefit enhancements and underwriting concessions to product updates and important dates, you'll find everything you need in one convenient guide.

The future's in sight.

What's inside?

2 **Gap Cover** enhancements & changes

4 **Health Insurance** enhancements & changes

See reverse side

- **Gap Cover** product range overview
- **2026** vs **2027** premiums
- **LUMA**^{300} benefits & premiums



Introducing our new option: **LUMA**^{300}

Underwriting concessions for individuals

Our **2027** underwriting concessions are available to qualifying individual applications.

Download the full concession document from our website for the criteria and requirements.

www.stratumbenefits.co.za/launch-pack/

GAP COVER

Key highlights

- Increased **Overall Policy Limit**
- Existing policies will receive option-specific benefit enhancements, effective **1 January 2027**
- Earliest start date for new policies on a **2027** option is **1 November 2026**

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HEALTH INSURANCE

Key highlights

- Higher benefit limits
- Existing policies will receive option-specific benefit enhancements, effective **1 January 2027**
- Earliest start date for new policies on a **2027** option is **1 January 2027**

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Premium & benefit updates

- An average premium increase of **9.6%** will apply across all individual **Gap Cover** options for **2027**.
- Enhanced **Gap Cover** benefit limits increase by approximately **10%**.
- **Health Insurance** premiums for individuals will increase by an average of **6.5%**.
- 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/

GAP COVER 2027 ENHANCEMENTS AND CHANGES

ACTIVE OPTIONS	ELITE[500] & CORPORATE ELITE[500]	CORPORATE NOVA[500]	MERIDIAN[400] & CORPORATE MERIDIAN[400]	COMPACT[300] & CORPORATE COMPACT[300]
OVERALL POLICY LIMIT (OPL)	Limit increased from R 219 845 to **R 226 880** per person per year effective **1 April 2026**			
ADMISSION AND PROCEDURE CO-PAYMENTS	*Benefit remains unchanged*	Increased from R 50 000 to **R 55 000** per policy	*Benefit remains unchanged*	Increased from R 20 000 to **R 22 000** per policy
PENALTY CO-PAYMENTS	2 Co-payments increased from R 16 000 to **R 17 000** per co-payment per policy	1 Co-payment increased from R 6 000 to **R 6 500** per policy	1 Co-payment increased from R 10 500 to **R 11 500** per policy	Increased from R 12 000 to **R 13 000** per policy
ROBOTIC SURGERY CO-PAYMENTS	Increased from R 10 000 to **R 11 000** per policy	*Benefit not available on these options*		
MRI, CT, PET SCAN AND SCOPE CO-PAYMENTS	Subject to **Admission and Procedure Co-Payments**	2 Co-payments increased from R 3 500 to **R 4 000** per policy Out-of-hospital	Subject to **MRI, CT and PET Scan Co-Payments** & **Scope Co-Payments** Out-of-hospital	Subject to **Admission and Procedure Co-Payments**
INTERNAL PROSTHETIC DEVICE SUB-LIMITS	*Benefit remains unchanged*	2 Events increased from R 20 000 to **R 22 000** per event per policy	*Benefit remains unchanged*	Increased from R 30 000 to **R 32 000** per person per event
MRI, CT AND PET SCAN SUB-LIMITS	*Benefit remains unchanged*	*Benefit not available on this option*	*Benefit remains unchanged*	Increased from R 4 000 to **R 4 400** per person per event
MRI, CT AND PET SCAN TOP-UP	Increased from R 6 000 to **R 6 500** per policy	*Benefit not available on these options*		New: **Scan Top-Up Benefit** In- and out-of-hospital **R 4 000** per policy
BREAST RECONSTRUCTION	1 Event increased from R 30 000 to **R 35 000** per person per lifetime	*Benefit not available on these options*		
CANCER TREATMENT SHORTFALLS	*Benefit remains unchanged*		Increased from R 50 000 to **R 55 000** per person	*Benefit remains unchanged*
CANCER TREATMENT TOP-UP	*Benefit remains unchanged*		Increased from R 50 000 to **R 55 000** per person	Increased from R 60 000 to **R 65 000** per person
CASUALTY EVENTS				
ACCIDENTAL EVENTS INDIVIDUALS ALL AGES	Increased from R 15 000 to **R 16 000** per policy	2 Events increased from R 5 000 to **R 5 500** per policy	Increased from R 9 500 to **R 10 000** per person per event	Increased from R 6 000 to **R 6 500** per policy
ACCIDENTAL EVENTS EXTERNAL MEDICAL ITEMS	Increased from R 2 000 to **R 2 200** per policy Subject to **R 16 000** benefit limit	Subject to **R 5 500** benefit limit	2 Events increased from R 1 000 to **R 1 100** per person per event Subject to **R 10 000** benefit limit	Increased from R 1 000 to **R 1 100** per policy Subject to **R 6 500** benefit limit
ILLNESS EVENTS CHILDREN	Age category increased from 10 to **12 years** or younger Subject to **R 16 000** benefit limit	*Benefit not available on this option*	2 Events increased from R 3 000 to **R 3 300** per event	Age category increased from 10 to **12 years** or younger Subject to **R 6 500** benefit limit
ILLNESS EVENTS INDIVIDUALS 13 YEARS OR OLDER	Increased from R 2 000 to **R 2 200** per policy	*Benefit not available on this option*		*Benefit not available on this option*
TRAUMA COUNSELLING	Increased from R 10 000 to **R 11 000** per policy	*Benefit not available on this option*	3 Consultations increased from R 2 000 to **R 2 200** per consultation per policy	Increased from R 5 000 to **R 5 500** per policy
PREVENTATIVE CARE	Increased from R 2 000 to **R 2 200** per policy	*Benefit not available on this option*	2 Events increased from R 500 to **R 550** per event per policy	*Benefit not available on this option*
PRIVATE ROOM	Increased from R 3 500 to **R 3 800** per policy	*Benefit not available on these options*		
ACCIDENTAL DEATH AND DISABILITY	1 Event per person increased from R 25 000 to **R 25 500** for principal and spouse, and from R 5 000 to **R 5 500** per dependant	*Benefit not available on these options*		1 Event per person increased from R 15 000 to **R 15 500** for principal and spouse, and from R 5 000 to **R 5 500** per dependant
INTERNATIONAL TRAVEL INSURANCE	New provider: Compass Insurance Company Limited 31 days per policy changed to **30 days per person** from **1 September 2026** 1 Trip per policy	*Benefit not available on these options*		

2027 ENHANCEMENTS AND CHANGES CONTINUED

	ACTIVE			INACTIVE		
OPTIMISER OPTIONS	CORPORATE ACCESS PLUS[500]	ACCESS CO-PAY PLUS[300] & CORPORATE ACCESS CO-PAY PLUS[300]	ACCESS OPTIMISER & CORPORATE ACCESS	ACCESS OPTIMISER PLUS[500]	ACCESS OPTIMISER PLUS[200]	HOSPITAL OPTIMISER
ADMISSION AND PROCEDURE CO-PAYMENTS	*Benefit not available on this option*	Increased from R 7 000 to **R 7 500** per policy	*Benefit not available on these options*			
MRI AND CT SCAN SUB-LIMITS	Increased from R 2 000 to **R 2 200** per policy	Increased from R 2 000 to **R 2 200** per policy	Increased from R 2 000 to **R 2 200** per policy	*Benefit not available on these options*		
CASUALTY EVENTS ACCIDENTAL EVENTS INDIVIDUALS ALL AGES	Increased from R 4 000 to **R 4 400** per policy	Increased from R 4 000 to **R 4 400** per policy	Increased from R 4 000 to **R 4 400** per policy	Increased from R 3 000 to **R 3 300** per policy	Increased from R 3 000 to **R 3 300** per policy	*Benefits not available on this option*
ILLNESS EVENTS CHILDREN	Age category increased from 10 to **12 years** or younger					
	Subject to **R 4 400** benefit limit			Subject to **R 3 300** benefit limit		
ACCESS BENEFIT (per procedure per person)						
Adenoidectomy, myringotomy (grommets) or tonsillectomy	Increased from R 15 000 to **R 15 500**			*Benefit not available on these options*		*Benefit not available on this option*
Arthroscopic surgery	Increased from R 72 000 to **R 72 500**			Increased from R 50 000 to **R 50 500**		
Back or neck surgery	Increased from R 72 000 to **R 72 500**			Increased from R 50 000 to **R 50 500**		
Bunion surgery	Increased from R 20 000 to **R 20 500**			Increased from R 14 000 to **R 14 500**		
Cochlear implant, auditory brain implant and internal nerve stimulator surgery	Increased from R 85 000 to **R 85 500**			Increased from R 80 000 to **R 80 500**		
Dental procedures for impacted teeth for children younger than 18	Increased from R 20 000 to **R 20 500**			Increased from R 14 000 to **R 14 500**		
Dental procedures for reconstructive surgery required due to an accident	Increased from R 85 000 to **R 85 500**			Increased from R 80 000 to **R 80 500**		
Endoscopic procedures	Increased from R 10 000 to **R 10 500**			Increased from R 5 000 to **R 5 500**		
Functional nasal surgery	Increased from R 30 000 to **R 30 500**			Increased from R 23 000 to **R 23 500**		
Joint replacement surgery	Increased from R 60 000 to **R 60 500**			Increased from R 50 000 to **R 50 500**		
Knee or shoulder surgery	Increased from R 30 000 to **R 30 500**			Increased from R 25 000 to **R 25 500**		
MRI or CT scan required due to an accidental event	Increased from R 15 000 to **R 15 500**			Increased from R 10 000 to **R 10 500**		
Non-cancerous breast conditions	Increased from R 25 000 to **R 25 500**			Increased from R 20 000 to **R 20 500**		
Oesophageal reflux and hiatus hernia surgery	Increased from R 60 000 to **R 60 500**			Increased from R 55 000 to **R 55 500**		
Removal of varicose veins	Increased from R 25 000 to **R 25 500**			Increased from R 20 000 to **R 20 500**		
Skin disorders	Increased from R 25 000 to **R 25 500**			Increased from R 20 000 to **R 20 500**		
ACCIDENTAL DEATH AND DISABILITY	1 Event per person increased from R 5 000 to **R 5 500** for principal and spouse					1 Event increased from R 5 000 to **R 5 500** for principal

GAP COVER 2027 ENHANCEMENTS AND CHANGES CONTINUED

INACTIVE OPTIONS	G-FORCE[500]	SENIOR[500]	CO-EVOLUTION[500]	BASE[500]	COMPACT[200] & CORPORATE COMPACT[200]	EDGE[200]
CASUALTY EVENTS ACCIDENTAL EVENTS INDIVIDUALS ALL AGES	Increased from R 8 000 to **R 8 500** per policy	Increased from R 5 000 to **R 5 500** per policy	Increased from R 9 000 to **R 9 500** per policy	Increased from R 8 000 to **R 8 500** per policy	Increased from R 7 000 to **R 7 500** per policy	Increased from R 4 500 to **R 4 700** per policy
ILLNESS EVENTS CHILDREN	*Benefit not available on this option*		Age category increased from 10 to **12 years** or younger Subject to **R 9 500** benefit limit	Subject to **R 8 500** benefit limit	Subject to **R 7 500** benefit limit	*Benefit not available on this option*
TRAUMA COUNSELLING	Increased from R 7 000 to **R 7 500** per policy	Increased from R 4 000 to **R 4 400** per policy	Increased from R 7 000 to **R 7 500** per policy	Increased from R 6 000 to **R 6 500** per policy	Increased from R 5 000 to **R 5 500** per policy	*Benefit not available on this option*
ACCIDENTAL DEATH AND DISABILITY	1 Event per person increased from R 15 000 to **R 15 500** for principal and spouse, and from R 5 000 to **R 5 500** per dependant	*Benefit not available on this option*	1 Event per person increased from R 7 000 to **R 7 500** for principal and spouse	1 Event per person increased from R 6 000 to **R 6 500** for principal and spouse	1 Event per person increased from R 15 000 to **R 15 500** for principal and spouse, and from R 5 000 to **R 5 500** per dependant	*Benefit not available on this option*

HEALTH INSURANCE 2027 ENHANCEMENTS AND CHANGES

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

GP PRE-AUTH WAIVER	Existing members can take up the GP PRE-AUTH WAIVER from **1 January 2027**. Requests must reach us by **11 December 2026**. A reminder will be included in the annual renewal communication.
OUT-OF-NETWORK GP CONSULTATIONS	Increased from R 345 to **R 365** per consultation, limited to 2 consultations per person per year
SPECIALIST CONSULTATIONS	Increased from R 1 675 to **R 1 775** per consultation and from R 3 500 to **R 3 700** per family per year
PRE-BIRTH CONSULTATIONS	Increased from R 4 175 to **R 4 380** per family per year, limited to 3 consultations and 3 ultrasounds (2D)
DENTAL CARE	Increased from: • Single member: R 1 550 to **R 1 600** per policy per year • Member + 1: R 1 550 to **R 1 600** per person, and R 3 100 to **R 3 200** per family per year • Member + 2 or more: R 1 550 to **R 1 600** per person, and R 4 650 to **R 4 800** per family per year

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

	2026	2027	2026	2027	2026	2027	2026	2027
AGES	PRINCIPAL INSURED		SPOUSE		ADULT DEPENDANT		CHILD DEPENDANT	
55 or **Younger**	R 464	**R 485**	R 368	**R 385**	R 368	**R 385**	R 149	**R 171**
56 or **Older**	R 729	**R 770**	R 633	**R 670**	R 633	**R 670**	–	–
Add the GP PRE-AUTH WAIVER								
All Ages	R 65	**R 75**	R 35	**R 40**	R 35	**R 40**	R 35	**R 40**

EMERGENCY & ACCIDENT BENEFIT OPTIONS (INDIVIDUAL AND CORPORATE)

EMERGENCY COVER	Increased from R 105 000 to **R 110 000** per person per event
ACCIDENT COVER	Increased from R 1 675 000 to **R 1 775 000** per person per event
MRI AND CT SCANS	Increased from R 22 000 to **R 23 000** per person per year
PHYSIO AND OCCUPATIONAL THERAPY	Increased from R 4 175 to **R 4 380** per person per year
CASUALTY ACCIDENT COVER	Increased from R 8 350 to **R 8 750** per person per event

PREMIUMS FOR EMERGENCY & ACCIDENT BENEFIT OPTION (INDIVIDUALS)

	2026	2027	2026	2027	2026	2027	2026	2027
AGES	PRINCIPAL INSURED		SPOUSE		ADULT DEPENDANT		CHILD DEPENDANT	
55 or **Younger**	R 208	**R 220**	R 127	**R 135**	R 127	**R 135**	R 60	**R 66**
56 or **Older**	R 303	**R 325**	R 222	**R 240**	R 222	**R 240**	–	–

GUARDRISK TAILORED RISK SOLUTIONS
Stratum Benefits

Stratum Benefits (Pty) Ltd, an authorised FSP 2111, is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised FSP 75. Health Insurance is administered by Unity Health, a division of Ambledown Financial Services (Pty) Ltd, FSP 10287. Underwritten by Bryte Insurance Company Limited, a licensed insurer and authorised FSP 17703. Terms and conditions apply.

Bryte
UNITYHEALTH

2027 GAP COVER PRODUCT RANGE OVERVIEW

BENEFITS			CORPORATE NOVA[500]	MERIDIAN[400] & CORPORATE MERIDIAN[400]			ELITE[500] & CORPORATE ELITE[500]	COMPACT[300] & CORPORATE COMPACT[300]			LUMA[300]			G-FORCE[500]	SENIOR[500]	CO-EVOLUTION[500]	BASE[500]	COMPACT[200] & CORPORATE COMPACT[200]	EDGE[200]
	ACTIVE												INACTIVE						
IN- OR OUT-OF-HOSPITAL COVER	IN	OUT			IN	OUT			IN	OUT		IN	OUT						
BENEFITS SUBJECT TO OPL OF R 226 880 PER PERSON PER YEAR																			
GAP BENEFIT	✓		500%	400%	✓	✓	500%	300%	✓	✓	300%	✓	✓	500%	500%	500%	500%	200%	200%
DENTAL COVER Specialist shortfalls, e.g., wisdom teeth extractions	✓		**R 8 000** per policy	**R 10 000** per policy	✓		**R 50 000** per policy	**R 30 000** per policy	✓		**R 25 000** per policy	✓	✓	**R 3 000** per policy	**R 3 000** per policy	**R 4 000** per policy	**R 6 000** per policy	**R 4 000** per policy	**R 3 000** per policy
DENTAL COVER Specialist shortfalls for accident or cancer-related treatment	✓		**R 15 000** per policy	**R 28 000** per policy	✓		OPL	OPL	✓		**R 50 000** per policy	✓	✓	⊗	⊗	**R 8 000** per policy	**R 16 000** per policy	**R 8 000** per policy	**R 6 000** per policy
RADIOLOGY SHORTFALLS	✓		OPL	OPL	✓	✓	OPL	OPL	✓	✓	OPL	✓	✓	**R 2 000** per policy MRI, CT and PET scans only	**R 2 000** per policy MRI, CT and PET scans only	**R 5 000** per policy All specialised radiology	OPL	**R 5 000** per policy All specialised radiology	**R 2 000** per policy MRI, CT, PET scans and ultrasounds only
ADMISSION AND PROCEDURE CO-PAYMENTS	✓		**R 55 000** per policy	OPL	✓	✓	OPL	**R 22 000** per policy	✓	✓	OPL	✓	✓	**R 15 000** per policy	**R 20 000** per policy	**R 50 000** per policy	⊗	**R 15 000** per policy	⊗
MRI, CT AND PET SCAN CO-PAYMENTS		✓	Subject to **MRI, CT, PET Scan and Scope Co-Payments**	2 Co-payments up to **R 4 000** per co-payment per policy	✓	✓	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**		✓	2 Co-payments up to **R 4 000** 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**	⊗
MRI, CT, PET SCAN AND SCOPE CO-PAYMENTS		✓	2 Co-payments up to **R 4 000** per co-payment per policy	Subject to **MRI, CT and PET Scan Co-Payments & Scope Co-Payments**	✓	✓	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**		✓	Subject to **MRI, CT and PET Scan Co-Payments & 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**	⊗
PENALTY CO-PAYMENTS	✓		1 Co-payment up to **R 6 500** per policy	1 Co-payment up to **R 11 500** per policy	✓		2 Co-payments up to **R 17 000** per co-payment per policy	**R 13 000** per policy	✓		1 Co-payment up to **R 16 500** per policy			⊗	⊗	⊗	⊗	⊗	⊗
ROBOTIC SURGERY CO-PAYMENTS			⊗	⊗	✓		**R 11 000** per policy	⊗	✓		**R 16 500** per policy			⊗	⊗	⊗	⊗	⊗	⊗
SCOPE CO-PAYMENTS		✓	Subject to **MRI, CT, PET Scan and Scope Co-Payments**	2 Co-payments up to **R 4 000** per co-payment per policy	✓	✓	Subject to **Admission and Procedure Co-Payments**	Subject to **Admission and Procedure Co-Payments**		✓	2 Co-payments up to **R 4 000** 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**	⊗
COLONOSCOPY, ENTEROSCOPY & GASTROSCOPY SUB-LIMITS			⊗	⊗	✓	✓	**R 7 000** per person per event	⊗			⊗			⊗	⊗	⊗	⊗	⊗	⊗
INTERNAL PROSTHETIC DEVICE SUB-LIMITS	✓		2 Events up to **R 22 000** per event per policy	2 Events up to **R 20 000** per event per policy	✓		**R 40 000** per person per event	**R 32 000** per person per event	✓		2 Events up to **R 20 000** per event per policy	✓		3 Events up to **R 20 000** per person per event	3 Events up to **R 10 000** per person per event	⊗	⊗	**R 15 000** 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 6 000** per person per event	**R 4 400** per person per event			⊗	✓	✓	2 Scans up to **R 2 500** per scan per policy MRI and CT scans only	⊗	⊗	⊗	⊗	⊗
MRI, CT AND PET SCAN TOP-UP			⊗	⊗	✓	✓	**R 6 500** per policy	**R 4 000** per policy			⊗			⊗	⊗	⊗	⊗	⊗	⊗
BREAST RECONSTRUCTION			⊗	⊗	✓		1 Event up to **R 35 000** per person per lifetime	⊗	✓		1 Event up to **R 15 000** per lifetime			⊗	⊗	⊗	⊗	⊗	⊗
CANCER TREATMENT SHORTFALLS	✓	✓	OPL	**R 55 000** per person	✓	✓	OPL	OPL	✓	✓	**R 50 000** per policy	✓	✓	OPL	OPL	⊗	⊗	OPL	⊗
CANCER TREATMENT TOP-UP	✓	✓	⊗	**R 55 000** per person	✓	✓	OPL	**R 65 000** per person	✓	✓	**R 50 000** per policy	✓	✓	**R 100 000** per person	⊗	⊗	⊗	**R 60 000** per person	⊗
PHYSICAL REHABILITATION TOP-UP			⊗	⊗		✓	**R 10 000** per person	⊗			⊗			⊗	⊗	⊗	⊗	⊗	⊗
OUT-PATIENT SPECIALIST CONSULTATIONS			⊗	⊗		✓	4 Consultations up to **R 1 300** per consultation per policy	⊗		✓	2 Consultations up to **R 1 000** per consultation per policy			⊗	⊗	⊗	⊗	⊗	⊗
CASUALTY EVENTS																			
ACCIDENTAL EVENTS INDIVIDUALS ALL AGES		✓	2 Events up to **R 5 500** per policy	**R 10 000** per person per event		✓	**R 16 000** per policy	**R 6 500** per policy		✓	**R 3 000** per event		✓	**R 8 500** per policy	**R 5 500** per policy	**R 9 500** per policy	**R 8 500** per policy	**R 7 500** per policy	**R 4 700** per policy
ACCIDENTAL EVENTS EXTERNAL MEDICAL ITEMS		✓	Subject to **R 5 500** benefit limit	2 Events up to **R 1 100** per person per event Subject to **R 10 000** benefit limit		✓	**R 2 200** per policy Subject to **R 16 000** benefit limit	**R 1 100** per policy Subject to **R 6 500** benefit limit		✓	2 Events up to **R 1 000** per event per policy Subject to **R 3 000** benefit limit		✓	⊗	⊗	Subject to **R 9 500** benefit limit	Subject to **R 8 500** benefit limit	Subject to **R 7 500** benefit limit	Subject to **R 4 700** benefit limit
ACCIDENTAL EVENTS FOLLOW-UP VISITS			⊗	⊗		✓	1 Visit per person per event Subject to **R 16 000** benefit limit	1 Visit per person per event Subject to **R 6 500** benefit limit		✓	1 Visit per policy Subject to **R 3 000** benefit limit		✓	Subject to **R 8 500** benefit limit	Subject to **R 5 500** benefit limit				
ILLNESS EVENTS CHILDREN 12 YEARS OR YOUNGER		✓	⊗	2 Events up to **R 3 300** per event per policy		✓	Subject to **R 16 000** benefit limit	Subject to **R 6 500** benefit limit			⊗			⊗	⊗				⊗
ILLNESS EVENTS INDIVIDUALS 13 YEARS OR OLDER		✓				✓	**R 2 200** per policy	⊗		✓	2 Events up to **R 2 500** per event per policy					⊗	⊗	⊗	⊗
TRAUMA COUNSELLING		✓	⊗	3 Consultations up to **R 2 200** per consultation per policy		✓	**R 11 000** per policy	**R 5 500** per policy		✓	**R 5 000** per policy		✓	**R 7 500** per policy	**R 4 400** per policy	**R 7 500** per policy	**R 6 500** per policy	**R 5 500** per policy	⊗
PREVENTATIVE CARE		✓	⊗	2 Events up to **R 550** per event per policy		✓	**R 2 200** per policy	⊗		✓	2 Events up to **R 550** per event per policy			⊗	⊗	⊗	⊗	⊗	⊗
BENEFITS NOT SUBJECT TO OPL																			
PRIVATE ROOM			⊗	⊗	✓		**R 3 800** per policy	⊗	✓		**R 2 500** per policy			⊗	⊗	⊗	⊗	⊗	⊗
ACCIDENTAL DEATH AND DISABILITY			⊗	⊗			1 Event per person **R 25 500** Principal **R 25 500** Spouse **R 5 500** Other Dependants	1 Event per person **R 15 500** Principal **R 15 500** Spouse **R 5 500** Other Dependants			1 Event **R 15 000** Principal			1 Event per person **R 15 500** Principal **R 15 500** Spouse **R 5 500** Other Dependants	⊗	1 Event per person **R 7 500** Principal **R 7 500** Spouse	1 Event per person **R 6 500** Principal **R 6 500** Spouse	1 Event per person **R 15 500** Principal **R 15 500** Spouse **R 5 500** Other Dependants	⊗
FIRST-TIME CANCER DIAGNOSIS			⊗	⊗			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	1 Event of **R 15 000** per person per lifetime	⊗
MEDICAL AID CONTRIBUTION WAIVER			⊗	⊗			6 Months up to **R 4 500** per month	⊗			6 Months up to **R 3 000** per month			6 Months up to **R 4 500** per month	⊗	⊗	⊗	⊗	⊗
STRATUM POLICY PREMIUM WAIVER			⊗	⊗			12 Months	⊗			12 Months			12 Months	⊗	⊗	⊗	⊗	12 Months
INTERNATIONAL TRAVEL INSURANCE			⊗	⊗			1 Trip per policy up to 30 days per person	⊗			1 Trip up to 30 days per policy			⊗	⊗	1 Trip per policy up to 30 days per person		⊗	⊗
WELLNESS CARELINE			Telephonic and virtual counselling				Telephonic and virtual counselling				Telephonic and virtual counselling			Telephonic and virtual counselling					

BENEFITS			CORPORATE ACCESS PLUS[500]	ACCESS CO-PAY PLUS[300] & CORPORATE ACCESS CO-PAY PLUS[300]	ACCESS OPTIMISER & CORPORATE ACCESS			ACCESS OPTIMISER PLUS[500]	ACCESS OPTIMISER PLUS[200]		HOSPITAL OPTIMISER
	ACTIVE							INACTIVE			
IN- OR OUT-OF-HOSPITAL COVER	IN	OUT				IN	OUT			IN	OUT
BENEFITS SUBJECT TO OPL OF R 226 880 PER PERSON PER YEAR											
HOSPITAL TOP-UP			⊗	⊗	⊗			⊗	⊗	✓	
GAP BENEFIT	✓	✓	500%	300%	⊗	✓	✓	500%	200%		
DENTAL COVER Specialist shortfalls, e.g., 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 accident or cancer-related treatment	✓		OPL	OPL	⊗	✓	✓	**R 8 000** per policy	**R 8 000** per policy		
RADIOLOGY SHORTFALLS	✓	✓	OPL	OPL	⊗	✓	✓	**R 5 000** per policy All specialised radiology	**R 5 000** per policy All specialised radiology		
ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗	**R 7 500** per policy	⊗			⊗	⊗		
MRI AND CT SCAN SUB-LIMITS		✓	**R 2 200** per policy	**R 2 200** per policy	**R 2 200** per policy			⊗	⊗		
CASUALTY EVENTS											
ACCIDENTAL EVENTS | INDIVIDUALS ALL AGES		✓	**R 4 400** per policy	**R 4 400** per policy	**R 4 400** per policy		✓	**R 3 300** per policy	**R 3 300** per policy		
ACCIDENTAL EVENTS | EXTERNAL MEDICAL ITEMS		✓	Subject to **R 4 400** benefit limit	Subject to **R 4 400** benefit limit	Subject to **R 4 400** benefit limit		✓	Subject to **R 3 300** benefit limit	Subject to **R 3 300** benefit limit		
ACCIDENTAL EVENTS | FOLLOW-UP VISITS		✓					✓				
ILLNESS EVENTS | CHILDREN 12 YEARS OR YOUNGER		✓					✓				
ACCESS BENEFIT Per procedure per person	✓	✓	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 15 500**	**R 15 500**	**R 15 500**			⊗	⊗		⊗
• Arthroscopic surgery			**R 72 500**	**R 72 500**	**R 72 500**			**R 50 500**	**R 50 500**		
• Back or neck surgery			**R 72 500**	**R 72 500**	**R 72 500**			**R 50 500**	**R 50 500**		
• Bunion surgery			**R 20 500**	**R 20 500**	**R 20 500**			**R 14 500**	**R 14 500**		
• Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids if part of a bimodal solution)			**R 85 500**	**R 85 500**	**R 85 500**			**R 80 500**	**R 80 500**		
• Dental procedures for impacted teeth for children **younger** than **18**			**R 20 500**	**R 20 500**	**R 20 500**			**R 14 500**	**R 14 500**		
• Dental procedures for reconstructive surgery required due to an accident			**R 85 500**	**R 85 500**	**R 85 500**			**R 80 500**	**R 80 500**		
• Endoscopic procedures			**R 10 500**	**R 10 500**	**R 10 500**			**R 5 500**	**R 5 500**		
• Functional nasal surgery			**R 30 500**	**R 30 500**	**R 30 500**			**R 23 500**	**R 23 500**		
• Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)			**R 60 500**	**R 60 500**	**R 60 500**			**R 50 500**	**R 50 500**		
• Knee or shoulder surgery			**R 30 500**	**R 30 500**	**R 30 500**			**R 25 500**	**R 25 500**		
• MRI or CT scan required due to an accidental event			**R 15 500**	**R 15 500**	**R 15 500**			**R 10 500**	**R 10 500**		
• Non-cancerous breast conditions (incl. breast reconstruction of unaffected breast)			**R 25 500**	**R 25 500**	**R 25 500**			**R 20 500**	**R 20 500**		
• Oesophageal reflux and hiatus hernia surgery			**R 60 500**	**R 60 500**	**R 60 500**			**R 55 500**	**R 55 500**		
• Removal of varicose veins			**R 25 500**	**R 25 500**	**R 25 500**			**R 20 500**	**R 20 500**		
• Skin disorders (incl. benign growths and lipomas)			**R 25 500**	**R 25 500**	**R 25 500**			**R 20 500**	**R 20 500**		
BENEFITS NOT SUBJECT TO OPL											
ACCIDENTAL DEATH AND DISABILITY			1 Event per person **R 5 500** Principal and **R 5 500** Spouse					1 Event per person **R 5 500** Principal and **R 5 500** Spouse			1 Event **R 5 500** Principal
WELLNESS CARELINE			Telephonic and virtual counselling					Telephonic and virtual counselling			

2026 vs 2027 INDIVIDUAL GAP COVER PREMIUMS

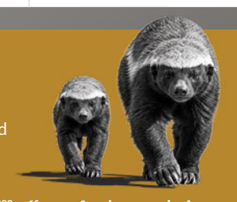
ACTIVE OPTIONS

AGES	2026 INDIVIDUALS	2026 FAMILIES	2027 INDIVIDUALS	2027 FAMILIES
ELITE[500]				
64 or Younger	R 529	R 650	R 579	R 712
65 or Older	R 858	R 1 049	R 940	R 1 149
MERIDIAN[400]				
35 or Younger	R 275	⊗	R 301	⊗
Between 36 and 64	R 352	⊗	R 385	⊗
64 or Younger	⊗	R 352	⊗	R 385
65 or Older	R 768		R 841	
LUMA[300]				
35 or Younger			R 275	⊗
36 or Older			R 700	⊗
COMPACT[300]				
64 or Younger	R 363	R 439	R 397	R 481
65 or Older	R 692		R 758	
ACCESS CO-PAY PLUS[300]				
64 or Younger	R 444		R 486	
65 or Older	R 591		R 647	
ACCESS OPTIMISER				
64 or Younger	R 217		R 238	
65 or Older	R 288		R 315	

INACTIVE OPTIONS

AGES	2026 INDIVIDUALS	2026 FAMILIES	2027 INDIVIDUALS	2027 FAMILIES
G-FORCE[500]				
64 or Younger	R 621		R 680	
65 or Older	R 913		R 1 000	
SENIOR[500]				
70 or Older	R 862		R 944	
CO-EVOLUTION[500]				
64 or Younger	R 370	R 482	R 405	R 530
65 or Older	R 737		R 811	
BASE[500]				
64 or Younger	R 331	R 390	R 362	R 429
65 or Older	R 641		R 702	
COMPACT[200]				
64 or Younger	R 331	R 383	R 362	R 419
65 or Older	R 641		R 702	
EDGE[200]				
Between 18 and 27	R 183	⊗	R 200	⊗
Between 28 and 64	R 329	⊗	R 360	⊗
65 or Older	R 548	⊗	R 600	⊗
ACCESS OPTIMISER PLUS[500]				
64 or Younger	R 526		R 576	
65 or Older	R 713		R 781	
ACCESS OPTIMISER PLUS[200]				
64 or Younger	R 457		R 500	
65 or Older	R 584		R 639	
HOSPITAL OPTIMISER				
All Ages	R 119		R 130	

LUMA[300]



Gap Cover designed for one.

LUMA[300] is our new option, created specifically for individuals who only need cover for themselves.

With age-based premiums, **LUMA[300]** offers a **fresh new choice for individual cover**. Two premium categories apply: **35** or **younger** and **36** or **older**, with the premium changing when the insured person turns **36**.

One insured person. One smart option.

IF YOU'RE **35** OR **YOUNGER**	IF YOU'RE **36** OR **OLDER**
INDIVIDUAL R 275	INDIVIDUAL R 700

2027 PRODUCT LAUNCH VIDEO & MARKETING MATERIAL

Journey into the **2027** Launch

Watch our video on our **YouTube** channel or **website** to see the enhancements and premium changes brought to life in our launch video.

Download the marketing material

Access the full **launch pack** with updated brochures and resources.

Find it online:

YouTube: www.youtube.com/@stratumbenefits8206/

Website: www.stratumbenefits.co.za/launch-pack/



Disclaimer: This document summarises the benefit changes and enhancements for the upcoming benefit year and is provided for **training purposes only**. While we have made every effort to ensure accuracy, this content **does not replace or override the policy wording**. If there are any differences, please refer to our Policy Schedules. **E&OE**.