





Major medical event benefits

Standard benefits

Benefit	Standard
<p>Accident and emergency cover (there are 3 main benefits in accident and emergency cover)</p> 	<p>1 Accident cover:</p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R1 500 000 per event</p> <p>Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria</p> <p>2 Emergency (heart attack or stroke) cover:</p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R500 000 per event</p> <p>Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria</p>
	<p>3 Emergency transportation cover:</p> <p>Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment</p> <p>If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment</p> <p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p>Emergency shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes</p> <p>Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, prosthetics, assistive devices and rehabilitation services (wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits</p> <p>Pre-authorisation is required</p> <p>A maximum of R5 000 000 is payable per member per year</p>

Standard benefits