

# LAUNCH

**Monthly premium: R99 per family for under 65yrs**  
**Monthly premium: R155 per family for 65yrs+**

*This benefit option assists with covering the medical expense shortfalls between what your medical aid covers versus the private in-hospital rates, especially for the costs of Specialists and Anaesthetists.*



## BENEFITS *Overall Annual Limit (OAL) - R150 000 per insured per annum*

<b>IN-HOSPITAL BENEFITS</b>	<b>MEDICAL EXPENSE SHORTFALL COVER</b>	Increases the medical aid rate up to 350%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit and an excess of R350 per event
<b>OUT-OF-HOSPITAL BENEFITS</b>	<b>CASUALTY BENEFIT (ACCIDENTS ONLY)</b>	R3 000 per event per insured. Subject to the Overall Annual Limit and an excess of R350 per event
<b>ADDED BENEFITS</b>	<b>MEDICAL SCHEME CONTRIBUTION WAIVER</b>	Up to R5 500 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the medical scheme contribution payer
	<b>GAP PREMIUM WAIVER</b>	Pays the premium for your Launch policy for 6 months; in the event of death or permanent and total disability as a result of an accident, of the contribution payer
	<b>INTERNATIONAL TRAVEL COVER</b>	R5 000 000 per insured



## WAITING PERIODS

- A 3-month general waiting period applies to all benefits, with exception of benefits providing cover up to 350% should the commencement of the policy be in line with the commencement date of the medical scheme
- A 9-month waiting period on pregnancy/childbirth
- A 12-month waiting period on: hysterectomy (except where malignancy can be proven), hysteroscopies and endometrial ablations; joint replacements and spinal investigations, treatment or surgery (except in the event of an accident); tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth and treatment or surgery for a hernia (except as a result of emergency surgery), treatment and/or surgery for cataracts, gastroscopies, colonoscopies; treatment and surgery for rotator cuff repair; treatment and surgery for nasal and sinus surgery; knee surgery and pre-diagnosed cancer

Please note that the products displayed in this brochure are not a medical scheme and the cover is not equivalent to that of a medical scheme. Medical scheme cover is a prerequisite for this cover. These products are complementary to a medical aid scheme and are not a substitute for medical scheme membership.

*Disclaimer: This document is a summary for information purposes only and does not supersede the policy terms and conditions. In the event of any discrepancy, the policy, terms and conditions will prevail. Underwritten by Lombard Insurance Company Limited.*