

# PREMIER

**Monthly premium: R337 per family for under 65yrs**  
**Monthly premium: R458 per family for 65yrs+**

Offering complete peace of mind, this is a comprehensive combination product with multiple benefits built into one policy. It provides cancer benefits and significantly enhances your medical scheme cover.



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

### IN-HOSPITAL BENEFITS

<b>MEDICAL EXPENSE SHORTFALL COVER</b>	Increases the medical aid rate up to 600%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit
<b>CO-PAYMENT COVER</b>	R75 000 per admission per insured. Subject to the Overall Annual Limit
<b>NON-DSP HOSPITAL PENALTY COVER</b>	R9 000 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit
<b>SUB-LIMIT COVER</b>	R20 000 per admission per insured. Subject to the Overall Annual Limit

### IN-HOSPITAL AND OUT-OF-HOSPITAL BENEFITS

<b>TRADITIONAL CANCER COVER</b>	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. (R200 000 excess). Subject to the Overall Annual Limit
<b>BIOLOGICAL CANCER DRUG COVER</b>	Provides cover for Biological Cancer Drugs when the medical aid imposes a sub-limit. Subject to the Overall Annual Limit (See Formulary)

### OUT-OF-HOSPITAL BENEFITS

<b>CO-PAYMENTS FOR MRI, CT AND PET SCANS</b>	R75 000 per admission per insured. Subject to the Overall Annual Limit
<b>SUB-LIMIT COVER FOR MRI, CT AND PET SCANS</b>	R20 000 per admission per insured. Subject to the Overall Annual Limit
<b>CASUALTY BENEFIT (ACCIDENTS ONLY)</b>	R12 000 per event per insured. Subject to the Overall Annual Limit

## ADDED BENEFITS

<b>CANCER DIAGNOSIS BENEFIT</b>	Once off payment of R20 000 for first diagnosis of cancer, provided that the insured is on an approved oncology treatment plan
<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 Premier 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>PERSONAL ACCIDENT BENEFIT</b>	R25 000 per insured on the policy, in the event of accidental death and permanent and total disability
<b>INTERNATIONAL TRAVEL COVER</b>	R5 000 000 per insured

## BIOLOGICAL CANCER DRUGS

The lists below provide the cancer types that may require treatment through the use of a biological cancer drug covered under Premier.

### Specific Cancer Categories

HER 2 + Breast Cancer	HER -ve breast cancer
Acute myeloid leukaemia	Gastrointestinal stromal tumour
Advanced hepatocellular carcinoma	Multiple myeloma
Acute lymphoblastic leukaemia	Non-small cell lung cancer
Chronic myeloid leukaemia	Non-hodgkins lymphoma
Chronic lymphocytic leukaemia	Metastatic colorectal cancer
Hairy cell leukaemia	Advanced renal cell carcinoma
Myelodysplasia	Head and neck cancer

### List of Drugs

Herceptin	Mylotarg
Nexavar	Gleevec
Sprycel	Faslodex
Velcade	Tarceva
Alimta	Zevalin
Avastin	Erbitux
Sutent	Fludara
Mabthera	

## WAITING PERIODS

- A 3-month general waiting period applies to all benefits, with exception of benefits providing cover up to 600% 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.*