

SYNERGY

Monthly premium: R195 per family for under 65yrs
Monthly premium: R263 per family for 65yrs+

This is the ideal benefit offering to choose if your medical aid has additional co-payments and out-of-pocket deductibles.



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

IN-HOSPITAL BENEFITS

MEDICAL EXPENSE SHORTFALL COVER	Increases the medical aid rate up to 500%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit
CO-PAYMENT COVER	R50 000 per admission per insured. Subject to the Overall Annual Limit
NON-DSP HOSPITAL PENALTY COVER	R5 000 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit
SUB-LIMIT COVER	R15 000 per admission per insured. Limited to R50 000 per family per annum, subject to the Overall Annual Limit

OUT-OF-HOSPITAL BENEFITS

CO-PAYMENTS FOR MRI, CT AND PET SCANS	R50 000 per admission per insured. Subject to the Overall Annual Limit
CASUALTY BENEFIT (ACCIDENTS ONLY)	R6 500 per event per insured. Subject to the Overall Annual Limit

ADDED BENEFITS

MEDICAL SCHEME CONTRIBUTION WAIVER	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
GAP PREMIUM WAIVER	Pays the premium for your Synergy policy for 6 months; in the event of death or permanent and total disability as a result of an accident, of the contribution payer
INTERNATIONAL TRAVEL COVER	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 500% 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.