

# OPTIMAL

Monthly premium: R285 per family for under 65yrs  
Monthly premium: R405 per family for 65yrs+

An ideal benefit option offering additional peace of mind for Cancer cover, especially where your Medical Scheme has limited 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 500%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit
<b>CO-PAYMENT COVER</b>	Subject to the Overall Annual Limit
<b>SUB-LIMIT COVER</b>	R20 000 per admission per insured. Limited to R50 000 per family per annum. Subject to the Overall Annual Limit

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

<b>TRADITIONAL CANCER COVER</b>	Co-payment cover for traditional cancer treatment limited to 20% per admission. Subject to the Overall Annual Limit (R100 000 excess)
<b>BIOLOGICAL CANCER DRUG COVER</b>	Provides cover for Biological Cancer Drugs when the Medical Scheme imposes a sub-limit. Subject to the formulary and the Overall Annual Limit

### OUT-OF-HOSPITAL BENEFITS

<b>CO-PAYMENTS FOR MRI, CT AND PET SCANS</b>	Subject to the Overall Annual Limit
<b>CASUALTY BENEFIT (ACCIDENTS ONLY)</b>	R8 000 per event per insured. Subject to the Overall Annual Limit

### ADDED BENEFITS

<b>MEDICAL SCHEME CONTRIBUTION WAIVER</b>	Up to R6 000 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 Optimal Policy for 12 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>	R10 000 per insured on the Policy, in the event of accidental death or permanent and total disability
<b>CRITICAL ILLNESS BENEFIT</b>	R7 500 per insured on the Policy in the event of death due to a critical illness
<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 Optimal.

## SPECIFIC CANCER DRUGS

HER 2 + Breast Cancer  
Acute myeloid leukaemia  
Advanced hepatocellular carcinoma  
Acute lymphoblastic leukaemia  
Chronic myeloid leukaemia  
Chronic lymphocytic leukaemia  
Hairy cell leukaemia  
Myelodysplasia

HER -ve breast cancer  
Gastrointestinal stromal tumour  
Multiple myeloma  
Non-small cell lung cancer  
Non-hodgkins lymphoma  
Metastatic colorectal cancer  
Advanced renal cell carcinoma  
Head and neck cancer

## LIST OF DRUGS

Herceptin  
Mylotarg  
Nexavar  
Gleevec  
Sprycel

Faslodex  
Velcade  
Tarceva  
Alimta  
Zevalin

Avastin  
Erbix  
Sutent  
Fludara  
Mabthera

# CHILDBIRTH LIMITS

Treatment date of the claims is within:

Benefits for childbirth will be capped at:

First 12 months of the Policy

R8 000 per event

13-24 months of the Policy

R12 000 per event

25+ months of the Policy

Subject to the Overall Annual Limit of the Policy

# 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. Accidents will be covered within the 3 month general waiting period
- A 10-month waiting period on pregnancy/childbirth
- A 12-month waiting period on / investigations, treatment or surgery for:  
hysterectomy (except where malignancy can be proven), hysteroscopies, endometriosis, ovarian cysts and fibroids (myomectomy), muscular-skeletal, tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, cancer, nasal and sinus

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.*