

PREMIER

Monthly premium: R382 per family for under 65yrs

Monthly premium: R535 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

MEDICAL EXPENSE SHORTFALL COVER	Increases the Medical Aid rate up to 600%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit
CO-PAYMENT COVER	Subject to the Overall Annual Limit
NON-DSP HOSPITAL PENALTY COVER	R10 000 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit
SUB-LIMIT COVER	R30 000 per admission per insured. Subject to the Overall Annual Limit

IN-HOSPITAL AND OUT-OF-HOSPITAL BENEFITS

TRADITIONAL CANCER COVER	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. (R100 000 excess). Subject to the Overall Annual Limit
BIOLOGICAL CANCER DRUG COVER	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

CO-PAYMENTS FOR MRI, CT AND PET SCANS	Subject to the Overall Annual Limit
SUB-LIMIT COVER FOR MRI, CT AND PET SCANS	R30 000 per admission per insured. Subject to the Overall Annual Limit
CASUALTY BENEFIT (ACCIDENTS ONLY)	R13 000 per event per insured. Subject to the Overall Annual Limit

ADDED BENEFITS

CANCER DIAGNOSIS BENEFIT	Once off payment of R25 000 for first diagnosis of cancer, provided that the insured is on an approved oncology treatment plan
MEDICAL SCHEME CONTRIBUTION WAIVER	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
GAP PREMIUM WAIVER	Pays the premium for your Premier Policy for 12 months; in the event of death or permanent and total disability as a result of an accident, of the contribution payer
PERSONAL ACCIDENT BENEFIT	R25 000 per insured on the Policy, in the event of accidental death or permanent and total disability
CRITICAL ILLNESS BENEFIT	R10 000 per insured on the Policy in the event of death due to a critical illness
INTERNATIONAL TRAVEL COVER	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 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
 Erbitux
 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 600% 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.