



# PREMIER

Monthly premium R310 per family

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

## BENEFITS

### Benefits for in-hospital treatment

Private Rate Cover	Increases the medical aid rate up to 500%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Unlimited overall annual limit
Co-payment Cover	R50 000 per admission per insured. Unlimited overall annual limit
Non-DSP Hospital Penalty Cover	R8 500 per admission. Limited to 1 claim per family per annum
Sub-limit Cover	R20 000 per admission per insured. Unlimited overall annual limit
Stated Cash Back Benefit	Payable depending on the number of days in hospital, payable from day three (See table)

### Benefits for in-hospital and out-of-hospital treatment

Cancer Diagnosis Benefit	Once off payment of R20 000 for first diagnosis of cancer, provided that the insured is on an approved oncology treatment plan
Traditional Cancer Cover	R350 000 per insured per annum (R200 000 excess)
Biological Cancer Drug Cover	R350 000 per insured and R1 000 000 per family per annum (See Formulary)
Medical Scheme Contribution Waiver	R5 000 per month for 6 months; covers death or permanent and total disability as a result of an accident, of the medical scheme contribution payer
Personal Accident Benefit	R20 000 per insured on the policy, covers death and permanent and total disability
Travel Cover	R5 000 000 per insured

### Benefits for out-of-hospital treatment

Co-payments for MRI, CT and PET scans	R50 000 per admission per insured. Unlimited overall annual limit
Sub-limit Cover for MRI, CT and PET scans	R20 000 per admission per insured. Unlimited overall annual limit
Casualty Benefit (Accidents only)	R7 500 per event per insured. Unlimited events per annum

# SPOT LIGHT ON

- Comprehensive cover for Traditional and Biological Cancer Drugs
- Breast Reconstruction due to breast cancer is covered up to 500% of the medical aid rate
- Treatment in a casualty facility is covered for accidents (see Casualty Benefit)

## Age Limit

Maximum entry age is 65 years next birthday

## Stated Cash Back Benefits

Stated cash back benefit in the event of hospitalisation provides additional cash, as hospital treatment can be costly. The benefits are shown in the table below.

Length of Hospitalisation/ Life Event				
Childbirth	3-7 days	8-14 days	15-21 days	22+ days
R1 250	R1 250	R2 500	R3 750	R5 000
Limited to 2 claims per individual and 5 claims per family per annum				

## 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	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	

## 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, grommets, adenoids, wisdom teeth and treatment or surgery for a hernia (except as a result of emergency surgery)
- No benefits shall be payable for an insured event for which the Insured person received treatment or advice 12 (twelve) months prior to becoming an Insured person. This exclusion only applies to the first 12 (twelve) months of an Insured person's cover
- Pre-diagnosed cancer is covered provided that the Insured person has been in complete remission for a period of 5 years

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.*