

VITAL

Monthly premium R167 per family

This benefit option assists with covering the shortfall between what your medical aid covers versus the private in-hospital rates, especially for the costs of Specialists and Anaesthetists.



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

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

Travel Cover

R5 000 000 per insured

Benefits for out-of-hospital treatment

Casualty Benefit (Accidents only)

R6 000 per event per insured. Unlimited events per annum

SPOT LIGHT ON

- Increases medical aid rate up to 500% including in-hospital and out-of-hospital kidney dialysis, chemotherapy and radiotherapy
- Breast Reconstruction due to breast cancer is covered up to 500% of the medical aid rate

Age Limit

Maximum entry age is 65 years next birthday

Waiting Periods

- A 3-month general waiting period applies to all benefits, with exception of benefits providing cover up to 50% 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

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.