



Major medical event benefits

Standard benefits

Benefit	Standard
<p>Accident and emergency cover (there are 3 main benefits in accident and emergency cover)</p>	<p>1 Accident cover:</p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R1 500 000 per event</p> <p>Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria</p>
	<p>2 Emergency (heart attack or stroke) cover:</p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R500 000 per event</p> <p>Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria</p>
	<p>3 Emergency booster benefit:</p> <p>Can be added to Accident and emergency cover from February 2026</p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R425 000 per event</p> <p>Covered at a private hospital for emergency events that require immediate medical treatment, meet the qualifying criteria and relate to the following: Acute appendicitis, Acute asthma/respiratory disorders, Acute pancreatitis, Acute pneumonia, Cholecystitis, Gastroenteritis with dehydration, Diabetic ketoacidosis, Ectopic pregnancy, Kidney stones, Pulmonary embolism, Acute investigation and stabilisation of fits/seizures</p>
	<p>4 Emergency transportation cover:</p> <p>Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack, stroke or one of the 11 emergency conditions if the member has Emergency booster cover) that requires immediate medical treatment</p> <p>If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment</p>
	<p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p>Emergency shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes or one of the 11 emergency conditions if the member has Emergency booster cover</p>
	<p>Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, prosthetics, assistive devices and rehabilitation services (wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits</p> <p>Pre-authorisation is required</p>
	<p>A maximum of R5 000 000 is payable per member per year</p>

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