

Dear Truworths Stratum Benefits Client

This information provides a summary of the most important changes to your **Stratum Benefits Corporate Elite Gap Cover** policy effective **1 January 2022** based on information provided by Stratum Benefits.

Premium increase

The Corporate Elite premium increases from **R140 to R148 per policy per month**, irrespective of the family size, with effect **1 January 2022**.

Summary of changes

The **Overall Policy Limit (OPL)** of R173 000 per insured person per year will increase to **R177 835** per insured person per year.

Enhancements

Casualty Benefit

- The casualty benefit at a registered casualty facility for children will increase from age 8 to children age 10 years and younger when they fall ill after-hours between 18h00 PM and 07h00 AM.

Preventative cover

- Preventative benefit cover of R1 300 per policy per year will include breast sonars.

Exclusion

Gap Benefit

Stratum Elite does not cover for short-falls on **pre-natal (pre-birth) consultations**, including all ancillary procedures or investigations performed during, or following your consultation. Stratum Elite does provide cover for short-falls on all maternity approved **hospital admissions**.

Submitting your claims

Your Gap Cover claims must be submitted to Stratum Benefits. Please complete the Claim Form with the relevant documentation and return it to:

Postal Address
Suite 386
Private Bag X09
Weltevredenpark
1715

Contact Number: 086 111 3499
Fax Number: 086 633 3761
Email address: yourclaim@stratumbenefits.co.za

- Stratum Claim Form;
- A copy of the hospital account or the claims statement from your medical aid reflecting the hospital event;
- All healthcare providers' accounts.

The claim form must be received by Stratum within six months of the first day of your hospital confinement or procedure. Any claim received later than the six month claiming period will not qualify for any benefit.

Summary of benefits

Benefits	Stratum
	Corporate Elite
Rate	Corporate Elite R148
2022 Benefit Limits	Overall Policy Limit (OPL) of R177 835 per person per year
Product & Tariff Shortfalls	Corporate Elite Additional cover of 500% Subject to OPL of R177 835 per person per year
In-hospital Co-Payments and Deductibles	Subject to OPL of R177 835 per person per year
In-hospital Robotic Surgery Co-Payment	R10 000 co-payment benefit per policy per year on Robotic Surgery
In-hospital Sub-limitation Internal Prosthesis cover	R30 000 per person per event per annum Subject to the OPL of R177 835 per person per year
Cancer Cover	R30 000 cancer lump sum benefit on first time diagnosis per person. No age restriction on benefit. Oncology co-payment/limit Benefit, subject to OPL of R177 835 per person per year. Oncology shortfalls provide 500% for all providers.
Accidental death and permanent disability	Accidental death and permanent disability benefit limited to R25 000 for principal member or spouse and R5 000 for a child dependant.
Dental Trauma Benefit	Dental Reconstruction for oncology or trauma limited to R12 000 per policy per year. Benefit, subject to OPL of R177 835 per person per year
Medical Scheme Contribution Waiver	Medical Scheme Contribution Waiver Benefit covers the Medical Scheme contributions for 6 months to a maximum of R4 500 per month in the event of any death or permanent disability of the premium payer. No age restriction on the benefit.
Gap Policy Premium Waiver	Gap Policy Premium Waiver benefit for 6 months in the event of death, permanent disability or forced retrenchment of the premium payer. No age restriction on the benefit.
Trauma Counselling	Trauma counselling by an act of physical violence or accident resulting in serious bodily injury or upon the diagnosis of a dread disease up to R10 000 per policy per year, subject to OPL of R177 835 per person per year.
Non-Network Hospital Provider deductible benefit	1 co-payment per policy for the use of a non-network hospital limited to R10 000. Subject to OPL of R177 835 per person per year.
Accidental Casualty Benefit	Casualty benefit of R12 000 per policy per year for accidental injury admissions and emergency illness for children 10 years and younger. Subject to OPL of R177 835 per person per year.
Preventative Benefit	Covers the cost of the provider's consultation fee and the cost of the following preventative tests and/or procedures: contraceptive device implant; full blood count; mammogram; pap smear; breast sonar and/or prostate screening. Benefit is limited to R1 300 per policy per year.
Step down facility benefit	Covers the cost of admission and therapy in a sub-acute or step-down facility when the rehabilitation benefit the medical scheme plan provides is reached and ongoing physical rehabilitation treatment is required. Limited to R10 000 per person per year.
Private Ward Cover	Covers private ward fees for in-hospital ward fee, lodger fee, nursery fee limited to R3 000 per policy per year.
Fuel Rewards	Fill up at any Shell Garage and receive a rebate of 22 Cents per liter on Diesel and 15 cents per liter on Petrol. Rebates subject to change.
Extra High School Learning Support	Online CAPS curriculum schooling platform for Gr. 8 to Gr. 12 high school children.
International Travel Insurance	Cover is limited to 1 event per policy per year up to a maximum of 31 shared days for all travelers. Benefit limited to R20 000 000 (Non-pre-existing conditions)

Need assistance?

Please do not hesitate to contact your NMG Healthcare Consultant should you need assistance:

NMG Healthcare Consultant

Le-Anne Mongie

Tel: 021 943 1800 or 021 943 1884

Email: lmongie@nmg.co.za