Benefits	Golden Hour 2027	Hospital Plan 2027	Primary Standard 2027	Comprehensive Standard 2027	Comprehensive Plus 2027	Comprehensive Advanced 2027	Primary Standard with Hospital Plan 2027
Hospital Footprint	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required	No benefit	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required
IN- HOSPITAL BENEFITS							
In-hospital Maternity Benefit	No benefit	No benefit	No benefit	No benefit	**R30 000** per pregnancy for the birth. Limited to **1** event per policy every **12** months. Includes out-of-hospital scans.	**R35 000** per pregnancy for the birth. Limited to **1** event per policy every **12** months. Includes out-of-hospital scans.	No benefit
In-hospital Accident Benefit	**R400 000** per insured person per event, inclusive of all costs. Maximum of **R1 500 000** per insured person per annum. Maximum of **R3 000 000** per policy per annum. **Pre-authorisation required.**	**R475 000** per insured person per event, inclusive of all costs. Maximum of **R1 500 000** per insured person per annum. Maximum of **R3 000 000** per policy per annum **Pre-authorisation required.**	No benefit	**R275 000** per insured person per event, inclusive of all costs. Maximum of **R1 500 000** per insured person per annum. Maximum of **R3 000 000** per policy per annum. **Pre-authorisation required**	**R350 000** per insured person per event, inclusive of all costs. Maximum of **R1 500 000** per insured person per annum. Maximum of **R3 000 000** per policy per annum. **Pre-authorisation required.**	**R425 000** per insured person per event, inclusive of all costs. Maximum of **R1 500 000** per insured person per annum. Maximum of **R3 000 000** per policy per annum. **Pre-authorisation required.**	**R475 000** per insured person per event, inclusive of all costs. Maximum of **R1 500 000** per insured person per annum. Maximum of **R3 000 000** per policy per annum. **Pre-authorisation required.**
In-hospital Illness Benefit	No benefit	**R70 000** per insured person per event, inclusive of all costs. Conditions which have a gradual progression are excluded. **Pre-authorisation required. R500 000** per policy per annum.	No benefit	**R70 000** per insured person per event, inclusive of all costs. Conditions which have a gradual progression are excluded. **Pre-authorisation required. R500 000** per policy per annum.	**R95 000** per insured person per event, inclusive of all costs. **R1 000 000** per policy per annum. *Cataract Surgery is limited to **R30 000** per insured person per annum .Conditions which have a gradual progression are excluded* **Pre-authorisation required.**	**R120 000** per insured person per event, inclusive of all costs. **R1 000 000** per policy per annum. *Cataract Surgery is limited to **R30 000** per insured person per annum. Conditions which have a gradual progression are excluded.* **Pre-authorisation required.**	**R70 000** per insured person per event, inclusive of all costs. Conditions which have a gradual progression are excluded. **Pre-authorisation required. R500 000** per policy per annum.
ICU Benefit	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits
In-hospital Specialised Radiology (MRI Scans, CT Scans etc)	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits
OUT-OF-HOSPITAL BENEFITS							
Post-Hospital Accident Rehabilitation	**R10 000** per insured person per event for physiotherapy, occupational therapy, home care/wound care. **Pre-authorisation required.**	**R10 000** per insured person per event for physiotherapy, occupational therapy, home care/wound care. **Pre-authorisation required.**	No benefit	**R10 000** per insured person per event for physiotherapy, occupational therapy, home care/wound care. **Pre-authorisation required.**	**R10 000** per insured person per event for physiotherapy, occupational therapy, home care/wound care. **Pre-authorisation required.**	**R10 000** per insured person per event for physiotherapy, occupational therapy, home care/wound care. **Pre-authorisation required.**	**R10 000** per member per event for physiotherapy and occupational therapy - home care/wound care. **Pre-authorisation required.**
Casualty Benefit (Accident)	**R30 000** per policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. **Pre-authorisation required.**	**R30 000** per policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. **Pre-authorisation required.**	**R5 000** per policy per annum. **Pre-authorisation required.**	**R5 000** per policy per annum. **Pre-authorisation required.**	**R10 000** per policy per annum. Cover accumulates to the initial event and overall In-Hospital Accident Cover benefits. **Pre-authorisation required.**	**R10 000** per policy per annum. Cover accumulates to the initial event and overall In-Hospital Accident Cover benefits. **Pre-authorisation required.**	**R30 000** per policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. **Pre-authorisation required.**
Casualty Benefit (Illness)	**R15 000** per policy per annum for Emergency Stabilisation in the case of an Illness. **Pre-authorisation required.**	No benefit	**R5 000** per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. **Pre-authorisation required**.	**R5 000** per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. **Pre-authorisation required**.	**R5 000** per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. **Pre-authorisation required**.	**R7 000** per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. **Pre-authorisation required.**	**R5 000** per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. **Pre-authorisation required**.
Out-of-hospital Maternity Benefit	No benefit	No benefit	No benefit	No benefit	**2** Ultra-sounds at Network GP (first trimester & second trimester). Limited to **1** pregnancy event per policy every **12** months.	**2** Ultra-sounds at Network GP (first trimester & second trimester). Limited to **1** pregnancy event per policy every **12** months.	No benefit
General Practitioner Consultations (GP)	**2** GP consultations at a contracted Network doctor as per the protocol of the Managed Care Organisation.	No benefit	Unlimited GP consultations at a contracted Network doctor as per the protocol of the Managed Care Organisation.	Unlimited GP consultations at a contracted Network doctor as per the protocol of the Managed Care Organisation.	Unlimited GP consultations at a contracted Network doctor as per the protocol of the Managed Care Organisation.	Unlimited GP consultations at a contracted Network doctor as per the protocol of the Managed Care Organisation.	Unlimited GP consultations at a contracted Network doctor as per the protocol of the Managed Care Organisation.
In-Room Procedures	Defined list of procedures a GP can perform in their rooms. Network doctors only.	No benefit	Defined list of procedures a GP can perform in their rooms. Network doctors only.	Defined list of procedures a GP can perform in their rooms. Network doctors only.	Defined list of procedures a GP can perform in their rooms. Network doctors only.	Defined list of procedures a GP can perform in their rooms. Network doctors only.	Defined list of procedures a GP can perform in their rooms. Network doctors only.
Out-of-Network General Practitioner Consultations	No benefit	No benefit	**2** Consultations per policy per annum refunded at **R550** per visit	No benefit	**2** Consultations per policy per annum refunded at **R550** per visit	**2** Consultations per policy per annum refunded at **R550** per visit	**2** Consultations per policy per annum refunded at **R550** per visit
Pharmacy Clinic Nurse Care	**3** visits per member for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	No benefit	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics
Specialist Benefit	No benefit	No benefit	**R2 800** per insured person per annum. Referral by Network GP required. Insured person must pay cash and claim from GENRIC. GENRIC protocols and limits apply.	No benefit	**R2 800** per insured person per annum. Referral by Network GP required. Insured person must pay cash and claim from GENRIC. GENRIC protocols and limits apply.	**R2 800** per insured person per annum. Referral by Network GP required. Insured person must pay cash and claim from GENRIC. GENRIC protocols and limits apply.	**R2 800** per insured person per annum. Referral by Network GP required. Insured person must pay cash and claim from GENRIC. GENRIC protocols and limits apply.
Acute Medication	**R1 600** per insured person per annum. Max **R200 per script**. Combined with OTC benefit. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay the additional amount.	No benefit	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.
Over-the-Counter Medication (OTC)	Combined with in Acute Medicine Limit	No benefit	**R300** per policy per month with a maximum of **R1 000** per policy per annum. **Subject to Formulary.**	**R300** per policy per month with a maximum of **R1 000** per policy per annum. **Subject to Formulary.**	**R300** per policy per month with a maximum of **R1 000** per policy per annum. **Subject to Formulary.**	**R300** per policy per month with a maximum of **R1 000** per policy per annum. **Subject to Formulary.**	**R300** per policy per month with a maximum of **R1 000** per policy per annum. **Subject to Formulary.**

Benefits	Golden Hour 2027	Hospital Plan 2027	Primary Standard 2027	Comprehensive Standard 2027	Comprehensive Plus 2027	Comprehensive Advanced 2027	Primary Standard with Hospital Plan 2027
Chronic Medication. Refer to our Chronic Disease List (CDL)	No benefit	No benefit	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.
Radiology	No benefit	No benefit	Unlimited Black and white x-rays only. Members must be referred by a Network GP/specialist.	Unlimited Black and white x-rays only. Members must be referred by a Network GP/specialist.	Unlimited Black and white x-rays only. Members must be referred by a Network GP/specialist.	Unlimited Black and white x-rays only. Members must be referred by a Network GP/specialist.	Unlimited Black and white x-rays only. Members must be referred by a Network GP/specialist.
Pathology	No benefit	No benefit	Unlimited blood tests according to our list of tests. Members must be referred by a Network GP/specialist.	Unlimited blood tests according to our list of tests. Members must be referred by a Network GP/specialist.	Unlimited blood tests according to our list of tests. Members must be referred by a Network GP/specialist.	Unlimited blood tests according to our list of tests. Members must be referred by a Network GP/specialist.	Unlimited blood tests according to our list of tests. Members must be referred by a Network GP/specialist.
Dentistry	No benefit	No benefit	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.
Optometry	No benefit	No benefit	Glasses are only available at Specsavers branches. This benefit included **1** consultation, **1** set of frames with single vision lenses per member, every **24** months. Maximum value of **R1 650**	Glasses are only available at Specsavers branches. This benefit included **1** consultation, **1** set of frames with single vision lenses per member, every **24** months. Maximum value of **R1 650**	Glasses are only available at Specsavers branches. This benefit included **1** consultation, **1** set of frames with single vision lenses per member, every **24** months. Maximum value of **R1 650**	Glasses are only available at Specsavers branches. This benefit included **1** consultation, **1** set of frames with single vision lenses per member, every **24** months. Maximum value of **R1 650**	Glasses are only available at Specsavers branches. This benefit included **1** consultation, **1** set of frames with single vision lenses per member, every **24** months. Maximum value of **R1 650**
VALUE ADDED BENEFITS							
24 Hour Emergency Medical Services	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	No benefit	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.
Client Assistance Programme Benefits	Personal Health Advisor – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist – a full range of debt management and financial planning services. Legal Assist – telephonic legal advice from qualified attorneys. Trauma Counselling – Trauma debriefing by a qualified nurses who are, where necessary able to refer the insured to the next level of counselling.	Personal Health Advisor – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist – a full range of debt management and financial planning services. Legal Assist – telephonic legal advice from qualified attorneys. Trauma Counselling – Trauma debriefing by a qualified nurses who are, where necessary able to refer the insured to the next level of counselling.	Personal Health Advisor – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist – a full range of debt management and financial planning services. Legal Assist – telephonic legal advice from qualified attorneys. Trauma Counselling – Trauma debriefing by a qualified nurses who are, where necessary able to refer the insured to the next level of counselling.	Personal Health Advisor – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist – a full range of debt management and financial planning services. Legal Assist – telephonic legal advice from qualified attorneys. Trauma Counselling – Trauma debriefing by a qualified nurses who are, where necessary able to refer the insured to the next level of counselling.	Personal Health Advisor – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist – a full range of debt management and financial planning services. Legal Assist – telephonic legal advice from qualified attorneys. Trauma Counselling – Trauma debriefing by a qualified nurses who are, where necessary able to refer the insured to the next level of counselling.	Personal Health Advisor – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist – a full range of debt management and financial planning services. Legal Assist – telephonic legal advice from qualified attorneys. Trauma Counselling – Trauma debriefing by a qualified nurses who are, where necessary able to refer the insured to the next level of counselling.	Personal Health Advisor – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist – a full range of debt management and financial planning services. Legal Assist – telephonic legal advice from qualified attorneys. Trauma Counselling – Trauma debriefing by a qualified nurses who are, where necessary able to refer the insured to the next level of counselling.
Accidental Death Benefit	**R15 000** Principal member	**R15 000** Principal member	**R15 000** Principal member	**R15 000** Principal member	**R15 000** Principal member	**R15 000** Principal member	**R15 000** Principal member
	R10 000 Adult dependant	**R10 000** Adult dependant	**R10 000** Adult dependant	**R10 000** Adult dependant	**R10 000** Adult dependant	**R10 000** Adult dependant	**R10 000** Adult dependant
	R8 000 per Child dependant	**R8 000** per Child dependant	**R8 000** per Child dependant	**R8 000** per Child dependant	**R8 000** per Child dependant	**R8 000** per Child dependant	**R8 000** per Child dependant

This document is for information purposes only, please refer to the policy wording for details.

This product is underwritten and administered by GENRIC Insurance Company Limited, a licenced non-life insurer and an Authorised Financial Service Provider (FSP: 43638). National Health Group (Pty) Ltd (2015/130345/07), a registered Managed Care Organisation (MCO110) and Administrator (ADMIN72), is contracted to provide administration and managed care services. This is not a medical scheme, and the cover is not the same as that of a medical scheme. This Policy is not a substitute for a medical scheme membership. Premiums are subject to an annual review. Terms and Conditions apply.