



## Index

	Page
<b>High-Series Cover</b>	1
• Hospitalisation Benefit	1
• Medical Procedure Benefit	1
• Benefit for Treatment of Specified Chronic Conditions	2
• Chemotherapy and Radiotherapy Benefit	2
• Emergency Transport Benefit	2
• Details of Supplementary Benefit	3
<b>Extended-Series Cover</b>	4
• Hospitalisation Benefit	4
• Medical Procedure Benefit	4
• Benefit for Treatment of Specified Chronic Conditions	5
• Chemotherapy and Radiotherapy Benefit	5
• Emergency Transport Benefit	5
• Details of Supplementary Benefit	6
<b>High-Series Cover without Extra Cover</b>	7
• Hospitalisation Benefit	7
• Medical Procedure Benefit	7
• Chemotherapy and Radiotherapy Benefit	8
• Emergency Transport Benefit	8
• Details of Supplementary Benefit	8
<b>Extended-Series Cover without Extra Cover</b>	9
• Hospitalisation Benefit	9
• Medical Procedure Benefit	9
• Chemotherapy and Radiotherapy Benefit	10
• Emergency Transport Benefit	10
• Details of Supplementary Benefit	10
<b>High Cover</b>	11
• Hospitalisation Benefit	11
• Medical Procedure Benefit	11
• Chemotherapy and Radiotherapy Benefit	11
• Emergency Transport Benefit	12

## MEDICAL LIFESTYLE

### Index

	Page
<b>Extended Cover</b>	13
• Hospitalisation Benefit	13
• Medical Procedure Benefit	13
• Chemotherapy and Radiotherapy Benefit	13
• Emergency Transport Benefit	14
<b>High Cover with Extra Cover</b>	15
• Hospitalisation Benefit	15
• Medical Procedure Benefit	15
• Chemotherapy and Radiotherapy Benefit	16
• Emergency Transport Benefit	16
<b>Extended Cover with Extra Cover</b>	17
• Hospitalisation Benefit	17
• Medical Procedure Benefit	17
• Chemotherapy and Radiotherapy Benefit	18
• Emergency Transport Benefit	18

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS HIGH-SERIES COVER

#### HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R1,950 per day	R6,990 per day	R5,400 per 10 days
Non-surgical Benefit	Per day	Per day	Per day
Acute Renal Failure	R1,950	R13,980	R5,400
Cerebrovascular Accident	R3,900	R6,990	R10,800
Diabetic Coma	R1,950	R13,980	R5,400
Myocardial Infarction	R1,950	R17,475	R5,400
Pneumonia	R1,950	R13,980	R5,400
Pulmonary Embolism	R1,950	R13,980	R5,400
Status Astmaticus	R2,925	R13,980	R8,100
Status Epilepticus	R1,950	R20,970	R5,400

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit type	Benefit Amount
S1	11,000
S2	16,350
S3	22,200
S4	30,950
S5	44,400
S6	56,700
S7	70,100
S8	96,000
S9	125,850
S10	315,250
Overseas S10	765,050
Childbirth/Caesarean section (procedure 2614)	20,250
Registered Midwife Assisted Childbirth	11,000

<b>Dialysis (monthly)</b>	R16,135 for Haemodialysis
	R17,290 for Peritoneal

## BENEFIT FOR THE TREATMENT OF SPECIFIED CHRONIC CONDITIONS

<b>Chronic Condition</b>	<b>Monthly Benefit Amount R per month</b>
End Stage Lung Disease	754
Grand Mal Epilepsy	754
Insulin Dependant Diabetes Mellitus	1,025
Heart Failure	754
Parkinson's Disease	754
Cystic Fibrosis	1,025
Immunosuppressive Therapy	1,025

## CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>1,540</b>
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	151,980
Per Family unit	454,840

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

## DETAILS OF SUPPLEMENTARY BENEFIT

Supplementary Benefit Minimum	11,000
Value of Medical Services Percentage	100%
<b>Supplementary Benefit Maximum</b>	<p>R820 per minute in operating theatre for the first 30 minutes                      plus                      R264 per minute in operating theatre thereafter                      plus                      R4,340 per day of Hospitalisation                      plus                      R12,500 per day in an Intensive Care Unit</p>

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R1,890,700 per Contact Year
Per Life Assured	R765,050 per Contract Year

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS **EXTENDED-SERIES COVER**

#### HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R595 per day	R2,135 per day	R1,710 per 10 days

Does not apply to Non-surgical Benefit

Non-surgical Benefit	Per day	Per day	Per day
Acute Renal Failure	R595	R4,270	R1,710
Cerebrovascular Accident	R1,190	R2,135	R3,420
Diabetic Coma	R595	R4,270	R1,710
Myocardial Infarction	R595	R5,338	R1,710
Pneumonia	R595	R4,270	R1,710
Pulmonary Embolism	R595	R4,270	R1,710
Status Astmaticus	R893	R4,270	R2,565
Status Epilepticus	R595	R6,405	R1,710

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit type	Benefit Amount
S1	3,410
S2	5,010
S3	7,380
S4	10,510
S5	14,300
S6	18,200
S7	23,650
S8	29,100
S9	39,450
S10	94,560
Overseas S10	233,100
Childbirth/Caesarean section (procedure 2614)	6,170
Registered Midwife Assisted Childbirth	3,410

<b>Dialysis (monthly)</b>	R4,990 for Haemodialysis
	R5,345 for Peritoneal

## BENEFIT FOR THE TREATMENT OF SPECIFIED CHRONIC CONDITIONS

<b>Chronic Condition</b>	<b>Monthly Benefit Amount R per month</b>
End Stage Lung Disease	230
Grand Mal Epilepsy	230
Insulin Dependant Diabetes Mellitus	303
Heart Failure	230
Parkinson's Disease	230
Cystic Fibrosis	303
Immunosuppressive Therapy	303

## CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>474</b>
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	47,350
Per Family unit	142,100

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

## DETAILS OF SUPPLEMENTARY BENEFIT

Supplementary Benefit Minimum	3,410
Value of Medical Services Percentage	30%
<b>Supplementary Benefit Maximum</b>	R264 per minute in operating theatre for the first 30 minutes plus R89 per minute in operating theatre thereafter plus R1,310 per day of Hospitalisation plus R3,790 per day in an Intensive Care Unit

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R602,500 per Contact Year
Per Life Assured	R233,100 per Contract Year

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS HIGH-SERIES COVER WITHOUT EXTRA COVER

#### HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R1,950 per day	R6,990 per day	R5,400 per 10 days

Does not apply to Non-surgical Benefit

Non-surgical Benefit	Per day	Per day	Per day
Acute Renal Failure	R1,950	R13,980	R5,400
Cerebrovascular Accident	R3,900	R6,990	R10,800
Diabetic Coma	R1,950	R13,980	R5,400
Myocardial Infarction	R1,950	R17,475	R5,400
Pneumonia	R1,950	R13,980	R5,400
Pulmonary Embolism	R1,950	R13,980	R5,400
Status Astmaticus	R2,925	R13,980	R8,100
Status Epilepticus	R1,950	R20,970	R5,400

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit type	Benefit Amount
S3	22,200
S4	30,950
S5	44,400
S6	56,700
S7	70,100
S8	96,000
S9	125,850
S10	315,250
Overseas S10	765,050
Childbirth/Caesarean section (procedure 2614)	20,250

<b>Dialysis (monthly)</b>	R16,135 for Haemodialysis
	R17,290 for Peritoneal

## CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>1,540</b>
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	151,980
Per Family unit	454,840

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

## DETAILS OF SUPPLEMENTARY BENEFIT

Supplementary Benefit Minimum	22,200
Value of Medical Services Percentage	100%
<b>Supplementary Benefit Maximum</b>	R820 per minute in operating theatre for the first 30 minutes plus R264 per minute in operating theatre thereafter plus R4,340 per day of Hospitalisation plus R12,500 per day in an Intensive Care Unit

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R1,890,700 per Contact Year
Per Life Assured	R765,050 per Contract Year

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS

### EXTENDED-SERIES COVER WITHOUT EXTRA COVER

### HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R595 per day	R2,135 per day	R1,710 per 10 days

Does not apply to Non-surgical Benefit

Non-surgical Benefit	Per day	Per day	Per day
Acute Renal Failure	R595	R4,270	R1,710
Cerebrovascular Accident	R1,190	R2,135	R3,420
Diabetic Coma	R595	R4,270	R1,710
Myocardial Infarction	R595	R5,338	R1,710
Pneumonia	R595	R4,270	R1,710
Pulmonary Embolism	R595	R4,270	R1,710
Status Astmaticus	R893	R4,270	R2,565
Status Epilepticus	R595	R6,405	R1,710

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

### MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit type	Benefit Amount
S3	7,380
S4	10,510
S5	14,300
S6	18,200
S7	23,650
S8	29,100
S9	39,450
S10	94,560
Overseas S10	233,100
Childbirth/Caesarean section (procedure 2614)	6,170

<b>Dialysis (monthly)</b>	R4,990 for Haemodialysis
	R5,345 for Peritoneal

## CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>474</b>
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	47,350
Per Family unit	142,100

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

## DETAILS OF SUPPLEMENTARY BENEFIT

Supplementary Benefit Minimum	7,380
Value of Medical Services Percentage	30%
<b>Supplementary Benefit Maximum</b>	R264 per minute in operating theatre for the first 30 minutes plus R89 per minute in operating theatre thereafter plus R1,310 per day of Hospitalisation plus R3,790 per day in an Intensive Care Unit

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R602,500 per Contact Year
Per Life Assured	R233,100 per Contract Year

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS

### HIGH COVER

### HOSPITALISATION BENEFIT

	<b>Daily Benefit</b>	<b>Intensive Care Benefit</b>	<b>Ten-day Benefit</b>
Benefit Amount	R1,950 per day	R6,990 per day	R5,400 per 10 days

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

### MEDICAL PROCEDURE BENEFIT

<b>Severity Rating/Benefit type</b>	<b>Benefit Amount</b>
S3	22,200
S4	30,950
S5	44,400
S6	56,700
S7	70,100
S8	96,000
S9	125,850
S10	315,250
Overseas S10	765,050

<b>Dialysis (monthly)</b>	R16,135 for Haemodialysis
	R17,290 for Peritoneal

### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>1,540</b>
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	151,980
Per Family unit	454,840

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R1,890,700 per Contact Year
Per Life Assured	R765,050 per Contract Year

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS

#### EXTENDED COVER

#### HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R595 per day	R2,135 per day	R1,710 per 10 days

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit type	Benefit Amount
S3	7,380
S4	10,510
S5	14,300
S6	18,200
S7	23,650
S8	29,100
S9	39,450
S10	94,560
Overseas S10	233,100

<b>Dialysis (monthly)</b>	R4,990 for Haemodialysis
	R5,345 for Peritoneal

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>474</b>
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	47,350
Per Family unit	142,100

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R602,500 per Contact Year
Per Life Assured	R233,100 per Contract Year

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS HIGH COVER WITH EXTRA COVER

#### HOSPITALISATION BENEFIT

	<b>Daily Benefit</b>	<b>Intensive Care Benefit</b>	<b>Ten-day Benefit</b>
Benefit Amount	R1,950 per day	R6,990 per day	R5,400 per 10 days

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### MEDICAL PROCEDURE BENEFIT

<b>Severity Rating/Benefit type</b>	<b>Benefit Amount</b>
S1	11,000
S2	16,350
S3	22,200
S4	30,950
S5	44,400
S6	56,700
S7	70,100
S8	96,000
S9	125,850
S10	315,250
Overseas S10	765,050

<b>Dialysis (monthly)</b>	R16,135 for Haemodialysis
	R17,290 for Peritoneal

## CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>1,540</b>
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	151,980
Per Family unit	454,840

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R1,890,700 per Contact Year
Per Life Assured	R765,050 per Contract Year

## MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2008

### BENEFIT AMOUNTS AND LIMITS

### EXTENDED COVER WITH EXTRA COVER

#### HOSPITALISATION BENEFIT

	<b>Daily Benefit</b>	<b>Intensive Care Benefit</b>	<b>Ten-day Benefit</b>
Benefit Amount	R595 per day	R2,135 per day	R1,710 per 10 days

Maximum Hospitalisation Benefit per Contract Year

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### MEDICAL PROCEDURE BENEFIT

<b>Severity Rating/Benefit type</b>	<b>Benefit Amount</b>
S1	3,410
S2	5,010
S3	7,380
S4	10,510
S5	14,300
S6	18,200
S7	23,650
S8	29,100
S9	39,450
S10	94,560
Overseas S10	233,100

<b>Dialysis (monthly)</b>	R4,990 for Haemodialysis
	R5,345 for Peritoneal

## CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> <small>(this value will be reviewed at the end of each contract year)</small>	<b>474</b>
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life assured	47,350
Per Family unit	142,100

## EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

MAXIMUM for the total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport Benefits and Supplementary Benefits

Per family unit	R602,500 per Contact Year
Per Life Assured	R233,100 per Contract Year