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## 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	R 2,200 per day	R 7,900 per day	R 6,100 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	2,200	15,800	6,100
Cerebrovascular Accident	4,400	7,900	12,200
Diabetic Coma	2,200	15,800	6,100
Myocardial Infarction	2,200	19,750	6,100
Pneumonia	2,200	15,800	6,100
Pulmonary Embolism	2,200	15,800	6,100
Status Asthmaticus	3,300	15,800	9,150
Status Epilepticus	2,200	23,700	6,100

Maximum Hospitalisation Benefits 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	12,400
S2	18,500
S3	25,100
S4	34,950
S5	50,150
S6	64,000
S7	79,150
S8	108,250
S9	141,850

Severity Rating/Benefit Type	Benefit Amount
S10	355,150
Overseas S10	861,850
Childbirth/Caesarean section (procedure 2614)	22,900
Registered Midwife Assisted Childbirth	12,400

<b>Dialysis (monthly)</b>	R 18,220 for Haemodialysis
	R 19,525 for Peritoneal

#### BENEFIT FOR THE TREATMENT OF SPECIFIED CHRONIC CONDITIONS

Chronic Condition	Monthly Benefit Amount
	R Per month
End Stage Lung Disease	852
Grand Mal Epilepsy	852
Insulin Dependant Diabetes Mellitus	1,156
Heart Failure	852
Parkinson's Disease	852
Cystic Fibrosis	1,156
Immunosuppressive Therapy	1,156

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	1,740
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	171,600
Per family unit	513,700

#### EMERGENCY TRANSPORT BENEFIT

Transport by air	Transport by road	Severity
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	12,400
Value of Medical Services Percentage	100%
<b>Supplementary Benefit Maximum</b>	R 925 per minute in operating theatre for first 30 minutes plus R 299 per minute in operating theatre thereafter plus R 4,900 per day of Hospitalisation plus R 14,116 per day in an Intensive Care Unit

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

Per family unit:	R 2,135,200 per Contract Year
Per Life Assured:	R 861,850 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	R 670 per day	R 2,400 per day	R 1,900 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	670	4,800	1,900
Cerebrovascular Accident	1,340	2,400	3,800
Diabetic Coma	670	4,800	1,900
Myocardial Infarction	670	6,000	1,900
Pneumonia	670	4,800	1,900
Pulmonary Embolism	670	4,800	1,900
Status Asthmaticus	1,005	4,800	2,850
Status Epilepticus	670	7,200	1,900

Maximum Hospitalisation Benefits 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	3,850
S2	5,650
S3	8,350
S4	11,900
S5	16,200
S6	20,600
S7	26,750
S8	32,850
S9	44,550
S10	106,550

Severity Rating/Benefit Type	Benefit Amount
Overseas S10	262,600
Childbirth/Caesarean section (procedure 2614)	6,950
Registered Midwife Assisted Childbirth	3,850

<b>Dialysis (monthly)</b>	R 5,635 for Haemodialysis
	R 6,035 for Peritoneal

#### BENEFIT FOR THE TREATMENT OF SPECIFIED CHRONIC CONDITIONS

Chronic Condition	Monthly Benefit Amount
	R Per month
End Stage Lung Disease	260
Grand Mal Epilepsy	260
Insulin Dependant Diabetes Mellitus	342
Heart Failure	260
Parkinson's Disease	260
Cystic Fibrosis	342
Immunosuppressive Therapy	342

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	535
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	53,400
Per family unit	160,400

#### EMERGENCY TRANSPORT BENEFIT

Transport by air	Transport by road	Severity
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	3,850
Value of Medical Services Percentage	30%
<b>Supplementary Benefit Maximum</b>	R 297 per minute in operating theatre for first 30 minutes plus R 101 per minute in operating theatre thereafter plus R 1,480 per day of Hospitalisation plus R 4,285 per day in an Intensive Care Unit

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

Per family unit:	R 680,400 per Contract Year
Per Life Assured:	R 262,600 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	R2,200 per day	R 7,900 per day	R 6,100 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	2,200	15,800	6,100
Cerebrovascular Accident	4,400	7,900	12,200
Diabetic Coma	2,200	15,800	6,100
Myocardial Infarction	2,200	19,750	6,100
Pneumonia	2,200	15,800	6,100
Pulmonary Embolism	2,200	15,800	6,100
Status Asthmaticus	3,300	15,800	9,150
Status Epilepticus	2,200	23,700	6,100

Maximum Hospitalisation Benefits 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	25,100
S4	34,950
S5	50,150
S6	64,000
S7	79,150
S8	108,250
S9	141,850
S10	355,150
Overseas S10	861,850

Severity Rating/Benefit Type	Benefit Amount
Childbirth/Caesarean section (procedure 2614)	22,900

<b>Dialysis (monthly)</b>	R 18,220 for Haemodialysis
	R 19,525 for Peritoneal

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	1,740
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	171,600
Per family unit	513,700

#### EMERGENCY TRANSPORT BENEFIT

Transport by air	Transport by road	Severity
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	25,100
Value of Medical Services Percentage	100%
<b>Supplementary Benefit Maximum</b>	R 925 per minute in operating theatre for first 30 minutes plus R 299 per minute in operating theatre thereafter plus R 4,900 per day of Hospitalisation plus R 14,116 per day in an Intensive Care Unit

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

Per family unit:	R2,135,200 per Contract Year
Per Life Assured:	R 861,850 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	R670 per day	R 2,400 per day	R 1,900 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	670	4,800	1,900
Cerebrovascular Accident	1,340	2,400	3,800
Diabetic Coma	670	4,800	1,900
Myocardial Infarction	670	6,000	1,900
Pneumonia	670	4,800	1,900
Pulmonary Embolism	670	4,800	1,900
Status Asthmaticus	1,005	4,800	2,850
Status Epilepticus	670	7,200	1,900

Maximum Hospitalisation Benefits 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	8,350
S4	11,900
S5	16,200
S6	20,600
S7	26,750
S8	32,850
S9	44,550
S10	106,550
Overseas S10	262,600

Severity Rating/Benefit Type	Benefit Amount
Childbirth/Caesarean section (procedure 2614)	6,950

<b>Dialysis (monthly)</b>	R 5,635 for Haemodialysis
	R 6,035 for Peritoneal

### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	535
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	53,400
Per family unit	160,400

### EMERGENCY TRANSPORT BENEFIT

Transport by air	Transport by road	Severity
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	8,350
Value of Medical Services Percentage	30%
<b>Supplementary Benefit Maximum</b>	R 297 per minute in operating theatre for first 30 minutes plus R 101 per minute in operating theatre thereafter plus R 1,480 per day of Hospitalisation plus R 4,285 per day in an Intensive Care Unit

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

Per family unit:	R 680,400 per Contract Year
Per Life Assured:	R 262,600 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

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R2,200 per day	R 7,900 per day	R 6,100 per 10 days
(does not apply to Non-surgical Benefit)			

Maximum Hospitalisation Benefits 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	25,100
S4	34,950
S5	50,150
S6	64,000
S7	79,150
S8	108,250
S9	141,850
S10	355,150
Overseas S10	861,850

<b>Dialysis (monthly)</b>	R 18,220 for Haemodialysis
	R 19,525 for Peritoneal

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	1,740
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	171,600
Per family unit	513,700

## EMERGENCY TRANSPORT BENEFIT

Transport by air	Transport by road	Severity
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 total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit:	R 2,135,200 per Contract Year
Per Life Assured:	R 861,850 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	R670 per day	R 2,400 per day	R 1,900 per 10 days
(does not apply to Non-surgical Benefit)			

Maximum Hospitalisation Benefits 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	8,350
S4	11,900
S5	16,200
S6	20,600
S7	26,750
S8	32,850
S9	44,550
S10	106,550
Overseas S10	262,600

<b>Dialysis (monthly)</b>	R 4,990 for Haemodialysis
	R 5,345 for Peritoneal

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	535
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	53,400
Per family unit	160,400

## 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 total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit:	R 680,400 per Contract Year
Per Life Assured:	R 262,600 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

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R2,200 per day	R 7,900 per day	R 6,100 per 10 days
(does not apply to Non-surgical Benefit)			

Maximum Hospitalisation Benefits 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	12,400
S2	18,500
S3	25,100
S4	34,950
S5	50,150
S6	64,000
S7	79,150
S8	108,250
S9	141,850
S10	355,150
Overseas S10	861,850

<b>Dialysis (monthly)</b>	R 18,220 for Haemodialysis
	R 19,525 for Peritoneal

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	1,740
Value of Medical Services Percentage	100%

<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	171,600
Per family unit	513,700

#### 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 total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit:	R 2,135,200 per Contract Year
Per Life Assured:	R 861,850 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

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R670 per day	R 2,400 per day	R 1,900 per 10 days
(does not apply to Non-surgical Benefit)			

Maximum Hospitalisation Benefits 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	3,850
S2	5,650
S3	8,350
S4	11,900
S5	16,200
S6	20,600
S7	26,750
S8	32,850
S9	44,550
S10	106,550
Overseas S10	262,600

<b>Dialysis (monthly)</b>	R 5,635 for Haemodialysis
	R 6,035 for Peritoneal

#### CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value (this value will be reviewed at the end of each contract year)</b>	535
Value of Medical Services Percentage	30%

<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	53,400
Per family unit	160,400

#### 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 total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit:	R 680,400 per Contract Year
Per Life Assured:	R 262,600 per Contract Year