



# PREMIER

**Monthly premium: R310 per family for under 65yrs**

**Monthly premium: R434 per family for 65yrs+**

*Offering complete peace of mind, this is a comprehensive combination product with multiple benefits built into one policy. It provides traditional and biological cancer benefits and significantly enhances your medical scheme cover.*

## BENEFITS

Overall Annual Limit (OAL) -  
R150 000 per insured per annum

### Benefits for in-hospital treatment

Medical Expense Shortfall Cover	Increases the medical aid rate up to 500%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, etc.). Subject to the Overall Annual Limit
Co-payment Cover	R50 000 per admission per insured. Subject to the Overall Annual Limit
Non-DSP Hospital Penalty Cover	R8 500 per admission. Limited to 1 claim per family per annum and subject to the Overall Annual Limit
Sub-limit Cover	R20 000 per admission per insured. Subject to the Overall Annual Limit

### Benefits for in-hospital and out-of-hospital treatment

Traditional Cancer Cover	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. (R200 000 excess). Subject to the Overall Annual Limit
Biological Cancer Drug Cover	Provides cover for Biological Cancer Drugs when the medical aid imposes a sub-limit. Subject to the Overall Annual Limit (See Formulary)

### Benefits for out-of-hospital treatment

Co-payments for MRI, CT and PET scans	R50 000 per admission per insured. Subject to the Overall Annual Limit
Sub-limit Cover for MRI, CT and PET scans	R20 000 per admission per insured. Subject to the Overall Annual Limit
Casualty Benefit (Accidents only)	R7 500 per event per insured. Subject to the Overall Annual Limit

# ADDED BENEFITS

SPOTLIGHT  
ON

## Cancer Diagnosis Benefit

Once off payment of R20 000 for first diagnosis of cancer, provided that the insured is on an approved oncology treatment plan

## Medical Scheme Contribution Waiver

R5 000 per month for 6 months; covers death or permanent and total disability as a result of an accident, of the medical scheme contribution payer

## Personal Accident Benefit

R20 000 per insured on the policy, covers death and permanent and total disability

## International Travel Cover

R5 000 000 per insured

## Biological Cancer Drugs

The lists below provide the cancer types that may require treatment through the use of a biological cancer drug covered under Premier.

### Specific Cancer Categories

HER 2 + Breast Cancer	Acute myeloid leukaemia
Advanced hepatocellular carcinoma	Acute lymphoblastic leukaemia
Chronic myeloid leukaemia	Chronic lymphocytic leukaemia
Hairy cell leukaemia	Myelodysplasia
HER -ve breast cancer	Gastrointestinal stromal tumour
Multiple myeloma	Non-small cell lung cancer
Non-hodgkins lymphoma	Metastatic colorectal cancer
Advanced renal cell carcinoma	Head and neck cancer

### List Of Drugs

Herceptin	Mylotarg
Nexavar	Gleevec
Sprycel	Faslodex
Velcade	Tarceva
Alimta	Zevalin
Avastin	Erbitux
Sutent	Fludara
Mabthera	

## Waiting Periods

- A 3-month general waiting period applies to all benefits, with exception of benefits providing cover up to 500% should the commencement of the policy be in line with the commencement date of the medical scheme
- A 9-month waiting period on pregnancy/childbirth
- A 12-month waiting period on: hysterectomy (except where malignancy can be proven), hysteroscopies and endometrial ablations; joint replacements and spinal investigations, treatment or surgery (except in the event of an accident); tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth and treatment or surgery for a hernia (except as a result of emergency surgery), treatment and/or surgery for cataracts, gastroscopies, colonoscopies and pre-diagnosed cancer

Please note that 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 medical scheme membership.

*Disclaimer: This document is a summary for information purposes only and does not supersede the policy terms and conditions. In the event of any discrepancy, the policy, terms and conditions will prevail. Underwritten by Lombard Insurance Company Limited.*