





## What can you expect from us?

-  With our Onecard™ Transactional Card we make your claim amount available on your card immediately through our automated telephonic claims system before seeing your service provider. There is no need to pay and claim back later – we've reversed the process!
-  Included in your Onecard™ monthly fee is OneLifestyle - our rewards program that helps our clients save on lifestyle purchases and experiences for the whole family like discounted flights, accommodation and vouchers from over 300 major brands

-  Friendly staff on call to help you with understanding your policy or any queries you may have
-  An online Self-service Portal that gives you instant access to your policy information, claims history, payment history and more

# ELITE HOSPITAL PLAN DESCRIPTION

HOSPITAL RISK COVER	WAITING PERIODS	MAXIMUM OVERALL LIMITS
Accident Cover	Immediate Cover	Up to R300 000.00 per insured event. Up to R500 000.00 per family per event • Excess of R500.00 per event is applicable
Illness in Hospital	90 Days	Up to R 85 000.00 per insured event per person. Up to R200 000.00 family / insured annual limit • Month 1-3 excluded • Month 3-6 excess of 15% of the total claim not exceeding the sum insured • Month 6 onwards excess of 5% of the total claim not exceeding the sum insured
Emergency Illness	Immediate Cover	Up to R4 000.00 in Accident and Emergency Units for life threatening emergency medical treatment • Month 1-3 R600 excess per event • Month 3 onward excess of R200.00 per event • Not intended to replace normal Medical Practitioner visits
Dreaded Disease	90 Days	Up to R250 000.00 per defined disease per year • Newly diagnosed within the first 3 months will be regarded as a pre-existing condition • Occurring during months 3 to 6 of the policy, the condition will be subject to a full medical report confirming that it is not a pre-existing condition whether it was known or unknown • Pre-existing Dread Disease conditions will not be covered if not specifically agreed in writing
Natural Birth and Emergency Caesareans	12 Months	Up to R 75 000.00 per insured event per person • This cover forms part of the Illness and Operation annual limits
DISABILITY COVER	WAITING PERIODS	INSURED AMOUNTS
Accidental Disability	Immediate Cover	Up to R130 000.00 for the duration of the policy • Only the Principal Insured is covered • Including loss of limbs on a sliding scale from minor to 100% disability
DEATH COVER	WAITING PERIODS	INSURED AMOUNTS
Family Death Cover	For accidental death there is no waiting period applicable  For death related to natural causes, there is a 90 day waiting period	Principal Insured: R 10 000.00 Spouse/Partner: R 10 000.00 Children 14-21yrs: R 10 000.00 Children 6-13yrs: R 5 000.00 Children 1-5yrs: R 2 500.00 Children unborn (28 weeks) to 0yrs: R 1 250.00
ADDITIONAL COVER	WAITING PERIODS	INSURED AMOUNTS
Emergency Assistance	Immediate Cover	24hr Medical Assistance with an emergency dedicated line • In the event of a justifiable medical emergency, the Insured will be transported by ambulance to the nearest appropriate medical facility
HIV/AIDS Anti-retroviral	90 Days if newly diagnosed. 12 Months if pre-existing	Up to R10 000.00 per family per year
Personal Protection Program	Immediate Cover	2 incidents per year In the case of crime related traumas we offer: • Telephonic or face-to-face counselling • Trauma related legal assistance • Shelter facilities in cases of domestic violence In the case of accidental exposure to HIV: • Unlimited access to Care Centre for HIV information and advice • 2 blood tests • 31 day anti-retroviral or prophylactic therapy • STD preventative medication

Please note that this plan is for persons under the age of 65 years. Exclusions and health loadings may be applicable.  
REPATRIATION - This plan includes repatriation cover in the event of death.

## Monthly Premiums

Single	R 427.00
Single + 1 child	R 502.00
Single +2 children	R 583.00
Single + 3 children	R 675.00
Single + 4 children	R 789.00
Couple	R 719.00
Couple + 1 child	R 794.00
Couple + 2 children	R 875.00
Couple + 3 children	R 961.00
Couple + 4 children	R 1 079.00

## Contact Us

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