






Major medical event benefits

Standard benefits

Benefit	Standard
<p><b>Accident and emergency cover</b> (there are 3 main benefits in accident and emergency cover)</p> 	<p><b>1 Accident cover:</b></p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R1 500 000 per event</p> <p>Covered at a private hospital for accidents that meet the qualifying criteria</p> <p>An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event</p> <p><b>2 Emergency (heart attack or stroke) cover:</b></p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R500 000 per event</p> <p>Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria</p>
	<p><b>3 Emergency transportation cover:</b></p> <p>Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment</p> <p>If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment</p> <p>Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits</p> <p>A maximum of R5 000 000 is payable per member per year</p>

Standard benefits

Benefit	Standard
<p><b>Hospital cash and maternity lump sum benefit</b></p> 	<p>R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours</p> <p>Maximum of R20 000 payable per member per year</p> <p>Maximum of 20 days payable per member per year</p> <p>R20 000 maternity lump sum benefit payable to a member if hospitalisation is due to childbirth (live birth), irrespective of number of days member has been hospitalised</p> <p>Waiting periods may apply</p>



Major medical event benefits

Standard benefits (continued)

Benefit

Standard

**Funeral benefit**  
(includes repatriation benefit)



Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R15 000	R30 000
Children 6 - 13 years	R7 500	R15 000
Children 1 - 5 years	R3 750	R7 500
Children < 1 year	R1 875	R3 750
Stillborn babies (past 28 weeks gestation)	R1 125	R2 250

Waiting periods may apply to natural causes of death

**The repatriation benefit includes:**

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence is provided

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, 1 night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance

Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year



Standard benefits



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