





Major medical event benefits

Base benefits

Benefit	Base
<p>Accident and emergency cover (there are 3 main benefits in accident and emergency cover)</p>	<p>1 Accident cover:</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 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>2 Emergency (heart attack or stroke) cover:</p> <p>Casualty benefit up to R30 000 per event</p> <p>In-hospital benefit up to R250 000 per event</p> <p>Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria</p>
	<p>3 Emergency transportation cover:</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>	

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