

# CURA ADMINISTRATORS (PTY) LTD

## 2012

### PRODUCTS & PREMIUMS



Administrators (Pty) Ltd  
 "an authorised financial services provider"  
 Reg No: 1997/017797/07 FSP No: 26848

PRODUCT	PRODUCT DESCRIPTION	BENEFITS & PREMIUM CHANGES			
		2011 BENEFITS	2011 PREMIUM	2012 REVISED / BENEFITS	2012 PREMIUM
1 <b>Gap Combo - NEW PRODUCT</b>	<p>1. Benefit for treatment received by dr's whilst as an in-patient in-hospital (From 100% up to 500 % Scheme Tariff) maximum benefit payable in terms of this policy shall be R1 000 000 in the aggregate per annum per Family. 2. Benefits for co-payments or deductibles are limited to R50 000.00 per annum per family and will cover up to R8 500 per incident. 3. Benefits for co-payments or deductibles for MRI &amp; CT scans are limited to R50 000.00 per family per annum and will cover up to R8 000 per co-payment in and out of hospital. 3. Benefits for radiology are limited to R5 000 per family per annum and will cover up to R600 per incident after medical scheme's benefits are depleted - in and out of hospital. 4. Benefits for pathology are limited to R5 000 per family per annum (Combined with Radiology) and will cover up to R400 per incident after medical scheme's benefits are depleted - in and out of hospital. 5. Internal prosthesis (where such prosthesis is provided via surgery) Benefits for prosthesis are limited to R40 000 per family per annum from 100% to 500% of tariff paid by scheme - 2 incidents per year. 6. Benefits for sub-limitations (co-payments) related to cancer treatment (Biological drugs) are limited to R200 000 per family per annum.</p>			<p>1. Benefit for treatment received by dr's whilst as an in-patient in-hospital (From 100% up to 500 % Scheme Tariff) maximum benefit payable in terms of this policy shall be R1 000 000 in the aggregate per annum per Family. 2. Benefits for co-payments or deductibles are limited to R50 000.00 per annum per family and will cover up to R8 500 per incident. 3. Benefits for co-payments or deductibles for MRI &amp; CT scans are limited to R50 000.00 per family per annum and will cover up to R8 000 per co-payment in and out of hospital. 3. Benefits for radiology are limited to R5 000 per family per annum and will cover up to R600 per incident after medical scheme's benefits are depleted - in and out of hospital. 4. Benefits for pathology are limited to R5 000 per family per annum (Combined with Radiology) and will cover up to R400 per incident after medical scheme's benefits are depleted - in and out of hospital. 5. Internal prosthesis (where such prosthesis is provided via surgery) Benefits for prosthesis are limited to R40 000 per family per annum from 100% to 500% of tariff paid by scheme - 2 incidents per year. 6. Benefits for sub-limitations (co-payments) related to cancer treatment (Biological drugs) are limited to R200 000 per family per annum.</p>	R 350.00

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			2011 BENEFITS	2011 PREMIUM	2012 REVISED / BENEFITS	2012 PREMIUM
2	Co-Payment Cover	Any costs incurred as a result of member co-payments required by the medical scheme for medical procedures or treatment in hospital.	The maximum benefit payable in terms of this policy shall be R7 500.00 per family. Per incident	R 75.00	No change to benefits	R75.00 No increase
3	Gap Cover - Traditional	A benefit equal to actual cost limited to 5 (five) times the Scheme Tariff less the greater of 1 (one) times the Scheme Tariff or the Medical Scheme Benefit for treatment received whilst as an in-patient in-hospital . (From 100% UP to 500% Scheme Tariff)	The maximum benefit payable in terms of this policy shall be R150 000 in the aggregate per annum per Insured Person. and R250 000 in the aggregate per annum per Family	R 100.00	Benefit for treatment received by dr's whilst as an in-patient in-hospital (From 100% up to 500 % Scheme Tariff)The maximum benefit payable in terms of this policy shall be R1 000 000 in the aggregate per annum per Family	R100.00 No increase
4	Gap Cover - New Gen.	A benefit equal to actual cost limited to 4 (four) times the Scheme Tariff less the greater of 1 (one) times the Scheme Tariff or the Medical Scheme Benefit for treatment received whilst as an in-patient in-hospital . (From 100% UP to 400% Scheme Tariff)	The maximum benefit payable in terms of this policy shall be R150 000 in the aggregate per annum per Insured Person. and R250 000 in the aggregate per annum per Family	R 105.00	No change to benefits	R105.00 No increase
5	GapCo Cover	<b>Charges above the Medical Scheme tariff</b> for associated services in-hospital (100% up to 400% scheme rates) PLUS charges in the form of a <b>co-payment</b> or deductible applied for in-hospital admissions and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis, and/or the necessity for kidney dialysis on an out-patient basis	1. The maximum benefit payable in terms of this policy shall be <b>R250 000 per insured person</b> per annum and <b>R500 000 per family per annum</b> . 2. <b>Benefits for co-payments or deductibles are limited to R30 000.00 per insured person.</b> per annum and <b>R50 000.00 per family</b> per annum.	R 130.00	No change to benefits	R130.00 No increase
6	GapCo MRI	<b>Charges above the Medical Scheme tariff</b> for associated services in-hospital (100% up to 400% Scheme Rates) PLUS charges in the form of a <b>co-payment</b> or deductible applied for in-hospital admissions and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis, and/or the necessity for kidney dialysis on an out-patient basis PLUS charges for major medical outpatient treatment limited to <b>specialized diagnostic radiology - MRI and CT scans</b>	1. The maximum benefit payable in terms of this policy shall be <b>R250 000 per insured person</b> per annum and <b>R500 000 per family per annum</b> . 2. <b>Benefits for co-payments or deductibles are limited to R30 000.00 per insured person.</b> per annum and <b>R50 000.00 per family</b> per annum. 3. Benefits for co-payments or deductibles for <b>MRI &amp; CT scans</b> are limited to R30 000.00 per insured person. per annum and R50 000.00 per family per annum	R 140.00	No change to benefits	R140.00 No increase

PRODUCT		PRODUCT DESCRIPTION	BENEFITS & PREMIUM CHANGES			
			2011 BENEFITS	2011 PREMIUM	2012 REVISED / BENEFITS	2012 PREMIUM
7	GapCo Sub	Charges above the Medical Scheme tariff for associated services in-hospital and charges in the form of a co-payment or deductible applied for in-hospital admissions and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis, and/or the necessity for kidney dialysis on an out-patient basis; plus charges above any sub-limitation imposed by the Medical Scheme for in-hospital admissions	1. The maximum benefit payable in terms of this policy shall be R250 000 per insured person per annum and R500 000 per family per annum. 2. Benefits for co-payments or deductibles are limited to R30 000.00 per insured person. per annum and R50 000.00 per family per annum. 3. Benefits for charges above any sub-limitation are limited to R10 000.00 per family per annum	R 160.00	No change to benefits	R160.00 No increase
8	GapCo SubCA	Charges above the Medical Scheme tariff for associated services in-hospital and charges in the form of a co-payment or deductible applied for in-hospital admissions and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis, and/or the necessity for kidney dialysis on an out-patient basis; plus charges above any sub-limitation imposed by the Medical Scheme for in-hospital admissions and the Sub-limitation imposed by the medical scheme for biological cancer drugs for specific drugs as listed in master policy.	1. The maximum benefit payable in terms of this policy shall be R250 000 per insured person per annum and R500 000 per family per annum. 2. Benefits for co-payments or deductibles are limited to R30 000.00 per insured person. per annum and R50 000.00 per family per annum. 3. Benefits for charges above any sub-limitation are limited to R10 000.00 per family per annum. 4. Benefits for sub-limitations related to cancer treatment (Biological drugs) are limited to R200 000 per family per annum.	R 200.00	No change to benefits	R200.00 No increase
9	GapCo SubHosp	Charges above the Medical Scheme tariff for associated services in-hospital and charges in the form of a co-payment or deductible applied for in-hospital admissions and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis, and/or the necessity for kidney dialysis on an out-patient basis; plus charges above any sub-limitation imposed by the Medical Scheme for in-hospital admissions plus any charges above the overall scheme and/or hospital limitation for in-hospital admissions in aggregate (the sum of all hospital confinements per family) per annum.	1. The maximum benefit payable in terms of this policy shall be R250 000 per insured person per annum and R500 000 per family per annum. 2. Benefits for co-payments or deductibles are limited to R30 000.00 per insured person. per annum and R50 000.00 per family per annum. 3. Benefits for charges above any sub-limitation are limited to R10 000.00 per family per annum. 4. Benefits for charges above the overall limitation are limited to R1 000 000 per family per annum.	R 180.00	No change to benefits	R180.00 No increase

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			2011 BENEFITS	2011 PREMIUM	2012 REVISED / BENEFITS	2012 PREMIUM
10	Catastrophe Cover	The cost for treatment received in hospital as an in-patient less an excess amount of R100 000. The excess amount shall be the greater of an amount equal to the maximum benefit payable by the insured medical scheme or an amount of R100 000	The maximum benefit payable in terms of this policy shall be R2 000 000 in aggregate per annum per family.	R 95.00	No change to benefits	R95.00 No increase
11	Cancer Cover	Stated benefits on diagnosis of Cancer	1. Payment of R100 000.00; 2. Oncology treatment of R300 000.00; 3. Counseling of R3 000.00	R90.00 per person.	No change to benefits	R90.00 per person. No increase
12.1	Funeral Cover - Option 1	Benefit on Death of Insured persons	Principle & Spouse = R15 000.00; Children: 14 to 21 = R8 000; 7 to 13 = R4 000; 0 to 6 = R3 000; Stillbirth = R1 000 (Double benefit in case of accidental death)	R 50.00	No change to benefits	R50.00 - No increase
12.2	Funeral Cover - Option 2		Principle & Spouse = R10 000.00; Children: 14 to 21 = R7 500; 7 to 13 = R3 000; 0 to 6 = R2 500; Stillbirth = R1 000 (Double benefit in case of accidental death)	R 37.50	No change to benefits	R37.50 - No increase
12.3	Funeral Cover - Option 3		Principle & Spouse = R5 000.00; Children: 14 to 21 = R3 500; 7 to 13 = R1 500; 0 to 6 = R1 000; Stillbirth = R500 (Double benefit in case of accidental death)	R 25.00	No change to benefits	R25.00 - No increase

PRODUCT		PRODUCT DESCRIPTION	BENEFITS & PREMIUM CHANGES			
			2011 BENEFITS	2011 PREMIUM	2012 REVISED / BENEFITS	2012 PREMIUM
13.1	Life & Health - Plan A	1. Emergency Transportation; 2. Being confined to hospital and undergoing medical or surgical procedures and/or operations (as defined) or treatment (as defined) whilst in hospital; 3. Funeral benefits as per benefit table, the Company will pay to the principal insured person an amount in accordance with the table of benefits subject to the limitations	1. - <b>All options:</b> Expenses incurred for transport charges or for services rendered whilst being <b>transported in any emergency</b> vehicle vessel or aircraft; 2. - Plan A = R520.00, B = R260.00, C = R140.00, per day <b>hospitalised</b> from the first day of admission to Hospital <b>OR</b> Plan A = R730.00, B = R365.00, C = R180.00, under the care of a <b>Specialist Practitioner</b> <b>OR</b> Plan A = R800.00, B = R400.00, C = R200.00, for admission to a <b>High Care Ward</b> <b>OR</b> Plan A = R1400.00, B = R700.00, C = R350.00, admission to an <b>Intensive Care Unit</b> ; 3. Plan A = R34.00, B = R17.00, C = R8.50 for each <b>minute in the hospital theatre</b> shall apply; 4. Where the admission to hospital is for the <b>following conditions</b> and/or procedures then a stated benefit as follows shall replace all above benefits: <b>Childbirth</b> - Plan A = R3600.00, B = R1800.00, C = R900.00; <b>Cranial surgery</b> - Plan A = R8000.00, B = R4000.00, C = R2000.00; <b>Cardio Angiogram &amp; Angioplasty</b> - Plan A = R13000.00, B = R6500.00, C = R3250.00; <b>Open Heart Surgery</b> - Plan A = R24000.00, B = R12000.00, C = R6000.00 5. <b>Funeral Benefit:</b> Natural Causes - Principal & Spouse = R8,000, Child 14 – 21 years = R6,000, Child 6 - 13 years = R3,000, Child aged less than 1 year & Stillbirth = R1,500 and double benefit for accidental death.	R 360.00	No change to benefits	R360.00 <b>No increase</b>
13.2	Life & Health - Plan B		R 188.00	R188.00 <b>No increase</b>		
13.3	Life & Health - Plan C		R 123.00	R123.00 <b>No increase</b>		