

PRICING & BENEFIT SUMMARY
2024

PRODUCT OPTION	Nedgroup 2024	Nedgroup 2023
YEAR	2024	2023
OAL (1 APRIL)	R 201 000	R191 000
PREMIUMS (INCL. VAT)		
18-54		
Individual	R176	R157
Family	R260	R244
55-64		
Individual	R214	R189
Family	R322	R275
65+		
Individual	R270	R235
Family	R398	R332
GAP COVER	Limited to 500%, up to a max of 600%	Additional 500%
ROBOTIC SURGERY	R25,000 / Policy, R18,000 / Claim	R35,000 / Policy, R19,000 / Claim
CO-PAYMENTS AND CO-PAYMENTS CHARGED AS A PERCENTAGE	Subject to OAL	Subject to OAL
PENALTY FEE CO-PAYMENTS (non-DSP)	R14,000 / Claim / Beneficiary	R14,000 / Claim / Beneficiary
DAY HOSPITAL/CLINIC AND/OR IN-ROOM SURGICAL PROCEDURES COVER	Subject to OAL	Subject to OAL
PRESCRIBED MINIMUM BENEFIT (PMB) COVER	Subject to OAL	Subject to OAL
HOSPITAL ACCOUNT SHORTFALLS	R6,500 / Policy, R1 350 / claim.	R6,500 / Policy, R1 350 / claim.
SUB-LIMIT ENHANCER BENEFIT	Sublimit of R2 000 for private room upgrade	Sublimit of R2 000 for private room upgrade
STEP-DOWN	Subject to OAL, R26,500 / Claim	Subject to OAL, R26,500 / Claim
OUT-OF-HOSPITAL BENEFITS	R11,000 / Policy	R11,000 / Policy
PRIMARY CARE BENEFIT	R500 / Claim, R5,000 / Policy	R1200 / Claim, R5,000 / Policy
DAY-TO-DAY SPECIALIST CONSULTATION FEE	R1,350 / Claim (Max 3 claims/ beneficiary), R6,500 / Policy	R1,350 / Claim (Max 3 claims/ beneficiary), R6,500 / Policy
EMERGENCY ROOM COVER		
ACCIDENT & TRAUMA BENEFIT	R12,000 / per policy	R12,000 / per policy
ILLNESS BENEFIT	R2,500 / per Beneficiary from 9+ years	R2,000 / per Beneficiary from 9+ years
CHILD EMERGENCY ILLNESS BENEFIT		
PREVENTATIVE CARE COVER	R1,250 / Claim, R8,000 / Policy	R1,250 / Claim, R8,000 / Policy
APPLIANCE BENEFIT	R7,000 / Policy	R7,000 / Policy
TRAUMA COUNSELLING	R8,000 / Policy, R950 / Claim	R8,000 / Policy, R950 / Claim
CANCER BENEFITS		
CANCER CO-PAYMENT BENEFIT	Subject to OAL	Subject to OAL
CANCER BOOST BENEFIT	Subject to OAL	Subject to OAL
CANCER BREAST RECONSTRUCTION BENEFIT		
AFFECTED BREAST	Up to 500%	Up to 500%
NON-AFFECTED BREAST	R27,500 / Beneficiary	R27,500 / Beneficiary
VALUE-ADDED BENEFITS (NOT SUBJECT TO OAL)		
GAP COVER PREMIUM WAIVER	6 months	6 months
MEDICAL SCHEME PREMIUM WAIVER	6 months, max R5,250 / month	6 months, max R5,250 / month
ACCIDENTAL DEATH		
POLICYHOLDER	R16,000	R16,000
ADULT DEPENDENT	R11,000	R11,000
CHILD DEPENDENT	R6,000	R6,000
INITIAL CANCER DIAGNOSIS (FIRST DIAGNOSIS)	R27,500 / Beneficiary	R27,500 / Beneficiary
SIRA'GO BABY	R2,000 sub-limit / newborn	R2,000 sub-limit / newborn
SIRAGO MEDCARE - FREE MEDICAL SCHEME ADR R9,000	Y	Y