

Major Medical Event Benefits

Standard Benefits

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Benefit

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Accident and emergency cover



Accident cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R1 000 000 per event

Covered at a private hospital for accidents that fit the qualifying criteria

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

Emergency (heart attack or stroke) cover:

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria

Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment

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

In the case of medical emergencies that do not fit the qualifying criteria, transportation, stabilisation and treatment at a state facility will be covered

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Hospital cash benefit and maternity lump sum benefit



R1 000 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours

Maximum of R20 000 payable per member per year

Maximum of 20 days payable per member per year

R20 000 maternity lump sum benefit payable to a member if hospitalisation is due to childbirth, irrespective of number of days member has been hospitalised

Waiting periods may apply

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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

To join Health4Me, contact your HR manager, who will provide you with a Health4Me application form

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