



Major Medical Event Benefits

Standard Benefits

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Accident and emergency cover

- Casualty benefit up to R30 000 per event
- In-hospital benefit up to R1 000 000 per event
- Emergency cover for heart attack and stroke up to R500 000 per event
- Covered at a private institution for accidents and emergencies that fit the qualifying criteria
- Emergency transportation, stabilisation and treatment cost paid in case of an accident 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
- 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
- In the case of medical emergencies that do not fit the qualifying criteria, transportation, stabilisation and treatment at a state facility will be covered

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

Funeral 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

Repatriation benefit included
Waiting periods may apply (natural causes of death)

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

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