



0 - 64



R220



R236



65+



R320



R364

Age Limit:
None

OAL per beneficiary per annum: R174 000

IN-HOSPITAL BENEFITS

Gap Cover

Will settle claims up to an additional 200% above your medical scheme plan/option rate, to a maximum of 300% or at the scheme stated benefit value as determined by your medical scheme.

Co-payments

The excesses imposed by your medical scheme payable to a maximum rand limit for specified procedures or tests. Cover for co-payments imposed by medical schemes for hospital admissions, scans and surgical procedures. Co-payment benefits are subject to a sub-limit of R25 000 per policy per annum, limited to R5 500 per claim.

Penalty Fee Cover

Subject to a sub-limit of R3 000 per claim, a maximum of 2 claims per policy per annum for the voluntary use of a non-designated service provider/network hospital. This includes the use of a partial cover network hospital as determined by your medical scheme.

Day Hospital/Clinic and/or In Room Surgical Procedures Cover

Will settle the Gap portion of claims.

PMB Cover

This benefit will cover your Gap portion for the voluntary use of a non-designated service provider for planned procedures, except in the event of an emergency. Subject to a R50 000 sub-limit per policy per annum. Paid to a maximum of R20 000 per claim. Subject to OAL.

OUT-OF-HOSPITAL BENEFITS

Emergency Room Cover

A sub-limit of R4 000 is applicable. This benefit covers an emergency at any registered emergency facility when you require immediate medical treatment due to an accident or illness. The following benefits collectively accumulate to the sub-limit:

Accident benefit: all costs related to the accidental event will be covered and paid to a maximum value of the sub-limit available, whether you are liable to pay the costs related to the emergency event out of your own pocket or if your medical scheme pays from your savings account.

Illness benefit: when you visit an emergency room in a medical emergency as a result of illness, we will cover the Gap portion only if the medical scheme has paid a portion.

We will cover a GP's emergency facility where no hospital emergency is available within a 30km radius within the above stated benefit limits.



Underwritten by



SIRAGO

U.M.A

VALUE ADDED BENEFITS

These do not form part of the aggregated OAL of R174 000.

Sirago Baby

An instruction to add a new-born to the policy must be submitted within 31 days of the birth of the child. After confirmation of pregnancy, this benefit has a R2 000 sub-limit for claims for prenatal scans, childhood immunisations or pre- and post-birth tests (to limit) per child. In the event of twins, the benefit will be doubled, and in the event of triplets, the benefit will be tripled.

WAITING PERIODS

General Waiting Periods

A 3-month general waiting period is applicable on any new inception policies and/or additional dependents to the current policy, except in the event of an accident. In the event that the policyholder has held a Sirago policy for 12 months or more and wants to upgrade to a higher option, all additional benefits will be subject to a maximum of an additional 3 months waiting period. If the policyholder has held a Sirago policy for less than 12 months and intends to upgrade to a higher option, the waiting periods in the higher option per benefit category is applicable. A 10-month waiting period on pre-existing condition specific disease/illness.

Policy Specific Waiting Periods

First 6 months of the policy cover inception. Thereafter, benefits will be payable at a rate of 50% of benefits available from month 7 to 10 after inception of the policy. From month 11, the policy benefits will be fully available except where there are condition-specific exclusions and when a new beneficiary joins the policy and is subject to underwriting terms.

Specific Waiting Periods

A 10-month waiting period for pregnancy and confinement. A 12-month waiting period on cancer related pre-existing treatments is applicable.

Note

For all terms and conditions, benefits, limitations and exclusions, please visit www.sirago.co.za or contact your broker.

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RESILIENCE IS RARE **#FUTUREBUILT**

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BROKER DETAILS

Sirago Underwriting Managers (Pty) Ltd is an Authorised Financial Services Provider
(FSP: 4710) underwritten by GENRIC Insurance Company Limited (FSP: 43638).
GENRIC is an Authorised Financial Services Provider and licensed non-life Insurer.

