

Your Sirago policy has an Overall Annual Limit (OAL) of R174 000 for Gap and Co-pay cover and an Overall Annual Limit (OAL) of R100 000 for Exact Cover per beneficiary from 1 April 2021.



0 - 64



R314



R361



65+



R634



R761

Age Limit:
None

OAL per beneficiary per annum for Gap and Co-pay cover: R174 000
OAL per beneficiary per annum for Exact cover: R100 000

EXACT BENEFITS

MEDICAL PROCEDURES WE WILL COVER

Arthroscopic Surgery
R85 000

Back And Neck Surgery
R85 000

Bunion Surgery
R17 500

Cochlear Implant, Auditory Brain Implant and Internal Nerve Stimulator Surgery including the Device and Processor
R80 000

Dental Procedures for Reconstructive Plastic Surgery due to an Accident
R80 000

Functional Nasal Surgery
R25 000

Joint Replacement Surgery
R50 000

Oesophageal Reflux and Hiatus Hernia Surgery
R60 000

Varicose Vein Surgery
R22 500

GAP BENEFITS

Will settle claims up to 300% of the medical scheme rate. Limited to a maximum of 400%, or at the stated benefit value.

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 sublimit of R21 000 per policy per annum, limited to R7 000 per claim.



Underwritten by



SIRAGO

U.M.A

WAITING PERIODS FOR EXACT COVER

A 12-month waiting period on pre-existing condition-specific disease and/or illness applies to this policy for Exact Cover claims. In the event that there are no pre-existing conditions related to the stated conditions within this policy, a 10-month waiting period applies where no claims can be submitted for a procedure or surgery related to the stated procedures covered by this policy, unless due to an injury resulting from an accident. When a new beneficiary joins the policy, they are subject to normal underwriting terms and conditions, and waiting periods as denoted above will apply.

POLICY SPECIFIC WAITING PERIODS GAP AND CO-PAY COVER

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 for Gap and Co-pay Cover claims.

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.

"The first wealth is health."

— Ralph Waldo Emerson —

ENTHUSIASM IS COMMON
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.

