

# 2022 Corporate Elite Gap Cover option

Dear SACA cricket player & Stratum Benefits Client

This information provides a summary of the benefits for your **Stratum Benefits Corporate Elite Gap Cover** policy effective **1 January 2022** based on information provided by Stratum Benefits.

## Contribution

The Corporate Elite premium is **R251 per policy per month**, irrespective of the family size, with effect **1 January 2022**.

Benefits below are subject to the Overall Policy Limit (OPL) of R177 835 per person per year	
<b>Tariff Shortfalls</b>	Additional cover of up to 500% of Medical Scheme Tariff
<b>In-Hospital Sub-Limit benefit for example internal prostheses</b>	R 30 000 per event
<b>Oncology Benefit</b>	Oncology Benefit for oncology related account short-falls. Clinical protocols apply. 20% Oncology Co-Payment Benefit
<b>Accidental Casualty Benefit</b>	Casualty Benefit of R 12 000 per family per year for accidental injury admissions.
<b>Rehabilitation Benefit</b>	Covers the cost of admission and therapy in a sub-acute or step-down facility when the Medical Scheme benefit is reached, and the member requires ongoing rehabilitation treatment due to an accident. Benefit limited to R10 000 per person per year.
<b>Preventative Care Benefit</b>	Covers the cost of your provider's consultation fee and the cost of the following preventative tests and/or procedures: contraceptive device implant; full blood count; mammogram; pap smear; and/or prostate screening. Benefit is limited to R 1 300 per policy per year.
<b>Private Ward</b>	Covers private ward fees for in-hospital ward fee, lodger fee, nursery fee limited to R3 000 per policy per year.
<b>Trauma Benefit</b>	Covers the cost of a registered counsellor's consultation fees when a member witnesses or is directly affected by an act of physical violence or an accident, receives news of a loved one's death or diagnosis of a critical illness or news of their own diagnosis of a critical illness.
<b>Co-payment cover</b>	Admission and procedure co-payment cover
Benefits below do not accumulate to the Overall Policy Limit of R177 835 per person per year	
<b>Contribution Waivers</b>	<b>Gap Policy Premium Waiver Benefit</b> covers your Stratum Benefits policy premium for 6 months in the event of death, permanent disability or forced retrenchment of the Stratum Benefits policy premium payer. <b>Medical Scheme Contribution Waiver Benefit</b> covers the medical scheme contribution for 6 months to a maximum of R4 500 per month in the event of death or permanent disability of the medical scheme contribution payer.
<b>Accidental Death Benefit</b>	In the event of accidental death of the principal insured or spouse you get a lump-sum amount of R25 000 and for children R 5000 for the accidental death of a dependent.
<b>First-Time Diagnosis Benefit</b>	The lump-sum benefit will apply on first diagnosis of cancer of stage 1 (excluding Stage 1 breast and prostate cancer), limited to R30 000 per insured person. Clinical Protocols Apply.

2022 Policy Documentation

All clients will receive a Stratum Benefits Cover Letter and Policy Particulars. It is important to read through your policy documentation to ensure understanding of the benefits.

Submitting your claims

Your Gap Cover claims must be submitted to Stratum Benefits. Please complete the Claim Form with the relevant documentation and return it to:

Postal Address  
Suite 386  
Private Bag X09  
Weltevredenpark  
1715

Contact Number: 086 111 3499  
Fax Number: 086 633 3761  
Email address: yourclaim@stratumbenefits.co.za or  
ljoe@nmg.co.za

Important documents to be submitted:

- Stratum Claim Form;
- A copy of the hospital account or the claims statement from your medical aid reflecting the hospital event;
- All healthcare providers' accounts.

The claim form must be received by Stratum within six months of the first day of your hospital confinement or procedure. Any claim received later than the six-month claiming period will not qualify for any benefit.

Contact details

Please do not hesitate to contact your NMG Healthcare Consultants should you need assistance:

NMG Healthcare Consultants	
<b>Lionel Joe</b> Tel: 021 943 1862 Email: ljoe@nmg.co.za	<b>Evile Maseko</b> Tel: 021 943 1841 E-mail: emaseko@nmg.co.za

Kind regards  
Your NMG Healthcare Consultant