

This is not a medical scheme, and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

	CURA GAP STUDENT	CURA GAP BASIC	CURA GAP STANDARD	CURA GAP ADVANCED	CURA GAP ADVANCED PLUS	CURA GAP ULTIMATE	CURA GAP ULTIMATE PLUS
Overall Annual Limit (OAL) of R201 000 per Insured: (Limit subject to regulatory amendments)	✓	✓	✓	✓	✓	✓	✓
Cover for Prescribed Minimum Benefits (PMB's):	✓	✓	✓	✓	✓	✓	✓
Gap Cover:	Up to 400% (In-Hospital procedures only)	Up to 400% (In-Hospital procedures only)	Up to 500%	Up to 500%	Up to 500%	Up to 600%	Up to 700%
Out-Patient Cover: (Day procedure performed in a Doctor's room)	No Benefit	No Benefit	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered	Approximately 55 listed out-patient shortfalls are covered
In-hospital Co-payments: (MRI/CT scans out-of-hospital included)	R15 000 per Incident, subject to OAL	R20 000 per Incident, subject to OAL	R20 000 per Incident, subject to OAL	OAL	OAL	OAL	OAL
Penalty Co-payment: Non use of Designated Service Provider (DSP) hospital	No Benefit	No Benefit	No Benefit	R8 000 / Policy	R12 000 / Policy	R15 000 / Insured	R18 000 / Insured
Co-payments for Robotic-assisted Surgeries:	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	Limited to R30 000 / Policy / Per annum	Limited to R30 000 / Policy / Per annum
Sub-limitations: (OAL for sub-limitations of the scheme)	No Benefit	No Benefit	No Benefit	R15 000 / Policy	R25 000 / Policy	R70 000 / Insured	R80 000 / Insured
Internal Prosthesis: Pacemakers, Stents, Cochlear Implants, Hips; Knees; and Breast Prosthesis due to cancer, etc.	No Benefit	No Benefit	No Benefit	Included in Sub-limit	Included in Sub-limit	Included in Sub-limit	Included in Sub-limit
Sub-limitations on ocular lenses: (Subject to Sub-limitation benefit)	No Benefit	No Benefit	No Benefit	R9 000 / Per Lens	R9 000 / Per Lens	R9 000 / Per Lens	R9 000 / Per Lens
External Prosthesis:	No Benefit	No Benefit	No Benefit	No Benefit	R2 000 / Policy	R2 000 / Policy	R5 000 / Policy
External Medical Appliances: Limited to CPAP Machine, Hearing Aids, and Compression stockings (DVT treatment). Only covers the Gap portion or once the medical scheme limit has been depleted.	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	R2 500 / Policy	R5 000 / Policy
Radiology and Pathology Services: Combined capped amount where a member's out of hospital benefits and / or savings of any kind with an annual limit indicated by the medical scheme are depleted.	No Benefit	No Benefit	No Benefit	R10 000 / Policy	R12 000 / Policy	R12 000 / Insured	R14 000 / Insured
Oncology Benefit: Approved treatment after the oncology limit (Excess R200 000) have been reached including co-payments on term such as biological medication, radiotherapy, chemotherapy, and PET scans, per treatment cycle.	No Benefit	No Benefit	No Benefit	R100 000 / Insured	R100 000 / Insured	OAL	OAL
Benefit due to a Mastectomy on the unaffected breast - 1 event per person, per lifetime (subject to qualifying criteria) if there is a short payment or ex-gratia benefit given by the medical scheme: (Internal Prostheses included)	No Benefit	No Benefit	No Benefit	Limited to R25 000 and 1 Event / Insured / Lifetime	Limited to R30 000 and 1 Event / Insured / Lifetime	Limited to R35 000 and 1 Event / Insured / Lifetime	Limited to R40 000 and 1 Event / Insured / Lifetime
Non-Listed Biological Cancer Drugs: (If scheme provided a portion)	No Benefit	No Benefit	No Benefit	Limited to R25 000 / Policy / Annum	Limited to R30 000 / Policy / Annum	Limited to R35 000 / Policy / Annum	Limited to R40 000 / Policy / Annum
Co-Payment on Rheumatoid Arthritis Biological Medication:	No Benefit	No Benefit	No Benefit	Limited to R5 000 / Policy / Annum	Limited to R10 000 / Policy / Annum	Limited to R20 000 / Policy / Annum	Limited to R30 000 / Policy / Annum
Specialist Consultation: Only the gap portion of the Specialist Consultation will be covered for out of hospital.	No Benefit	No Benefit	No Benefit	No Benefit	R500 / Claim (Max 2)	R550 / Claim (Max 3)	R600 / Claim (Max 4)
Dental procedures: Due to accidental impact resulting in severe physical injury, or due to cancer. Implants are included.	R3 000 / Policy	No Benefit	No Benefit	No Benefit	R7 500 / Policy	R10 000 / Insured	R10 000 / Insured
Shortfall on Consumables In-Hospital: Covers shortfalls on disposable items such as surgical gloves, bandages, and gauzes.	No Benefit	R4 000 / Insured	R6 000 / Insured	R6 000 / Insured	R6 000 / Insured	R6 000 / Insured	R6 000 / Insured
Casualty Benefit: The cost of emergency medical treatment or a surgical procedure performed in the hospital casualty unit (Medicross or Intercare) should such cost not be covered by the medical scheme. Emergency Triage Index applies. (Includes: Orange and Red triage. Excludes: Medical appliances and take home medication).	R15 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R12 500 / Policy	R12 500 / Insured	R15 000 / Insured
Trauma Counselling: This benefit covers counselling sessions with registered counsellors or clinical psychologists that may be required after a serious or traumatic event. Must receive counselling within one (1) year of trauma incident.	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Policy	R10 000 / Insured	R10 000 / Insured
Sub-acute cover: Covers stay at a registered sub-acute or step-down facility for rehabilitation treatment, including therapy provided by on-site therapists (Sub-limit per policy and once Medical Scheme benefit limits are depleted).	No Benefit	No Benefit	No Benefit	No Benefit	R4 000 / Policy	R5 000 / Policy	R8 000 / Policy
Private Room Cover: Claim the shortfalls when the medical scheme pays part of the cost of a private hospital room.	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	Limited to R20 000 / Policy / Annum	Limited to R30 000 / Policy / Annum
Additional Benefits (These benefits do not aggregate to the R201 000 cap per insured)							
Cancer Lump Sum Benefit: Stage 2 Cancer and higher. Excludes pre-existing Cancer and Skin Cancer.	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	R10 000 / Insured	R15 000 / Insured
Accidental Death Benefit: Must meet the definition of Accidental.	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	R10 000 / Insured	R10 000 / Insured
Premature Birth: Lump Sum Benefit (Birth between 24 to 36 weeks of pregnancy).	No Benefit	No Benefit	No Benefit	No Benefit	R2 500 / Policy	R2 500 / Policy	R5 000 / Policy
International Medical Travel Cover: Maximum of 90 days per trip. Maximum age is 80 years at next birthday.	No Benefit	No Benefit	No Benefit	R5 Million / Insured	R5 Million / Insured	R5 Million / Insured	R5 Million / Insured
12 Months Medical Scheme Premium Waiver: Accidental Death and Permanent Disability of the Principal member as a result of an accident.	No Benefit	No Benefit	Maximum R5 000 / Month	Maximum R5 500 / Month	Maximum R5 500 / Month	No Maximum / Month	No Maximum / Month
Gap Premium Waiver: Accidental Death and Permanent Disability of Principal member as a result of an accident.	No Benefit	No Benefit	No Benefit	3 Months	6 Months	12 Months	12 Months
Monthly Premium Per Individual < 65 Years	Individual (18 to 27 Years) R182.00	R200.00	R315.00	R440.00	R480.00	R625.00	R690.00
Monthly Premium Per Family < 65 Years		R310.00	R485.00	R515.00	R565.00	R735.00	R830.00
Monthly Premium Per Individual > 65 Years		R310.00	R485.00	R515.00	R565.00	R735.00	R830.00
Monthly Premium Per Family > 65 Years		R470.00	R670.00	R695.00	R780.00	R1,015.00	R1,090.00

*Premiums are reviewed and may be adjusted annually.