



CURA PRODUCTS FOR 2020

Cura GapCo SubCA Plus Cover - (<64) R548.00 and (>65) R770.00 per fam & indiv per month (Cura Gap Plus)

Benefits	Limits
Overall annual limit of R165 000 per insured person	
1. Pays from 100% scheme tariff up to 600% scheme tariff for shortfalls incurred as a result of the service providers (Dr's) who bill higher tariffs than scheme tariffs for in-hospital procedures / services and certain specified out-of - hospital treatments.	
2. Benefits for co-payments or deductibles in and out of hospital. (Including MRI / CT Scans).	Subject to overall annual limit - R165 000 per insured per annum
3. The use of a Non-DSP Hospital which results in a co-payment.	R10 000 per insured per annum
4. Charges above any sub-limitation imposed by the Scheme for surgical/medical treatment received whilst as an in-patient and/or out-patient (as stated in the Defined Events of Master policy).	R70 000 per insured per annum
5. A combined capped amount for radiology and pathology services where a member's available out-of-hospital benefits are depleted (Included in Sub-limitation benefit)	R15 000 per family per annum
6. Charges above any sub-limitation on Intra ocular lenses. (Included in Sub-limitation benefit)	R9 000 per lens per insured per annum
7. This benefit will enhance your oncology treatment, once the scheme's sub-limitation has been reached and / or co-payment is imposed by the medical scheme for treatment in a private facility for cancer. (Incl. in-hospital expenses, biological drugs, in-and-out patient radiotherapy or chemotherapy)	Excess of R200 000 - Limited to R165 000 per insured per treatment cycle.
8. Consumables- Will cover shortfalls on disposable items.	R6 000 per insured per annum
9. Casualty Benefit - The cost of a medical or a surgical procedure following an Emergency incurred in a hospital casualty unit, where such costs were not met by the Medical Scheme. (Emergency Triage Index applies - Orange and red triage)	R10 000 per insured per annum
10. Trauma Counselling - Counselling session with a registered counsellor or clinical psychologist that may be required after a serious or traumatic event due to violence, an accident or on diagnosis of a dread disease, restricted to the insured lives on the Cura policy.	R10 000 per insured per annum
Additional benefits (these benefits do not aggregate to the R165 000 cap)	
11. Cancer Lump Sum Benefit (Exclusion: Pre-existing Cancer and Skin cancer) - Stage 2 and higher	Once-off payment of R10 000 when diagnosed
12. Accidental Death Benefit - Meet definition of Accidental	Provides a payment of R10 000 per insured in the event of an accidental death
13. International Travel Cover	R5 000 000 per insured per annum
14. 12 Months Medical Scheme Premium Waiver - Following the death or the Total and Permanent Disability of the Principal Member of the Medical Scheme, a benefit equal to the total value of Medical Scheme Contribution calculated for 12 months on the Medical Scheme Option of the Registered Medical Scheme within the stated limitations. Only principal members who have not reached the age of 65 years of age qualify for the disability cover.	
15. Cura GapCo Sub CA Plus - Premium Waiver: 12 Months - Following the death or the total and permanent disability of the Principal Member a benefit equal to the total value of the premiums for this policy calculated for a period of 12 months. Only principal members who have not reached the age of 65 years of age qualify for the disability cover.	

Cura GapCo Sub Cover - (<64) R382.00 and (>65) R530.00 per fam & indiv per month (Cura Gap Standard)	
Benefits	Limits
Overall annual limit of R165 000 per insured person	
1. Pays from 100% scheme tariff up to 500% scheme tariff for shortfalls incurred as a result of the service providers (Dr's) who bill higher tariffs than scheme tariffs for in-hospital procedures / services and certain specified out-of - hospital treatments.	
2. Benefits for co-payments or deductibles in and out of hospital. (Including MRI / CT Scans).	Subject to overall annual limit - R165 000 per family per annum
3. Charges above any sub-limitation imposed by the Scheme for in-hospital admission.	R15 000 per family per annum
4. The use of a Non-DSP Hospital which results in a co-payment (Included in the Sub-limitation benefit)	R2 500 per family per annum
5. Charges above any sub-limitation on Intra ocular lenses. (Included in sub-limitation benefit)	Included in above limit and limited to R9 000 per lens per insured per annum
6. This benefit will enhance your oncology treatment, once the scheme's sub-limitation has been reached and / or co-payment is imposed by the medical scheme for treatment in a private facility for cancer. (Incl. in-hospital expenses, biological drugs, in-and-out patient radiotherapy or chemotherapy)	Excess of R200 000 - Limited to <u>R50 000 per insured per treatment cycle</u>
7. Consumables- Will cover shortfalls on disposable items.	R6 000 per insured per annum
8. Casualty Benefit - The cost of a medical or a surgical procedure following an Emergency incurred in a hospital casualty unit, where such costs were not met by the Medical Scheme. (Emergency Triage Index applies - Orange and red triage)	R10 000 per family per annum
9. Trauma Counselling - Counselling session with a registered counsellor or clinical psychologist that may be required after a serious or traumatic event due to violence, an accident or on diagnosis of a dread disease, restricted to the insured lives on the Cura policy.	R10 000 per family per annum
Additional benefits (these benefits do not aggregate to the R165 000 cap)	
10. International Travel Cover	R5 000 000 per insured per annum
11. 12 Months Medical Scheme Premium Waiver - Following the death or the Total and Permanent Disability of the Principal Member of the Medical Scheme, a benefit equal to the total value of Medical Scheme Contribution calculated for 12 months on the Medical Scheme Option of the Registered Medical Scheme within the stated limitations. Only principal members who have not reached the age of 65 years of age qualify for the disability cover.	Maximum of R5 500 per month
Cura GapCo MRI Cover - (<64) R363.00 and (>65) R510.00 per fam & indiv per month (Cura Gap Entry)	
Benefits	Limits
Overall annual limit of R165 000 per insured person	
1. Pays from 100% scheme tariff up to 500% scheme tariff for shortfalls incurred as a result of the service providers (Dr's) who bill higher tariffs than scheme tariffs for in-hospital procedures / services and certain specified out-of - hospital treatments.	
2. Benefits for co-payments or deductibles in and out of hospital. (Including MRI / CT Scans).	R50 000 per family per annum
3. Consumables- Will cover shortfalls on disposable items.	R6 000 per insured per annum
4. Casualty Benefit - The cost of a medical or a surgical procedure following an Emergency incurred in a hospital casualty unit, where such costs were not met by the Medical Scheme. (Emergency Triage Index applies - Orange and red triage)	R10 000 per family per annum
5. Trauma Counselling - Counselling session with a registered counsellor or clinical psychologist that may be required after a serious or traumatic event due to violence, an accident or on diagnosis of a dread disease, restricted to the insured lives on the Cura policy.	R10 000 per family per annum
Additional benefits (these benefits do not aggregate to the R165 000 cap)	
6. 12 Months Medical Scheme Premium Waiver - Following the death or the Total and Permanent Disability of the Principal Member of the Medical Scheme, a benefit equal to the total value of Medical Scheme Contribution calculated for 12 months on the Medical Scheme Option of the Registered Medical Scheme within the stated limitations. Only principal members who have not reached the age of 65 years of age qualify for the disability cover.	Maximum of R5 000 per month

Cura GapCo Basic Cover - (<64) R234.00 and (>65) R351.00 per fam & indiv per month (Cura Gap Basic)	
Benefits	Limits
Overall annual limit of R165 000 per insured person	
1. Pays from 100% scheme tariff up to 500% scheme tariff for shortfalls incurred as a result of the service providers (Dr's) who bill higher tariffs than scheme tariffs for in-hospital procedures .	
2. Benefits for co-payments or deductibles in hospital . (Including MRI / CT Scans).	R30 000 per family per annum
3. Casualty Benefit - The cost of a medical or a surgical procedure following an Emergency incurred in a hospital casualty unit, where such costs were not met by the Medical Scheme. (Emergency Triage Index applies - Orange and red triage)	R5 000 per family per annum
Cura Cancer Cover - R190.00 per person per month (64< yrs.)	
Existing members and a member turning 65 yrs. the premium will be defaulted to R270.00	
Benefits	Limits
1. Stated benefit for any one insured person during the life of such insured person.	R100 000 once-off
2. Shortfalls on Outpatient medical oncology per person per annum.	R165 000 per person per annum
3. Registered psychologist and/or psychiatrist counselling services per person per annum.	R3 000 per person per annum
Cura Funeral Cover - R92.00 per family per month (64< yrs.)	
Existing members and a member turning 65 yrs. the premium will be defaulted to R140.00	
Benefits	Limits
1. Principal Member and Spouse	R 18 000
2. Child Aged 14-21	R 8 500
3. Child Aged 7-13	R 4 500
4. Child Aged 0-6	R 3 500
5. Stillbirth	R 1 000
6. Double benefit in case of accidental death.	
Cura Life & Health Cover - (<64) R240.00 and (>65) R430.00 per fam & indiv per month	
Benefits	Limits
Per day reimbursement for medical hospital stay or surgical hospital procedure or treatment, up to a maximum of R3 000 per insured per day.	
1. Expenses incurred for transport charges or for services rendered whilst being transported in an emergency vehicle, vessel or aircraft.	Limited to Netcare 911
2. Hospitalised from the first day of admission to hospital - under the care of a GP.	R270 per day
3. Under the care of a Specialist Practitioner.	R380 per day
4. Admission to a High Care Ward.	R420 per day
5. Admission to an Intensive Care Unit.	R740 per day
6. For each minute in the hospital theatre.	R18 per minute
7. Where the admission to hospital is for the following conditions and/or procedures then a stated benefit as follows shall replace all benefits, limited to R20 000 per insured per annum:	
Childbirth	R 1 900
Cranial surgery	R 4 200
Cardio Angiogram & Angioplasty	R 6 800
Open Heart Surgery	R 12 600
8. Funeral Cover	R8 000 principal & Spouse and depending on the ages of the children. Double on accidental death

Cura Gap Cover - R266.00 per fam & indiv per month (Discontinued for new business)	
Benefits	Limits
Overall annual limit of R165 000 per insured person	
1. Pays from 100% scheme tariff up to 600% scheme tariff for shortfalls incurred as a result of the service providers (Dr's) who bill higher tariffs than scheme tariffs for in-hospital procedures / services and certain specified out-of - hospital treatments.	
2. Consumables- Will cover shortfalls on disposable items.	R6 000 per insured per annum
3. Casualty Benefit - The cost of a medical or a surgical procedure following an Emergency incurred in a hospital casualty unit, where such costs were not met by the Medical Scheme. (Emergency Triage Index applies - Orange and red triage)	R10 000 per family per annum
4. Trauma Counselling - Counselling session with a registered counsellor or clinical psychologist that may be required after a serious or traumatic event due to violence, an accident or on diagnosis of a dread disease, restricted to the insured lives on the Cura policy.	R10 000 per family per annum
Additional benefits (these benefits do not aggregate to the R165 000 cap)	
5. 12 Months Medical Scheme Premium Waiver - Following the death or the Total and Permanent Disability of the Principal Member of the Medical Scheme, a benefit equal to the total value of Medical Scheme Contribution calculated for 12 months on the Medical Scheme Option of the Registered Medical Scheme within the stated limitations.	
Cura Hospital Co-Payment Waiver Cover - R182.00 per fam & indiv per month (Discontinued for new business)	
Benefits	Limits
Overall annual limit of R165 000 per insured person	
1. Benefits for co-payments or deductibles in hospital.	Limited to R12 000 per incident
2. Benefits for co-payments or deductibles for MRI & CT scan in and out of hospital.	Limited to R12 000 per incident
Cura GapCo Cover - R325.00 per fam & indiv per month (Discontinued for new business)	
Benefits	Limits
Overall annual limit of R165 000 per insured person	
1. Pays from 100% scheme tariff up to 500% scheme tariff for shortfalls incurred as a result of the service providers (Dr's) who bill higher tariffs than scheme tariffs for in-hospital procedures / services and certain specified out-of - hospital treatments.	
2. Benefits for co-payments or deductibles in hospital only.	R30 000 per person per annum and R50 000 per family per annum
3. Consumables- Will cover shortfalls on disposable items.	R6 000 per insured per annum
4. Casualty Benefit - The cost of a medical or a surgical procedure following an Emergency incurred in a hospital casualty unit, where such costs were not met by the Medical Scheme. (Emergency Triage Index applies - Orange and red triage)	R10 000 per family per annum
5. Trauma Counselling - Counselling session with a registered counsellor or clinical psychologist that may be required after a serious or traumatic event due to violence, an accident or on diagnosis of a dread disease, restricted to the insured lives on the Cura policy.	R10 000 per family per annum
Additional benefits (these benefits do not aggregate to the R165 000 cap)	
6. 12 Months Medical Scheme Premium Waiver - Following the death or the Total and Permanent Disability of the Principal Member of the Medical Scheme, a benefit equal to the total value of Medical Scheme Contribution calculated for 12 months on the Medical Scheme Option of the Registered Medical Scheme within the stated limitations.	

Cura Funeral Cover Plan B - R50.00 per fam & indiv per month (Discontinued for new business)

Existing members and a member turning 65 yrs. the premium will be defaulted to R80.00

Benefits	Limits
1. Principal Member and Spouse	R 10 000
2. Child Aged 14-21	R 7 500
3. Child Aged 7-13	R 3 000
4. Child Aged 0-6	R 2 500
5. Stillbirth	R 1 000
6. Double benefit in case of accidental death.	

Cura Funeral Cover Plan C - R35.00 per fam & indiv per month (Discontinued for new business)

Existing members and a member turning 65 yrs. the premium will be defaulted to R50.00

Benefits	Limits
1. Principal Member and Spouse	R 5 000
2. Child Aged 14-21	R 3 500
3. Child Aged 7-13	R 1 500
4. Child Aged 0-6	R 1 000
5. Stillbirth	R 500
6. Double benefit in case of accidental death.	