NEXUS 2. Enhanced gap cover

PER LIFE RATED

A separate premium for each insured person, by their own age band. Every rand limit and claim count applies per insured person per year unless stated.

OVERALL ANNUAL LIMIT	GAP COVER	THE YEAR
R223 000	**500%**	**1 Jan to 31 Dec**
per insured person per year	above the medical scheme rate	limits renew each January

BENEFIT	LIMIT	DETAILS
IN-HOSPITAL		
Gap Cover	+500%	Above the scheme rate, up to OAL. BMI-related procedures up to R5 000 per claim.
Robotic Surgery	R20 000 per claim	500% above the scheme rate.
Co-Payments	Up to OAL	Scheme co-payments, excesses and deductibles.
Penalty Fees	R15 000 per year	1 claim.
Sub-Limit Enhancer	R40 000 per year	Up to R40 000 per claim on MRI and CT, implants, lenses, prostheses and TAVI. R2 000 per claim on other sub-limits.
Hospital Account Shortfalls	R4 000 per year	2 claims of up to R2 000. In addition, 1 private room upgrade, up to R2 000.
Appliance Shortfall	R5 000 per year	Hearing aids, CPAP, insulin pumps and other listed appliances.
EMERGENCY, CONSULTATIONS AND WELLNESS		
Emergency Room	R5 000 per year	Accidents up to R2 500, any time. Illness after hours only: up to R2 500, or R5 000 under age 8.
Specialist Consultations	R2 000 per year	2 claims of up to R1 000.
Primary Care Consultations	R1 000 per year	2 claims of up to R500, combined across providers.
Preventative Care	R1 500 per year	1 claim, on listed screenings.
Trauma Counselling	R5 000 per year	Within 6 months of the incident.
CANCER		
Cancer Co-Payments	Up to OAL	Once the scheme cancer benefit is exhausted.
Cancer Top-Up	Up to OAL	Once the scheme cancer rand limit is reached.
Initial Cancer Diagnosis ✦	R25 000 lump sum	Stage 2 onwards, under age 65, once per lifetime.
Breast Reconstruction	+500%	Affected breast. Up to R40 000 for the unaffected breast, incl. R4 000 for prostheses. Eligibility conditions apply.
SUPPORT		
Premium Waiver ✦	6 months	For all remaining insured persons.
Medical Scheme Premium Waiver ✦	Up to R7 500 a month	6 months. R2 500 principal, R2 000 adult, R1 000 child, capped per policy.
Accidental Death ✦	R15 000	Per insured person.
Newborn ✦	R2 000 per baby	Registered within 90 days of birth.

MONTHLY PREMIUMS

AGE BAND	PER LIFE	AGE BAND	PER LIFE
0 to 21	R50	45 to 54	R212
22 to 24	R130	55 to 59	R483
25 to 34	R161	60 to 64	R667
35 to 44	R181	65 and over	R840

Each person pays the rate for their own age band.

WAITING PERIODS

General	3 months	Pregnancy	10 months
Pre-existing	10 months	Cancer diagnosis, death	3 months
Pre-existing cancer	12 months	Disability, waivers	6 months

General wait does not apply to accidents. Grommets, tonsils, adenoids, hysterectomy and spinal, back, neck and joint procedures pay nothing in months 1 to 6 and 50% in months 7 to 10.

Summary only. The policy wording and Annexure A for Nexus 2 prevail in the event of any discrepancy. ✦ Not subject to the Overall Annual Limit. All amounts include VAT. Premiums are reviewed annually. X Underwriting Managers (Pty) Ltd is an Authorised Financial Services Provider, FSP 55527. Underwritten by Compass Insurance Company Limited ("Compass Insure"), FSP 12148. X Underwriting Managers is not a medical scheme.