StratumBenefits
Your leading medical shortfall specialist
FSP 2111
ESSENTIAL
PRIMARY PLUS
PRODUCT
2017

Your forthright
leading medical shortfall
specialist that consistently
delivers **transparent**
quality & **remarkable value.**
Making every second
count & every minute a
memorable one.

A VIEW FROM ABOVE

Why, how & what Stratum Benefits offers you at a glance.

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ENGAGE WITH YOUR SPECIALIST TODAY

Our strategic national footprint ensures that you are always covered no matter where you are in the Republic of South Africa.

CLIENT APPLICATION FORM SUBMISSIONS

Submitting your Client Application Form for processing is as easy as 1, 2, 3.

e **yourapplication@**stratumbenefits.co.za

CLIENT QUERIES & POLICY ADMINISTRATION

For a remarkable service experience contact one of your Client Support Specialists to enquire about, update or amend your profile details, product selected, product benefits, underwriting applicable, payment summary and status.

e **yoursupport@**stratumbenefits.co.za

CLIENT CLAIM SUBMISSIONS & ADMINISTRATION

From submitting your claim, to attending to your query in an exceptional and personal way, we make every second count and every minute a memorable one.

e **yourclaim@**stratumbenefits.co.za

EMPLOYER GROUP SCHEME ADMINISTRATION

Contact one of your Employer Group Scheme Specialists to enquire about, update or amend your employer group profile details, employees' details, tax invoices and billing statements.

e **yourinvoice@**stratumbenefits.co.za

BROKER PORTFOLIO ADMINISTRATION

Contact one of your Broker Portfolio Specialists to enquire about, update or amend your broker contract details or for any commission statement queries.

e **yourportfolio@**stratumbenefits.co.za

STRATUM BENEFITS (PTY) LTD

REG NO: 2003/018155/07

Stratum Benefits head office is located in Johannesburg, regional branches in Durban and Cape Town as well as satellite branches in Port Elizabeth and Bloemfontein.

HEAD OFFICE

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OPERATING HOURS

Mon - Thurs	8:00 - 16:30
Fri	8:00 - 16:00

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HEAD OFFICE RELOCATION 1 JANUARY 2017

C/O Beyers Naudé Drive & Judges Avenue,
Block B - 2nd & 3rd Floor, Cresta Junction, Cresta, 2194
Suite 386, Private Bag X09, Weltevredenpark, 1715

ONE UNITED VISION

Become a partner today, with the brand that is leading the market through an inspired belief that's beyond the rational, it's a cause to support, it is faith, it is a revolution!

THE REVOLUTION

"We make every second count and every minute a memorable one, keeping in touch with you every step of the way, from signup being as easy as 1, 2, 3 to queries & processing claims in an exceptional and personal way."

We cover the gap that exists between what your medical scheme pays and the fee charged for private healthcare. Be sure to get the very best medical shortfall cover you need and the service excellence you deserve.

As your forthright leading medical shortfall specialist, we engineer our products to not only fit, but benefit you and your lifestyle to ensure your medical shortfall is covered. Leading you to more than what you want, it's delivering an experience that you need.

Through One United Vision our Brand Ambassadors voice the revolution, going Above & Beyond actions or results that can be measured. This inspired thinking guarantees your forthright leading medical shortfall specialist, consistently delivers transparent quality and remarkable value. Join the revolution and sign up today, to transcend your experience from the ordinary to the extraordinary.

OUR VALUES

QUALITY THAT'S TRANSPARENT

We provide and enable distinct service excellence through unparalleled consistency in everything that's communicated visually and verbally.

SPECIALISTS THAT LEAD THE WAY

We are steadfast market leaders that lead by inspiration, drive innovation through ingenuity as well as provide engineered solutions that not only fit but benefit our clients and their lifestyle.

A PERSONAL TOUCH

We work to humanise our brand through personal interaction that breathes life into our refreshing approach. Through One United Vision we are more than a team, we are family, we are Brand Ambassadors who not only voice a revolution but establish emotional connections that personalise each and every one of our clients' experiences with us.

REMARKABLE VALUE

An inspired promise to transcend each and every experience from the ordinary to the extraordinary. Providing an unrivalled level of expertise whilst bringing you the ultimate in client service and satisfaction.

FORTHRIGHTNESS

Honesty is the best policy to win over clients trust and enable brand loyalty. Authenticity is achieved by doing and saying the things we believe in, trust becomes loyalty and it is this loyalty that supports our long term longevity.

SPEED & DELIVERY

We make every second count and every minute a memorable one. Piloting a new era, a revolution, that's inspiring Above & Beyond approach takes flight by going that extra mile for every broker, every client and everyone.

PRIMARY HEALTHCARE FOR INDIVIDUALS

WE COVER

- You, your spouse and any child dependant of whom you are the parent or legal guardian
- You, whether you belong to a medical scheme or not
- Full time students between the ages of 21 and 28 will pay a child dependant premium provided proof of studies is supplied yearly

MONTHLY PREMIUM

OPTIONS	MAXIMUM ENTRY AGE	PRINCIPAL INSURED	SPOUSE	CHILD DEPENDANT
DAY-TO-DAY BENEFITS ONLY	55	R 285	R 190	R 75
DAY-TO-DAY AND EMERGENCY & ACCIDENTAL BENEFITS		R 370	R 265	R 95
EMERGENCY & ACCIDENTAL BENEFITS ONLY	60	R 205 per family		

⊕ ESSENTIAL PRIMARY PLUS

Our ESSENTIAL PRIMARY PLUS option has been thoughtfully engineered because we believe that every South African deserves access to the very best essential and affordable primary healthcare. We therefore offer a short term insurance policy which provides DAY-TO-DAY and EMERGENCY & ACCIDENTAL cover, that will not only fit but benefit you and your lifestyle.

DAY-TO-DAY BENEFITS

Our unique **DAY-TO-DAY BENEFITS** are provided by a specific group of general practitioners, pharmacies, dentists, pathologists, radiologists and an emergency evacuation provider who have agreed to offer you and your loved ones with the cover you not only want, but deserve.

BENEFIT DESCRIPTION	UNIQUE FEATURES
DOCTOR VISITS Your general practitioner provides you with the advice and medical treatment you need, when you are ill and concerned about your health. **BASIC MEDICAL PROCEDURES** Your general practitioner can perform minor medical and surgical procedures in their rooms during a consultation, such as the stitching of a wound, circumcision or the removal of a mole. **MEDICATION** Your general practitioner can prescribe or provide acute medicine during a consultation to treat a short term illness, such as a chest infection. **BASIC BLOOD AND OTHER BASIC TESTS** Your pathologist provides the necessary test results, such as blood test results, to help your general practitioner put together a treatment plan best suited for your health. **BASIC X-RAYS** Your radiologist provides the necessary x-ray results for black and white x-rays, to help your general practitioner put together a treatment plan best suited for your health.	You and your loved ones will have access to a group of skilled service providers offering basic medical services when your health requires it. Our combination of generous and comprehensive benefits will ensure that you have access to your nominated general practitioner who can perform minor medical procedures, prescribe and provide acute medicine as well as request basic pathology and radiology, during your doctor visits. There is **no limit** on the number of times that you may visit your general practitioner.
CHRONIC MEDICATION Your general practitioner can prescribe or provide medicine during a consultation to treat a long term illness.	Limited to **Diabetes Type 1**, **Hypertension** and **HIV / AIDS**.
BASIC DENTISTRY Your dentist provides you with basic dentistry when you need fillings, extractions, treatment for an abscess or basic dental x-rays.	Limited to **R 800** per person per year.
ADDITIONAL DENTISTRY Your dentist provides you with the urgent dental treatment you need when an unexpected physical injury results in loss or damage to your teeth causing severe pain, such as a broken tooth.	Limited to **R 3 000** per person per year.
BASIC EYE CARE Your optometrist examines your eyes to prescribe and provide the necessary glasses you need to see objects up close or in the distance more clearly.	Limited to **1 eye test** and **1 pair of monofocal** or **bifocal lenses** for near and / or far sight and **a standard frame** per person every **2 years**.
MATERNITY CARE Your gynaecologist provides you, the soon-to-be mom, with one-on-one maternity consultations including ultrasound scans of your growing baby and the advice you need about your health during your pregnancy.	Limited to **R 2 500** per policy per year which includes your **2 maternity check-ups** and **ultrasound scans**.

EMERGENCY & ACCIDENTAL BENEFITS

Our unique **EMERGENCY & ACCIDENTAL BENEFITS** are provided by your nearest, registered private hospital and the hospital's casualty facility. Each benefit has its own rand amount limit but when combined cannot exceed **R 1 000 000** per policy per year.

BENEFIT DESCRIPTION	UNIQUE FEATURES
HOSPITALISATION DUE TO AN EMERGENCY We cover your hospital and related service providers' accounts when you need immediate treatment due to a medical emergency that requires stabilisation at your nearest private hospital before you can be transferred to a public facility should you need further treatment. *Examples of medical emergencies can include but is not limited to a heart attack or a stroke.*	Limited to **R 15 000** per person per event.
HOSPITALISATION DUE TO AN ACCIDENT We cover your hospital and related service providers' accounts when you need immediate treatment due to accidental impact caused by someone or something which results in severe physical injury. *Examples of accidents can include but is not limited to severe injuries resulting from vehicle accidents or working with factory machinery.*	Limited to **R 1 000 000** per person per event.
CASUALTY FACILITY We cover your casualty facility and related service providers' accounts when you need immediate treatment due to accidental impact caused by someone or something which results in physical injury. *Examples of accidents can include but is not limited to minor injuries resulting from vehicle accidents or working with factory machinery.*	Limited to **R 5 000** per person per event.
24 HOUR MEDICAL EMERGENCY SERVICES When life happens and every second counts, your national emergency contact centre provides the immediate assistance you and your loved ones need.	• Access to the national 24 hour emergency contact centre for all your medical emergencies • Emergency transport services by air or road • Ambulance transfers between hospitals • Assisting in returning a loved one's body home for funeral arrangements to be made • Telephonic medical advice

When you are admitted into a private facility for a planned medical procedure such as giving birth, cover is not applicable.

THE ~~FINE~~ CLEAR PRINT

Can you spot the fine print? Honesty is the best policy to winning over a client's trust and as your forthright leading medical shortfall specialist we believe in consistently delivering quality that is transparent. You won't have to read between the lines because we have removed the red tape for you. Simple. Clear. Concise.

YOUR WAITING PERIODS

From the first day that your cover starts with us, waiting periods will apply before you are able to claim from any of your policy benefits.

EXCEPTIONS TO THE RULE

- Our **Essential Primary Plus** option is subject to a **2 month** general waiting period, **10 month** waiting period on MATERNITY CARE as well as a **12 month** waiting period on BASIC EYE CARE and CHRONIC MEDICATION

GENERAL EXCLUSIONS

We do not cover you for hospitalisation, sickness, disease, loss, damage, death, bodily injury or liability that is caused by or results from:

1) Medical scheme exclusions where no underlying cover exists unless our benefit specifically makes provision for cover
2) An event where your chosen gap cover or primary healthcare policy does not provide the relevant benefit for you to claim from
3) Service providers' accounts where you had not followed your medical scheme or primary healthcare rules and / or for the voluntary use of a hospital or service provider that did not form part of the respective network unless our benefit specifically makes provision for cover
4) An event that occurs during an applicable policy waiting period
5) Obesity
6) Non-medically necessary reconstructive cosmetic surgery
7) Costs incurred for external prostheses or appliances such as artificial limbs, wheelchairs and crutches
8) Admission to a step down facility such as frail care centres
9) Artificial insemination, hormone treatment for infertility or contraceptives but not including tubal ligation and vasectomies
10) Depression, insanity, emotional or mental illness as well as any stress-related conditions
11) Osseointegrated dental implants and related medical procedures necessary for this specific procedure, such as tooth extraction
12) Maxillo facial surgery and related medical conditions and / or medical procedures unless immediate treatment is required due to accidental impact caused by someone or something resulting in severe physical injury
13) Robotic surgery, specialised mechanical or computerised appliances, equipment and all related service providers' accounts
14) Costs associated with supporting medical reports that assist in the finalisation of a claim
15) Expenses incurred for transport charges or for services rendered whilst being transported in any emergency vehicle, vessel or aircraft but not including the 24 HOUR MEDICAL EMERGENCY SERVICES BENEFITS
16) Riots, wars, political acts, public disorder, terrorism, civil commotions, labour disturbances, strikes, lock-out, or any attempted such acts
17) A deliberate criminal or fraudulent act or any illegal activity conducted by you or a member of your household which directly or indirectly results in loss, damage or injury
18) Attempted suicide, intentional self-injury and deliberate exposure to exceptional danger except in an attempt to save a human life
19) Drug and alcohol addiction
20) Active military, police and police reservist activities whilst on active duty
21) Nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel, nuclear waste or from the combustion of nuclear fuel that includes any self-sustaining process of nuclear fission
22) Events that occur for which the actual damage is covered by law
23) Any loss arising from any contractual liability
24) Consequential loss or damage, except where it is specifically stated that loss or damage of this nature will be covered