

Benefits			
Health Service	Benefit	2023	2024
Core Benefits	The Overall Annual Limit is R198 660 per Insured Party Per Annum, which is the maximum combined Benefit payable by the Insurer for all Core Benefit clauses. Subject to the legislated limit. <ul style="list-style-type: none"> · Tariff and Out-of-Hospital Shortfalls · Shortfalls from Sub-Limits · Out-of-Hospital Tariff Shortfalls · Dental Reconstruction Benefit 	OAL - R195 498 per Insured Party	OAL - R198 660 per Insured Party
Tariff Shortfalls	This Benefit provides additional cover of up to 500% of the medical aid rate for services provided during a Hospital Episode, covering shortfalls for healthcare service providers such as surgeons, radiologists, pathologists and physiotherapists. It also includes cover for Prescribed Minimum Benefits (PMBs).	✓	✓
Shortfalls from Sub-Limits	This Benefit will apply for services provided during a Hospital Episode, where the charges relating to the service supplied have exceeded the Sub-limit benefit paid by the Insured Party's medical aid.	R30 700	R32 500
Out-of-Hospital Tariff Shortfalls	This Benefit provides additional cover of up to 500% of the Medical Scheme rate for outpatient procedures, subject to the costs being funded from the risk/hospital benefit by the Insured Party's medical aid.	✓	✓
Dental Reconstruction Benefit	The Benefit is payable where dental reconstruction surgery is required as a direct result of Accidental Injury or from cancer Treatment. The Benefit is subject to a maximum of two events per Family Per Annum and a maximum rand value Per Annum, subject to the Core Benefit Limit.	R45 700	R45 700

Benefit Extenders			
Health Service	Benefit	2023	2024
Hospital Booster	A lump-sum payment, related to the length of the Hospital stay, will be paid in the event of an accident or Premature Birth. A maximum of two Hospital Episodes per Family Per Annum.	Day 1 - 13: R412 Day 14 - 20: R803 Day 21 - 30: R1 555 Maximum Benefit of R28 500 per Insured Party per annum.	Day 1 - 13: R412 Day 14 - 20: R803 Day 21 - 30: R1 555 Maximum Benefit of R28 500 per Insured Party per annum.
Family Protector	A lump sum payment upon the death or Permanent Disability of an Insured Party due to Accidental Injury. Children below six years: R20 000 . All other Insured Parties: R28 000 .	✓	✓
Medical Scheme Contribution Waiver	The Benefit is payable upon the death or Permanent Disability of the Policyholder due to Accidental Injury and where the Policyholder is the principal member of the medical aid. Contributions will be covered for six months up to an overall maximum amount of R35 500 .	✓	✓
Gap Cover Premium Waiver	In the event of the death or Permanent Disability of the Policyholder as a result of an accident, Policy Premiums will be waived. The Kaelo Gap Cover premium will be waived for six months from the date of the event. Limited to one event over the Policy lifetime.	✓	✓
Road Accident Fund Claims	Assistance with Road Accident claims. Service Providers are contracted to Kaelo Risk and not to the Insurer: Centriq Insurance Company Limited.	✓	✓

Lifestyle Benefits

Kaelo Lifestyle Digital gives Insured Parties access to Counselling, Coaching, Support and Care through our AskNelson programme. You can contact AskNelson on 0861 635 766 or visit www.kaelo.co.za. If the Policyholder has opted in for Lifestyle Benefits, at an additional fee s/he also gets access to the extra by Dis-Chem rewards programme. For detailed information please refer to the Kaelo Lifestyle AskNelson Digital Benefits Brochure. This is a non-insurance product offered by Kaelo. Service Providers are contracted to Kaelo.

