

The Benefits listed below apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover. The Benefits listed below are deemed as separate benefits and may qualify for coinciding yet distinct benefits, as the case may be.

Please note: We are continuously improving our communications and content. The latest version of this document is available on www.kaelo.co.za. Any material changes to your policy terms and conditions, once your Policy has been issued, will be communicated.

Medical Related Benefits			
Health Service	Benefit	2023	2024
Overall Annual Limit	Limited to R210 579 per Insured Party. Subject to the legislated annual limit.	OAL - R200 000 per Insured Party	OAL - R210 579 per Insured Party
Tariff Shortfalls	Limited to an additional six times (600%) that of the medical aid tariff for treatment received whilst in-hospital, or outpatient procedures where the charges were paid by your medical aid from the risk/hospital benefit.	500%	600%
Standard Co-Payments and Deductibles	Standard Co-payment or an upfront Deductible amount for the cost of a Medical or Surgical Procedure.	✓	✓
Penalty Co-Payments and Deductibles	Penalty Co-payment or an upfront deductible related to the use of a non-Designated Service Provider (DSP).	Limited to two events and a maximum of R12 100 per Policy Per Annum.	Limited to two events and a maximum of R12 830 per Policy Per Annum.
Sub-Limits	The cost for Surgical Procedures or the cost of Internal Prosthesis above a sublimitation in terms of the medical aid rules.	Limited to a total Benefit of R66 800 per Policy Per Annum.	Limited to a total Benefit of R70 800 per Policy Per Annum.
Consumables	Charges above the medical aid tariff related to shortfalls on medicine, materials and internal appliances on the doctor's account.	Limited to R7 120 per Insured Party Per Annum.	Limited to R7 120 per Insured Party Per Annum.
Oncology Co-Payments and Sub-Limits	A Benefit equal to charges above a sub-limitation, a Co-payment or a Deductible imposed by the medical aid on chemotherapy or radiotherapy, basic and specialised radiology, pathology, Specialist consultations and Biological Cancer Drugs for Treatment.	✓	✓
Step-Down Facility	A stated Benefit for admission as an in-patient to a Step-Down or Sub-Acute Recovery Facility provided that such admission results in a minimum stay of three consecutive days.	Limited to R11 660 per Policy Per Annum.	Limited to R11 660 per Policy Per Annum.
Dental Reconstruction Benefit	Charges above the medical aid tariff related to dental reconstructive surgery due to an accident, Trauma or cancer.	Limited to R23 500 per Insured Party Per Annum.	Limited to R23 500 per Insured Party Per Annum.
Accidental Casualty	Following an Emergency due to an accident, all costs incurred for any investigations, Treatment, and/or surgery in a registered Hospital Emergency Unit.	Limited to R18 100 per Policy Per Annum.	Limited to R19 180 per Policy Per Annum.
Casualty - Child Illness	<ul style="list-style-type: none"> • Paid in respect of emergency outpatient services that are provided within a casualty ward of a Hospital. • The Benefit is only payable in the event of after-hours Treatment in an Emergency. • After-hours are Mondays to Fridays between 18:00 and 08:00 and all day Saturdays, Sundays and South African public holidays. 	Subject to two events and R2 860 per event Per Annum. Limited to Children under age 12.	Subject to two events and R3 000 per event Per Annum. Limited to Children under age 12.
Maternity Booster	A Benefit for childbirth where additional medical expenses are incurred as a result of childbirth.	Subject to one maternity event Per Annum and limited to R3 700 .	Subject to one maternity event Per Annum and limited to R3 700 .
Innovative Oncology Medicines	Approval for any innovative drugs will be required by your Medical Scheme.	A value equal to the lesser of 25% of the total drug cost or R13 000 .	A value equal to the lesser of 25% of the total drug cost or R13 800 .
Other Benefits			
Health Service	Benefit	Limit	
Accidental Death and Disability Benefit - Policyholder	If the Policyholder dies or suffers Total and Permanent Disability due to an accident, a stated Benefit will be payable to the Insured Party.	Limited to R15 600 per Policy Per Annum.	
Accidental Death and Disability Benefit - Dependants	If a Dependant dies or suffers Total and Permanent Disability due to an accident, a stated Benefit will be payable.	Limited to R10 550 for any Dependant per Policy Per Annum.	
Oncology-First Time Diagnosis	<ul style="list-style-type: none"> • A stated Benefit for the first-time diagnosis of cancer to the medical equivalent of stage 2 or higher form of cancer. • It excludes any form of cancer that was previously identified or required Treatment. 	Limited to R39 400 per Insured Party per lifetime, and provided that the Insured Party is younger than 66 years (at time of diagnosis).	
Contribution Waiver	In the event of the death or Total and Permanent Disability of the Medical Scheme main member, a Benefit equal to the monthly Premium of the Medical Scheme contribution will be paid, provided that the Policyholder is younger than 66 years (at time of claim).	Limited to R4 940 per month. The Benefit will be paid for a period of six months.	
Premium Waiver	In the event of the death or Total and Permanent Disability or forced retrenchment of the Policyholder, Policy Premiums will be waived provided that the Policyholder is younger than 66 years (at time of claim).	Waived for a period of six months from the date of the event.	

Kaelo Lifestyle Digital gives you and your dependants 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 you have opted in for Lifestyle Benefits, you also get access to the extra by Dis-Chem rewards programme. For detailed information please refer to the Kaelo Lifestyle Digital and Lifestyle Benefits Brochures. These benefits are exclusive Kaelo service offerings and are not underwritten by Western National Insurance Company.

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. Kaelo Risk (Pty) Ltd is an authorised Financial Services Provider (FSP 36931). This product is underwritten by Western National Insurance Company Limited (FAIS: Juristic Representative under FSP 9465).

