

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](http://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 <b>R210 579</b> per Insured Party. Subject to the legislated annual limit.	OAL - <b>R200 000</b> per Insured Party	OAL - <b>R210 579</b> 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%
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 <b>R14 200</b> per Policy Per Annum.	Limited to <b>R15 050</b> per Policy Per Annum.
Casualty - Child Illness	<ul style="list-style-type: none"> <li>· Paid in respect of emergency outpatient services that are provided within a casualty ward of a Hospital.</li> <li>· The Benefit is only payable in the event of after-hours Treatment in an Emergency.</li> <li>· After-hours are Mondays to Fridays between 18:00 and 08:00 and all day Saturdays, Sundays and South African public holidays.</li> </ul>	Subject to two events and <b>R2 860</b> per event Per Annum. Limited to Children under age 12.	Subject to two events and <b>R3 000</b> per event Per Annum. Limited to Children under age 12.
In-Hospital Tariff Shortfalls	A Benefit equal to the cost of in-Hospitalisation and associated medical expenses related to listed procedures.	Limited to <b>R89 000</b> in aggregate per annum per Family	Limited to <b>R94 300</b> in aggregate per annum per Family
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 <b>R15 600</b> per Policy Per Annum.	Limited to <b>R15 600</b> 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 <b>R10 550</b> for any Dependant per Policy Per Annum.	Limited to <b>R10 550</b> for any Dependant per Policy Per Annum.
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 <b>R4 940</b> per month. The Benefit will be paid for a period of six months.	Limited to <b>R4 940</b> 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.	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](http://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.

