



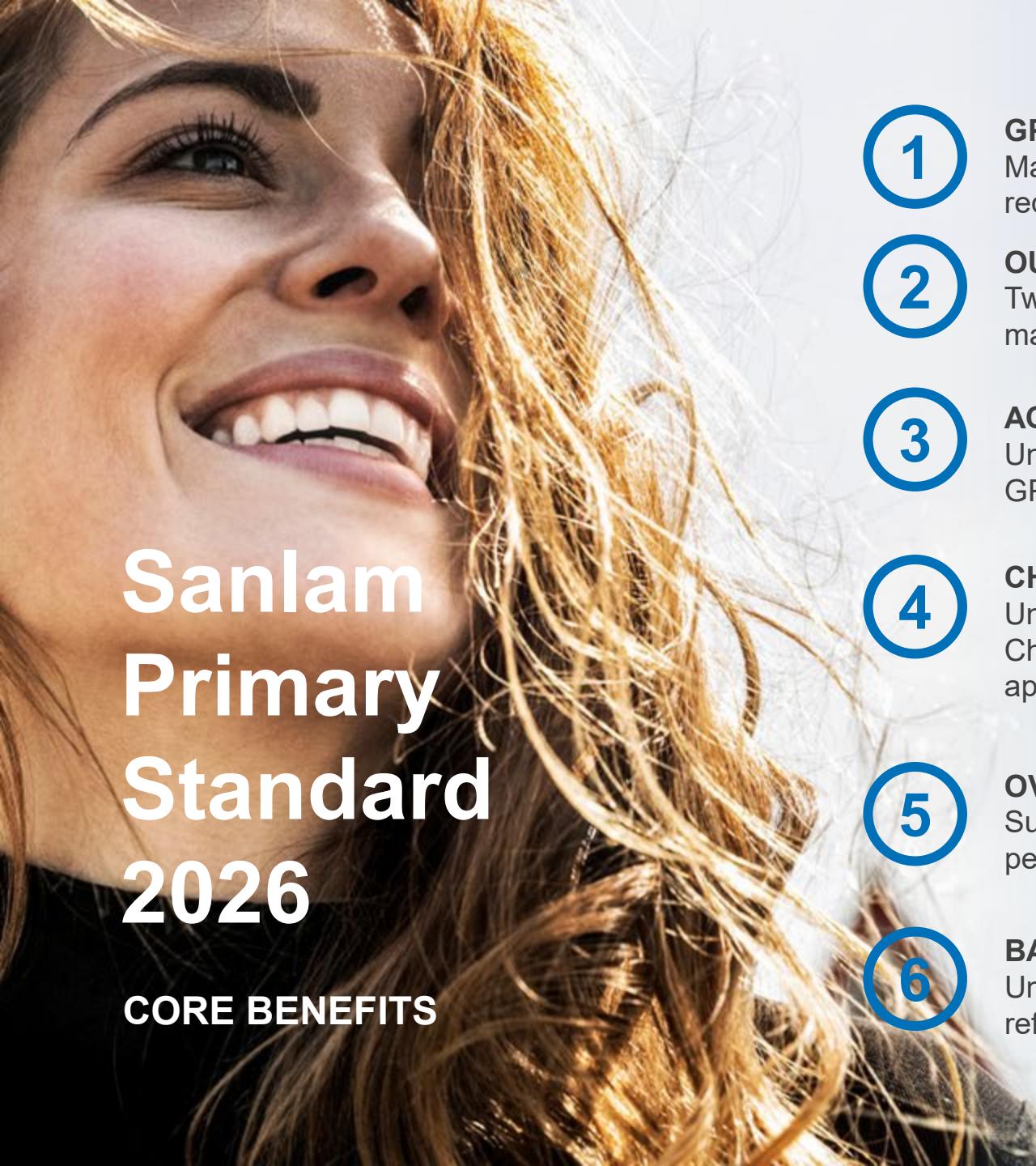
Sanlam Primary Care 2026

Santam Employees

underwritten by



Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit



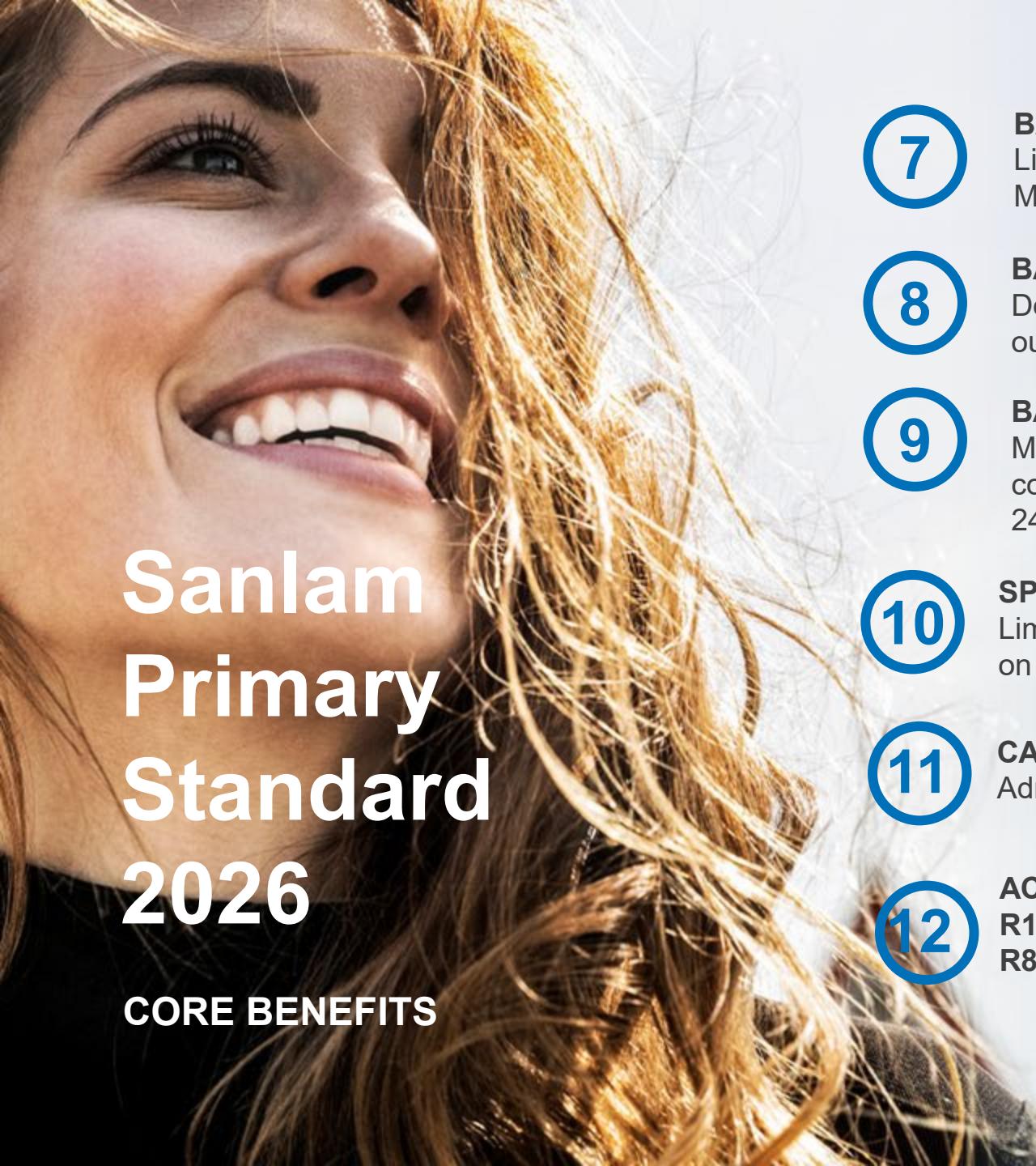
Sanlam Primary Standard 2026

CORE BENEFITS



- 1 GP VISITS**
Managed, unlimited visits at a contracted network provider. Pre-authorisation required from 3rd visit
- 2 OUT-OF-NETWORK GP VISITS**
Two consultations per year. Refunded up to a maximum of **R500** per visit.
- 3 ACUTE MEDICATION***
Unlimited acute medication from either a dispensing network GP or pharmacy.
- 4 CHRONIC MEDICATION (PER CDL)**
Unlimited chronic medicine, restricted to diseases on the Chronic Disease List (CDL). All chronic medicine must be applied for by the prescribing medical expert.
- 5 OVER-THE-COUNTER (OTC) MEDICATION***
Sub-limit of a **R250** per policy per month. Limited to **R850** per policy per year.
- 6 BASIC PATHOLOGY***
Unlimited as per our approved formulary. Member must be referred by a network GP.

**Some benefits and services are subject to our approved formulary.*



Sanlam Primary Standard 2026

CORE BENEFITS



- 7** **BASIC RADIOLOGY***
Limited to one- and two-sided black and white x-rays.
Member must be referred by a network GP.
- 8** **BASIC DENTISTRY**
Dentist consultations and procedures are managed according to our approved protocols and limits.
- 9** **BASIC OPTOMETRY**
Members may use the Specsavers network provider only. Includes one consultation, one frame and single vision lenses per beneficiary every 24 months, to a maximum of **R1 550**.
- 10** **SPECIALIST VISITS**
Limited to **R2 600** per beneficiary per year. Specialist benefits are available on a pay-and-claim basis. The member must be referred by a network GP.
- 11** **CASUALTY BENEFIT**
Admission in a Casualty Facility to a maximum of **R5 000**.
- 12** **ACCIDENTAL DEATH BENEFIT**
R15 000 per principal member; **R10 000** per adult dependant; **R8 000** per child dependant.

**Some benefits and services are subject to our approved formulary.*



Accident and Emergency

1. Casualty Room Trauma Benefit



For an accident resulting in treatment in casualty, the benefit amount of **R30 000** per event is available subject to the overall accident limit.

2. 24-hour Emergency Medical Services



Pre-authorisation is required to access emergency assistance and transportation.

Primary Standard & Hospital

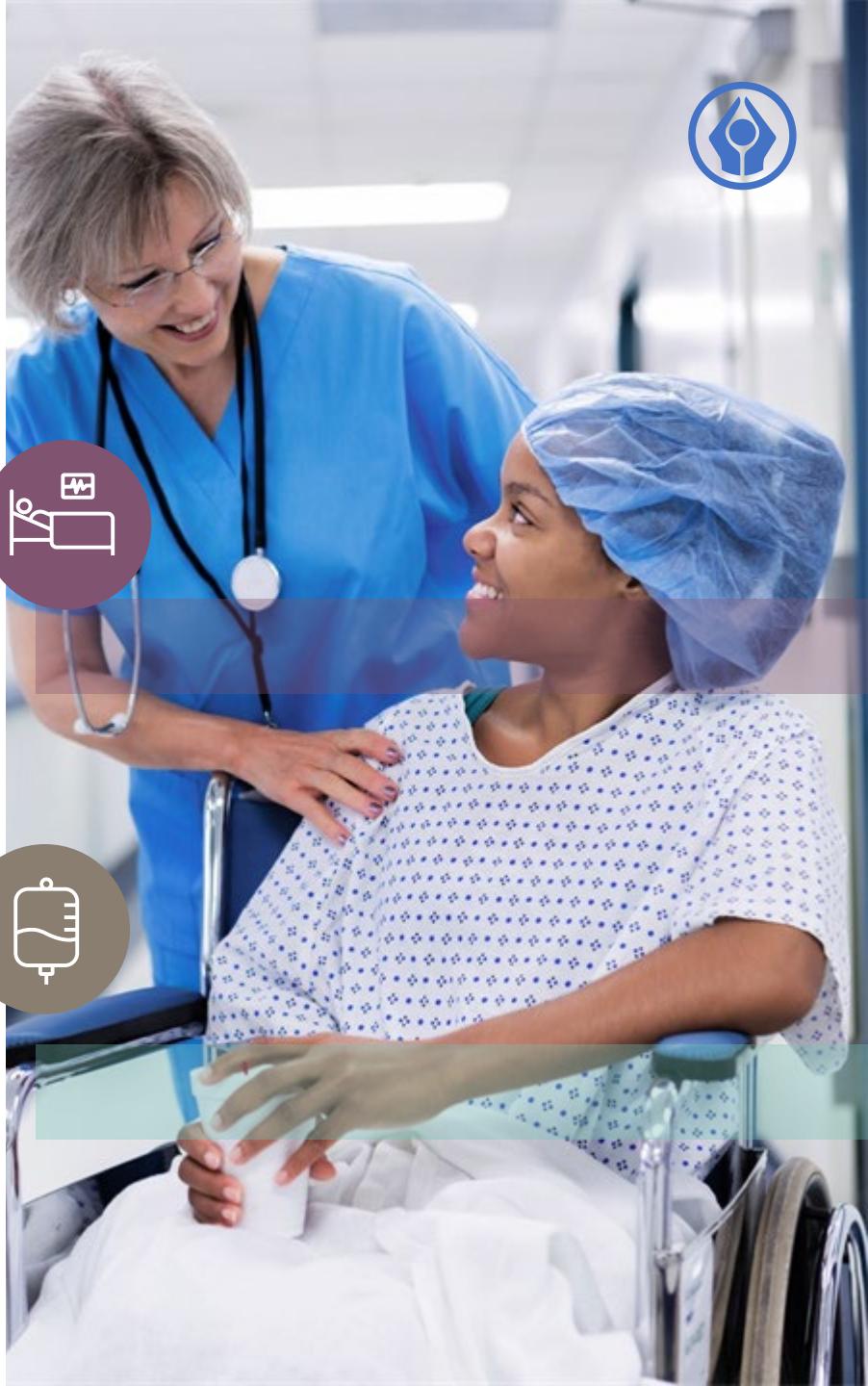


1. In-hospital Illness Benefit

For hospitalisation in the event of an illness, compensation is as follows:

A maximum of **R500 000** per year with **R70 000** per event, all costs included.

Conditions that have a gradual progression are excluded. All admissions are subject to pre-authorisation



2. Accident In-hospital treatment

For an accident resulting in hospitalisation, compensation is as follows:

- A maximum of **R1 500 000** per year with **R475 000** per event, all costs included.
- **R10 000** post discharge benefits per member per event for physiotherapy, occupational therapy and home care/wound care. Accumulates to the initial event sub-limit.

Premiums 2026

PER MONTH AND SUBJECT TO ANNUAL REVIEW

	Primary Care + Hospitalisation
Main member	R520
Spouse	R395
Child	R275