



Live with confidence

Sanlam Primary Care 2026

Sanlam 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

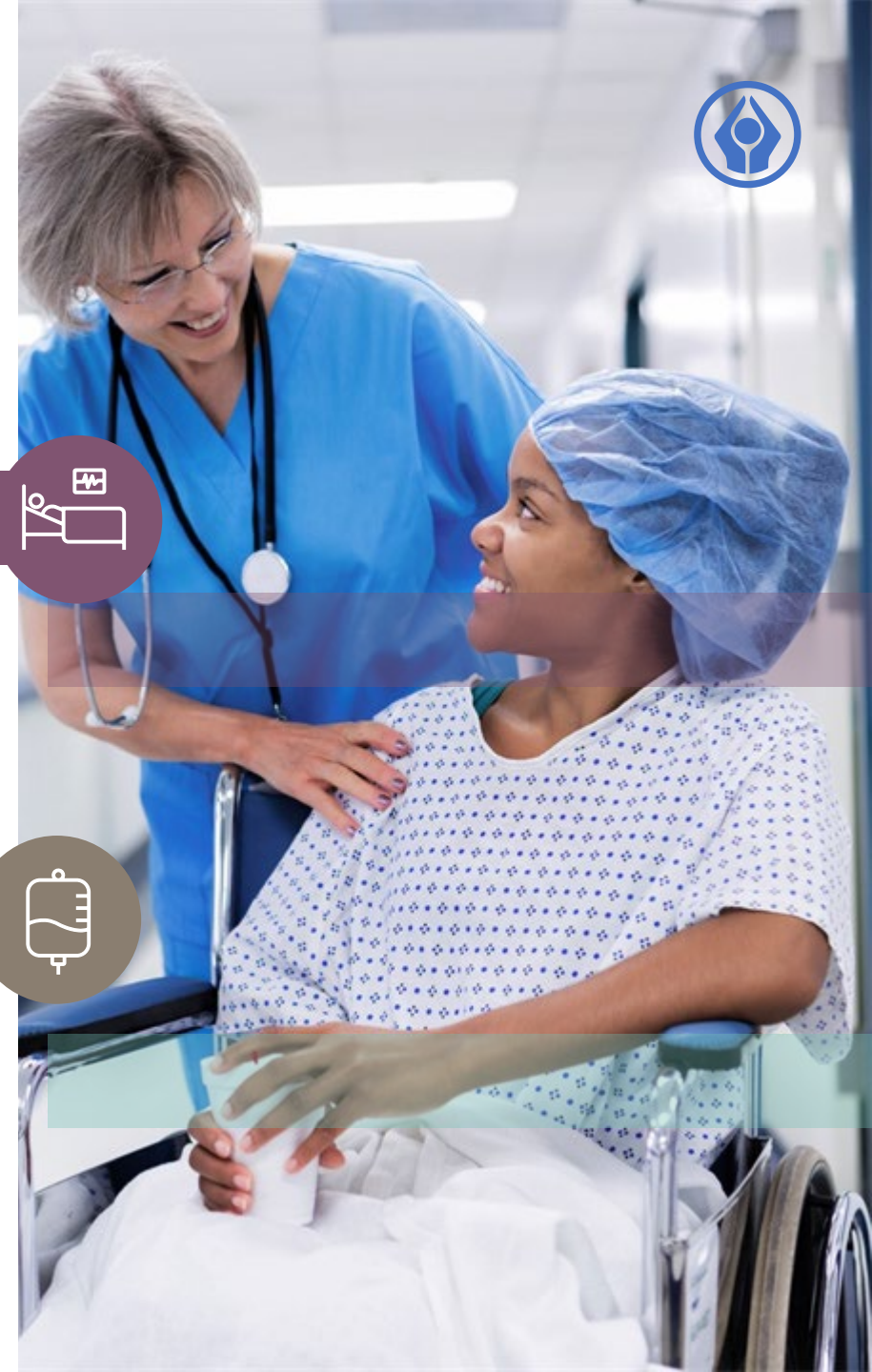
For hospitalisation in the event of an illness, compensation is as follows:

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