

Major medical event benefits


Base benefits

Benefit	Base
Accident and emergency cover (there are 3 main benefits in accident and emergency cover)	1 Accident cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R500 000 per event Covered at a private hospital for accidents that require immediate medical treatment and meet the qualifying criteria
	2 Emergency (heart attack or stroke) cover: Casualty benefit up to R30 000 per event In-hospital benefit up to R250 000 per event Covered at a private hospital for emergency (heart attack or stroke) events that require immediate medical treatment and meet the qualifying criteria
	3 Emergency booster benefit: Can be added to Accident and emergency cover from February 2026 Casualty benefit up to R30 000 per event In-hospital benefit up to R300 000 per event Covered at a private hospital for emergency events that require immediate medical treatment, meet the qualifying criteria and relate to the following: Acute appendicitis, Acute asthma/respiratory disorders, Acute pancreatitis, Acute pneumonia, Cholecystitis, Gastroenteritis with dehydration, Diabetic ketoacidosis, Ectopic pregnancy, Kidney stones, Pulmonary embolism, Acute investigation and stabilisation of fits/seizures
	4 Emergency transportation cover: Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack, stroke or one of the 11 emergency conditions if the member has Emergency booster cover) that requires immediate medical treatment If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event Emergency shall mean the sudden and, at the time, unexpected onset of a medical condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the member's life in serious jeopardy, and for the purpose of this benefit includes, and is limited to accidents, heart attacks and strokes or one of the 11 emergency conditions if the member has Emergency booster cover Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, prosthetics, assistive devices and rehabilitation services (wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits Pre-authorisation is required A maximum of R2 500 000 is payable per member per year



Major medical event benefits

Base benefits (continued)


Benefit	Base
Hospital cash and maternity lump sum benefit 	R500 per day in hospital, paid from day 1, provided that hospitalisation is longer than 48 hours
	Maximum of 40 days payable per member per year
	R10 000 maternity lump sum benefit payable to a member if hospitalisation results in childbirth (live birth), irrespective of number of days member has been hospitalised
	A total maximum of R20 000 per member per year is payable for the hospital cash and maternity lump sum benefit
	Waiting periods may apply

Benefit

Base

Funeral benefit

(includes repatriation benefit)



Causes of death	Natural	Unnatural
Employee, spouse and children > 14	R10 000	R20 000
Children 6 - 13 years	R5 000	R10 000
Children 1 - 5 years	R2 500	R5 000
Children < 1 year	R1 250	R2 500
Stillborn babies (past 28 weeks gestation)	R750	R1 500

Waiting periods may apply to natural causes of death

The repatriation benefit includes:

Road or air repatriation of the mortal remains of the deceased to a funeral home closest to their normal place of residence is provided

Repatriation is arranged when the deceased's body is more than 100 km from their normal place of residence, within South Africa and the neighbouring countries, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe

Special care is taken to consider particular customs and beliefs

Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains back to their normal place of residence is provided

Transfer of the ashes of the deceased (in the event of cremation) to their normal place of residence is provided

A 24-hour bereavement counselling line is available to the next of kin

Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, closest to the place of burial, 1 night's accommodation to the value of R1 000 is arranged and paid for by Europ Assistance

Repatriation services are provided through Europ Assistance 24 hours a day, 7 days a week and 365 days a year

