



Effective 2022

Stratum Newsflash

Scheme statistics as at 1 September 2021
Average overall growth 7% Policy holder average age: 38
Average Increase 2022
Gap Cover average increase: 3.5% Health Insurance average increase: 3.9%



Stratum Gap Product enhancements

New options:

- **Access Co-Pay Plus300 provides Access** 300% Gap Cover & Co-Payment Cover of R 5 000 per policy per year for admissions and procedure
- **Corporate Access & Corporate Access Plus** 500% Gap Cover available to groups

New benefits, enhancements and changes

- Referring to hospital or risk benefit, will only be hospital benefit going forward
- OPL increases from R 173 000 to R 177 835 per person per year on all Gap Cover options, including discontinued options
- OPL on Access Optimiser increases from, R 173 000 to R177 835 per policy per year, including discontinued options
- Access Optimiser Plus 500 discontinued for new business. Last start date – 01 December 2021
- Corporate Access Optimiser with 500% Gap Cover available to employer groups.
- The age for after-hours illness benefit for children changes from younger than 8 years to 10 years or younger
- Robotic Surgery Co-Payment & Penalty Co-payment are separated from Co-Payment cover
 - This means it will be underwritten separately.
 - When a client upgrades, or when an individual switches cover, these benefits will be subject to a Pre-Existing Condition Waiting Period as it will be seen as enhanced benefits
- Breast sonars added to Preventative Care, cover on Elite, Corporate Elite and Corporate Elite Plus



Health Insurance

Key enhancements and changes to 2022 benefits:

Day-to-Day Benefit option

- Specialist Consultations increase from R 1 275 to R 1 350 per consultation / R 2 800 per family per year
- Dental Care increases from R 1 275 to R 1 350 per person per event, with a recommended dentist
- COVID-19 PCR pathology screening test per person, payable if positive

Emergency and Accidental Benefit option

- Emergency Cover increases from R 25 000 to R 26 500 per person per event
- Accident Cover increases from R 1 200 000 to R 1 250 000 per person per event
- Casualty Accident Cover (casualty visits) increases from R 6 500 to R 6 850 per person, per event
- MRI and CT scans increases from R 17 000 to R 18 000 per person per year
- Physio and Occupational Therapy (Physical Rehabilitation Care) increases from R 3 250 to R 3 425 per person per year

Playout Benefit

- Accidental Death increases from R 15 000 to R 25 000 on the principal insured and spouse
- Accidental Death added for children, R 5 000 per child dependant in the event of a motor vehicle, accident only
- In the event of the death of a child, the benefit is payable to the Principal Insured or in the event of death of the Principal Insured, the nominated beneficiary.



For more information contact:

Email: health.admin@psg.co.za
Tel: +27 (86) 166 2346

Unit 119 Sovereign Drive, Route 21
Corporate Park, Irene, Pretoria, 0157

Unit 3, Moore Building, 24 Techno
Drive, Techno Park, Stellenbosch, 7600