







SIRAGO Benefit Comparison

R150 000
Overall Annual
Limit (OAL) Per
Beneficiary.

	SIRAGO Ultimate Gap Cover	SIRAGO Plus Gap Cover	SIRAGO Gap Cover
Premiums	 R290  R329	 R215  R245	 R175  R189
GAP Cover	500%	500%	500%
CoPay Cover	Subject to OAL	Subject to OAL	-
*Admission Fee Cover	Subject to OAL	R3 000	-
Penalty Fee Cover	R8 250 2 claims PA	R5 000 2 claims PA	-
Out-patient Cover	Subject to OAL	R10 000 3 claims PA	R10 000 3 claims PA
Emergency Room Cover	R6 000 R5 000 Emergency and R 1 000 Illness	R4 500 R3 500 Emergency and R 1 000 Illness	R3 000 R2 200 Emergency and R 800 Illness
PMB Cover	Subject to OAL	Subject to OAL	R25 000
Cancer Benefit	R400 000 PA Subject to OAL	R200 000 PA Subject to OAL	-
Specialist Out-patient Consultations	R5 000 3 claims PPPA	R3 000 3 claims PPPA	-
Hospital Account Shortfalls	R5 000 3 claims PPPA	R3 000 3 claims PPPA	-
Additional Care Cover	R5 000	R3 000	-
Sub-limit Enhancer	R100 000	-	-
Appliance Benefit	R5 000	-	-

Value Added Benefits

These Do NOT Form Part Of The Aggregated R150 000 Limit

Death Benefit	R10 000	R5 000	-
Premium Waiver	R3 500	R2 000	-
Cancer Cover (Initial diagnosis)	R10 000	R5 000	-

*(Co-Payment of R5 000 when using a partial network hospital)

Key: PA - Per Annum ; PPPA Per Policy Per Annum

