

# SIRAGO EXACT COVER

## WHAT IS EXACT COVER?

The EXACT COVER option makes provision for specific benefit medical procedures that your medical scheme does not cover because it is listed as a specific policy exclusion on your benefit option. This benefit covers the hospital and all service providers accounts up the cover limit as specified. Subject to your Overall Annual Limit (OAL) R100 000.

PREMIUM	64 Under	65+
<b>INDIVIDUAL</b>	R199	R249
<b>FAMILY</b>	R229	R299
MEDICAL PROCEDURES NOT COVERED BY YOUR MEDICAL SCHEME	COVER LIMIT	
Arthroscopic Surgery	R80 000	
Back And Neck Surgery	R80 000	
Bunion Surgery	R14 000	
Cochlear Implant, Auditory Brain Implant And Internal Nerve Stimulator Surgery Including The Device And Processor	R80 000	
Dental Procedures For Impacted Teeth For Child Dependents Under 16 Years Of Age	R14 000	
Dental Procedures For Reconstructive Plastic Surgery Due To An Accident	R80 000	
Functional Nasal Surgery	R23 000	
Joint Replacement Surgery	R50 000	
Oesophageal Reflux And Hiatus Hernia Surgery	R55 000	
Varicose Veins Surgery	R20 000	

### Exact Cover Waiting Periods

- A 12 month waiting period on pre-existing condition specific disease and or illness applies to this policy.
- In the event that there is no pre-existing conditions related to the stated conditions within this policy, a 10 month waiting period applies where no claims can be submitted for a procedure or surgery related to the following conditions, unless due to an injury resulting from an accident. Dental procedures for impacted teeth, dental procedures for reconstructive plastic surgery, functional nasal surgery, oesophageal reflux and hiatus hernia surgery, back and neck surgery, joint replacement surgery, cochlear implant, auditory brain implant and internal nerve stimulator surgery including the device and processor, bunion surgery, arthroscopic surgery and varicose veins surgery.
- When a new beneficiary joins the policy, they are subject to normal underwriting terms and conditions and waiting periods as denoted above will apply.

### What This Benefit Does Not Cover:

- Medical procedures listed as specific exclusions by your medical scheme that do not form part of our list of medical procedures covered.
- Service providers accounts where your medical scheme paid a portion towards the account.
- Service providers accounts where your medical scheme applied an Overall Annual Limit (OAL) as a cover limit to in-hospital medical procedures.
- Service providers accounts where your medical scheme Sub-Limit benefit is exhausted at the time of the event.
- Service providers accounts where your chosen service providers charge a rate that exceeds the cover limit we provide.



# GENERAL INFORMATION

Contact one of our world class service consultants to attend to any of your queries.

For new applications or follow up on applications:  
applications@sirago.co.za

Client queries or policy updates:  
info@sirago.co.za

To make changes to existing policies:  
changes@sirago.co.za

For new claims or follow ups on claims:  
claims@sirago.co.za

For new groups or follow up on groups:  
groups@sirago.co.za

For any payment related queries:  
payments@sirago.co.za

Broker queries and statements:  
brokersupport@sirago.co.za



**Disclaimer: This is not a substitute for a medical scheme membership and the cover is not the same as that of a medical scheme. This is a stated benefit policy in terms of the short-term insurance act 53 of 1998. The policy wording supersedes any marketing documentation and all benefits will be payable against the policy wording terms and conditions only.**

## CONTACT US

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## BROKER DETAILS