



health and accident group



CHRONIC BENEFIT POLICY

PRODUCT SPECIFICATION

- Designed to be marketed to corporate clients on a compulsory basis, minimum members of 100.
- Offers cover for defined conditions by way of paying the insured a fixed monthly benefit. The policy is designed for the corporate client who has elected a medical scheme option which does not offer any chronic benefits (or perhaps offers low chronic benefits).
- The policy may be adapted to offer different levels of cover depending on the client size.
- The cover presently offered (R11 000 per family per annum) is rated at R100.00 per family per month.
- Underwriters will pay the stated monthly benefit per category for each of the defined Chronic Conditions occurring during the Certificate period, to the Insured Person, their Spouse or an eligible Dependant subject to the following maximum monthly benefits:

Category A	R115 per month
Category B	R140 per month
Category C	R170 per month
Category D	R230 per month
Category E	R285 per month
Category F	R565 per month
Category G	R690 per month



- The medication for the defined chronic condition must be prescribed by a Medical Practitioner.

• **Defined Chronic Conditions:**

Asthma	Glaucoma
Atypical Eczema	Hormonal supplement (Post-Menopausal)
Arrhythmia	Hyperlipidaemia
Benign Prostatic Hypertrophy	Hypertension
Bronchiectasis	Hyperthyroidism
Cancer	Ischaemic heart disease
Cerebro-vascular disease	Multiple Sclerosis
Chronic Obstructive respiratory disease	Osteoarthritis
Chronic renal failure	Osteoporosis
Cirrhosis	Parkinson's Disease
Congestive heart disease	Peripheral vascular disease
Diabetes	Psoriasis
Epilepsy	Reynaud's Disease
Gastric ulcer	Rheumatoid arthritis



Underwritten by Compass Insurance Co Ltd

Please note: this is a summary only – full Policy documents apply and are available on request.

Directors: A.Hofman (Managing Director) D.Hofman (Executive Director)

Administered by Health & Accident Underwriting Managers (PTY) Ltd 1994/002308/07
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