



health and accident group

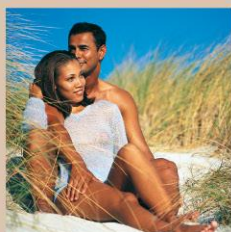


LIFESTYLE PROTECTOR

PRODUCT SPECIFICATION

Lifestyle Protector is a combination of Accident & Health insurance products (Hospital Cash, Critical Illness and Surgery).

- Guaranteed issue for individuals and dependents. No medical exams or health questions are required.
- Lump-sum benefits are paid directly to the individual.
- Receive the support of MSO (Medical Services Organisation) that provides a managed healthcare programme to ensure that in the event of the recipient requiring healthcare assistance, they will receive quality care, delivered in the most appropriate setting through a process that encourages effective, efficient and consistent utilisation of healthcare services.
- Lifestyle Protector is **not** a health plan.
- For individuals that currently have a health plan or organisations that currently offer health plans, Lifestyle Protector **supplements** coverage by providing benefits in the event of a critical illness, hospitalisation and surgery.
- Survival rates for critical illness are going up: Nearly 60% of heart attack victims survive; and cancer survival rates are improving all the time. But as survival rates go up, so do the medical and non-medical costs associated with a critical illness.
- There are many associated costs associated with the results of critical illnesses, hospitalisation and surgery that are not covered by even the most comprehensive health plan.



BENEFITS TABLE

Debit order of R10 is applicable on Individual business.

Benefits		Units	Individual	Individual & Spouse	Individual & Children	Family
Surgery	R5 000	1	R33.60	R63.84	R 84.00	R114.24
Critical Illness	R5 000					
Hospital Cash	R100 per day	2	R67.20	R127.68	R168.00	R228.48
Surgery	R10 000					
Critical Illness	R10 000	3	R97.60	R185.44	R244.00	R331.84
Hospital Cash	R200 per day					
Surgery	R15 000	4	R129.60	R246.24	R324.00	R440.64
Critical Illness	R15 000					
Hospital Cash	R300 per day	5	R164.27	R312.11	R410.67	R558.51
Surgery	R20 000					
Critical Illness	R20 000					
Hospital Cash	R400 per day					
Surgery	R25 000					
Critical Illness	R25 000					
Hospital Cash	R500 per day					



Underwritten by Chartis Life South Africa Limited

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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