



# BENEFIT UPDATES

Underwritten by Constantia Insurance Company Limited (CICL), Reg. No. 1952/001514/06, FSP No: 31111 (The Insurer)

## Primary Care Benefit Changes

Benefit	2021	2022
Specialist Benefit	Limited to <b>R1 275</b> per visit with an overall annual limit of <b>R2 650</b> per family per year.	Limited to <b>R1 350</b> per visit with an overall annual limit of <b>R2 800</b> per family per year.
Basic & Emergency Dentistry	Limited to <b>R1 275</b> per person per incident	Limited to <b>R1 350</b> per person per incident
Pre-birth Maternity	2 gynaecologists visits, 2 ultrasound scans per year. Limited to <b>R3 250</b> per family per year.	2 gynaecologists visits, 2 ultrasound scans per year. Limited to <b>R3 425</b> per family per year.

## Hospital Care Benefit Changes

Benefit	2021	2022
Inpatient Hospital Treatment	Limited to <b>R1 275</b> per visit with an overall annual limit of <b>R2 650</b> per family per year.	Limited to <b>R1 350</b> per visit with an overall annual limit of <b>R2 800</b> per family per year.
Accident Only	Limited to <b>R1 200 000</b> per person per incident	Limited to <b>R1 250 000</b> per person per incident
Inpatient Hospital Stabilisation Emergency Only	Limited to <b>R25 000</b> per person per incident.	Limited to <b>R26 500</b> per person per incident.
Outpatient Casualty Treatment Accident Only	Limited to <b>R6 500</b> per person per incident.	Limited to <b>R6 850</b> per incident.
MRI & CT Scans Accident Only	Limited to <b>R17 000</b> per person per year.	Limited to <b>R18 000</b> per person per year
Physiotherapy & Occupational Therapists	limited to <b>R3 250</b> per person per year.	Limited to <b>R3 425</b> per person per year.
Accidental Death Benefit	Limited to <b>R15 000</b> per principal insured and first spouse dependant.	Limited to <b>R25 000</b> per principal insured and first spouse dependant.

## Added benefit

Benefit	2021	2022
Accidental Death Benefit for Child Dependants	None	<b>R5 000</b> for each child dependant in the case of a motor vehicle accident only.

