

EXECU-CARE 2014



Comprehensive Plan
Offering complete peace of mind!

• Why Execu-Care?

Execu-Care is a comprehensive combination product with multiple benefits built into one policy. Execu-Care provides some of the highest benefits in the industry and significantly enhances your medical cover. The product is compatible with most medical aid options. The maximum age at entry is 65 years next birthday.

The benefits include				
Pro-Care	Elect-a-Care	Important Cancer benefit	Stated Cash back benefit	Travel Insurance
<ul style="list-style-type: none"> Increase in-hospital cover up to 500% 	<ul style="list-style-type: none"> Up to R20 000 for in-hospital co-payments and R10 000 for sub-limits Out-of-hospital MRI, CT and PET scans 	<ul style="list-style-type: none"> Defined Biological Cancer Drug cover of R350 000 per person and R1 000 000 per family per annum Other cancers and treatments R200 000 per diagnosis (excess of R200 000) 		<ul style="list-style-type: none"> R5 000 000 FREE International Travel Cover available on request prior to travel

• Monthly premium (per family)

Execu-Care	R265
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• Benefits and waiting periods

- Cover up to 500% of the medical aid rate. Annual limits of R500 000 per insured person and R1 500 000 per family. Should your policy start at the same time as the medical aid the cover will be immediate for this benefit. Otherwise there will be a 3 month general waiting period. There is a 9 month waiting period on maternity/childbirth and a 12 month waiting period for a hysterectomy and muscular skeletal conditions.
- Cover for in-hospital co-payments, deductibles, admission fees and sub-limits. Out-of-hospital co-payments for MRI, CT and PET scans. Specified out-of-hospital sub-limits will also be covered (e.g. chemotherapy, radiotherapy and kidney dialysis). You and your family will enjoy R20 000 cover per admission for co-payments and R10 000 cover per admission for sub-limits. Annual limits of R200 000 per insured person and R1 000 000 per family are high enough to ensure you have significant cover. There is a 3 month general waiting period on all benefits, a 9 month waiting period on maternity/childbirth and a 12 month waiting period for a hysterectomy and muscular skeletal conditions.

• Benefits and waiting periods (continued)

- Up to R1 000 000 per family and R350 000 per individual ensures maximum cancer cover for specific defined biological cancer drugs. There is a 3 month general waiting period on all benefits. Persons who have contracted or previously had cancer prior to the commencement of the policy will not qualify for this particular benefit.

Specific Cancer Categories		
HER 2+ Breast Cancer	Acute myeloid leukaemia	Advanced hepatocellular carcinoma
Acute lymphoblastic leukaemia	Chronic myeloid leukaemia	Chronic lymphocytic leukaemia
Hairy cell leukaemia	Myelodysplasia	HER -ve breast cancer
Gastrointestinal stromal tumour	Multiple myeloma	Non small cell lung cancer
Non-hodgkins lymphoma	Metastatic colorectal cancer	Advanced renal cell carcinoma
Head and neck cancer		

List of Drugs		
Herceptin	Mylotarg	Nexavar
Gleevec	Sprycel	Faslodex
Velcade	Tarceva	Alimta
Zevalin	Avastin	Erbix
Sutent	Fludara	Mabthera

- Cancer benefit: In order to enhance your medical aid's oncology benefits we are including a new cancer benefit of R200 000 per diagnosis for the treatment of cancer, with an excess of R200 000 (medical aid scheme or member will be liable for the first R200 000 of the costs towards the cancer treatment).
- Stated cash back benefit in the event of hospitalisation. This benefit provides additional cash, as hospital treatment can be costly. The generous benefits are shown in the table below. There is a 3 month general waiting period on all benefits, a 9 month waiting period on maternity/childbirth and a 12 month waiting period for a hysterectomy and muscular skeletal conditions.

Length of hospitalisation / life event	Benefit
Childbirth	R 2 500
3 to 7 days	R 2 500
8 to 14 days	R 5 000
15 to 21 days	R 7 500
22+ days	R10 000

Note: Limited to 2 claims per individual and 5 claims per family per annum. The policy's terms and conditions are available on request.

- Contact:** Turnberry on 0861 000 509