

# PROSELECT-CARE 2014



## PROSELECT-CARE

- **What is the benefit?**

ProSelect-Care provides up to 500% cover of the medical aid rate for in-hospital treatment irrespective of the level of cover they currently have with their medical aid with a limit of R500 000 per individual and R1 500 000 per family. The benefits also include in-hospital co-payments, deductibles, admission fees (e.g. scopes, scans, dentistry, etc.) and out-of-hospital MRI, CT and PET scans, limited to R10 000 per admission, R200 000 per individual per annum and R1 000 000 per family per annum.

The policy also includes R5 000 000 FREE International Travel Insurance cover, available on request prior to travel.

- **Who needs Pro Select-Care?**

ProSelect-Care is needed for all medical aid options with built in co-payments, deductibles and admission fees for in-hospital treatment.

The co-payment cost will be paid back to you should it be deducted from your medical aid savings account.

- **What are the waiting periods?**

There is no initial 3 month waiting period on benefits in excess of medical aid tariffs if policies commence at the same time as the medical aid. Otherwise there is a 3 month general waiting period, a 9 month waiting period on maternity/childbirth and a 12 month waiting period for a hysterectomy and muscular skeletal conditions. The policy's terms and conditions are available on request.

The maximum age at entry is 65 years next birthday.

- **Monthly premium rates (per family)**

ProSelect-Care	R142
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