

Insurance by Sanlam

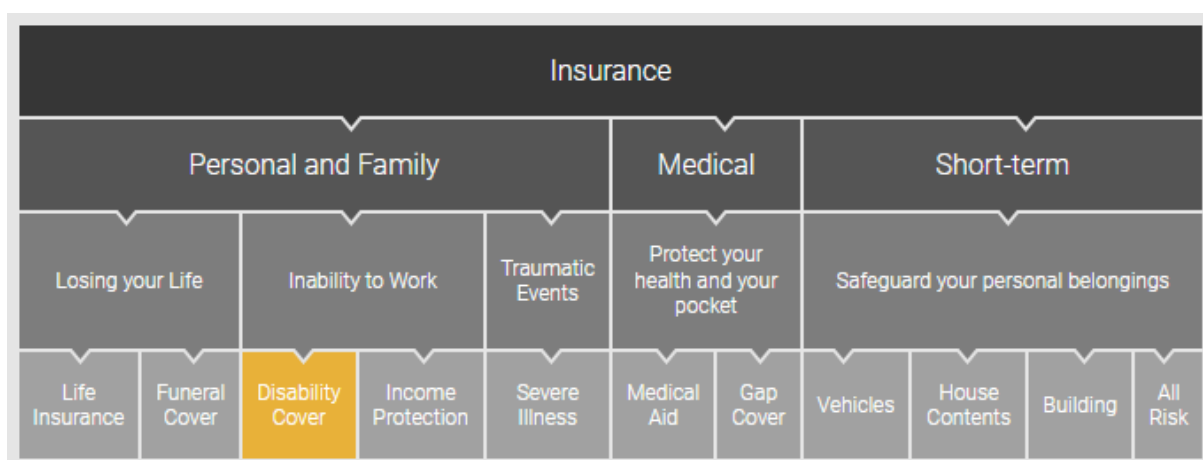
1. Life Insurance
2. Disability Cover
3. Severe Illness
4. Income Protection
5. Funeral Cover
6. Credit Life Cover
7. Health Solutions
8. Short-Term Insurance

Insurance	Type of Insurance	For which Scenario	Product category	Description
	Personal & Family	Losing your Life	Life Insurance	Provides financial support to beneficiaries in the event of death
			Funeral Cover	Covers the cost of funeral expenses
		Inability to Work	Disability Cover	Provides income if you're unable to work due to a disability
			Income Protection	Ensures regular income if illness or injury prevents working
	Medical	Traumatic Events	Severe Illness	Pays a lump sum if diagnosed with a critical illness
		Protect your Health	Medical Aid	Covers medical expenses and hospitalization
			Gap Cover	Fills the shortfall

				between medical aid payouts and actual costs
	Short-Term	Safeguard your personal belongings	Vehicles	Covers damage or theft of your car
			House contents	Insures household items against theft or damage
			Building	Covers the physical structure of your home or building against damage
			All Risk	Provides cover for personal items taken outside the home

Sanlam Insurance Solutions

Life happens, and it pays to be prepared. Sanlam's wide range of comprehensive insurance products is aimed at helping you ensure your financial responsibilities are taken care of, even when you're no longer able to do so yourself.



Why Choose Sanlam for Insurance

Personalised Coverage

We believe that one size does not fit all when it comes to insurance. That's why we work closely with you to understand your specific needs and customise a policy that provides the right level of coverage for you and your family.

Trusted Advisors

Our team of experienced insurance professionals is here to guide you every step of the way. Whether you have questions about your policy, need assistance filing a claim, or want advice on how to protect your assets, we're always here to help.

Comprehensive Protection

From auto and home insurance to life and health insurance, we offer a wide range of coverage options to safeguard what matters most to you. With SecureGuard Insurance, you can have peace of mind knowing that you're protected against life's uncertainties.

Affordable Rates

We believe that everyone deserves access to quality insurance protection without breaking the bank. That's why we strive to offer competitive rates and flexible payment options to fit your budget.

Exceptional Customer Service

At SecureGuard Insurance, we prioritise customer satisfaction above all else. Whether you prefer to reach us by phone, email, or in person, you can count on our dedicated team to provide prompt and courteous service whenever you need it.

Wealth Bonus

Most of our insurance solutions come with Wealth Bonus included as part of your benefits. Your premium pays for your cover and we will contribute an additional amount to Wealth Bonus, with every premium.

Life Insurance

Protect those you care about

- Quick pay-outs
 - To help cover immediate expenses
- Flexible premiums
 - From R100 per month
- Built-in Wealth Bonus®
 - Wealth Bonus grows from day one

Sanlam Life Insurance eases the burden on your family should you die unexpectedly by paying out a once-off tax-free amount that can be used to cover their expenses now and in years to come – expenses like funeral and estate administration costs, outstanding debts and daily needs.

We pay out fast

Because we understand that the loss of a loved one creates immediate expenses, we give you the option of separating your life insurance payment into two portions. The first, a quick payout portion, is settled within two days of the claim submission, allowing your family to cover funeral costs and on-the-spot expenses. The second payment is made after the required processes have been completed and can be used to cover estate costs, outstanding debt and future expenses.

Cashback & Wealth Bonus Benefits

We've created two valuable benefits that reward you for keeping your cover in place. As a Sanlam Matrix client, you have the option of adding our Cashback benefit to any qualifying new or existing risk plan. It rewards you for keeping your cover intact, and pays out after 15 years of continued contributions to your policy. A set additional payment of 35% is charged for the Cashback benefit on a specific cover layer. **This payment falls away after 15 years** – even if the Cashback amount is left to further accumulate – **ensuring great value for money**. Put the payout towards your children's education, home renovations, unexpected expenses or even your retirement. Alternatively, you can choose to leave your lump sum to grow until you need it. You can also look forward to benefiting from Wealth Bonus® – a portion of your contribution that's invested in a Money Market fund until you turn 70, ensuring that your money keeps making money. With every 60 premiums you pay, a portion of your Wealth Bonus® is made available to you to withdraw or leave invested.

Claims Process

Because we understand that claims are submitted under very difficult and distressing circumstances, we've kept the process as simple and straightforward

as possible. All claims can be submitted online in a few easy steps, and we're here to help you every step of the way.

Cover Increase

Your cover can be automatically adjusted every year for inflation. Doing so ensures that should you need to submit a claim against your policy several years from now, your cover will still carry the same relative value as it does the day you took it out.

Skipped premiums and Payment Holidays

It is important that you regularly pay your premium to keep your cover intact. Should you be unable to pay your premium, it may have an impact on you being covered. It is very important to contact us immediately should you skip premiums, to discuss options of how to keep your valuable cover in place, and stay protected.

Sanlam Reality Discounts

Sanlam Reality is a premier lifestyle and rewards program from the Sanlam Group, and is available to both clients and non-clients, offering unparalleled benefits and opportunities for all. As a member, you qualify for special offers on selected Sanlam products, including Sanlam Life Insurance, where you could save as much as 30% on the cost of your monthly premium. You'll also save money on wellness, travel, and entertainment, and earn tier points for financially responsible behaviour. The more points you earn, the better your status and the bigger your discounts on certain benefits. Plus, if you apply for a Sanlam Money Saver credit card and use it at any of our national partners, which include Adidas up to 5% of your spend goes towards your Cashback bonus.

Underwriting

It may sound complicated, but underwriting is essentially the process your insurance provider uses to determine your risk status. This in turn affects your cover amount and monthly premiums, and establishes whether any special terms and conditions apply to your policy. To help our underwriters calculate your status, you'll be asked to supply information relating to your health, medical history, occupation and financial situation as well as details about where plan to travel and any potentially dangerous activities you participate in. You may also be required to complete a medical test. Our underwriting process is designed to ensure that you pay a fair premium for the full term of your cover and that your beneficiaries are able to claim confidently when the time comes. As carrying more risk for our clients forms part of our underwriting philosophy, your policy will remain unaffected should you change your occupation or smoking habits or take up risky activities after it has been issued.

Disability Cover

If you become disabled and can't work, we help you keep going with a lump-sum payout.

Sanlam Disability Insurance provides you with the peace of mind that your family's expenses, as well as your own, will be covered so that you can maintain your standard of living if you were to become injured or disabled, either temporarily or permanently.

Sanlam offers:

1. Indie Disability Cover
2. Matrix Premier
3. Matrix Express Disability Cover

For more details on the products offered go to: [Disability Insurance | Personal Insurance | Sanlam](#)

Disability Cover vs Life Insurance

Not sure whether you should opt for life insurance or disability cover or both? Here's a look at what each one has to offer. Life Insurance is designed to provide financial support for your family should you pass away unexpectedly by paying out a tax-free lump sum that can be used to cover immediate and future expenses. Disability cover, on the other hand, provides for you and your family while you are still alive by paying out a tax-free lump sum should you become temporarily or permanently injured or disabled. If you have loved ones who are dependent on you, adding disability cover to your life insurance ensures that they are also taken care of should you become permanently impaired or disabled and not only should you pass away unexpectedly. It also ensures that you are financially secure should your impairment or disability prevent you from earning an income. If you don't have any dependants, however, you may decide to opt for disability cover only and relook your decision should your circumstances change in the future

Why Choose Sanlam Disability Cover?

Sanlam's Disability Insurance solutions offer maximum choice and flexibility. Should you become disabled, the lump-sum payout can be used for day-to-day expenses, therapies, and any home alterations required to make living with a disability easier on you and your loved ones.

The amount of insurance you require will depend on your personal needs, which you can determine in minutes using Sanlam Indie – plus you can buy life and disability cover online in minutes. Alternatively, if you would like to structure your life insurance to suit your current life stage, you can speak to a financial adviser about Matrix Express Cover and Matrix Premier Cover.

Cashback & Wealth Bonus Benefits

We've created two valuable benefits that reward you for keeping your cover in place. As a Sanlam Matrix client, you have the option of adding our Cashback benefit to any qualifying new or existing risk plan. If you do so, your monthly payment will increase by 35% until you reach the 15-year mark, when 100% of your contributions will be made available to you to spend as you like – put the payout towards your children's education, home renovations, unexpected expenses or even your retirement. Alternatively, you can choose to leave your lump sum to grow until you need it. You can also look forward to benefiting from Wealth Bonus – a portion of your contribution that's invested in a Money Market fund until you turn 70, ensuring that your money keeps making money. With every 60 premiums you pay, a portion of your Wealth Bonus is made available to you to withdraw or leave invested.

What is Indie Disability Cover?

We've got your back if you become permanently disabled and are unable to do your current job at the time of your disability.

You're also covered if you're a full-time student when you become disabled, and are permanently unable to fulfil the demands of the occupation you're preparing for, taking into account your education, training, and experience.

Whether you can still work or not, you'll be covered for total, permanent and irrecoverable loss of:

- the vision in two eyes
- the use of two hands
- the use of two feet
- the use of one hand and one foot

If you become disabled and can't work, you receive a tax-free, one-off payout. The amount will depend on the cover you've chosen.

Most people choose to have at least R350,000 of disability cover, but opt for about six months of income (after tax but before other deductions) if that's higher.

Sanlam Indie lets you proactively skip premiums without losing all your cover or reducing your Wealth Bonus

Get any Sanlam Indie policy and we'll match up to 100% of your monthly premium in an investment - at no extra cost.

Your Wealth Bonus grows with your premiums and with the market. Over the years, those contributions really add up and so does the growth. You can access 10% of it every five years, and all of it (including years of growth) at 70. You can learn everything you need to know on the [Wealth Bonus page](#).

What is Sanlam's Matrix Disability Cover?

Protect yourself against the risk of losing your ability to earn an income due to illness or injury and against the cost of living with a disability even if you can still work.

Sanlam's Matrix Disability Cover offers the most comprehensive lump sum disability cover in the market, offering you the financial support when you need it most.

All our disability benefits have whole life options and are also available as "accidental-only" versions, which means you can get cover for accidental events only.

With our Sanlam Protector Umbrella Trust option you can provide upfront consent for claims to be paid into the Sanlam Protector Umbrella Trust should you not possess the legal capacity to act at the time of a claim - a much-needed solution given the rise of dementia.

How does it work?

- You make monthly payments for the period of cover you have chosen
- You will receive a tax-free lump sum payout when you claim

Your premium is determined by your age and risk profile when you take out the cover.

Sanlam Reality members on the Reality Plus and Reality Health membership options can get discounts of up to 30% on Matrix Premier risk products.

What does it mean to be covered for occupational disability?

Occupational disability cover protects you against the risk of losing your ability to earn an income due to illness or injury. If you are covered for occupational disability, you will receive a payment should you become disabled to the extent that you are totally and permanently unable to do your job.

Our benefits also include Extended Occupational Disability cover. This means that if you were to stop working for reasons other than retirement, like taking a sabbatical or if you're retrenched, you will continue to have cover for occupational disability for up to 12 months from the date that you stopped working

Will I be covered under Matrix Disability even if I can still work?

Under the Sanlam Matrix offering you will also be covered against the cost of living with a permanent disability even if you can still work. A comprehensive range of events is covered, grouped into the following categories:

- Cardiovascular system
- Blood system
- Respiratory system
- Central nervous system
- Gastro-intestinal system
- Endocrine system
- Renal system
- Musculoskeletal system
- Cancer
- Visual system
- Hearing
- Speech
- Psychiatric conditions
- Face and skin
- Trauma
- HIV
- Activities of daily living / Catch-all / Frail care

Will I be covered for temporary disability?

While other lump sum disability benefits in the market only pay on permanent disability, various benefits in our range include cover for temporary incapacity.

If you are injured due to an accident and are unable to work for three months or longer, this feature will pay 10% of the cover amount. There are no waiting periods for claims due to accidents.

For non-accidental causes of incapacity the feature will pay 10% of the cover amount if you suffer from certain illnesses that, after a waiting period, leave you unable to work for two months or longer.

In both instances your inability to work will be assessed against the Official Disability Guidelines (ODG). The ODG is an objective international publication containing independent evidence-based return-to-work treatment guidelines.

What does the Sanlam Elite Disability benefit offer?

Sanlam's Elite Disability benefit is our top of the range disability benefit. It is exclusively available on our Matrix Premier offering. This benefit includes the following unique features, in addition to those already mentioned:

- A Prosthesis Booster – We will pay an extra amount (up to R10 million) for certain amputations, paraplegias and quadriplegias. This extra amount can help towards the cost and maintenance of expensive prosthetic devices.
- Boosted payouts – We will increase the payments for certain less severe impairment events. On our other benefits, we will pay less than 100% for these events. Under this benefit we will boost the payment to 100%.
- Built-in Child cover

What is the Sanlam Protector Umbrella Trust?

The Sanlam Protector Umbrella Trust can take care of you when you cannot take care of yourself.

By law we are not allowed to pay a claim directly to clients who have lost their legal capacity to act. The family or legal representatives of such clients need to go to the High Court for an Administrator or Curator Bonis to be appointed. This can take as long as 13 months and the average cost to do this is around R50 000. This delay in payment often happens when the money is needed most to provide for you and your family.

If you have provided consent for the Sanlam Protector Umbrella Trust, we will in the above instances make the payout to the mentioned Trust instead, where the funds will be managed on your behalf.

The administration of the Trust will be subject to fees as determined by Sanlam Trust. The Trust Deed and information on the Trust administration is available at Sanlam Trust.

Severe Illness

If you get cancer or another serious condition, we help you conquer it with a tax-free payout.

More people are diagnosed with cancer and other serious conditions these days than ever before. But with the right support, more people can fight back. If you're diagnosed with a serious illness, Sanlam Severe Illness Cover helps cover potential expenses like employing a carer, the cost of treatment not covered by medical aid and gap cover, and adjustments to your lifestyle.

Why Choose Sanlam Severe Illness Cover?

Sanlam Severe Illness Cover offers maximum choice and flexibility at attractive rates. If you're diagnosed with any of our listed serious conditions, this cover pays out to ease the burden on you and your family by helping to pay the associated costs.

The amount of insurance you require will depend on your personal needs. If you would like to structure your insurance to suit your current life stage, you can speak to a financial adviser about Matrix Express Severe Illness Cover or Matrix Premier Severe Illness Cover.

Sanlam offers:

1. Indie Critical Illness Cover
2. Matrix Express Severe Illness Cover
3. Matrix Premier Severe Illness

Indie Critical Illness Cover

Sanlam Indie Critical Cover can help with the following extra costs not taken care of by medical aid and/or gap cover:

- Additional monthly costs such as employing someone to care for children (nanny or au pair) and the home
- The financial impact of taking extended time off work to speed up recovery
- Travel and accommodation expenses to treatment centres

Critical illness cover pays you a lump sum if you're diagnosed with cancer or one of the other serious conditions we cover. This means that, if you get a dread disease, the cover will be paid out in one go.

Most people choose to have at least R350,000 of cover, or about six months of income (after tax but before other deductions) if that's higher. Your cover amount will automatically grow each year with inflation, but you can choose to opt out of this growth (in order to reduce your premium).

Your premium is determined by your age and risk profile when you take out the cover.

Sanlam Indie lets you proactively skip premiums without losing all your cover or reducing your Wealth Bonus.

Get any Sanlam Indie policy and we'll match up to 100% of your monthly premium in an investment - at no extra cost.

Matrix Express Severe Illness and Matrix Premier Severe Illness

Severe Illness Cover can help with the following extra costs not taken care of by medical aid and/or gap cover:

- Additional monthly costs such as employing someone to care for children (nanny or au pair) and the home
- The financial impact of taking extended time off work to speed up recovery
- Travel and accommodation expenses to treatment centres

How Does It Work?

- You make monthly payments for the period of cover you have chosen
- You will receive a tax-free payout when you are diagnosed with a listed severe illness which is explained in your policy contract
- The payout will be a lump sum or monthly payout depending on the benefit you have selected

We'll help you determine the amount of cover you require and create a tailor-made solution for your specific needs.

Your premium is determined by your age and risk profile when you take out the cover.

Sanlam Reality members on the Reality Plus and Reality Health membership options can get discounts of up to 30% on Matrix Premier risk products.

What do the severe illness terms that you can claim for mean in layman's language?

The layman's terms are intended to give a better understanding of the claim event relating to Sanlam's severe illness benefits. The definitions of the claim events as described under "Explanations" in your contract documents are the only contractual definitions applicable. A claim will only be considered if the life insured meets the contractual definition for a claim. Medical evidence will be required by Sanlam where applicable.

Income Protection

If you become disabled and can't work, we pay you a reliable monthly income.

Your greatest asset is your ability to earn an income. Sanlam Income Protection is designed to pay you a dependable monthly income if you become disabled or ill and can't work, so that you and your family can keep on living.

Why Choose Sanlam Income Protection?

Sanlam's income protection cover offers maximum choice and flexibility at attractive rates. You can combine life insurance, disability, severe illness and income protection with additional offerings, such as accident cover.

The amount of cover you require will depend on your personal needs, which you can determine in minutes using Sanlam Indie – which allows you to buy life and disability cover online in minutes.

Sanlam offers

1. Indie Income Protection
2. Matrix Premier Income Protection

Indie Income Protection

Sanlam Indie Income Protection provides you with a reliable monthly income if you're no longer able to work because of a disability. It starts paying for disabilities that last for more than 21 days and continues until you recover or when you turn 70.

If you become disabled or ill and can't work for more than 21 days, you receive a tax-free monthly income until you recover or turn 70. The amount will depend on the cover you've chosen.

Most people need to cover about 85% of their existing income, after tax but before other deductions (like pension fund contributions), in case they become disabled. Also bear in mind any existing income protection you may have (which would reduce the amount of Sanlam Income Protection you need).

Your cover amount will automatically grow each year with inflation, but you can choose to opt out of this growth (in order to reduce your premium).

Your premium is determined by your age and risk profile when you take out the cover.

Sanlam Indie lets you proactively skip premiums without losing all your cover or reducing your Wealth Bonus.

Get any Sanlam Indie policy and we'll match up to 100% of your monthly premium in an investment - at no extra cost.

Matrix premier Income Protection Cover

Ensures a steady, tax-free monthly income should you lose part or all of your income if you are temporarily or permanently unable to work.

- If you own a business, income protection may enable you to employ someone to run the business in your absence
- If you work for a company, the product can plug the expense gap if the cover put in place by your employer isn't enough
- It can also top up your salary when you're able to work, but face additional expenses due to certain life events
- You will not pay premiums while we pay out your claim

You will receive a monthly income if you temporarily or permanently lose your income due to disability or illness. The monthly income will depend on the cover you've chosen.

Most people need to cover about 85% of their existing income, after tax but before other deductions (like pension fund contributions), in case they become disabled. Also bear in mind any existing income protection you may have (which would reduce the amount of Sanlam Income Protection you need).

Your cover amount will automatically grow each year with inflation, but you can choose to opt out of this growth (in order to reduce your premium).

We'll help you work out what cover you need in just minutes.

Your premium is determined by your age and risk profile when you take out the cover.

Sanlam Reality members on the Reality Plus and Reality Health membership options can get discounts of up to 30% on Matrix Premier risk products

Funeral Cover

Helps you and your loved ones manage funeral-related expenses.

Why Sanlam Funeral Cover?

- Triple accident cover
 - Receive a triple payout* if you or your loved ones pass away in an accident.
- Cashback
 - Get a cash-back payment on your active policy every three years*.
- No waiting period
 - Get cover without a waiting period* if you previously had a funeral plan.
- Savings benefit
 - Plan for the future by growing your savings from just R10 per month*.
- Immediate cover
 - Get cover from the moment your policy is accepted*, before paying your first premium.
- Premium holidays and support
 - Unemployment and pregnancy premium holiday
 - Pause your policy for up to 12 months* without paying premiums if you become pregnant or unemployed.
- Cashback - or Wealth Bonus when you buy online
- No more premiums – Death Cover
 - If you pass away, your family will remain covered* without paying premiums.
- No more premiums – defined physical impairment
 - No more premiums – Defined physical impairment
- Temporary premium support – Death cover
 - Ensure that your family remains covered for up to six months* if you pass away before age 65.

Funeral Cover Explained

Funeral cover is designed to pay for funeral costs and other once-off final expenses, so that your family members do not have to struggle financially at an

already difficult time. You can decide how much funeral cover you need and who you'd like to include in your policy, and you'll then pay a monthly premium. You can speak to a Sanlam adviser about personalised funeral cover options

With the advice and guidance of a Sanlam adviser, you can buy personalised funeral cover for yourself and over 20 family members. You and your spouse can be covered for up to a maximum of R100 000 each. Buying funeral cover through an adviser gives you the flexibility to choose a plan with the benefits that best meet your family's needs. Premiums start from R58 pm.

Because we understand that claims are submitted under very difficult and distressing circumstances, we've kept the process as simple and straightforward as possible. We pay most funeral claims within four hours, after we've received and verified your documents (such as the fully completed claim form and death certificate). Claims are paid to you – or if you've passed away, they will be paid to your beneficiaries or to your estate if you haven't specified a beneficiary. All claims can be submitted online in a few easy steps, and we're here to help you every step of the way.

Your cover can be automatically adjusted every year for inflation. Doing so makes sure that should you need to submit a claim against your policy in the future, the cover will still carry the same value as it does the day you took it out.

We understand that life can throw you curveballs from time to time, which is why we have several options in place to help you maintain your cover while you get things back on track.

Please speak to your adviser on more information on the available options (Ts and Cs apply):

- If you pass away, your family will remain covered* without paying premiums
- If you suffer a permanent disability, you'll remain covered for a specified period without paying premiums pause you policy for up to 12 months without paying premiums if you become pregnant or unemployed
- Ensure that your family remains covered for up to six months* if you pass away before age 65

If you're a Sanlam Indie client, you can skip a premium at any time. However, if you do skip a premium, we'll reduce your cover temporarily according to how many premium payments you've made in the last six months. There are limits on the number of times you can skip premium payments.

Credit Life Cover

Applying for credit protection couldn't be easier.

We're proud to announce a first of its kind for Sanlam: Sanlam Credit Life Cover, designed to protect you and your family and give you peace of mind when taking out larger loans such as a home loan.

Sanlam Credit Life Cover ensures that your loan is paid when you are no longer able to do so, helping your family to maintain the lifestyle you planned without being burdened financially.

How Credit Life Cover Works

Security for your loan.

It acts as security for your loan, such as a home loan, and provides:

- Death cover, for the outstanding balance of the loan
- Permanent disability cover, for the outstanding balance of the loan
- Temporary disability cover, for the loan instalments for a period of 12 months, or alternatively to the end of the loan term, or until recovery of the life insured
- Retrenchment cover, for the loan instalments for a period of 12 months, or alternatively to the end of the loan term, or until new employment has been found. This benefit does not apply if the life insured is self-employed

Benefits

What's in it for you?

- Competitively priced
- Can be kept after the loan amount has been paid in full and can potentially provide whole-life personal cover
- A nominated beneficiary can receive remaining funds after the loan has been settled
- The cover does not depreciate over a certain term
- An easy-to-understand, off-the-shelf bundle that can be taken out for this need specifically

Short-Term Insurance

Preparation is always the best preparation

You work hard to provide for your family and to protect them to the best of your ability. Unfortunately, we're all faced with the reality of everyday risks and adversities that could impact our lifestyle and threaten our livelihood.

Having the right insurance in place will give you peace of mind, knowing that your car, household possessions and other valuables are sufficiently protected in the event of theft, damage or loss.

Your financial adviser will do a complete assessment of your assets and valuables to ensure that your financial plan includes protection against any adversity that could impact your lifestyle and the financial wellbeing of your family.

Vehicles

An unforeseen car emergency can have a major impact on the livelihood and everyday life of your family. Safeguard your vehicles against any potential car insurance or roadside risk to ensure that you keep the wheels going, no matter what gets in your way.

House Contents

It is often a painful experience to realise just how easy it is to underestimate the value of your home contents. Your financial adviser will recommend a complete assessment of your home contents to determine if your valuables and assets are sufficiently covered based on their true replacement value.

Buildings

Your house is most likely your most valuable asset. Yet, it is exposed to a myriad of everyday risks, most of which are often beyond your control. Your financial plan should include comprehensive building cover to ensure that your home is sufficiently insured according to its replacement or rebuilding value.

All Risk

You can't keep your valuables locked up in a secure location every day. All Risk cover will ensure that personal items such as laptops, sporting equipment, clothes and any other specified expensive lifestyle items are sufficiently covered every time you set foot outside.

Health Solutions

With the rising cost of medical expenses, failing to plan for health can impact even the most meticulously crafted long-term financial plan.

We have selected two of South Africa's most established medical schemes – Bonitas and Fedhealth, as preferred Sanlam healthcare providers. With access to both, you can choose from a multitude of options to match your family composition and lifestyle.

Our two preferred medical aid providers:

1. Bonitas
 - a. Affordable and benefit-rich, Bonitas offers a wide range of plans to meet the needs of South Africans from all walks of life.
2. FedHealth
 - a. Fedhealth offers our members customisation, choice, flexibility and control, and pays more benefits from Risk than other schemes.

Medical Aid and Medical Insurance – the Difference

Medical aid schemes

Medical aid schemes are governed by the Medical Schemes Act and have to adhere to a list of very specific rules and regulations that include open enrolment, standard-rate fees and cover for the diagnosis and treatment for a list of Prescribed Minimum Benefits (PMBs). Payments are normally made directly to the hospital or service provider.

Medical insurance products

Medical insurance products fall under the Short-term Insurance Act with specified benefits that pay out a defined amount per day or per incident, irrespective of the medical treatment needed. Payments are made directly to the client who stays responsible for payment to service providers.