



## PRODUCT OPTION COMPARISON 2026

## Retail Rates

This Accident and Health policy is Administered and Underwritten by GENRIC Insurance Company Limited (FSP: 43638), an Authorised Financial Services Provider and licensed non-life Insurer. Distributed by MedSure Global (Pty) Ltd and R&P Wealth Management (Pty) Ltd (FSP: 46192), an Intermediary and Authorised Financial Services Provider. This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or for details on terms, conditions, and exclusions.



MAIN MEMBER PREMIUM PER MONTH	AGE 0-59	R255	R310	R560	R800	R1 205	R1 375
	AGE 60 +	R350	R415	R765	R1 130	R1 660	R1 915
ADULT DEPENDANT PER MONTH	AGE 0-59	R160	R220	R490	R680	R930	R1 090
	AGE 60 +	R250	R315	R690	R980	R1 305	R1 520
CHILD DEPENDANT PER MONTH	AGE 0-59	R140	R160	R215	R275	R395	R485
	AGE 60 +	N/A	N/A	N/A	N/A	N/A	N/A

R50 Intermediary Fee per policy per month included. Premiums are subject to annual review.

BENEFITS	GOLDEN HOUR	HOSPITAL PLAN	PRIMARY STANDARD	PRIMARY STANDARD & HOSPITAL PLAN	COMPREHENSIVE PLUS	COMPREHENSIVE ADVANCED
Hospital Footprint	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required	No benefit	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required
<b>IN- HOSPITAL BENEFITS</b>						
In-Hospital Maternity Benefit	No benefit	No benefit	No benefit	No benefit	<b>R30 000</b> per pregnancy for the birth. Limited to 1 event per policy every 12 months. Includes out-of-hospital scans.	<b>R35 000</b> per pregnancy for the birth. Limited to 1 event per policy every 12 months. Includes out-of-hospital scans.
In-Hospital Accident Benefit	<b>R400 000</b> per member per event, inclusive of all costs. Maximum of <b>R1 500 000</b> per policy per annum. Pre-authorisation required.	<b>R475 000</b> per member per event, inclusive of all costs. Maximum of <b>R1 500 000</b> per policy per annum. Pre-authorisation required.	No benefit	<b>R475 000</b> per member per event, inclusive of all costs. Maximum of <b>R1 500 000</b> per policy per annum. Pre-authorisation required.	<b>R350 000</b> per member per event, inclusive of all costs. Maximum of <b>R1 500 000</b> per policy per annum. Pre-authorisation required.	<b>R425 000</b> per member per event, inclusive of all costs. Maximum of <b>R1 500 000</b> per policy per annum. Pre-authorisation required.
In-Hospital Illness Benefit	No benefit	<b>R70 000</b> per member per event, inclusive of all costs. Conditions which have a gradual progression are excluded. <b>Pre-authorisation required.</b> Limited to <b>R500 000</b> per policy per annum	No benefit	<b>R70 000</b> per member per event, inclusive of all costs. Conditions which have a gradual progression are excluded. <b>Pre-authorisation required.</b> Limited to <b>R500 000</b> per policy per annum	<b>R95 000</b> per member per event, inclusive of all costs. Overall limit of <b>R1 000 000</b> per policy per annum. <b>Cataract Surgery is limited to R30 000 (thirty thousand Rand) per member per annum. Pre-authorisation required.</b>	<b>R120 000</b> per member per event, inclusive of all costs. Overall limit of <b>R1 000 000</b> per policy per annum. <b>Cataract Surgery is limited to R30 000 (thirty thousand Rand) per member per annum. Pre-authorisation required.</b>
ICU Benefit	Included in Hospital Benefits	Included in Hospital Benefits	No benefit	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits
In-Hospital Specialised Radiology	Included in Hospital Benefits	Included in Hospital Benefits	No benefit	Included in Hospital Benefits	Included in Hospital Benefits	Included in Hospital Benefits

## OUT-OF-HOSPITAL BENEFITS