



## PRODUCT OPTION COMPARISON 2026

## Retail Rates

This Accident and Health policy is Administered and Underwritten by GENRIC Insurance Company Limited (FSP: 436338), 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
In-Hospital Maternity Benefit	IN- HOSPITAL BENEFITS					
	No benefit	No benefit	No benefit	No benefit	R30 000 per pregnancy for the birth. Limited to 1 event per policy every 12 months. Includes out-of-hospital scans.	R35 000 per pregnancy for the birth. Limited to 1 event per policy every 12 months. Includes out-of-hospital scans.
	R400 000 per member per event, inclusive of all costs. Maximum of R1 500 000 per policy per annum. Pre-authorisation required.	R475 000 per member per event, inclusive of all costs. Maximum of R1 500 000 per policy per annum. Pre-authorisation required.	No benefit	R475 000 per member per event, inclusive of all costs. Maximum of R1 500 000 per policy per annum. Pre-authorisation required.	R350 000 per member per event, inclusive of all costs. Maximum of R1 500 000 per policy per annum. Pre-authorisation required.	R425 000 per member per event, inclusive of all costs. Maximum of R1 500 000 per policy per annum. Pre-authorisation required.
	No benefit	R70 000 per member per event, inclusive of all costs. Conditions which have a gradual progression are excluded. Pre-authorisation required. Limited to R500 000 per policy per annum	No benefit	R70 000 per member per event, inclusive of all costs. Conditions which have a gradual progression are excluded. Pre-authorisation required. Limited to R500 000 per policy per annum	R95 000 per member per event, inclusive of all costs. Overall limit of R1 000 000 per policy per annum. Cataract Surgery is limited to R30 000 (thirty thousand Rand) per member per annum. Pre-authorisation required.	R120 000 per member per event, inclusive of all costs. Overall limit of R1 000 000 per policy per annum. Cataract Surgery is limited to R30 000 (thirty thousand Rand) per member per annum. Pre-authorisation required.
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 Radioalgy	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

Post-Hospital Accident Rehabilitation	<b>R10 000</b> per member per event for physiotherapy and occupational therapy / <b>home wound care</b> . <b>Pre-authorisation required.</b>	<b>R10 000</b> per member per event for physiotherapy and occupational therapy / <b>home wound care</b> . <b>Pre-authorisation required.</b>	No benefit	<b>R10 000</b> per member per event for physiotherapy and occupational therapy / <b>home wound care</b> . <b>Pre-authorisation required.</b>	<b>R10 000</b> per member per event for physiotherapy and occupational therapy / <b>home wound care</b> . <b>Pre-authorisation required.</b>	<b>R10 000</b> per member per event for physiotherapy and occupational therapy / <b>home wound care</b> . <b>Pre-authorisation required.</b>
Casualty Benefit (Accident)	<b>R30 000</b> per policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. <b>Pre-authorisation required.</b>	<b>R30 000</b> per policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. <b>Pre-authorisation required.</b>	<b>R5 000</b> per policy per annum. <b>Pre-authorisation required.</b>	<b>R30 000</b> per policy per annum. Cover accumulates to the initial event and overall In-Hospital Accident Cover benefits. <b>Pre-authorisation required.</b>	<b>R10 000</b> per policy per annum. Cover accumulates to the initial event and overall In-Hospital Accident Cover benefits. <b>Pre-authorisation required.</b>	<b>R10 000</b> per policy per annum. Cover accumulates to the initial event and overall In-Hospital Accident Cover benefits. <b>Pre-authorisation required.</b>
Casualty Benefit (Illness)	<b>R15 000</b> perpolicy per annum for Emergency Stabilisation in the case of an illness. <b>Pre-authorisation required.</b>	No benefit	<b>R5 000</b> per policy per annum for after-hours treatment only. <b>Pre-authorisation required.</b>	<b>R5 000</b> per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. <b>Pre-authorisation required.</b>	<b>R5 000</b> per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. <b>Pre-authorisation required.</b>	<b>R7 000</b> per policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. <b>Pre-authorisation required.</b>
Out-of-hospital Maternity Benefit	No benefit	No benefit	No benefit	No benefit	2 Ultra-sounds at network GP (first trimester & second trimester). Limited to 1 event per policy every 12 months.	2 Ultra-sounds at network GP (first trimester & second trimester). Limited to 1 event per policy every 12 months.
General Practitioner Consultations (GPs)	2 GP consultations at a contracted network doctor.	No benefit	Managed unlimited GP consultations at a contracted network doctor. <b>Pre-authorisation required for every GP visit from the 5th consultation onwards.</b>	Managed unlimited GP consultations at a contracted network doctor. <b>Pre-authorisation required for every GP visit from the 5th consultation onwards.</b>	Managed unlimited GP consultations at a contracted network doctor. <b>Pre-authorisation required for every GP visit from the 5th consultation onwards.</b>	Managed unlimited GP consultations at a contracted network doctor. <b>Pre-authorisation required for every GP visit from the 5th consultation onwards.</b>
In-Room Procedures	Defined list of procedures a GP can perform in their rooms. Network doctors only.	No benefit	Consult our list of procedures a network GP can perform in their rooms at no additional charge	Consult our list of procedures a network GP can perform in their rooms at no additional charge	Consult our list of procedures a network GP can perform in their rooms at no additional charge	Consult our list of procedures a network GP can perform in their rooms at no additional charge
Out-of-Network General Practitioner Consultations	No benefit	No benefit	2 Consultations per policy per annum refunded at <b>R500</b> per visit	2 Consultations per policy per annum refunded at <b>R500</b> per visit	2 Consultations per policy per annum refunded at <b>R500</b> per visit	2 Consultations per policy per annum refunded at <b>R500</b> per visit
Pharmacy Clinic Nurse Care	3 visits per member per annum at Network Pharmacies with ontracted clinics	No benefit	Unlimited visits per member at all Network Pharmacies with contracted clinics, providing clinic services for a defined list of procedures.	Unlimited visits per member at all Network Pharmacies with contracted clinics, providing clinic services for a defined list of procedures.	Unlimited visits per member at all Network Pharmacies with contracted clinics, providing clinic services for a defined list of procedures.	Unlimited visits per member at all Network Pharmacies with contracted clinics, providing clinic services for a defined list of procedures.
Specialist Benefit	No benefit	No benefit	<b>R2 600</b> per member per annum. Referral by network GP required. Members must pay cash and claim from Genric	<b>R2 600</b> per member per annum. Referral by network GP required. Members must pay cash and claim from Genric	<b>R2 600</b> per member per annum. Referral by network GP required. Members must pay cash and claim from Genric	<b>R2 600</b> per member per annum. Referral by network GP required. Members must pay cash and claim from Genric
Acute Medication	<b>R1 500</b> per member per annum. Max <b>R190 per script</b> . Combined with OTC benefit. Subject to Formulary and to a maximum price based on the average price of generic drug in rthat category. If your medicine costs more you will have to pay a co-payment.	No benefit	Unlimited Acute Medication available only from a networked pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Acute Medication available only from a networked pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Acute Medication available only from a networked pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Acute Medication available only from a networked pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.
Over-the-Counter Medication (OTC)	Combined with in Acute Medicine Limit	No benefit	<b>R250</b> per policy per month with a maximum of <b>R850</b> per policy per annum. Subject to Formulary.	<b>R250</b> per policy per month with a maximum of <b>R850</b> per policy per annum. Subject to Formulary.	<b>R250</b> per policy per month with a maximum of <b>R850</b> per policy per annum. Subject to Formulary.	<b>R250</b> per policy per month with a maximum of <b>R850</b> per policy per annum. Subject to Formulary.
Chronic Medication. Refer to our Chronic Disease List (CDL)	No benefit	No benefit	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by Chroniline. Chronic Medication may be obtained from a Mediscor pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in rthat category. If your medicine costs more you will have to pay a co-payment.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by Chroniline. Chronic Medication may be obtained from a Mediscor pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in rthat category. If your medicine costs more you will have to pay a co-payment.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by Chroniline. Chronic Medication may be obtained from a Mediscor pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in rthat category. If your medicine costs more you will have to pay a co-payment.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by Chroniline. Chronic Medication may be obtained from a Mediscor pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in rthat category. If your medicine costs more you will have to pay a co-payment.
Radiology	No benefit	No benefit	Unlimited Black and white x-rays only. Members must be referred by a network GP.	Unlimited Black and white x-rays only. Members must be referred by a network GP.	Unlimited Black and white x-rays only. Members must be referred by a network GP.	Unlimited Black and white x-rays only. Members must be referred by a network GP.
Pathology	No benefit	No benefit	Unlimited blood tests according to our list of tests. Members must be referred by a network GP.	Unlimited blood tests according to our list of tests. Members must be referred by a network GP.	Unlimited blood tests according to our list of tests. Members must be referred by a network GP.	Unlimited blood tests according to our list of tests. Members must be referred by a network GP.
Dentistry	No benefit	No benefit	Basic dentistry only. Treatment available based on Genric Health's Protocols and limits.	Basic dentistry only. Treatment available based on Genric Health's Protocols and limits.	Basic dentistry only. Treatment available based on Genric's Protocols and limits.	Basic dentistry only. Treatment available based on Genric's Protocols and limits.
Optometry	No benefit	No benefit	Glasses are only available at Specsavers branches. This benefit includes 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of <b>R1 550</b>	Glasses are only available at Specsavers branches. This benefit includes 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of <b>R1 550</b>	Glasses are only available at Specsavers branches. This benefit includes 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of <b>R1 550</b>	Glasses are only available at Specsavers branches. This benefit includes 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of <b>R1 550</b>
24 Hour Emergency Medical Services	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	No benefit	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.
Client Assistance Programme Benefits	<b>Personal Health Advisor</b> – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. <b>Credit and Debit Assist</b> – a full range of debt management and financial planning services. <b>Legal Assist</b> – Telephonic legal advice from qualified attorneys. <b>Trauma Counselling</b> – Trauma debriefing by qualified nurses who are, where necessary able to refer the insured to the next level counseling.	<b>Personal Health Advisor</b> – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. <b>Credit and Debit Assist</b> – a full range of debt management and financial planning services. <b>Legal Assist</b> – Telephonic legal advice from qualified attorneys. <b>Trauma Counselling</b> – Trauma debriefing by qualified nurses who are, where necessary able to refer the insured to the next level counseling.	<b>Personal Health Advisor</b> – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. <b>Credit and Debit Assist</b> – a full range of debt management and financial planning services. <b>Legal Assist</b> – Telephonic legal advice from qualified attorneys. <b>Trauma Counselling</b> – Trauma debriefing by qualified nurses who are, where necessary able to refer the insured to the next level counseling.	<b>Personal Health Advisor</b> – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. <b>Credit and Debit Assist</b> – a full range of debt management and financial planning services. <b>Legal Assist</b> – Telephonic legal advice from qualified attorneys. <b>Trauma Counselling</b> – Trauma debriefing by qualified nurses who are, where necessary able to refer the insured to the next level counseling.	<b>Personal Health Advisor</b> – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. <b>Credit and Debit Assist</b> – a full range of debt management and financial planning services. <b>Legal Assist</b> – Telephonic legal advice from qualified attorneys. <b>Trauma Counselling</b> – Trauma debriefing by qualified nurses who are, where necessary able to refer the insured to the next level counseling.	<b>Personal Health Advisor</b> – Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. <b>Credit and Debit Assist</b> – a full range of debt management and financial planning services. <b>Legal Assist</b> – Telephonic legal advice from qualified attorneys. <b>Trauma Counselling</b> – Trauma debriefing by qualified nurses who are, where necessary able to refer the insured to the next level counseling.
Accidental Death Benefit	<b>R15 000</b> Principal member <b>R10 000</b> Adult dependant <b>R8 000</b> per Child dependant	<b>R15 000</b> Principal member <b>R10 000</b> Adult dependant <b>R8 000</b> per Child dependant	<b>R15 000</b> Principal member <b>R10 000</b> Adult dependant <b>R8 000</b> per Child dependant	<b>R15 000</b> Principal member <b>R10 000</b> Adult dependant <b>R8 000</b> per Child dependant	<b>R15 000</b> Principal member <b>R10 000</b> Adult dependant <b>R8 000</b> per Child dependant	<b>R15 000</b> Principal member <b>R10 000</b> Adult dependant <b>R8 000</b> per Child dependant