



Up to
500% cover!
Pro-Care
covers the growing
gap between
medical aid and
specialists' rates for
in-hospital events!

• What is the benefit?

Pro-Care provides up to 500% cover of the medical aid rate for in-hospital treatment and is an essential benefit needed with every medical aid option. Annual limits are R500 000 per individual and R1 500 000 per family. The policy also includes R5 000 000 FREE International Travel Insurance cover, available on request prior to travel.

• Out-of-hospital

Out-of-hospital benefits include chemotherapy, radiotherapy, kidney dialysis, urology, ophthalmology, arthroscopy, colonoscopy and gastroscopy.

• What is the right Pro-care option?

Pro-Care 100 is suitable for medical aid plans that provide in-hospital cover at 100% or below 200% of the medical aid rate. Pro-Care 200 is suitable for medical aid plans that provide in-hospital cover at 200% or higher.

• Will cover be immediate?

For policies commencing at the same time as the medical aid, there is no initial 3 month waiting period. Otherwise, a general 3 month waiting period will apply. There is a 9 month waiting period on maternity/childbirth and a 12 month waiting period for a hysterectomy and muscular skeletal conditions on all new policies. The policy's terms and conditions are available on request. The maximum age at entry is 65 years next birthday.

Pro-Care Senior entry age 65 to 79 years next birthday and also provides cover up to 500%

• Monthly premium rates (per family)

Pro-Care 100	R119
Pro-Care 200	R 90
Pro-Care Senior	R139

• An example

This actual claim has been adjusted to illustrate the benefit in a typical Pro-Care 100 and Pro-Care 200 claim: **HIP REPLACEMENT**

SERVICE PROVIDER	TOTAL COST	MEDICAL AID TARIFF		PRO-CARE 100	PRO-CARE 200
		100%	200%		
Hospital	R71 004	R71 004	R71 004	0	0
Surgeon	R17 053	R 6 021	R12 042	R11 032	R 5 011
Anaesthetist	R 9 856	R 2 402	R 4 804	R 7 454	R 5 052

• Contact: Turnberry on 0861 000 509