



SCAN FOR ELECTRONIC BROCHURE



EXACT COVER 2024

INFORMATION GUIDE

	0 - 64	Individual (R209)		65+	Individual (R449)
	Family (R245)	Family (R554)			

Age Limit: None
Overall Annual Limit (OAL) Per Beneficiary: R201 000

Premiums are reviewed and may be adjusted annually.

WHAT IS EXACT COVER?

*To access these exact cover benefits, policyholders are required to preauthorise the event with Sirago PRIOR to incurring any expenses and admissions to hospital. Failure to do so will render the claim repudiated.

Our Exact Cover product provides access to a defined list of stated procedures **when your Medical scheme option excludes those specific procedures over and above their standard exclusions.** Sirago will negotiate with all service providers on your behalf and pay the claim directly, up to the stated amounts as listed below. The cost of the hospital and all service providers are included in the cover limits.

COVER LIMITS

Arthroscopic surgery	R80 000
Back and neck surgery	R80 000
Bunion surgery	R20 000
Cochlear implant, auditory brain implant and internal nerve Stimulator surgery, including the device and processor	R85 000
Dental procedures for reconstructive plastic surgery due to an accident	R80 000
Dental procedures for impacted wisdom teeth for children under 18 years old	R15 000
Functional nasal surgery	R30 000
Joint replacement surgery	R55 000

Oesophageal reflux and hiatus hernia surgery	R60 000
Varicose vein surgery	R22 500
Knee and shoulder surgery	R22 500
MRI and CT scans due to an accident	R10 000
Emergency casualty benefit: Accident & Trauma, Children under 8 years old (max R4 000)	R6 000
Skin disorders including benign growths and lymphoma	R20 000
Non-cancerous breast conditions	R20 000
Endoscopic procedures	R8 000
Tonsillectomy, Grommets, and Adenoidectomy (Single procedure) Combined procedure (R15 000)	R10 000

EXACT COVER EXCLUSIONS

- Medical procedures listed as specific exclusions by the medical scheme that do not form part of our list of medical procedures covered.
- Service providers' accounts where the medical scheme paid a portion towards the account.
- Service providers' accounts where the medical scheme applied an overall annual limit (OAL) as a cover limit to in-hospital medical procedures.
- Service providers' accounts where the medical scheme sub-limit benefit is exhausted at the time of the event.

- Service providers' accounts where the chosen service providers charge a rate that exceeds the cover limit we provide.

WAITING PERIODS FOR EXACT COVER

- A **10-month** waiting period applies where no claims can be submitted for a procedure or surgery related to our list of procedures.
- A **12-month** waiting period on pre-existing conditions, specific diseases and/or illnesses related to our list of procedures.

For all terms and conditions, benefits, limitations, and exclusions, please refer to your Policy Wording, visit <https://sirago.co.za>, or contact your broker.



+27 10 599 1163



info@sirago.co.za



sirago.co.za



BROKER DETAILS

This is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for a medical scheme membership.

ENTHUSIASM IS COMMON
RESILIENCE IS RARE **#FUTUREBUILT**