

# PREMIER

R525 family under 65 | R755 family over 65

Premier is the umbrella sheltering your entire family. It offers a vast range of benefits to cater for unforeseen medical expense shortfalls and provides comprehensive cancer benefits

IN HOSPITAL BENEFITS- SUBJECT TO OAL

**600%**

Medical expenses shortfall cover

**OAL**

Co-payment benefit

**R38 000**

Sub-limit cover per insured per event

**R14 000**

Non-DSP hospital benefit cover (2 claims per family per annum)

**R10 000**

Trauma recovery cover (Limited to R3 000 per admission per insured)

**OAL**

R185 837.63 per insured per annum



# PREMIER

## IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

**Traditional cancer cover**  
OAL

**Biological cancer cover**  
(Subject to formulary)  
OAL

**Breast cancer prevention cover**  
600%

**Innovative cancer drug cover**  
(per claim)  
R10 000

**Breast cancer reconstruction  
cover**  
R25 000

**MRI and CT scan cover** (Limited  
to 2 claims per annum)  
R6 500

**Trauma care cover**  
(Limited to R2 000  
per consultation)  
R8 000

## OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

**Co-payments for MRI,CT and  
PET scans**  
OAL

**Co-payments for scopes**  
(2 claims per insured per annum)  
R4 000

**Sub-limit cover for MRI,CT  
and PET scans**  
R38 000

**Casualty benefit for accidents**  
R15 000

**Casualty benefit for illness**  
(3 claims per family per annum)  
R3 500

## ADDED BENEFITS

**First diagnosis of cancer**  
Stage 1,2,3 and 4  
R5 000 – R25 000

**Personal accident cover**  
R30 000

**Critical illness cover**  
R10 000

**Medical scheme contribution  
waiver (6 months)**  
R6 000

**Gap premium waiver**  
(12 months)  
YES

**Travel cover (per insured)**  
R5 000 000

## IN HOSPITAL DENTAL COVER SUBJECT TO OAL

**Medical expense shortfall  
cover – impacted wisdom  
teeth, orthognathic surgery &  
maxillofacial surgery due to an  
accident & oral cancer**  
600%

**Co-payment cover**  
OAL

**Sub-limit cover – impacted  
wisdom teeth, orthognathic  
surgery, reconstructive surgery  
accidents & oral cancer**  
R30 000

**Sub-limit and co-payment  
cover for dental implants –  
accidents & oral cancer**  
R50 000

**Basic dental medical expenses  
shortfall cover for children 12  
years old and younger**  
(per policy per annum)  
R4 000

# OPTIMAL

R398 family under 65 | R575 family over 65

Optimal provides a broad array of benefits – enhancing your medical aid by up to 500% of medical aid rates – all at a family-friendly price. By providing cover in the area of oncology, as well as several other value-adds, Optimal has become one of Turnberry's most-popular Gap Cover products

IN HOSPITAL BENEFITS- SUBJECT TO OAL

**500%**

Medical expenses shortfall cover

**OAL**

Co-payment benefit

**R28 000**

Sub-limit cover (per admission per insured. Limited to R70 000 per family per annum)

**R11 000**

Non-DSP hospital benefit cover (1 claims per family per annum)

**OAL**

R185 837.63 per insured per annum

# OPTIMAL

## IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

**Traditional cancer cover**  
(20% co-payment cover)  
OAL

**Biological cancer cover**  
(Subject to formulary)  
OAL

**Innovative cancer drug cover**  
(per claim)  
R10 000

**Breast cancer prevention cover**  
500%

**Breast cancer reconstruction cover**  
R18 000

**MRI and CT scan cover** (Limited to 2 claims per annum)  
R5 500

**Trauma care cover**  
(Limited to R2 000 per consultation)  
R7 000

## OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

**Co-payments for MRI,CT and PET scans**  
OAL

**Co-payments for scopes**  
(2 claims per insured per annum)  
R4 000

**Sub-limit cover for MRI, CT and PET scans**  
(R70 000 per family per annum)  
R28 000

**Casualty benefit for accidents**  
R10 000

**Casualty benefit for illness**  
(2 claims per family per annum)  
R3 500

## ADDED BENEFITS

**Personal accident cover**  
R15 000

**Critical illness cover**  
R7 500

**Medical scheme contribution waiver** (6 months)  
R6 000

**Gap premium waiver**  
(12 months)  
YES

**Travel cover** (per insured)  
R5 000 000

## IN HOSPITAL DENTAL COVER SUBJECT TO OAL

**Medical expense shortfall cover – impacted wisdom teeth, orthognathic surgery & maxillofacial surgery due to an accident & oral cancer**  
500%

**Co-payment cover**  
OAL

**Sub-limit cover – impacted wisdom teeth, orthognathic surgery, reconstructive surgery accidents & oral cancer**  
R20 000  
(R50 000 per family per annum)

**Sub-limit and co-payment cover for dental implants – accidents & oral cancer**  
R20 000  
(R50 000 per family per annum)

**Basic dental medical expenses shortfall cover for children 12 years old and younger**  
(per policy per annum)  
R3 000

# SYNERGY

R340 family under 65 | R475 family over 65

Synergy offers a healthy spectrum of benefits at a very attractive price. It ensures you and your family are covered for the most common types of claims, covers medical expense shortfalls of up to 500%, and caters for the likes of sub-limits, casualty benefits and co-payments

IN HOSPITAL BENEFITS- SUBJECT TO OAL

**500%**

Medical expenses shortfall cover

**OAL**

Co-payment benefit

**R28 000**

Sub-limit cover (per admission per insured. Limited to R70 000 per family per annum)

**R9 000**

Non-DSP hospital benefit cover (1 claims per family per annum)

**OAL**

R185 837.63 per insured per annum

# SYNERGY

## IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

**MRI and CT scan cover**  
(Limited to 1 claim per annum)  
**R4 500**

**Trauma care cover**  
(Limited to R2 000 per  
consultation)  
**R6 000**

## OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

**Co-payments for MRI,  
CT and PET scans**  
**OAL**

**Co-payments for scopes**  
(2 claims per insured per annum)  
**R4 000**

**Sub-limit cover for MRI,CT and  
PET scans**  
(R70 000 per family per annum)  
**R28 000**

**Casualty benefit for accidents**  
**R9 500**

**Casualty benefit for illness**  
(2 claims per family per annum)  
**R3 000**

## ADDED BENEFITS

**Personal accident cover**  
**R10 000**

**Medical scheme contribution  
waiver (6 months)**  
**R6 000**

**Gap premium waiver**  
(12 months)  
**YES**

**Travel cover (per insured)**  
**R5 000 000**

## IN HOSPITAL DENTAL COVER SUBJECT TO OAL

**Medical expense shortfall cover –  
impacted wisdom teeth,  
orthognathic surgery &  
maxillofacial surgery due to an  
accident & oral cancer**  
**500%**

**Co-payment cover**  
**OAL**

**Sub-limit cover – impacted  
wisdom teeth, orthognathic  
surgery, reconstructive surgery  
accidents & oral cancer**  
**R20 000**  
(R50 000 per family per annum)

**Sub-limit and co-payment cover  
for dental implants – accidents &  
oral cancer**  
**R20 000**  
(R50 000 per family per annum)

**Basic dental medical expenses  
shortfall cover for children 12  
years old and younger  
(per policy per annum)**  
**R2 000**

# MED-EXTEND

R366 family under 65 | R498 family over 65

Med-Extend has been designed to assist clients with medical expense shortfalls for Specialists and with covering Defined Procedures that have been excluded on their specific Medical Scheme option.

## IN HOSPITAL BENEFITS- SUBJECT TO OAL

**300%**

Medical expenses shortfall cover

**R3 500**

Casualty benefit for accidents and illness  
(Per Annum per Policy)

**R4 000**

MRI and CT scan Cover  
(Limited to 1 claim per annum)

**R5 000**

CO-PAYMENT COVER  
(Limited to 2 claims per annum)

**R5 000 000**

Travel cover  
(per insured)

**OAL**

R185 837.63  
per insured  
per annum

# MED-EXTEND

## DEFINED PROCEDURES EXCLUDED BY YOUR MEDICAL AID SUBJECT TO OAL

**Arthroscopic surgery**  
**R66 000**

**Back or neck surgery**  
**R66 000**

**Bunion surgery**  
**R18 000**

**Cochlear implant, auditory  
brain implant and internal  
nerve stimulator surgery**  
**R86 000**

**Dental procedures for  
impacted wisdom teeth for  
children younger than  
18 years**  
**R18 000**

**Dental procedures for  
reconstructive surgery required  
due to an accident**  
**R86 000**

**Functional nasal surgery**  
**R28 000**

**Joint replacement surgery**  
**R56 000**

**Knee or shoulder surgery  
(excludes joint replacements  
and arthroscopic surgery)**  
**R31 000**

**Non-cancerous breast  
conditions**  
**R24 000**

**Oesophageal reflux and hiatus  
hernia surgery**  
**R61 000**

**Removal of varicose veins**  
**R24 000**

**Skin disorders (including  
benign growths and lipomas)**  
**R24 000**

**Endoscopic Procedures**  
**R7 000**

## ADDITIONAL LUMP SUM PAY-OUT FOR A DEFINED PROCEDURE – DEPENDENT ON NUMBER OF CLAIM FREE YEARS

Number of claim free years	Medboost pay-out
3 years	R3 500
4 years	R4 500
5 years	R5 500
5+ years	R6 500



# LAUNCH

R155 family under 65 | R267 family over 65

This launches you into the world of Gap Cover, offering essential benefits and covering medical expense shortfalls for Specialists up to 350% of medical aid rate. Launch is one of the most price-effective Gap Cover solutions on the market – covering you and your entire family for less than the price of a meal out

IN HOSPITAL BENEFITS- SUBJECT TO OAL

**350%**

Medical  
expenses  
shortfall cover

**OAL**

R185 837.63  
per insured  
per annum

# LAUNCH

## OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

**Casualty benefit for accidents**  
**R6 000**

## ADDED BENEFITS

**Medical scheme contribution  
waiver (6 months)**  
**R6 000**

**Gap premium waiver  
(12 months)**  
**YES**

**Travel cover (per insured)**  
**R5 000 000**

## IN HOSPITAL DENTAL COVER SUBJECT TO OAL

**Medical expense shortfall  
cover – impacted wisdom  
teeth, orthognathic surgery &  
maxillofacial surgery due to an  
accident & oral cancer**  
**350%**

# TRAVEL ASSIST

International travel cover through TIC is offered as an added-value to Turnberry Policyholders upon request.

**R5 000 000**  
Sum insured  
per trip

**R5 000**

Dental

**R3 000**

Quarantine  
Expenses  
(per day up to a  
maximum of R30 000)

**90**

Days  
per trip

**NO LIMIT**

To number of  
trips per  
annum

**NO**

In-hospital  
cost excess

**ANYWHERE**

Evacuation  
and  
repatriation

**YES**

Compassionate  
emergency visits

**24/7**

Medical  
assistance  
and advice

**NO**

Pre-existing  
conditions  
covered

**R350**

Out of hospital  
treatment  
covered  
(excess for  
persons 0 - 69)

**R1 000**

Out of hospital  
treatment  
covered  
(excess for  
persons 70+)

# TRAVEL ASSIST

## TRAVEL COVER TOP UP

### Additional cover for medical and related expenses

**R15 000 000**

Daily Hospital Cash Benefit

**R 7 000 R500 p/d**

Dental

**R 3 000**

Pre-existing cover

**R750 000**

Accidental death

**R250 000**

Accidental permanent and total disablement

**R1 000 000**

International journey cancellation (R500 excess)

**R20 000**

International journey curtailment (R500 excess)

**R20 000**

International journey extension (R500 excess)

**R20 000**

Missed connection (R500 excess)

**R20 000**

Replacement airfare (R500 excess)

**R20 000**

Travel delay (minimum of 6 hours)

**R3 000**

Personal liability

**R2 000 000**

Luggage [single item limit of R5 000] (R500 excess)

**R20 000**

Luggage delay (minimum of 6 hours)

**R2 000**

Weather Conditions

**R 10 000**

Denied Visa

**R 15 000**

Hijack & Hostage

**R 37 500 (R750 per day)**

Legal Expenses

**R 10 000**



1-14 days

Excl USA

R525

Incl USA

R730

15-30 days

R1 020

R1 410

31-60 days

R1 495

R 2 075

61-90 days

R1 980

R2 745

## How to submit a Gap Cover Claim

You can also access the online claim form at <https://turnberry.co.za/claim-form/> (this can be completed and submitted online).

Please submit the following to [claims@turnberry.co.za](mailto:claims@turnberry.co.za)

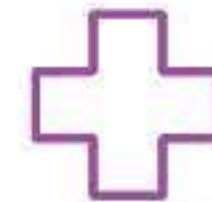
### Turnberry Claim Form

You can locate the claim form under Claims on our website <https://turnberry.co.za/claim-form/> or under Documents - <https://turnberry.co.za/documents-and-forms/>



### Medical Aid Remittance/ Claim Statement

This statement from the Medical Aid will reflect the invoiced amount(s) for the service providers, the amounts paid and/or rejected by the Medical Aid.



### Requirements

A list of the requirements appears on the Claim form as well.



### Invoices

All doctors invoices and/or statements

### Hospital accounts

Please request a detailed invoice from the hospital's accounts department that includes date of admission, date of discharge and the ICD-10 codes and Procedure codes