The Hospital Plus Plan

Valuable benefits

Annual cover of up to R200,000
The Clientèle Hospital Plus Plan is not a medical aid. It is an affordable hospital plan that pays up to R200,000 per year. R200,000 cash – to use as you wish. To pay for the unforeseen expenses related to hospitalisation, supplement your medical aid if you have one or pay for everyday expenses. Payment is made regardless of whether you go to a public or private hospital.

Up to R20,000 lump sum per stay
The Hospital Plus Plan pays out a lump sum of up to R20,000 per hospital stay if you are hospitalised for more than 48 or 72 hours (depending on the plan you choose).

Plus daily cash benefit
In addition to the lump sum amount, you will also receive a daily cash benefit of up to R2,000 per day, if you are in hospital for more than 10 days.

Plus additional cover!
We pay up to R200,000 hospital cover per year, plus additional cover:
• Up to R200,000 Dread Disease cover
• Up to R200,000 Accidental Death cover
• Up to R200,000 Accidental Disability cover

Affordable plans from R110 per month
We have an affordable range of plans available, including Individual and Family Plans. Examples of our rates are on pages 4 and 5.

Easy application
• Anyone between the ages of 18 and 70 can apply, provided you have a valid South African ID.
• No medical examination is required.

Pre-existing conditions covered
Pre-existing medical conditions are covered under the plan, pending a 24 month waiting period. For more details, please refer to your policy documents.

Cash back options available
If you choose this option, for every 60 premiums paid, 12 will be refunded. Pays out regardless of whether you have claimed or not. If no claims were made, you will receive an additional 20% cash back.
What is the difference between a medical aid and hospital insurance?

Medical aids pay for specific medical procedures and medicines. The Clientèle Hospital Plus Plan pays out cash per hospital stay. Cash - you can use that money as you wish: to pay for the unexpected cost relating to hospitalisation or supplement your income if you cannot work.

What is a pre-existing condition?

A ‘pre-existing condition’ refers to any medical condition you might have that exists at the time you take out the plan. For instance, if you have a heart condition at the time you apply for the Clientèle Hospital Plus Plan, that would be a pre-existing condition. The heart condition will be covered by the plan, but only after a 24 month waiting period.

How do the waiting periods work?

It is standard for many insurance products to include waiting periods. Simply, it means that there is a period that needs to pass before you can claim on the plan. In the case of the Clientèle Hospital Plus Plan, the periods are 6 or 12 months for illness and dread disease, depending on the plan you choose. The waiting period for maternity benefits is 12 months and 24 months for pre-existing conditions.

Should I notify you when I am admitted to hospital?

Yes. Once you have paid your first premium, we will send you a Clientèle Hospital Plus Plan card containing your policy information and our contact details. If you are admitted to hospital you will need to notify us immediately or by no later than the next business day following admission.

What are the different plans available?

Plans are based on waiting periods and minimum days in hospital. There are 4 different types of plans:

• 6 Month waiting period. Pays if hospitalised for more than 48 hours.
• 6 Month waiting period. Pays if hospitalised for more than 72 hours.
• 12 Month waiting period. Pays if hospitalised for more than 48 hours.
• 12 Month waiting period. Pays if hospitalised for more than 72 hours.

Rates example 1

As at June 2015 (subject to change)

*Individual cover: calculated for a 24 year old female

<table>
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<tr>
<th>Monthly Premium</th>
<th>R110</th>
<th>R134</th>
<th>R158</th>
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<td>R50,000</td>
<td>R80,000</td>
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<tr>
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<td>R1,000</td>
<td>R3,000</td>
<td>R5,000</td>
<td>R8,000</td>
<td>R10,000</td>
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<tr>
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<td>R100,000</td>
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<tr>
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<td>R150,000</td>
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* Pays if hospitalised for more than 72 hours. Based on a 12 month waiting period. Cash back not included.

*A 24 year old female can get up to R20,000 per hospital stay, plus a daily cash benefit of R2,000 for only R338 per month plus more.
Rates example 2

As at June 2015 (subject to change)

*Family cover: calculated for a family of 5

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*Pays if hospitalised for more than 72 hours. Based on a 12 month waiting period. Cash back not included.

For more information

Should you have any questions about this plan or want to know more about any other products from Clientèle, please visit our website on: www.clientele.co.za or simply sms us and we will call you back.

Other products from Clientèle:

**PREMIUM HOSPITAL PLAN:** sms PREMIUM HOSPITAL to 45487*
From R275 per month. Pays up to R5,000 per day in hospital. From day 1.

**STANDARD LIFE PLAN:** sms LIFE to 45487*
From R130 per month. Pays up to R200,000.

**PREMIUM LIFE PLAN:** sms PREMIUM LIFE to 45487*
From R195 per month. Pays up to R10 million.

**LEGAL PLAN:** sms LEGAL to 45487*
From R130 per month. Superior legal services, 24 hours a day.

**FUNERAL PLAN:** sms FUNERAL to 45487*
From R110 per month. Family cover of R110,000 for less than R2 per person per day.

* Standard rates apply.