

Accident benefit

This benefit provides cover in the event that you die, are disabled or impaired as a result of an accident. Under this benefit, the following amounts will be payable:

- R50 000 if you die in an accident;
- R50 000 if your life partner dies in an accident; or
- R100 000 if you and your life partner die in an accident.

When an accident results in a disability or impairment, a percentage of the R50 000 or R100 000 can be paid.

Premium Waiver benefit (On death of the policy owner)

If you select this benefit, no more premiums will be due if you, the policy owner, pass away before you turn 65. You should select a beneficiary for ownership who will become the new policy owner when you pass away. All the other insured lives will remain covered under the Daily Cash benefit.

Family Funeral benefit

This benefit pays out a lump sum when an insured life passes away, which can be used to pay for funeral expenses. You can cover up to six family members and choose to cover your immediate family, parents and extended family members. The maximum cover per individual is R10 000 and the cover must be the same for each insured life.

Automatic Inflation Management (AIM) benefit

This benefit can help your cover keep up with inflation. Each year your cover and premiums will automatically increase. You can choose a yearly fixed increase linked to the Consumer Price Index (CPI) that will apply to your premium.

Get cover today

Get in touch with your Metropolitan financial adviser or broker today. Call us on **0860 724 724** or visit your nearest Metropolitan office. Alternatively you can visit our website at **www.metropolitan.co.za**.

Contact details of your financial adviser:

Blank white box for contact details of the financial adviser.

Make Metropolitan your insurer of choice

- Metropolitan has more than 120 years' experience.
- Metropolitan has a stable and secure track record.
- You can claim at any of our client service offices countrywide.
- Our experienced advisers will explain the benefits of this product to you and help you make the best choice.

Metropolitan offers funeral, life, disability and critical illness cover as well as savings and retirement plans.

Speak to us today and start investing in a better future with Metropolitan.

Metropolitan HealthCare CashBack Cover



METROPOLITAN

Together we can

Metropolitan is part of Momentum Metropolitan Life Limited, an authorised financial services (FSP44673) and registered credit provider (NCRCP173).

15539 (HealthCare CashBack Cover 07/2019)

Protect yourself against unexpected costs should you be hospitalised

A stay in the hospital can cost more than just medical bills. Unexpected costs, such as paying caregivers to look after your children or temporary loss of income, can ruin your finances.

This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.




Metropolitan HealthCare CashBack Cover provides you with benefits when you are hospitalised (and when you're not).

You will have access to:

- A daily benefit amount when you are hospitalised;
- A Loyalty bonus;
- A No-claim bonus;
- The Hello Doctor benefit for preventative healthcare information and telephonic access to a doctor anytime, anywhere;
- The option of adding a benefit that will keep your insured lives covered if you pass away (Premium Waiver benefit); and
- The option of adding accident cover and funeral cover.

You can choose cover according to your needs and how much you can afford to pay every month. You can choose to cover yourself only or your immediate family. You also have the option of adding your parents and extended family only under the funeral cover.





Choose cover levels for each insured life

Benefits	You or immediate family	Parents	Extended family
 Daily Cash benefit[†] (daily benefit amount on hospitalisation)	R75 to R3 000	R100 to R400	-
 Accident benefit for yourself (policy owner) and life partner (paid as a cash amount)	R50 000	-	-
 Family Funeral benefit^{††} per insured life (paid as a cash amount)	R1 500 to R10 000	R1 500 to R10 000	R1 500 to R10 000



[†] A three-month waiting period applies unless hospitalisation is as a result of an accident.

^{††} A six-month waiting period applies unless death is as a result of an accident.

Benefits available on this policy

Automatically included benefits	You or immediate family	Parents
 Daily Cash benefit* Daily benefit amount on hospitalisation	✓	✓
 CashBack benefits Loyalty bonus every 3 years of 10 times your daily benefit amount No-claim bonus every 3 years of 10 times your daily benefit amount	✓	
 Intensive Care Unit (ICU) benefit* Double payout for each full day spent in the ICU	✓	✓
 Hello Doctor benefit For yourself (policy owner)	✓	

* As at 1 April 2017 the legislated maximum benefit payable per day in hospital is R3 000. This will escalate annually by CPI.

Optional benefits (At an additional cost)	You or immediate family	Parents	Extended family
 Accident benefit For yourself and your life partner of R50 000 each	✓		
 Premium Waiver benefit if you (policy owner) pass away	✓	✓	
 Family Funeral benefit for up to 6 family members and up to R10 000 each	✓	✓	✓
 Automatic Inflation Management (AIM) benefit helps your cover keep up with inflation (rising cost of living)	✓	✓	✓

The benefits explained

Daily Cash benefit

You will be entitled to receive the daily benefit amount for each full day an insured life is hospitalised. A full day is a continuous period of 24 hours from the time of admission to the hospital.

If an insured life is admitted to an Intensive Care Unit (ICU), double the daily benefit amount will be paid for each full day spent in the ICU, subject to a maximum of R3 000 per day.

The maximum number of full days that you may claim for during a year, for each insured life, is 120 days.

CashBack benefits

There are two kinds of CashBack benefits that you may receive:

- a **Loyalty bonus**; and
- a **No-claim bonus**.

These are payable every three years if you have paid all your monthly premiums. The three-year period starts from the date your policy starts. The Loyalty bonus and No-claim bonus pay an amount equal to 10 times your daily benefit amount.

Loyalty bonus: Your Loyalty bonus rewards you for paying all your premiums, even if you have claimed for hospitalisation.

No-claim bonus: The No-claim bonus rewards you when you have not made a claim for you or any of your immediate family, within each consecutive three-year period. If you have made claims for your parents, you will still be entitled to receive your No-claim bonus.

The Hello Doctor benefit provides:

- Free telephonic access to a medical doctor 24 hours a day 7 days a week (including public holidays):
 - House call is a service where you can request a doctor to call you back within one hour.
 - Text a doctor and the doctor will respond to your medical question within one hour.
- Access to participate in live group chats with a medical doctor on specific health topics.
- Daily health snippets to help you manage your health and wellbeing.
- Information on health and medical conditions.

This benefit does not replace visits to your medical doctor and is not to be taken as a diagnosis of an illness.

Do not use the Hello Doctor benefit for emergencies, as emergencies require immediate attention.