



## Care Range Contribution and Underwriting Table

Membership Status	Care	Xtra Care	Xtra Care Ultimate	Oncology Supplementary Benefit	Waiting period
<b>Employees paying via payroll (part of employer group arrangement)</b>	R87 per policy per month	R109 per policy per month	R125 per policy per month	R50 per policy per month	Employees must join in the same month that they join the company medical scheme or annually on the 1 <sup>st</sup> of January  10 month waiting period for maternity booster is applicable to the Xtra Care Ultimate option
<b>Individuals younger than 60 paying via debit order</b>	R97 per policy per month	R120 per policy per month	R136 per policy per month	R70 per policy per month	3 (three) month general waiting period and 10 month maternity waiting period
<b>Individuals 60 and older paying via debit order</b>	R120 per policy per month*  *Please note that these options do not include the emergency casualty cover and premium waiver benefit	R144 per policy per month*	These options are not available to members 60 and older		3 (three) month general waiting period a 12 month condition specific waiting period

### Please note:

- For individuals paying via debit order, the age of the oldest life insured (including dependants) dictates the membership status
- No upgrading or downgrading allowed during the course of the year
- Individuals paying via payroll must remain on cover until 31 December or termination of employment (cover can be continued in personal capacity)
- 30 calendar day notice period required for policy termination
- 2 (two) consecutive months of non-payment will result in automatic termination of the policy

For more information contact your advisor or the Nhluvuko Customer Care Centre on **0860 100 296** or visit us at: [www.nhluvuko.co.za](http://www.nhluvuko.co.za)