Cura Administrators

2026
CURA HEALTH INSURANCE

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GENRIC Insurance

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2026 CURA HEALTH INSURANCE SUMMARY

BENEFITS:	Golden Hour	Hospital Plan (Insurance)	Primary Standard	Comprehensive Standard	Comprehensive Advanced
Hospital Footprint	Access to all private hospitals accepting health insurance products. Pre-authorisation required.	Access to all private hospitals accepting health insurance products. Pre-authorisation required.	No Benefit	Access to all private hospitals accepting health insurance products. Pre-authorisation required.	Access to all private hospitals accepting health insurance products. Pre-authorisation required.
IN-HOSPITAL BENEFITS					
In-Hospital Maternity Benefit	No Benefit				R35 000 per pregnancy for the birth. Limited to 1 event per policy every 12 months. Includes out-of-hospital scans.
In-Hospital Accident Benefit	R250 000 per member per event. Inclusive of all costs. Maximium of R1 000 000 per policy per annum. Pre-authorisation required.	R325 000 per member per event. Inclusive of all costs. Maximium of R1 000 000 per policy per annum. Pre-authorisation required.	No Benefit	R125 000 per member per event. Inclusive of all costs. Maximium of R270 000 per policy per annum and R750 000 per policy per annum. Pre-authorisation required.	R275 000 per member per event, inclusive of all costs. Maximum of R1 000 000 per policy per annum. Pre-authorisation required.
In-Hospital Illness Benefit	No Benefit	R50 000 per member per event. Inclusive of all costs. Conditions which have a gradual progression are excluded. Pre-authorisation required. Limited to R500 000 per policy per annum	No Benefit	R50 000 per member per event. Inclusive of all costs. Conditions which have a gradual progression are excluded. Pre-authorisation required. Limited to R500 000 per policy per annum	R100 000 per member per event. Inclusive of all costs. Overall limit of R1 000 000 per policy per annum. Cataract Surgery is limited to R30 000 *(thirty thousand Rand)* per member per annum. Pre-authorisation required.
ICU Benefit	Included in Hospital Benefits		No Benefit	Included in Hospital Benefits	
in-Hospital Specialised Radiology (MRI Scans, CT Scans, etc.)	Included in Hospital Benefits		No Benefit	Included in Hospital Benefits	
OUT-OF-HOSPITAL BENEFITS					
Post-Hospital Accident Rehabilitation	R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.	R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.	No Benefit	R5 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.	R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.
Casuality Benefit (Accident)	R30 000 per policy per annum. Cover accumulates to the inital event and overall. Accident Cover benefits. Pre-authoriation required.	R30 000 per policy per annum. Cover accumulates to the inital event and overall. Accident Cover benefits. Pre-authoriation required.	R2 500 per policy per annum. Pre-authoriation required.	R2 500 per policy per annum. Cover accumulates to the inital event and overall. Accident Cover benefits. Pre-authoriation required.	R10 000 per policy per annum. Cover accumulates to the inital event and overall. Accident Cover benefits. Pre-authoriation required.
Casuality Benefit (Illness)	R15 000 per policy per annum for Emergency Stabilisation in the case of an Illness. Pre-authoriation required.	No Benefit	R2 500 per policy per annum for after-hours treatment only. Pre-authoriation required.	R2 500 per policy per annum for after-hours treatment only. Cover accummulates to the inital event and overall In-Hospital Illness Cover. Pre-authoriation required.	R6 000 per policy per annum for after-hours treatment only. Cover accummulates to the inital event and overall In-Hospital Illness Cover. Pre-authoriation required.
Out-of-Hospital Materity Benefit	No Benefit				2 Ultra-sounds at Network GP (first trimester & second trimester). Limited to 1 event per policy every 12 months.
General Practitioner Consultations (GP)	2 GP Consultants at a contracted Network doctor.	No Benefit	Managed unlimited GP Consultations at a contracted Network doctor.	Managed unlimited GP Consultations at a contracted Network doctor.	Managed unlimited GP Consultations at a contracted Network doctor.
In-Room Procedures	Defined list of procedures a GP can perform in their rooms. Network doctors only.	No Benefit	Consult our list of procedures a Network GP can perform in their rooms at no additional charge.		
Out-of-Network General Practitioner Consultations	No Benefit		2 Consultations per policy per annum refunded at R475 per visit.	No Benefit	2 Consultations per policy per annum refunded at R475.
Pharmacy Clinic Nurse Care	3 visits per member for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	No Benefit	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics.		
Specialist Benefit	No Benefit		R2 600 per member per annum. Referral by Network GP required. Members must pay cash and claim from GENRIC. GENRIC protocols and limits apply.	No Benefits	R2 600 per member per annum. Referral by Network GP required. Members must pay cash and claim from GENRIC. GENRIC protocols and limits apply.
Acute Medication	R1 500 per member per annum. Max R190 per script. Combined with OTC benefit. Subject to Formulary and to a maximium price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	No Benefit	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximium price based on the average price of generic drug in that category. If your medicine costs more, you will have pay the additional amount.		
Over-the-Counter Medication (OTC)	Combined with in Acute Medicine Limit	No Benefit	R210 per policy per month with a maximium of R850 per policy per annum. Subject to Formulary.		
Chronic Medication. Refer to our Chronic Disease List (CDL)	No Benefit		Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximium price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.		
Radiology	No Benefit		Unlimited Black and white x-rays only. Members must be referred by a Network GP.		
Pathology	No Benefit		Unlimited blood tests according to our list of tests. Members must be referred by a Network GP.		
Dentistry	No Benefit		Basic dentistry only. Treatment availabl based on GENRIC's Protocols and limits.		
Optometry	No Benefit		Glasses are only available at Specsavers branches. This benefit included 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximium value of R1 450.		
VALUE ADDED					
24 Hour Emergency Medical Services	Unlimited 24/7 Private Emergency Medical Services. Pre-autorisation required.		No Benefit	Unlimited 24/7 Private Emergency Medical Services. Pre-autorisation required.	
Client Assistance Programme Benefits	Personal Health Advisor - Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7. Credit and Debt Assist - a full range of debt management and financial planning services. Legal Assist - telephonic legal advice from qualified attorneys. Trauma Counselling - Trauma debriefing by a qualified nurce who are, when necessary able to refer the insured to the next level of counselling.				
Accidental Death Benefit	R15 000 Principal member R10 000 Adult dependant R8 000 per Child dependant	R15 000 Principal member R10 000 Adult dependant R8 000 per Child dependant	R15 000 Principal member R10 000 Adult dependant R8 000 per Child dependant	R15 000 Principal member R10 000 Adult dependant R8 000 per Child dependant	R15 000 Principal member R10 000 Adult dependant R8 000 per Child dependant
Retail Below 60 Years Premium					
Principal	R205	R260	R510	R715	R1 325
Adult Dependant	R160	R220	R490	R650	R1 090
Child Dependant	R140	R160	R215	R240	R485
Retail Above 60 Years Premium					
Principal	R300	R365	R715	R1 005	R1 865
Adult Dependant	R250	R315	R690	R910	R1 520

GENRIC Insurance

Cura Administrators (Pty) Ltd. is an Authorised Financial Services Provider (FSP 26848).
Underwritten by GENRIC Insurance Company Limited (FSP 43638).
GENRIC is an Authorised Financial Services Provider and licensed non-life insurer.

NB: The Policy Wording will supersede any and all Cura Administrators' digital/print marketing material and correspondence.

Cura Administrators (Pty) Ltd

Contact Cura on 010 021 0260 or visit the website www.curaadmin.co.za

Cura Administrators (Pty) Ltd is an authorised Financial Services Provider (FSP:26848).
Health Insurance is underwritten by GENRIC Insurance Company Limited (FSP: 43638).
GENRIC is an authorised Financial Services Provider and licensed non-life insurer.