

## BENEFITS



## ULTIMATE GAP COVER



## PLUS GAP COVER



## GAP ASSIST GAP COVER



## GAP LITE GAP COVER



## GAP ONLY GAP COVER

### COSTS

	Age/ Premium	Age/ Premium	Age/ Premium	Age/ Premium	Age/ Premium	Age/ Premium	Age/ Premium	Age/ Premium	Cease Age 65
Individual	0 - 64 R474	65+ R677	0 - 64 R370	65+ R562	0 - 64 R323	65+ R492	0 - 64 R234	65+ R340	0 - 64 R124
Family	0 - 64 R536	65+ R767	0 - 64 R422	65+ R643	0 - 64 R346	65+ R532	0 - 64 R251	65+ R387	0 - 64 R163

R183 000 Overall Annual Limit Per Beneficiary Per Annum (from 1 April 2022)

R100 000 Overall Annual Limit Per Beneficiary Per Annum (from 1 January 2022)

### IN-HOSPITAL BENEFIT

Gap Cover	Additional 500%. BMI 0018 & 0019, R15 000	Additional 500%, max 600%	Additional 500%, max 600%	Additional 250% max 350%	Additional 200%, max 300%
Robotic Surgery	R33 000, R16 500 p/c, 2 claims p/b	R18 000, R6 000 p/c	-	-	-
Co-payments	Subject to OAL	Subject to OAL	R42 000, R11 000 p/c	R25 000, R7 500 p/c	-
Co-payments Charged as a Percentage	R17 500 p/c	R13 000 p/c	R11 000 p/c	-	-
Penalty Fee Cover	R13 000 p/c, 3 claims	R9 000 p/c, 1 claim	R6 000 p/c, 1 claim	R5 000 p/c, 1 claim	-
Day Hospital/Clinic and/or In-Room Surgical Procedures Cover	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	-
PMB Cover	Subject to OAL	Subject to OAL	R30 000	R50 000, R20 000 p/c	R30 000, R12 000 p/c
Hospital Account Shortfalls	R6 000. R1 300 p/c, 3 claims p/b. Private ward R2 000 sub-limit	R4 000. R850 p/c, 3 claims p/b. Private ward R1 000 sub-limit.	R3 000, R500 p/c, 3 claims p/b	-	-
Sub-limit Enhancer	R100 000, R25 000 p/c, 4 claims	R30 000, R11 500 p/c, 2 claims p/b, 3 claims	-	-	-
Step-down	R11 000	-	-	-	-

### OUT-OF-HOSPITAL BENEFIT

Primary Care Consultation	R5 000, R400 p/c	-	-	-	-
Day-to-Day Specialist Consultation Fee	R6 500, R1 350 p/c, 4 claims p/b	R4 500, R950 p/c, 3 claims p/b	-	-	-
Emergency Room Cover	R12 000. Accident & Trauma-stated benefit, Illness 9yrs+. R 2000 stated benefit, Emergency Illness. For children ≥ 9 years - stated benefit	R9 000. Accident - stated benefit. Illness - R1 000 - stated benefit. Emergency Illness - children u/ 8 - stated benefit	R6 000. Accident - costs related to the accidental event - stated benefit. Illness - gap portion only	R4 000. Accident - stated benefit. Illness - gap portion only	-
Preventative Care Cover	R8 000, R1 000 p/c, 4 claims p/b	R4 000, R800 p/c, 3 claims p/b	-	R1 800, R600 p/c, 2 claims p/b	-
Appliance Benefit	R7 000	R5 000, R2 500 p/c	R3 600, R1 200 p/c	-	-
Trauma Counselling	R8 000, R950 p/c u/13. R750 p/c 14yrs+. 3 claims p/b	R4 000, R800 p/c u/13. R600 p/c 14 yrs+. 3 claims p/b	-	-	-

### CANCER BENEFITS

Cancer Co-payment Benefit	Subject to OAL	Subject to OAL	Subject to OAL, R18 000 p/c	-	-
Cancer Benefit - Boost	Subject to OAL	Subject to OAL	R50 000 p/b	R25 000	-
Cancer Benefit - Breast Reconstruction	300% for affected breast. R25 000 for non-affected breast	200% for affected breast, R18 000 for non-affected breast	-	-	-
Cancer Benefit - PMB	Subject to OAL	Subject to OAL	-	-	-

These benefit categories all form part of the aggregated OAL.

### VALUE ADDED BENEFITS

Gap Cover Premium Waiver	12-month period.	12-month period.	6-month period	-	-
Medical Scheme Premium Waiver	R5 000 p/m for 6-months	R3 750 p/m for 6-months	-	-	-
Accidental Death	Policyholder - R15 000, Adult - R10 000, Child - R5 000	Policyholder - R8 000, Adult - R5 000, Child - R3 000	-	-	-
Initial Cancer Diagnosis	R25 000	R16 000	-	-	-
Sirago Baby	R2 500 per newborn child	R2 000 per newborn child	R2 000 per newborn child	R2 000 per newborn child.	-
Funeral cover benefit to principal policyholder for Natural Death	R15 000 for principal policyholder at additional R18 per policy	-	-	-	-
MedCare cover (Free Medical Scheme Alternative Dispute Resolution Service (ADR))	Claims exceeding R12 000	Claims exceeding R12 000	Claims exceeding R12 000	Claims exceeding R12 000.	-