



EXACT COVER WITH GAP & CO-PAY 2025 INFORMATION GUIDE



0 - 64	65+	Age Limit: None
Individual R413	Individual R896	Overall Annual Limit (OAL)
Family R491	Family R1110	Per Beneficiary: R213 000

*Additional dependants over and above 2 (two) adults and 3 (three) child dependants or 1 (one) policyholder and 4 (four) dependants will incur an additional levy for dependant 6: 64 and under: R50.00; 65 and over: R100.00. Thereafter, from dependant 7 onwards: 64 and under -R25.00; 65 and over - R50.00

Information is subject to change. Premiums are reviewed and may be adjusted annually.

WHAT IS EXACT WITH GAP AND CO-PAY COVER?

*To access these exact cover benefits, policyholders are required to preauthorise the event with Sirago PRIOR to incurring any expenses and admissions to hospital. Failure to do so will render the claim repudiated.

The Exact with Gap and Co-Pay option provides cover for specific procedures that your medical scheme excludes, with additional Gap and Co-payment cover for the events that are covered by the medical scheme. The Exact Cover option provides access to a defined list of stated procedures when your Medical scheme option excludes those specific procedures over and above their standard exclusions. Sirago will negotiate with all service providers on your behalf and pay the claim directly, up to the stated amounts as listed below. The cost of the hospital and all service providers are included in the cover limit.



- Procedures we will cover**
- ARTHROSCOPIC SURGERY - R90 000**
 - BACK AND NECK SURGERY AND TREATMENT - R90 000**
 - BUNION SURGERY - R20 000**
 - COCHLEAR IMPLANT, AUDITORY BRAIN IMPLANT AND INTERNAL NERVE STIMULATOR SURGERY INCLUDING THE DEVICE AND PROCESSOR - R85 000**
 - DENTAL PROCEDURES FOR RECONSTRUCTIVE PLASTIC SURGERY DUE TO AN ACCIDENT - R80 000**
 - DENTAL PROCEDURES FOR IMPACTED WISDOM TEETH FOR CHILDREN UNDER 18 YEAR OLD - R15 000**
 - FUNCTIONAL NASAL SURGERY - R30 000**
 - JOINT REPLACEMENT SURGERY - R55 000**
 - OESOPHAGEAL REFLUX AND HIATUS HERNIA SURGERY - R60 000**
 - VARICOSE VEIN SURGERY- R22 500**
 - KNEE AND SHOULDER SURGERY - R30 000**
 - MRI AND CT SCANS DUE TO AN ACCIDENT - R10 000**
 - SKIN DISORDERS INCLUDING BENIGN GROWTH AND LYMPHOMAS - R20 000**
 - NON-CANCEROUS BREAST CONDITIONS - R20 000**
 - ENDOSCOPIC PROCEDURES - R8 000**
 - TONSILLECTOMY, GROMMETS, AND ADENOIDECTOMY - R10 000 pp, R15 000 combined procedure**

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EXACT COVER EXCLUSIONS

- Medical procedures listed as specific exclusions by the medical scheme that do not form part of our list of medical procedures covered.
- Service providers' accounts where the medical scheme applied an overall annual limit (OAL) as a cover limit to in-hospital medical procedures.
- Service providers' accounts where the medical scheme sub-limit benefit is exhausted at the time of the event.
- Service providers' accounts where the chosen service providers charge a rate that exceeds the cover limit we provide.

WAITING PERIODS FOR EXACT COVER

- **10-month** waiting period applies where no claims can be submitted for a procedure or surgery related to our list of procedures.
- **12-month** waiting period on pre-existing conditions, specific diseases and/or illnesses related to our list of procedures.

WAITING PERIODS FOR GAP AND CO-PAY COVER

- **3-month** general waiting period is applicable on any newly incepted policies and/or additional dependants to the current policy, except in the event of an accident.
- **10-month** waiting period on pre-existing conditions, diseases, or illnesses for Gap and Co-pay Cover claims.

In-Hospital Benefits

GAP COVER

Gap Cover will settle the claims up to **300%** of the medical scheme rate. Limited to a maximum of 400%, or at the stated benefit value.

CO-PAYMENTS

The excesses imposed by your medical scheme payable to a maximum rand limit for specified procedures or tests. Cover for co-payments imposed by medical schemes for hospital admissions, scans and surgical procedures. Co-payment benefits are subject to OAL per policy per annum, limited to **R12 000** per claim, including co-payments charged as a percentage.

CASUALTY BENEFIT - Sub-limit of **R6 500** Accident & Trauma. Child Casualty Illness - costs related to the illness for children 12 and younger - stated benefit, **R2 000** per claim

Value Added Benefits

GAP PREMIUM WAIVER - 6-month period: **Accidental death only or total permanent disability**

ACCIDENTAL DEATH - **R5 000** principal policy holder only

This is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for a medical scheme membership.

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BROKER DETAILS



All benefit categories are per policy. Refer to Policy Wording for full details and explanations. This documents is for basic information purposes only. Premiums are reviewed and may be adjusted annually.