

EASY TO UNDERSTAND GAP OPTIONS COMPARISON

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.

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

BENEFITS



ULTIMATE
GAP COVER



PLUS
GAP COVER



GAP ASSIST
COVER



GAP LIBERAL
COVER

PREMIUMS

	Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium	Premium					
Individual	0-64	R694	65+	R1050	0-64	R550	65+	R860	0-64	R475	65+	R795	0-29	30-39	40-49	50-59	60-64	65+
Family	0-64	R844	65+	R1250	0-64	R720	65+	R1050	0-64	R548	65+	R890	R209	R243	R314	R420	R595	R770

R232 000 OVERALL ANNUAL LIMIT PER DEPENDANT PER ANNUM (FROM 1 APRIL 2027)



IN-HOSPITAL BENEFITS

Gap Cover	Additional 500%	Additional 500%	Up to 500%, Max 600%	Up to 500%
Robotic Surgery	Subject to OAL, R40 000 pppa	Subject to OAL, R19 000 pppa	R13 500 pc, 1 claim pppa	Subject to OAL, R15 000 pppa
Co-payments In and Out of Hospital	Subject to OAL	Subject to OAL	Subject to OAL, R13 500 pc	Subject to OAL
Penalty Fee Co-payments	R18 500 pc, Max 2 claims pppa	R18 500 pc, Max 1 claim pppa	R10 000 pc, Max 1 claim pppa	R16 000 pc, Max 1 claim pppa
Day Hospital/Clinic and/or In-Room Surgical Procedures Cover	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)
PMB Cover	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL
Hospital Account Shortfalls	R8 000 pppa. R1 500 pc, including a Sub-limit of R2 000 for PVT ward upgrades/direct family boarder fee	R5 000 pppa. R1 000 pc, including a Sub-limit of R1 200 for PVT ward upgrades/direct family boarder fee	R3 000 pppa. R500 pc, including a Sub-limit of R1 200 for PVT ward upgrades/direct family boarder fee	R5 000 pppa, R950 pc, including a sub-limit of R1 200 for PVT ward upgrades/direct family boarder fee
Sub-limit Enhancer	Subject to OAL. Max R45 000 pc This option caters for all sub-limits	R40 000 pppa. Max R15 000 pc This option caters for all Sub-limits	-	R32 000 pppa. This benefit caters for all sub-limits
Specialised Scan Cover	MRI, CT, PET scan R7 500 pc max 2 pppa (in and out of hospital)	MRI, CT, PET scan R5 000 pc max 1 pppa (in and out of hospital)	-	-
Step-Down	R15 000 pdpa on-going treatment after an accident, stroke, cancer treatment, nurse care	-	-	-
Orthotist Benefit: Compression Stockings, Neck Brace, Sling, Moonboot, Crutches, Orthotic Brace)	R10 000 pppa, up to R2 500 pc	-	-	-



OUT-OF-HOSPITAL BENEFITS

Primary Care	R5 500 pppa, R850 pc (includes GP, virtual and midwives consultations)	-	-	-
Specialist Consultation Fee	R7 500 pppa, R1 500 pc	R5 000 pppa, R1 250 pc	-	R4 500 pppa, R1 200 pc
Casualty Benefit - After Hours (18:00 - 07:00) And All Saturdays, Sundays, And All Public Holidays	Sub-limit of R20 000 pppa Accident & Trauma Illness - 19yrs & older R2 500 pc Child Casualty Illness - 18yrs & younger R4 000 pc	Sub-limit of R15 000 pppa Accident & Trauma Illness - 19yrs & older R1 500 pc Child Casualty Illness - 18yrs & younger R3 000 pc	Sub-limit of R8 000 pppa Accident & Trauma Child Casualty Illness - 18yrs & younger R2 000 pc	Sub-limit of R10 000 pppa Accident & Trauma Child Casualty Illness - 18yrs & younger R2 750 pc
Preventative Care Cover	R8 500 Sub-limit pppa. R1 500 pc (Mammotome biopsy included)	R5 000 Sub-limit pppa. R1 000 pc (Mammotome biopsy included)	-	-
Appliance Benefit	R9 000 pppa	R6 500 pppa	R4 500 pppa, R1 500 pc	-
Trauma Counselling	R10 000 pppa (Available within 12-months after the traumatic event)	R6 000 pppa (Available within 12-months after the traumatic event)	R4 000 pppa (Available within 12-months after the traumatic event)	R8 000 pppa



CANCER BENEFITS

Cancer Co-payment Benefit	Subject to OAL	Subject to OAL	Subject to OAL, R24 500 pc.	Subject to OAL
Innovation Drug Benefit	Sub-limit of R17 000 pc	Sub-limit of R15 000 pc	-	-
Cancer Benefit - Boost	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL
Cancer Benefit - Breast Reconstruction	Up to 500% for affected breast, R40 000 pd for all activities related to the reconstruction of the non-affected breast.	Up to 500% for affected breast, R25 000 pd for all activities related to the reconstruction of the non-affected breast	-	-
Breast Reconstruction - Prophylactic Mastectomy	Up to breast reconstruction benefit availability	-	-	-
Artificial Prosthesis	Sub-limit of R4 000 per lifetime	-	-	-

THE FOLLOWING BENEFITS DO NOT FORM PART OF THE AGGREGATED OAL.



VALUE-ADDED BENEFITS

Gap Cover Premium Waiver	12-month period - Accidental death or total permanent disability	12-month period - Accidental death or total permanent disability	-	12-month period - Accidental death or total permanent disability
Medical Scheme Contribution Benefit	R6 600 pm for 6-months - Accidental death or total permanent disability	R4 500 pm for 6-months - Accidental death or total permanent disability	-	R4 400 pm for 6-months - Accidental death or total permanent disability
Accidental Death	All insured persons registered on the policy - R10 000. If as a result of a crime - R20 000	All insured persons registered on the policy - R9 000	-	-
Cancer Cover (Initial Diagnosis)	Lump sum of R35 000 (Stage 2), R40 000 (Stage 3), R42 000 (Stage 4)	Lump sum of R20 000 (Stage 2), R23 000 (Stage 3), R25 000 (Stage 4)	-	Lump sum R10 000 pd (Stage 2 onwards)
Sira'Go Baby	R2 750 per newborn	R2 000 per newborn	R2 000 per newborn	R2 000 per newborn
MedCare Cover	For all claims exceeding R12 000	For all claims exceeding R12 000	For all claims exceeding R12 000	For all claims exceeding R12 000

*pd - per dependant | pc - per claim | pm - per month | pp - per policy | pppa - per policy per annum | pa - per annum.
All benefit categories are per policy. Refer to Policy wording for full details and explanations. This document is for basic information only.