

Sanlam Gap

Sanlam Gap Cover Benefits & Rates 2025



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Sanlam Gap Comprehensive Key Benefits



Comprehensive Key Benefits 2025



Overall Annual Limit

Statutory limit of R210 580 per Insured party per annum.



Hospital Tariff Shortfalls

IN AND OUT OF HOSPITAL

An Additional six times (600%)

that of the Medical Scheme Tariff, subject to the overall annual limit.



Co-payments & Deductibles

IN AND OUT OF HOSPITAL

Any diagnostic procedures

that occurred during an insured event, both in and out of hospital which was funded from the risk/hospital benefit by your Medical Scheme. Subject to the overall annual limit.

**The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Comprehensive Key Benefits 2025



Penalty Co-payment

A maximum of **two events** are covered under this benefit Per Annum and up to a maximum amount of **R18 550 per event** or a percentage Penalty Co-payment that does not **exceed 30%**, for the voluntary use of a Hospital that is not part of a Hospital Network.



Shortfalls from Sub-limits

Charges relating to the service supplied has exceeded a relevant benefit sub-limit of the insured party's Medical Scheme plan type. **Limited to R66 400 per event.**

**The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Comprehensive Key Benefits 2025



Oncology Tariff Shortfalls

In respect of oncology and related treatment.

Full cover at an **Additional 500%** of the overall annual limit to a maximum of R210 580 per insured party per annum.



Oncology Sub-limits

Benefits relating to this clause will only be paid in respect of services, where the charges have exceeded the benefit sub-limit of the Insured Medical Scheme plan type. Unlimited subject to the overall annual limit.



Oncology Co-payments

The benefit payable is limited to the **20% Co-payment** applied once related costs have exceeded the specific threshold defined by the Medical Scheme.

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Comprehensive Key Benefits 2025



Innovative Oncology Medicines

Innovative Oncology Medicines approved by your Medical Scheme.

A value equal to the lesser of 25% of the total drug cost or **R14 250 per cycle** as it relates to Innovative Oncology Medicines.



Oncology Lump Sum

Benefit is limited to **R15 500 per insured party** over the policy lifetime. Per cancer type for the life of the Policy (a unique, new, primary source of cancer) from “Stage 2” or higher and excludes any claim which in any way relates to a cancer type previously identified and for which cover was granted.



Dental Reconstruction

Dental Reconstruction Surgery being required as a direct result of Accidental Harm or from Oncology treatment that occurred after the inception of this policy.

A maximum of **two events** are covered under this benefit, up to a maximum amount of **R49 900 per annum** less the amount paid by your Medical Scheme.



Major Affective Disorders

This Benefit will apply for services provided during a Hospital Episode for Mental Depression, where the charges relating to the service supplied have exceeded the Prescribed minimum benefit of 21 days by the Insured Party’s Medical Scheme. Subject to a maximum of **five days** to a limit of **R2 500 per day per Insured Party per Annum**.

**The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Sanlam Gap Comprehensive Additional Benefits



Additional Benefits 2024



Accidental Casualty

Subject to a maximum of R18 450 per event.

Cover for all services delivered in the casualty ward relating to an accident even if the costs are paid from the Medical Scheme Savings account or from your Hospital/Risk benefit.



Casualty Child Illness Benefit

After hours treatment for children under the age of 12 in an emergency situation. Subject to a maximum of **two events** per annum and a maximum of **R3 000 per event**.

Example: High Fever

- Accident – Bodily injury caused by violent, unintentional, external and physical means.
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Additional Benefits 2025



Family Booster

Lump sum benefit of **R16 400** is payable when a premature birth occurs.



- Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.
- Premature Birth – More than 41 days before the originally expected birth date of 40 weeks.



Additional Benefits 2025



Hospital Booster

Payable when the insured is admitted to a Hospital as a direct result of Accidental Harm or Premature Birth.

R480 per day from the 1st to the 13th day (inclusive).

R860 per day from the 14th to the 20th day (inclusive).

R1 700 per day from the 21st to the 30th day (inclusive).

A maximum of two Hospital episodes per family will attract benefits under this clause per annum, subject to an overall maximum benefit of R29 300 per insured party per annum. No benefit payable after Day 30.

- *Accident – Bodily injury caused by violent, unintentional, external and physical means.*
- *The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Additional Benefits 2025



Family Protector

The lump sum benefit is payable upon the Death or Permanent Disability of an insured party due to Accidental Harm.

Children below six years R20 000.

All other insured parties R30 000.



Medical Scheme & Gap Premium Waiver

A lump sum benefit is payable upon the Death or Permanent Disability of the policyholder due to Accidental Harm and where the policyholder is the principal member of the Medical Scheme.

Multiplied by **six months** and subject to an overall maximum limit of **R40 000**. This benefit is limited to one event over the policy lifetime.

- Accident – Bodily injury caused by violent, unintentional, external and physical means.
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