

EASY TO UNDERSTAND GAP OPTIONS COMPARISON

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

PREMIUMS

BENEFITS



**ULTIMATE
GAP COVER**



**PLUS
GAP COVER**



**GAP ASSIST
COVER**



**GAP CORE
COVER**



**GAP LITE
COVER**



**GAP ONLY
COVER**

	Age		Premium		Age		Premium		Age		Premium		Age		Premium		Age		Premium	
Individual	0-64	R532	65+	R779	0-64	R426	65+	R671	0-64	R366	65+	R588	0-64	R360	0-64	R289	65+	R369	0-64	R140
Family	0-64	R613	65+	R898	0-64	R490	65+	R766	0-64	R401	65+	R636	0-64	R415	0-64	R315	65+	R419	0-64	R186

R201 000 Overall Annual Limit Per Beneficiary Per Annum (from 1 April 2024)

	ULTIMATE GAP COVER	PLUS GAP COVER	GAP ASSIST COVER	GAP CORE COVER	GAP LITE COVER	GAP ONLY COVER
IN-HOSPITAL BENEFITS						
Gap Cover	Additional 500%	Up to 500%, Max 600%	Up to 500%, Max 600%	Up to 350% , Max 450%	Up to 250%, Max 350%	Up to 200%, Max 300%
Robotic surgery	R35 000	R15 000	-	R18 000	-	-
Co-payments and co-payments charged as a percentage	Subject to OAL	Subject to OAL	R12 000 p/c	Subject to OAL	R25 000 - R7 500 p/c	-
Penalty Fee Co-payments	R16 000 p/b	Max R10 500 p/c - 1 claim	Max R6 500 p/c - 1 claim	Max R11 500 p/c - 1 claim	Max 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	Subject to OAL	Subject to OAL
PMB Cover	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL
Hospital Account Shortfalls	Max R7 000 - R1 500 p/c, Private ward - R2 000 sub-limit	Max R4 500 - R950 p/c, Private ward - R1 000 sub-limit	Max R3 000 - R500 p/c, Private ward - R1 000 sub-limit	Max R 4 500 - R 950 p/c, Private ward - R 1 000 sub-limit	-	-
Sub-limit Enhancer	R35 000 p/c	R30 000 - R12 000 p/c	-	R26 000 - R13 000 p/c	-	-
Step-down	R11 000	-	-	-	-	-
OUT-OF-HOSPITAL BENEFITS						
Primary Care	Max R5 000 - R800 p/c (Consultation only)	-	-	-	-	-
In-Room/Day-to-Day Specialist Consultation Fee	Max R6 500 - R1 500 p/c	Max R5 000 - R1 000 p/c	-	-	-	-
Emergency Room Cover	R15 000 Accident & Trauma Illness - 9yrs & up R2 500 p/b, Child Emergency Illness - 8yrs & younger	R10 000 Accident & Trauma Illness - 9yrs & up R1 500 p/b, Child Emergency Illness - 8yrs & younger	R6 500 Accident & Trauma Child Emergency Illness - 8yrs & younger	-	R4 500 Accident & Trauma Child Emergency Illness - 8 yrs & younger	-
Preventative Care Cover	Max R8 500 - R1 350 p/c	Max R4 500 - R900 p/c	-	-	-	-
Appliance Benefit	R7 500	R5 500	R4 000 - R1 300 p/c	-	-	-
Trauma Counselling	R10 000	R6 000	R4 000	-	-	-
Accidental Dental	R10 000 - R2 500 per tooth	-	-	-	-	-
CANCER BENEFITS						
Cancer Co-payment Benefit	Subject to OAL	Subject to OAL	R20 000 p/c	Subject to OAL	-	-
Cancer Benefit - Boost	Subject to OAL	Subject to OAL	Subject to OAL	-	-	-
Cancer Benefit - Breast Reconstruction	Affected breast - up to 500% Unaffected breast - R40 000 (R4 000 - artificial prosthesis)	Affected breast - up to 500%, Unaffected breast - R25 000	-	-	-	-

The following benefits do not form part of the aggregated OAL.

	ULTIMATE GAP COVER	PLUS GAP COVER	GAP ASSIST COVER	GAP CORE COVER	GAP LITE COVER	GAP ONLY COVER
VALUE-ADDED BENEFITS						
Gap Cover Premium Waiver	6 months	6 months	6 months	-	-	-
Medical Scheme Premium Waiver	Max R5 500 p/m - 6 months	Max R4 000 p/m - 6 months	-	-	-	-
Accidental Death	Policyholder - R16 000, Adult - R11 000, Child - R6 000	Policyholder - R8 500, Adult - R5 500, Child - R3 000	-	-	-	-
Initial Cancer Diagnosis	R30 000 p/b	R18 000 p/b	-	-	-	-
Sira'Go Baby	R2 500 per newborn	R2 000 per newborn	R2 000 per newborn	R1 500 per newborn	R1 500 per newborn	-
MedCare Cover	PMB claims exceeding R9 000	PMB claims exceeding R9 000	PMB claims exceeding R9 000	PMB claims exceeding R9 000	PMB claims exceeding R9 000	PMB claims exceeding R9 000

* p/c - Per claim | p/b - Per beneficiary | p/m - Per month. All benefit categories are per policy. Refer to Policy Wording for full details and explanations. This document is for basic information purposes only. Premiums are reviewed and may be adjusted annually.

