

HealthGroup Strategic Review: Turnberry Gap Cover 2026 vs 2027 Benefit & Rate Guide

Product Provider: Turnberry Management Risk Solutions (Pty) Ltd (FSP No. 36571)

Underwriter: Lombard Insurance Company Limited (FSP No. 1596)

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1. Executive Summary & Market Drivers

Medical schemes continue to manage rising claims costs through strict cost-containment measures, including narrowed hospital networks, fixed procedural co-payments, and tighter sub-limits on internal prostheses and diagnostic scans.

During 2026, **Turnberry settled 55% of all hospital claim values**, with medical aids funding only 45%. Specialist private fees accounted for 68% of all gap claims paid, while hospital and procedural deductibles comprised 19%. Over the past eight years, cancer claim frequency across Turnberry's insured base has increased by 200%.

To counter these cost shifts, Turnberry has enhanced limits across its entire product portfolio for 2027.

2. Retail Premium Comparison (2026 vs 2027)

All premiums are inclusive of VAT. HealthGroup broker fees remain unchanged for 2027.

Standard Options (Premier, Optimal, Synergy, Med-Extend, Launch)

Product Option	Category	2026 Monthly Rate	2027 Monthly Rate	Adjustment
Premier	Family (<65 yrs)	R737	R810	+R73 (+9.9%)
	Family (65+ yrs)	R1 060	R1 161	+R101 (+9.5%)
	Individual (<65 yrs)	R538	R576	+R38 (+7.1%)
	Individual (65+ yrs)	R741	R800	+R59 (+8.0%)

Product Option	Category	2026 Monthly Rate	2027 Monthly Rate	Adjustment
	Premier Youth (<26 yrs)	R315	R337	+R22 (+7.0%)
Optimal	Family (<65 yrs)	R558	R600	+R42 (+7.5%)
	Family (65+ yrs)	R806	R870	+R64 (+7.9%)
Synergy	Family (<65 yrs)	R494	R545	+R51 (+10.3%)
	Family (65+ yrs)	R688	R750	+R62 (+9.0%)
Med-Extend	Family (<65 yrs)	R426	R443	+R17 (+4.0%)
	Family (65+ yrs)	R601	R658	+R57 (+9.5%)
Launch	Family (<65 yrs)	R185	R191	+R6 (+3.2%)
	Family (65+ yrs)	R320	R330	+R10 (+3.1%)

Dynamic Option (Age- & Dependant-Based Pricing)

Determined by the age of the oldest person insured on the policy. Extended family members cannot be added to Dynamic policies.

Age Band	Number of Dependants	2026 Monthly Rate	2027 Monthly Rate	Adjustment
Ages 0–29	0 Dependants	R180	R190	+R10 (+5.6%)
	1 Dependant	R330	R350	+R20 (+6.1%)
	2 Dependants	R500	R545	+R45 (+9.0%)
	3 Dependants	R600	R655	+R55 (+9.2%)
	4 Dependants	R700	R765	+R65 (+9.3%)
Ages 30–49	0 Dependants	R330	R350	+R20 (+6.1%)
	1 Dependant	R473	R500	+R27 (+5.7%)

Age Band	Number of Dependants	2026 Monthly Rate	2027 Monthly Rate	Adjustment
	2 Dependants	R605	R660	+R55 (+9.1%)
	3 Dependants	R715	R790	+R75 (+10.5%)
	4 Dependants	R825	R900	+R75 (+9.1%)
Ages 50–64	0 Dependants	R385	R420	+R35 (+9.1%)
	1 Dependant	R495	R540	+R45 (+9.1%)
	2 Dependants	R616	R675	+R59 (+9.6%)
	3 Dependants	R759	R830	+R71 (+9.4%)
	4 Dependants	R902	R985	+R83 (+9.2%)
Ages 65+	0 Dependants	R605	R660	+R55 (+9.1%)
	1 Dependant	R770	R830	+R60 (+7.8%)
	2 Dependants	R935	R1 024	+R89 (+9.5%)
	3 Dependants	R1 100	R1 200	+R100 (+9.1%)
	4 Dependants	R1 265	R1 380	+R115 (+9.1%)

Extended Family Member Rates (Per Person Monthly)

Applicable to dependants who do not meet the core family definition (e.g., parents, adult relatives).

Option	Age 26–64 (2026)	Age 26–64 (2027)	Age 65–79 (2026)	Age 65–79 (2027)	Age 80+ (2026)	Age 80+ (2027)
Premier	R189	R207	R613	R671	R781	R855
Optimal	R178	R195	R500	R548	R639	R700
Synergy	R176	R193	R495	R542	R632	R692

Option	Age 26–64 (2026)	Age 26–64 (2027)	Age 65–79 (2026)	Age 65–79 (2027)	Age 80+ (2026)	Age 80+ (2027)
Med-Extend	R163	R178	R616	R675	R787	R862
Launch	R44	R48	R76	R83	R115	R126

3. Comprehensive Benefit Comparison by Option

Premier Option

Turnberry's flagship policy covering medical shortfalls up to 600% of medical scheme tariff.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Medical Expense Shortfall	Up to 600% of tariff	Up to 600% of tariff	Maintained; covers surgeons, anaesthetists, and allied specialists.
Hospital & Scan Sub-Limits	R46 500 per admission	R50 000 per admission (+R3 500)	Covers shortfalls on internal prostheses, scopes, and robotic surgeries.
Non-DSP Hospital Penalty	R18 000 (Max 2 claims pfpa)	R19 000 (Max 3 claims pfpa) (+R1 000)	Expanded claims frequency relief when using non-network private facilities.
Accidental Casualty	R19 500 per event	R21 500 per event (+R2 000)	Emergency room trauma facility funding without depleting scheme savings.
Illness Casualty (After-Hours)	R5 500 per event (3 pfpa)	R6 000 per event (3 pfpa) (+R500)	Emergency visits (6pm–6am Mon–Fri, weekends, public holidays).
Out-of-Benefit Scans (MRI/CT)	R8 500 per event (2 pfpa)	R9 500 per event (2 pfpa) (+R1 000)	Advanced imaging cover when medical aid funds are fully exhausted.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Scope Co-Payment Cover	R6 500 per event (2 claims/insured)	R7 000 per event (2 claims/insured) (+R500)	Offsets deductibles on diagnostic gastroscopies and colonoscopies.
Innovative Cancer Drugs	R13 000 per claim	R14 000 per claim (+R1 000)	Offsets high-cost biologicals and immunotherapies.
Screening Scopes	R9 200 (1 every 5 years)	R10 000 (1 every 5 years) (+R800)	Preventative screening scopes per insured person.
In-Hospital Dental Sub-Limit	R37 000 per admission	R40 000 per admission (+R3 000)	Wisdom teeth, orthognathic, accidental maxillofacial, and oral cancer.
Dental Implants	R60 000 per family pa	R65 000 per family pa (+R5 000)	Maxillofacial reconstructive implants due to accident or oral cancer.
Child Basic Dental (<12 yrs)	R5 500 per family pa	R6 000 per family pa (+R500)	Medical expense shortfalls on basic dentistry for young children.
Trauma Step-Down Facility	R6 500 admission / R11 000 pfpa	R7 000 admission / R12 000 pfpa (+R1 000)	Physical rehabilitation step-down sub-limits post-accident.
Trauma Counselling Cover	R3 300 / consult; R8 500 pfpa	R3 600 / consult; R9 000 pfpa (+R500)	Mental health support following crime, critical illness, or bereavement.
Breast Cancer Reconstruction	R31 500 lifetime (unaffected)	R35 000 lifetime (unaffected) (+R3 500)	Symmetry reconstruction on unaffected breast (affected breast at 600%).

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Cancer Diagnosis Lump Sum	Stg 1: R8 000 Stg 2: R19 500 Stg 3: R27 500 Stg 4: R33 000	Stg 1: R8 500 Stg 2: R21 000 Stg 3: R30 000 Stg 4: R36 000	Increased cash payout upon first confirmed cancer diagnosis.
Scheme Contribution Waiver	R8 200/pm for 6 months	R9 000/pm for 6 months (+R800/pm)	Accidental death or permanent disability of contribution payer.
Personal Accident / Critical Illness	Acc: R37 000 CI: R14 700	Acc: R40 000 CI: R16 000	Payout per insured on accidental death/disability or CI death.

Optimal Option

Mid-to-high tiered shortfall protection covering up to 500% of medical scheme tariff.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Medical Expense Shortfall	Up to 500% of tariff	Up to 500% of tariff	Specialist, anaesthetist, radiology, and allied hospital shortfalls.
Hospital & Scan Sub-Limits	R36 000 adm / R75 000 pfpa	R39 000 adm / R80 000 pfpa (+R5 000)	Prostheses, scopes, scans, and robotic surgical sub-limits.
Non-DSP Hospital Penalty	R14 700 (1 claim pfpa)	R16 000 (2 claims pfpa) (+R1 300)	Frequency doubled to 2 claims per year for non-network hospitals.
Accidental Casualty	R13 000 per event	R14 000 per event (+R1 000)	Emergency casualty trauma care per insured.
Illness Casualty (After-Hours)	R5 500 per event (2 pfpa)	R6 000 per event (2 pfpa) (+R500)	Emergency clinic visits during after-hours periods.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Out-of-Benefit Scans (MRI/CT)	R7 500 per event (2 pfpa)	R8 000 per event (2 pfpa) (+R500)	Advanced imaging when medical scheme has no benefit available.
Scope Co-Payment Cover	R6 500 per event (2 claims/insured)	R7 000 per event (2 claims/insured) (+R500)	Offsets scheme copayments on scoping procedures.
Innovative Cancer Drugs	R13 000 per claim	R14 000 per claim (+R1 000)	Novel cancer therapies and biological infusions.
Screening Scopes	R7 000 (1 every 5 years)	R7 500 (1 every 5 years) (+R500)	Preventative scoping per insured person.
Dental Sub-Limit & Implants	R26 000 adm / R50 000 pfpa	R28 500 adm / R53 000 pfpa (+R3 000)	Impacted wisdom teeth, oral cancer, and trauma reconstructive work.
Child Basic Dental (<12 yrs)	R4 400 per family pa	R5 000 per family pa (+R600)	Basic dental shortfall relief for children 12 and under.
Trauma Counselling Cover	R3 300 / consult; R7 500 pfpa	R3 600 / consult; R8 000 pfpa (+R500)	Trauma counseling support consultations.
Breast Cancer Reconstruction	R24 000 lifetime (unaffected)	R26 000 lifetime (unaffected) (+R2 000)	Symmetry reconstruction on unaffected breast (affected breast at 500%).
Scheme Contribution Waiver	R8 200/pm for 6 months	R9 000/pm for 6 months (+R800/pm)	Accidental death or permanent disability of contribution payer.
Personal Accident / Critical Illness	Acc: R21 000 CI: R10 500	Acc: R23 000 CI: R11 500	Lump sum protection per insured.

Dynamic Option

Flexible, transparent pricing based on age and dependants.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Medical Expense Shortfall	Up to 500% of tariff	Up to 500% of tariff	In-hospital doctor and specialist shortfalls.
Co-Payment Cover	R25 000 per claim	Subject to Overall Annual Limit (OAL)	Major enhancement: Fixed per-claim cap removed; now covered up to OAL.
Non-DSP Hospital Penalty	R10 000 (1 claim pfpa)	R11 000 (1 claim pfpa) (+R1 000)	Non-network hospital penalty reimbursement.
Hospital Sub-Limits	R20 000 per family pa	R22 000 per family pa (+R2 000)	Internal prostheses and specialised scan sub-limits.
Accidental Casualty	R10 000 (1 claim pfpa)	R11 000 per family pa (+R1 000)	Out-of-hospital trauma casualty protection.
Illness Casualty (After-Hours)	R2 000 per event (2 pfpa)	R2 200 per event (2 pfpa) (+R200)	After-hours emergency room visits.
Scope Co-Payments	R6 500 (2 claims pfpa)	R7 000 (2 claims pfpa) (+R500)	Endoscopic procedure co-payments.
Out-of-Benefit Scans (MRI/CT)	R5 000 (1 claim pfpa)	R5 500 (1 claim pfpa) (+R500)	Specialized imaging when scheme covers R0.
Trauma Counselling Cover	R2 000 / consult; R8 000 pfpa	R2 200 / consult; R9 000 pfpa (+R1 000)	Trauma sessions with registered therapists.
Medical Scheme Contribution Waiver	Not Included	Up to R9 000/pm for 6 months	New added benefit for 2027.
Gap Premium Waiver	Not Included	12 Months Policy Premium Waiver	New added benefit for 2027.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Personal Accident Benefit	Not Included	R10 000 per insured	New added benefit for 2027.

Synergy Option

Balanced family cover matching common medical shortfall risks.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Medical Expense Shortfall	Up to 500% of tariff	Up to 500% of tariff	In-hospital doctor and specialist shortfalls.
Hospital & Scan Sub-Limits	R36 000 adm / R75 000 pfpa	R38 000 adm / R77 000 pfpa (+R2 000)	Internal prostheses and scan sub-limit relief.
Non-DSP Hospital Penalty	R11 500 (1 claim pfpa)	R12 500 (1 claim pfpa) (+R1 000)	Non-DSP facility deductible reimbursement.
Accidental Casualty	R13 000 per event	R14 000 per event (+R1 000)	Trauma room facility funding.
Illness Casualty (After-Hours)	R4 400 per event (2 pfpa)	R4 800 per event (2 pfpa) (+R400)	After-hours illness casualty visits.
Out-of-Benefit Scans (MRI/CT)	R6 000 (1 claim pfpa)	R6 500 (1 claim pfpa) (+R500)	Scans when no medical aid benefit exists.
Scope Co-Payment Cover	R6 500 per event (2 claims/insured)	R7 000 per event (2 claims/insured) (+R500)	Diagnostic scope deductibles.
Dental Sub-Limit & Implants	R26 000 adm / R50 000 pfpa	R28 500 adm / R53 000 pfpa (+R3 000)	Wisdom teeth and accidental/oral cancer implants.
Child Basic Dental (<12 yrs)	R3 300 per family pa	R3 600 per family pa (+R300)	Basic dental shortfall relief for young children.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Trauma Counselling Cover	R3 300 / consult; R6 500 pfpa	R3 600 / consult; R7 000 pfpa (+R500)	Registered trauma counseling consultations.
Scheme Contribution Waiver	R8 200/pm for 6 months	R9 000/pm for 6 months (+R800/pm)	Medical aid contribution protection.
Personal Accident Benefit	R14 500 per insured	R16 000 per insured (+R1 500)	Accidental death or disability payout.

Med-Extend Option

Designed to cover specialist shortfalls and medical scheme excluded procedures.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Medical Expense Shortfall	Up to 300% of tariff	Up to 300% of tariff	Scheme-approved in-hospital procedures.
Co-Payment Cover	R7 000 (2 claims pfpa)	R7 500 (2 claims pfpa) (+R500)	Upfront hospital and admission co-payments.
Casualty (Accident & Illness)	R5 000 per family pa	R5 500 per family pa (+R500)	Combined emergency accident/illness facility visits.
Out-of-Benefit Scans (MRI/CT)	R6 000 (1 claim pfpa)	R6 500 (1 claim pfpa) (+R500)	Diagnostic MRI/CT imaging.
Scheme Contribution Waiver	R8 200/pm for 6 months	R9 000/pm for 6 months (+R800/pm)	Protects family scheme contributions.
MedBoost Benefit (Claim-Free)	3 yrs: R3 800 4 yrs: R4 900	3 yrs: R4 000 4 yrs: R5 200	Lump-sum cash payout when undergoing a Defined Procedure after claim-free years.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
	5 yrs: R6 000 5+ yrs: R7 000	5 yrs: R6 300 5+ yrs: R7 500	

Med-Extend Defined Procedures Schedule (Scheme-Excluded Surgeries)

Pays when your medical scheme completely excludes the procedure.

Defined Procedure	2026 Benefit Limit	2027 Enhanced Limit	Adjustment
Arthroscopic Surgery	R81 700	R85 000	+R3 300
Back or Neck Surgery	R81 700	R85 000	+R3 300
Bunion Surgery	R24 000	R26 000	+R2 000
Cochlear / Auditory Brain Implants	R103 000	R110 000	+R7 000
Impacted Teeth (<21 years)	R24 000	R26 000	+R2 000
Accidental Reconstructive Dental	R103 000	R110 000	+R7 000
Functional Nasal Surgery	R34 700	R37 000	+R2 300
Joint Replacement Surgery	R71 000	R75 000	+R4 000
Knee / Shoulder Surgery	R39 000	R42 000	+R3 000
Non-Cancerous Breast Conditions	R30 000	R32 000	+R2 000
Oesophageal Reflux & Hiatus Hernia	R76 500	R80 000	+R3 500
Removal of Varicose Veins	R30 500	R33 000	+R2 500
Skin Disorders / Benign Growths	R30 500	R33 000	+R2 500

Defined Procedure	2026 Benefit Limit	2027 Enhanced Limit	Adjustment
Endoscopic Procedures	R9 200	R11 000	+R1 800
Adenoids, Tonsils & Grommets	R16 500	R18 000	+R1 500

Launch Option

Cost-effective core shortfall protection covering up to 350% of medical scheme tariff.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Individual Client Impact
Medical Expense Shortfall	Up to 350% of tariff	Up to 350% of tariff	Essential specialist and surgeon private tariffs.
Co-Payment Cover	R4 400 (1 claim pfpa)	R5 000 (1 claim pfpa) (+R600)	Upfront hospital admission deductibles.
Accidental Casualty	R7 700 per event	R8 500 per event (+R800)	Out-of-hospital trauma facility expenses.
Scheme Contribution Waiver	R8 200/pm for 6 months	R9 000/pm for 6 months (+R800/pm)	Medical aid contribution security.
Dental Shortfalls	Up to 350% of tariff	Up to 350% of tariff	Impacted wisdom teeth and accidental oral surgery.

4. Policyholder Rules, Dependants & Operational Standards

Core Family Eligibility

- **Spouses:** A single policy covers spouses, even when registered on different medical schemes.
- **Child Dependants:** Children are covered under the family premium up to age 26, provided they are registered on the scheme of either spouse. Full-time students on their own membership qualify with proof of study.
- **Disabled Children:** Dependent children over 26 who are mentally or physically disabled remain covered indefinitely at no added cost.
- **Newborns:** Must be added within 90 days of birth to join without waiting periods.

Value-Added Benefits

- **Complimentary International Travel Cover:** R5 million medical emergency cover via Santam Travel Insurance for trips up to 90 consecutive days (requires 48-hour pre-departure notice; preferential top-up rates available under age 69).

Underwriting & Waiting Periods

- **General Waiting Period:** 3 months applies to all benefits, waived for accidents. If the gap policy starts on the same day as the medical scheme, the 3-month period is waived for Medical Expense Shortfall Cover.
- **Pregnancy & Childbirth:** 10-month waiting period.
- **Specific Pre-Existing Conditions:** 12-month waiting period on joint/muscular-skeletal treatments, scopes, hernia, cataracts, tonsillectomy, hysterectomy, endometriosis, and cancer.

Claims Submission Standards

- **Notice Window:** 5 months from the treatment date to notify Turnberry of a pending claim.
- **Documentation Window:** 90 days from the request date to supply any outstanding documentation.
- **Turnaround:** Valid claims submitted with complete doctor invoices, detailed hospital bills, and medical scheme remittance statements are settled within Turnberry's 2-day operational benchmark (maximum 10 working days). Claims are paid directly to the policyholder.

5. HealthGroup Recommendation

HealthGroup fully endorses Turnberry as a preferred gap cover partner for 2027. Their management accessibility, streamlined claims operations, and market-leading risk settlement performance make Turnberry a reliable choice for individual and family medical shortfall protection.

Unless your personal circumstances or medical scheme plan have changed, **we strongly advise maintaining your existing Turnberry policy for the 2027 benefit year.**

Prepared by:

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