

GAP COVER PRODUCT OPTIONS

Section A – Medical Expense Shortfall Cover			
Medical Expense Shortfalls Covered	Universal	Essential	Optimal
In-hospital	Up to 500% (5 times) of the medical aid tariff	Up to 300% (3 times) of the medical aid tariff	Up to 400% (4 times) of the medical aid tariff
Pre- or Post-surgery Specialist Consultation R2 800 limit per individual, one claim per year	✓	X	X
Out-of-hospital ±50 procedures incl CT, PET and MRI scans	Up to 500% (5 times) of the medical aid tariff	Up to 300% (3 times) of the medical aid tariff	Up to 400% (4 times) of the medical aid tariff
General Co-payments	✓	✓	✓
Non-network Co-Payments R12 400 limit, one claim per policy per year	✓	X	✓
MRI, PET and CT Scans in Excess of Medical Aid Sub-limit – R3 400 limit	✓	X	✓
Casualty Facility Treatment for Injury in an Accident – R23 600 limit	✓	✓	✓

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Medical Expense Shortfalls Covered	Universal	Essential	Optimal
Casualty Facility Emergency Treatment for children under 11 R2 650 limit	✓	✓	X
Internal Prosthesis and Artificial Joints R41 000 limit	✓	X	✓
Robotic Medical Procedures R35 000 limit	✓	✓	✓
Oncology Treatment Programme Co-payments 25% max co-payment of costs of treatment	✓	X	X
Oncology Treatment in Excess of Medical Aid Cancer Limit 20% of the continued treatment costs	✓	X	X
Cosmetic Breast Reconstruction R25 600 limit	✓	X	X

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Section B – Health Insurance Cover

Health Insurance Benefit	Universal	Essential	Optimal
Enhanced Cancer Cover R30 000 on first diagnosis	✓	X	X
Accidental Dentistry Cover R24 000 limit, R3 400 per tooth	✓	✓	✓
Accidental Death and Permanent Disability Cover - R50 000	✓	✓	✓
Trauma Counselling Cover R840 per session, R28 200 per year	✓	✓	✓
Medical Aid and Gap Cover - Premium Waiver Cover R116 000 limit, age 65	✓	✓	✓

Please refer to the 2024 Gap Cover brochure for the full benefit descriptions, terms and conditions.

PREMIUMS 2024

	Universal	Essential	Optimal
COVER FOR INDIVIDUALS			
Younger than 35	R506 pm (5.8% increase)	R372 pm (6.0% increase)	R239 pm (6.2% increase)
Younger than 55	R506 pm (5.8% increase)	R372 pm (6.0% increase)	
55 – 64	R646 pm (6.7% increase)	R468 pm (6.5% increase)	
Older than 65	R770 pm (8.5% increase)	R548 pm (5.3% increase)	
COVER FOR FAMILIES			
Where all lives insured are younger than 65.	R646 pm (6.7% increase)	R468 pm (6.5% increase)	
Where one or more lives insured are older than 65.	R770 pm (8.5% increase)	R548 pm (5.3% increase)	

*Premiums will be revised annually and be effective from 1 January each year.

OPTIONAL GAP COVER BENEFIT

EXTENDED CANCER COVER

- ✓ Policyholders can extend their oncology cover at an affordable & competitive premium.
- ✓ Benefit of R120 000 or R240 000 on first time cancer diagnosis.
- ✓ Covers the policyholder and medical aid dependants insured under the policy.
- ✓ Excludes skin cancer, 12-month pre-existing condition exclusion and a 6-month waiting period.
- ✓ Cover continues until the insured's 65th birthday.

Extended Cancer Cover Amount	Monthly Premium
R120 000	R112
R240 000	R186

Premiums are valid for 2024 and may increase on 1 Jan 2025.

2024 BENEFIT LEVEL INCREASES

Medical Expense Shortfalls and Co-payment Benefits:	Cover Limit: 2023	Cover Limit: 2024
Non-DSP Co-Payment	R11 600	R12 400
MRI, CT, PET Scan Sublimit	R3 200	R3 400
Casualty Facility Treatment for Accidental Injury	R22 100	R23 600
Casualty Facility Emergency Treatment (children >11)	R2 500	R2 650
Internal Prothesis and Artificial Joints	R38 500	R41 000
Robotic Procedures	R33 000	R35 000
Oncology: Cosmetic Breast Reconstruction	R24 000	R25 600
Health Insurance Benefits	Cover Limit: 2023	Cover Limit: 2024
Accidental Dentistry	R22 500 (R3 200 per tooth)	R24 000 (R3 400 per tooth)
Trauma Counselling	R26 500 (R800 per session)	R28 200 (R840 per session)
Medical Aid and Gap Cover Premium Waiver	R110 000	R116 000