

HealthGroup Strategic Review: Dis-Chem Gap Cover 2026 vs 2027 Benefit & Rate Guide

Product Provider: Dis-Chem Gap

Administrator: Kaelo Risk (Pty) Ltd (FSP No. 36931)

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1. Executive Summary & Strategic Overview

Rising specialist private fees, expanding procedural deductibles, and tighter oncology co-payments continue to create substantial financial exposure for medical scheme members. Dis-Chem Gap's 2027 renewal addresses these cost drivers through strategic limit increases on high-cost claims, the introduction of cancer sub-limit cover on the entry tier, and an expanded scope of out-of-hospital protection.

- **Overall Annual Limit (OAL) Expansion:** The statutory Demarcation OAL across all Core Benefits increases from R219 845 to **R233 035** per insured party per annum.
- **Oncology Enhancement:** Medical scheme oncology co-payment funding increases from 20% to **30%** across both Base and Summit options. On the Summit plan, the First-Time Cancer Diagnosis lump sum increases from R15 000 to **R25 000**, and Innovative Oncology Medicine coverage doubles from 25% (max R15 100) to **50% of total drug cost (max R25 500)**.
- **New Base Plan Cancer Benefits:** The Base plan significantly broadens its clinical scope by introducing dedicated **Oncology Tariff Shortfalls (up to 500%)** and **Oncology Sub-Limits** up to the OAL.
- **New Breast Cancer Symmetry Benefit:** Summit introduces a new recovery benefit offering either **up to R44 000 for symmetry reconstruction of the non-affected breast**, or **up to R4 500 per annum for a breast prosthesis**.
- **Out-of-Hospital Consultations:** Out-of-Hospital Tariff Shortfalls on Base and Summit now explicitly cover specialist consultations alongside outpatient procedures (up to 500% on Base; up to 600% on Summit), provided the medical scheme funds a portion from risk or hospital benefits.
- **Transparent VAS Pricing Structure:** The monthly premium schedule separates the pure-risk premium from the integrated **R55 Value-Added Services (VAS)** fee. The R55 VAS applies once per policy on the principal member, unlocking 24/7 AskNelson psychological and trauma counseling, financial/legal advisory services, and Dis-Chem Better Rewards discounts.

2. Retail Premium Comparison (2026 vs 2027)

All premiums reflect monthly rates inclusive of VAT. Pure risk rates exclude the R55 VAS fee. The R55 VAS fee is charged once per policy on the principal member's premium; adult and child dependants carry no VAS charge and reflect pure risk only.

Base Plan

Category / Age Band	Beneficiary Role	2026 Premium (Excl. VAS)	2027 Premium (Excl. VAS)	Pure Risk Increase (%)	2027 VAS Fee	2027 Total Premium (Incl. VAS)
< 18 Years	Child Dependant	R26	R28	+7.7%	R0	R28
18 – 39 Years	Principal Member	R164	R174	+6.1%	R55	R229
	Adult Dependant	R90	R97	+7.8%	R0	R97
	Child Dependant (Up to 26)	R37	R41	+10.8%	R0	R41
40 – 49 Years	Principal Member	R206	R219	+6.3%	R55	R274
	Adult Dependant	R112	R119	+6.3%	R0	R119
50 – 59 Years	Principal Member	R270	R286	+5.9%	R55	R341
	Adult Dependant	R148	R157	+6.1%	R0	R157
60+ Years	Principal Member	R331	R353	+6.6%	R55	R408
	Adult Dependant	R212	R229	+8.0%	R0	R229

Summit Plan

Category / Age Band	Beneficiary Role	2026 Premium (Excl. VAS)	2027 Premium (Excl. VAS)	Pure Risk Increase (%)	2027 VAS Fee	2027 Total Premium (Incl. VAS)
< 18 Years	Child Dependant	R43	R51	+18.6%	R0	R51
18 – 39 Years	Principal Member	R245	R265	+8.2%	R55	R320
	Adult Dependant	R137	R166	+21.2%	R0	R166
	Child Dependant (Up to 26)	R57	R71	+24.6%	R0	R71
40 – 49 Years	Principal Member	R279	R310	+11.1%	R55	R365
	Adult Dependant	R159	R176	+10.7%	R0	R176
50 – 59 Years	Principal Member	R333	R356	+6.9%	R55	R411
	Adult Dependant	R198	R218	+10.1%	R0	R218
60+ Years	Principal Member	R456	R488	+7.0%	R55	R543
	Adult Dependant	R304	R337	+10.9%	R0	R337

3. Detailed Benefit Schedule (2026 vs 2027)

Summit Plan

Comprehensive medical shortfall protection covering procedural co-payments, advanced sub-limits, biological cancer therapies, and after-hours casualty.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Member Operational Impact
Overall Annual Limit (OAL)	R219 845 per insured pa	R233 035 per insured pa	Statutory ceiling applied across all Core Benefits.
In-Hospital Tariff Shortfalls	Up to additional 600% of tariff	Up to additional 600% of tariff	Specialist balance billing, surgeons, anaesthetists, and PMBs.
Out-of-Hospital Shortfalls	Up to 600% (procedures only)	Up to 600% (procedures & consults)	Expanded: Specialist consultations now covered if funded from scheme risk.
Co-Payments & Deductibles	Fixed Rand amounts up to OAL	Fixed Rand amounts up to OAL	Full shortfall protection on diagnostic and surgical deductibles.
Non-Network Penalty Co-Pay	Up to 30% penalty; max R19 660 (2 pfpa)	Up to 30% penalty; max R19 660 (2 pfpa) <i>(Summary cites R19 880)</i>	Reimburses penalties for voluntary use of non-network hospitals.
Shortfalls from Sub-Limits	R68 370 per event	R68 370 per event	Internal prostheses, specialised radiology, and scopes exceeding sub-limits.
Oncology Co-Payments	Up to 20% co-payment	Up to 30% co-payment (+10%)	Offsets scheme cancer co-payments once benefit thresholds are breached.
Oncology Tariff Shortfalls	Up to additional 500% of tariff	Up to additional 500% of tariff	Shortfall relief for registered oncologists in- and out-of-hospital.
Oncology Sub-Limits	Difference covered up to OAL	Difference covered up to OAL	Funds cancer treatment costs exceeding scheme annual limits.
Innovative Oncology Medicine	Lesser of 25% or R15 100	Lesser of 50% or R25 500 (+R10 400)	Novel immunotherapies and

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Member Operational Impact
			biological oncology shortfall cover.
First-Time Cancer Diagnosis	R15 000 (Stage 2 or higher)	R25 000 (Stage 2 or higher) (+R10 000)	Lump sum payout upon first confirmed cancer diagnosis.
Breast Cancer Reconstruction (Non-Affected Breast)	Not Included	Up to R44 000 for surgery OR up to R4 500 pa for prosthesis	New Benefit: Symmetry reconstruction on unaffected breast post-mastectomy.
Dental Reconstruction	R49 900 pfpa (Max 2 events)	R49 900 pfpa (Max 2 events)	Maxillofacial surgery resulting from accidental injury or cancer therapy.
Accidental Casualty	R19 550 per event	R19 550 per event	Outpatient emergency room trauma and accident care.
Child Illness Casualty (<12 yrs)	R3 300 per event (Max 2 pfpa)	R3 500 per event (Max 2 pfpa) (+R200)	After-hours emergency room visits (18:00–08:00 & weekends).
Casualty Emergency (13+ yrs)	R2 600 per event (Max 1 pfpa)	R2 700 per event (Max 1 pfpa) (+R100)	After-hours illness emergency visits for adults and teens.
Hospital Booster	R480 / R860 / R1 700 per day (Max R29 300 pa)	R480 / R860 / R1 700 per day (Max R29 300 pa)	Daily hospital cash payout for accidents or premature births.
Family Booster (Premature)	R15 900 agreed benefit	R15 900 agreed benefit	Lump sum benefit for premature births 41+ days early.
Family Protector	R20 000 (<6 yrs) R30 000 (Others)	R20 000 (<6 yrs) R30 000 (Others)	Accidental death or permanent disability benefit.
Medical Scheme Waiver	6 months contributions (Max R35 500)	6 months contributions (Max R35 500)	Protects medical scheme contributions upon accidental death/disability.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit	Member Operational Impact
Gap Premium Waiver	6 months policy premiums waived	6 months policy premiums waived	Waives policy premiums upon accidental death/disability.

Base Plan

Core shortfall protection covering in-hospital specialist balance billing, sub-limits, and new oncology provisions.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit PDF	Member Operational Impact
Overall Annual Limit (OAL)	R219 845 per insured pa	R233 035 per insured pa	Statutory ceiling across all Core Benefits.
In-Hospital Tariff Shortfalls	Up to additional 500% of tariff	Up to additional 500% of tariff	Specialist and surgeon balance billing up to 500%.
Out-of-Hospital Shortfalls	Up to 500% (procedures only)	Up to 500% (procedures & consults)	Enhanced: Outpatient specialist consultations now covered if funded from risk.
Shortfalls from Sub-Limits	R34 450 per admission	R34 450 per admission	Internal prostheses and specialised scan sub-limits.
Oncology Tariff Shortfalls	Not Covered	Up to additional 500% of tariff	New Benefit: Covers shortfalls for approved oncology specialists.
Oncology Sub-Limits	Not Covered	Included up to OAL	New Benefit: Covers cancer treatment costs exceeding scheme oncology limits.
Oncology Co-Payments	Not Covered / Scheme specific	Up to 30% co-payment covered	Covers co-payments imposed once scheme threshold is exceeded.

Benefit Category	2026 Benefit Limit	2027 Enhanced Limit PDF	Member Operational Impact
Dental Reconstruction	R45 700 pfpa (Max 2 events)	R45 700 pfpa (Max 2 events)	Surgery required due to accidental injury or cancer treatment.
Hospital Booster	R412 / R803 / R1 555 per day (Max R28 500 pa)	R412 / R803 / R1 555 per day (Max R28 500 pa)	Daily cash benefit from day 1 for accident or premature birth.
Family Protector	R20 000 (<6 yrs) R28 000 (Others)	R20 000 (<6 yrs) R28 000 (Others)	Accidental death or permanent disability payout.
Medical Scheme Waiver	6 months contributions (Max R35 500)	6 months contributions (Max R35 500)	Premium protection following accidental death/disability.
Gap Premium Waiver	6 months policy premiums waived	6 months policy premiums waived	Policy premiums waived following accidental death/disability.

4. Operational Rules, Dependants & Claims Standards

- **Single Policy for Split Medical Aids:** Immediate family members (principal, spouse, and eligible children) are covered under one Dis-Chem Gap policy, even when registered on different medical schemes.
- **Child Dependant Rules:** Children remain eligible under child rates up to age 26. Full-time students and permanently disabled children remain covered beyond 26 with proper supporting proof.
- **Adult Special Dependants (Parents & Grandchildren):** Parents and grandchildren can only be added to the policy if they are formally registered dependants on the policyholder's medical scheme membership.
- **Underwriting & Waiting Periods:** Standard underwriting consists of a **3-month General Waiting Period** and a **12-month Condition-Specific Waiting Period** (both waived for accidental injury).
- **Switching From Another Provider:** If moving from an active gap cover policy with less than 90 days break in cover, completed waiting periods are completely waived, and unexpired periods transfer across seamlessly.
- **Newborns and Marriages:** Newborn infants and new spouses must be registered with Kaelo within **90 days** of birth or marriage to join with zero waiting periods.
- **Claims Protocols:** Written claims must be submitted within **6 months** from the end of the insured event. Properly submitted claims with doctor statements, hospital accounts, and medical scheme remittances are processed and settled within **7 to 14 working days**.

5. HealthGroup View

Dis-Chem Gap's 2027 product enhancements represent a substantial clinical upgrade. When isolating pure risk from the R55 VAS fee, the Base plan delivers exceptional cost stability with underlying premium inflation contained between **5.9% and 6.6%** for adult members, while unlocking dedicated oncology shortfalls and out-of-hospital specialist consultations.

Summit provides industry-leading cover for high-cost cancer cases, raising first-diagnosis lump sums to R25 000 and biological drug funding to R25 500.

HealthGroup fully endorses **retaining existing Dis-Chem Gap policies for the 2027 benefit year**. Members currently on Base who anticipate elective surgeries involving co-payments or higher oncology risks should consult with us regarding an upgrade to Summit.