










## GAP COVER RANGE | ENHANCEMENTS & CHANGES

- The **average premium increase** across all **Gap Cover** options is **8.7%**.
- Existing **2023** policies will receive the applicable benefit enhancements on **1 January 2024**, when the new benefit year starts.
- The earliest cover start date on a **2024 option** is **1 November 2023**.
- MERIDIAN<sup>400</sup>**, meaning “middle” in Latin, is added to our individual product range. This option offers a **400% Gap Benefit** for in-hospital medical expense shortfalls, admission and procedure co-payments, internal prosthetic devices and scans, cancer treatment, casualty visits for accidents and illness, and trauma counselling.
- CORPORATE NOVA<sup>500</sup>**, meaning “new” in Latin, is added to our corporate product range. This option offers a **500% Gap Benefit** for in-hospital medical expense shortfalls, admission and procedure co-payments, internal prosthetic devices, cancer treatment and casualty visits for accidents.
- Inactive options, namely **EDGE<sup>200</sup>**, **COMPACT<sup>200</sup>**, **BASE<sup>500</sup>**, **CO-EVOLUTION<sup>500</sup>**, **G-FORCE<sup>500</sup>**, **SENIOR<sup>500</sup>**, **HOSPITAL OPTIMISER**, **ACCESS OPTIMISER PLUS<sup>200</sup>** and **ACCESS OPTIMISER PLUS<sup>500</sup>**, don't receive enhancements, except for the increase in the Overall Policy Limit.
- Benefit enhancements and changes apply to individual and corporate options.

	COMPACT <sup>300</sup>	ELITE <sup>500</sup>
<b>OVERALL POLICY LIMIT (OPL)</b>	Limit increased from R 185 837 to R 198 660 per insured person per year effective 1 June 2023. Another increase can be expected 1 April 2024 or when published by the Regulator.	
<b>KEY BENEFITS SUBJECT TO THE OPL</b>		
 <b>CO-PAYMENT BENEFIT</b>		
<b>ADMISSION AND PROCEDURE CO-PAYMENTS</b>	Benefit limit increased from R 15 000 to <b>R 20 000</b> per policy	Unchanged
<b>PENALTY CO-PAYMENTS</b>	Benefit limit increased from R 6 500 to <b>R 10 000</b> per policy	Benefit limit increased from R 13 000 to <b>2 co-payments up to R 15 000</b> per co-payment
 <b>DENTAL COVER</b>		
Dental procedures due to accidents or cancer treatment	Benefit limit increased from R 16 000 to <b>R 32 000</b> per policy	Benefit limit increased from R 24 000 to <b>R 48 000</b> per policy
 <b>SUB-LIMIT BENEFIT</b>		
<b>INTERNAL PROSTHETIC DEVICES</b>	Benefit limit increased from R 20 000 to <b>R 30 000</b> per person per event	Benefit limit increased from R 30 000 to <b>R 40 000</b> per person per event
 <b>CASUALTY BENEFIT</b>		
<b>ILLNESS EVENTS INDIVIDUALS 11 YEARS OR OLDER</b>	⊗	New category added for after-hour illness events for individuals <b>11 years or older</b> of <b>R 1 500</b> per policy
 <b>PREVENTATIVE CARE BENEFIT</b>	⊗	Benefit limit increased from R 1 300 to <b>R 1 600</b> per policy and <b>child immunisations</b> formulary removed
<b>BENEFIT NOT SUBJECT TO THE OPL</b>		
<b>LIFESTYLE BENEFIT</b>		
 <b>EXTRA HIGH SCHOOL LEARNING SUPPORT</b>	Will be discontinued effective <b>1 January 2024</b>	

## OPTIMISER RANGE | ENHANCEMENTS & CHANGES

	ACCESS OPTIMISER	ACCESS CO-PAY PLUS <sup>300</sup>
<b>OVERALL POLICY LIMIT (OPL)</b>	Limit increased from R 185 837 to R 198 660 per policy per year effective 1 June 2023. Another increase can be expected 1 April 2024 or when published by the Regulator. Per policy limitation changed to per insured person on 2024 policies.	
<b>KEY BENEFITS SUBJECT TO THE OPL</b>		
 <b>DENTAL COVER</b>		
Dental procedures due to accidents or cancer treatment	⊗	Benefit limit increased from R 16 000 to <b>R 32 000</b> per policy
 <b>ACCESS BENEFIT</b>	Benefit limits for each listed procedure increased by <b>R 5 000</b> per person	Benefit limits for each listed procedure increased by <b>R 5 000</b> per person
 <b>LIMITED PAYOUT BENEFIT</b>	Limited Payout Benefit has been removed from the <b>ACCESS BENEFIT</b>	Limited Payout Benefit has been removed from the <b>ACCESS BENEFIT</b>

**2023 vs 2024 INDIVIDUAL GAP COVER PRODUCT RANGE PREMIUM OVERVIEW**

**ACTIVE OPTIONS  
PREMIUM OVERVIEW**

OPTIONS	ENTRY AGES	2023		2024	
		PREMIUMS		PREMIUMS	
		INDIVIDUALS	FAMILIES	INDIVIDUALS	FAMILIES
COMPACT <sup>300</sup>	64 or Younger	R 276	R 334	R 301	R 364
	65+	R 527		R 574	
MERIDIAN <sup>400</sup>	35 or Younger	-		R 228	⊗
	Between 36 and 64	-		R 292	⊗
	64 or Younger	-		⊗	R 292
	65+	-		R 636	
ELITE <sup>500</sup>	64 or Younger	R 404	R 496	R 438	R 538
	65+	R 656	R 801	R 712	R 869
ACCESS OPTIMISER	64 or Younger	R 167		R 179	
	65+	R 223		R 239	
ACCESS CO-PAY PLUS <sup>300</sup>	64 or Younger	R 344		R 368	
	65+	R 457		R 489	

**INACTIVE OPTIONS  
PREMIUM OVERVIEW**

OPTIONS	AGE	2023		2024	
		PREMIUMS		PREMIUMS	
		INDIVIDUALS	FAMILIES	INDIVIDUALS	FAMILIES
EDGE <sup>200</sup>	18 - 27	R 140	⊗	R 152	⊗
	28 - 64	R 252	⊗	R 273	⊗
	65+	R 419	⊗	R 455	⊗
COMPACT <sup>200</sup>	64 or Younger	R 252	R 292	R 275	R 318
	65+	R 488		R 532	
BASE <sup>500</sup>	64 or Younger	R 252	R 296	R 275	R 323
	65+	R 488		R 532	
CO-EVOLUTION <sup>500</sup>	64 or Younger	R 280	R 365	R 307	R 400
	65+	R 559		R 612	
G-FORCE <sup>500</sup>	64 or Younger	R 478		R 516	
	65+	R 702		R 758	
SENIOR <sup>500</sup>	All Ages	R 663		R 716	
HOSPITAL OPTIMISER	All Ages	R 99		R 99	
ACCESS OPTIMISER PLUS <sup>200</sup>	64 or Younger	R 353		R 378	
	65+	R 452		R 484	
ACCESS OPTIMISER PLUS <sup>500</sup>	64 or Younger	R 407		R 435	
	65+	R 551		R 590	

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Gap Cover is not a medical aid, does not provide similar cover as medical aid and cannot be substituted for a medical aid membership.



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