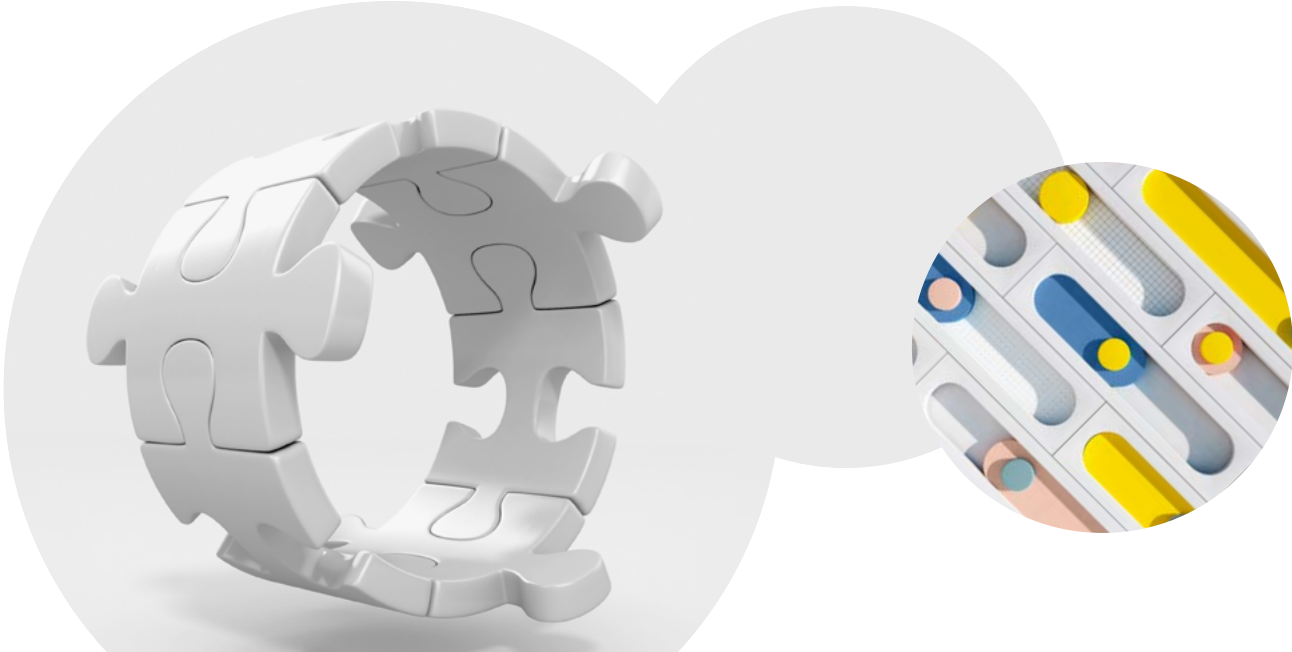




## Protect yourself from shortfalls and co-payments

Protect yourself from unexpected shortfalls for in-hospital procedures. Momentum GapCover is an insurance product that offers a number of benefits, including cover for shortfalls and co-payments. Momentum GapCover will process your gap claims through our integrated seamless claims process. We offer rates from R203 and our rates are per policy per month.

How much per policy?		
Millennial*	GapCover < 30	R203 <sup>pm</sup>
Principal member	< 42	R329 <sup>pm</sup>
Principal member	> 42	R465 <sup>pm</sup>
Principal member*	> 65	R586 <sup>pm</sup>
A discounted group rating will apply to employer groups of 20 members or more. *Covers principal member only		



### Benefits

Shortfall benefits	(these benefits aggregate to a maximum benefit of R178 000 per insured person per year)
Benefit for shortfalls in medical practitioner costs for in-hospital procedures	Covers the shortfall between what the medical practitioner charged and the medical scheme paid, up to 3 times the amount paid by the medical scheme
Co-payments	Covers co-payments applied by the medical scheme. This benefit does not cover co-payments payable for voluntary use of non-Designated Service Providers
Co-payments on oncology treatment	Covers the 20% co-payment applied to oncology treatment after the medical scheme limit has been reached
Casualty benefit	Covers all casualty costs associated with admissions to the emergency room, at a registered hospital casualty facility, due to a medical emergency and an accident. Limited to five casualty visits and up to R20 000 per policy per calendar year. Three of these casualty ward visits, up to R3 000, may be used in an emergency only for child dependants 5 years or younger
Internal prosthesis shortfall benefit	Covers the shortfalls on internal prosthesis costs up to a maximum of R30 000 per policy per year. Stents and pacemakers are covered up to a sub-limit of R6 000 per claim event and will aggregate to the R30 000 benefit per policy per year
Robotic procedures shortfall benefit	If your condition requires the use of robot assisted surgery, the robotic procedures shortfall benefit will cover the shortfalls charged by medical practitioners, up to 3 times the amount paid by your medical scheme
Robotic procedures co-payment benefit	If your condition requires the use of robot assisted surgery and your medical scheme levies a co-payment, we will cover up to R10 000 per policy per year

Assist benefits	(these benefits do not aggregate to the R178 000 cap)
Cancer assist benefit	<p>If you are diagnosed for the first time whilst covered on this policy with minimum stage 2, local and malignant cancer, we will pay you R5 000</p> <p>If, however, you are diagnosed with minimum stage 2, regional and malignant cancer, we will pay you R20 000</p> <p>If, after receiving the R20 000 benefit, your medical scheme pays more than R200 000 for the cost of your oncology treatment within 12 months of your diagnosis, we will pay you a further R15 000</p> <p>This benefit is payable once in a lifetime per person covered on the policy</p>
Breast reconstruction benefit for non-affected breast	If you are diagnosed with breast cancer and require cosmetic breast reconstruction for the non-affected breast due to a mastectomy, we will provide cover of R15 000 per policy per year
Accident assist benefit	Benefit of R55 000 payable for death or permanent disability due to an accident. Subject to one claim per insured per lifetime
Violent crime benefit	Benefit of R110 000 payable for death or permanent disability due to a violent crime
Premium waiver benefit	Benefit of R6 000 for six months is payable upon the death or permanent disability of the premium payer. This is paid as an upfront lump sum of R36 000
Baby bump benefit	Benefit of R2 000 payable when existing GapCover member falls pregnant
Trauma and bereavement counselling	If you are a victim of, or witness to, a traumatic accident, or if you lose an immediate family member, we believe that undergoing trauma and bereavement counselling is an important step in recovery. We will pay a fixed amount of R800 towards the cost of each counselling session, limited to R30 000 per family per year