

INDIVIDUAL GAP COVER PRODUCT RANGE & PREMIUM OVERVIEW

| | | MERIDIAN ⁴⁰⁰ | | COMPACT ³⁰⁰ | |
|---------------------------------|---|---------------------------------------|-----|---|---|
| OVERALL POLICY LIMIT (OPL) | | R 198 660 per insured person per year | | | |
| IN- OR OUT-OF-HOSPITAL COVER | | IN | OUT | IN | OUT |
| KEY BENEFITS SUBJECT TO THE OPL | | | | | |
| | GAP BENEFIT | ✓ | | 400% | 300% |
| | CO-PAYMENT BENEFITS | | | | |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | | Subject to OPL of R 198 660 per person | R 20 000 per policy |
| | PENALTY CO-PAYMENTS | ✓ | | 1 Co-payment up to R 9 000 per policy | R 10 000 per policy |
| | ROBOTIC SURGERY CO-PAYMENTS | ✓ | | ⊗ | ⊗ |
| | SCOPE CO-PAYMENTS | | ✓ | 2 Co-payments up to R 4 000 per co-payment per policy | Subject to Admission and Procedure Co-Payment Benefit |
| | DENTAL COVER | | | | |
| | SPECIALIST SHORTFALLS | ✓ | | Subject to Gap Benefit | Subject to Gap Benefit |
| | Dental procedures such as wisdom teeth extractions | ✓ | | R 7 000 per policy | R 6 000 per policy |
| | Dental procedures due to accidents or cancer treatments | ✓ | | R 14 000 per policy | R 32 000 per policy |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | | Subject to Admission and Procedure Co-Payment Benefit | Subject to Admission and Procedure Co-Payment Benefit |
| | PENALTY CO-PAYMENTS | ✓ | | Subject to Penalty Co-Payment Benefit | Subject to Penalty Co-Payment Benefit |
| | MATERNITY COVER | | | | |
| | CHILDBIRTH SHORTFALLS | ✓ | ✓ | Subject to Gap Benefit | Subject to Gap Benefit |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | | Subject to Admission and Procedure Co-Payment Benefit | Subject to Admission and Procedure Co-Payment Benefit |
| | PENALTY CO-PAYMENTS | ✓ | | Subject to Penalty Co-Payment Benefit | Subject to Penalty Co-Payment Benefit |
| | PRE- AND POST-NATAL CONSULTATIONS | | ✓ | ⊗ | ⊗ |
| | PREVENTATIVE PROCEDURES | | ✓ | ⊗ | ⊗ |
| | PRIVATE ROOM | ✓ | | ⊗ | ⊗ |
| | RADIOLOGY COVER | | | | |
| | RADIOLOGY SHORTFALLS | ✓ | | Subject to Gap Benefit | Subject to Gap Benefit |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | | Subject to Admission and Procedure Co-Payment Benefit | Subject to Admission and Procedure Co-Payment Benefit |
| | MRI, CT AND PET SCAN CO-PAYMENTS | | ✓ | 2 Co-payments up to R 4 000 per co-payment per policy | Subject to Admission and Procedure Co-Payment Benefit |
| | MRI, CT AND PET SCAN SUB-LIMITS | ✓ | ✓ | R 5 000 per person per event | R 3 500 per person per event |
| | MRI, CT AND PET SCAN TOP-UP | ✓ | ✓ | ⊗ | ⊗ |

| | | ELITE ⁵⁰⁰ | |
|---------------------------------|---|--|--|
| OVERALL POLICY LIMIT (OPL) | | R 198 660 per insured person per year | |
| KEY BENEFITS SUBJECT TO THE OPL | | | |
| | GAP BENEFIT | 500% | |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | Subject to OPL of R 198 660 per person | |
| | PENALTY CO-PAYMENTS | 2 Co-payments up to R 15 000 per co-payment per policy | |
| | ROBOTIC SURGERY CO-PAYMENTS | R 10 000 per policy | |
| | SCOPE CO-PAYMENTS | Subject to Admission and Procedure Co-Payment Benefit | |
| | SPECIALIST SHORTFALLS | Subject to Gap Benefit | |
| | Dental procedures such as wisdom teeth extractions | R 8 000 per policy | |
| | Dental procedures due to accidents or cancer treatments | R 48 000 per policy | |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | Subject to Admission and Procedure Co-Payment Benefit | |
| | PENALTY CO-PAYMENTS | Subject to Penalty Co-Payment Benefit | |
| | CHILDBIRTH SHORTFALLS | Subject to Gap Benefit | |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | Subject to Admission and Procedure Co-Payment Benefit | |
| | PENALTY CO-PAYMENTS | Subject to Penalty Co-Payment Benefit | |
| | PRE- AND POST-NATAL CONSULTATIONS | Subject to Out-Patient Specialist Consultation Benefit | |
| | PREVENTATIVE PROCEDURES | Subject to Preventative Care Benefit | |
| | PRIVATE ROOM | Subject to Private Room Benefit | |
| | RADIOLOGY SHORTFALLS | Subject to Gap Benefit | |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | Subject to Admission and Procedure Co-Payment Benefit | |
| | MRI, CT AND PET SCAN CO-PAYMENTS | Subject to Admission and Procedure Co-Payment Benefit | |
| | MRI, CT AND PET SCAN SUB-LIMITS | R 5 000 per person per event | |
| | MRI, CT AND PET SCAN TOP-UP | R 5 000 per policy | |

| | | ACCESS OPTIMISER | | ACCESS CO-PAY PLUS ³⁰⁰ | |
|---------------------------------|---|---------------------------------------|-----|-----------------------------------|---|
| OVERALL POLICY LIMIT (OPL) | | R 198 660 per insured person per year | | | |
| IN- OR OUT-OF-HOSPITAL COVER | | IN | OUT | | |
| KEY BENEFITS SUBJECT TO THE OPL | | | | | |
| | GAP BENEFIT | ✓ | ✓ | ⊗ | 300% |
| | CO-PAYMENT BENEFITS | | | | |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | ✓ | ⊗ | R 5 000 per policy |
| | PENALTY CO-PAYMENTS | ✓ | | ⊗ | ⊗ |
| | ROBOTIC SURGERY CO-PAYMENTS | ✓ | | ⊗ | ⊗ |
| | SCOPE CO-PAYMENTS | ✓ | ✓ | ⊗ | Subject to Admission and Procedure Co-Payment Benefit |
| | DENTAL COVER | | | | |
| | SPECIALIST SHORTFALLS | ✓ | ✓ | ⊗ | Subject to Gap Benefit |
| | Dental procedures such as wisdom teeth extractions | ✓ | ✓ | ⊗ | R 6 000 per policy |
| | Dental procedures due to accidents or cancer treatments | ✓ | ✓ | ⊗ | R 32 000 per policy |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | ✓ | ⊗ | Subject to Admission and Procedure Co-Payment Benefit |
| | PENALTY CO-PAYMENTS | ✓ | | ⊗ | ⊗ |
| | MATERNITY COVER | | | | |
| | CHILDBIRTH SHORTFALLS | ✓ | ✓ | ⊗ | Subject to Gap Benefit |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | | ⊗ | Subject to Admission and Procedure Co-Payment Benefit |
| | PENALTY CO-PAYMENTS | ✓ | | ⊗ | ⊗ |
| | PRE- AND POST-NATAL CONSULTATIONS | | ✓ | ⊗ | ⊗ |
| | PREVENTATIVE PROCEDURES | | ✓ | ⊗ | ⊗ |
| | PRIVATE ROOM | ✓ | | ⊗ | ⊗ |
| | RADIOLOGY COVER | | | | |
| | RADIOLOGY SHORTFALLS | ✓ | ✓ | ⊗ | Subject to Gap Benefit |
| | ADMISSION AND PROCEDURE CO-PAYMENTS | ✓ | ✓ | ⊗ | Subject to Admission and Procedure Co-Payment Benefit |
| | MRI, CT AND PET SCAN CO-PAYMENTS | ✓ | ✓ | ⊗ | Subject to Admission and Procedure Co-Payment Benefit |
| | MRI, CT AND PET SCAN SUB-LIMITS | ✓ | ✓ | ⊗ | ⊗ |
| | MRI, CT AND PET SCAN TOP-UP | ✓ | ✓ | ⊗ | ⊗ |

