

# PEACE OF MIND

**GAPCOVER 2024**

**FROM R234 PER INDIVIDUAL AND R267 PER FAMILY, PER MONTH**

**GapCover®**  
medical shortfall solutions

**western**  
Rethink Insurance

 **GAPRISK**  
ADMINISTRATORS

This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

**A medical scheme membership does not mean you won't have extra medical expenses.**

GapCover® is the answer when these medical expense shortfalls occur during in-hospital procedures.

## WHY SHOULD YOU GET IT?

- GapCover® offers you affordable cover against medical expense shortfalls that occur as the private tariff charged by medical practitioners are often higher than what the medical scheme pays out.
- Accessing GapCover® is easy and hassle-free.
- GapCover® policy holders receive dedicated support and quality service from a skilled team who ensures that your claim is quickly finalised.
- There is a preferred rate for combined benefits (GapCover® with CoPay)
- Benefit confirmation prior to a planned procedure.

**0878 200 627**  
**info@gapcover.co.za**  
**www.gapcover.co.za**

GapCover® is underwritten by Western National Insurance Company Ltd, Reg. No: 2005/017349/06  
FAIS: Western is a Juristic Representative under (FSP 9465).  
Administered by, GapRisk Administrators (Pty) Ltd Reg. No.2021/500446/07, an authorized financial services provider (FSP: 51758)

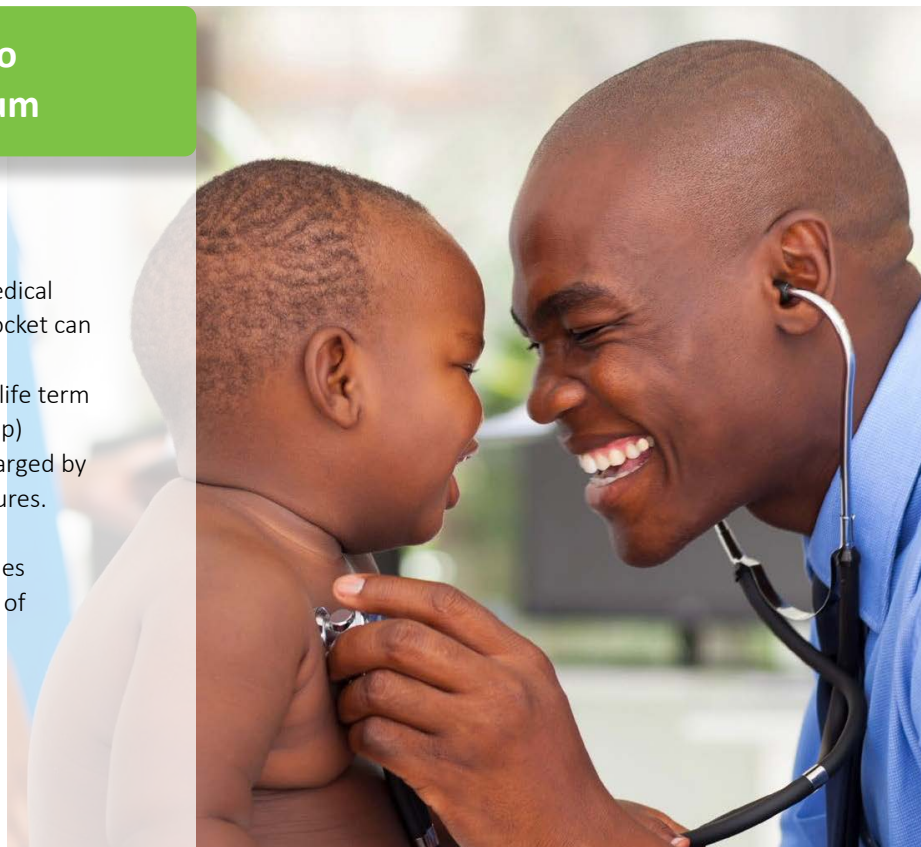
## Total benefit per policy is limited to R198 660 per beneficiary, per annum

**GapCover® only at R234 per Individual and R267 per Family, per month**

Your medical scheme might pay up to 200% of the medical scheme tariff, but extra medical costs for your own pocket can still occur as the private tariff charged by medical practitioners can be up to 500%. GapCover® is a non-life term insurance product which covers the difference (or gap) between your medical scheme tariff and the tariff charged by the private doctor or specialist for in-hospital procedures.

Shortfalls are covered on gastroscopies & colonoscopies performed in the GP or specialist's rooms up to 500% of scheme tariff limited to 2 scopes/beneficiary/annum. All of our claims are paid out directly to the member.

**GapCover® is available to members of a registered medical scheme.**



## Combined Cover at R318 per Individual and R370 per family, per month

GapCover® is a non-life insurance product which covers the difference (or gap) between your medical scheme tariff and the tariff charged by the private doctor or specialist for in-hospital procedures.

CoPay Cover provides cover for co-payments charged by your medical scheme for in-patient or out-patient procedures. This includes specialised radiology such as MRI and CT scans.

### CoPay terms and Conditions:

- Limited to R17 500 per event.
- Non-DSP hospital co-payments up to R17 000, limited to one event per policy per year.

Speak to a consultant about our employer group offer.

### \*Important to note:

- There is a 3 month general waiting period.
- There is a 12-month waiting period on pre-existing conditions.
- Prescribed Minimum Benefits (PMBs) are excluded.
- This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

*\*Refer to the policy wording for full terms and conditions.*