



GapCover®  
medical | shortfall solutions

# PEACE OF MIND

FROM R205 PER INDIVIDUAL AND R220 PER FAMILY, PER MONTH

**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.

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[www.gapcover.co.za](http://www.gapcover.co.za)

**Total benefit per policy is limited to R177 835.05 per beneficiary, per annum**

**GapCover® only at R205 per Individual and R220 per Family, per month**

Your medical scheme might pay up to 200% of the medical scheme tariff, but extra medical costs of your own pocket can still occur as the private tariff charged by medical practitioners can be up to 500%.

GapCover® is a short-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 R275 per Individual and R299 per family, per month**

GapCover® is a short-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.

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 R16 500 per event.
- Non-DSP hospital co-payments up to R16 500, 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



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