


# Sanlam Gap Cover for Fedhealth Members




## What is Gap Cover?


Sanlam Gap Cover is a short term insurance product that provides an extra layer of financial protection for those who already have medical aid. It helps to cover certain shortfalls between what your medical aid scheme will pay and the rates charged by in-hospital medical specialists.




<b>Comprehensive</b> Single Under 30 <b>R267</b>	Single 30 - 45 <b>R290</b>	
<b>Core</b> Single Under 30 <b>R226</b>	Single 30 - 45 <b>R235</b>	Add Mediclinic Extender for only <b>R51</b>

<b>Comprehensive</b> Single 45 - 60 <b>R380</b> Add Mediclinic Extender for only <b>R51</b>	Single Over 60 <b>R590</b> Add Mediclinic Extender for only <b>R93</b>	
<b>Core</b> Single 45 - 60 <b>R243</b> Add Mediclinic Extender for only <b>R51</b>	Single Over 60 <b>R449</b> Add Mediclinic Extender for only <b>R93</b>	

<b>Comprehensive</b> Family Under 30 <b>R470</b>	Family 30 - 45 <b>R485</b>	
<b>Core</b> Family Under 30 <b>R381</b>	Family 30 - 45 <b>R395</b>	Add Mediclinic Extender for only <b>R114</b>



<b>Comprehensive</b> Family 45 - 60 <b>R509</b> Add Mediclinic Extender for only <b>R114</b>	Family Over 60 <b>R985</b> Add Mediclinic Extender for only <b>R193</b>	
<b>Core</b> Family 45 - 60 <b>R408</b> Add Mediclinic Extender for only <b>R114</b>	Family Over 60 <b>R790</b> Add Mediclinic Extender for only <b>R193</b>	

## Sanlam Gap Comprehensive Benefits

All benefits come from the Statutory Overall Annual Limit of R210 580 per insured per annum.

### Key Benefits

- Additional 600% Specialist Tariff Shortfalls
- Unlimited Defined Diagnostic Rand value Co-Payments and Deductibles
- Shortfalls from Sub-Limits of R66 400 per event
- Oncology Lump Sum of R15 500, upon first time diagnosis
- Oncology Tariff Shortfall, limited to an additional 500% of the Medical Scheme Tariff
- Oncology Sub-Limits
- Oncology 20% Co-payment
- Out-of-Hospital Tariff Shortfalls
- Two Penalty Co-payments to a maximum of R18 550 per event
- Innovative Oncology Medicines
- Dental Reconstruction Benefit

### Additional and Unique Benefits

- Lump sum payment for premature birth of R16 400
- In-hospital: daily cash back cover for premature birth and accidental events up to day 30
- Lump sum payable upon death and permanent disability due to accidental harm
- Cover for accidents in a casualty ward of R18 450 per insured event
- Cover for child illness (under age 12) after hours, as an emergency outpatient services that are provided within a casualty ward of a hospital
- Gap and Medical Scheme contribution waiver for 6 months up to an overall maximum amount of R40 000 upon death or permanent disability of the policy holder.

## Sanlam Gap Core Benefits

All benefits come from the Statutory Overall Annual Limit of R210 580 per insured per annum.

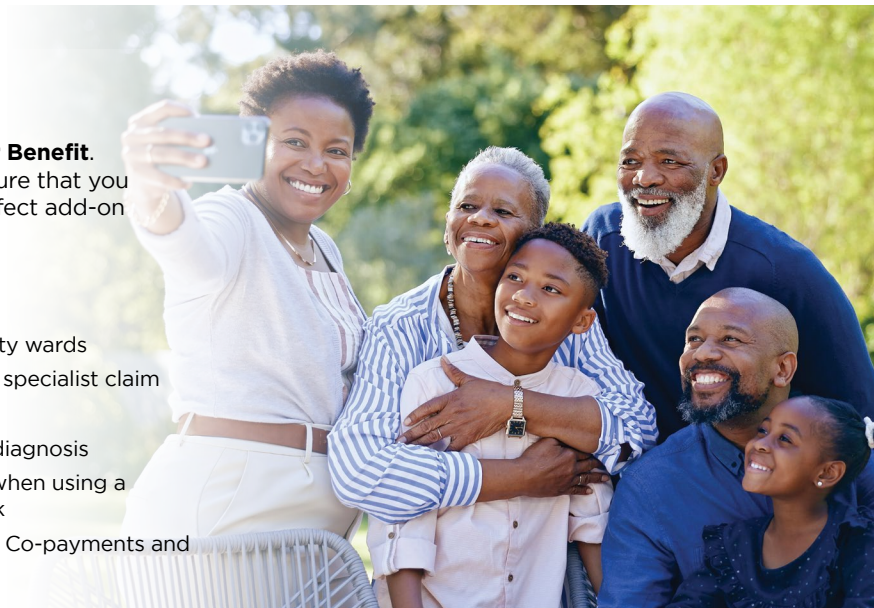
- Additional 300% Specialist Tariff Shortfalls
- Defined list of Co-payments both in and out of hospital will be limited to a maximum of R11 160 per insured per policy per annum
- Shortfalls from Sub-Limits, subject to a maximum limit per insured event of R31 800
- Oncology Tariff Shortfall, limited to an additional 300% of the Medical Scheme Tariff
- Oncology Co-payment, limited to a 20% Co-payment. Up to a maximum of R31 800
- Penalty Co-payment for the non-use of a Network hospital, one event covered per annum to a maximum amount of R12 270 per policy

## Mediclinic Extender Benefit

Closing the gap even more thanks to **Mediclinic Extender Benefit**. This benefit really leaves very little to chance and will ensure that you enjoy VIP treatment at all Mediclinic hospitals. It's the perfect add-on to your Sanlam Gap Cover.

### Healthcare Benefits

- After hours illness cover for your family at Mediclinic casualty wards
- Medical Scheme has paid a portion of your Out-of-Hospital specialist claim
- Private ward upgrades for birth should one be available
- Cancer lump sum benefit of R10 900 to be paid upon first diagnosis
- Unlimited penalty co-payment of up to R17 500 per event when using a Mediclinic hospital outside of your medical scheme network
- Upfront seamless and cashless process for Medical Scheme Co-payments and shortfalls when using a Mediclinic hospital



## Contact us

- Should you have any queries about this offering, please contact your Sanlam Gap Contact Centre.

### Sanlam Gap Cover

Contact number: 0861 111 167

Email address: GapInfo@centriq.co.za

### Statutory Notice:

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.

AfroCentric Health (Pty) Ltd holds preference shares in Centriq Insurance Company Limited. Insurance Products are insured by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorised Financial Services Provider (FSP 3417).

Terms and conditions apply.



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