

# GAP IN YOUR MEDICAL SCHEME COVER?

SIMEKA  
HEALTH

member of  Sanlam group

## How you can fill this gap

Medical scheme gap cover is a cost-effective solution that **gives you additional financial protection against unforeseen costs.**

## Benefits of gap cover

- Protects you against medical procedure costs that could be higher than what your medical scheme will cover.
- Cover up-front co-payments for certain procedures and hospital admissions as required by your medical scheme.
- Avoid unnecessary financial stress and covering unexpected medical costs when limits for certain procedures / treatments are exceeded.

### Example:



The bill for your in-hospital specialist treatment is:	R 12 000
Your medical scheme only pays:	R 5 000
You will be responsible for the shortfall of:	R 7 000
<b>Gap cover will pay for the shortfall of:</b>	<b>R 7 000</b>

**For more detailed information, speak to your Simeka Health consultant about gap cover - without delay!**

### Important Note:



- Gap cover generally only pays for shortfalls incurred in-hospital. The only exception would be for oncology treatments and for co-payments for certain procedures in doctor's rooms.
- If your medical scheme excludes or does not pay for treatment, you cannot claim from gap cover.
- Various levels of gap cover products are available. Please ensure that you understand what benefits your specific gap cover product offers.

## 10 September is World Suicide Prevention Day

Millions of people suffer intense grief or are otherwise profoundly impacted by suicidal behaviours, according to The World Health Organization, the Office for National Statistics (ONS), NHS Digital, Samaritans and the Mental Health Foundation.

### The numbers are staggering!

6.7%



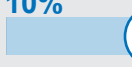
1 in 15 people attempt suicide (NHS Digital)

7.1%



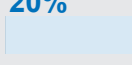
1 in 14 people self-harm (NHS Digital)

10%



young people self-harm (Mental Health Foundation)

20%



1 in 5 people have suicidal thoughts (NHS Digital)

- Over **700 000** people take their own life each year – that's one person every 40 seconds (WHO)
- **115** people die due to suicide in the UK every week – with 75% of those deaths being male (ONS)
- Males aged **45-49** have the highest suicide rate (Samaritans)

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