

# Bridging the gap with confidence




## 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.


### Monthly Premiums 2024

Individuals younger than 60 years




Sanlam Gap Comprehensive	<b>R248</b>
Sanlam Gap Core	<b>R206</b>
ADD MEDICLINIC EXTENDER FOR ONLY	<b>R46</b>

Individuals older than 60 years




Sanlam Gap Comprehensive	<b>R495</b>
Sanlam Gap Core	<b>R394</b>
ADD MEDICLINIC EXTENDER FOR ONLY	<b>R85</b>

Families younger than 60 years



Sanlam Gap Comprehensive	<b>R433</b>
Sanlam Gap Core	<b>R345</b>
ADD MEDICLINIC EXTENDER FOR ONLY	<b>R104</b>

Families older than 60 years



Sanlam Gap Comprehensive	<b>R868</b>
Sanlam Gap Core	<b>R693</b>
ADD MEDICLINIC EXTENDER FOR ONLY	<b>R176</b>

## Sanlam Gap Comprehensive Benefits

All benefits come from the statutory Overall Annual Limit of R198 660 per insured per annum.

### Standard Benefits

- Additional 600% Specialist Tariff Shortfalls
- Unlimited Defined Diagnostic Rand value Co-Payments and Deductibles
- Shortfalls from Sub-Limits of R64 500 per event
- Oncology Lump Sum of R15 000
- 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 R15 900
- 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
- Cover for child illness (under age 12) as an emergency outpatient services that are provided within a casualty ward of a hospital
- Gap and Medical Scheme contribution waiver for 6 months upon death or permanent disability of the policy holder.
- End to end assistance with road accident through our administrator, Kaelo Risk

## Sanlam Gap Key Benefits

All benefits come from the statutory Overall Annual Limit of R198 660 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 R10 600 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 R11 660 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 600 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 Corporate Client Solutions Specialist.

### Alternatively: Sanlam Gap Cover

Contact name: Arlon Jukskei - Sanlam Gap service consultant

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### 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. Kaelo Risk (Pty) Ltd is an authorised financial services provider (FSP 36931). Kaelo Risk (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). Centriq is committed to protecting the personal information of our stakeholders in accordance with the Centriq Privacy Notice.pdf.

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