

# # Empower

2 of 2021

## Gap Cover

Gap cover is short-term insurance policy which provides shortfall cover where doctors and specialists charge above medical aid rates.

### Gap cover works in conjunction with your medical aid.

### Tips

#### CO-PAYMENTS

If you are on a medical scheme that charges you an up-front co-payment for certain procedures, ensure you choose a Gap Cover option that will cover you for co-payments in and out of hospital.

#### CLAIMS

Before submitting a claim to Gap Cover you should always wait until you have received your medical scheme claims statements reflecting the actual amount that has been short paid in respect of a claim.

Always ensure that your Gap claim is accompanied by the following supporting documents, to avoid delays in the processing of your refund:

- A copy of the full hospital account
- A copy of the doctor/specialist statements that you are claiming for
- A copy of your medical scheme claim statement reflecting the amount short-paid in respect of the doctor/specialist account mentioned above.

#### FAMILY MEMBERS

Ensure your family members are aware that you have a Gap Cover policy and who in the family is covered.

If you have child dependants over the age of 21 years on your medical aid, some Gap Cover providers will cover them on your Gap Cover policy provided that they are either still financially dependent on you, or if they are a full-time student up to a certain age. Remember to check these requirements with your broker or Gap Cover administrator when your child turns 21 years old, to avoid any nasty surprises at claims stage.

#### EMPLOYER GROUP SCHEMES

If you currently belong to an employer group scheme that receives a special discounted Gap Cover contribution and you are paying via a monthly debit order, please ensure that on resignation or retirement you inform your broker or Gap Cover provider.

They will assist you with a transfer to a private capacity in order to ensure that you are charged the correct contribution, as it is not allowed that you continue to pay the discounted cost.