

# SIMEKA

HEALTH

member of  Sanlam group

## GAP COVER

PROTECTING YOU AGAINST UNEXPECTED MEDICAL EXPENSES

Gap Cover protects you against unexpected medical expenses. It makes sense to consider an insurance product like Gap Cover, which bridges the gap so you don't end up being out of pocket.

## WHAT ARE YOUR OPTIONS?

### • WHAT IS GAP COVER?

It is a short-term insurance product that covers the shortfall between the amount charged by a registered medical professional and the medical scheme rate for services rendered while hospitalised.

### • WHY YOU NEED IT?

With the high increases in medical scheme contributions in the past few years the spotlight is on the rising cost of healthcare. In addition to higher medical scheme premiums, you could be liable for the shortfall between the cost of treatment and what your medical scheme is obliged to pay for the treatment.

### • WHO QUALIFIES FOR GAP COVER?

Gap Cover is available to members of registered South African medical schemes. However, age restrictions apply and vary from service provider to service provider.

#### Client Care Line

 0860 122 340

 [info@simekahealth.co.za](mailto:info@simekahealth.co.za)

#### Gap Cover

 0860 000 952

 [gapcover@simekahealth.co.za](mailto:gapcover@simekahealth.co.za)



Providing health benefit solutions for continues enhancement of our clients' wellness and well-being

## WHAT ARE YOUR OPTIONS?

Simeka Health can offer a range of Gap Cover solutions provided by the following product providers:

- Ambledown
- Discovery
- Kaelo
- Sanlam
- Sirago
- Stratum
- Total Risk Administrators

Authorised Financial Services Provider  
[www.simekahealth.co.za](http://www.simekahealth.co.za)