

GAP COVER PRODUCT RANGE OVERVIEW	UNIQUE BENEFITS	LOOKING BACK AT 2016	LOOKING FORWARD TO 2017
⊕ BASE	GAP BENEFIT	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors and specialists, basic radiology, pathology, physiotherapy, disposable items, medication as well as PMB conditions	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors or specialists, basic black and white x-rays, pathology, physiotherapy, disposable items, medication as well as PMB conditions
	CASUALTY BENEFIT	Limited to R 5 000 per policy	Limited to R 5 000 per policy
	TRAUMA COUNSELLING BENEFIT	Limited to R 5 000 per policy	Limited to R 5 000 per policy
	CANCER DIAGNOSIS BENEFIT	Once-off payment of R 5 000 on first time cancer diagnosis	Once-off payment of R 5 000 on first time cancer diagnosis
	ROAD ACCIDENT BENEFIT	N/A	Provides assistance in facilitating your Road Accident Fund Claim in the event of death or injury occurring on our roads
	PREMIUM	R 150	R 180
⊕ CO-EVOLUTION	GAP BENEFIT	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors and specialists, basic radiology, pathology, physiotherapy, disposable items, medication as well as PMB conditions	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors or specialists, basic black and white x-rays, pathology, physiotherapy, disposable items, medication as well as PMB conditions
	CO-PAYMENT BENEFIT	Limited to R 40 000 per policy	Limited to R 40 000 per policy
	CASUALTY BENEFIT	Limited to R 6 000 per policy	Limited to R 6 000 per policy
	TRAUMA COUNSELLING BENEFIT	Limited to R 6 000 per policy	Limited to R 6 000 per policy
	CANCER DIAGNOSIS BENEFIT	Once-off payment of R 5 000 on first time cancer diagnosis	Once-off payment of R 5 000 on first time cancer diagnosis
	ROAD ACCIDENT BENEFIT	N/A	Provides assistance in facilitating your Road Accident Fund Claim in the event of death or injury occurring on our roads
	PREMIUM	R 185	R 225
⊕ ELITE	GAP BENEFIT	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors and specialists, basic radiology, pathology, physiotherapy, disposable items, medication as well as PMB conditions	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors or specialists, basic black and white x-rays, pathology, physiotherapy, disposable items, medication as well as PMB conditions
	CO-PAYMENT BENEFIT	Unlimited Includes 1 co-payment limited to R 8 250 for the voluntary use of a non-DSP hospital or day clinic	Unlimited Includes 1 co-payment limited to R 8 250 for the voluntary use of a non-DSP hospital or day clinic
	ONCOLOGY BENEFITS	ONCOLOGY BENEFIT limited to R 450 000 per person ONCOLOGY OPTIMISER BENEFIT limited to R 100 000 per person CANCER DIAGNOSIS BENEFIT provides a once-off payment of R 30 000 on first time cancer diagnosis	ONCOLOGY BENEFIT limited to R 450 000 per person ONCOLOGY OPTIMISER BENEFIT limited to R 100 000 per person CANCER DIAGNOSIS BENEFIT provides a once-off payment of R 30 000 on first time cancer diagnosis
	SUB-LIMIT BENEFIT	Limited to R 20 000 per event with a maximum of R 60 000 per person Includes cover for account shortfalls for 2 MRI or CT scans limited to R 2 500 per scan per policy	Limited to R 30 000 per event with a maximum of R 60 000 per person Includes cover for account shortfalls for 2 MRI or CT scans limited to R 2 500 per scan per policy
	CASUALTY BENEFIT	Limited to R 10 000 per policy	Limited to R 10 000 per policy
	TRAUMA COUNSELLING BENEFIT	Limited to R 10 000 per policy	Limited to R 10 000 per policy
	ADDITIONAL BENEFITS	GAP POLICY PREMIUM WAIVER BENEFIT limited to 12 months MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT limited to R 4 500 for a period of 6 months ACCIDENTAL DEATH BENEFIT limited to R 5 000 per life applicable to the principal insured or spouse and R 3 000 applicable to a dependant	GAP POLICY PREMIUM WAIVER BENEFIT limited to 12 months MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT limited to R 4 500 for a period of 6 months ACCIDENTAL DEATH BENEFIT limited to R 10 000 per life applicable to the principal insured or spouse and R 5 000 applicable to a dependant
	ROAD ACCIDENT BENEFIT	N/A	Provides assistance in facilitating your Road Accident Fund Claim in the event of death or injury occurring on our roads
	PREMIUM	INDIVIDUAL R 220 (EXISTING CLIENTS ONLY) MONTHLY PREMIUM R 275	INDIVIDUAL R 265 (EXISTING CLIENTS ONLY) MONTHLY PREMIUM R 320

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⊕ G-FORCE	GAP BENEFIT	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors and specialists, basic radiology, pathology, physiotherapy, disposable items, medication as well as PMB conditions	Additional 500% cover with no limit on the number of times you may claim per year Includes unlimited cover for account shortfalls relating to: Doctors or specialists, basic black and white x-rays, pathology, physiotherapy, disposable items, medication as well as PMB conditions
	CO-PAYMENT BENEFIT	Limited to R 8 000 per policy	Limited to R 15 000 per policy
	ONCOLOGY BENEFITS	ONCOLOGY BENEFIT limited to R 100 000 per person ONCOLOGY OPTIMISER BENEFIT limited to R 50 000 per person CANCER DIAGNOSIS BENEFIT provides a once-off payment of R 5 000 on first time cancer diagnosis	ONCOLOGY BENEFIT limited to R 100 000 per person ONCOLOGY OPTIMISER BENEFIT limited to R 100 000 per person CANCER DIAGNOSIS BENEFIT provides a once-off payment of R 5 000 on first time cancer diagnosis
	SUB-LIMIT BENEFIT	Limited to R 15 000 per event with a maximum of R50 000 per person Non-PMB day procedures included in Sub-Limit Benefit N/A	Limited to R 20 000 per event with a maximum of R 60 000 per person Non-PMB day procedures included in Sub-Limit Benefit <i>Includes cover for account shortfalls for 2 MRI or CT scans limited to R 2 500 per scan per policy</i>
	CASUALTY BENEFIT	Limited to R 7 000 per policy	Limited to R 7 000 per policy
	TRAUMA COUNSELLING BENEFIT	Limited to R 7 000 per policy	Limited to R 7 000 per policy
	ADDITIONAL BENEFITS	GAP POLICY PREMIUM WAIVER BENEFIT limited to 12 months MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT limited to R 3 000 for a period of 3 months ACCIDENTAL DEATH BENEFIT limited to R 5 000 per life applicable to the principal insured and spouse and R 3 000 applicable to a dependant	GAP POLICY PREMIUM WAIVER BENEFIT limited to 12 months MEDICAL SCHEME CONTRIBUTION WAIVER BENEFIT limited to R 4 500 for a period of 6 months ACCIDENTAL DEATH BENEFIT limited to R 10 000 per life applicable to principal insured or spouse and R 5 000 applicable to a dependant
	ROAD ACCIDENT BENEFIT	N/A	<i>Provides assistance in facilitating your Road Accident Fund Claim in the event of death or injury occurring on our roads</i>
	PREMIUM	INDIVIDUAL R 160 (EXISTING CLIENTS ONLY) MONTHLY PREMIUM R 200	MONTHLY PREMIUM R 240
	⊕ HOSPITAL OPTIMISER	HOSPITAL OPTIMISER BENEFIT PREMIUM	Cover is applicable when your medical scheme provides you with a hospital benefit but applies a rand amount limit from which you can claim One level of cover applicable to all R 75
⊕ ACCESS OPTIMISER	ACCESS OPTIMISER BENEFIT ROAD ACCIDENT BENEFIT PREMIUM	Limited to R 80 000 per policy per year when your medical scheme excludes a medically necessary procedure because the procedure forms part of a specific list of exclusions in addition to your general exclusions Additional 500% cover with no limit on the number of times you may claim per year N/A R 160 Add GAP BENEFIT R 40	Limited to R 100 000 per policy per year when your medical scheme excludes a medically necessary procedure because the procedure forms part of a specific list of exclusions in addition to your general exclusions Additional 500% cover with no limit on the number of times you may claim per year <i>Provides assistance in facilitating your Road Accident Fund Claim in the event of death or injury occurring on our roads</i> R 180 Add GAP BENEFIT R 40

PRIMARY HEALTHCARE PRODUCT RANGE OVERVIEW	UNIQUE BENEFITS	LOOKING BACK AT 2016				LOOKING FORWARD TO 2017					
		DAY-TO-DAY BENEFITS									
⊕ ESSENTIAL PRIMARY PLUS	DOCTOR VISITS	Limited to 5 general practitioner visits per person				Unlimited general practitioner visits per person					
	BASIC MEDICAL PROCEDURES	Included as part of your 5 general practitioner visits				Included as part of your unlimited general practitioner visits					
	MEDICATION										
	BASIC BLOOD AND OTHER BASIC TESTS										
	BASIC X-RAYS										
	CHRONIC MEDICATION	N/A				Limited to 3 chronic conditions					
	BASIC DENTISTRY	Limited to R 700 per person				Limited to R 800 per person					
	ADDITIONAL DENTISTRY	N/A				Limited to R 3 000 per person					
	BASIC EYE CARE	N/A				Limited to 1 eye test and 1 pair of monofocal or bifocal lenses for near and / or far sight and a standard frame per person every 2 years					
	MATERNITY CARE	N/A				Limited to R 2 500 per policy per year which includes your 2 maternity check-ups and ultrasound scans					
	24 HOUR MEDICAL EMERGENCY SERVICES	<ul style="list-style-type: none"> • Access to the national 24 hour emergency contact centre for all your medical emergencies • Emergency transport services by air or road • Ambulance transfers between hospitals • Assisting in returning a loved one's body home for funeral arrangements to be made • Telephonic medical advice 				Forms part of your EMERGENCY & ACCIDENTAL BENEFITS					
	EMERGENCY & ACCIDENTAL BENEFITS										
	POLICY RAND AMOUNT LIMIT	Limited to R 250 000 per policy				Limited to R 1 000 000 per policy					
	HOSPITALISATION DUE TO AN EMERGENCY	Limited to R 15 000 per person per event				Limited to R 15 000 per person per event					
	HOSPITALISATION DUE TO AN ACCIDENT	Limited to R 100 000 per person per event				Limited to R 1 000 000 per person per event					
	CASUALTY FACILITY	Limited to R 3 000 per person per event				Limited to R 5 000 per event per person					
	24 HOUR MEDICAL EMERGENCY SERVICES	Forms part of your DAY-TO-DAY BENEFITS				<ul style="list-style-type: none"> • Access to the national 24 hour emergency contact centre for all your medical emergencies • Emergency transport services by air or road • Ambulance transfers between hospitals • Assisting in returning a loved one's body home for funeral arrangements to be made • Telephonic medical advice 					
	PREMIUM	MAXIMUM ENTRY AGE	PRINCIPAL INSURED	SPOUSE	CHILD DEPENDANT	OPTIONS	MAXIMUM ENTRY AGE	PRINCIPAL INSURED	SPOUSE	CHILD DEPENDANT	
		55	R 240	R 180	R 70	DAY-TO-DAY BENEFITS ONLY	55	R 285	R 190	R 75	
						DAY-TO-DAY AND EMERGENCY & ACCIDENTAL BENEFITS		R 370	R 265	R 95	
EMERGENCY & ACCIDENTAL BENEFITS ONLY	60	R 205 per family									

IMPORTANT TO KNOW

- ⊕ 2017 Waiting periods apply - 3 Month General Waiting Period, 6 Month Pre-Existing Condition Waiting Period, 10 Month Condition Specific Waiting Period including all birth & pregnancy related claims and a Pre-Diagnosed Cancer Waiting Period
- ⊕ Waiting periods are applied to a policy, except on our ESSENTIAL PRIMARY PLUS & DENTAL ASSURE options where waiting periods are applied to each insured person's cover start date
- ⊕ Our options do not have maximum entry ages, except on our ESSENTIAL PRIMARY PLUS & DENTAL ASSURE options where different entry ages apply
- ⊕ We have simplified our 2017 product range to ensure that the most compatible and superior benefits are offered and have therefore discontinued our COMPREHENSIVE option. Clients on this option paying an individual premium will automatically be upgraded to our ELITE option with an individual premium and clients paying a family premium will automatically be upgraded to our ELITE option with a monthly premium effective 1 January 2017
- ⊕ Existing clients can upgrade anytime during the year and will receive a 6 Month Pre-Existing Waiting Period on enhanced benefits on their upgraded option. A window period will be granted for upgrades with a cover start date of either 1 November 2016, 1 December 2016 or 1 January 2017 for clients on our BASE, CO-EVOLUTION, G-FORCE and SENIOR option whereby they can upgrade to our ELITE option and only receive a 3 Month Pre-Existing Waiting Period on enhanced benefits
- ⊕ We cover your client and their spouse, even if they do not belong to the same medical scheme or medical scheme option. All dependants registered on their respective medical scheme options are included in cover