

INDIVIDUAL GAP COVER PRODUCT RANGE OVERVIEW

		COMPACT ³⁰⁰		MERIDIAN ⁴⁰⁰		ELITE ⁵⁰⁰			
OVERALL POLICY LIMIT (OPL)		R 219 845 per insured person per year							
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT		
BENEFITS SUBJECT TO THE OPL									
	GAP BENEFIT	✓	✓	300%	✓	400%	✓	✓	500%
	CO-PAYMENT BENEFITS								
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	R 20 000 per policy	✓	Subject to OPL of R 219 845 per person	✓	✓	Subject to OPL of R 219 845 per person
	PENALTY CO-PAYMENTS	✓		R 12 000 per policy	✓	1 Co-payment up to R 10 500 per policy	✓		2 Co-payments up to R 16 000 per co-payment per policy
	ROBOTIC SURGERY CO-PAYMENTS			⊗		⊗	✓		R 10 000 per policy
	SCOPE CO-PAYMENTS	✓	✓	Subject to Admission and Procedure Co-Payment Benefit		2 Co-payments up to R 4 000 per co-payment per policy	✓	✓	Subject to Admission and Procedure Co-Payment Benefit
	DENTAL COVER								
	SPECIALIST SHORTFALLS	✓		Subject to Gap Benefit	✓	Subject to Gap Benefit	✓		Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		R 30 000 per policy	✓	R 10 000 per policy	✓		R 50 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		Subject to OPL of R 219 845 per person	✓	R 28 000 per policy	✓		Subject to OPL of R 219 845 per person
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓	Subject to Admission and Procedure Co-Payment Benefit	✓		Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS	✓		Subject to Penalty Co-Payment Benefit	✓	Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit
	MATERNITY COVER								
	CHILDBIRTH SHORTFALLS	✓	✓	Subject to Gap Benefit	✓	Subject to Gap Benefit	✓	✓	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓	Subject to Admission and Procedure Co-Payment Benefit	✓		Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS	✓		Subject to Penalty Co-Payment Benefit	✓	Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit
	PRE- AND POST-NATAL CONSULTATIONS			⊗		⊗		✓	Subject to Out-Patient Specialist Consultation Benefit
	PREVENTATIVE PROCEDURES			⊗		✓	✓	✓	Subject to Preventative Care Benefit
	PRIVATE ROOM			⊗		⊗	✓		Subject to Private Room Benefit
	RADIOLOGY COVER								
	RADIOLOGY SHORTFALLS	✓	✓	Subject to Gap Benefit	✓	Subject to Gap Benefit	✓	✓	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	Subject to Admission and Procedure Co-Payment Benefit	✓	Subject to Admission and Procedure Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN CO-PAYMENTS	✓	✓	Subject to Admission and Procedure Co-Payment Benefit		2 Co-payments up to R 4 000 per co-payment per policy	✓	✓	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	R 4 000 per person per event	✓	R 5 000 per person per event	✓	✓	R 6 000 per person per event
	MRI, CT AND PET SCAN TOP-UP			⊗		⊗	✓	✓	R 6 000 per policy

		ACCESS OPTIMISER		ACCESS CO-PAY PLUS ³⁰⁰	
OVERALL POLICY LIMIT (OPL)		R 219 845 per insured person per year			
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT
BENEFITS SUBJECT TO THE OPL					
	GAP BENEFIT	✓	✓	⊗	300%
	CO-PAYMENT BENEFITS				
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗	R 7 000 per policy
	PENALTY CO-PAYMENTS			⊗	⊗
	ROBOTIC SURGERY CO-PAYMENTS			⊗	⊗
	SCOPE CO-PAYMENTS	✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit
	DENTAL COVER				
	SPECIALIST SHORTFALLS	✓		⊗	Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		⊗	R 30 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		⊗	Subject to OPL of R 219 845 per person
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		⊗	Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS			⊗	⊗
	MATERNITY COVER				
	CHILDBIRTH SHORTFALLS	✓	✓	⊗	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		⊗	Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS			⊗	⊗
	PRE- AND POST-NATAL CONSULTATIONS			⊗	⊗
	PREVENTATIVE PROCEDURES			⊗	⊗
	PRIVATE ROOM			⊗	⊗
	RADIOLOGY COVER				
	RADIOLOGY SHORTFALLS	✓	✓	⊗	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN CO-PAYMENTS	✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN SUB-LIMITS		✓	Limited to MRI and CT Scans R 2 000 per policy	Limited to MRI and CT Scans R 2 000 per policy
	MRI, CT AND PET SCAN TOP-UP			⊗	⊗



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