



Sanlam Gap Cover



**At Sanlam we're
in the business
of planning for
tomorrow.**

Of safeguarding futures. And while we wish we could guarantee you a trouble-free future, unfortunately challenges are bound to come your way. One of life's biggest challenges often come in the form of poor health and while no one can promise you a long healthy life, we can promise you dependable support - with Sanlam Gap Cover. Regardless of your current medical scheme, Sanlam Gap Cover provides you with that security.



What is Gap Cover?

You may think that if you're a member of a medical scheme you're fully covered for all in-hospital expenses, but in many instances, you're not. In most cases there's a difference between what a specialist charges in hospital, and what your medical scheme will cover. As the medical scheme member, you remain liable for the additional medical expenses. Gap cover ensures that you would not have to pay this unexpected cost from your own pocket.



Sanlam Comprehensive Gap Cover 2019 Benefits

Monthly Premiums 2019



Individuals and families **younger** than 60 years*

R298.00



Individuals and families **older** than 60 years*

R700.00

Hospital Tariff Shortfall Benefit	Provides an Additional 500% of the medical aid rate, covering shortfalls for all service providers such as surgeons, radiologists, pathologists and physiotherapists. Also includes cover for Prescribed Minimum Benefits (PMBs). Shortfall benefits are limited to R157 000 per insured per year .
Oncology Shortfall Benefit	Provides an Additional 500% of the medical aid rate, to cover oncology treatment shortfalls.
Oncology Co-payment Benefit	Provides full cover for the 20% oncology related co-payments imposed by medical aids.
Oncology Booster Benefit	When a medical aid imposes an overall annual limit on oncology treatment and the benefit has been exhausted, the Oncology Booster Benefit provides full cover to the statutory maximum of R157 000 per insured per annum
Co-payment & Deductible Benefit	Provides full cover to the statutory maximum of R157 000 per insured per annum for fixed co-payments applied to defined surgical procedures, basic in-patient dentistry and diagnostic services such as MRI/CT/PET scans and scopes.
	In the event that a non-designated hospital or day clinic is voluntarily utilised, a maximum of R14 000 cover per policyholder per year is provided.
Sub-limit Enhancer	Provides up to an Additional R48 500 per event when a medical scheme imposes a Rand limit, known as a sub-limit, on certain in-hospital medical procedures or prosthetic devices and a shortfall occurs.
Casualty Benefit	Provides up to R14 000 cover per event, for costs not covered by a medical scheme in the event of an accident (physical injury of a sudden onset and severity which requires immediate medical attention) at a hospital casualty ward.
Family Booster Benefit	For a premature birth (more than 6 weeks before the due date), a lump-sum of R13 200 will be paid.



Sanlam Gap Cover ensures that you are covered for additional medical expenses

Hospital Cash Benefit	<p>A lump-sum payment, related to the length of the hospital stay, will only be payable for accidents and premature births – 6 weeks or earlier, subject to a maximum of R30 000 per beneficiary per year)</p> <ul style="list-style-type: none"> • Day 1 to 13: R350 per day • Day 14 to 20: R700 per day • Day 21 to 30: R1 400 per day
Enhanced Hospital Cash benefit - for Sanlam Reality members only	<p>Hospital Cash Benefit (only payable for accidents and premature births – 6 weeks or earlier, subject to a maximum of R30 000 per beneficiary per annum)</p> <ul style="list-style-type: none"> • Day 1 to 13: R700 per day • Day 14 to 20: R1 400 per day • Day 21 to 30: R2 100 per day
Family Protector Benefit	<p>On death or permanent disability, a lump-sum payment of R13 000 will be paid. If the cause of death was accidental, the benefit doubles to R26 000.</p>
Dental Reconstruction Benefit	<p>If dental reconstruction is required as a result of trauma or oncology treatment, all related costs up to R44 000 per event will be covered.</p>
Medical Premium contribution waiver Benefit	<p>If the principal member of the medical aid passes away or becomes permanently disabled, the medical aid contributions will be covered for 6 months up to a maximum amount of R5 000 month. The Sanlam Gap policy premium will also be waived for these 6 months.</p>
Gap Cover Premium contribution waiver Benefit	<p>If the principal member of the medical aid passes away or becomes permanently disabled, the gap cover premium contributions will be covered for 6 months up to a maximum amount of R5 000 month (inclusive of the Medical Premium Contribution waiver benefit.</p>
Road Accident Fund Benefit	<p>In the event of an injury in a vehicle accident where the policy holder was not at fault, RoadCover, will provide all of the legal assistance needed to finalise the claim.</p>

*Commission of 20% of premium is payable to the intermediary, as and when premiums are paid
 ** Commission of 15% is payable



Treatments not paid for by Gap Cover

- ⌚ Certain treatments such as specialised dentistry and treatment for cosmetic surgery.
- ⌚ Claims older than 6 months.
- ⌚ Any co-payment that is not defined as a Rand amount (ie it is applied as a percentage). Please note that this excludes the oncology co-payment cover.

The full list of exclusions are available on our website at www.sanlam.co.za.

Waiting periods

The following waiting periods may apply:

- ⌚ A general waiting period of **3 months** on all benefits.
- ⌚ A condition specific waiting period during the first 12 months of membership

Contact information

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Sanlam Gap Cover is underwritten by Centriq Insurance Company Limited
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