

## BENEFIT OPTIONS

- Option 1: R99 per month (maximum benefit per year R1 000 000 - 4 x NHRPL)
- Option 2: R85 per month (maximum benefit per year R150 000 - 4 x NHRPL)



## COVER

GapCover is a positive add-on to a medical scheme. The GapCover product provides cover for the difference in the amount charged by a specialist or anaesthetist and the National Health Reference Price List (NHRPL) rate for services rendered while in hospital, provided that such difference is not more than 4 times the NHRPL rate.

*Please Note:*

Confirm benefits covered, exclusions and the rules of the specific medical scheme, as GapCover cannot cover shortfalls within overall annual hospital limits or certain procedures, as stated by the medical scheme rules.

*Example 1*

Should your scheme have an annual hospitalisation limit, GapCover will not be liable to pay the difference between what your scheme covers and the cost of the account.

*Example 2*

If the medical scheme specifies that it will cover R10 000 for a prostheses, the member undergoes a knee operation and the prostheses costs R25 000, GapCover will not be liable to pay the difference.

## GENERAL EXCEPTIONS AND LIMITATIONS

Notwithstanding all exclusions, including pre-existing conditions, applicable to the Member and or his Medical Aid or Employer scheme, the Company will not be liable for hospitalisation owing to bodily injury, sickness or disease directly or indirectly caused by, related to or in consequence of:

- nuclear weapons or nuclear material or by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion will include any self-sustaining process of nuclear fission;
- war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not) or civil war;
- (a) mutiny, military uprising, military or usurped power, martial law or state of siege, or any other event or cause that determines the proclamation or maintenance of martial law or state of siege;  
(b) insurrection, rebellion or revolution;
- cost of operations, treatments and procedures for cosmetic purposes;
- costs incurred for the treatment of obesity and health holidays;
- the purchase of bandages, aids, patent foods, including baby foods, contraceptives and slimming preparations as advertised to the public, and domestic and bio-chemical remedies;
- examinations, treatment, surgery for obesity or its sequelae or cosmetic surgery other than as a result of an insured event otherwise insured;
- participation in civil commotion, labour disturbances, riots, strikes or the activities of locked-out workers;
- participation in any form of race or speed test (other than on foot or in non-mechanically propelled watercraft on inland or coastal waters);
- the cost of any treatment that is recoverable from another party;
- expenses incurred by a member or dependants of a member in the case of wilfully self-inflicted injuries, professional sport, speed contests and speed trials;
- travelling expenses;
- cost of treatment for infertility;
- cost of artificial insemination;
- service rendered by persons not registered with the SA Medical and Dental Council, the SA Nursing Council or the South African Health Service Professions Board;
- benefits for the following will be limited to R100.00 per annum for each of the six prescribed services: alcoholism, narcotism, venereal disease and AIDS, breast reduction, otoplasty and surgery performed at the same time as cosmetic surgery;
- in illness of a protracted nature the committee may nominate a specialist of its choice in consultation with the attending practitioner;
- bionic ear implants, magnetic resonance imaging, breast reduction and reconstruction, and nasal reconstruction are limited to R1 000.00 per case;
- expenses incurred by a member or dependants of a member while in hospital, nursing home, unattached operating theatre or day clinic for:
  - accommodation (general ward)
  - theatre fees
  - drugs, medicines and materials
  - intensive care;
- benefits for spectacles, lenses and contact lenses;
- any benefits and dental treatment in hospital;
- any ex-gratia payment.
- No payments under R100.
- Hospitalised psychiatric care is limited to 14 days per annum.
- Any claims that qualify as a *Prescribed Minimum Benefit* will not be covered.

## WAITING PERIOD

Incurred for a period of 3 months from inception date except in the event of emergencies.

Maternity benefits will only accrue after a 12-month waiting period.

12-month general waiting period on pre-existing conditions.

## CLAIMS

Western National Insurance Company Limited, who will ensure prompt payment on behalf of members, will handle all claims.

Claims must be submitted direct to Marlene Vorster, tel: 021 970 6889, fax: 0866 764 947, e-mail: gap@optivest.co.za