

# IT'S A FACT ... HAVING A MEDICAL SCHEME DOES NOT MEAN YOU NEVER HAVE TO PAY FOR MEDICAL EXPENSES OUT OF YOUR OWN POCKET.



**GapCover**  
medical shortfall solutions

***SACU has negotiated a special offer on GapCover and CoPay cover to protect its members against this risk.***

**GapCover** - Offers protection of up to 5 times medical scheme rates against the risk of doctors/specialists charging way more than medical scheme rates for in-hospital procedures.

**CoPay** - Covers the co-payments introduced by medical schemes up to R10 000 per claim.

## **Special offer to SACU members:**

- GapCover at R90 per family
- Combined Cover at R150 per family (GapCover plus CoPay cover)
- No waiting periods with the exception of planned procedures and high risk conditions.

# THE SOLUTION

## GAPCOVER (5 TIMES / 500%)



R90

PER MONTH PER FAMILY  
(maximum of R1 000 000)

### GAPCOVER Overview

**GAPCOVER** provides a benefit equal to actual cost limited to five (5) times (500%) the medical scheme rate less payment for treatment received for services rendered by doctors and/or specialists while hospitalised as an inpatient.

Some medical schemes offer cover at 100%, 150% or 200% of medical scheme rates for hospitalisation only, while the actual cost could be more than medical scheme rates.

**GAPCOVER** will cover the difference between what your medical scheme will pay and the actual cost of in-hospital doctor's bills up to a maximum of 500% of the medical scheme rate.

#### More information:

- All claim payments are made directly to the principal member.
- **GAPCOVER** is available to individuals currently on a registered medical scheme.
- Members need to confirm benefits covered, exclusions and the rules of the specific medical scheme, as **GAPCOVER** cannot cover shortfalls as stipulated in the medical scheme rules, for example annual hospitalisation limit. **GAPCOVER** will not be liable to pay the difference

## Combined Cover

(GapCover plus CoPay cover)



R150

PER MONTH PER FAMILY

### CoPay Overview

**CoPay** Cover is a product that will cover co-payments (the excesses imposed by your medical scheme) for procedures performed while you are an inpatient or an outpatient, including MRI, CT and Ultrasound Scans.

**CoPay** will cover co-payments in full per insured beneficiary per incident.\*

#### More information:

- **CoPay** Cover is available to individuals currently on a registered medical scheme.
- The **CoPay** Cover product can be used with any registered medical scheme.

\* Terms and Conditions

- R10 000 incident limit per claim.
- Three claims per beneficiary per year.
- R50 000 overall limit per family per year.

#### WAITING PERIODS APPLICABLE TO **GAPCOVER** AND **CoPay**

- Standard three-month waiting period, except in the case of emergencies.
- Maternity benefits will accrue only after a 12-month waiting period.
- Minimum 12-month general waiting period on pre-existing conditions.