

## FREQUENTLY ASKED QUESTIONS FOR CALL CENTRE AGENTS

### **Q. What is GAP Cover?**

A. Gap cover is a short-term insurance product designed to provide extra protection for those who already have medical aid. It covers the deficit or shortfalls between your medical scheme's tariff and the actual rates charged by healthcare professionals. It can be used where doctors charge above the medical aid rate and where medical aid pays up to their specified rate from the Risk or hospital benefit.

### **Q. Does GEMS offer GAP Cover?**

A. No, GEMS does not offer Gap Cover.

### **Q. Is there a marketing campaign where I can sign up for GEMS GAP cover?**

A. No, however GEMS has been made aware of a Gap Cover scam that is being spread through calls from an unknown number. Please note that GEMS does not offer gap cover. Please do not accept any fake gap cover from GEMS through this unknown source.

### **Q. What should I do when receiving such calls?**

A. Do not provide any of your personal details to the caller, then proceed to report the Scam immediately to the Scheme.

### **Q. Where can I report such calls?**

A. Report all suspicions of fraud, waste and abuse by:

Calling the anonymous 24 hour toll free GEMS Fraud Line Service: 0800 21 2202

Emailing on: [office@thehotline.co.za](mailto:office@thehotline.co.za)

**Or**

Faxing: 0867 26 1681.