

Annexure A

Ultimate Gap Cover		
R191 000 OAL p/b (from 1 April 2023)		
IN-HOSPITAL BENEFIT		
Gap Cover:	Additional 500%. This will include cover for BMI 0018 and 0019 sub-limit R15 000	Additional 500%. This will include cover for BMI 0018 and 0019.
Robotic Surgery:	R33 000, R16 500 p/c, 2 claims p/b	R35 000, R19 000 p/c
Co-payments: The excesses imposed by your medical scheme payable to a maximum rand limit for specified procedures or tests. Cover for co-payments imposed by medical schemes for hospital admissions, scans and surgical procedures.	Subject to OAL	Subject to OAL
Co-payments Charged as a percentage:	R17 500 p/c	Included as per normal co-payments
Penalty-Fee Cover	R13 000 p/c, Max 3 claims per policy	R14 000 p/c, Max 3 claims per policy
Day Hospital: Clinic and/ or in-Room Surgical Procedures Cover	Subject to OAL	Subject to OAL
PMB Cover	Subject to OAL	Subject to OAL
Hospital account shortfalls	R6 000 per policy, R2 000 for upgrades and the balance limited to R1 300 p/c, 3 claims p/b	R6 500 per policy, R2 000 for upgrades and the balance limited to R1 350 p/c
Sub-limit Enhancer: MRI Scans, CT Scans, Intraocular Lenses, and Internal Prostheses and Cochlear Implants.	R100 000 per policy, R25 000 p/c, 4 claims per policy	Subject to OAL, R26 500 p/c
Step-down (includes accident, strokes and cancer treatment):	R11 000 per policy	R11 000 per policy
OUT-OF-HOSPITAL BENEFIT		
Primary Care Consultation	R5 000 per policy, R400 p/c per consultation for the consultation ONLY	R5 000 per policy, R1 250 p/c for all services rendered
In-room / Day-to-Day Specialist Consultation Fee	R6 500, R1 350 p/c, 4 claims p/b	R6 500, R1 350 p/c, 4 claims p/b
Emergency Room Cover - After Hours (18:00pm - 07:00am) and all Saturdays, Sundays, and public holidays)	Sub-limit of R12 000. Accident & Trauma - costs related to the accidental event - stated benefit. Illness - for children 9yrs and older - R2 000 stated benefit. Emergency Illness - costs related to the illness for children 8 and younger - stated benefit.	Sub-limit of R12 000. Accident & Trauma - costs related to the accidental event - stated benefit. Illness - for beneficiaries 9yrs and older - R2 000 stated benefit. Emergency Illness - costs related to the illness for children 8 and younger - stated benefit.
Preventative Care Cover (includes whether your medical scheme pays from your savings / day to day / or self funded)	R8 000 sub-limit per policy, R1 000 p/c, 4 claims p/b.	R8 000 sub-limit per policy, R1 250 p/c
Appliance Benefit	R7 000 per policy.	R7 000 per policy.

Trauma Counselling	R8 000 per policy, R950 p/c for children 13 years and under and R750 p/c for all other beneficiaries. Covered within the first 6 months after a traumatic incident. Max 3 claims p/b.	R8 000 per policy, R950 p/c . Covered within the first 6 months after a traumatic incident.
CANCER BENEFITS		
Cancer Co-payment Benefit	Subject to OAL	Subject to OAL
Cancer Benefit - Boost	Subject to OAL	Subject to OAL
Cancer Benefit - Breast Reconstruction	300%, R25 000 for all activities related to the reconstruction of the non-affected breast. Within 18 months of initial mastectomy.	500% for affected breast R27 500 for all activities related to the reconstruction of the non-affected breast.
VALUE ADDED BENEFITS		
Gap Cover Premium Waiver	12-month period.	6-month period
Medical Scheme Premium Waiver	R5 000 p/m for 6-months	R5 250 p/m for 6-months
Accidental Death	Principal - R15 000, Adult - R10 000, Child - R5 000.	Principal - R16 000, Adult - R11 000, Child - R6 000.
Cancer Cover (Initial Diagnosis)	Lump sum of R25 000.	Lump sum of R27 500.
Sira'Go Baby	R2 500 sublimit per newborn child.	R2 000 sublimit per newborn child.
MedCare cover (Free Medical Scheme Alternative Dispute Resolution Service (ADR))	For all claims exceeding R12 000.	For all claims exceeding R9 000.