














GAP COVER RANGE | ENHANCEMENTS & CHANGES

The average premium increase across our Gap Cover and Access Optimiser options is 7.5%.

Existing 2022 policies will receive the applicable benefit enhancements on 1 January 2023, when the new benefit year starts.

First-timers joining a 2023 product will automatically receive these benefits.

Benefits not shown here remain unchanged for 2023.

| | BASE | COMPACT ³⁰⁰ | ELITE |
|---|---|---|---|
| OVERALL POLICY LIMIT (OPL) | Limit increased from R 177 835 to R 185 837 per insured person per year | | |
| KEY BENEFITS SUBJECT TO THE OPL | | | |
|  GAP BENEFIT | | | |
| Dental procedures, such as wisdom teeth extractions, and dental procedures due to accidents or cancer treatment | Moved to Dental Cover | Moved to Dental Cover | Moved to Dental Cover |
|  CO-PAYMENT BENEFIT | | | |
| PENALTY CO-PAYMENTS | ⊗ | Benefit limit of R 5 000 increased to R 6 500 but still limited to 1 co-payment per policy per year | Benefit limit increased from R 10 000 to R 13 000 |
|  DENTAL COVER | Dental Cover is made up of a set of existing benefits. Check out our brochure to see all the benefits in- and out-of-hospital dental-related procedures can be claimed from. | | |
| Dental procedures due to accidents or cancer treatment | Benefit limit of R 8 000 increased to R 16 000 | Benefit limit of R 8 000 increased to R 16 000 | Benefit limit of R 12 000 increased to R 24 000 |
|  MATERNITY COVER | Maternity Cover is made up of a set of existing benefits. Check out our brochure to see all the benefits we provide from pre- to post-bump. | | |
|  RADIOLOGY COVER | Radiology Cover is made up of a set of existing benefits. Check out our brochure to see all the benefits in- and out-of-hospital radiology can be claimed from. | | |
|  SUB-LIMIT BENEFIT | | | |
| MRI, CT & PET SCANS | ⊗ | Sub-Limit Benefit for MRI and CT scans moved to Radiology Cover New benefit category added for PET scans | Sub-Limit Benefit for MRI and CT scans moved to Radiology Cover New benefit category added for PET scans |
|  TOP-UP BENEFIT | | | |
| MRI, CT & PET SCANS | ⊗ | ⊗ | Top-Up Benefit for MRI and CT scans moved to Radiology Cover New benefit category added for PET scans |
|  CANCER BENEFIT | | | |
| CANCER TREATMENT TOP-UP | ⊗ | Top-Up Benefit for Cancer Treatment moved to Cancer Benefit | Top-Up Benefit for Cancer Treatment moved to Cancer Benefit |
|  OUT-PATIENT SPECIALIST CONSULTATION BENEFIT | ⊗ | ⊗ | Benefit limit of R 1 000 increased to R 1 300 |
|  TRAUMA COUNSELLING BENEFIT | New benefit category added for total and permanent disabled as a result of an accident | | |
|  PREVENTATIVE CARE BENEFIT | ⊗ | ⊗ | New benefit categories for blood glucose tests, bone density scans, childhood immunisations, cholesterol tests and testicular screenings added |
| BENEFITS NOT SUBJECT TO THE OPL | | | |
| PAYOUT AND WAIVER BENEFITS | | | |
|  MEDICAL AID CONTRIBUTION WAIVER | ⊗ | ⊗ | Benefit changed to death and disability due to an accident only |
|  STRATUM POLICY PREMIUM WAIVER | ⊗ | ⊗ | Benefit changed to death and disability due to an accident only Forced retrenchment no longer offered |

GAP COVER BENEFIT CHANGES

With **Guardrisk Insurance Company Limited** being appointed to underwrite our **non-life accident** and **health policies** and benefits, the benefit structure on three existing benefits will change.






These are life benefits and can no longer be offered under our non-life policies.

| BENEFIT | 2022 | 2023 |
|--|---|---|
| Funeral Cover offered on Hospital Optimiser | The Funeral Cover benefit that applies after the principal insured's death can no longer be offered. | Funeral Cover will be replaced with a Death and Disability Benefit of R 50 000 in the event of the principal insured's death or total and permanent disability due to an accident . |
| Medical Aid Contribution Waiver offered on G-Force, Elite, Corporate Elite and Corporate Elite Plus | The Waiver Benefit that covers the monthly medical aid contributions in the event of the contribution payer's natural death or total and permanent disability due to an illness can no longer be offered. | The Waiver Benefit will cover the monthly medical aid contributions in the event of the contribution payer's death or total and permanent disability due to an accident . |
| Stratum Policy Premium Waiver offered on G-Force, Elite, Corporate Elite and Corporate Elite Plus | The Waiver Benefit that covers the monthly Gap Cover premium in the event of the premium payer's forced retrenchment, natural death or total and permanent disability due to an illness can no longer be offered. | The Waiver Benefit will cover the monthly Gap Cover policy premium in the event of the premium payer's death or total and permanent disability due to an accident . |

IMPORTANT TO NOTE

- The last day the **Funeral Cover** benefit on **Hospital Optimiser** can be claimed is **5 November 2022**.
The **Accidental Death and Disability Benefit** will take effect on **6 November 2022**.
The premium of **R 99** remains unchanged for **2023**.
- The changes to our **Waiver Benefits** will take effect on **1 January 2023**.
The last month of cover for a medical aid contribution or Gap Cover policy premium, where the event is unrelated to an accident, will be the month of **December 2022**.
From **1 January 2023**, our clients will receive a benefit if the event is due to an **accident**.

OPTIMISER RANGE | ENHANCEMENTS & CHANGES

| | ACCESS OPTIMISER | ACCESS CO-PAY PLUS ³⁰⁰ |
|---|--|---|
| OVERALL POLICY LIMIT (OPL) | Limit increased from R 177 835 to R 185 837 per policy per year | |
| KEY BENEFITS SUBJECT TO THE OPL | | |
|  GAP BENEFIT | | |
| Dental procedures, such as wisdom teeth extractions, and dental procedures due to accidents or cancer treatment | Moved to Dental Cover | Moved to Dental Cover |
|  DENTAL COVER | Dental Cover is made up of a set of existing benefits. Check out our brochure to see all the benefits in- and out-of-hospital dental-related procedures can be claimed from. | |
| Dental procedures such as wisdom teeth extractions |  | Benefit limit of R 8 000 increased to R 16 000 |
|  MATERNITY COVER | Maternity Cover is made up of a set of existing benefits. Check out our brochure to see all the benefits we provide from pre- to post-bump. | |
|  RADIOLOGY COVER | Radiology Cover is made up of a set of existing benefits. Check out our brochure to see all the benefits in- and out-of-hospital radiology can be claimed from. | |