

AON

Sanlam Gap Cover 2025

Alert



2025 Benefit Enhancements

Overall weighted increase for 2025 is 13.8% Increase could vary for Groups

2025 Benefit Enhancements:

- On **Sanlam Gap Comprehensive** the tariff shortfall benefit remains at **600%**.
- The **overall annual limit** increases to **R210 580** per insured per annum.
- **Benefit limits** to increase by **6%** for 2025 subject to policy limit:

On Sanlam Gap Comprehensive:

- **Sub-Limit** benefit **increased** to **R66 400** per event.
- **Accidental Casualty** benefit **remains R18 450** per event.
- **Casualty Child Illness benefit** for children under the age of 12 will **increase** to **R3 000** per event.
- **Penalty Co-Payment** benefit **remains R18 550** per event.
- **Innovative Oncology Medicines** benefit **increases** up to **R14 250** per cycle.

2025 Benefit Enhancements

Benefit limit increases continued;

On Sanlam Gap **Core**:

- **Sub-Limit** benefit **increased** to **R31 800** per event.
- **Penalty Co-Payment** benefit **remained** the **same R11 160** maximum of one event.

New Benefits

Major Affective Disorders on **Sanlam Gap Comprehensive** plan:

- This benefit will apply for services provided during a **Hospital Episode for Mental Depression**, where the charges relating to the service supplies have exceeded the Prescribed Minimum Benefit of 21 days by the Insured Party's Medical Scheme. The benefit has a maximum limit of **five days** and a financial limit of **R2 500 per day** per insured party, per annum.

2025 Benefit Enhancements

Sanlam Gap Fedhealth NexGen

- **Only** available to **Fedhealth Savvy** and **Elect** members. The cover includes but is not limited to:
- **Penalty Co-payment** Benefit – **Savvy R9 050** per Insured Party and **Elect R15 470** per Insured Party.
- **MRI & CT Scan** Co-payment – **R4 100** per annum, maximum of 1 event per annum.
- **Casualty Ward** Co-payment as a result of an accident – up to **R850** per event, maximum of 1 event per annum.
- **Sports Injury accidental casualty** benefit – Casualty Appliances and External Accessories is limited to **R 1 680** per insured per annum.

Should you require urgent assistance, please contact Aon Resolution Centre (0860 100 404) or email on arc@aon.co.za

These are the salient benefit changes announced. More detailed information to follow in the member letter.

Contact Aon

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