

AON

# Kaelo Gap Cover

Alert



# Kaelo Gap 2025 Benefits Changes

## Premium Increase for 2025

Overall average weighted increase for 2025 is **8.9%**. **Increase could vary for Groups.**

## Benefit Changes:

- Policy overall annual limit will increase to R210 580.
- Out-of-hospital tariff shortfall benefit for the Kaelo Gap Optima will increase from an additional 500% to an additional 600% of medical scheme rate.

## New Benefit:

- Casualty Emergency Benefit will be introduced on Core and Optima options:
  - Emergency illness-related out-patient services will be provided within a hospital casualty ward.
  - Maximum of one such event per policy per annum and R2 500 per event. The benefit applies to Insured Parties aged 13 and is subject to treatment being after-hours.
  - After-hours - Mondays to Fridays between 18:00 and 08:00 and all-day Saturdays, Sundays and South African public holidays.
- New cashless co-payments will be introduced.

# Kaelo Gap 2025 Benefits Changes

## **Benefit Limit Increases:**

- Sub-Limit Benefit
- Accidental Casualty
- Child Illness Casualty
- Penalty Co-Payment
- Innovative Oncology Medicines

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

## Contact Aon

**Aon South Africa (Pty) Ltd**  
**The Place, 1 Sandton Drive, Sandhurst, 2196**  
**P O Box 78367, Sandton, 2146**

**Tel: 0860 100 404**

[www.aon.co.za](http://www.aon.co.za)

[Facebook](#) | [Twitter](#) | [LinkedIn](#)

**Aon South Africa Pty Ltd, an Authorised Financial Service Provider, FSP 20555**  
**Aon Limpopo Pty Ltd, an Authorised Financial Service Provider, FSP 12339**

Please click [here](#) to view the Healthcare Privacy Notice for Aon South Africa (Pty) Ltd

**Disclaimer:** The benefits and contributions are subject to approval by the Council for Medical Schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. The benefits and contributions are subject to approval by the council for medical schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization.

# Thank You