

The Benefits listed below apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover. The Benefits listed below are deemed as separate benefits and may qualify for coinciding yet distinct Benefits, as the case may be.

**Please note:** We are continuously improving our communications and content. The latest version of this document is available on [www.kaelo.co.za](http://www.kaelo.co.za). Any material changes to the policy terms and conditions, once the Policy has been issued, will be communicated.

Benefits			
Health Service	Benefit	2024	2025
Core Benefits	The Overall Annual Limit is <b>R 210 580</b> per Insured Party Per Annum which is the maximum combined Benefit payable by the Insurer for all Core Benefits. Subject to the legislated limit. <ul style="list-style-type: none"><li>• Tariff and Out-of-Hospital Shortfalls</li><li>• Shortfalls from Sub-Limits</li><li>• Out-of-Hospital Tariff Shortfalls</li><li>• Dental Reconstruction Benefit</li></ul>	OAL - <b>R198 660</b> per Insured Party	OAL - <b>R210 580</b> per Insured Party
Tariff Shortfalls	This Benefit provides additional cover of up to 500% of the medical aid rate for services provided during a Hospital Episode, covering shortfalls for healthcare service providers such as surgeons, radiologists, pathologists and physiotherapists. It also includes cover for Prescribed Minimum Benefits (PMBs).	✓	✓
Shortfalls from Sub-Limits	This Benefit will apply for services provided during a Hospital Episode, where the charges relating to the service supplied have exceeded the Sub-limit benefit paid by the Insured Party's medical aid.	<b>R32 500</b>	<b>R 34 450</b>
Out-of-Hospital Tariff Shortfalls	This Benefit provides additional cover of up to 500% of the Medical Scheme rate for outpatient procedures, subject to the costs being funded from the risk/hospital benefit by the Insured Party's medical aid.	✓	✓
Dental Reconstruction Benefit	The Benefit is payable where dental reconstruction surgery is required as a direct result of Accidental Injury or from cancer Treatment. The Benefit is subject to a maximum of two events per Family Per Annum and a maximum rand value Per Annum, subject to the Core Benefit Limit.	<b>R45 700</b>	
Benefit Extenders			
Health Service	Benefit	2024	2025
Casualty Emergency	Benefits paid in respect of Emergency illness-related out-patient services, that are provided within a casualty ward of a Hospital. The Benefit payable is equal to the total cost of Treatment less the amount paid by your Medical Scheme from your hospital/risk benefit. If payment is made from your available Medical Savings Account, or from your own pocket, we will refund that too.	✗	✓
Hospital Booster	A lump-sum payment, related to the length of the Hospital stay, will be paid in the event of an accident or Premature Birth. A maximum of two Hospital Episodes per Family Per Annum.	Day 1 - 13: <b>R412</b> Day 14 - 20: <b>R803</b> Day 21 - 30: <b>R1 555</b> Maximum Benefit of <b>R28 500</b> per Insured Party per annum.	
Family Protector	A lump sum payment upon the death or Permanent Disability of an Insured Party due to Accidental Injury. Children below six years: <b>R20 000</b> . All other Insured Parties: <b>R28 000</b> .	✓	✓
Medical Scheme Contribution Waiver	The Benefit is payable upon the death or Permanent Disability of the Policyholder due to Accidental Injury and where the Policyholder is the principal member of the medical aid. Contributions will be covered for six months up to an overall maximum amount of <b>R35 500</b> .	✓	✓
Gap Cover Premium Waiver	In the event of the death or Permanent Disability of the Policyholder as a result of an accident, Policy Premiums will be waived. The Kaelo Gap Cover premium will be waived for six months from the date of the event. Limited to one event over the Policy lifetime.	✓	✓
Road Accident Fund Claims	Assistance with Road Accident claims. Service Providers are contracted to Kaelo Risk and not to the Insurer: Centriq Insurance Company Limited.	✓	✓

Lifestyle Benefits

Kaelo Lifestyle Digital gives you and your dependants access to Counselling, Coaching, Support and Care through our AskNelson programme. You can contact AskNelson on 0800 635 766 or visit [www.kaelo.co.za](http://www.kaelo.co.za). If you have opted in for Lifestyle Benefits, you also get access to extraRewards by Dis-Chem. For detailed information please refer to the Kaelo Lifestyle AskNelson Digital Benefits Brochure. This is a non-insurance product offered by Kaelo. Service Providers are contracted to Kaelo.

This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership. The administrator of Kaelo Gap is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Kaelo Gap is insured by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo Offerings. Service Providers are contracted to Kaelo.