
Aon Member Letter

Kaelo Gap Optima 2024

Dear Aon Client

It is that time of year for you to evaluate your current healthcare arrangements to ensure the most appropriate cover for 2024. Whether or not you wish to remain on your current Gap option or change to a more suitable plan for 2024, it remains Aon's responsibility to guide you through the review process. We recommend you speak to your Aon Employee Benefits Consultant to assist you in selecting the correct Gap Cover option.

What is the contribution increases for 2024?

Overall average increase:

6.97%

**Kaelo Gap Cover
Retail membership Increase**

Benefits Enhancements for 2024

- Kaelo Gap will be referred to as Kaelo Gap Optima.
- The overall annual limit for 2024 has increased from R185 837 to R198 600 per insured per annum.
- The Tariff Shortfall benefit has increased from 500% to 600% of medical scheme rate.

New Benefit for 2024

- A lump sum benefit for the first-time diagnosis of cancer to the medical equivalent of stage 2 or higher form of cancer. The benefit is only payable during an Insured event. It excludes any form of cancer that was previously identified or required treatment prior to 2024.
- The benefit is subject to one claim per Insured Party for the lifetime of the Policy limited to R15 000.

Kaelo Gap Optima Key Benefits 2024

Core Benefits	Kaelo Gap Optima 2024
Tariff Shortfalls	Up to 600% of medical aid rate
Shortfalls from Sub-limits	R64 500 per event
Penalty Co-Payment	Up to 30% Maximum. 2 events per family per annum up to R18 550 per event
Innovative Oncology Medicines	A value equal to the lesser of 25% of the total drug cost or R13 780
Dental Reconstruction	R49 900 per annum
Benefit Extender	Kaelo Gap 2024
Oncology First Time Diagnosis (New Benefit for 2024)	A lump sum Benefit for the first-time diagnosis of cancer to the medical equivalent of stage 2 or higher form of cancer. The benefit is only payable during an Insured event. It excludes any form of cancer that was previously identified or required treatment prior to 2024. The Benefit is subject to one claim per Insured Party for the lifetime of the Policy. R15 000
Family Booster	A lump sum payable for premature birth up to R15 900
Child Casualty Illness	Subject to a maximum of two events per annum R2 860 per event Limited to children under the age of 12
Accidental Casualty	R18 450 per event
Hospital Booster (Hospitalisation due to accidental harm or premature birth)	Maximum of 2 hospital events per family R29 300 per annum <ul style="list-style-type: none"> • R480 per day from the 1st to the 13th day (inclusive) • R860 per day from the 14th to the 20th day (inclusive) • R1 700 per day from the 21st to the 30th day (inclusive)
Family Protector (Accidental Injury)	Children below six – R20 000 All other Insured parties – R30 000
Medical Scheme Contribution Waiver (Accident/trauma only)	R35 500 overall maximum

Kaelo Lifestyle Digital	<p>The benefits include:</p> <p>Counselling</p> <ul style="list-style-type: none">• Unlimited telephonic and virtual counselling <p>Coaching</p> <ul style="list-style-type: none">• Managerial and Leadership <p>Support Services</p> <ul style="list-style-type: none">• Financial advice• Legal advice• Road Accident Cover
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Policy Exclusion:

Please note that all costs related to ward fees and other Hospital expenses, including materials and medication on the Hospital account, are not covered on the Kaelo Gap policy. Please also take note that should a specific exclusion apply to member's particular option, that this exclusion will be applicable to the gap cover as well.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Kaelo Gap, which has been developed to provide you with essential information to make better decisions regarding your gap cover requirements.

To access the microsite please [click here](#)

Where do I get more information and who can I contact if I have any questions?

The Kaelo Call Centre can be contacted on 0860 100 296 for the clarification of benefit changes and contribution increases and the Aon Resolution Centre (0860 100 404 or email on arc@aon.co.za) will also be available for the clarification of benefit changes and contribution increases for 2024.

Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matters related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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Aon plc (NYSE: AON) exists to shape decisions for the better— to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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