

WHY IT'S TIME TO START BRIDGING THE GAP



Even though good health is the cornerstone of a fulfilling and productive life, sometimes you can't avoid falling sick. That is why having Medical Aid is crucial: It makes access to private healthcare more affordable.

But, did you know Medical Aid doesn't always cover the full bill?

THE REAL COST OF MEDICAL CARE

For those that need to treat conditions such as

SCOLIOSIS are faced with an average shortfall of

R136 000



IMPACTED TEETH are faced with an average shortfall of

R5 930



Critical medical procedures such as C-Sections are also heavily impacted by shortfalls with an average

cost Gap of

R15 495 for C-Sections



One way to deal with these shortfalls is by saving, but that also presents a few challenges.

HOW LONG COULD IT TAKE TO BRIDGE THE GAP?

According to DebtBuster, **South Africans spend 65%** of their net income on paying off their debts.

With an average salary of **R29 900**, many are left with little room to take care of anything else.



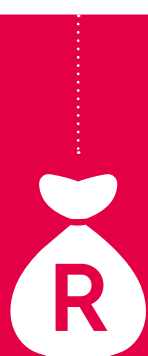
Only R8 800

is left for living expenses, which will include the money you are saving to cover shortfalls.

DID YOU KNOW THAT THE AVERAGE SCOLIOSIS CLAIM COSTS R136 000?

It could take you up to **13 years** to clear this medical debt. Other procedures have a similar lasting effect on your wallet:

An average of **18 MONTHS** to settle debt related to **C-Sections**



An average of **7 MONTHS**



to settle debt related to **Impacted teeth**

Instead of having to save thousands of to cover these costs, there is a different solution at your fingertips.

PROTECT YOURSELF FROM THESE SHORTFALLS WITH GAP COVER

Starting from **R323* per month**, get access to benefits that make sure your medical expense shortfalls are taken care of:



Tariff shortfall cover for procedures like childbirths, dentistry, broken bones and scopes

Sub-Limits cover for procedures like internal prosthetics, pacemaker and more



Dental Reconstruction caused by accidental harm or cancer treatment



*All premiums quoted are risk profile dependent