

| 2024 |

Stratum Benefits⁺



GAP MATCH

Every medical aid plan has a **Gap Cover** option to match – the perfect pair... just like the buffalo and oxpecker. The level of medical expense shortfall cover you need depends on your medical aid plan.

If you're on a:

- 100%, 200% or 300% medical aid plan and want cover for shortfalls on doctors' and specialists' private fees and additional cover for cancer treatment, co-payments, and internal prosthetic devices
- 100%, 200% or 300% medical aid plan and want the highest level of cover for shortfalls on doctors' and specialists' private fees and additional cover for cancer treatment, co-payments, internal prosthetic devices, out-patient specialist consultations, private room fees, scopes, and specialised scans
- medical aid plan that excludes specific medical procedures, such as arthroscopic surgery and dental procedures for impacted teeth
- medical aid plan that excludes specific medical procedures, such as bunion surgery and endoscopic procedures, covers doctors' and specialists' private fees at only 100% when medical procedures aren't excluded and imposes procedure-related co-payments
- medical aid plan that excludes specific medical procedures, such as functional nasal and joint replacement surgeries, covers doctors' and specialists' private fees at only 100% when medical procedures aren't excluded and imposes procedure- and cancer-related co-payments
- medical aid plan that excludes specific medical procedures, such as oesophageal reflux and hiatus hernia surgery, and want the highest level of cover for shortfalls on doctors' and specialists' private fees when medical procedures aren't excluded and cover for procedure- and cancer-related co-payments



COMPACT³⁰⁰ or **MERIDIAN⁴⁰⁰**



ELITE⁵⁰⁰



ACCESS OPTIMISER



ACCESS CO-PAY PLUS³⁰⁰



ACCESS OPTIMISER & COMPACT³⁰⁰
or **MERIDIAN⁴⁰⁰**



ACCESS OPTIMISER & ELITE⁵⁰⁰

GAP MATCH is a guiding tool that matches the best-suited **Gap Cover** option with your medical aid plan.

Go to www.stratumbenefits.co.za/gap-match/ or scan the QR code.

Chat with your financial advisor to sign up, or contact our **Client Support Centre** for general questions and information.

