


BRIDGING THE GAP with confidence


Sanlam Gap Cover for Fedhealth Members


What is Gap Cover?


Sanlam Gap Cover is a short term insurance product that provides an extra layer of financial protection for those who already have medical aid. It helps to cover certain shortfalls between what your medical aid scheme will pay and the rates charged by in-hospital medical specialists.

Monthly Premiums 2023

	Sanlam Gap Comprehensive	
	Individuals younger than 60 years	R233
	Sanlam Gap Core	
	Individuals younger than 60 years	R193
	Add Mediclinic Extender for only R43	

	Sanlam Gap Comprehensive	
	Individuals older than 60 years	R465
	Sanlam Gap Core	
	Individuals older than 60 years	R370
	Add Mediclinic Extender for only R80	

	Sanlam Gap Comprehensive	
	Families younger than 60 years	R407
	Sanlam Gap Core	
	Families younger than 60 years	R324
	Add Mediclinic Extender for only R98	

	Sanlam Gap Comprehensive	
	Families older than 60 years	R815
	Sanlam Gap Core	
	Families older than 60 years	R651
	Add Mediclinic Extender for only R166	

Sanlam Gap Comprehensive Benefits

Standard Benefits

- All benefits come from the statutory overall annual limit
- Additional 500% Specialist Tariff Shortfalls
- Unlimited Defined Co-Payments/Deductibles
- Shortfalls from Sub-Limits
- Oncology Tariff Shortfalls
- Oncology Sub Limits and Co-payment cover
- Innovative Oncology Medicines
- Out-of-Hospital Tariff Shortfalls and Co-Payments
- 2 Penalty Co-Payments
- Dental reconstruction

Additional Benefits

- Casualty Benefit
- Child Illness in a Casualty Ward
- Family Booster
- Hospital Booster
- Family Protector lump sum
- Premium Waiver benefit
- RAF Claim assistance

Sanlam Gap Core Benefits

All benefits to come from the statutory overall annual limit

- Additional 300% Specialist Tariff Shortfalls
- Defined list of co-payments both in and out of hospital will be limited to a maximum of R10 000 per insured per policy per annum
- Shortfalls from Sub-Limits, subject to a maximum limit per insured event of R30 000
- Penalty Co-payment for the non-use of a Network hospital, one event covered per annum to a maximum amount of R11 000 per policy
- Oncology tariff shortfall, limited to an additional 300% of the Medical Scheme Tariff
- Oncology Co-payment, limited to a 20% Co-payment. Up to a maximum of R30 000



Mediclinic Extender Benefit

Closing the gap even more thanks to **Mediclinic Extender Benefit**. With additional cover for things like cashless Medical Scheme co-payments, private ward cover and a cancer lumpsum **Benefit**. This benefit really leaves very little to chance and will ensure that you enjoy VIP treatment at all Mediclinic hospitals. It's the perfect add-on to your Sanlam Gap Cover.

Healthcare Benefits

- After hours illness cover for your family at Mediclinic casualty wards
- Medical Scheme has paid a portion of your Out-of-Hospital specialist claim
- Private ward upgrades for birth
- Cancer lump sum benefit to be paid upon first diagnosis
- Unlimited penalty co-payment cover when using a Mediclinic hospital outside of your medical scheme network
- Upfront seamless and cashless process for medical scheme co-payments and shortfalls when using a Mediclinic hospital



Keen to find out more

- Get in touch with your advisor or broker today or kindly contact:

Sanlam Gap Cover

Email address:<EmailAddress>

Contact number:<ContactNumber>

Statutory Notice:

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. Kaelo Risk (Pty) Ltd is an authorized financial services provider (FSP 36391). Insurance Products are underwritten by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorized Financial Services Provider (FSP 3417). Centriq is committed to protecting the personal information of our stakeholders in accordance with the Centriq Privacy Notice.pdf.

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