

➤ FREQUENTLY ASKED QUESTIONS 2023



Sanlam Gap 2023

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1. Can my family (principal member, spouse and child/children) be on more than one medical aid scheme under one Sanlam Gap policy?

Yes.

2. Should I join Sanlam Gap before the age of 60 years will I continue to have the premium for under the age of 60 years once I turn 60?

Sanlam Gap takes the joining age of Sanlam Gap cover into consideration. As long as the member joined before the age of 60 years they will continue to pay the under 60 years premium.

3. Are supplementary benefits ("Additional benefits") on Sanlam Gap Comprehensive covered from the Statutory overall limit of R185 837 per insured party per annum?

No, the Additional benefits are not covered from the overall annual limit and are over and above additional benefits for clients on Sanlam Gap Comprehensive.

4. How long do I have to submit my Gap cover claim?

A member has 6 months from the end of the insured event to submit their claim with full documentation.

5. Family Protector Benefit on Sanlam Gap Comprehensive: Who is eligible to claim for this benefit?

All the beneficiaries covered on the policy can claim for this benefit in the event of death or permanent disability due to accidental harm. Children below six years R20 000, all other insured parties R30 000.

6. If a member was on a lower gap offering with another provider (for longer than 12 months) and joined Sanlam Gap Comprehensive. Would Sanlam Gap impose waiting periods on their new enhanced/richer benefits?

No, as long as the member has not had a break in previous gap cover of more than 90 days.

7. Does Sanlam Gap have a list of conditions that are excluded for the for the first 12 months of cover?

No, Sanlam Gap only applies a three month general waiting period during which time no policy benefits may be claimed and a twelve months condition specific waiting period for pre-existing conditions (conditions for which diagnosis; care treatment or advice was received for a period of 12 months prior to joining), which conditions will be excluded for the first twelve months of cover. However if a member had previous gap cover for twelve months or longer with another provider (without a break of 90 days) no waiting period will be applied.

8. Will Sanlam Gap cover planned PMB (Prescribed Minimum Benefits)?

Yes, within the rules of your policy document. All PMB claims are subject to review by MedClaim Assist.

9. How long do I have to register my new born baby or spouse?

A member has 90 days of which to add their baby or spouse from birth or registration of marriage onto their Sanlam Gap policy. Spouse and child may be added after 90 days but the waiting periods will be applied.

10. The Penalty co-payment benefit on Sanlam Gap Comprehensive for the use on a non-network hospital is subject to a maximum of two events per family per annum and a maximum of?

R17 500 per event or a percentage penalty co-payment that does not exceed 30%. Subject to the overall annual limit of R185 837 per Insured Party per annum.