



Aon Member Letter

Kaelo Gap Core 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

- The overall annual limit for 2024 has increased from R185 837 to R198 600 per insured per annum.
- Benefit Extender increase to benefit limits listed below.

Kaelo Gap Cover Core Benefit

Key Benefit 2024

| Core Benefits | Kaelo Gap Core 2024 |
|----------------------------|--------------------------------|
| Tariff Shortfalls | Up to 500% of medical aid rate |
| Shortfalls from Sub-limits | R 32 500 per event |
| Dental Reconstruction | R 45 700 per annum |

| Benefit Extender | Kaelo Gap Core 2024 |
|---|--|
| Hospital Booster (Hospitalisation due to accidental harm or premature birth) | Maximum of 2 hospital events per family R28 500 per annum <ul style="list-style-type: none"> • R412 per day from the 1st to the 13th day (inclusive) • R803 per day from the 14th to the 20th day (inclusive) • R1 555 per day from the 21st to the 30th day (inclusive) |
| Family Protector (Accidental Injury) | Children below six – R20 000 All other Insured parties – R28 000 |
| Medical Scheme Contribution Waiver (Accident/trauma only) | R35 500 overall maximum |
| Kaelo Lifestyle Digital | The benefits include: Counselling <ul style="list-style-type: none"> • Unlimited telephonic and virtual counselling Coaching <ul style="list-style-type: none"> • Managerial and Leadership Support Services <ul style="list-style-type: none"> • Financial advice • Legal advice • Road Accident Cover |

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

Aon South Africa (Pty) Ltd is an Authorised Financial Services Provider License # 20555
<http://www.aon.co.za/disclaimer>

On all services provided, Aon's Terms & Conditions of Business, as amendments from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.



<https://www.facebook.com/aon.healthcare>
Click "Like" on our page (Aon Healthcare)



https://twitter.com/Aon_SouthAfrica
Click "follow" on our profile



About Aon

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.

Copyright 2017 Aon plc

On all services provided, Aon's Terms & Conditions of Business, as amendment from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.

Disclaimer: The benefits and contributions are subject to approval by the Council for Medical Schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization

Please click [here](#), to view the Aon South Africa (Pty) Ltd Healthcare privacy notice.