



westerngap

shortfall cover

Gap - Seniors

Western Gap provides you with the peace of mind and financial cover for in-hospital medical shortfalls that your medical scheme does not cover.

Speak to your healthcare advisor today.

kaelo
Simply
healthcare

shortfall cover

Core Benefits - Overall Annual Limit (OAL) of R 157 000 per insured per annum.

2019 Benefits & Monthly Premium (incl. VAT) <small>* 71 Years and older</small>	Gap	Gap Plus	Gap Select	LPE
	R 410	R 495	R 540	R 440
Tariff Shortfalls	Limited to an additional 500% above the medical scheme rate	Limited to an additional 500% above the medical scheme rate	Limited to an additional 500% above the medical scheme rate	Limited to an additional 500% above the medical scheme rate
Standard Co-Payments	×	No limit on the number of claims	No limit on the number of claims	×
Non DSP Co-Payments	×	2 events limited to R 8 000 per policy per annum	2 events limited to R 10 000 per policy per annum	×
Oncology Cover	Subject to OAL	Subject to OAL	Subject to OAL	×
Sub-Limitation Cover	×	×	Limited to R 50 000 per policy per annum	×
Maternity Booster	×	×	1 event limited to R 3 000 per policy per annum	×
Consumables Cover	Limited to R 5 500 per member per annum	Limited to R 5 500 per member per annum	Limited to R 5 500 per member per annum	×
Accidental Emergency Casualty Cover	Limited to R 12 000 per policy per annum	Limited to R 12 000 per policy per annum	Limited to R 15 000 per policy per annum	Limited to R 12 000 per policy per annum
Accident / Trauma related dental implants	Limited to R 10 000 per member per annum	Limited to R 10 000 per member per annum	Limited to R 15 000 per member per annum	×
Step down facility	Limited to R 7 500 1 event per member per annum	Limited to R 7 500 1 event per member per annum	Limited to R 10 000 1 event per member per annum	×
Listed Procedures	×	×	×	Limited to scheme rate and R 75 000 per family per annum

Additional Benefits - These benefits are not subject to OAL

Accidental Death and disability	R 15 000 - Principal member R 8 000 - any other insured	R 15 000 - Principal member R 8 000 - any other insured	R 15 000 - Principal member R 8 000 - any other insured	R 15 000 - Principal member R 8 000 - any other insured
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Oncology Supplementary - R 100 (per policy, per month)

Oncology co-payment cover: The policy will cover the shortfalls on Chemotherapy and Radiotherapy, basic and specialised radiology, pathology, specialist consultations and biological cancer drugs, as a result of co-payments imposed by your medical scheme after you have reached your scheme's oncology benefit limit.

Oncology sub-limit cover: The policy will cover the shortfalls on Chemotherapy and Radiotherapy, basic and specialised radiology, pathology, specialist consultations and biological cancer drugs after you have reached the limit imposed on your oncology treatment by your medical scheme.

Dread Disease - Cancer: A stated benefit of R25 000 which is payable on the first time diagnosis of any form of cancer that requires treatment on your medical scheme's oncology program. This is only due and payable if the Insured Person is younger than 66 years of age.

This policy may only be purchased as an additional policy attached to any of the Western Gap products offered under the GAP range.

Policy Exclusions

- Shortfalls or co-payments as a result of not following your Medical Scheme's pre-authorisation and/or referral procedures.
 - Any costs related to consultations or services provided on an out-patient basis, or outside of the hospitalisation dates except where provision for out-patient treatment has been made as per the defined events.
 - Any cost related psychiatric or psychological condition (as defined) or emotional or nervous conditions including, but not limited to depression, insanity, mental health, alcohol or drugs related conditions.
 - Outpatient dentistry, orthodontic, prosthodontic, cosmetic dentistry or dental implants, other than dental implants relating to an accident, trauma or cancer related reconstructive surgery.
 - Emergency casualty admissions that was not an emergency (as defined) or not done in a registered hospital emergency unit or where the cost of such admission has been paid from the in-hospital risk portion of the medical scheme.
 - Any procedure or code not covered or declined or paid as an exception by the medical scheme unless specific cover has been provided in the policy.
 - All costs related to ward fees, theatre fees and other hospital expenses including materials and medication on the hospital account.
- The full list of exclusions is available in the master policy schedule.

Waiting Periods

- 3 month general waiting period
- 10-month maternity specific waiting period
- 6-month procedure specific waiting period for:
 - Joint surgery
 - Nasal and Sinus surgery
 - Tonsillectomy
 - Adenoidectomy
 - Grommets
 - Endoscopic and Arthroscopic procedures
 - Hernia repairs
 - Hysterectomy
 - Cardiac surgery
 - Spinal surgery
 - Dentistry and Cataract procedures
- Previously diagnosed cancer, within a period of 12 months preceding the date of inception, will be regarded as a pre-existing condition and Oncology Cover will be excluded for 12 months.

Disclaimer: The above is merely a summary of the policy's key benefits, features and contributions. Full details are available directly from the administrator and will be subject to the Master Policy.

Important: 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 authorised financial services provider (FSP: 36931). This product is underwritten by Western National Insurance Company Limited (FSP: 9465).