

2020

western
Rethink Insurance

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



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Core Benefits - Overall Annual Limit (OAL) of R 165 000 per insured per annum.

2020 Benefits * 60 Years and older	Gap	Gap Plus	Gap Select	LPE
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	x	No limit on the number of claims	No limit on the number of claims	x
Non DSP Co-Payments	x	2 events limited to R 9 000 per policy per annum	2 events limited to R 11 000 per policy per annum	x
Oncology Cover	Subject to OAL	Subject to OAL	Subject to OAL	x
Sub-Limitation Cover	x	x	Limited to R 57 000 per policy per annum	x
Maternity Booster	x	x	1 event limited to R 3 200 per policy per annum	x
Consumables Cover	Limited to R 6 000 per member per annum	Limited to R 6 000 per member per annum	Limited to R 6 000 per member per annum	x
Accidental Emergency Casualty Cover	Limited to R 12 200 per policy per annum	Limited to R 12 200 per policy per annum	Limited to R 15 500 per policy per annum	Limited to R 12 200 per policy per annum
Accident / Trauma related dental implants	Limited to R 10 500 per member per annum	Limited to R 10 500 per member per annum	Limited to R 20 000 per member per annum	x
Step down facility	Limited to R 7 800 1 event per member per annum	Limited to R 7 800 1 event per member per annum	Limited to R 10 500 1 event per member per annum	x
Listed Procedures	x	x	x	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 10 000 - any other insured	R 15 000 - Principal member R 10 000 - any other insured	R 15 000 - Principal member R 10 000 - any other insured	R 15 000 - Principal member R 10 000 - any other insured
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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 were 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).