

Thinking of Upgrading/Downgrading?



Can I upgrade my Kaelo Gap Plan?

You are allowed to upgrade your Kaelo Gap Plan Option at renewal which is effective 01 January each year and you may only do so once a year.

No additional waiting periods will be applied to enhanced Benefits should you choose to upgrade to a more comprehensive plan option.

If your existing option is still within a waiting period, the unexpired portion of the waiting period applicable at the date of upgrade will be transferred to the new option.

Can I downgrade my Kaelo Gap Plan?

During the year downgrades will only be permitted if any benefits claimed for the benefit year are benefits which are also included in the option you have chosen.

If benefits claimed are excluded from the new option the downgrade will only be permitted at renewal effective 01 January of each year.

Heard about the New Kaelo Gap product?

With effect from 01 January 2022 we have introduced a new product option called Kaelo Gap - Core, with fewer benefits and at a reduced premium.

Please contact your broker should you require more information on this offering.



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.

