

Thinking of Upgrading/Downgrading?



Can I upgrade my Western Gap Plan?

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

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

Can I downgrade my Western 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.

