



westerngap

Gap Range 2022-2023 Comparison

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Rethink Insurance

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 (FAIS: Juristic Representative under FSP 9465).

Health Service	Benefit Description	Gap 2022	Gap 2023
Medical Related Benefits			
Overall Annual Limit	The overall maximum benefit payable for the Core Benefit clauses of this policy is limited to the statutory maximum per Insured Party Per Annum.	Limited to R177 800 per Insured Party.	Limited to R200 000 per Insured Party. Subject to legislated annual limit.
Tariff Shortfalls	Limited for defined events up to an additional five times (500%) that of the Medical Scheme Tariff.	Subject to the Overall Annual Limit.	Subject to the Overall Annual Limit.
Consumables	Charges above the Medical Scheme Tariff related to shortfalls on medicine, materials and internal appliances on the doctor's account.	Limited to R6 520 per Insured Party Per Annum.	Limited to R7 120 per Insured Party Per Annum.
Oncology Co-Payments and Sub-Limits	A Benefit equal to charges above a sub-limitation, a Co-payment or a Deductible imposed by the Medical Scheme on chemotherapy or radiotherapy, basic and specialised radiology, pathology specialist consultations and Biological Cancer Drugs for Treatment.	✓	✓
Step-Down Facility	A stated Benefit for admission (minimum stay of three consecutive days) as an in-patient to a Step-Down or Sub-Acute Recovery Facility.	Limited to R8 100 and one event per Insured Party Per Annum.	Limited to R8 350 and one event per Insured Party Per Annum.
Dental Reconstruction Benefit	Charges above the Medical Scheme Tariff related to dental reconstructive surgery due to an accident, Trauma or cancer.	Limited to R11 500 per Insured Party Per Annum.	Limited to R11 500 per Insured Party Per Annum.
Accidental Casualty	Following an Emergency due to an accident.	Limited to R13 550 per Policy Per Annum.	Limited to R14 200 per Policy Per Annum.
Child Casualty Illness	Emergency out-patient services that are provided within a casualty ward of a Hospital. The Benefit is only payable in the event of after-hours Treatment in an Emergency. After-hours are Mondays to Fridays between 18:00 and 08:00 and all-day Saturdays, Sundays and South African public holidays.	Subject to two events and R2 500 per event Per Annum. Limited to children under age 12.	Subject to two events and R2 860 per event Per Annum. Limited to children under age 12.
Innovative Oncology Medicines	Approval for any innovative drugs will be required by your Medical Scheme.	A value equal to the lesser of 25% of the total drug cost or R12 000 as it relates to Innovative Medicines.	A value equal to the lesser of 25% of the total drug cost or R13 000 as it relates to Innovative Medicines.
Other Benefits			
Accidental Death and Disability Benefit - Policyholder	In the event of the due to an accident or Total and Permanent Disability of the Policyholder.	Limited to R15 600 per Policy Per Annum.	Limited to R15 600 per Policy Per Annum.
Accidental Death and Disability Benefit - Dependants	In the case of the death due to an accident or Total and Permanent Disability of any Dependand covered under the Policy.	Limited to R10 550 for any Dependand per Policy Per Annum.	Limited to R10 550 for any Dependand per Policy Per Annum.
Oncology-First Time Diagnosis	A stated Benefit for the first-time diagnosis of stage 2 or higher form of cancer, confirmed by an oncologist or pathologist. Limited to one event over the Policy lifetime. The Benefit excludes any cancer claim that is related to a previous diagnosis or Treatment.	Limited to R15 000 per Insured Party per lifetime, and provided that the Insured Party is younger than 66 years (at time of diagnosis).	Limited to R15 000 per Insured Party per lifetime, and provided that the Insured Party is younger than 66 years (at time of diagnosis).
Contribution Waiver	In the event of the death or Total and Permanent Disability of the Medical Scheme main member, a Benefit equal to the monthly Premium of the Medical Scheme contribution will be paid, provided that the Policyholder is younger than 66 years (at time of claim).	Limited to an amount of R4 940 per month. The Benefit will be paid for a period of six months.	Limited to an amount of R4 940 per month. The Benefit will be paid for a period of six months.
Premium Waiver	In the event of the death or Total and Permanent Disability or forced retrenchment of the Policyholder, Policy Premiums will be waived provided that the Policyholder is younger than 66 years (at time of claim).	Waived for a period of six months from the date of the event.	Waived for a period of six months from the date of the event.
Kaelo Lifestyle Digital.	As a Kaelo client, you have access to Kaelo Lifestyle Digital. This is a Valued Added Service. The Kaelo service offering is not underwritten by Western National Insurance Company. Any stated Benefit listed in this content is considered to be a contribution to pre-estimated costs and expenses.	✓	✓

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Health Service	Benefit Description	Gap Plus 2022	Gap Plus 2023
Medical Related Benefits			
Overall Annual Limit	The overall maximum benefit payable for the Core Benefit clauses of this policy is limited to the statutory maximum per Insured Party Per Annum.	Limited to R177 800 per Insured Party.	Limited to R200 000 per Insured Party. Subject to the legislated annual limit.
Tariff Shortfalls	Limited for defined events up to an additional five times (500%) that of the Medical Scheme Tariff.	Subject to the Overall Annual Limit.	Subject to the Overall Annual Limit.
Standard Co-Payments and Deductibles	Standard Co-payment or an upfront Deductible amount for the cost of a Medical or Surgical Procedure.	Subject to the Overall Annual Limit.	Subject to the Overall Annual Limit.
Penalty Co-payments and Deductibles	Penalty Co-payment for the cost of a Medical or Surgical Procedure.	Limited to two events and a maximum of R10 000 per Policy Per Annum.	Limited to two events and a maximum of R10 500 per Policy Per Annum.
Consumables	Charges above the Medical Scheme Tariff related to shortfalls on medicine, materials and internal appliances on the doctor's account.	Limited to R6 240 per Insured Party Per Annum.	Limited to R7 120 per Insured Party Per Annum.
Oncology Co-Payments and Sub-Limits	A Benefit equal to charges above a sub-limitation, a Co-payment or a Deductible imposed by the Medical Scheme on chemotherapy or radiotherapy, basic and specialised radiology, pathology specialist consultations and Biological Cancer Drugs for Treatment.	✓	✓
Step-Down Facility	A stated Benefit for admission (minimum stay of three consecutive days) as an in-patient to a Step-Down or Sub-Acute Recovery Facility.	Limited to R8 100 or one event per Insured Party Per Annum	Limited to R8 350 or one event per Insured Party Per Annum
Dental Reconstruction Benefit	Charges above the Medical Scheme Tariff related to dental reconstructive surgery due to an accident, Trauma or cancer.	Limited to R11 500 per Insured Party Per Annum.	Limited to R11 500 per Insured Party Per Annum.
Accidental Casualty	Following an Emergency due to an accident.	Limited to R13 550 per Policy Per Annum.	Limited to R14 200 per Policy Per Annum.
Child Casualty Illness	Emergency out-patient services that are provided within a casualty ward of a Hospital. The Benefit is only payable in the event of after-hours Treatment in an Emergency. After-hours are Mondays to Fridays between 18:00 and 08:00 and all-day Saturdays, Sundays and South African public holidays.	Subject to two events and R2 500 per event per annum. Limited to Children under age 12.	Subject to two events and R2 860 per event per annum. Limited to Children under age 12.
Innovative Oncology Medicines	Approval for any innovative drugs will be required by your Medical Scheme.	A value equal to the lesser of 25% of the total drug cost or R12 000 as it relates to Innovative Medicines.	A value equal to the lesser of 25% of the total drug cost or R13 000 as it relates to Innovative Medicines.
Other Benefits			
Accidental Death and Disability Benefit - Policyholder	In the event of the due to an accident or Total and Permanent Disability of the Policyholder.	Limited to R15 600 per Policy Per Annum.	Limited to R15 600 per Policy Per Annum.
Accidental Death and Disability Benefit - Dependants	In the case of the death due to an accident or Total and Permanent Disability of any Dependant covered under the Policy.	Limited to R10 550 for any Dependant per Policy Per Annum.	Limited to R10 550 for any Dependant per Policy Per Annum.
Oncology-First Time Diagnosis	A stated Benefit for the first-time diagnosis of Stage 2 or higher form of cancer, confirmed by an oncologist or pathologist. Limited to one event over the Policy lifetime. The Benefit excludes any cancer claim that is related to a previous diagnosis or Treatment.	Limited to R15 000 per Insured Party per lifetime, and provided that the Insured Party is younger than 66 years (at time of diagnosis).	Limited to R15 000 per Insured Party per lifetime, and provided that the Insured Party is younger than 66 years (at time of diagnosis).
Contribution Waiver	In the event of the death or Total and Permanent Disability of the Medical Scheme main member, a Benefit equal to the monthly Premium of the Medical Scheme contribution will be paid, provided that the Policyholder is younger than 66 years (at time of claim).	Limited to an amount of R4 940 per month. The Benefit will be paid for a period of six months.	Limited to an amount of R4 940 per month. The Benefit will be paid for a period of six months.
Premium Waiver	In the event of the death or Total and Permanent Disability or forced retrenchment of the Policyholder, Policy Premiums will be waived provided that the Policyholder is younger than 66 years (at time of claim).	Waived for a period of six months from the date of the event.	Waived for a period of six months from the date of the event.
Kaelo Lifestyle Digital.	As a Kaelo client, you have access to Kaelo Lifestyle Digital.	✓	✓

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Health Service	Benefit Description	Gap Select 2022	Gap Select 2023
Medical Related Benefits			
Overall Annual Limit	The overall maximum benefit payable for the Core Benefit clauses of this policy is limited to the statutory maximum per Insured Party Per Annum.	Limited to R177 800 per Insured Party.	Limited to R200 000 per Insured Party. Subject to legislated annual limit.
Tariff Shortfalls	Limited for defined events up to an additional five times (500%) that of the Medical Scheme Tariff.	Subject to the Overall Annual Limit.	Subject to the Overall Annual Limit.
Standard Co-Payments and Deductibles	Standard Co-payment or an upfront Deductible amount for the cost of a Medical or Surgical Procedure.	Subject to the Overall Annual Limit.	Subject to the Overall Annual Limit.
Penalty Co-payments and Deductibles	Penalty Co-payment for the cost of a Medical or Surgical Procedure.	Limited to two events and a maximum of R12 100 per Policy Per Annum.	Limited to two events and a maximum of R12 100 per Policy Per Annum.
Sub-Limit	The cost for Surgical Procedures or the cost of Internal Prosthesis above a sub-limitation in terms of the Medical Scheme rules.	Limited to a total Benefit of R63 000 per Policy Per Annum.	Limited to a total Benefit of R66 800 per Policy Per Annum.
Consumables	Charges above the Medical Scheme Tariff related to shortfalls on medicine, materials and internal appliances on the doctor's account.	Limited to R6 520 per Insured Party Per Annum.	Limited to R7 120 per Insured Party Per Annum.
Oncology Co-Payments and Sub-Limits	A Benefit equal to charges above a sub-limitation, a Co-payment or a Deductible imposed by the Medical Scheme on chemotherapy or radiotherapy, basic and specialised radiology, pathology specialist consultations and Biological Cancer Drugs for Treatment.	✓	✓
Step-Down Facility	A stated Benefit for admission (minimum stay of three consecutive days) as an in-patient to a Step-Down or Sub-Acute Recovery Facility.	Limited to R11 000 and one event per Insured Party Per Annum.	Limited to R11 660 and one event per Insured Party Per Annum.
Dental Reconstruction Benefit	Charges above the Medical Scheme Tariff related to dental reconstructive surgery due to an accident, Trauma or cancer.	Limited to R22 500 per Insured Party Per Annum.	Limited to R23 500 per Insured Party Per Annum.
Accidental Casualty	Following an Emergency due to an accident.	Limited to R17 250 per Policy Per Annum.	Limited to R18 100 per Policy Per Annum.
Child Casualty Illness	Emergency out-patient services that are provided within a casualty ward of a Hospital. The Benefit is only payable in the event of after-hours Treatment in an Emergency. After-hours are Mondays to Fridays between 18:00 and 08:00 and all-day Saturdays, Sundays and South African public holidays.	Subject to two events and R2 500 per event per annum. Limited to Children under age 12.	Subject to two events and R2 860 per event per annum. Limited to Children under age 12.
Maternity Booster	A Stated Benefit for childbirth where additional medical expenses are incurred as a result of the childbirth.	Subject to one maternity event per annum and limited to R3 500 .	Subject to one maternity event per annum and limited to R3 700 .
Innovative Oncology Medicines	Approval for any innovative drugs will be required by your Medical Scheme.	A value equal to the lesser of 25% of the total drug cost or R12 000 as it relates to Innovative Medicines.	A value equal to the lesser of 25% of the total drug cost or R13 000 as it relates to Innovative Medicines.
Other Benefits			
Accidental Death and Disability Benefit - Policyholder	In the event of the due to an accident or Total and Permanent Disability of the Policyholder.	Limited to R15 600 per Policy Per Annum.	Limited to R15 600 per Policy Per Annum.
Accidental Death and Disability Benefit - Dependants	In the case of the death due to an accident or Total and Permanent Disability of any Dependant covered under the Policy.	Limited to R10 550 for any Dependant per Policy Per Annum.	Limited to R10 550 for any Dependant per Policy Per Annum.
Oncology-First Time Diagnosis	A stated Benefit for the first-time diagnosis of Stage 2 or higher form of cancer, confirmed by an oncologist or pathologist. Limited to one event over the Policy lifetime. The Benefit excludes any cancer claim that is related to a previous diagnosis or Treatment.	Limited to R39 400 per Insured Party per lifetime, and provided that the Insured Party is younger than 66 years (at time of diagnosis).	Limited to R39 400 per Insured Party per lifetime, and provided that the Insured Party is younger than 66 years (at time of diagnosis).
Contribution Waiver	In the event of the death or Total and Permanent Disability of the Medical Scheme main member, a Benefit equal to the monthly Premium of the Medical Scheme contribution will be paid, provided that the Policyholder is younger than 66 years (at time of claim).	Limited to an amount of R4 940 per month. The Benefit will be paid for a period of six months.	Limited to an amount of R4 940 per month. The Benefit will be paid for a period of six months.
Premium Waiver	In the event of the death or Total and Permanent Disability or forced retrenchment of the Policyholder, Policy Premiums will be waived provided that the Policyholder is younger than 66 years (at time of claim).	Waived for a period of six months from the date of the event.	Waived for a period of six months from the date of the event.
Kaelo Lifestyle Digital.	As a Kaelo client, you have access to Kaelo Lifestyle Digital.	✓	✓

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