

The Benefits listed below apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover. The Benefits listed below are deemed as separate benefits and may qualify for coinciding yet distinct Benefits, as the case may be.

Please note: We are continuously improving our communications and content. The latest version of this document is available on www.kaelo.co.za. Any material changes to the policy terms and conditions, once the Policy has been issued, will be communicated.

Benefits			
Health Service	Benefit	2023	2024
Core Benefits	The Overall Annual Limit is R198 660 per Insured Party Per Annum which is the maximum combined Benefit payable by the Insurer for all Core Benefits. <ul style="list-style-type: none"> Tariff and Out-of-Hospital Shortfalls Co-Payments and Deductibles Shortfalls from Sub-Limits Oncology Tariff Shortfalls Oncology Sub-Limits Oncology Co-Payments Penalty Co-Payment Innovative Oncology Medicines Dental Reconstruction Benefit 	OAL - R195 498 per Insured Party	OAL - R198 660 per Insured Party
Tariff Shortfalls	This Benefit provides additional cover of up to 600% of the medical aid rate for services provided during a Hospital Episode, covering shortfalls for healthcare service providers such as surgeons, radiologists, pathologists and physiotherapists. It also includes cover for Prescribed Minimum Benefits (PMBs).	Up to 500% of the medical aid rate.	Up to 600% of the medical aid rate.
Co-Payments and Deductibles	Provides cover for diagnostic and Medical Procedures which occur during a Hospital Episode.	✓	✓
Shortfalls from Sub-Limits	This Benefit will apply for services provided during a Hospital Episode, where the charges relating to the service supplied have exceeded the Sub-limit benefit paid by the Insured Party's medical aid.	R60 900	R64 500
Oncology Tariff Shortfalls	The Oncology Shortfall Benefit provides additional cover of up to 500% of the medical aid rate, to cover oncology treatment shortfalls.	✓	✓
Oncology Sub Limits	Benefits are payable in respect of oncology and related Treatment, that has been approved by the Insured Party's medical aid, for the purposes of treating cancer and which occurs during an Insured Event.	✓	✓
Oncology Co-Payments	The Oncology Co-payment Benefit provides cover for the 20% Oncology related Co-Payment applied by the medical aid.	✓	✓
Out-of-Hospital Tariff Shortfalls	This Benefit provides additional cover of up to 500% of the Medical Scheme rate for out-patient procedures, subject to the costs being funded from the risk/hospital benefit by the Insured Party's medical aid.	✓	✓
Penalty Co-Payment	Cover for penalty Co-payments or Deductibles, up to a maximum of 30%, for the voluntary use by an Insured Party of a non-Network Hospital, subject to the Core Benefit Limit. Two events per Family Per Annum.	Maximum of R17 500 per event.	Maximum of R18 550 per event.
Innovative Oncology Medicines	Cover for shortfalls for Innovative Oncology Medicines as defined by the Insured Party's medical aid.	25% of the total drug cost or R13 000 .	25% of the total drug cost or R13 780 .
Dental Reconstruction Benefit	The Benefit is payable where dental reconstruction surgery is required as a direct result of Accidental Injury or from cancer Treatment. The Benefit is subject to a maximum of two events per Family Per Annum and a maximum rand value Per Annum, subject to the Core Benefit Limit.	R49 900	R49 900

Benefit Extenders			
Health Service	Benefit	2023	2024
Family Booster	A lump sum Benefit is payable when a Premature Birth occurs.	R15 900	R15 900
Casualty Child Illness	Paid in respect of emergency outpatient 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 18:00pm and 08:00am and all-day Saturdays, Sundays and South African public holidays. Limited to children under age 12.	R2 700 per event.	R2 860 per event.
Accidental Casualty	Cover for emergency outpatient services that are a direct result of Accidental Injury and are provided within a casualty ward of a Hospital.	R17 400 per event.	R18 450 per event.
Oncology-First Time Diagnosis	A lump sum Benefit for the first-time diagnosis of cancer to the medical equivalent of stage 2 or higher form of cancer. The Benefit is only payable during an Insured Event. The Benefit is subject to one claim per Insured Party for the lifetime of the Policy. It excludes any form of cancer that was previously identified or required Treatment prior to 2024.	✗	R15 000
Hospital Booster	A lump-sum payment, related to the length of the Hospital stay, will be paid in the event of an accident or Premature Birth. A maximum of two Hospital Episodes per Family Per Annum. Subject to a maximum rand value amount per event.	Day 1 - 13: R480 Day 14 - 20: R860 Day 21 - 30: R1 700 Maximum Benefit of R29 300 per Insured Party Per Annum.	Day 1 - 13: R480 Day 14 - 20: R860 Day 21 - 30: R1 700 Maximum Benefit of R29 300 per Insured Party Per Annum.
Family Protector	A lump sum payment upon the death or Permanent Disability of an Insured Party due to Accidental Injury. Children below six years: R20 000 . All other Insured Parties: R30 000 .	✓	✓
Medical Scheme Contribution Waiver	The Benefit is payable upon the death or Permanent Disability of the Policyholder due to Accidental Injury and where the Policyholder is the principal member of the medical aid. Contributions will be covered for six months up to an overall maximum amount of R35 500 .	✓	✓
Gap Cover Premium Waiver	In the event of the death or Permanent Disability of the Policyholder as a result of an accident, Policy Premiums will be waived. The Kaelo Gap Cover Premium will be waived for six months from the date of the event. Limited to one event over the Policy lifetime.	✓	✓
Road Accident Fund Claims	Assistance with Road Accident claims. Service Providers are contracted to Kaelo Risk and not to the Insurer: Centriq Insurance Company Limited.	✓	✓

Lifestyle Benefits

Kaelo Lifestyle Digital gives Insured Parties access to Counselling, Coaching, Support and Care through our AskNelson programme. You can contact AskNelson on 0861 635 766 or visit www.kaelo.co.za. If the Policyholder opted in for Lifestyle Benefits, at an additional fee s/he also gets access to the extra by Dis-Chem rewards programme. For detailed information please refer to the Kaelo Lifestyle AskNelson Digital Benefits Brochure. This is a non-insurance product offered by Kaelo. Service Providers are contracted to Kaelo.

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. The administrator of Kaelo Gap is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Kaelo Gap is insured by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo Offerings. Service Providers are contracted to Kaelo.