



# INTRODUCING **GAP COVER CASHLESS CO-PAYMENTS**



## Cashless Co-Payment Journey

We aim to reduce the burden on you when you have to pay a co-payment before a planned procedure. Through a quick and easy claims process, you will receive proof of payment to take with you on the day of your procedure. This service applies to standard co-payments, penalty co-payments.

Please note, the Cashless Co-payment must be submitted at least three (3) working days prior to the admission date to successfully process the payment.

### **STEP 1**

Obtain your Pre-authorisation document from your **medical scheme**, you will need this available **electronically** to submit in Step 2.

### **STEP 2**

You can request a cashless co-payment via our WhatsApp Bot by sending a **"Hello"** to **066 433 6768** and selecting **"Submit Cashless Co-Payment"** or via the online form [here](#).

### **NOTIFICATION**

Kaelo will send you an email confirming the outcome of your request. Take a copy of our proof of payment with you on the day of your procedure to show the provider.

### **STEP 3**

Once your procedure has taken place, you will need to submit a copy of your **Hospital Invoice** and **Medical Scheme Statement** via the WhatsApp Bot by sending a **"Hello"** to **066 433 6768** and selecting **"Submit Supporting Documents"** or via the online form [here](#).



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 this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931).

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