

we do
gap cover
right.



(021) 741 1336
hello@gapwise.co.za
www.gapwise.co.za



When life happens, does your
Medical Scheme cover you
for everything?

Choose GapWise cover from **R96pm**



Tailor made for you and your family

Unlike other gap cover providers, we offer a premium for each insured dependent based on the age of the insured. This allows us to offer you the best possible rates for younger individuals and smaller families. All policies have one Principle (main member) and can add Dependants to the policy as needed.

BENEFITS

In-hospital

In-hospital benefits cover you when treatment is required for in-hospital procedures and includes our Emergency room benefits.

Cancer

Cancer benefits cover you for costs incurred while receiving treatment for cancer as part of the treatment plan of your Medical Scheme.

Day-to-day

Day-to-day benefits cover the shortfall for when a provider charges more than your Medical Scheme rate.

Added Benefits

- Accidental death cover
- Gap premium waiver
- Medical aid contribution benefit
- Primary Preventative care benefit
- Specialist consultations cover

CONTACT US

Get in touch with us with any questions you might have!



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Comprehensive Cover

FROM
R96pm

This option provides a full range of benefits that provide cover for various in-hospital expenses, including additional 500% cover, co-payments, cancer, specialist consultations and much more.

Prices are indicative and subject to a formal quote

Ultra Cover

FROM
R120pm

Our flagship option offers all the benefits of comprehensive, but with increased limits. It also includes a sub-limit enhancer benefit that provides cover when you reach your sub-limit for internal prosthesis, MRI and CT scans.

Prices are indicative and subject to a formal quote

In Hospital

Gap Cover Co-Pay Fee

Additional 500% shortfall covered.
Up to R10 000 per admission is covered for co-payments and excess imposed by your medical aid..

Admission Fee

Covers up to R3 000 admission fees required at a private hospital prior to being admitted per .admission

Penalty Fee

Up to R5000 cover for penatly fees \ imposedby your medical aid per . admission,/ R10 000 per beneficiary, per annum.

Appliance Benefit

Covers shortfall up to R3 000 per annum for select appliances.

ER Benefit

Covers any casualty event at registered medical facility R3 000 per annum.

Hospital Account

Covers hospital account shortfall up to R1 000 p.claim, beneficiary entitled to 3 claims per annum

Day Hospitals

Shortfall cover for procedures performed as an out patient.

Sub-Limit Enhancer

Subject to annual limit

Gap Cover Co-Pay Fee

Additional 500% shortfall covered.
Up to R15 000 per .admission covered for co-payments and excess imposed by your medical aid.

Admission Fee

Covers up to R5 000 admission fees required at private hospitals prior to being admitted , per admission

Penalty Fee

Up to R5000 cover for penatly fees \ imposedby your medical aid per . admission,/ R10 000 per beneficiary, per annum.,

Appliance Benefit

Covers shortfallll up to R5 000 per .annum for select appliances

ER Benefit

Covers any casualty event at a registered medical facility R5 000 per annum.

Hospital Account

Covers hospital account shortfall up to R1 500 per.claim, 3 claims per beneficiary.

Day Hospitals

Shortfall cover for procedures performed as an out patient.

Sub-Limit Enhancer

Subject to annual limit for Internal prosthesis, CT & MRI Scans, limited to R20 000 per claim & R40 000 per annum.

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Cancer Benefit

| | |
|--------------------------|--|
| Cancer Initial Diagnosis | R10 000 |
| Cancer Shortfall Cover | R164 000 p.annum for any Gap or Co-Payment paid from the oncology benefit as part of your oncology treatment plan. R60 000 Sub limit on oncology Co-Payments. |
| Cancer Top Up | R50 000 p.annum where Rand limit on Medical aid has been reached. |
| Reconstructive Benefit | 200% Gap Cover for reconstructive surgery on effected breast and up to R15 000 for reconstruction on un affected breast. |

Cancer Benefit

| | |
|--------------------------|--|
| Cancer Initial Diagnosis | R10 000 |
| Cancer Shortfall Cover | R164 000 p.annum for any Gap or Co-Payment paid from the oncology benefit as part of your oncology treatment plan. R60 000 Sub limit on oncology Co-Payments. |
| Cancer Top Up | R50 000 p.annum where Rand limit on Medical aid has been reached. |
| Reconstructive Benefit | 200% Gap Cover for reconstructive surgery on effected breast and up to R15 000 for reconstruction on un affected breast. |

Added Benefits

| | |
|--------------------------|--|
| Accidental Death | Principal: R7 500 Adult Dependent: R5 000 Child Dependent: R3 000 |
| Gap Premium Wavier | 12 Month premium wavier when premium is forcibly retrenched, becomes totally and permanently disabled or passes away. |
| Medical Aid contribution | 6 Months Payment toward your Medical Aid contributions up to R3 000 per month upon death or total and permanent disability of premium payer. |

Added Benefits

| | |
|--------------------------|--|
| Accidental Death | Principal: R15 000 Adult Dependent: R10 000 Child Dependent: R5 000 |
| Gap Premium Wavier | 12 Month premium wavier when premium is forcibly retrenched, becomes totally and permanently disabled or passes away. |
| Medical Aid contribution | 6 Months Payment toward your Medical Aid contributions up to R5 000 per month upon death or total and permanent disability of premium payer. |

Day-to-day Benefit

Primary Care Benefit

Gap Portion of consultation limited to 3 consultations for:

General practitioners
@R200 p.consult
Dental consultations
@R200 p.consult
Alternative care
@R300 p.consult

Preventative Care Benefit

Gap Portion for preventative treatments limited to R1000 p.claim, 3 claims p.annum

Specialist Consultation

Gap portion of consultation @R1000 p consult, 3 claims p.annum.

Day-to-day Benefit

Primary Care Benefit

Gap Portion of consultation limited to 3 consultations for:

General practitioners
@R200 p.consult
Dental consultations
@R200 p.consult
Alternative care
@R300 p.consult

Preventative Care Benefit

Gap Portion for preventative treatments limited to R1000 p.claim, 3 claims p.annum

Specialist Consultation

Gap portion of consultation @R1000 p consult, 3 claims p.annum.

Best Possible Rates For You.

Unlike other gap cover providers, we offer a premium for each insured dependent based on the age of the insured. This allows us to offer you the best possible rates for younger individuals and smaller families. All policies have one Principle (main member) and can add Dependants to the policy as needed.

Ready to Bridge The Gap?

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UNDERSTANDING YOUR BENEFITS

In-Hospital Benefit Definitions

Gap Cover

This benefit covers the difference between your medical scheme rate and what a provider charges for in-hospital treatment.

Co-payment Cover

This benefit covers co-payment or excesses imposed by your medical aid. This benefit excludes oncology co-payments.

Admission Fee Cover

This benefit covers admission fees required at a private hospital prior to being admitted.

Penalty Fee Cover

This benefit covers penalty fees imposed by your medical aid when making use of a hospital outside of the approved network.

Appliance Benefit

This benefit covers the difference between your medical scheme rate and cost of defined list of appliances.

In-Hospital Benefit Definitions

Emergency Room Benefit

This benefit covers any casualty event at a registered medical facility where immediate treatment is required for illness, accident or trauma.

Hospital Account Shortfall Cover

This benefit covers shortfall between the hospital account and what the medical scheme has paid relating to hospitalisation.

Day Hospital Cover

This benefit covers the difference between your medical scheme rate and what a provider charges for surgical procedures performed as an out-patient in clinics, day hospitals or consultation rooms.

Sub-limit Enhancer

Applicable where benefit limit on your medical scheme has been reached for internal prosthetics, MRI or CT scans.

Cancer Benefit Definitions

Initial Cancer Diagnosis

A Lump sum payment per beneficiary on the initial diagnosis of cancer as defined

Cancer Shortfall Cover

Shortfall cover per annum for any Gap or Co-payment paid from the oncology benefit or as part of your oncology treatment plan.

Cancer Top-up

Benefit provides cover where a scheme imposes a Rand value limit for cancer cover and can only be accessed once defined limit has been reached and further treatment is required..

Reconstructive Surgery Benefit

Percentile of Gap portion where reconstructive surgery of effected breast is approved by the medical scheme subject to defined limit for cancer top-up bundle. .

Day-to-Day Benefit Definitions

Primary Care Benefit

Benefit covers the Gap portion of consultation fees only.

Specialist Consultation

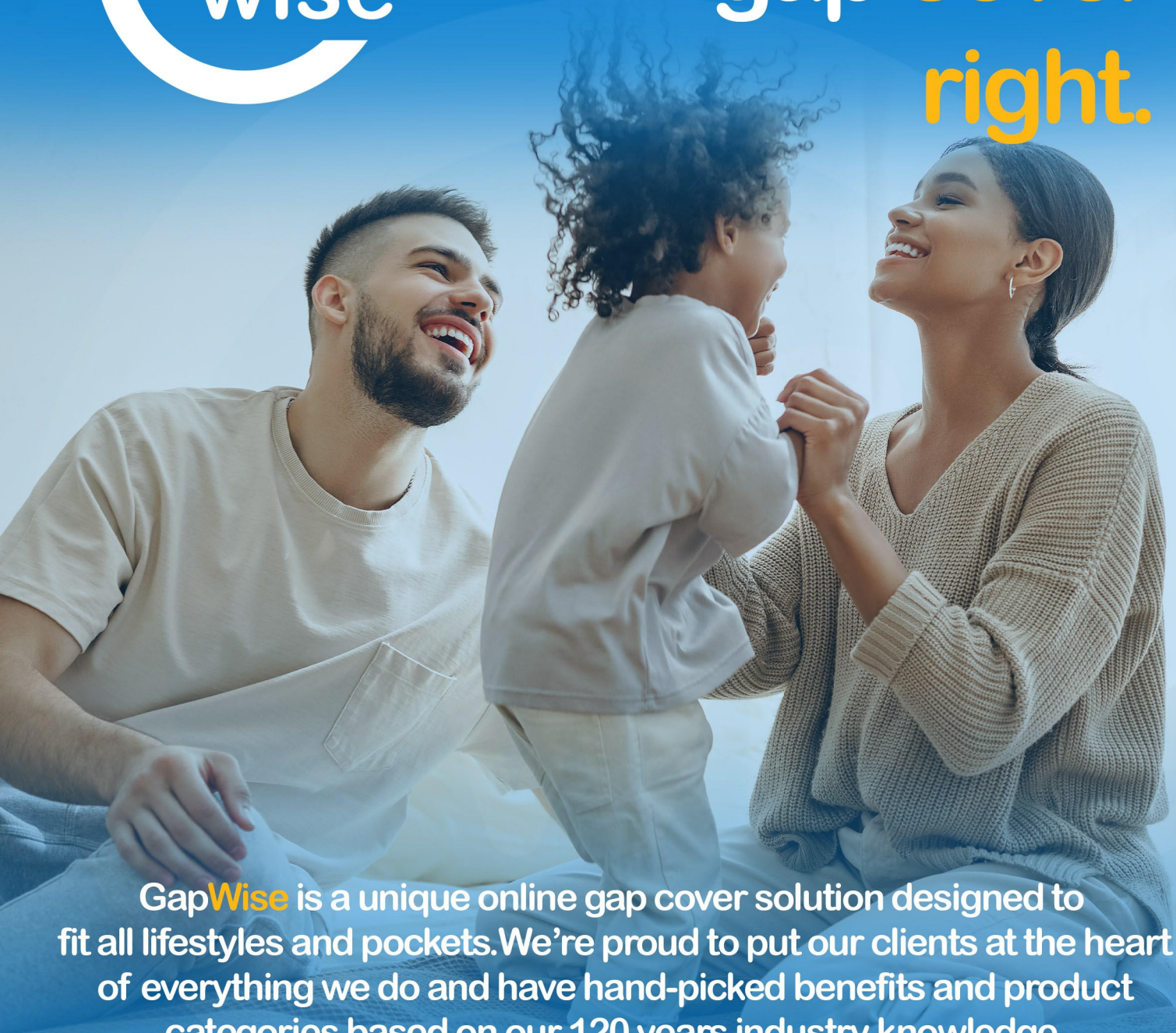
This benefit covers the Gap portion of day-to-day specialist consultations.

Preventative Care

This benefit covers the gap portion of treatment or procedure related to defined preventative procedures.



we chose
gap cover
right.



GapWise is a unique online gap cover solution designed to fit all lifestyles and pockets. We're proud to put our clients at the heart of everything we do and have hand-picked benefits and product categories based on our 120 years industry knowledge.

Ready to bridge the gap?

Get a quote in seconds. Visit us at www.gapwise.co.za

*GapWise forms part of MyFin Financial Services in association with
Genric and Sirago who are leading underwriters within
the South African market.*