

SIRAGO Corporate Gap Cover

YOUR BENEFITS



YOUR INVESTMENT



Premium investment based on employer group proposal

WHAT IS GAP COVER?

Medical Gap policies are proving to be an invaluable safety net, as the shortfall between what medical schemes pay and what specialist doctors charge has widened, leaving policy holders with a medical bill big enough to put them back in hospital.

EXAMPLE OF HOW A MEDICAL SHORTFALL IS COVERED WITH OUR GAP COVER BENEFIT



CANCER



Provider Charge
R64 102.45



Medical Aid Payment
R19 268.59

SIRAGO
U.M.A

Sirago Gap Cover Pays
R44 833.86



SIRAGO Corporate Gap Cover

SUMMARY OF BENEFITS



GAP COVER

This benefit covers the difference between the Medical Scheme Rate and private rates charged by a Registered Medical Practitioner for in-hospital treatment. Gap Cover will settle up to a total of 500% of your Medical Scheme Rate. No annual limit will apply.



CO-PAY, ADMISSION & PENALTY FEE COVER*

This benefit will cover your procedure Co-payments as well as Admission and Penalty fees imposed in terms of your Medical Scheme Rules.
Co-payment OAL - Unlimited
Admission Fee OAL - Unlimited. R5 000
co-payment if a partial network hospital is used.
Penalty Fee OAL - R8 250



OUT-PATIENT COVER

This benefit provides you with Gap Cover for out-patient surgical procedures that would normally be performed as an in-patient. No annual limit will apply.



APPLIANCE BENEFIT

R5 000 per incident, per annum



EMERGENCY ROOM COVER

We will cover your Emergency Treatment Costs when you visit the Emergency Room of a hospital in a medical emergency regardless of whether you are admitted into hospital from the Emergency Room. Subject to OAL of R6 000 per policy. For accident and trauma related incidents only.



PMB COVER

Prescribed Minimum Benefit (PMB) is a set of benefits as defined in the Medical Schemes Act and Regulations which ensures that all Scheme members have access to certain minimum health benefits. This benefit will cover your Gap, Co-Pay and Penalty Fee. No annual limit will apply.



SPECIALIST OUT-PATIENT CONSULTATION FEE

This benefit will cover your Gap component for consultations with a Medical Specialist as defined. OAL R5 000.



HOSPITAL ACCOUNT SHORTFALLS

This benefit will cover the shortfall on your hospital account as defined. OAL R5 000.



CANCER COVER

This benefit will pay you a lump sum on the initial diagnosis of cancer as defined. Incorporates Co-payment cover, benefit for Co-payment and biological drugs as per formulary and is limited to R400 000 per annum.



ADDITIONAL CARE COVER

This benefit provides your Gap Cover component for any of the listed procedures/diagnosis or treatment as defined. OAL R5 000.



SUB LIMIT ENHANCER

R100 000 per annum, sublimit of R20 000 per incident.

VALUE ADDED BENEFITS



HEALTH PREMIUM WAIVER

Only in event of death and/or total permanent disability. R3 500 per month for 6 month period.



ACCIDENTAL DEATH

R10 000 principal insured,
R10 000 adult dependant and
R5 000 child.

IMPORTANT INFORMATION & CONTACT DETAILS

- A Standard 3-month waiting period applies.
- Pre-existing conditions may be excluded for a period of 10 months.
- Policy specific exclusions apply.
 - First 6 months of the policy no benefit available.
 - 7 - 10 months after inception benefit payable rate of 50%.
 - 11 months onwards full benefits are available.
- This is not a Medical Scheme but a stated benefit policy in terms of the Short-term Insurance Act 53 of 1998. This communicate is for information purposes only and does not replace the policy Terms and Conditions.
- The Policy Wording supersedes any marketing documentation and all benefits will be payable against the Policy Wording terms and conditions only.
- Families on multiple medical schemes can be covered under one policy.

* Refer to the policy wording for benefits



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Broker Details