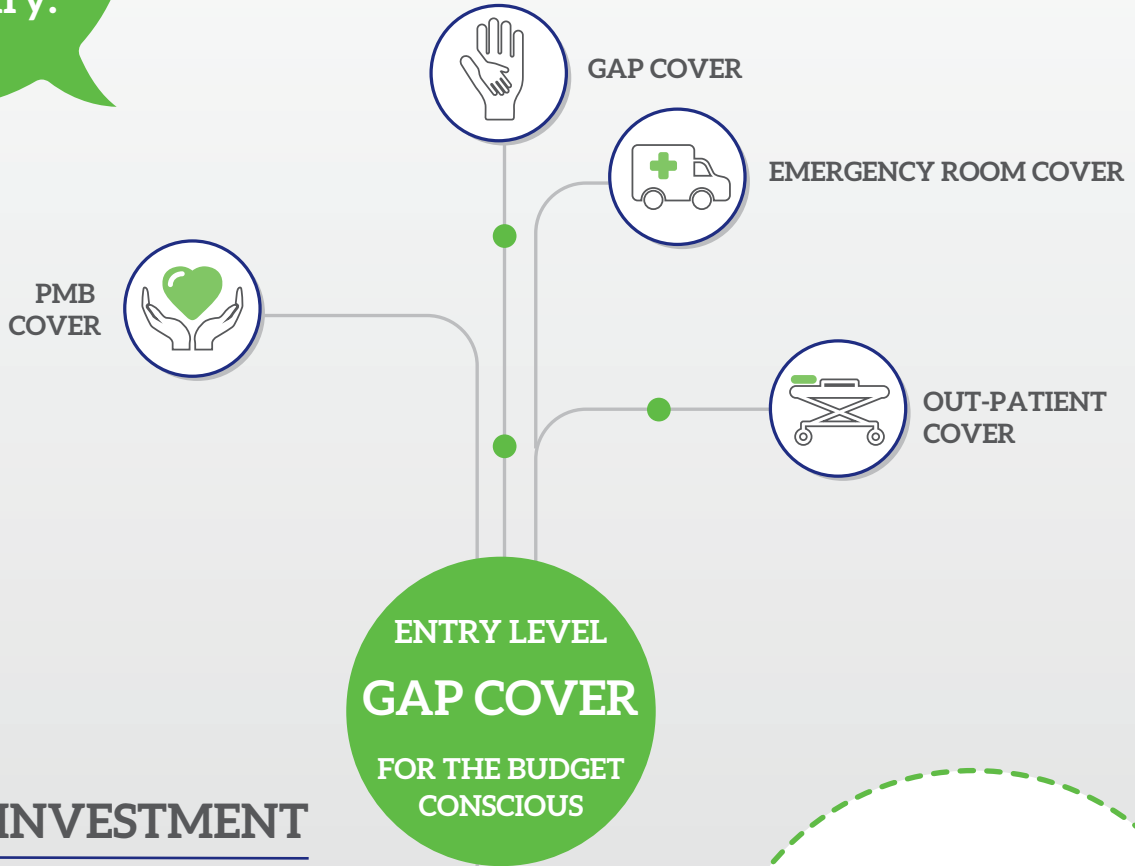
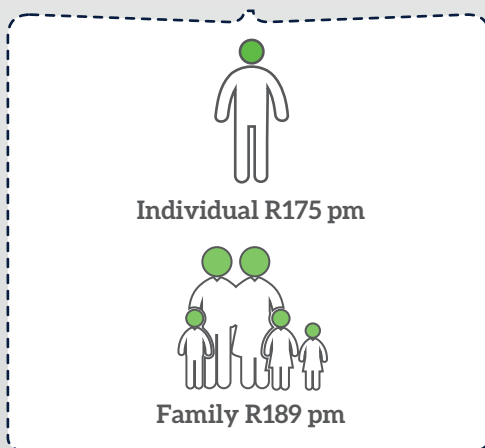


**R150 000**  
Overall Annual  
Limit (OAL) Per  
Beneficiary.

## YOUR BENEFITS



## YOUR INVESTMENT



## WHAT IS GAP COVER?

Gap Cover 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 EXPENSE SHORTFALL IS COVERED WITH OUR GAP COVER BENEFIT



\*THIS EXAMPLE IS FOR INDICATIVE PURPOSES ONLY AND IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY

# SIRAGO 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. Paid To The Maximum Available Sublimits Within Your OAL.



### OUT-PATIENT COVER

This benefit provides you with Gap Cover for out-patient surgical procedures that would normally be performed as an in-patient. Limited to R10 000 per annum. Paid To The Maximum Available Sublimits Within Your OAL.



### EMERGENCY ROOM COVER

Overall Sublimit for this benefit category is R3 000 per policy per annum.

Emergency Room - accident and trauma treatment - when you visit an emergency room in a medical emergency as a result of an accident or trauma incident only. A Sublimit of R2 200 per policy applies per annum.

Emergency Room - Illness treatment - when you visit an emergency room in a medical emergency as a result of illness, the Gap portion of your claim will be paid to a maximum of R800 per annum.



### 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 component to a maximum of R25 000 per incident except in the event of an emergency. Paid To The Maximum Available Sublimits Within Your OAL.

**R150 000**  
**Overall Annual**  
**Limit (OAL) Per**  
**Beneficiary.**

## IMPORTANT INFORMATION & CONTACT DETAILS

- A standard 3-month waiting period applies.
- A 10 month waiting period on pre-existing condition specific disease/illness.
- A 12 month waiting period on Cancer related pre-existing conditions is applicable.
- The following 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 substitute for a medical scheme membership and the cover is not the same as that of a medical scheme.**
- **This policy is not a substitute for medical scheme membership but a stated benefit policy in terms of the Short-term Insurance Act 53 of 1998.**
- 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.



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### Broker Details