

CLAIM EXAMPLES

If you're considering signing up for cover but aren't convinced it's necessary or how it works, look at the claim examples of how our **Gap Benefit** covers the most often experienced shortfalls.

GAP BENEFIT

Our **Gap Benefit** is designed to cover the **shortfalls** when your doctor, specialist, and other healthcare providers charge more for your medical procedure than your medical aid plan's rate.

We pay up to an **additional 300%, 400% or 500%** on top of your medical aid plan's rate.

The medical aid rate is the fixed amount your medical aid pays for health services.

The Department of Health published the Reference Price List as a guideline recommending medical procedures and treatment charges. Healthcare providers don't have to charge these recommended rates, resulting in medical aid rates often being far less than what is charged. Some medical aid plans will pay for health services at 100% of these guideline prices, whereas more comprehensive plans could pay up to 300%.

Let's say you're on a 100% medical aid plan, your specialists charged 400% of the medical aid rate for delivering your baby, and you're liable for a 300% shortfall.

You'll submit a medical aid statement like the one below.

We'll use the **Medical Aid Rate** column as our reference point to assess the shortfalls.

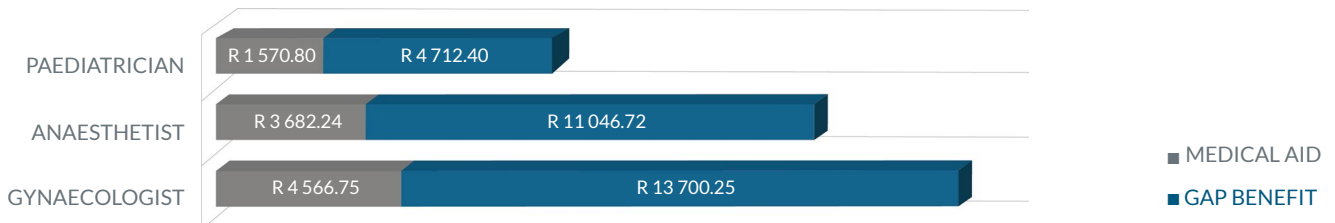
| Service Provider | Amount Claimed | Medical Aid Rate (100%) | Claims paid from | | Claims paid to | | Claims not paid | RC** |
|------------------|--------------------|-------------------------|-------------------------|---------------|-------------------|------------------|--------------------|------|
| | | | Hospital / Risk Benefit | MSA* | Member | Service Provider | Your Portion | |
| Anaesthetist | R 14 728.96 | R 3 682.24 | R 3 682.24 | R 0.00 | R 3 682.24 | R 0.00 | R 11 046.72 | 45 |
| Gynaecologist | R 18 267.00 | R 4 566.75 | R 4 566.75 | R 0.00 | R 4 566.75 | R 0.00 | R 13 700.25 | 45 |
| Paediatrician | R 6 283.20 | R 1 570.80 | R 1 570.80 | R 0.00 | R 1 570.80 | R 0.00 | R 4 712.40 | 45 |
| Totals | R 39 279.16 | R 9 819.79 | R 9 819.79 | R 0.00 | R 9 819.79 | R 0.00 | R 29 459.37 | |

MSA* = Medical Savings Account

RC** = Reason Code 45: This claim exceeds the maximum amount payable

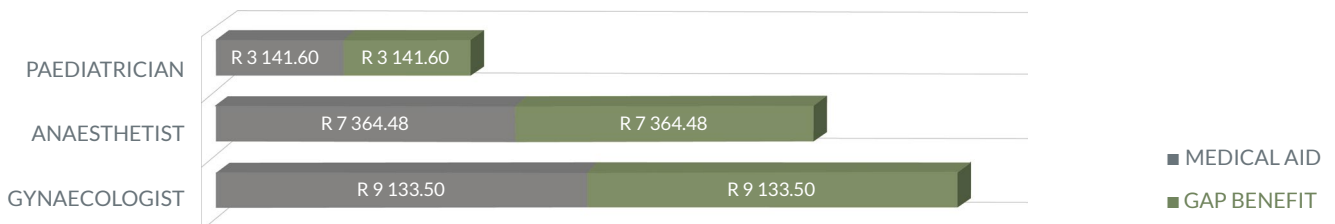
100% MEDICAL AID PLAN RATE + COMPACT³⁰⁰ OR CORPORATE COMPACT³⁰⁰

If you're on a **100% medical aid plan** and have **300%** cover with us, you'll have **400% cover**, meaning the shortfalls on your specialists' accounts would be covered in full.



200% MEDICAL AID PLAN RATE + MERIDIAN⁴⁰⁰

In the same way, if you're on a **200% medical aid plan** and have **400%** cover with us, you'll have **600% cover**.



300% MEDICAL AID PLAN RATE + ELITE⁵⁰⁰, CORPORATE NOVA⁵⁰⁰, CORPORATE ELITE⁵⁰⁰ OR CORPORATE ELITE PLUS⁵⁰⁰

And if you're on a **300% medical aid plan** and have **500%** with us, you'll have **800% cover**.

