

2025 INDIVIDUAL GAP COVER PRODUCT RANGE & PREMIUM OVERVIEW

		MERIDIAN ⁴⁰⁰		COMPACT ³⁰⁰		ELITE ⁵⁰⁰		
OVERALL POLICY LIMIT (OPL)		R 210 580 per insured person per year						
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT	IN	OUT	
KEY BENEFITS SUBJECT TO THE OPL								
	GAP BENEFIT	✓		400%	✓	✓	300%	500%
	CO-PAYMENT BENEFITS							
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to OPL of R 210 580 per person	✓	✓	R 20 000 per policy	Subject to OPL of R 210 580 per person
	PENALTY CO-PAYMENTS	✓		1 Co-payment up to R 9 000 per policy	✓		R 10 000 per policy	2 Co-payments up to R 15 000 per co-payment per policy
	ROBOTIC SURGERY CO-PAYMENTS	✓		⊗	✓		⊗	R 10 000 per policy
	SCOPE CO-PAYMENTS		✓	2 Co-payments up to R 4 000 per co-payment per policy	✓	✓	Subject to Admission and Procedure Co-Payment Benefit	Subject to Admission and Procedure Co-Payment Benefit
	DENTAL COVER							
	SPECIALIST SHORTFALLS	✓		Subject to Gap Benefit	✓		Subject to Gap Benefit	Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		R 10 000 per policy	✓		R 30 000 per policy	R 50 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		R 28 000 per policy	✓		Subject to OPL of R 210 580 per person	Subject to OPL of R 210 580 per person
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓		Subject to Admission and Procedure Co-Payment Benefit	Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS	✓		Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit	Subject to Penalty Co-Payment Benefit
	MATERNITY COVER							
	CHILDBIRTH SHORTFALLS	✓	✓	Subject to Gap Benefit	✓	✓	Subject to Gap Benefit	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓		Subject to Admission and Procedure Co-Payment Benefit	Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS	✓		Subject to Penalty Co-Payment Benefit	✓		Subject to Penalty Co-Payment Benefit	Subject to Penalty Co-Payment Benefit
	PRE- AND POST-NATAL CONSULTATIONS		✓	⊗		✓	⊗	Subject to Out-Patient Specialist Consultation Benefit
	PREVENTATIVE PROCEDURES		✓	⊗		✓	⊗	Subject to Preventative Care Benefit
	PRIVATE ROOM	✓		⊗	✓		⊗	Subject to Private Room Benefit
	RADIOLOGY COVER							
	RADIOLOGY SHORTFALLS	✓		Subject to Gap Benefit	✓	✓	Subject to Gap Benefit	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		Subject to Admission and Procedure Co-Payment Benefit	✓	✓	Subject to Admission and Procedure Co-Payment Benefit	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN CO-PAYMENTS		✓	2 Co-payments up to R 4 000 per co-payment per policy	✓	✓	Subject to Admission and Procedure Co-Payment Benefit	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	R 5 000 per person per event	✓	✓	R 3 500 per person per event	R 5 000 per person per event
	MRI, CT AND PET SCAN TOP-UP	✓	✓	⊗	✓	✓	⊗	R 5 000 per policy

		ACCESS OPTIMISER		ACCESS CO-PAY PLUS ³⁰⁰	
OVERALL POLICY LIMIT (OPL)		R 210 580 per insured person per year			
IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	IN	OUT
KEY BENEFITS SUBJECT TO THE OPL					
	GAP BENEFIT	✓	✓	⊗	300%
	CO-PAYMENT BENEFITS				
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗	R 6 500 per policy
	PENALTY CO-PAYMENTS	✓		⊗	⊗
	ROBOTIC SURGERY CO-PAYMENTS	✓		⊗	⊗
	SCOPE CO-PAYMENTS	✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit
	DENTAL COVER				
	SPECIALIST SHORTFALLS	✓		⊗	Subject to Gap Benefit
	Dental procedures such as wisdom teeth extractions	✓		⊗	R 30 000 per policy
	Dental procedures due to accidental events or cancer treatment	✓		⊗	Subject to OPL of R 210 580 per person
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		⊗	Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS	✓		⊗	⊗
	MATERNITY COVER				
	CHILDBIRTH SHORTFALLS	✓	✓	⊗	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓		⊗	Subject to Admission and Procedure Co-Payment Benefit
	PENALTY CO-PAYMENTS	✓		⊗	⊗
	PRE- AND POST-NATAL CONSULTATIONS		✓	⊗	⊗
	PREVENTATIVE PROCEDURES		✓	⊗	⊗
	PRIVATE ROOM	✓		⊗	⊗
	RADIOLOGY COVER				
	RADIOLOGY SHORTFALLS	✓	✓	⊗	Subject to Gap Benefit
	ADMISSION AND PROCEDURE CO-PAYMENTS	✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN CO-PAYMENTS	✓	✓	⊗	Subject to Admission and Procedure Co-Payment Benefit
	MRI, CT AND PET SCAN SUB-LIMITS	✓	✓	⊗	⊗
	MRI, CT AND PET SCAN TOP-UP	✓	✓	⊗	⊗



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Gap Cover is not a medical aid, does not provide similar cover as medical aid and cannot be substituted for a medical aid membership.



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INDIVIDUAL GAP COVER PRODUCT RANGE & PREMIUM OVERVIEW

IN- OR OUT-OF-HOSPITAL COVER		IN	OUT	MERIDIAN ⁴⁰⁰		IN	OUT	COMPACT ³⁰⁰		ELITE ⁵⁰⁰					
KEY BENEFITS SUBJECT TO THE OPL															
	ACCESS BENEFIT	✓	✓	⊗		✓	✓	⊗		⊗					
SUB-LIMIT BENEFITS															
COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES		✓	✓	⊗		✓	✓	⊗		R 6 500 per person per event					
INTERNAL PROSTHETIC DEVICE SHORTFALLS		✓		2 Events up to R 20 000 per event per policy		✓		R 30 000 per person per event		R 40 000 per person per event					
INTERNAL PROSTHETIC DEVICE TOP-UP		✓		⊗		✓		⊗		R 10 000 per person per event					
RENAL DIALYSIS TREATMENTS			✓	⊗			✓	⊗		R 30 000 per person per event					
CANCER BENEFITS															
BREAST RECONSTRUCTION		✓		⊗		✓		⊗		1 Event up to R 30 000 per person per lifetime					
CANCER TREATMENT SHORTFALLS		✓	✓	R 50 000 per person		✓	✓	Subject to OPL of R 210 580 per person		Subject to OPL of R 210 580 per person					
CANCER TREATMENT TOP-UP		✓	✓	⊗		✓	✓	R 60 000 per person		Subject to OPL of R 210 580 per person					
	PHYSICAL REHABILITATION TOP-UP BENEFIT		✓	⊗			✓	⊗		R 10 000 per person					
	OUT-PATIENT SPECIALIST CONSULTATION BENEFIT		✓	⊗			✓	⊗		4 Consultations up to R 1 300 per consultation per policy					
CASUALTY BENEFITS															
ACCIDENTAL EVENTS Individuals of all ages			✓	R 9 500 per person per event			✓	R 6 000 per policy		R 15 000 per policy					
ILLNESS EVENTS Children 10 years or younger			✓	2 Events up to R 3 000 per event per policy			✓								
ILLNESS EVENTS Individuals 11 years or older			✓				✓	⊗		R 2 000 per policy					
	TRAUMA COUNSELLING BENEFIT		✓	3 Consultations up to R 2 000 per consultation per policy			✓	R 5 000 per policy		R 10 000 per policy					
	PREVENTATIVE CARE BENEFIT		✓	⊗			✓	⊗		R 1 800 per policy					
BENEFITS NOT SUBJECT TO THE OPL															
	PRIVATE ROOM BENEFIT	✓		⊗		✓		⊗		R 3 500 per policy					
PAYOUT BENEFITS															
	ACCIDENTAL DEATH AND DISABILITY			⊗				1 Event per person R 15 000 Principal Insured R 15 000 Spouse R 5 000 Other Dependants		1 Event per person R 25 000 Principal Insured R 25 000 Spouse R 5 000 Other Dependants					
	FIRST-TIME CANCER DIAGNOSIS			⊗				1 Event of R 15 000 per person per lifetime		1 Event of R 30 000 per person per lifetime					
WAIVER BENEFITS															
	MEDICAL AID CONTRIBUTION WAIVER			⊗				⊗		6 Months up to R 4 500 per month					
	STRATUM POLICY PREMIUM WAIVER			⊗				⊗		12 Months					
LIFESTYLE BENEFIT															
	INTERNATIONAL TRAVEL INSURANCE			⊗				⊗		1 Trip up to 31 days per policy					
MONTHLY PREMIUMS <small>Premiums increase annually on 1 January</small>				MERIDIAN⁴⁰⁰				COMPACT³⁰⁰				ELITE⁵⁰⁰			
	INDIVIDUAL 35 or YOUNGER	R 250					INDIVIDUAL 64 or YOUNGER	R 330		INDIVIDUAL 64 or YOUNGER	R 481				
	INDIVIDUAL BETWEEN 36 and 64	R 320					FAMILY 64 or YOUNGER	R 399		FAMILY 64 or YOUNGER	R 591				
	FAMILY 64 or YOUNGER	R 320					INDIVIDUAL OR FAMILY 65 or OLDER	R 629		INDIVIDUAL 65 or OLDER	R 780				
	INDIVIDUAL OR FAMILY 65 or OLDER	R 698					FAMILY 65 or OLDER	R 954							

IN		OUT	ACCESS OPTIMISER		ACCESS CO-PAY PLUS ³⁰⁰	
KEY BENEFITS SUBJECT TO THE OPL						
	✓	✓	Covers specific medical procedures and treatments that some medical aid plans exclude, subject to our benefit limits per person:			
			R 10 000 • Endoscopic procedures			
			R 15 000 • Adenoidectomy, myringotomy (grommets) or tonsillectomy			
			R 15 000 • MRI or CT scan (due to an accident)			
			R 20 000 • Bunion surgery			
			R 20 000 • Dental procedures for impacted teeth (children younger than 18)			
			R 25 000 • Non-cancerous breast conditions (incl. breast reconstruction of an unaffected breast)			
			R 25 000 • Removal of varicose veins			
			R 25 000 • Skin disorders (incl. benign growths and lipomas)			
			R 30 000 • Functional nasal surgery			
			R 30 000 • Knee or shoulder surgery			
			R 60 000 • Joint replacement surgery (incl. non-PMB joint replacements and internal prosthetic devices)			
			R 60 000 • Oesophageal reflux and hiatus hernia surgery			
			R 72 000 • Arthroscopic surgery			
			R 72 000 • Back or neck surgery			
			R 85 000 • Cochlear implant, auditory brain implant and internal nerve stimulator surgery (incl. procedure, device, processor and hearing aids if part of a bimodal solution)			
			R 85 000 • Dental procedures for reconstructive surgery (due to an accident)			
		✓			R 3 000 per policy	R 3 000 per policy
		✓			⊗	⊗
		✓			⊗	⊗
		✓			⊗	⊗
BENEFITS NOT SUBJECT TO THE OPL						
	✓				⊗	⊗
					1 Event per person R 5 000 Principal Insured R 5 000 Spouse	1 Event per person R 5 000 Principal Insured R 5 000 Spouse
					⊗	⊗
					⊗	⊗
					⊗	⊗
					⊗	⊗
ACCESS OPTIMISER			ACCESS CO-PAY PLUS³⁰⁰			
	INDIVIDUAL OR FAMILY 64 or YOUNGER	R 197		INDIVIDUAL OR FAMILY 64 or YOUNGER	R 404	
	INDIVIDUAL OR FAMILY 65 or OLDER	R 262		INDIVIDUAL OR FAMILY 65 or OLDER	R 537	