

GAP COVER RANGE | ENHANCEMENTS & CHANGES

- The average premium increase across all individual **Gap Cover** options (non-corporate) is **9.8%**.
- Benefit enhancements and changes will be applied to **2024** policies effective **1 January 2025**.
- The earliest cover start date for new policies on a **2025 option** is **1 November 2024**.
- Our **2025 Individual Product Range** remains unchanged:

COMPACT³⁰⁰	MERIDIAN⁴⁰⁰	ELITE⁵⁰⁰
ACCESS OPTIMISER	ACCESS CO-PAY PLUS³⁰⁰	

- Effective **1 January 2025**, **CORPORATE ELITE⁵⁰⁰** and **CORPORATE ELITE PLUS⁵⁰⁰** will merge, with **CORPORATE ELITE⁵⁰⁰** being the option name in the future.

CORPORATE ELITE⁵⁰⁰ policyholders will automatically receive the additional benefits offered on **CORPORATE ELITE PLUS⁵⁰⁰** without underwriting, namely:

- **CANCER BENEFIT | BREAST RECONSTRUCTION**
- **OUT-PATIENT SPECIALIST CONSULTATION BENEFIT**
- **12 MONTH STRATUM POLICY PREMIUM WAIVER** (increases from a 6-month benefit period)

-  **MERIDIAN⁴⁰⁰** has been added to our **Corporate Product Range** due to popular demand.

Our **2025 Corporate Product Range** is:


CORPORATE COMPACT³⁰⁰	CORPORATE MERIDIAN⁴⁰⁰	CORPORATE NOVA⁵⁰⁰	CORPORATE ELITE⁵⁰⁰
CORPORATE ACCESS	CORPORATE ACCESS CO-PAY PLUS³⁰⁰	CORPORATE ACCESS PLUS⁵⁰⁰	

- Options that are no longer actively marketed, don't receive enhancements, except the increase in the **Overall Policy Limit**.


Our inactive options are:












EDGE²⁰⁰	COMPACT²⁰⁰	CORPORATE COMPACT²⁰⁰	BASE⁵⁰⁰
CO-EVOLUTION⁵⁰⁰	G-FORCE⁵⁰⁰	SENIOR⁵⁰⁰	HOSPITAL OPTIMISER
ACCESS OPTIMISER PLUS²⁰⁰	ACCESS OPTIMISER PLUS⁵⁰⁰		

- We cover child dependants registered on either parent's medical aid plan. When a child dependant applies for their own medical aid membership, they must apply for their own **Gap Cover** policy.







 **New process:** Full-time students **26 or younger** may remain on the policy even if they belong to their own medical aid plan.

Proof of full-time studies will be required annually. Distance and online learning don't qualify.

	COMPACT³⁰⁰ & CORPORATE COMPACT³⁰⁰	MERIDIAN⁴⁰⁰ & CORPORATE MERIDIAN⁴⁰⁰	CORPORATE NOVA⁵⁰⁰	ELITE⁵⁰⁰ & CORPORATE ELITE⁵⁰⁰
OVERALL POLICY LIMIT (OPL)	Limit increased from R 198 660 to R 210 580 per insured person per year effective 1 June 2024 . Another increase can be expected 1 April 2025 or when published by the Regulator.			
KEY BENEFITS SUBJECT TO THE OPL				
 DENTAL COVER				
Dental procedures such as implants and wisdom teeth extractions	Benefit limit increased from R 6 000 to R 30 000 per policy	Benefit limit increased from R 7 000 to R 10 000 per policy	Benefit limit increased from R 5 000 to R 8 000 per policy	Benefit limit increased from R 8 000 to R 50 000 per policy
Dental procedures due to accidents or cancer treatment	Benefit no longer limited to R 32 000 but subject to the OPL	Benefit limit increased from R 14 000 to R 28 000 per policy	Benefit limit increased from R 10 000 to R 15 000 per policy	Benefit no longer limited to R 48 000 but subject to the OPL

	COMPACT ³⁰⁰ & CORPORATE COMPACT ³⁰⁰	MERIDIAN ⁴⁰⁰ & CORPORATE MERIDIAN ⁴⁰⁰	CORPORATE NOVA ⁵⁰⁰	ELITE ⁵⁰⁰ & CORPORATE ELITE ⁵⁰⁰
OVERALL POLICY LIMIT (OPL)	Limit increased from R 198 660 to R 210 580 per insured person per year effective 1 June 2024. Another increase can be expected 1 April 2025 or when published by the Regulator.			
KEY BENEFITS SUBJECT TO THE OPL				
 DENTAL COVER				
 New benefit exclusion:	<p>Out-of-hospital dental-related procedures will no longer be covered under our GAP BENEFIT or CO-PAYMENT BENEFITS.</p> <p>This exclusion will apply to all 2025 options in our active product range.</p> <p>As MERIDIAN⁴⁰⁰, CORPORATE MERIDIAN⁴⁰⁰ and CORPORATE NOVA⁵⁰⁰ do not cover out-of-hospital shortfalls, the new exclusion does not apply to these options.</p> <p>For a list of options in our active product range, please see points 4 and 6.</p> <p>The out-of-hospital dental-related procedure exclusion will not apply to the inactive options. Out-of-hospital dentistry may still be claimed on these options as usual.</p> <p>For a list of inactive options, please see point 7.</p>			
 General exclusion removed:	<p>Currently, maxillofacial surgery and related medical conditions or procedures are covered only when related to accidental events or cancer treatment.</p> <p>Maxillofacial surgery and related medical conditions or procedures will no longer be excluded.</p> <p>This will apply to all 2025 options in our active product range.</p> <p>The maxillofacial surgery exclusion will still apply to our inactive options, except if required for specialised dental surgeries or due to accidental events or cancer treatment.</p>			
 SUB-LIMIT BENEFITS				
COLONOSCOPIES, ENTEROSCOPIES AND GASTROSCOPIES	Benefit not available on these options			Benefit limit increased from R 5 000 to R 6 500 per person per event
 INTERNAL PROSTHETIC DEVICE TOP-UP	Benefit not available on these options			<p>New benefit added</p> <p>Covers the cost of an internal prosthetic device when the medical aid plan's limit has been reached</p> <p>R 10 000 per person per event</p>
 OUT-PATIENT SPECIALIST CONSULTATION BENEFIT	Benefit not available on these options			Benefit increased from 3 to 4 consultations , limited to R 1 300 per consultation per policy
 CASUALTY BENEFITS				
ACCIDENTAL EVENTS Individuals of all ages	Benefit limits remain unchanged			Benefit limit increased from R 12 000 to R 15 000 per policy
ILLNESS EVENTS Children 10 years or younger				
ILLNESS EVENTS Individuals 11 years or older	Benefit limits remain unchanged			Benefit limit increased from R 1 500 to R 2 000 per policy
 PREVENTATIVE CARE BENEFIT	Benefit not available on these options			Benefit limit increased from R 1 600 to R 1 800 per policy
 PRIVATE ROOM BENEFIT	Benefit not available on these options			Benefit limit increased from R 3 000 to R 3 500 per policy
BENEFIT NOT SUBJECT TO THE OPL				
LIFESTYLE BENEFIT				
 INTERNATIONAL TRAVEL INSURANCE	Benefit not available on these options			<p>Our international travel insurance partner's cover applies only when other cover is not in place.</p> <p> New process:</p> <p>Cover will apply but our travel partner will only be liable to pay a pro-rata portion of the claim submitted in terms of the policy.</p>

OPTIMISER RANGE | ENHANCEMENTS & CHANGES

	ACCESS OPTIMISER & CORPORATE ACCESS	ACCESS CO-PAY PLUS ³⁰⁰ & CORPORATE ACCESS CO-PAY PLUS ³⁰⁰	CORPORATE ACCESS PLUS ⁵⁰⁰
OVERALL POLICY LIMIT (OPL)	Limit increased from R 198 660 to R 210 580 per insured person per year effective 1 June 2024. Another increase can be expected 1 April 2025 or when published by the Regulator.		
KEY BENEFITS SUBJECT TO THE OPL			
 CO-PAYMENT BENEFIT			
ADMISSION AND PROCEDURE CO-PAYMENTS	Benefit not available on this option	Benefit limit increased from R 5 000 to R 6 500 per policy	Benefit not available on this option
 DENTAL COVER			
Dental procedures such as implants and wisdom teeth extractions	Benefit not available on this option	Benefit limit increased from R 6 000 to R 30 000 per policy	Benefit limit increased from R 6 000 to R 30 000 per policy
Dental procedures due to accidents or cancer treatment		Benefit no longer limited to R 32 000 but subject to the OPL	Benefit no longer limited to R 32 000 but subject to the OPL
 New benefit exclusion:	<p>New benefit exclusion: Out-of-hospital dental-related procedures will no longer be covered under our GAP BENEFIT or CO-PAYMENT BENEFIT.</p> <p>This exclusion will apply to all 2025 options in our active product range.</p> <p>As ACCESS OPTIMISER and CORPORATE ACCESS do not offer a GAP BENEFIT or CO-PAYMENT BENEFIT, and CORPORATE ACCESS PLUS⁵⁰⁰ does not offer a CO-PAYMENT BENEFIT, the new exclusion does not apply to these options.</p> <p>For a list of options in our active product range, please see points 4 and 6.</p> <p>The out-of-hospital dental-related procedure exclusion will not apply to the inactive options. Out-of-hospital dentistry may still be claimed on these options as usual</p> <p>For a list of inactive options, please see point 7.</p>		
 General exclusion removed:	<p>General exclusion removed: Currently, maxillofacial surgery and related medical conditions or procedures are covered only when related to accidental events or cancer treatment.</p> <p>Maxillofacial surgery and related conditions or procedures will no longer be excluded.</p> <p>This will apply to all 2025 options in our active product range but not to ACCESS OPTIMISER or CORPORATE ACCESS.</p> <p>The maxillofacial surgery exclusion will still apply to our inactive options, except if required for specialised dental surgeries or due to accidental events or cancer treatment.</p>		
 CASUALTY BENEFITS			
ACCIDENTAL EVENTS Individuals of all ages	Benefit limit increased from R 2 000 to R 3 000 per policy	Benefit limit increased from R 2 000 to R 3 000 per policy	Benefit limit increased from R 2 000 to R 3 000 per policy
ILLNESS EVENTS Children 10 years or younger			
 ACCESS BENEFIT			
ADENOIDECTOMY, MYRINGOTOMY (GROMMETS) OR TONSILLECTOMY	Benefit limit increased from R 5 000 to R 15 000 per person	Benefit limit increased from R 5 000 to R 15 000 per person	Benefit limit increased from R 5 000 to R 15 000 per person
ARTHROSCOPIC SURGERY	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person
BACK OR NECK SURGERY	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person
BUNION SURGERY	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person
DENTAL PROCEDURES FOR IMPACTED TEETH (CHILDREN YOUNGER THAN 18)	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person
FUNCTIONAL NASAL SURGERY	Benefit limit increased from R 28 000 to R 30 000 per person	Benefit limit increased from R 28 000 to R 30 000 per person	Benefit limit increased from R 28 000 to R 30 000 per person
JOINT REPLACEMENT SURGERY	Benefit limit increased from R 55 000 to R 60 000 per person	Benefit limit increased from R 55 000 to R 60 000 per person	Benefit limit increased from R 55 000 to R 60 000 per person