

GAP BENEFIT CLAIM EXAMPLES

If you're unsure if **Gap Cover** is for you, look at the claim examples of how our **GAP BENEFIT** covers medical expense shortfalls.

GAP BENEFIT

Having a 100% medical aid plan doesn't mean your medical aid will cover all healthcare expenses. Even a more comprehensive 300% plan only pays a portion of what private healthcare providers charge.

The Department of Health published the **Reference Price List (RPL)**, a list of recommended tariffs for medical procedures and treatments, as a departure point for medical aids to determine their rate structures.

The real impact of what your healthcare providers charge and the medical aid rate is on your pocket, as healthcare providers aren't obligated to charge these recommended fees.

Our **GAP BENEFIT** covers shortfalls up to an **additional 300%, 400% or 500%** of your medical aid plan's rate when your healthcare providers charge private fees not fully covered by your medical aid.

The below represents a childbirth claim. If your medical aid pays 100% of the medical aid rate, and the specialists charge 400%, you'll be left with a 300% shortfall.

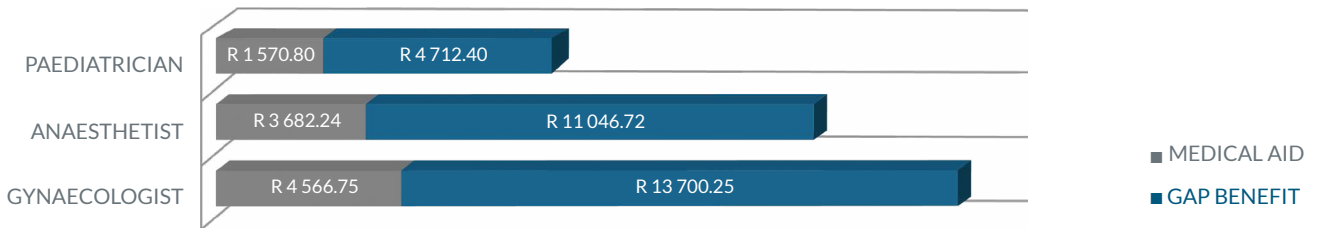
When submitting a claim for the shortfalls, the **Medical Aid Rate** column on the medical aid statement is our reference point for assessing them.

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

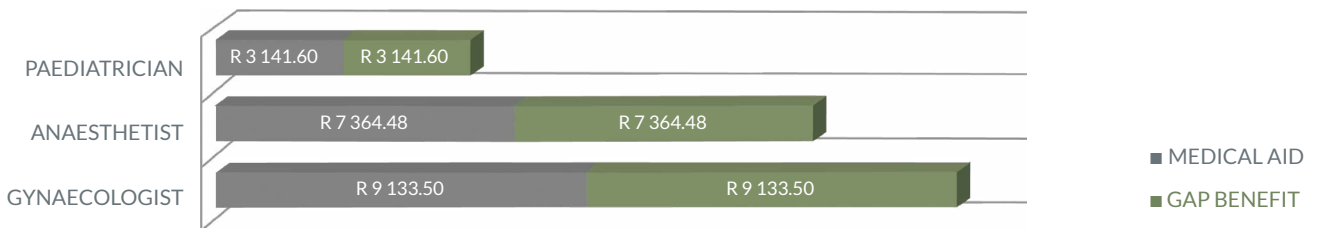
100% MEDICAL AID PLAN RATE + COMPACT³⁰⁰ OR CORPORATE COMPACT³⁰⁰

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



200% MEDICAL AID PLAN RATE + MERIDIAN⁴⁰⁰ OR CORPORATE 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** in total.



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

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

