



# AFFORDABLE GAP HEALTH COVER FOR EVERYTHING IN BETWEEN



**Core Hospital Plan:** Single Insured from **R 150**  
Partner from **R 120** | Per Child from **R 45**



**Executive Hospital Plan:** Single Insured from **R 205**  
Partner from **R 164** | Per Child from **R 60**



**Core Plan:** Single Insured from **R 220**  
Partner from **R 176** | Per Child from **R 70**



**Executive Plan:** Single Insured from **R 285**  
Partner from **R 228** | Per Child from **R 80**

These prices and benefits are  
effective from 10 December 2025.

**(010) 001 0141** [www.oneplan.co.za](http://www.oneplan.co.za)

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Oneplan™ is administered by Oneplan Underwriting Managers (Pty) Ltd, authorised financial services provider FSP43628. Oneplan is not a benefit option regulated by the Medical Schemes Act, but a non-life insurance product underwritten by Bryte Insurance Company Limited a licensed insurer and an authorised FSP (17703).

Underwritten By  
 **Bryte**

# ONEPLAN GAP COVER BENEFITS

	CORE HOSPITAL PLAN from R150 pm	EXECUTIVE HOSPITAL PLAN from R205 pm	CORE PLAN from R220 pm	EXECUTIVE PLAN from R285 pm
<b>COMBINED ANNUAL LIMIT</b>	R 219 000 PER INSURED	R 219 000 PER INSURED	R 219 000 PER INSURED	R 219 000 PER INSURED
<b>OUTPATIENT COVER</b>	<b>COVER PER POLICY*</b>			
<b>SAVINGS GAP COVER</b> <i>The Savings Benefit will not be covered if insured belongs to a scheme Hospital Plan Only</i> ⌚ 30 days waiting period	-	-	R2 000 per annum per policy (limited to R500 per event)	R4 000 per annum per policy (limited to R750 per event)
<b>IN-HOSPITAL &amp; SPECIALISED TREATMENT</b>	<b>COVER*</b>			
<b>SHORTFALLS &amp; CO-PAYMENTS FOR ALL IN-HOSPITAL TREATMENT AND PROCEDURES</b> <i>Excluding penalties imposed by your Scheme</i> ⌚ Immediately available for Accident ⌚ 3-month waiting period for Illness	Up to 200% of Scheme paid amount (we double the Scheme settled amount)	Up to 400% of Scheme paid amount (we quadruple the Scheme settled amount)	Up to 200% of Scheme paid amount (we double the Scheme settled amount)	Up to 400% of Scheme paid amount (we quadruple the Scheme settled amount)
<b>CANCER CO-PAYMENT BENEFIT</b> ⌚ 6-month waiting period	Up to 200% of Scheme paid amount (we double the Scheme settled amount)	Up to 400% of Scheme paid amount (we quadruple the Scheme settled amount)	Up to 200% of Scheme paid amount (we double the Scheme settled amount)	Up to 400% of Scheme paid amount (we quadruple the Scheme settled amount)
<b>CASUALTY ACCIDENT/ILLNESS</b> ⌚ Immediately available for Accident ⌚ 3-month waiting period for Illness	R5 000 per event per policy (limited to 2 events per annum)	R7 000 per event per policy (limited to 2 events per annum)	R5 000 per event per policy (limited to 2 events per annum)	R7 000 per event per policy (limited to 2 events per annum)
<b>SCANS &amp; SCOPES (SPECIALISED RADIOLOGY)</b> ⌚ 3-month waiting period for Illness	R5 000 per event per policy (limited to 2 events per annum)	R7 500 per event per policy (limited to 2 events per annum)	R5 000 per event per policy (limited to 2 events per annum)	R7 500 per event per policy (limited to 2 events per annum)
<b>POST NATAL CARE</b> ⌚ 12-month waiting period	-	-	R3 000 per annum per policy (limited to 1 claim per annum)	R5 000 per annum per policy (limited to 1 claim per annum)
<b>NON-DSP HOSPITAL CO-PAYMENT BENEFIT</b> <i>Protection against medical scheme penalties when using non-network hospitals</i>	Up to R15 000 (limited to 1 claim per policy per annum)	Up to R15 000 (limited to 1 claim per policy per annum)	Up to R15 000 (limited to 1 claim per policy per annum)	Up to R15 000 (limited to 1 claim per policy per annum)
<b>ACCIDENTAL HIV INFECTION &amp; TREATMENT</b> ⌚ Testing & Treatment - Immediately available	R5 000 per policy for Testing R10 000 per policy for Treatment	R5 000 per policy for Testing R10 000 per policy for Treatment	R5 000 per policy for Testing R10 000 per policy for Treatment	R5 000 per policy for Testing R10 000 per policy for Treatment
<b>VALUE ADDED PRODUCTS</b>	<b>COVER*</b>			
<b>ACCIDENTAL DEATH</b> <i>In the event that any Insured Person under this policy dies due to an unforeseen accident event</i> ⌚ Immediately available	Principal: R10 000 Spouse / Partner: R10 000 Children 14-21 yrs: R10 000 Children 6-13 yrs: R7 500 Children 1-5 yrs: R5 000	Principal: R25 000 Spouse / Partner: R25 000 Children 14-21 yrs: R25 000 Children 6-13 yrs: R15 000 Children 1-5 yrs: R10 000	Principal: R10 000 Spouse / Partner: R10 000 Children 14-21 yrs: R10 000 Children 6-13 yrs: R7 500 Children 1-5 yrs: R5 000	Principal: R25 000 Spouse / Partner: R25 000 Children 14-21 yrs: R25 000 Children 6-13 yrs: R15 000 Children 1-5 yrs: R10 000
<b>TRAUMA, ASSAULT &amp; COUNSELLING</b> ⌚ Immediately available	R5 000 per policy	R5 000 per policy	R5 000 per policy	R5 000 per policy

\*Subject to Combined Annual Limit and Claim Limit. Terms and Conditions Apply. Pre-Existing Conditions are excluded for a maximum of 12 Months if no previous Gap Cover. Premiums are Risk Profile & Age dependent. Event incl. multiple treatments or procedures, claimed 14 days apart.