

AFFORDABLE **GAP** HEALTH COVER FOR EVERYTHING IN BETWEEN



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

These prices and benefits are
effective from 1 December 2024.



Get a personalised
online quote



Let us
call you back



(010) 001 0141 www.oneplan.co.za
2nd Floor, South Tower, Nelson Mandela Square, Corner Maude & 5th Street, Sandton City, Johannesburg, 2196

Oneplan[™] is administered by Oneplan Underwriting Managers (Pty) Ltd, an 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



ONEPLAN GAP COVER BENEFITS

EXECUTIVE PLAN

COMBINED ANNUAL LIMIT

R 210 000 PER INSURED

OUT PATIENT COVER

SAVINGS GAP COVER

The Savings Benefit will not be covered if insured belongs to a scheme Hospital Plan Only

 30 days waiting period

COVER DESCRIPTION

Once you have run out of your Scheme savings or if you have reached your day-to-day benefit sub-limit, we cover the shortfall for:

- **General Practitioner visits**
- **Basic Dentistry**
- **Basic radiology or pathology** that is deemed necessary by your General Practitioner or medical specialist for treatment and diagnosis purposes.
- **Prescription Medication** covers the shortfall between what the dispensing practitioner charged and what the Scheme paid.

COVER PER POLICY*

R4 000
per annum per policy
(limited to R750 per event)

IN-HOSPITAL & SPECIALISED TREATMENT

SHORTFALLS & CO-PAYMENTS FOR ALL IN-HOSPITAL TREATMENT AND PROCEDURES

Excluding penalties imposed by your Scheme

 Immediately available for Accident

 3-month waiting period for Illness

COVER DESCRIPTION

We quadruple (QDL) the Scheme approved settlement for all IN-HOSPITAL treatment and procedures which are above the scheme payout quadrupling what your Scheme pays.

We will cover all specialists In-Hospital that would have been covered by the scheme.

COVER*

Up to 400% of Scheme paid amount (we quadruple the Scheme settled amount)

CANCER CO-PAYMENT BENEFIT


 6-month waiting period

We quadruple (QDL) the Scheme approved settlement for cancer related claims once the Medical Scheme's oncology threshold has been reached. Your cover depends on the option you choose including co-payments, internal prosthetic devices and cancer treatment.

Up to 400% of Scheme paid amount (we quadruple the Scheme settled amount)

CASUALTY ACCIDENT/ILLNESS


 Immediately available for Accident

 3-month waiting period for Illness

We pay any shortfalls or co-payments up to quadruple what the scheme pays for a medical or surgical procedure following an emergency incurred in the casualty unit of a hospital where such costs were not met by the Scheme. Assessment will be based on the Triage Scale.

R7 000
per event per policy
(limited to 2 events)

SCANS & SCOPES (SPECIALISED RADIOLOGY)

 3-month waiting period for Illness

We pay any shortfalls or co-payments up to quadruple what the scheme pays, subject to Cover Limit for diagnostic procedures authorised by your Scheme that is deemed necessary for treatment and diagnosis purposes performed in-hospital or a day clinic. Only 2 events per policy.

R7 500
per event per policy
(limited to 2 events)


POST PREGNANCY COVER

 12-month waiting period

Any shortfalls that your scheme paid from your MSA for procedures such as pap smears, routine bloods, immunisation and IUDs.

R5 000
per annum per policy

ACCIDENTAL HIV INFECTION & TREATMENT

Testing
 Immediately available

Treatment
 Immediately available

HIV Testing

Treatment after **Positive** diagnosis. Must be reported within 48 hours.

R5 000 per policy

R10 000 per policy

VALUE ADDED PRODUCTS

ACCIDENTAL DEATH

In the event that any Insured Person under this policy dies due to an unforeseen accident event

 Immediately available

We pay a lump sum cash amount in the unfortunate event of accidental death.

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

TRAUMA, ASSAULT & COUNSELLING

 Immediately available

Assistance with costs related to treatment for trauma, Assault & counselling where accidental exposure to HIV or any other trauma occurs.

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. Late Joiner Fees may be applied. Premiums are Risk Profile Age dependent. Event incl multiple treatments or procedures, claimed 14 days apart. Post-pregnancy benefit available for 6 months after delivery.

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