

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















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



ONEPLAN GAP COVER BENEFITS

CORE PLAN

COMBINED ANNUAL LIMIT	R 198 000 PER INSURED	
OUT PATIENT COVER	COVER DESCRIPTION	COVER PER POLICY*
SAVINGS GAP COVER <i>The Savings Benefit will not be covered if insured belongs to a scheme Hospital Plan Only</i>  30 days waiting period	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: <ul style="list-style-type: none"> • 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. 	R2 000 per annum per policy (limited to R500 per event)
IN-HOSPITAL & SPECIALISED TREATMENT	COVER DESCRIPTION	COVER*
SHORTFALLS & CO-PAYMENTS FOR ALL IN-HOSPITAL TREATMENT AND PROCEDURES <i>Excluding penalties imposed by your Scheme</i>  Immediately available for Accident  3-month waiting period for Illness	We double (DBL) the Scheme approved settlement for all IN-HOSPITAL treatment and procedures which are above the scheme payout doubling what your Scheme pays. We will cover all specialists In-Hospital that would have been covered by the scheme.	Up to 200% of Scheme Rate (we double the Scheme Rate)
CANCER CO-PAYMENT BENEFIT  6-month waiting period	We double (DBL) 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 200% of Scheme Rate (we double the Scheme Rate)
CASUALTY ACCIDENT/ILLNESS  Immediately available for Accident  3-month waiting period for Illness	We pay any shortfalls or co-payments up to double the Scheme rate 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.	R5 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 double the Scheme rate, 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.	R5 000 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.	R3 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	COVER DESCRIPTION	COVER PER INSURED*
ACCIDENTAL DEATH <i>In the event that any Insured Person under this policy dies due to an unforeseen accident event</i>  Immediately available	We pay a lump sum cash amount in the unfortunate event of accidental death.	Principal: R10 000 Spouse / Partner: R10 000 Children 14 / 21yrs: R10 000 Children 6 / 13yrs: R7 500 Children 1 / 5 yrs: R5 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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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).

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