

# 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**

These prices and benefits are effective from 10 December 2025.



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# ONEPLAN GAP COVER BENEFITS

## CORE HOSPITAL PLAN

### COMBINED ANNUAL LIMIT

**R 219 000 PER INSURED**

IN-HOSPITAL & SPECIALISED TREATMENT	COVER DESCRIPTION	COVER*
<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	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.	<b>Up to 200% of Scheme paid amount</b> (we double the Scheme settled amount)
<b>CANCER CO-PAYMENT BENEFIT</b> ⌚ 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.	<b>Up to 200% of Scheme paid amount</b> (we double the Scheme settled amount)
<b>CASUALTY ACCIDENT/ILLNESS</b> ⌚ Immediately available for Accident ⌚ 3-month waiting period for Illness	We pay any shortfalls or co-payments up to double 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.	<b>R5 000</b> per event per policy (limited to 2 events per annum)
<b>SCANS &amp; SCOPES (SPECIALISED RADIOLOGY)</b> ⌚ 3-month waiting period for Illness	We pay any shortfalls or co-payments up to double 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 annum per policy.	<b>R5 000</b> per event per policy (limited to 2 events per annum)
<b>NON-DSP HOSPITAL CO-PAYMENT BENEFIT</b>	We will cover penalties imposed by your medical scheme when using non-network hospitals.	<b>R15 000</b> (limited to 1 claim per policy per annum)
<b>ACCIDENTAL HIV INFECTION &amp; TREATMENT</b> Testing & Treatment ⌚ Immediately available Treatment ⌚ Immediately available	HIV Testing  Treatment after Positive diagnosis. Must be reported within 48 hours.	<b>R5 000</b> per policy  <b>R10 000</b> per policy
VALUE ADDED PRODUCTS	COVER DESCRIPTION	COVER*
<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	We pay a lump sum cash amount in the unfortunate event of accidental death.	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
<b>TRAUMA, ASSAULT &amp; COUNSELLING</b> ⌚ Immediately available	Assistance with costs related to treatment for trauma, Assault & counselling where accidental exposure to HIV or any other trauma occurs.	<b>R5 000</b> 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.

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

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