





## Gap Cover Example 2

Your Health Medical Scheme covers a hip replacement. They however limit the benefit for hip replacements to R50,000. The total account for your hip replacement is R55,000. The policy will pay a benefit of R5,000.

### Actual Gap Example

Total Knee Replacement	Charged	Medical Scheme Benefit	Gap Cover Benefit
<b>Anaesthetist</b>			
Pre-op exam	344.08	139.59	204.49
Total Knee replacement	528.99	166.30	362.69
Time	2,750.75	864.86	1,885.88
Procedure for pain relief	466.84	227.26	239.58
<b>Total</b>	<b>4,090.66</b>	<b>1,389.01</b>	<b>2,692.65</b>
<b>Specialist</b>			
Total Knee replacement + additional procedures	7,988.86	3,889.38	4,099.48
Assistant	1,597.77	777.89	819.89
<b>Total</b>	<b>9,586.63</b>	<b>4,667.27</b>	<b>4,919.37</b>
<b>Physiotherapy</b>			
In-Hospital Treatment	715.18	627.33	87.85
<b>Total</b>	<b>715.18</b>	<b>627.33</b>	<b>87.85</b>
<b>Total Benefit</b>	<b>14,392.47</b>	<b>6,692.61</b>	<b>7,699.86</b>

In this example, the Medical scheme member would have been out of pocket for R7,699.86, equivalent to some 54% of the total knee replacement costs.

## Casualty Ward Benefit

Casualty Ward Benefit covers you for treatment received in a casualty unit of a hospital, provided that such treatment is not for routine physical treatment, or any other medical examination or treatment other than emergency medical treatment.

You are covered when immediate treatment is required and your Medical Scheme does not provide you with cover and you become liable to pay the cost of the casualty event. This benefit will cover the facility fee, consultations, medications, radiology and pathology associated with admission to a registered hospital's casualty facility.

Treatment in a casualty unit of a hospital is subject to a specific limitation of R10,000 per insured person per annum.



"Emergency" means the sudden and at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or death. The determination of an emergency will be done through diagnosis (through classification by the attending medical practitioner and/or the casualty unit) and not on symptoms presented. The medical practitioner that treated you and/or the casualty unit that you have been treated in should use the correct codes and classification on the invoices they send to you and/or your Medical Scheme.



**All Gap Cover Benefits above are limited to R198,660 per insured person per annum or any higher amount which may be published by the Regulator during the year.**

### Trauma Recovery Benefit

This benefit will pay a once off if a beneficiary suffers an event that necessitates hospitalisation where such an event was due to violent physical force so as to injure, abuse, damage or destroy.

**Silver Benefit Amount** R5,000

Persons 65 years or older are excluded.

### Accidental Death Benefit

Following the Accidental Death of the Principal Insured Person, Eligible Spouse and or Eligible Child Dependants, the following benefit is payable:

Product	Adult	Child
Silver	R10,000	R6,000

Accidental Death means death caused by a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.

## ABSA GAP SILVER 2024

Benefits	Limitations Per insured person per annum		Absa Silver
Gap Cover 100 (600%)	<b>R198,660</b> or any higher amount published by the Regulator		
Casualty Ward Benefit (R10,000 limitation)			
Trauma Recovery Benefit	<b>Once-off R5,000</b> * See specific condition		
Accidental Death Benefit	<b>R10,000</b> (Adult)	<b>R6,000</b> (Child)	
<b>Premiums</b>	<b>Single Rate Per Month (Incl. VAT)</b> <b>18 to 65 years old</b>		<b>R250.00</b>
	<b>Per Family Per Month (Incl. VAT)</b> <b>18 to 65 years old</b>		<b>R424.00</b>
	<b>Per Family Per Month (Incl. VAT)</b> <b>66 years and older</b>		<b>R507.00</b>

#### Specific Limitations

- Treatment in a casualty unit of a Hospital shall be limited to R10,000 in aggregate per insured person per annum.

#### Overall Limitations

- The policy benefits are subject to an overall benefit limitation of R198,660 or any higher amount published by the Regulator in aggregate per insured person per annum.

#### \*Specific Condition

- The Trauma Recovery Benefit terminates at the member reaching the benefit expiry age, or age 65. This means that claims submitted before the benefit expiry age will be assessed and paid, but claims after the benefit expiry age will not be accepted.



