

Sanlam Gap

Sanlam Gap Cover Benefits & Rates 2025



Live with confidence

Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit



Sanlam Gap Comprehensive Key Benefits



Comprehensive Key Benefits 2025



Overall Annual Limit

Statutory limit of R210 580 per Insured party per annum.



Hospital Tariff Shortfalls

IN AND OUT OF HOSPITAL

An Additional six times (600%)

that of the Medical Scheme Tariff, subject to the overall annual limit.



Co-payments & Deductibles

IN AND OUT OF HOSPITAL

Any diagnostic procedures

that occurred during an insured event, both in and out of hospital which was funded from the risk/hospital benefit by your Medical Scheme. Subject to the overall annual limit.

**The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Comprehensive Key Benefits 2025



Penalty Co-payment

A maximum of **two events** are covered under this benefit Per Annum and up to a maximum amount of **R18 550 per event** or a percentage Penalty Co-payment that does not **exceed 30%**, for the voluntary use of a Hospital that is not part of a Hospital Network.



Shortfalls from Sub-limits

Charges relating to the service supplied has exceeded a relevant benefit sub-limit of the insured party's Medical Scheme plan type. **Limited to R66 400 per event.**

**The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Comprehensive Key Benefits 2025



Oncology Tariff Shortfalls

In respect of oncology and related treatment.

Full cover at an **Additional 500%** of the overall annual limit to a maximum of R210 580 per insured party per annum.



Oncology Sub-limits

Benefits relating to this clause will only be paid in respect of services, where the charges have exceeded the benefit sub-limit of the Insured Medical Scheme plan type. Unlimited subject to the overall annual limit.



Oncology Co-payments

The benefit payable is limited to the **20% Co-payment** applied once related costs have exceeded the specific threshold defined by the Medical Scheme.

**The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*

Comprehensive Key Benefits 2025



Innovative Oncology Medicines

Innovative Oncology Medicines approved by your Medical Scheme.

A value equal to the lesser of 25% of the total drug cost or **R14 250 per cycle** as it relates to Innovative Oncology Medicines.



Oncology Lump Sum

Benefit is limited to **R15 500 per insured party** over the policy lifetime. Per cancer type for the life of the Policy (a unique, new, primary source of cancer) from “Stage 2” or higher and excludes any claim which in any way relates to a cancer type previously identified and for which cover was granted.



Dental Reconstruction

Dental Reconstruction Surgery being required as a direct result of Accidental Harm or from Oncology treatment that occurred after the inception of this policy.

A maximum of **two events** are covered under this benefit, up to a maximum amount of **R49 900 per annum** less the amount paid by your Medical Scheme.



Major Affective Disorders

This Benefit will apply for services provided during a Hospital Episode for Mental Depression, where the charges relating to the service supplied have exceeded the Prescribed minimum benefit of 21 days by the Insured Party’s Medical Scheme. Subject to a maximum of **five days** to a limit of **R2 500 per day per Insured Party per Annum**.

**The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Sanlam Gap Comprehensive Additional Benefits



Additional Benefits 2025



Accidental Casualty

Subject to a maximum of R18 450 per event.

Cover for all services delivered in the casualty ward relating to an accident even if the costs are paid from the Medical Scheme Savings account or from your Hospital/Risk benefit.



Casualty Child Illness Benefit

After hours treatment for children under the age of 12 in an emergency situation. Subject to a maximum of **two events** per annum and a maximum of **R3 000 per event**.

Example: High Fever

- Accident – Bodily injury caused by violent, unintentional, external and physical means.
- The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.



Additional Benefits 2025



Family Booster

Lump sum benefit of **R16 400** is payable when a premature birth occurs.



- Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.
- Premature Birth – More than 41 days before the originally expected birth date of 40 weeks.



Additional Benefits 2025



Hospital Booster

Payable when the insured is admitted to a Hospital as a direct result of Accidental Harm or Premature Birth.

R480 per day from the 1st to the 13th day (inclusive).

R860 per day from the 14th to the 20th day (inclusive).

R1 700 per day from the 21st to the 30th day (inclusive).

A maximum of two Hospital episodes per family will attract benefits under this clause per annum, subject to an overall maximum benefit of R29 300 per insured party per annum. No benefit payable after Day 30.

- *Accident – Bodily injury caused by violent, unintentional, external and physical means.*
- *The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.*



Additional Benefits 2025



Family Protector

The lump sum benefit is payable upon the Death or Permanent Disability of an insured party due to Accidental Harm.

Children below six years R20 000.

All other insured parties R30 000.

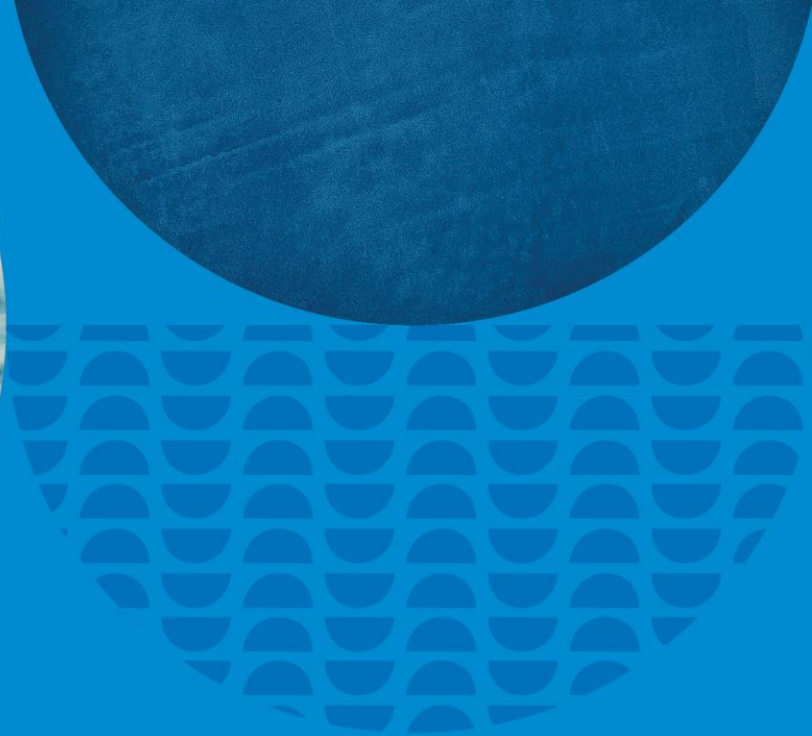


Medical Scheme & Gap Premium Waiver

A lump sum benefit is payable upon the Death or Permanent Disability of the policyholder due to Accidental Harm and where the policyholder is the principal member of the Medical Scheme.

Multiplied by **six months** and subject to an overall maximum limit of **R40 000**. This benefit is limited to one event over the policy lifetime.

- Accident – Bodily injury caused by violent, unintentional, external and physical means.
- The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition.



Sanlam Gap Core

For our valued partners
Sanlam Umbrella Fund, Fedhealth, Medshield



Sanlam Gap Core to our partners, Sanlam Umbrella Fund, Fedhealth and Medshield members



Core Benefits

Statutory limit of R210 580 per Insured party per annum.



Hospital Tariff Shortfalls

IN AND OUT OF HOSPITAL

An **Additional three times (300%)** that of the Medical Scheme Tariff.



Co-payments and Deductibles

IN AND OUT OF HOSPITAL

Any defined diagnostic procedures that occurred during an Insured Event, which was funded from the risk/hospital benefit by your Medical Scheme. To a **maximum of R11 160 per insured per policy** per annum.



Sanlam Gap Core to our partners, Sanlam Umbrella Fund, Fedhealth, and Medshield members



Penalty Co-payment

VOLUNTARY USE OF A NON-NETWORK HOSPITAL

A maximum of **one event** per policy per annum and up to a maximum amount of **R12 270**.



Shortfalls from Sub-Limits

Charges relating to the service supplied has exceeded a relevant Benefit sub-limit. Limited to **R31 800 per insured event**.



Oncology tariff shortfall

In respect of Oncology and related treatment. Limited to an **Additional three times (300%)** that of a Medical Scheme Tariff.



Oncology Co-payment

The maximum benefit payable shall be limited to a 20% Co-payment. Up to a **maximum of R31 800** per insured party per annum.

*Automated claims submission integration with our partnered schemes Fedhealth, Medshield and Bonitas



Mediclinic Extender Benefit

The Mediclinic Extender Benefits applies to members who have opted to include the option on their Sanlam Gap Comprehensive and Core Policy. Confirmation thereof would reflect on the member's Policy schedule and Policy document.



Mediclinic Extender Benefit **which can be added** to your Sanlam Gap options

HEALTHCARE BENEFITS



Casualty Illness

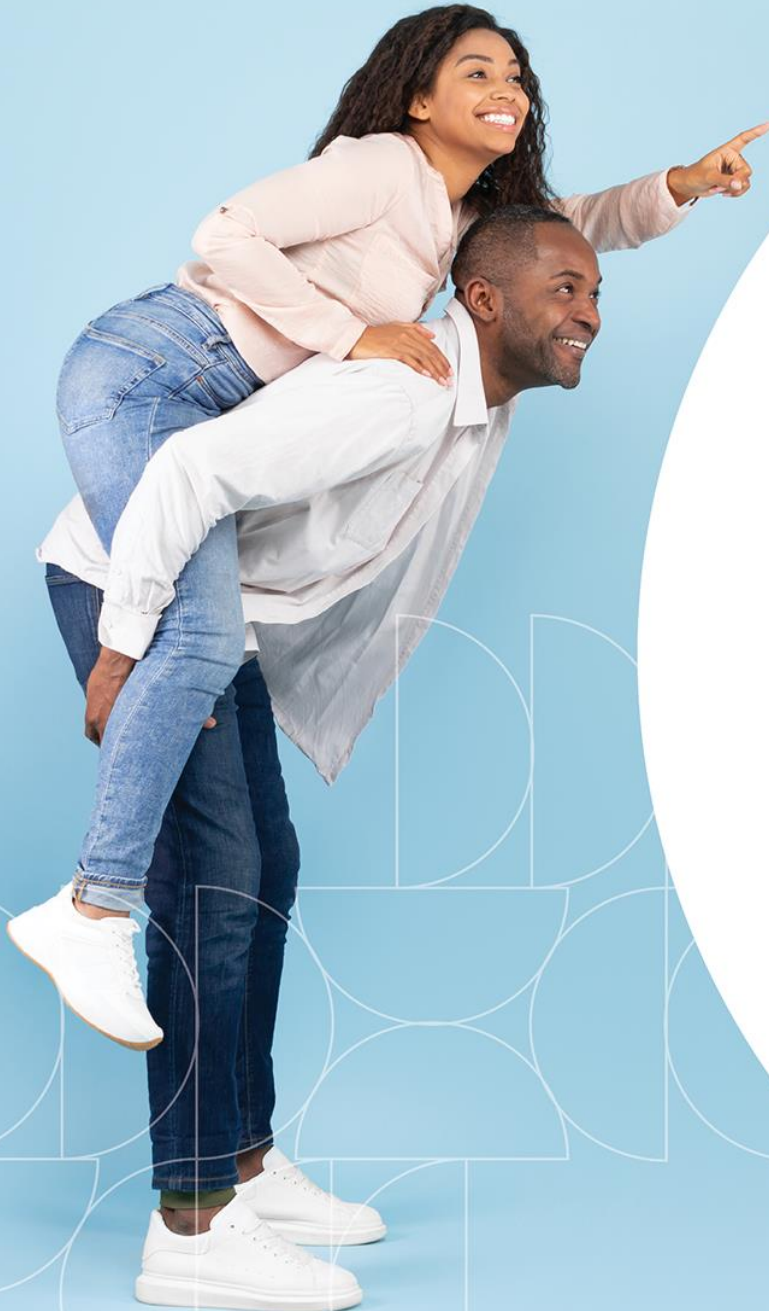
After-hour emergency illness only at a Mediclinic facility for all beneficiaries covered. Subject to a maximum of **2 such events** per annum and a maximum of **R2 800 per event**.



Specialist Benefit

Specialist Benefit - Out-of-hospital

This benefit amount is payable only on a visit to a specialist working out of a Mediclinic facility, where the specialist charges more than what your Medical Scheme will cover. **Up to R5 200 per beneficiary per annum**.



Mediclinic Extender Benefit **which can be added** to your Sanlam Gap options

HEALTHCARE BENEFITS



Private Ward

Cover for the difference between a general and private ward for childbirth only at a Mediclinic hospital. **1 event per insured party per annum** and a **maximum of R5 200**.



Cancer Lump Sum

First time diagnosis from “Stage 2” or higher. **Lump sum benefit** is limited to one claim per beneficiary for the policy lifetime of **R10 900**.



Mediclinic Extender Benefit **which can be added** to your Sanlam Gap options

CASHLESS CO-PAYMENT BENEFITS



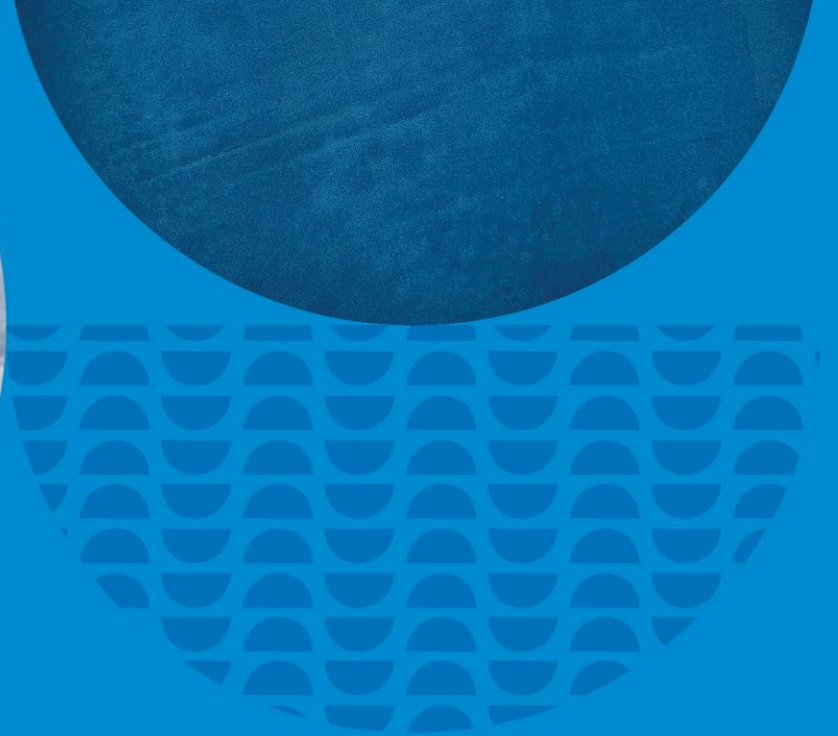
Cashless Co-payment

Diagnostic procedures in or out of hospital as per the rules of your Medical Scheme. Unlimited at Mediclinic hospitals up to the overall annual Limit.



Cashless Penalty Co-payment

Payable for the voluntary use of a non-network hospital. **Limited to 2 events to a maximum of R17 500 per event** at a Mediclinic facility.



Sanlam Gap

for Fedhealth Savvy and Elect members



Sanlam Gap Fedhealth NexGen

Benefit offering



Penalty Co-payment Benefit

The Benefit payable is equal to the Penalty Co-payment amount, as defined in Fedhealth's Elect or Savvy medical aid plans for the voluntary use by an Insured Party of a Hospital that is not a Network Hospital.

A maximum of one such event is covered Per Annum and up to a **maximum amount of R9 050** for an Insured Party on the Fedhealth Savvy medical aid plan or **R15 470** for an Insured Party on the Fedhealth Elect medical aid plan.



MRI and CT Scan Co-payment

The Benefit amount payable is equal to the Co-payment amount, as defined in the rules of Fedhealth's Elect or Savvy medical aid plans in respect of MRI and CT scans.

A maximum of one such event is covered Per Annum and up to a **maximum amount of R4 100**.

Sanlam Gap Fedhealth NexGen



Casualty Ward Co-payment Contribution

The Benefit payable is equal to the Co-payment amount, as defined in the rules of Fedhealth's Elect or Savvy medical scheme plans in respect of Emergency Treatment in a casualty ward. The Benefit will only apply in the event of Emergency Treatment required as a result of Accidental Injury.

A maximum of one such event is covered Per Annum and up to a **maximum amount of R850**.



Sports Injury Accidental Casualty for Appliances, External Accessories and Orthotics

The Benefit payable is for Appliances, external accessories and orthotics which are provided within a casualty ward of a Hospital as a result of a sports related Accidental Injury.

Examples of Appliances, external accessories and orthotics include but are not limited to:

- Crutches
- Wheelchairs
- Neck Braces
- Moon Boots
- Support braces

Limited to a **maximum amount of R1 680 per Insured Party Per Annum**.

Premiums 2025

Individuals younger than 35 years: **R70.00**

Individuals older than 35 years: **R87.00**

Families younger than 35 years: **R118.00**

Families older than 35 years: **R173.00**

Sanlam Gap

Premiums increase for 2025



Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit

Sanlam Comprehensive Gap Retail Premiums



Retail monthly premiums for all South African Medical Scheme members for 2025

Individuals younger than 30 years

R320

Add Mediclinic Extender for only

R51

Individuals 30 – 45 years

R444

Add Mediclinic Extender for only

R51

Individuals 45 – 60 years

R495

Add Mediclinic Extender for only

R51

Individuals older than 60 years

R832

Add Mediclinic Extender for only

R93

Child dependents up until they reach the age of 27

Families younger than 30 years

R485

Add Mediclinic Extender for only

R114

Families 30 – 45 years

R540

Add Mediclinic Extender for only

R114

Families 45 – 60 years

R582

Add Mediclinic Extender for only

R114

Families older than 60 years

R999

Add Mediclinic Extender for only

R193

No cover for financially dependent parents

Sanlam Comprehensive Gap Retail Premiums

SANLAM UMBRELLA FUND MEMBERS



Retail Monthly Premiums for 2025

Individuals younger than 30 years

R239

Add Mediclinic Extender for only

R51

Individuals 30 – 45 years

R260

Add Mediclinic Extender for only

R51

Individuals 45 – 60 years

R320

Add Mediclinic Extender for only

R51

Individuals older than 60 years

R505

Add Mediclinic Extender for only

R93

Child dependents up until they reach the age of 27

Families younger than 30 years

R430

Add Mediclinic Extender for only

R114

Families 30 – 45 years

R445

Add Mediclinic Extender for only

R114

Families 45 – 60 years

R461

Add Mediclinic Extender for only

R114

Families older than 60 years

R886

Add Mediclinic Extender for only

R193

No cover for financially dependent parents

Sanlam Core Gap Retail Premiums

SANLAM UMBRELLA FUND MEMBERS



Retail Monthly Premiums for 2025

Individuals younger than 30 years

R199

Add Mediclinic Extender for only

R51

Individuals 30 – 45 years

R207

Add Mediclinic Extender for only

R51

Individuals 45 – 60 years

R214

Add Mediclinic Extender for only

R51

Individuals older than 60 years

R406

Add Mediclinic Extender for only

R93

Child dependents up until they reach the age of 27

Families younger than 30 years

R344

Add Mediclinic Extender for only

R114

Families 30 – 45 years

R356

Add Mediclinic Extender for only

R114

Families 45 – 60 years

R368

Add Mediclinic Extender for only

R114

Families older than 60 years

R709

Add Mediclinic Extender for only

R193

No cover for financially dependent parents

Sanlam Comprehensive Gap Retail Premiums

FEDHEALTH MEMBERS



Retail Monthly Premiums for 2025

Individuals younger
than 30 years

R267

Add Mediclinic
Extender for only

R51

Individuals
30 – 45 years

R290

Add Mediclinic
Extender for only

R51

Individuals
45 – 60 years

R380

Add Mediclinic
Extender for only

R51

Individuals older
than 60 years

R590

Add Mediclinic
Extender for only

R93

Child dependents up until
they reach the age of 27

Families younger
than 30 years

R470

Add Mediclinic
Extender for only

R114

Families
30 – 45 years

R485

Add Mediclinic
Extender for only

R114

Families
45 – 60 years

R509

Add Mediclinic
Extender for only

R114

Families older
than 60 years

R985

Add Mediclinic
Extender for only

R193

No cover for financially
dependent parents

Sanlam Core Gap Retail Premiums

FEDHEALTH MEMBERS



Retail Monthly Premiums for 2025

Individuals younger
than 30 years

R226

Add Mediclinic
Extender for only

R51

Individuals
30 – 45 years

R235

Add Mediclinic
Extender for only

R51

Individuals
45 – 60 years

R243

Add Mediclinic
Extender for only

R51

Individuals older
than 60 years

R449

Add Mediclinic
Extender for only

R93

Child dependents up until
they reach the age of 27

Families younger
than 30 years

R381

Add Mediclinic
Extender for only

R114

Families
30 – 45 years

R395

Add Mediclinic
Extender for only

R114

Families
45 – 60 years

R408

Add Mediclinic
Extender for only

R114

Families older
than 60 years

R790

Add Mediclinic
Extender for only

R193

No cover for financially
dependent parents

Sanlam Comprehensive Gap Retail Premiums Medshield Members



Retail Monthly Premiums for 2025

Individuals younger
than 30 years

R224

Add Mediclinic
Extender for only

R51

Individuals
30 – 45 years

R311

Add Mediclinic
Extender for only

R51

Individuals
45 – 60 years

R347

Add Mediclinic
Extender for only

R51

Individuals older
than 60 years

R582

Add Mediclinic
Extender for only

R93

Child dependents up until
they reach the age of 27

Families younger
than 30 years

R340

Add Mediclinic
Extender for only

R114

Families
30 – 45 years

R378

Add Mediclinic
Extender for only

R114

Families
45 – 60 years

R407

Add Mediclinic
Extender for only

R114

Families older
than 60 years

R699

Add Mediclinic
Extender for only

R193

No cover for financially
dependent parents

Sanlam Core Gap Retail Premiums Medshield Members



Retail Monthly Premiums for 2025

Individuals younger
than 30 years

R188

Add Mediclinic
Extender for only

R51

Individuals
30 – 45 years

R261

Add Mediclinic
Extender for only

R51

Individuals
45 – 60 years

R291

Add Mediclinic
Extender for only

R51

Individuals older
than 60 years

R489

Add Mediclinic
Extender for only

R93

Child dependents up until
they reach the age of 27

Families younger
than 30 years

R285

Add Mediclinic
Extender for only

R114

Families
30 – 45 years

R318

Add Mediclinic
Extender for only

R114

Families
45 – 60 years

R342

Add Mediclinic
Extender for only

R114

Families older
than 60 years

R587

Add Mediclinic
Extender for only

R193

No cover for financially
dependent parents

Sanlam Gap Underwriting and Corporate Offering

Underwriting for retail members and voluntary companies

- **3-month general waiting period:** During the first three months of being an Insured Party, a General Waiting Period shall apply except for Benefits directly arising from Accidental Harm.
- **12 months for pre-existing conditions:** During the first 12 months of being an Insured Party, a Condition-Specific Waiting Period shall apply. Where this is applied, a pre-existing questionnaire will be requested at claim stage, within the first 12 months. The requirement is that this questionnaire is completed by the diagnosing medical practitioner.
- **Voluntary onboarding:** Voluntary and retail onboarding the above underwriting is applied.
- **Compulsory onboarding:** No underwriting is applied, and members have no waiting periods.
- **MediClinic Extender:** If a member takes out Mediclinic Extender when joining Sanlam Gap Comprehensive or Core, the underwriting will work in conjunction with the underwriting given on join date.
- If a member applies for Mediclinic Extender post join date. There will be a 3-month general waiting period on the Mediclinic benefits

Concession for voluntary group Inception date 1 January 2025

Sanlam Gap will waive the 3-month general waiting period, however we will still apply the 12 months for any pre-existing conditions.

Preferred Premiums

Companies of 20 or more policy holders that wish to join Sanlam Gap may receive preferred premiums based on their demographics.



Sanlam

Live with confidence