



THIS IS 2025!

GAP COVER | UNDERWRITING CONCESSIONS FOR INDIVIDUALS

NEW BUSINESS CONCESSION	TRANSFER CONCESSION	UPGRADE CONCESSION
WHO QUALIFIES?		
First-time applicants 64 or younger Individuals 65 or older will receive standard underwriting	Applicants switching cover from another Gap Cover provider	Existing policyholders upgrading to a more comprehensive option
Concessions don't apply to employer groups or financial advisor appointments on existing policies		Employer groups qualify, subject to a quote
WHICH GAP COVER OPTIONS?		
2025 COMPACT³⁰⁰ , MERIDIAN⁴⁰⁰ , ELITE⁵⁰⁰ , ACCESS OPTIMISER and ACCESS CO-PAY PLUS³⁰⁰		Existing policyholders on an active or inactive option may upgrade to a 2025 COMPACT³⁰⁰ , MERIDIAN⁴⁰⁰ , ELITE⁵⁰⁰ , ACCESS OPTIMISER or ACCESS CO-PAY PLUS³⁰⁰ option
WHICH COVER START DATES?		
Between 1 November 2024 and 1 March 2025 on a 2025 option Last date to submit applications is 14 February 2025		
		Cover start dates can't be backdated
WHICH WAITING PERIODS APPLY?		
0 Month General Waiting Period	Remainder of any other existing waiting period will be carried over	
3 Month General Waiting Period on the FIRST-TIME CANCER DIAGNOSIS BENEFIT		
3 Month General Waiting Period on the OUT-PATIENT SPECIALIST CONSULTATION BENEFIT if applying for ELITE⁵⁰⁰	3 Month General Waiting Period on the OUT-PATIENT SPECIALIST CONSULTATION BENEFIT if applying for ELITE⁵⁰⁰ unless it's a like-for-like benefit	3 Month General Waiting Period on the OUT-PATIENT SPECIALIST CONSULTATION BENEFIT if upgrading to ELITE⁵⁰⁰
6 Month Pre-Existing Medical Condition Waiting Period (reduced from 12 months)	6 Month Pre-Existing Medical Condition Waiting Period on enhanced benefits (reduced from 12 months)	6 Month Pre-Existing Medical Condition Waiting Period on enhanced benefits (reduced from 12 months)
10 Month Pre-Existing Pregnancy and Childbirth Waiting Period		
12 Month Pre-Existing Cancer Waiting Period		
AND WHAT ABOUT THE LIMITED PAYOUT BENEFIT?		
6 Month Limited Payout Benefit (reduced from 10 months)	Doesn't apply to transfer policies, but planned medical procedures in the first 10 months of cover are subject to a limited payout of 20% of the approved claim amount	Doesn't get reapplied when upgrading but the remainder of any existing period will be carried over
GOOD TO KNOW		
	Click here for our Gap Cover Transfer Process for Individuals	Requests must reach us 10 working days before the applicable debit order date

GAP COVER RANGE | ENHANCEMENTS & CHANGES

- The average premium increase across all individual **Gap Cover** options (non-corporate) is **9.8%**.
- Benefit enhancements and changes will be applied to **2024** policies effective **1 January 2025**.
- The earliest cover start date for new policies on a **2025 option** is **1 November 2024**.
- Our **2025 Individual Product Range** remains unchanged:

COMPACT³⁰⁰	MERIDIAN⁴⁰⁰	ELITE⁵⁰⁰
ACCESS OPTIMISER	ACCESS CO-PAY PLUS³⁰⁰	

- Effective **1 January 2025**, **CORPORATE ELITE⁵⁰⁰** and **CORPORATE ELITE PLUS⁵⁰⁰** will merge, with **CORPORATE ELITE⁵⁰⁰** being the option name in the future.

CORPORATE ELITE⁵⁰⁰ policyholders will automatically receive the additional benefits offered on **CORPORATE ELITE PLUS⁵⁰⁰** without underwriting, namely:

- CANCER BENEFIT | BREAST RECONSTRUCTION
- OUT-PATIENT SPECIALIST CONSULTATION BENEFIT
- 12 MONTH STRATUM POLICY PREMIUM WAIVER (increases from a 6-month benefit period)

-  **MERIDIAN⁴⁰⁰** has been added to our **Corporate Product Range** due to popular demand.

Our **2025 Corporate Product Range** is:


CORPORATE COMPACT³⁰⁰	CORPORATE MERIDIAN⁴⁰⁰	CORPORATE NOVA⁵⁰⁰	CORPORATE ELITE⁵⁰⁰
CORPORATE ACCESS	CORPORATE ACCESS CO-PAY PLUS³⁰⁰	CORPORATE ACCESS PLUS⁵⁰⁰	

- Options that are no longer actively marketed, don't receive enhancements, except the increase in the **Overall Policy Limit**.




Our inactive options are:

EDGE²⁰⁰	COMPACT²⁰⁰	CORPORATE COMPACT²⁰⁰	BASE⁵⁰⁰
CO-EVOLUTION⁵⁰⁰	G-FORCE⁵⁰⁰	SENIOR⁵⁰⁰	HOSPITAL OPTIMISER
ACCESS OPTIMISER PLUS²⁰⁰	ACCESS OPTIMISER PLUS⁵⁰⁰		









- We cover child dependants registered on either parent's medical aid plan. When a child dependant applies for their own medical aid membership, they must apply for their own **Gap Cover** policy.

 **New process:** Full-time students **26 or younger** may remain on the policy even if they belong to their own medical aid plan.







Proof of full-time studies will be required annually. Distance and online learning don't qualify.

	COMPACT³⁰⁰ & CORPORATE COMPACT³⁰⁰	MERIDIAN⁴⁰⁰ & CORPORATE MERIDIAN⁴⁰⁰	CORPORATE NOVA⁵⁰⁰	ELITE⁵⁰⁰ & CORPORATE ELITE⁵⁰⁰
OVERALL POLICY LIMIT (OPL)	Limit increased from R 198 660 to R 210 580 per insured person per year effective 1 June 2024 . Another increase can be expected 1 April 2025 or when published by the Regulator.			
KEY BENEFITS SUBJECT TO THE OPL				
 DENTAL COVER				
Dental procedures such as implants and wisdom teeth extractions	Benefit limit increased from R 6 000 to R 30 000 per policy	Benefit limit increased from R 7 000 to R 10 000 per policy	Benefit limit increased from R 5 000 to R 8 000 per policy	Benefit limit increased from R 8 000 to R 50 000 per policy
Dental procedures due to accidents or cancer treatment	Benefit no longer limited to R 32 000 but subject to the OPL	Benefit limit increased from R 14 000 to R 28 000 per policy	Benefit limit increased from R 10 000 to R 15 000 per policy	Benefit no longer limited to R 48 000 but subject to the OPL
 New benefit exclusion:	<p>Out-of-hospital dental-related procedures will no longer be covered under our GAP BENEFIT or CO-PAYMENT BENEFITS.</p> <p>This exclusion will apply to all 2025 options in our active product range.</p> <p>As MERIDIAN⁴⁰⁰, CORPORATE MERIDIAN⁴⁰⁰ and CORPORATE NOVA⁵⁰⁰ do not cover out-of-hospital shortfalls, the new exclusion does not apply to these options.</p> <p>For a list of options in our active product range, please see points 4 and 6.</p> <p>The out-of-hospital dental-related procedure exclusion will not apply to the inactive options. Out-of-hospital dentistry may still be claimed on these options as usual.</p> <p>For a list of inactive options, please see point 7.</p>			
 General exclusion removed:	<p>Currently, maxillofacial surgery and related medical conditions or procedures are covered only when related to accidental events or cancer treatment.</p> <p>Maxillofacial surgery and related medical conditions or procedures will no longer be excluded.</p> <p>This will apply to all 2025 options in our active product range.</p> <p>The maxillofacial surgery exclusion will still apply to our inactive options, except if required for specialised dental surgeries or due to accidental events or cancer treatment.</p>			

GAP COVER RANGE | ENHANCEMENTS & CHANGES

	COMPACT ³⁰⁰ & CORPORATE COMPACT ³⁰⁰	MERIDIAN ⁴⁰⁰ & CORPORATE MERIDIAN ⁴⁰⁰	CORPORATE NOVA ⁵⁰⁰	ELITE ⁵⁰⁰ & CORPORATE ELITE ⁵⁰⁰
OVERALL POLICY LIMIT (OPL)	Limit increased from R 198 660 to R 210 580 per insured person per year effective 1 June 2024. Another increase can be expected 1 April 2025 or when published by the Regulator.			
KEY BENEFITS SUBJECT TO THE OPL				
 SUB-LIMIT BENEFITS				
COLONOSCOPIES, ENTEROSCOPES AND GASTROSCOPES	Benefit not available on these options			Benefit limit increased from R 5 000 to R 6 500 per person per event
 INTERNAL PROSTHETIC DEVICE TOP-UP	Benefit not available on these options			New benefit added Covers the cost of an internal prosthetic device when the medical aid plan's limit has been reached R 10 000 per person per event
 OUT-PATIENT SPECIALIST CONSULTATION BENEFIT	Benefit not available on these options			Benefit increased from 3 to 4 consultations , limited to R 1 300 per consultation per policy
 CASUALTY BENEFITS				
ACCIDENTAL EVENTS Individuals of all ages	Benefit limits remain unchanged			Benefit limit increased from R 12 000 to R 15 000 per policy
ILLNESS EVENTS Children 10 years or younger				
ILLNESS EVENTS Individuals 11 years or older	Benefit limits remain unchanged			Benefit limit increased from R 1 500 to R 2 000 per policy
 PREVENTATIVE CARE BENEFIT	Benefit not available on these options			Benefit limit increased from R 1 600 to R 1 800 per policy
 PRIVATE ROOM BENEFIT	Benefit not available on these options			Benefit limit increased from R 3 000 to R 3 500 per policy
BENEFIT NOT SUBJECT TO THE OPL				
LIFESTYLE BENEFIT				
 INTERNATIONAL TRAVEL INSURANCE	Benefit not available on these options			Our international travel insurance partner's cover applies only when other cover is not in place.  New process: Cover will apply but our travel partner will only be liable to pay a pro-rata portion of the claim submitted in terms of the policy.

OPTIMISER RANGE | ENHANCEMENTS & CHANGES

	ACCESS OPTIMISER & CORPORATE ACCESS	ACCESS CO-PAY PLUS ³⁰⁰ & CORPORATE ACCESS CO-PAY PLUS ³⁰⁰	CORPORATE ACCESS PLUS ⁵⁰⁰
OVERALL POLICY LIMIT (OPL)	Limit increased from R 198 660 to R 210 580 per insured person per year effective 1 June 2024. Another increase can be expected 1 April 2025 or when published by the Regulator.		
KEY BENEFITS SUBJECT TO THE OPL			
 CO-PAYMENT BENEFIT			
ADMISSION AND PROCEDURE CO-PAYMENTS	Benefit not available on this option	Benefit limit increased from R 5 000 to R 6 500 per policy	Benefit not available on this option
 DENTAL COVER			
Dental procedures such as implants and wisdom teeth extractions	Benefit not available on this option	Benefit limit increased from R 6 000 to R 30 000 per policy	Benefit limit increased from R 6 000 to R 30 000 per policy
Dental procedures due to accidents or cancer treatment		Benefit no longer limited to R 32 000 but subject to the OPL	Benefit no longer limited to R 32 000 but subject to the OPL
 New benefit exclusion:	<p>New benefit exclusion: Out-of-hospital dental-related procedures will no longer be covered under our GAP BENEFIT or CO-PAYMENT BENEFIT.</p> <p>This exclusion will apply to all 2025 options in our active product range.</p> <p>As ACCESS OPTIMISER and CORPORATE ACCESS do not offer a GAP BENEFIT or CO-PAYMENT BENEFIT, and CORPORATE ACCESS PLUS⁵⁰⁰ does not offer a CO-PAYMENT BENEFIT, the new exclusion does not apply to these options.</p> <p>For a list of options in our active product range, please see points 4 and 6.</p> <p>The out-of-hospital dental-related procedure exclusion will not apply to the inactive options. Out-of-hospital dentistry may still be claimed on these options as usual</p> <p>For a list of inactive options, please see point 7.</p>		
 General exclusion removed:	<p>General exclusion removed: Currently, maxillofacial surgery and related medical conditions or procedures are covered only when related to accidental events or cancer treatment.</p> <p>Maxillofacial surgery and related conditions or procedures will no longer be excluded.</p> <p>This will apply to all 2025 options in our active product range but not to ACCESS OPTIMISER or CORPORATE ACCESS.</p> <p>The maxillofacial surgery exclusion will still apply to our inactive options, except if required for specialised dental surgeries or due to accidental events or cancer treatment.</p>		
 CASUALTY BENEFITS			
ACCIDENTAL EVENTS Individuals of all ages	Benefit limit increased from R 2 000 to R 3 000 per policy	Benefit limit increased from R 2 000 to R 3 000 per policy	Benefit limit increased from R 2 000 to R 3 000 per policy
ILLNESS EVENTS Children 10 years or younger			
 ACCESS BENEFIT			
ADENOIDECTOMY, MYRINGOTOMY (GROMMETS) OR TONSILLECTOMY	Benefit limit increased from R 5 000 to R 15 000 per person	Benefit limit increased from R 5 000 to R 15 000 per person	Benefit limit increased from R 5 000 to R 15 000 per person
ARTHROSCOPIC SURGERY	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person
BACK OR NECK SURGERY	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person	Benefit limit increased from R 55 000 to R 72 000 per person
BUNION SURGERY	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person
DENTAL PROCEDURES FOR IMPACTED TEETH (CHILDREN YOUNGER THAN 18)	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person	Benefit limit increased from R 19 000 to R 20 000 per person
FUNCTIONAL NASAL SURGERY	Benefit limit increased from R 28 000 to R 30 000 per person	Benefit limit increased from R 28 000 to R 30 000 per person	Benefit limit increased from R 28 000 to R 30 000 per person
JOINT REPLACEMENT SURGERY	Benefit limit increased from R 55 000 to R 60 000 per person	Benefit limit increased from R 55 000 to R 60 000 per person	Benefit limit increased from R 55 000 to R 60 000 per person

2024 vs 2025 INDIVIDUAL GAP COVER PRODUCT RANGE PREMIUM OVERVIEW

		2024		2025	
		PREMIUMS			
ACTIVE OPTIONS	ENTRY AGE	INDIVIDUALS	FAMILIES	INDIVIDUALS	FAMILIES
COMPACT ³⁰⁰	64 or Younger	R 301	R 364	R 330	R 399
	65 or Older	R 574		R 629	
MERIDIAN ⁴⁰⁰	35 or Younger	R 228	⊗	R 250	⊗
	Between 36 and 64	R 292	⊗	R 320	⊗
	64 or Younger	⊗	R 292	⊗	R 320
	65 or Older	R 636		R 698	
ELITE ⁵⁰⁰	64 or Younger	R 438	R 538	R 481	R 591
	65 or Older	R 712	R 869	R 780	R 954
ACCESS OPTIMISER	64 or Younger	R 179		R 197	
	65 or Older	R 239		R 262	
ACCESS CO-PAY PLUS ³⁰⁰	64 or Younger	R 368		R 404	
	65 or Older	R 489		R 537	

		2024		2025	
		PREMIUMS			
INACTIVE OPTIONS	ENTRY AGE	INDIVIDUALS	FAMILIES	INDIVIDUALS	FAMILIES
EDGE ²⁰⁰	Between 18 and 27	R 152	⊗	R 166	⊗
	Between 28 and 64	R 273	⊗	R 299	⊗
	65 or Older	R 455	⊗	R 498	⊗
COMPACT ²⁰⁰	64 or Younger	R 275	R 318	R 301	R 348
	65 or Older	R 532		R 583	
BASE ⁵⁰⁰	64 or Younger	R 275	R 323	R 301	R 354
	65 or Older	R 532		R 583	
CO-EVOLUTION ⁵⁰⁰	64 or Younger	R 307	R 400	R 336	R 438
	65 or Older	R 612		R 670	
G-FORCE ⁵⁰⁰	64 or Younger	R 516		R 565	
	65 or Older	R 758		R 830	
SENIOR ⁵⁰⁰	All Ages	R 716		R 784	
HOSPITAL OPTIMISER	All Ages	R 99		R 108	
ACCESS OPTIMISER PLUS ²⁰⁰	64 or Younger	R 378		R 415	
	65 or Older	R 484		R 531	
ACCESS OPTIMISER PLUS ⁵⁰⁰	64 or Younger	R 435		R 478	
	65 or Older	R 590		R 648	