



**THIS IS 2021**

## GAP COVER

### COVER START DATES

- Existing policies will receive applicable benefit enhancements from **1 January 2021**
- Discontinued options don't receive benefit enhancements but there are exceptions to the rule
- New policies with a cover start date from **1 November 2020** on a **2021** product will receive 2021 benefits

### OPTION & NAME CHANGES

- New **COMPACT<sup>300</sup>** option
  - Similar to **COMPACT<sup>200</sup>** but offers **300% Gap Cover** option with enhanced benefits
- **ACCESS OPTIMISER** (without Gap Cover benefit) forms part of the 2021 product range
- 10 Month Benefit Rule becomes **10 Month Limited Payout Benefit**
- Benefits are clearly split between:
  - Key Benefits subject to OPL
  - Benefits not subject to OPL

### ENHANCEMENTS & NEW BENEFITS

- OPL increases from R 165 000 to **R 173 000** per person per year
- OPL on **ACCESS OPTIMISER** increases from R 165 000 to **R 173 000** per policy per year

### DISCONTINUED GAP COVER OPTIONS

- **COMPACT<sup>200</sup>**, **CO-EVOLUTION** and **ACCESS OPTIMISER PLUS** (with Gap Cover benefit) discontinued for new business
  - Last cover start date is **1 December 2020**
- OPL increases from R 165 000 to **R 173 000**
- Increase in age from younger than 6 to **younger than 8** applies across all discontinued options
- Existing clients can remain on a discontinued option or upgrade

### PREMIUMS FOR OUR DISCONTINUED OPTIONS:

#### EDGE200

Individual 18 - 27	R 126
Individual 28 - 64	R 226
Individual 65+	R 377

#### G-FORCE

Individual or Family 64 or younger	R 430
Individual or Family 65+	R 631

#### SENIOR

Individual or Family All Ages	R 596
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#### HOSPITAL OPTIMISER

Individual or Family All Ages	R 102
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### GAP COVER

- Specialised radiology **no longer** limited to R 5 000
- Dental related procedures, like wisdom teeth extractions, increases from:
  - R 6 000 to **R 8 000** on Elite, Corporate Elite & Corporate Elite Plus; and from
  - R 4 000 to **R 6 000** on Base

### CO-PAYMENT COVER

- Limitation of **1 co-payment** under Penalty Co-Payment Cover on Elite, Corporate Elite & Corporate Elite Plus is **removed**, but still limited to **R 10 000** per policy

### SUB-LIMIT COVER

- **Enteroscopies** added to Colonoscopies & Gastroscopies Benefit and increases from R 3 000 to **R 5 000** per person per event on Elite, Corporate Elite & Corporate Elite Plus
- Shortfalls on MRI & CT scans when the sub-limit or annual limit is reached increases from R 3 000 to **R 5 000** per person per event on Elite, Corporate Elite & Corporate Elite Plus
- MRI & CT Scan Benefit on Elite, Corporate Elite & Corporate Elite Plus is two-fold for 2020:
  - we cover the difference in cost when the medical aid pays some of the cost from a sub-limit or annual limit; and
  - we cover the **full cost** when there's no medical aid benefit limit left
  - This top-up benefit moves to **Top-Up Cover** limited to **R 5 000** per policy per year
  - Take note: MRI and CT Scans **Top-Up Cover** is limited to the policy and not per person

### CASUALTY COVER

- After-hours illness benefit for children increases from younger than 6 to **younger than 8**
- Immediate treatment for incidents changes from 48 hours to **24 hours**



### PREVENTATIVE CARE COVER

- Increases from R 1 000 to R 1 300 per policy on Elite, Corporate Elite & Corporate Elite Plus



### TOP-UP COVER SUBJECT TO THE OPL

- Cancer Treatment Top-Up, Physical Rehabilitation Top-Up and MRI & CT Scan Top-Up are existing 2020 benefits but moves to **TOP-UP COVER**
- These benefits apply when the client's medical aid plan provides a sub-limit or annual limit which is reached. We cover the full cost up to the benefit limits



### PRIVATE WARD COVER

- Increases from R 2 500 to R 3 000 per policy on Elite, Corporate Elite & Corporate Elite Plus

### LIFESTYLE BENEFITS

- Extra High School Learning Support program added
- Available to all **new clients** joining a **2021 Gap Cover** option (individual and corporate) and to all our **existing Gap Cover clients** (will be launched to existing clients soon)
- Take note:** only available to **Gap Cover** clients and not **Health Insurance** clients
- Clients on the following options won't receive the value-add product: **EDGE<sup>200</sup>**, **HOSPITAL OPTIMISER**, **G-FORCE** & **SENIOR**

## NEW COMPACT<sup>300</sup> & CORPORATE COMPACT<sup>300</sup> OPTION

### KEY BENEFITS SUBJECT TO THE OPL



#### GAP COVER

Additional **300%** Gap Cover for shortfalls on;

- medical procedures performed by doctors and specialists;
- basic radiology, like black and white x-rays;
- specialised radiology, like MRI and CT scans;
- consumable items, like surgical gloves;
- dental procedures, like wisdom teeth extractions, limited to R 6 000 per policy per year;
- dental procedures because of accidents or cancer treatment, limited to R 8 000 per policy per year;
- medication administered;
- pathology;
- physiotherapy; and/or
- Prescribed Minimum Benefit (PMB) medical procedures.



#### CO-PAYMENT COVER

- Admission and procedure co-payments of R 15 000 per policy per year
- 1 Penalty co-payment of R 5 000 per policy per year



#### SUB-LIMIT COVER

- Internal prosthetic devices of R 20 000 per person per event
- Shortfalls on MRI & CT Scans of R 3 000 per person per event



#### CANCER COVER

- Cancer Treatment Shortfalls, subject to **OPL**



#### CASUALTY COVER

- Cover for accidental events at a medical facility
- Immediate treatment for incidents within 24 hours
- After-hours illness benefit for children younger than 8
- Limited to R 6 000 per policy



#### TRAUMA COUNSELLING COVER

- Cover for trauma counselling consultations, limited to R 5 000 per policy



#### TOP-UP COVER

- Cancer Treatment Top-Up**, limited to R 60 000 per person per year

### KEY BENEFITS NOT SUBJECT TO THE OPL



#### ACCIDENTAL DISABILITY AND DEATH

- R 15 000 Principal Insured & Spouse
- R 5 000 Other dependants



#### FIRST-TIME CANCER DIAGNOSIS

- R 15 000 per person per lifetime for first-time cancer diagnosis

### LIFESTYLE BENEFITS

- Fuel Rewards & Extra High School Learning Support

### ACCESS COVER



#### CASUALTY COVER

- After-hours illness benefit for children increases in age from 6 to 8
- Immediate treatment for incidents changes from 48 hours to 24 hours

### CONCESSIONS

We have 3 concessions currently:

- New clients** of all ages joining any Gap Cover policy
  - 0 General Waiting Period** until further notice
- Upgrades between **1 October 2020** and **1 March 2021** will receive **6 Month Pre-Existing Condition Waiting Period** on enhanced benefits
- New clients** aged **64** or **younger** joining either our **2021 COMPACT<sup>300</sup>**, **ELITE** or **ACCESS OPTIMISER** options with cover start dates of **1 November 2020**, **1 December 2020** or **1 January 2021**
  - 0 Month** General Waiting Period
  - 3 Month** General Waiting Period on **Out-Patient Specialist Consultation Cover** & **First-Time Cancer Diagnosis** benefits
  - 6 Month** Pre-Existing Condition Waiting Period
  - 10 Month** Pre-Existing Pregnancy and Childbirth Waiting Period
  - 12 Month** Pre-Existing Condition Cancer Waiting Period



## HEALTH INSURANCE

### COVER START DATES

- Existing policies will receive applicable benefit enhancements from **1 January 2021**
- 2021 Options can be taken effective **1 January 2021**

### NEW BENEFITS

- **New benefit:**
  - Unlimited Virtual GP Consultations available at Dis-Chem and Medicare
  - Nurse will determine whether a consultation with a GP is necessary
    - Virtual GP Consultations count as a GP visit
    - If you visit a GP 3 times, a nurse 5 times and 1 virtual GP consultation you'll have to obtain authorisation for the 10th visit and every visit thereafter
- Two new pharmacies added to the Nurse Consultation Benefit
  - **Local Choice and Medicare**

### ENHANCEMENTS & CHANGES

#### DAY-TO-DAY BENEFIT OPTION

- Specialist Consultations increase from R 1 200 to **R 1 275** per consultation / R 2 500 to **R 2 650** per family per year
- Dental Care increases from R 1 200 to **R 1275** per person per event. Any dentist of choice!
- Eye Care changes from 1 eye test per person every year to **every 2 years**
- Pre-Birth Consultations increase from R 3 000 to **R 3 250** per family per year

### EMERGENCY AND ACCIDENT OPTION

There isn't a network of hospitals that clients must use, but there's a **preferred** hospital group.

Unity Health, our Health Insurance Administrator, has contracted with **MediClinic** and **Netcare** hospitals. This means that Unity Health is loaded on their systems as a provider/vendor that makes verification of your employees' cover that much easier.

- Emergency Cover increases from R 22 000 to **R 25 000** per person per event
- Accident Cover increases from R 1 100 000 to **R 1 200 000** per person per event
- Casualty Visits increases from R 6 000 to **R 6 500** per person per event
- MRI and CT Scans increases from R 16 000 to **R 17 000** per person per event
- Physical Rehabilitation Care increases from R 3 000 to **R 3 250** per person per event



### PAYOUT BENEFIT

- **Accidental Death** increases from R 10 000 to **R 15 000** on the life of the Principal Insured and Spouse



### WELLNESS BENEFITS

- Two new pharmacies added to the network - **Local Choice and Medicare**



### ESSENTIAL ASSISTANCE PROGRAMME (EAP)

- Counselling sessions via **Skype** can now also be done

### CONCESSIONS

**New Health Insurance policies with a cover start date of:**

- 1 October 2020
- 1 November 2020
- 1 December 2020, won't receive a **General Waiting Period**.