

— X GAP COVER

PLAN

APEX.

Comprehensive Gap Cover

The highest level of cover across all benefit areas, ensuring that unexpected medical shortfalls, whether in hospital or outside of it, never become a financial strain. Designed for individuals and families who want complete peace of mind.

500%

MAX GAP BENEFIT

R223K

OVERALL ANNUAL LIMIT

R25K

CANCER LUMP SUM

Underwritten by Compass Insurance Company Limited ("Compass Insure"), a licensed non life insurer and authorised financial services provider, FSP 12148. X Underwriting Managers (Pty) Ltd acts as authorised representative providing administrative and intermediary services on behalf of Compass Insure. X Gap Cover is not a medical scheme. Information is subject to change.

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— ABOUT THIS PLAN

The Apex Plan

Complete peace of mind. Total protection across every benefit area, in hospital and out of it, for you and your family.

The Highest Level of Cover

The Apex option is designed for individuals and families who want complete peace of mind and the assurance that they are protected in every scenario. It delivers the highest level of cover across all benefit areas, ensuring that unexpected medical shortfalls, whether in hospital or outside of it, never become a financial strain.

It offers enhanced benefits for advanced treatments such as robotic and specialised surgery, while also extending to preventative care, trauma counselling, breast reconstruction, and Medical Aid premium waiver benefits. These features are intended to support you not only during treatment, but throughout recovery and well into the future.

Ideal for those who prioritise simplicity, security, and total protection, the Apex option ensures that whatever the circumstance, your medical cover supports you fully, allowing you to focus on what truly matters: your health and your family's wellbeing.

- ◆ **500% In Hospital Gap Cover**
Comprehensive cover for the shortfall between scheme rates and specialist charges in hospital, including BMI procedures.
- ◆ **Appliance Shortfall Benefit**
Covers shortfalls for hearing aids, wheelchairs, CPAP machines, insulin pumps, glucometers, nebulisers, and Mirena devices. R8 000 per policy p/a. *Apex exclusive.*
- ◆ **Preventative Care**
R1 500 per claim for preventative screenings or check ups, 2 claims per policy per annum. *Apex exclusive.*
- ◆ **Trauma Counselling**
R10 000 per policy per annum for qualifying traumatic events, supporting your family's emotional wellbeing. *Apex exclusive.*
- ◆ **Breast Reconstruction**
R40 000 for reconstruction of the unaffected breast following a medically necessary mastectomy after breast cancer. *Apex exclusive.*
- ◆ **Primary Care Consultations**
R500 per claim for GP, dentist, physiotherapist, chiropractor and other covered providers, 4 claims p/a. *Apex exclusive.*

<p>OVERALL ANNUAL LIMIT</p> <p>R223 000</p>	<p>IN HOSPITAL GAP, ADDITIONAL</p> <p>500%</p>	<p>CANCER LUMP SUM PAYMENT</p> <p>R25 000</p>	<p>ACCIDENTAL DEATH BENEFIT</p> <p>R10 000</p>
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— ONLY ON APEX

Exclusive Apex Benefits

WELLNESS

Preventative Care

Proactive health management coverage for selected preventative screenings or check-ups not fully covered by your medical scheme.

R1 500 per claim · 2 claims p/a

WELLNESS

Primary Care Consultations

Day-to-day visits for GPs, dentists, physiotherapists, chiropractors, occupational therapists, and other scheme-covered providers.

R500 per claim · 4 claims p/a

WELLNESS

Appliance Shortfall Benefit

Covers shortfalls for hearing aids, wheelchairs, CPAP machines, humidifiers, insulin pumps, glucometers, nebulisers, and Mirena devices.

R8 000 per policy per annum

MENTAL HEALTH

Trauma Counselling

Supports you and your family after a traumatic event by covering counselling costs for qualifying events — a benefit unique to the Apex plan.

R10 000 per policy per annum

CANCER

Breast Reconstruction Benefit

Covers reconstructive surgery on the **unaffected breast** following a medically necessary mastectomy after breast cancer diagnosis.

R40 000 · 1 claim per beneficiary (lifetime)

EMERGENCY

Higher Emergency Room Limit

A higher annual emergency room limit than the Vertex plan — giving you greater protection for unexpected urgent care needs.

R25 000 per policy per annum

— MONTHLY PREMIUMS

Apex Plan Pricing

Premium protection at competitive rates. Rating age is determined by the eldest insured person on the policy.

COVER TYPE	AGE 18 - 54	AGE 55 - 64	AGE 65+
MONTHLY PREMIUM			
Individual	R550	R650	R1 100
Family	R700	R800	R1 450
Additional Child Dependant	R50	—	—

Family Cover — 1 adult + up to 3 child dependants. Additional child dependants may be added at R50 p/m.
Child Dependants* — any dependant covered on the principal or adult dependant medical aid, up to age 21.
Full-Time Students** — covered on the principal or adult dependant medical aid, included as a child dependant up to age 25.

Premiums are reviewed and may be adjusted annually. All information is subject to change.

— WHAT'S COVERED

All Plan Benefits at a Glance

Complete protection — from in-hospital shortfalls to specialist visits, cancer cover, and exclusive wellness benefits. Cards 1–12 of 19.

<p>CORE COVER</p> <p>Gap Cover</p> <p>Covers the shortfall between what your medical scheme pays and what doctors and specialists charge in-hospital. BMI included.</p> <p>500% Additional · Up to OAL</p>	<p>IN-HOSPITAL</p> <p>Robotic Surgery</p> <p>Cover for shortfalls on robotic-assisted surgical procedures where the scheme does not cover the full cost.</p> <p>Up to R20 000 per claim</p>	<p>IN-HOSPITAL</p> <p>Co-Payments</p> <p>Covers co-payments, excesses, or deductibles imposed by your scheme for specified procedures, hospital admission fees, or surgical procedures.</p> <p>Up to OAL</p>
<p>IN-HOSPITAL</p> <p>Penalty Fees</p> <p>Covers the penalty amount when using a hospital outside your scheme's network — excluding administration charge co-payments.</p> <p>R15 000 per claim · 3 claims p/a</p>	<p>IN-HOSPITAL</p> <p>Sub-Limit Enhancer</p> <p>Covers shortfalls when scheme limits are exceeded for MRI & CT scans, cochlear implants, intraocular lenses, internal prostheses, and TAVI procedure valves.</p> <p>R40 000 (specified) · R2 000 (other)</p>	<p>IN-HOSPITAL</p> <p>Hospital Account Shortfalls</p> <p>Covers shortfalls on hospital accounts for specified items plus a private room upgrade benefit.</p> <p>R2 500 per claim · 4 claims p/a</p>
<p>APEX EXCLUSIVE</p> <p>Appliance Shortfall Benefit</p> <p>Covers shortfalls for hearing aids, wheelchairs, CPAP machines, humidifiers, insulin pumps, glucometers, nebulisers, and Mirena devices.</p> <p>R8 000 per policy per annum</p> <p>APEX ONLY</p>	<p>EMERGENCY</p> <p>Emergency Room</p> <p>Covers emergency room visits for accident and illness-related treatment. Higher limits for children under 8. Illness claims after-hours only.</p> <p>R25 000 p/a · R2 500 / R5 000 per claim</p>	<p>OUT-OF-HOSPITAL</p> <p>Specialist Consultations</p> <p>Covers the shortfall for specialist consultation charges outside of hospital.</p> <p>R1 500 per claim · 4 claims p/a</p>
<p>APEX EXCLUSIVE</p> <p>Primary Care Consultations</p> <p>Day-to-day visits for GPs, dentists, physiotherapists, chiropractors, occupational therapists, and other medical scheme-covered providers.</p> <p>R500 per claim · 4 claims p/a</p> <p>APEX ONLY</p>	<p>APEX EXCLUSIVE</p> <p>Preventative Care</p> <p>Proactive health management coverage for selected preventative screenings or check-ups not fully covered by your medical scheme.</p> <p>R1 500 per claim · 2 claims p/a</p> <p>APEX ONLY</p>	<p>APEX EXCLUSIVE</p> <p>Trauma Counselling</p> <p>Supports you and your family after a traumatic event by covering counselling costs for qualifying events.</p> <p>R10 000 per policy per annum</p> <p>APEX ONLY</p>

WHAT'S COVERED, CONTINUED

Cards 13 to 19 of 19

CANCER

Cancer Co Payments

Covers co payments required by your scheme for approved cancer treatment.

Up to OAL

CANCER

Cancer Top Up

Additional protection for cancer related expenses once medical scheme limits are exhausted.

Up to OAL

CANCER

Initial Diagnosis of Cancer ✦

Once off lump sum for a first time stage 2 or higher cancer diagnosis. One claim per beneficiary over the lifetime of the policy.

R25 000 · Not subject to OAL

APEX EXCLUSIVE

Breast Reconstruction ✦

Covers reconstructive surgery on the unaffected breast after a medically necessary mastectomy following a breast cancer diagnosis.

R40 000 · 1 claim per beneficiary (lifetime)

APEX ONLY

SUPPORT

Medical Scheme Premium Waiver ✦

Pays your medical scheme premium for up to 6 months if the principal member passes away accidentally.

Up to R3 000/m (individual) · R6 000/m (family)

SUPPORT

Premium Waiver ✦

Covers your X Gap Cover premium for 6 months in the event of accidental death of the principal insured.

6 months · Not subject to OAL

SUPPORT

Accidental Death Benefit ✦

Pays a once off cash amount in the event of accidental death of any insured person under the policy.

R10 000 · Not subject to OAL

IMPORTANT NOTES

- ✦ Benefits marked are **not subject to the Overall Annual Limit (OAL)**.
- All other benefits are subject to the Overall Annual Limit (OAL) of **R223 000 per policy per annum** from 1 April 2026.
- Benefits highlighted in blue are **exclusive to the Apex plan** and are not available on the Vertex plan.
- Please refer to the policy wording for full benefit descriptions. The policy wording prevails in the event of any discrepancy.

Apex exclusive benefit

✦ Not subject to OAL

OAL: R223 000 per policy p/a from 1 April 2026

— FULL SCHEDULE

Apex Cover, Benefit Schedule

R223 000 Overall Annual Limit (OAL) per policy per annum from 1 April 2026. Continued on page 7.

BENEFIT	LIMITS & DETAILS
IN HOSPITAL BENEFITS	
Gap Cover	500% Additional In Hospital Cover. BMI Included. Up to OAL
Robotic Surgery	Up to R20 000 per claim. Subject to OAL
Co Payments	Co payments, excesses, or deductibles as stipulated by your medical scheme for specified procedures, hospital admission fees, or surgical procedures. Up to OAL
Penalty Fees	Up to R15 000 per claim. 3 claims per policy per annum. (Administration charge co payments excluded.) Subject to OAL
Sub Limit Enhancer	R40 000 per claim for MRI & CT Scans, Cochlear Implants, Intraocular Lenses, Internal Prosthesis, TAVI Valves. R2 000 per claim for any other sub limits imposed by Medical Aid. Subject to OAL
Hospital Account Shortfalls	R2 500 per claim. 4 claims per policy per annum. 1 private room upgrade per policy per annum. Subject to OAL
Appliance Shortfall Benefit APEX ONLY	R8 000 per policy per annum. Covers hearing aids, wheelchairs, CPAP machines, humidifiers, insulin pumps, glucometers, nebulisers, and Mirena devices. Subject to OAL
EMERGENCY & SPECIALIST	
Emergency Room	R25 000 limit per policy per annum. R2 500 per claim for accident related events. R2 500 per claim for illness related events (dependants older than 8, after hours only). R5 000 per claim for illness related events (dependants younger than 8). Subject to OAL
Specialist Consultations	R1 500 per claim. 4 claims per policy per annum. Subject to OAL
Primary Care Consultations APEX ONLY	R500 per claim. 4 claims per policy per annum. Covers GPs, dentists, physiotherapists, chiropractors, occupational therapists, and other scheme covered providers. Subject to OAL
Preventative Care APEX ONLY	R1 500 per claim. 2 claims per policy per annum. Selected preventative screenings or check ups. Subject to OAL
Trauma Counselling APEX ONLY	R10 000 per policy per annum for qualifying events. Subject to OAL

Cancer Benefits & Support Benefits continued on page 7

FULL SCHEDULE, CONTINUED

OAL: R223 000 per policy p/a

BENEFIT	LIMITS & DETAILS
CANCER BENEFITS	
Cancer Co Payments	Co payments required by your medical scheme for approved cancer treatment. Up to OAL
Cancer Top Up	Additional protection for cancer related medical expenses once medical scheme limits are reached. Up to OAL
Initial Diagnosis of Cancer NOT OAL	R25 000 once off lump sum for first time stage 2 or higher cancer diagnosis. 1 claim per beneficiary over lifetime of policy.
Breast Reconstruction of Unaffected Breast NOT OAL APEX ONLY	R40 000. Covers reconstructive surgery on the unaffected breast after a medically necessary mastectomy due to breast cancer diagnosis. 1 claim per beneficiary over lifetime of policy.
SUPPORT BENEFITS	
Medical Scheme Premium Waiver NOT OAL	Pays your medical scheme premium for up to 6 months in the event of accidental death of the principal member. Up to R3 000 p/m for individuals, R6 000 p/m for families.
Premium Waiver NOT OAL	Covers X Gap Cover premium for 6 months in the event of accidental death of the principal insured.
Accidental Death Benefit NOT OAL	R10 000 once off cash amount in the event of accidental death of any insured person.

SCHEDULE NOTES

- All benefits subject to the Overall Annual Limit (OAL) of R223 000, except where noted as "NOT OAL".
- Benefits marked "APEX ONLY" are exclusive to the Apex plan and not available on the Vertex plan.
- Please refer to the policy wording for full benefit descriptions. The policy wording will prevail in the event of any discrepancy.
- Information is subject to change. Premiums are reviewed and may be adjusted annually.
- X Underwriting Managers (Pty) Ltd is not a medical scheme and does not pay claims that are the obligation of a medical scheme.

Total Cover. Total Peace of Mind.

Speak to your broker or contact us directly to get a quote on the Apex plan, the most comprehensive gap cover available from X Underwriting Managers.

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