

— X GAP COVER

PLAN COMPARISON

# APEX VS VERTEX.

## Choose Your Level of Protection

Compare our two gap cover plans side by side to find the level of protection that fits your life, your health, and your budget.

### VERTEX. Advanced Gap Cover

From **R450** / month    11 benefits · In-hospital, emergency & cancer cover

### APEX. Comprehensive Gap Cover

From **R550** / month    19 benefits · Everything in Vertex, plus 8 exclusive benefits

**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.

BENEFIT COMPARISON – IN-HOSPITAL & EMERGENCY

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

Apex exclusive — Not included R25 000 Upgraded value on Apex

BENEFIT	VERTEX	APEX
<b>IN-HOSPITAL BENEFITS</b>		
<b>Gap Cover</b>	500% additional · BMI included <input type="button" value="Up to OAL"/>	500% additional · BMI included <input type="button" value="Up to OAL"/>
<b>Robotic Surgery</b> <input type="button" value="Apex Only"/>	—	Up to R20 000 per claim <input type="button" value="Subject to OAL"/>
<b>Co-Payments</b>	Co-pays & deductibles per scheme <input type="button" value="Up to OAL"/>	Co-pays & deductibles per scheme <input type="button" value="Up to OAL"/>
<b>Penalty Fees</b>	R15 000 per claim · 3 p/a <input type="button" value="Subject to OAL"/>	R15 000 per claim · 3 p/a <input type="button" value="Subject to OAL"/>
<b>Sub-Limit Enhancer</b>	R40 000 (specified) · R2 000 (other) <input type="button" value="Subject to OAL"/>	R40 000 (specified) · R2 000 (other) <input type="button" value="Subject to OAL"/>
<b>Hospital Account Shortfalls</b>	R2 500 per claim · 4 p/a · 1 room upgrade <input type="button" value="Subject to OAL"/>	R2 500 per claim · 4 p/a · 1 room upgrade <input type="button" value="Subject to OAL"/>
<b>Appliance Shortfall Benefit</b> <input type="button" value="Apex Only"/>	—	R8 000 p/a · Hearing aids, CPAP, wheelchairs & more <input type="button" value="Subject to OAL"/>
<b>EMERGENCY &amp; SPECIALIST</b>		
<b>Emergency Room</b>	R20 000 p/a · R2 500 / R5 000 per claim <input type="button" value="Subject to OAL"/>	R25 000 p/a · R2 500 / R5 000 per claim <input type="button" value="Subject to OAL"/>
<b>Specialist Consultations</b>	R1 500 per claim · 4 p/a <input type="button" value="Subject to OAL"/>	R1 500 per claim · 4 p/a <input type="button" value="Subject to OAL"/>
<b>Primary Care Consultations</b> <input type="button" value="Apex Only"/>	—	R500 per claim · 4 p/a <input type="button" value="Subject to OAL"/>
<b>Preventative Care</b> <input type="button" value="Apex Only"/>	—	R1 500 per claim · 2 p/a <input type="button" value="Subject to OAL"/>
<b>Trauma Counselling</b> <input type="button" value="Apex Only"/>	—	R10 000 per policy p/a <input type="button" value="Subject to OAL"/>

BENEFIT COMPARISON – CANCER & SUPPORT

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

Apex exclusive — Not included R10 000 Upgraded value on Apex

BENEFIT	VERTEX	APEX
<b>CANCER BENEFITS</b>		
<b>Cancer Co-Payments</b>	Scheme co-pays for approved treatment <input type="text" value="Up to OAL"/>	Scheme co-pays for approved treatment <input type="text" value="Up to OAL"/>
<b>Cancer Top-Up</b>	Additional cover once scheme limits reached <input type="text" value="Up to OAL"/>	Additional cover once scheme limits reached <input type="text" value="Up to OAL"/>
<b>Initial Diagnosis of Cancer</b>	R25 000 lump sum · Stage 2+ · Per beneficiary <input type="text" value="Not OAL"/>	R25 000 lump sum · Stage 2+ · Per beneficiary <input type="text" value="Not OAL"/>
<b>Breast Reconstruction</b> <input type="text" value="Apex Only"/>	—	R40 000 · Per beneficiary (lifetime) <input type="text" value="Not OAL"/>
<b>SUPPORT BENEFITS</b>		
<b>Medical Scheme Premium Waiver</b> <input type="text" value="Apex Only"/>	—	Up to R3 000/m (individual) · R6 000/m (family) · 6 months <input type="text" value="Not OAL"/>
<b>Premium Waiver</b>	6 months on accidental death of principal <input type="text" value="Not OAL"/>	6 months on accidental death of principal <input type="text" value="Not OAL"/>
<b>Accidental Death Benefit</b>	R8 000 once-off <input type="text" value="Not OAL"/>	R10 000 once-off <input type="text" value="Not OAL"/>

## — MONTHLY PREMIUMS

## Plan Pricing

Rating age determined by the eldest insured person on the policy. Premiums reviewed and may be adjusted annually.

## — VERTEX PLAN

COVER TYPE	18 - 54	55 - 64	65+
MONTHLY PREMIUM			
Individual	R450	R550	R950
Family	R560	R700	R1 150
Additional Child	R40	N/A	N/A

## — APEX PLAN

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

**Family Cover** — 1 adult + up to 3 child dependants. Additional child dependants may be added at R40 (Vertex) or R50 (Apex) p/m. **Child Dependants** — any dependant covered on the principal or adult dependant medical aid, up to age 21. **Full-Time Students** — included as a child dependant up to age 25.

## IMPORTANT NOTES

- All benefits are subject to the Overall Annual Limit (OAL) of R223 000 per policy per annum from 1 April 2026, except those noted as "Not OAL".
- Benefits highlighted in blue on pages 2 and 3 are exclusive to the Apex plan and are not available on the Vertex plan.
- Emergency Room illness claims are after-hours only for dependants older than 8. Dependants younger than 8 qualify at R5 000 per claim.
- Please refer to the policy wording for full benefit descriptions. The policy wording will prevail in the event of any discrepancy.
- X Underwriting Managers (Pty) Ltd is not a medical scheme and does not pay claims that are the obligation of a medical scheme.

## Ready to Choose? We're Here to Help.

Speak to your broker or contact X Underwriting Managers directly to get a quote on either plan.

WEBSITE	<a href="https://x-underwriting.co.za">x-underwriting.co.za</a>
EMAIL	<a href="mailto:info@x-underwriting.co.za">info@x-underwriting.co.za</a>
TELEPHONE	(018) 004 0206
ADDRESS	99 Molen Street, Potchefstroom, 2531
REG NO	2019/410474/07