

APEX

Comprehensive gap cover

HOUSEHOLD RATED

One premium for the policy, set by the eldest insured person. Every rand limit and claim count applies per policy per year unless stated.

OVERALL ANNUAL LIMIT R223 000 per insured person per year	GAP COVER 500% above the medical scheme rate	THE YEAR 1 Jan to 31 Dec limits renew each January
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BENEFIT	LIMIT	DETAILS
IN-HOSPITAL		
Gap Cover	+500%	Above the scheme rate, up to OAL. BMI-related procedures up to R5 000 per claim.
Robotic Surgery	R20 000 per claim	500% above the scheme rate.
Co-Payments	Up to OAL	Scheme co-payments, excesses and deductibles.
Penalty Fees	R45 000 per year	3 claims of up to R15 000.
Sub-Limit Enhancer	R40 000 per claim	MRI and CT, implants, lenses, prostheses and TAVI. R2 000 per claim on other sub-limits.
Hospital Account Shortfalls	R10 000 per year	4 claims of up to R2 500. In addition, 1 private room upgrade, up to R2 500.
Appliance Shortfall	R8 000 per year	Hearing aids, CPAP, insulin pumps and other listed appliances.
EMERGENCY, CONSULTATIONS AND WELLNESS		
Emergency Room	R25 000 per year	Accidents up to R2 500, any time. Illness after hours only: up to R2 500, or R5 000 under age 8.
Specialist Consultations	R6 000 per year	4 claims of up to R1 500.
Primary Care Consultations	R2 000 per year	4 claims of up to R500.
Preventative Care	R3 000 per year	2 claims of up to R1 500, on listed screenings.
Trauma Counselling	R10 000 per year	Within 6 months of the incident.
CANCER		
Cancer Co-Payments	Up to OAL	Once the scheme cancer benefit is exhausted.
Cancer Top-Up	Up to OAL	Once the scheme cancer rand limit is reached.
Initial Cancer Diagnosis ♦	R25 000 lump sum	Stage 2 onwards, under age 65, once per lifetime.
Breast Reconstruction	+500%	Affected breast. Up to R40 000 for the unaffected breast, incl. R4 000 for prostheses. Eligibility conditions apply.
SUPPORT		
Premium Waiver ♦	6 months	On accidental death or disability of the principal.
Medical Scheme Premium Waiver ♦	Up to R6 000 a month	6 months. Up to R3 000 for an individual, R6 000 for a family.
Accidental Death ♦	R10 000	Per insured person.

Not on this option: The newborn benefit.

MONTHLY PREMIUMS

ELDEST LIFE	18 TO 54	55 TO 64	65+
Individual	R550	R650	R1 100
Family	R700	R800	R1 450
Additional child	R50	n/a	n/a

Family cover is the principal member, 1 adult dependant and up to 3 children.

WAITING PERIODS

General	3 months	Pregnancy	10 months
Pre-existing	10 months	Cancer diagnosis, death	3 months
Pre-existing cancer	12 months	Disability, waivers	6 months

General wait does not apply to accidents. Grommets, tonsils, adenoids, hysterectomy and spinal, back, neck and joint procedures pay nothing in months 1 to 6 and 50% in months 7 to 10.