

NEXUS 1. Essential gap cover

PER LIFE RATED

A separate premium for each insured person, by their own age band. Every rand limit and claim count applies per insured person 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

BENEFIT	LIMIT	DETAILS
IN-HOSPITAL		
Gap Cover	+500%	Above the scheme rate, up to OAL. BMI-related procedures excluded.
Co-Payments	Up to OAL	Scheme co-payments, excesses and deductibles.
Penalty Fees	R15 000 per year	1 claim.
Sub-Limit Enhancer	R20 000 per year	Up to R20 000 per claim on MRI and CT, implants, lenses, prostheses and TAVI. R2 000 per claim on other sub-limits.
Hospital Account Shortfalls	R4 000 per year	2 claims of up to R2 000. In addition, 1 private room upgrade, up to R2 000.
EMERGENCY AND WELLNESS		
Emergency Room	R4 000 per year	Accidents up to R2 000, any time. Illness after hours only: up to R2 000, or R4 000 under age 8.
Preventative Care	R1 000 per year	1 claim, on listed screenings.
Trauma Counselling	R3 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 ♦	R20 000 lump sum	Stage 2 onwards, under age 65, once per lifetime.
SUPPORT		
Premium Waiver ♦	6 months	For all remaining insured persons.
Medical Scheme Premium Waiver ♦	Up to R6 000 a month	6 months. R2 000 principal, R1 750 adult, R750 child, capped per policy.
Accidental Death ♦	R10 000	Per insured person.
Newborn ♦	R2 000 per baby	Registered within 90 days of birth.

Not on this option: Robotic surgery, appliances, specialist and primary care consultations, breast reconstruction.

MONTHLY PREMIUMS

AGE BAND	PER LIFE	AGE BAND	PER LIFE
0 to 21	R30	45 to 54	R184
22 to 24	R113	55 to 59	R420
25 to 34	R140	60 to 64	R580
35 to 44	R157	65 and over	R730

Each person pays the rate for their own age band.

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.