VERTEX. Advanced 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	GAP COVER	THE YEAR
R223 000	**500%**	**1 Jan to 31 Dec**
per insured person per year	above the medical scheme rate	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	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.
EMERGENCY		
Emergency Room	R20 000 per year	Accidents up to R2 500, any time. Illness after hours only: up to R2 500, or R5 000 under age 8.
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.
SUPPORT		
Premium Waiver ✦	6 months	On accidental death or disability of the principal.
Accidental Death ✦	R8 000	Per insured person.

Not on this option: Robotic surgery, appliances, consultations, preventative care, trauma counselling, breast reconstruction, the medical scheme premium waiver and the newborn benefit.

MONTHLY PREMIUMS

ELDEST LIFE	18 TO 54	55 TO 64	65+
Individual	R450	R550	R950
Family	R560	R700	R1 150
Additional child	R40	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.

Summary only. The policy wording and Annexure A for Vertex prevail in the event of any discrepancy. ✦ Not subject to the Overall Annual Limit. All amounts include VAT. Premiums are reviewed annually. X Underwriting Managers (Pty) Ltd is an Authorised Financial Services Provider, FSP 55527. Underwritten by Compass Insurance Company Limited ("Compass Insure"), FSP 12148. X Underwriting Managers is not a medical scheme.