



Afrocentric Distribution Services has partnered with Guardrisk Insurance Company Limited, the largest, oldest and most experienced insurance company to offer the **MedGap** product to you.



Guard Yourself Against Medical Expense Shortfalls during hospitalisation.

MedGap Cover is not a medical scheme and the cover is not the same as that of a medical scheme. This product is not a substitute for medical scheme membership.



Underwritten by Guardrisk Insurance Company Limited

Many medical practitioners charge considerably more than medical schemes will pay. This creates a shortfall or gap between what the medical scheme has paid and the actual cost incurred for the medical practitioner who treated you in hospital.

As a member you would be personally liable for the difference in cost, which for specialists and surgeons can add up to a sizeable amount.

MedGap offers you and your loved ones specially designed products that provides cover for medical expense shortfalls in the event of hospitalisation involving surgery or medical treatment, as well as for certain procedures performed out-of-hospital. A list of the defined out-of-hospital procedures is available on request or in the policy wording.

2018 Benefits Summary

Shortfall Benefits (these benefits are collectively limited to R150 000 per person per year)

	Supreme	Primary
Benefit for shortfalls in medical practitioner costs (shortfall cover)	✓	✓
Benefit for co-payments applied by your medical scheme for certain procedures	✓	✓
Benefit for co-payments levied by your medical scheme on oncology treatment programmes	✓	✗
OR		
Oncology extender benefit for exceeded medical scheme oncology benefit limits	✓	✗
Benefit for shortfalls in emergency casualty costs due to an accident	✓	✗
Lump sum shortfalls for internal prosthesis costs	✓	✗
Lump sum benefit for first time, minimum-stage cancer diagnosis	✓	✗
Lump sum benefit for accidental death and permanent total disability	✓	✗
Trauma counselling benefit	✓	✗

2018 Monthly Premium

	Supreme	Primary
Family premium (under 65's)	R317.76	R254.21
Individual premium (over 65's)	R503.38	R474.12

Shortfall Benefits

(The shortfall benefits are collectively limited to R150 000 per person per year)

Benefit for Shortfalls in Medical Practitioner Costs

We will cover the shortfall between what the medical practitioner charged and the medical scheme paid, up to 2 times the amount paid by the medical scheme

Benefit for Co-Payments for certain procedures

Cover for certain in-hospital co-payments applied by the medical scheme

*Benefit for Co-Payments on Oncology Treatment Programmes

Where a co-payment is imposed by the medical scheme due to the oncology benefit having been exhausted, we will cover the co-payment up to a maximum of 20%. Insured persons are required to register with the medical scheme's oncology treatment programme

*Oncology Extender Benefit (where medical scheme limits have been reached)

Where a medical scheme's oncology benefit limit has been reached and no further benefits are available, we will pay 20% of the cost of each treatment paid by the insured person. Insured persons are required to register with the medical scheme's oncology treatment programme

* Insured persons are eligible for only one of the above oncology treatment benefits, depending on their medical scheme's oncology benefit

Benefit for Shortfalls in Internal Prosthesis Costs

(In-hospital procedures) – Where an internal prosthesis was used and the scheme's limit has been exhausted, we will pay the shortfall up to a limit of R30 000 per policy per year

MedGap

Emergency Casualty Costs

Where an insured person has to go to emergency casualty as a result of an accident which has caused bodily injury, we will pay the costs of this visit that are not covered by their medical scheme, up to R10 000. One casualty visit per policy per year is covered. The medical scheme must have paid the first portion of the cost in order for us to cover the shortfall



Lump Sum Benefits

Lump Sum Benefit for First Time Cancer Diagnosis

Where a person covered on the policy is diagnosed as having a minimum severity of cancer for the first time, we will pay a once-off lump sum benefit. The first amount of R15 000 will be payable upon diagnosis and the second amount of R10 000 will be payable upon reaching the medical scheme's oncology benefit limit OR depending on your medical plan option, the medical scheme having paid more than R300 000 in oncology treatment costs. This amount is payable once in a lifetime per person covered on the policy

Lump Sum Benefit for Accidental Death and Permanent Total Disability

We will pay a lump sum amount of R50 000 if a person covered on the policy dies or becomes permanently and totally disabled as a result of an accident. This benefit will be reduced if death relates to a minor

Trauma Counselling Benefit

Where a person covered on the policy is a victim of, or a witness to, an act of violence or traumatic accident, we will cover trauma counselling costs of up to R750 per session and a total of R25 000 per year



Terms and Conditions of Cover

All of the benefits offered by **MedGap** are subject to the terms and conditions of the policy. A comprehensive description of the terms and conditions as well as the exclusions, are available upon request or in the policy wording.

Waiting Periods

- 3 months – all claims
- 9 months – any pre-existing medical condition for which medical advice, diagnosis, care or treatment was recommended or received within the past 12 months, including but not limited to the following conditions:
 - Bone or joint-related
 - Abdominal-related
 - Kidney-related
 - Heart-related
 - Conditions of the eye
 - Conditions of the blood
 - Gynaecological-related
 - Metabolic-related (Diabetes)
 - Liver-related
 - Conditions of the prostate
 - Spinal or brain-related
 - Thyroid-related
 - Conditions of the mouth, teeth or gums
 - Conditions of the ear, nose or throat
- 12 months – cancer, birth or pregnancy related

How to Claim

Claim forms are obtainable by emailing
medgap@afrocentricds.com
Tel: 012 001 2500

Please Note: All related documents must be submitted with the completed claim form within four months of your hospitalisation or procedure.

Claim forms can be submitted by emailing to:
medgapclaims@guardrisk.co.za or posting to
MedGap Claims | PO Box 786015 | Sandton | 2146

Enquiries

Claim Enquiries:

Tel: 0860 102 936 | Email: medgapclaims@guardrisk.co.za

Premium Enquiries:

Tel: 0860 102 936 | Email: medgap@guardrisk.co.za

New Business:

medgap@afrocentricds.com



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