



CompliMed

When your Medical Aid is not enough

"Are you left PUZZLED by MEDICAL AID shortfalls?"

You have probably asked yourself, "Why do I need Gap Cover when I have a Medical Aid? Surely my Medical Aid will cover all my in-hospital expenses?"

Not so! The rate at which Medical Aid Companies are prepared to pay for in-hospital procedures, and the rate at which the service providers charge are two worlds apart.

What implications does this have for you, the end-user?

More often than not, there will be a short payment on your in-hospital procedures account, due to the service providers charging in excess of what your Medical Aid is prepared to cover. This can, in some cases, be as much as three or four times your actual Medical Scheme reimbursement rate.

Depending on the nature and length of time of your in-hospital procedure, this short payment could be a fairly significant amount, leaving you, the end-user, considerably out of pocket. Examples of such claims are listed below:

| Procedure | Cost | Scheme Tariff | Gap Claim | % |
|----------------------|-------------|---------------|-------------|------|
| Appendicectomy | R 3,595.23 | R 1,198.41 | R 2,396.82 | 300% |
| Caesarean Section | R 10,573.19 | R 2,689.80 | R 7,883.39 | 393% |
| Coronary Bypass | R 26,376.35 | R 13,163.46 | R 13,212.89 | 200% |
| Hysterectomy | R 12,977.80 | R 4,751.00 | R 8,226.80 | 273% |
| Tonsillectomy | R 12,297.70 | R 4,119.91 | R 8,177.79 | 298% |
| Wisdom Teeth Removal | R 6,260.00 | R 1,958.50 | R 4,301.50 | 320% |

CompliMed has also noted an increasing tendency within scheme options for more and more self-funded co-payments. Most scheme options now have numerous co-payments and deductibles with amounts ranging from R1000.00 to as much as R10 000.00 for a number of procedures including MRI/CT Scans, Dentistry, Endoscopic Procedures, Hospital Admission and more.

The SOLUTION

Either upgrade the option within the Medical scheme, at a significant increase in premium (15 – 20% in most cases).

OR

Allow CompliMed to solve the puzzle by offering YOU one of its carefully researched GAP products developed to cover these potentially financially crippling self-payment shortfalls.

All these products are defined as an "accident and health policy" under the Short-Term Insurance Act No 53 of 1998.

"Does your doctor charge more than what your Medical Aid will reimburse for procedures performed in hospital?"

TARIFF GAP will assist with the shortfall by providing a benefit equal to the charges levied by Medical Practitioners for in-hospital procedures performed on you or your dependants, to a maximum of 400%*, less what is covered by your Medical Aid.

* 4 X the Medical Scheme tariff.

"Are you required to pay a co-payment for certain procedures, for example scopes or scans?"

CO-PAYMENT GAP will assist with this shortfall by providing a benefit equal to charges relating to any co-payment or deductible amount levied by your Medical Scheme for in-hospital procedures and/or listed outpatient procedures. The cover is restricted to a maximum of R30,000 per insured and limited to R50,000 per family per annum.

"Most Medical Aids have various In-Hospital sub-limits. Does yours?"

IN-HOSPITAL SUB-LIMITS GAP provides an additional R20,000 per family per annum in the event that you exceed an in-hospital sub-limit as per your Medical Scheme option.

"Does your Medical Aid cover the treatment of Cancer in full?"

CANCER SUB-LIMITS GAP provides additional cover for any shortfalls relating to limitations imposed by your Medical Scheme for the treatment of cancer. Cover provided is for both a list of specific cancers and biological drugs, as well as for any co-payment applied by your Medical Scheme, should you exceed your overall annual cover limit for cancer treatment. This benefit provides additional cover for you or your dependants at cost to a maximum of R200,000 per family per annum.

LIMITATIONS

The maximum benefit payable in terms of these policies shall be as follows:

- Tariff Gap is limited to R1,000,000 in aggregate per family per annum
- All lump sum payments for Co-Payment Gap are limited to R30,000 in aggregate per insured per annum and R50,000 in aggregate per family per annum
- All lump sum payments for Annual Sub-Limits Gap are limited to R20,000 in aggregate per family per annum
- Benefits for sub-limitations related to Cancer Sub-Limits (including biological drugs) are limited to R200,000 in aggregate per family per annum

PREMIUMS

| PRODUCT RANGE | PREMIUM* |
|-----------------------------------|----------|
| Tariff 100 | R 100.00 |
| Tariff 200 | R 78.00 |
| Tariff 300 | R 60.00 |
| Co-Payment Gap | R 50.00 |
| In-Hospital Sub-Limits Gap | R 35.00 |
| Cancer Sub Limits Gap | R 55.00 |
| Co-Payment + Cancer Sub Limits | R 90.00 |

*per family per month

BROKERS STAMP

CompliMed (Pty) Ltd

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Authorised Financial Services Provider FSP 14381

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a division of Hollard Insurance Company Limited