

LINKSAVE 2021 GAP COMPREHENSIVE FAMILY

R495 per month

Seniors: R655 per month

Add-on option R210 per Adult Dependent

Dependents covered to age 27 if unmarried and on principal members medical scheme

Overall Annual Limit

All sections below are subject to an aggregate annual limit of R173,000 per insured person.

Tariff Shortfalls

Enhancing your doctors' costs for in-patient and/or out-patient procedures [as defined] from your Medical Scheme Aid reimbursement rate, up to an additional 500% of the scheme rate.

Co-Payments/Deductibles

Medical Aid schemes have specified co-payments or deductibles applied to listed procedures that the member is required to pay. Comprehensive Family will reimburse the defined co-payment/deductible amount. Subject to an overall annual limit.

Sub-Limits

Medical Aid options often place limits on certain procedures/events, e.g. internal prosthetics. Gap Comprehensive will enhance your cover for defined sub-limits. Subject to overall annual limit.

Casualty Benefit

In the event of accidental, trauma-related or crime-related injuries which culminate in treatment received in a Hospital Out-Patients/Casualty unit by an insured member, Gap Comprehensive will provide an annual limit of R15 000 per family, further limited to R 4 000 per event. Illness related emergencies will also be covered for infants and children under the age of 8.

Cancer Diagnosis Benefit

Gap Comprehensive will provide a R 15 000 cash payment on first diagnosis provided the client is on a registered oncology programme.

Cancer Treatment

Most Medical Schemes place limits on their payment of cancer treatment such as Chemotherapy, Radiation & Cancer Biological drugs. Linksave will enhance this limit, subject to the overall annual limit.

Medical Aid Assist & Premium Waiver

In the event of the death or total and permanent disability of the principal member on the policy, Linksave will provide a maximum amount of R5 000 per month for a period of 4 months to assist with medical aid premiums for members insured on the Gap Policy. The remaining insured spouse/members will enjoy free Gap Comprehensive cover for a period of 6 months as well, provided that the insured spouse/members remain insured on the Medical Aid.

Non-DSP Hospital Co-Payment

If the member voluntarily chooses to use a hospital or day clinic outside the medical scheme's designated network, a co-payment up to R 8 500 per insured per annum will be available for the penalty applied by the medical scheme.

Consumables

Consumables will be covered to a maximum of R 4 000 per annum, limited to R 500 per event for shortfalls on medicine, materials and appliances used during an in-hospital procedure or used by doctors during procedures performed in rooms that are deemed by the Medical Scheme to be 'in hospital '.

Maternity Benefit

A benefit of fifty percent (50%) of additional cost of a private room in the maternity ward, limited to R 2 500 per delivery.

Specialised Dentistry

Dental room cover for Root Canal and/or Surgical Extractions has also been included. Maximum of R 3 000 per person per annum and limited to R 6 000 per family per annum. Benefit does not include consultation fee.

Accidental Death

R30 000 in the event of accidental death of the principal member.

Specialist Benefit

We will cover the difference in cost between what your specialist charges for a consultation in their private rooms and the rate your medical aid plan applies to out-patient specialist consultation fees. Limited to R6 500 per policy, R1 500 per consultation and a maximum of 3 consultations person per year. Your medical aid must pay a portion of your specialist's consultation fee from a hospital, risk, day-to-day benefit or from your medical savings account.

Please note:

Please note that the information contained in the document is for information purposes only. Please refer to your policy document for a full list of definitions, benefits, limitations and exclusions.

This is not a Medical Scheme and cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.