



Live with confidence

# Sanlam Gap

## Sanlam Gap Benefits 2022



Financial Planning

| Investments

| Insurance

| Health

| Retirement

| Wealth



## What is Gap Cover?

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Sanlam Gap Cover is a short term Insurance product.

This product offers an extra layer of financial protection for those who are already on a medical aid.

Gap Cover covers the shortfalls between what your Medical Scheme will pay and the rates charged by in hospital Medical specialists

One product: **Comprehensive Cover** made simple for you

Kaelo Risk(Pty)Ltd is an authorised financial services provider (FSP 36931)  
Insurance Products are underwritten by Centriq Insurance  
Company Limited ("Centriq") a licensed non-life insurer and authorized Financial Services Provider (FSP 3417)



# Sanlam Gap retail premiums:



Retail monthly premiums for 2022

Individuals younger than  
60 years

R233.00

Individuals older than 60  
years:

R466.00

Families younger than  
60 years

R409.00

Families older than 60 years:

R815.00

- Child dependents up until they reach the age of 27
- No cover for financially dependent parents

Group business: Sanlam Gap classifies a group as 20 or more policy holders

Accordingly to the demographics of the company Sanlam Gap will provide a preferred premium.



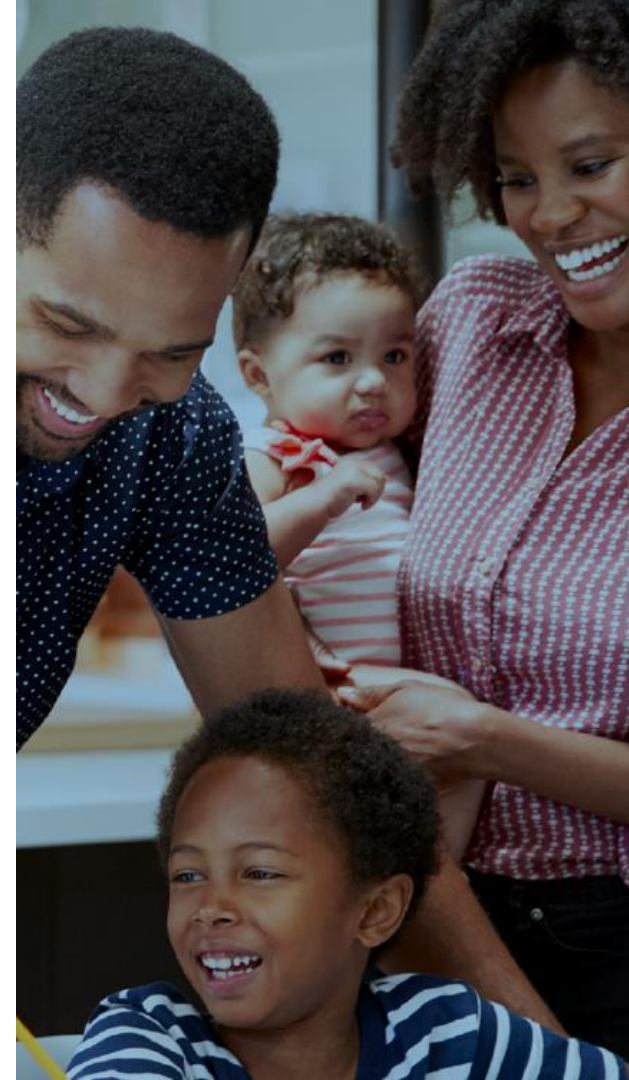
## Core Benefits

# Sanlam Gap Core Benefits

Paid from the overall annual limit of R177 800 per insured per annum

The following Benefits are defined as Core Benefits:

- ④ Tariff Shortfalls
- ④ Co-Payments and Deductibles
- ④ Shortfalls from Sub-Limits
- ④ Out of hospital Tariff Shortfalls
- ④ Oncology Tariff Shortfalls
- ④ Oncology Sub Limits and co-payments
- ④ Innovative Medicines
- ④ Penalty Co-Payment
- ④ Dental reconstruction



# 2022 Sanlam Comprehensive Gap Cover



Service	Benefits
Overall Annual Limit	R177 800 per insured per annum (per person on Sanlam Gap cover)

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.



# 2022 Sanlam Comprehensive Gap Cover



Service	Benefits
Overall Annual Limit	R177 800 per insured per annum (per person on Sanlam Gap cover)
Specialist In Hospital Tariff Shortfalls	<b>Additional 500%</b> of Medical Scheme Tariff Shortfalls up to R177 800 per insured per annum.

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.



# 2022 Sanlam Comprehensive Gap Cover



Service	Benefits
Overall Annual Limit	R177 800 per insured per annum (per person on Sanlam Gap cover)
Hospital Tariff Shortfalls	<b>Additional 500%</b> of Medical Scheme Tariff Shortfalls up to R177 800 per insured per annum.
Co-payments/Deductibles	Unlimited up to the overall annual limit. Defined Rand Value Diagnostic procedures, such as MRI & CT Scans, Colonoscopy etc .

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.





# 2022 Sanlam Comprehensive Gap Cover



Service	Benefits
Overall Annual Limit	R177 800 per insured per annum (per person on Sanlam Gap cover)
Hospital Tariff Shortfalls	<b>Additional 500%</b> of Medical Scheme Tariff Shortfalls up to R177 800 per insured per annum.
Co-payments Deductibles	Unlimited up to the overall annual limit. Defined Rand Value Diagnostic procedures, such as MRI & CT Scans, Colonoscopy etc .
Shortfalls from Sub-Limits	Charges relating to the service supplied which has exceeded a relevant Benefit sub-limit. <b>Limited to R57 500 per event.</b>

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.



# 2022 Sanlam Comprehensive Gap Cover



Service	Benefits
Overall Annual Limit	R177 800 per insured per annum (per person on Sanlam Gap cover)
Hospital Tariff Shortfalls	<b>Additional 500%</b> of Medical Scheme Tariff Shortfalls up to R177 800 per insured per annum.
Co-payments Deductibles	Unlimited up to the overall annual limit. Defined Rand Value Diagnostic procedures, such as MRI & CT Scans, Colonoscopy etc .
Shortfalls from Sub-Limits	Charges relating to the service supplied which has exceeded a relevant Benefit sub-limit. <b>Limited to R57 500 per event.</b>
Oncology Tariff Shortfalls and Sub-Limits	Annual limit on oncology treatment and the benefit has been exhausted, full cover up to R177 800 per insured per annum.

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.

# 2022 Sanlam Comprehensive Gap Cover



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Shortfalls from Sub-Limits	Charges relating to the service supplied which has exceeded a relevant Benefit sub-limit. <b>Limited to R57 500 per event.</b>
Oncology Tariff Shortfalls and Sub-Limits	Annual limit on oncology treatment and the benefit has been exhausted, full cover up to R177 800 per insured per annum.
Oncology Co-payments	The maximum Benefit payable shall be limited to a <b>20% Co-payment.</b>

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.

# 2022 Sanlam Comprehensive Gap Cover



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Overall Annual Limit	R177 800 per insured per annum (per person on Sanlam Gap cover)
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Co-payments Deductibles	Unlimited up to the overall annual limit. Defined Rand Value Diagnostic procedures, such as MRI & CT Scans, Colonoscopy etc .
Shortfalls from Sub-Limits	Charges relating to the service supplied which has exceeded a relevant Benefit sub-limit. <b>Limited to R57 500 per event.</b>
Oncology Tariff Shortfalls and Sub-Limits	Annual limit on oncology treatment and the benefit has been exhausted, full cover up to R177 800 per insured per annum.
Oncology Co-payments	The maximum Benefit payable shall be limited to a <b>20% Co-payment.</b>
Innovation Medicines	A value equal to the lesser of 25% of the total drug cost or R12 000 as it relates to Innovative drugs. Keytruda, Xalkori, Yervoy, Zelboraf

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.

# 2022 Sanlam Comprehensive Gap Cover



Service	Benefits
<b>Out-of-Hospital Tariff Shortfalls</b>	Defined Out-Patient Procedures and Treatments  Such as: <ul style="list-style-type: none"><li>• <b>Surgical extraction of Wisdom Teeth</b></li><li>• <b>Tonsillectomy</b></li><li>• Home Births</li><li>• Dialysis Treatment</li><li>• Circumcision</li><li>• Cone Biopsy</li><li>• Laparoscopy</li><li>• Arthroscopy</li><li>• Gastroscopy</li><li>• Colonoscopy</li><li>• Hernia repair</li><li>• Breast Biopsies</li><li>• Spinal Fusion or Major Joint Replacement</li></ul>

Please refer to the Sanlam Gap Cover brochure, for the full list of procedures.

# 2022 Sanlam Comprehensive Gap Cover



Health Service	Benefits
Penalty Co-Payment	Subject to a maximum of <b>TWO such events per Family per annum</b> and a maximum of <b>R16 500 per event</b> or a percentage penalty co-payment that does not exceed 30% for the voluntary use of a non network Hospital.

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.



# 2022 Sanlam Comprehensive Gap Cover



Health Service	Benefits
Penalty Co-Payment	Subject to a maximum of <b>TWO such events per Family per annum</b> and a maximum of <b>R16 500 per event</b> or a percentage penalty co-payment that does not exceed 30% for the voluntary use of a non network Hospital.
Dental Reconstruction	Benefits relating to this clause are only payable in respect of Dental Reconstruction Surgery being required as a direct result of Accidental Harm or from Oncology treatment, that occurred after date of inception. Max <b>2 events per family per year to a maximum of R49 900</b> . Equal to the total cost of treatment less the amount paid by the Medical Scheme from In hospital or Risk benefit.

Sanlam Gap covers Prescribed Minimum Benefit conditions where the scheme has paid up to the maximum scheme rate. This is unlimited, subject to the overall annual limit and paid up to an additional 500%. Subject to clinical review by MedClaim assist.

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.



## Sanlam Claim Example:

### Tonsils (R15,255.67)

<b>Provider Charged</b>	<b>Scheme Paid</b>	<b>Gap Paid</b>
R4,405.78	R1,468.93	R2,936.85
R9,218.32	R3,399.50	R5,818.82
Co-Payment		R6,500

### Wisdom Teeth (R10,023.84)

<b>Provider Charged</b>	<b>Scheme Paid</b>	<b>Gap Paid</b>
R8,606.60	R2,082.76	R6,523.84
Co-Payment		R3,500





**Benefit Extender**



# Sanlam Gap Benefit Extender



Please be aware that the following benefit extenders do not form part of the overall annual limit of R177 800.

The following Benefits are defined as the Benefit Extender:

- ① Accidental Casualty
- ① Child Illness Benefit
- ① Family Booster
- ① Hospital Booster
- ① Family Protector
- ① Medical Scheme and Gap premium waiver
- ① RAF Claims

# Sanlam Gap 2022 **Benefit Extender**



Health Service	Benefits
<b>Accidental Casualty</b>	Cover for all services delivered in the casualty ward relating to an accident even if the costs are paid from the Medical Savings Account.  <b>Subject to a maximum of R15 600 per event</b>

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.



# Sanlam Gap 2022 Benefit Extender



Health Service	Benefits
<b>Accidental Casualty</b>	Cover for all services delivered in the casualty ward relating to an accident even if the costs are paid from the Medical Savings Account.  <b>Subject to a maximum of R15 600 per event</b>
<b>Child Illness Benefit</b>	Subject to a <b>maximum of TWO such events</b> per Family per annum and a <b>maximum of R2 500 per event</b> . Limited to children under the age of 12. After-hours treatment in an emergency situation. After-hours is Mondays to Fridays between 18h00 and 08h00 and all day Saturdays, Sundays and South African public holidays.

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.

# Sanlam Gap 2022 Benefit Extender



Health Service	Benefits
<b>Accidental Casualty</b>	Cover for all services delivered in the casualty ward relating to an accident even if the costs are paid from the Medical Savings Account.  <b>Subject to a maximum of R15 600 per event</b>
<b>Child Illness Benefit</b>	Subject to a <b>maximum of TWO such events</b> per Family per annum and a <b>maximum of R2 500 per event</b> . Limited to children under the age of 12. After-hours treatment in an emergency situation. After-hours is Mondays to Fridays between 18h00 and 08h00 and all day Saturdays, Sundays and South African public holidays.
<b>Family Booster</b>	A <b>lump sum Benefit of R15 000</b> is payable when a Premature Birth occurs.

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Premature Birth – More than 41 days before the originally expected birth date of 40 weeks.

# Sanlam Gap 2022 Benefit Extender



Health Service	Benefits
<b>Hospital Booster</b>	<p>Payable when the insured is admitted to a Hospital as a direct result of Accidental Harm or Premature Birth.</p> <ul style="list-style-type: none"><li>• R450 per day from the 1<sup>st</sup> to the 13<sup>th</sup> day (inclusive)</li><li>• R820 per day from the 14<sup>th</sup> to the 20<sup>th</sup> day (inclusive)</li><li>• R1 610 per day from the 21<sup>st</sup> to the 30<sup>th</sup> day (inclusive)</li></ul> <p>A maximum of two Hospital Episodes per Family will attract Benefits under this clause per annum, subject to an overall <b>maximum Benefit of R27 690 per Insured Party per annum.</b></p> <p>No benefit payable after Day 30.</p>

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.

# Sanlam Gap 2022 **Benefit Extender**



Health Service	Benefits
<b>Family Protector</b>	<p>The lump sum Benefit is payable upon the Death or Permanent Disability of an Insured Party due to Accidental Harm.</p> <ul style="list-style-type: none"><li>• Children below six years R20 000</li><li>• All other insured parties R30 000</li></ul>

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.

# Sanlam Gap 2022 Benefit Extender



Health Service	Benefits
<b>Family Protector</b>	<p>The lump sum Benefit is payable upon the Death or Permanent Disability of an Insured Party due to Accidental Harm.</p> <ul style="list-style-type: none"><li>• Children below six years R20 000</li><li>• All other insured parties R30 000</li></ul>
<b>Medical Scheme and Gap Premium Waiver</b>	<p>A lump sum Benefit payable upon the death or permanent disability of the Principal Member of the Medical Scheme as a result of an Accident, multiplied by six and subject to an <b>overall maximum limit of R35 500</b>.</p> <p>This benefit is limited to one event over the policy lifetime.</p>

Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.

\* Accident – Bodily injury caused by violent, unintentional, external and physical means.



# Sanlam Gap 2022 Benefit Extender



Health Service	Benefits
<p><b>Family Protector</b></p>	<p>The lump sum Benefit is payable upon the Death or Permanent Disability of an Insured Party due to Accidental Harm.</p> <ul style="list-style-type: none"> <li>• Children below six years R20 000</li> <li>• All other insured parties R30 000</li> </ul>
<p><b>Medical Scheme and Gap Premium Waiver</b></p>	<p>A lump sum Benefit payable upon the death or permanent disability of the Principal Member of the Medical Scheme as a result of an Accident, multiplied by six and subject to an <b>overall maximum limit of R35 500</b>.</p> <p>This benefit is limited to one event over the policy lifetime.</p>
<p><b>RAF Claims</b></p>	<p>An end-to-end legal service is provided by the nominated service provider of Kaelo, our administrator to assist Insured Parties with legitimate claims against the Road Accident Fund (RAF).</p> <p>Service Providers are contracted to Kaelo Risk and not to the Insurer: Centriq Insurance Company Limited</p>

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\* Accident – Bodily injury caused by violent, unintentional, external and physical means.

## Premium payment:

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### Premium payment terms:

In advance or arrears

1st,7th,15th is collected in advance

25th, 31st is collected in arrears

Sanlam Gap will terminate a member's policy should they not receive premiums after the 3rd consecutive month.

A member has 31 days notice to terminate their Sanlam Gap policy





## Submit your Claim online



A member has 6 months from the insured event of which to claim.

Sanlam Gap has a seamless claims process with Fedhealth members.

Kaelo Risk are our administrators, where we have very strict service levels in place



<https://www.kaelo.co.za/quick-links/>

# The Journey of a **Sanlam Gap claim**

## 1 START HERE



Complete a claim form and submit with the required documents. For a list of documents required related to the specific benefit that you are claiming for please refer to the last page of your claim form.

- ✓ Claim Form
- ✓ Hospital Account
- ✓ Doctor's or Specialist Account
- ✓ Medical Scheme Claim Statement

Remember to complete your claim form in full and sign.

## 2 SUBMIT CLAIM



Policyholder and/or Sender will receive a claim acknowledgement email.

## 4 PROCESS CLAIM



The claim will then be:

1. Validated against the Claim form.
2. Assessed; and
3. Submitted for final verification

Claim is sent for final verification.

## 3 CHECK DOCUMENTATION



Kaelo will check that all documentation has been received before processing the claim.

If there are documents outstanding, a request for these documents will be sent via email. Once all documents are received the claim will take 7 - 14 working days to finalise.

## 5 FINALISE CLAIM



Kaelo will send you the outcome of your claim via email.

## 6 CLAIM IS PAID



Any payment due will reflect within 3 - 5 working days.



**Incomplete documentation will result in a delay in the process**

# Sanlam Gap Underwriting



Scenario	Type of Waiting Period that may be applied
A member joining Sanlam Gap that previously did not have gap cover.	A general 3-month waiting period and a 12-month waiting period for pre-existing conditions will apply.
A member joining Sanlam Gap that previously had gap cover with another provider for 12 months or longer, without a break of 90 days.	No waiting periods will be applied. The member can join underwriting free.
A member joining Sanlam Gap that previously had gap cover with another provider for less than 12 months.	The difference would be applied for the underwriting. The period of this Condition-Specific Waiting Period shall be reduced by the expired portion of the Condition-Specific Waiting Period served under the previous Policy.
A member of Sanlam Gap, adding a new-born eligible child or spouse to the policy within 90 days of the birth or marriage date.	Waiting periods will not apply.
A member of Sanlam Gap, adding a new-born eligible child or spouse to the policy after 90 days of the birth or marriage date.	A general 3-month waiting period and a 12-month condition-specific waiting for pre-existing conditions will apply.

# Sanlam Gap Service

Innovative service solutions

- A dedicated Broker Consultant in the various regions
- Intermediary and advisor mailer campaigns
- WhatsApp video

## ○ Sanlam Gap Groups:

- Dedicated Client Relationship Officer
- Dedicated Billing Specialist
- Mid year concession campaigns
- Take on and Renewal presentations

○ If you are a Sanlam Advisor and are not yet registered or accredited to write Sanlam Gap please email:

○ [ShortTermOperations@sanlam.co.za](mailto:ShortTermOperations@sanlam.co.za)

- You are required to be registered for product category
- 1.2 Personal Lines





SANLAM GAP COVER

# Close the gap



## From as little as R233 for an individual member and R409 for a family, per month

You may think that if you have medical aid you're fully covered for all in-hospital expenses. But more often than not, this isn't the case.

There is often a large (and very costly) difference between what a specialist charges in hospital and what your medical scheme will cover - and it's up to you to pay the shortfall. Sanlam Gap Cover will help to protect against funding these unforeseen expenses from your own pocket.

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

Financial Planning | Investments | Insurance | Retirement | Wealth

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## HOOP OP DIE BESTE. BEPLAN VIR DIE ERGSTE.

Vanaf so min as R233 p.m. vir individuele lede en R409 p.m. vir gesinne.

Jy aanvaar dalk dat jou mediese skema jou ten volle dek vir alle uitgawes wat in die hospitaal aangegaan word. Maar daar is dikwels 'n groot (en baie duur) verskil tussen wat 'n spesialis in die hospitaal vra en wat jou mediese skema dek – wat beteken dat jy vir die tekort moet opdok.

Dis waar Sanlam Gapinsdekking te pas kom. Dit verseker dat jy nie môre vir enige onvoorsiene uitgawes hoef te betaal nie, sodat jy vandag met sekerheid kan lewe.

Wil jy graag meer weet? Skakel my sodat ons saam jou toekoms kan beplan.



**Naam Van**  
Finansiële Beplanner  
021 947 1234  
083 123 4567  
naam@sanlam.co.za

\*Sanlam Gapinsdekking is nie 'n mediese skema nie en die dekking is nie dieselfde as dié van 'n mediese skema nie. Hierdie polis is nie 'n plaasvervanger vir skema-lidmaatskap van 'n mediese skema nie.

Sanlam Gapinsdekking word onderhouf deur Centric Insurance Company Limited (FODV 3417) en geskied onder die Kaelo Risk (Pty) Ltd. (FODV 36391)



Finansiële Beplanning | Belagings | Versekering | Aftrede | Wolsvaart

Sanlam is 'n Gereguleerde Varskaffer van Finansiële Dienste.



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This Policy is not a substitute for Medical Scheme membership.

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Company Limited ("Centriq") a licensed non-life insurer and authorized Financial Services Provider (FSP 3417)



questions 

thank you 



Live with confidence