



Statutory notice:

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. Sanlam Gap Fedhealth NexGen Cover is administered by Kaelo Risk (Pty) Ltd is an authorised financial services provider (FSP 36931). Kaelo Risk (Pty) Ltd holds preference shares in Centriq Insurance Company Limited.

Insurance Products are insured by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorised Financial Services Provider (FSP 3417).

This document may not, in whole or in part, be copied, photocopied, reproduced, translated, simplified, published or distributed in any way without the prior written consent of Centriq Insurance Company Limited.



**SANLAM GAP
FEDHEALTH
NEXGEN COVER
BENEFITS 2023**



www.sanlam.co.za

ACT YOUR AGE: LIVE CAREFREE WITH FEDHEALTH'S flexiFED^{Elect} AND flexiFED^{Savvy} OPTIONS.



Medical aid is a must-have, even when you're still young and healthy – but it shouldn't break the bank while you're busy climbing the ladder. That's why Fedhealth's flexiFED^{Elect} and flexiFED^{Savvy} options are perfect for Under 35s who want world-class cover when needed most, without paying for over-the-top benefits and add-ons you don't need.

With both these Fedhealth variants, you pay a substantially lower monthly contribution when compared to similar options in the market. In turn, you may be liable for a co-payment (R13 800 on flexiFED^{Elect} and R8 000 on flexiFED^{Savvy}) for the non-use of network hospitals during planned procedures.

At this stage of your life, your chances of needing a planned procedure such as a hip or knee replacement are substantially lower, so saving more on your monthly contribution without compromising on other benefits makes perfect sense.

Enjoy protection with Sanlam Gap Fedhealth NexGen Cover.

Sanlam Gap Fedhealth NexGen Cover was exclusively created to complement flexiFED^{Elect} and flexiFED^{Savvy} at the lowest possible price point.

From just
R64.90
per month for
individual
members



and
R109.00
per month for
families



Sanlam Gap Fedhealth NexGen Cover will take care of your flexiFED^{Elect} or flexiFED^{Savvy} co-payments – plus do a whole lot more.

By combining a Fedhealth flexiFED^{Elect} or flexiFED^{Savvy} option with Sanlam Gap Fedhealth NexGen Cover, you can rest assured that you are protected on all fronts at a super-affordable rate.

Important:

This policy has been designed especially for Fedhealth's flexiFED^{Elect} and flexiFED^{Savvy} medical aid plans. Should you move to another Fedhealth option, or another medical scheme altogether, please contact your broker to replace it with another Gap policy.

Please note that this policy has certain terms, conditions and exclusions which may differ from the terms, conditions and exclusions of Fedhealth's flexiFED^{Elect} and flexiFED^{Savvy} medical aid plans. As such, should Fedhealth approve a claim, it is not a given that the benefits of this policy will correspond, and each claim will be assessed in terms of this policy's terms, conditions and exclusions.

Benefits on offer

Sanlam Gap Fedhealth NexGen Cover.

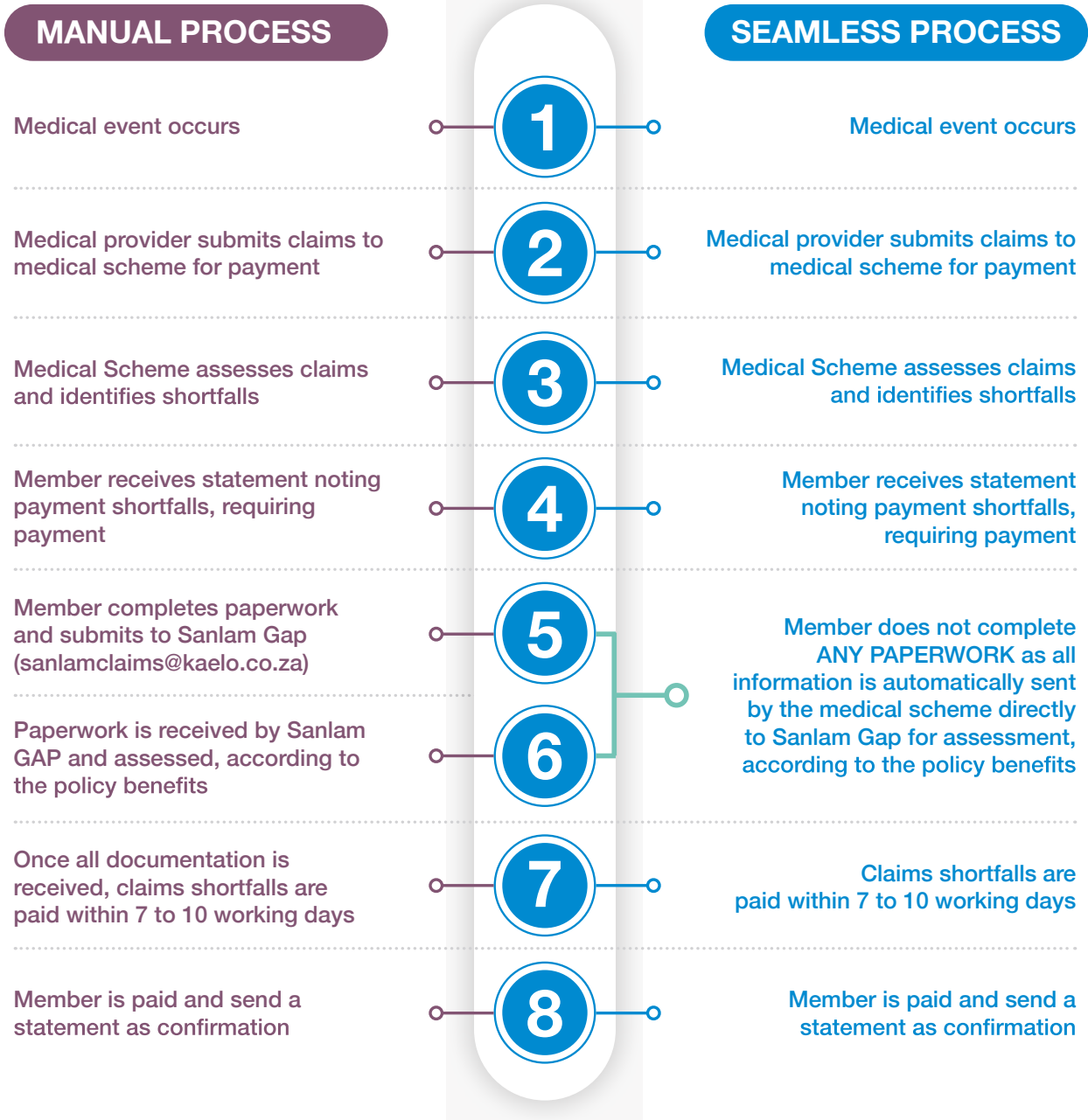
- The **Benefits** listed below apply to Fedhealth's Elect & Savvy medical scheme plan options.
- The **Benefits** listed below apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover.
- The **Benefits** listed below are deemed as separate benefits and may qualify for coinciding yet distinct benefits, as the case may be.

Benefit	Benefit Description
Penalty co-payment benefit	<p>The Benefit payable is equal to the Penalty Co-payment amount, as defined in Fedhealth's Elect or Savvy medical aid plans for the voluntary use by an Insured Party of a Hospital that is not a Network Hospital.</p> <p>A maximum of one such event is covered Per Annum and up to a maximum amount of R8 000 for an Insured Party on the Fedhealth Savvy medical aid plan or R13 800 for an Insured Party on the Fedhealth Elect medical aid plan.</p>
MRI and CT Scan co-payment	<p>The Benefit amount payable is equal to the Co-payment amount, as defined in the rules of Fedhealth's Elect or Savvy medical aid plans in respect of MRI and CT scans.</p> <p>A maximum of one such event is covered Per Annum and up to a maximum amount of R3 650.</p>
Casualty Ward Co-Payment Contribution	<p>The Benefit payable is equal to the Co-payment amount, as defined in the rules of Fedhealth's Elect or Savvy medical scheme plans in respect of Emergency Treatment in a casualty ward. The Benefit will only apply in the event of Emergency Treatment required as a result of Accidental Injury.</p> <p>A maximum of one such event is covered Per Annum and up to a maximum amount of R750.</p>
Sports Injury Accidental Casualty for Appliances, External Accessories and Orthotics	<p>The Benefit payable is for Appliances, external accessories and orthotics which are provided within a casualty ward of a Hospital as a result of a sports related Accidental Injury.</p> <p>Examples of Appliances, external accessories and orthotics include but are not limited to:</p> <ul style="list-style-type: none"> • Crutches • Wheelchairs • Neck Braces • Moon Boots • Support braces <p>Limited to a maximum amount of R1 500 per option Per Annum.</p>

Premium	Single	Family
Under 35 years	R64.90	R109.00
Over 35 years	R87.00	R160.00

Sanlam Gap Seamless Claims Process

SIMPLIFIED



Please direct all queries to our **Customer Care Centre** on **0861 111 167**.

Contact Information

Sanlam Gap Cover
 T 0861 111 167
 E sanlaminfo@kaelo.co.za
www.sanlam.co.za

*Sanlam Gap Cover is not a medical scheme, and the cover is not the same as that of a medical scheme. The policy is not a substitute for a medical scheme membership.

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