

## Understanding the Underwriting

### What are the waiting periods for individuals joining Western Gap?

The waiting periods for Western Gap are as follows:

- 3-month General Waiting Period
- 10-month maternity specific waiting period
- 6-month procedure specific waiting period for:
  - Joint surgery
  - Nasal and Sinus surgery
  - Tonsillectomy
  - Adenoidectomy
  - Grommets
  - Endoscopic and arthroscopic procedures
  - Hernia repairs
  - Hysterectomy
  - Cardiac surgery
  - Spinal surgery
  - Dentistry and cataract procedures.

Previously diagnosed cancer, will be regarded as a pre-existing condition and Oncology Cover will be excluded for 12 months.

### Moving from another Gap provider?

You can easily move from your previous Gap Cover to Western Gap. In order to ensure that the waiting periods are applied fairly and in line with the below, we suggest that you do not allow for a break in your cover. The unexpired portion of the waiting periods from the previous policy will be applied to your Western Gap Policy when you move over and if you already completed your waiting periods on your previous Gap Cover, no waiting periods will apply on Western Gap.

Proof of previous cover is required.

### What are the waiting periods for Groups joining Western Gap?

Waiting periods are determined by the signed quote between the employer group and Western Gap. We will either waive all waiting periods, reduce waiting periods for a period of time or implement full waiting periods.

**\*Note:** Underwriting will be waived for new employees joining Western Gap within the first 90 days of employment. The Medical Scheme inception date must coincide with the Western Gap inception date.

**Important Note:** Existing employees who did not join Western Gap at the time of take on or within the first 90 days of date of employment, will receive full underwriting.



### What is offered in terms of waiting period concessions?

If approved and agreed to with the Intermediary:

- We will waive the three month general waiting period
- The six month waiting period will be reduced to a three month waiting period with the following specific conditions covered or not covered during the three months:

#### Covered:

- Nasal and sinus surgery
- Hernia repairs
- Hysterectomy
- Dentistry and cataract procedures where medically advised

#### Not Covered:

- Joint surgery
- Tonsillectomy
- Adenoidectomy
- Grommets
- Endoscopic and arthroscopic procedures
- Cardiac surgery
- Spinal surgery
- Diagnosis: Where care or treatment was recommended or received for the condition within a period of 12 months preceding the day on which the policy was entered into
- The ten month maternity specific waiting period still applies
- Previously diagnosed cancer, within a period of twelve months preceding the date of inception, will be regarded as a pre-existing condition and Oncology Cover will be excluded for twelve months.

