

AON

Sanlam Gap Cover 2026

Alert



Sanlam Gap 2026 Benefit Changes

Premium Increase for 2026

The rate for **individual members** will increase by an average weighted increase of 6.58%.

Premium adjustments will vary by **employer group** but Sanlam Gap introduced an average weighted increase of 4.84% for corporate clients.

2026 Benefit Enhancements:

Sanlam Gap **Comprehensive plan**:

- Overall annual limit increases to R219,845 per insured person per year.
- Benefit limits increases by 6%.

Sanlam Gap 2026 Benefit Changes

Specific benefit enhancements

Sanlam Gap Comprehensive plan:

- **Oncology Tariff Shortfall Benefit:** Increased from 500% to 600%.
- **Oncology Agreed Benefit:** Increased from R15,500 to R30,000.
- **Innovative Oncology Medicines Benefit:** Increased R14,250 to R20,000 per cycle.
- **Sub-limit Shortfall:** Increased from R66,400 to R68,500.
- **Family Booster Benefit:** Increased from R16,400 to R16,900.

New Benefit introduced on the **Comprehensive option**.

Breast Cancer Reconstruction Benefit:

Provides an agreed benefit amount of R30,000 payable for reconstruction of the unaffected breast after mastectomy due to breast cancer.

2026 Benefit Enhancements

Specific benefit enhancements

Sanlam Gap **Core** plan:

- **Sub-Limit Benefit:** Increased from R31,800 to R32,800 per event.
- **Penalty Co-Payment Benefit:** Increased from R12,270 to R12,650, with a maximum of one event.

New Benefits introduced on the **Core** option.

Emergency Casualty Benefit:

- Accident only: Up to R18,450 per event.
- Any after-hours treatment in a casualty ward is limited to two events per year, maximum R3,000 per event for children under age 12.

Family Protector Benefit introduced (**accident only**):

- R20,000 per child below 6 years of age.
- R30,000 per member for all other insured parties.

2026 Benefit Enhancements

Mediclinic Extender

The Mediclinic Extender enhancements are:

- **Casualty Illness Cover:** Increased from R2,800 to R3,000.
- **Cancer Agreed Benefit:** Increased from R10,900 to R20,000.

These are the salient benefit changes announced. More detailed information to follow in the member letter.

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