



The heartbeat of Gap

ADMED GAP COVER BROCHURE 2026

UNDERWRITTEN BY GUARDRISK INSURANCE COMPANY LIMITED



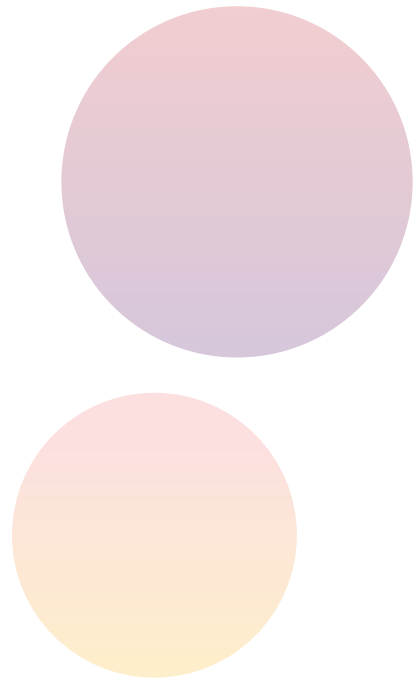


Admed Gap Cover is not a medical scheme. Products that are offered in this brochure are not the same as that of a medical scheme.

Only active medical scheme members are eligible for the cover on Admed's products.

These products are not a substitute for a medical scheme membership and no day-to-day benefits are covered.

Disclaimer: This document is a summary for information purposes and does not supersede the policy terms and conditions. In the event of any discrepancy, the policy terms and conditions will prevail. Please read your policy document carefully.



CONTACT US

(Weekdays 08h00 to 16h30)

Share call number: 0860 102 936 | Email: admed@guardrisk.co.za | Website: www.admedonline.co.za



WHY CHOOSE US?

If you are currently a member of a medical scheme in South Africa, you are probably already aware of the rising costs of medical care in our country. The reality is that many medical professionals and facilities charge more than what your medical scheme will pay out. This leaves you open to a variety of additional shortfall payments that you need to make from your own pocket.

Mission Statement:

We are committed to delivering affordable and sustainable gap cover products that meet the needs of our clients.

Admed Gap Cover is a way to ensure that these shortfalls are taken care of, leaving you with the peace of mind you need to focus on yourself and your loved ones.





OUR SUPREME OFFERINGS



R535

If you're under 65

SINGLE

R620

Monthly family premium for under 65's

FAMILY

SUPREME GAP

Cover for you, your spouse, your children, and your parents that are registered as dependants on your medical scheme and that are eligible for cover at the date of your joining on the family rate. *Conditions apply



R358

If you're 35 or under

SINGLE

SUPREME UNDER 35'S GAP

Cover for you as an individual, if you are under 35 at the date of joining.



R884

If you're 65 or older

SINGLE

SUPREME PENSIONER GAP

Cover for you as an individual, if you are 65 or older at the date of joining.

*Conditions apply

A discounted group rate will apply to employer groups of 35 members or more.

Remember: Premiums are guaranteed for the 2026 calendar year

SHORTFALL BENEFITS

(These benefits are collectively limited to R219 800 per person per year)

MEDICAL EXPENSE SHORTFALL BENEFIT FOR IN-HOSPITAL PROCEDURES

We cover the shortfall between what the specialist has charged and what your medical scheme pays up to 500% of medical scheme tariff. Prescribed Minimum Benefits (PMB) procedures are covered under this benefit.

MEDICAL EXPENSE SHORTFALL BENEFIT FOR OUT-OF-HOSPITAL PROCEDURES

We also cover certain medical procedures performed out of hospital, in day clinics or other registered facilities, up to 500% of medical scheme tariff paid by your medical scheme towards in-hospital shortfalls. Prescribed Minimum Benefits (PMB) procedures are covered under this benefit.



MEDICAL EXPENSE SHORTFALLS FOR ALLIED PROFESSIONALS

We cover the shortfall between what the Allied professional has charged and what your medical scheme has paid for in hospital care following an associated in-hospital procedure. This is paid up to 500% of medical scheme tariff paid by your medical scheme towards in-hospital shortfalls and is limited to R2 500 per policy per year. Examples of Allied professionals are Chiropractors, Clinical technologist, Genetic counsellors, Myotherapists, Occupational therapists, Orthoptists, Osteopaths, Perfusionist, Physiotherapists, Podiatrists, Speech pathologists.

CO-PAYMENT BENEFIT

Co-payments and deductibles are commonly applied to authorised hospital admissions, radiology scans (MRI, CAT, PET) and specialist referral procedures, depending on your medical scheme option. Our Co-payment benefit provides you with the peace of mind that if your medical scheme levies a co-payment for an approved in-hospital or out-of-hospital procedure, which you need to pay upfront out of your own pocket, we will cover this.

NON-DSP CO-PAYMENT BENEFIT

Certain medical scheme options stipulate the use of their preferred network hospitals for elective procedures. Should you need to use a non-network hospital and your medical scheme imposes an additional rand value or percentage-based co-payment, we will cover this co-payment subject to a limit of R16 800 to a maximum of 2 per policy per year.

PRE AND POST-SURGERY SPECIALIST CONSULTATIONS

This benefit covers shortfalls on consultation fees charged by an admitting medical practitioner 30 days prior to and 30 days following in-hospital surgery. It is subject to a limit of R3 200 per insured.

ONCOLOGY CO-PAYMENT BENEFIT

Based on your medical scheme options, once the oncology benefit limit has been reached for the year, a co-payment of up to 20% may be imposed by the medical scheme. If you are registered with your medical scheme oncology treatment programme and you deplete this limit for the year, we will cover for the first 20% of the cost (including biological drugs and specialised medication) of each treatment paid thereafter by you.

ONCOLOGY EXTENDER BENEFIT

Where a medical scheme oncology benefits has been reached and no further benefits are available, we will pay 20% of the cost of each treatment (including biological drugs and specialised medication) paid by the insured person. Insured persons are required to register with the medical scheme oncology treatment programme.

INTERNAL PROSTHESIS BENEFIT

If you undergo a medical procedure that requires the use of an internal prosthesis to replace a body part and you reach your medical scheme limit for the year, we will pay the shortfall of up to R46 000 per family per year. Stents will be covered up to R5 000, intraocular lenses covered up to R6 500 and pacemakers are covered up to R8 000 per claim event.

SUB-LIMIT BENEFIT

Certain medical schemes will only cover MRI/CT scans and scopes up to a specific limit. Our Sub-limit benefit will pay up to R16 000 per policy per year where your medical scheme limit has been exhausted.

CASUALTY BENEFIT

In the event of an emergency resulting from an accident, where you are required to visit an emergency casualty ward within 24 hours of the incident, we will cover costs of up to R26 700. For emergency only treatment of a child aged 11 years or younger, the benefit is limited to the figure as R2 950 per policy per year, which aggregates to the overall annual limit of R26 700.

ROBOTIC PROCEDURES BENEFIT

Should your condition require the use of robotic-assisted surgery, our Robotic procedures benefit will cover the shortfalls charged by medical practitioners and any co-payments levied by your medical scheme. This cover is up to R39 500 per policy per year.



ASSIST BENEFITS

(These benefits do not accumulate to the overall limit of R219 800)

CANCER ASSIST BENEFIT

If you are diagnosed for the first time with minimum stage II, **LOCAL** and malignant cancer, we will pay you R8 000. If however, you are diagnosed with minimum stage II, **REGIONAL** and malignant cancer, we will pay you R20 000. In addition, if you are successful in claiming the R20 000 benefit, and the extent of treatment that you need results R200 000 or more for your oncology treatment within 12 months from the date of your diagnosis, we will pay you a further R15 000. This benefit assist in covering the unexpected costs which may arise as a result of diagnosis.

BREAST RECONSTRUCTION BENEFIT FOR THE NON-AFFECTED BREAST

Should you be diagnosed with breast cancer and require cosmetic breast reconstruction for the non-affected breast due to a mastectomy, we will provide assistance cover of R29 000 per policy per year. This can be used to recover the costs incurred for the treatment or related to the treatment.

ACCIDENT ASSIST BENEFIT

An amount of R55 000 will be paid if you or your dependent dies or becomes permanently and totally disabled as a result of an accident while covered on this policy. The death benefit will be reduced if death relates to a minor. Subject to one claim per insured lifetime. This benefit assists in covering unexpected costs which may arise as a result of the accident.

VIOLENT CRIME BENEFIT

If the accidental death or disability is a result of a violent crime, we will double the Accident Assist cover and pay R110 000 and this will cover the unexpected costs which may arise as a result of the violent nature of the incident. This benefit will be capped at legislated limits.

ACCIDENTAL DENTISTRY COVER

A cover of up to R27 000 for accidental tooth fracture (crowns and implants are excluded due to an external injury to the mouth) is payable at a rate of R3 900 per fractured tooth, irrespective of medical aid contribution to treatment cost. Treatment must take place within 10 days of the accidental tooth fracture event.

PREMIUM WAIVER BENEFIT

If the premium payer becomes permanently disabled or passes away as a result of an accident or violent crime, we will cover your medical scheme and gap cover premiums up to R130 000. The benefit is calculated based on your medical scheme and gap cover monthly contributions at the time of the claim, multiplied by 12 months.

TRAUMA AND BEREAVEMENT COUNSELLING BENEFIT

If you are a victim of, or witness to, a traumatic accident, or if you lose an immediate family member, we believe that undergoing trauma and bereavement counselling is an important step in recovering from an event such as this. We will pay an amount of up to R950 towards the cost of each counselling session, limited to R30 000 per family per year.

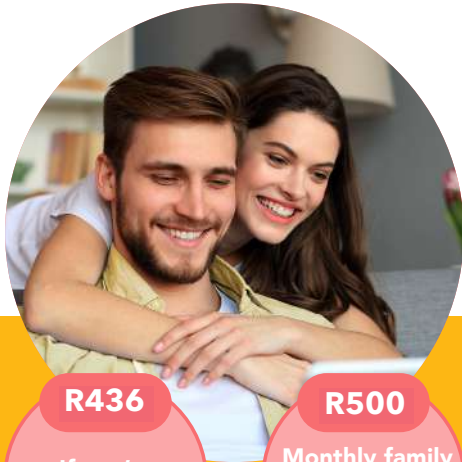
BABY BUMP BENEFIT *(Only available to members on a Group Scheme)*

Having a baby can be very exciting, but it also comes with unexpected costs. If you are pregnant, we will pay an amount of R2 500 on confirmation of pregnancy, to assist with unexpected costs.





OUR PRIMARY OFFERINGS



R436

If you're
under 65

SINGLE

R500

Monthly family
premium for
under 65's

FAMILY

PRIMARY GAP

Cover for you, your spouse, your children, and your parents that are registered as dependants on your medical scheme and that are eligible for cover at the date of your joining.

*Conditions apply



R296

If you're 35
or under

SINGLE

PRIMARY UNDER 35'S GAP

Cover for you as an individual, if you are under 35 at the date of joining.



R829

If you're 65
or older

SINGLE

PRIMARY PENSIONER GAP

Cover for you as an individual, if you are 65 or older at the date of joining.

*Conditions apply

A discounted group rate will apply to employer groups of 35 members or more.

Remember: Premiums are guaranteed for the 2026 calendar year

SHORTFALL BENEFITS

(These benefits are collectively limited to R219 800 per person per year)

MEDICAL EXPENSE SHORTFALL BENEFIT FOR IN-HOSPITAL PROCEDURES

We cover the shortfall between what the specialist has charged and what your medical scheme pays up to 300% of medical scheme tariff.

MEDICAL EXPENSE SHORTFALL BENEFIT FOR OUT-OF-HOSPITAL PROCEDURES

We also cover certain medical procedures performed out of hospital, in day clinics or other registered facilities, up to 300% of medical scheme tariff.



CO-PAYMENT BENEFIT

Co-payments and deductibles are commonly applied to authorised hospital admissions, radiology scans (MRI, CAT, PET) and specialist referral procedures, depending on your medical scheme option. Our Co-payment benefit provides you with the peace of mind that if your medical scheme levies a co-payment for an approved in-hospital or out-of-hospital procedure, which you need to pay upfront out of your own pocket, we will cover this.

CASUALTY BENEFIT

In the event of an emergency resulting from an accident, where you are required to visit an emergency casualty ward within 24 hours of the incident, we will cover costs of up to R26 700. For emergency only treatment of a child aged 11 years or younger, the benefit is limited to R2 950 per policy per year, which forms part of and aggregates to the overall annual limit of R26 700.

ROBOTIC PROCEDURES BENEFIT

Should your condition require the use of robotic-assisted surgery, our Robotic procedure benefit will cover the shortfalls charged by medical practitioners and any co-payments levied by your medical scheme. This cover is up to R39 500 per policy per year.

1ST TIME CANCER BENEFIT

If you are diagnosed for the first time with minimum stage II, **LOCAL** and malignant cancer, we will pay you R8 000. If however, you are diagnosed with minimum stage II, **REGIONAL** and malignant cancer, we will pay you R20 000. In addition, if you are successful in claiming the R20 000 benefit and the extent of treatment that you need results in your medical scheme paying R200 000 or more for your oncology treatment within 12 months from the date of your diagnosis, we will pay you a further R15 000. This benefit assists in covering the unexpected costs which arise as a result of the diagnosis.

ACCIDENTAL DISABILITY BENEFIT

An amount of R55 000 will be paid if you or your dependent dies or becomes permanently and totally disabled as a result of an accident while covered on this policy. The death benefit will be reduced if the death relates to a minor. This benefit is subject to one claim per insured per lifetime. It assists in covering the unexpected costs that may arise as a result of the accident.

ACCIDENTAL DENTISTRY COVER

A cover of up to R27 000 for accidental tooth fracture (crowns and implants are excluded due to an external injury to the mouth) is payable at a rate of R3 900 per fractured tooth, irrespective of medical aid contribution to treatment cost. Treatment must take place within 10 days of the accidental tooth fracture event.

PREMIUM WAIVER BENEFIT

If the premium payer becomes permanently disabled or passes away as a result of an accident or violent crime, we will cover your medical scheme and gap cover premiums up to R130 000. The benefit is calculated based on your medical scheme and gap cover monthly contributions at the time of the claim, multiplied by 12 months.

TRAUMA AND BEREAVEMENT COUNSELLING BENEFIT

If you are a victim of, or witness to, a traumatic accident, or if you lose an immediate family member, we believe that undergoing trauma and bereavement counselling is an important step in recovering from an event such as this. We will pay a up to R950 towards the cost of each counselling session, limited to R30 000 per family per year.



The list of procedures we will cover is provided below:

COVERED OUT-OF-HOSPITAL PROCEDURES

Cardiovascular	Coronary angioplasty and angiogram
Dermatologic	Skin grafts
Ear, nose, throat	Adenoidectomy, direct laryngoscopy, grommets, myringotomy, sinus surgery and tonsillectomy
Gastro-intestinal	Closure of colostomy, colonoscopy, endoscopy, gastroscopy, laparoscopy, oesophagoscopy, haemorrhoidectomy
Gynaecology	Cervical laser ablation, dilatation and curettage, hysteroscopy, tubal ligation
Obstetrics	Childbirth in a non-hospital setting
General surgery	Hernia repairs and certain biopsies
Oncology	Chemotherapy and radiotherapy
Ophthalmology	Cataract removal, pterygium removal, trabeculectomy
Orthopaedic	Arthroscopy, bunionectomy, carpal tunnel release, ganglion surgery
Radiology	CAT, MRI and PET scans, nuclear radiology, varicose vein removal
Renal	Kidney dialysis
Respiratory	Bronchoscopy
Urology	Circumcision (due to medical necessity), cystoscopy, orchidopexy, prostate biopsy, vasectomy
Pre and post-surgery	Consultation fees (charged by an admitting medical practitioner)



CLAIMING MADE EASY

Online at www.admedonline.co.za | **Email** to admed@guardrisk.co.za | **Post** to Admed Claims PO Box 786015, Sandton, 2146

DOCUMENTS TO ATTACH WHEN SUBMITTING A SHORTFALL OR CO-PAYMENT CLAIM:



ADMED CLAIM FORM

The sections that are relevant to your claim must be completed in full



MEDICAL AID STATEMENT

Reflecting the procedure/s for which you are claiming



SPECIALIST INVOICES

From the specialist for whom you are claiming



HOSPITAL ACCOUNT

For the period during which you were hospitalised



PRE-AUTHORISATION LETTER (if claiming a co-payment)

Reflecting the co-payment for which you are claiming

Please Note: To claim for our Assist benefits, refer to admedonline.co.za for the full list of required documents. You have 180 days from the date of treatment to provide us with written notice of your claim. For more information about how to claim go to www.admedonline.co.za

WAITING PERIODS

A 12-month waiting period for any pre-existing conditions will apply.

UNDERWRITING

We will apply underwriting to you and your dependents covered on your medical scheme as follows:

Pre-existing Condition Exclusions

General rule: You and your dependents covered on your medical scheme will not be entitled to claim for a period of 12 months from the start date of your policy for any medical condition where, in the 12 months before your policy start date, you received medical advice, diagnosis, care, or treatment, or could reasonably have been expected to receive such advice, diagnosis, care, or treatment.

Pregnancy

If you or your dependants covered on your medical scheme fall pregnant before the start date of your policy, this will be regarded as a pre-existing condition. All pregnancy and birth-related claims will therefore be excluded for 12 months from the start date of your policy.

Continuation of cover

If, immediately before the start date of this policy, you were insured under another gap cover policy with similar benefits the pre-existing condition waiting period will only apply to the unexpired portion of the waiting period from your previous policy, and the full 12-month waiting period will still apply to any benefit not covered under your previous policy.



WHAT WE DO NOT COVER

*Additional information on the below exclusions can be found at www.admedonline.co.za

MEDICAL EXPENSE SHORTFALL BENEFIT

- Shortfalls where your medical scheme has not paid the first portion of costs
- Hospital and day clinic fees including theatre charges, ward charges or any other hospital or day clinic costs
- Pre-admission or out-of-hospital consultation costs
- Materials or medication used during a procedure
- External prostheses or dental implants
- Appliances (wheelchairs, crutches, braces, etc)
- Out-of-hospital dental procedures
- Home and private nursing
- Procedures for cosmetic purposes
- Investigative procedures such as blood tests, pap smears, ultrasounds, laboratory tests etc.
- Procedures that are paid for by your medical scheme on an exception or ex-gratia basis
- Elective procedures performed for religious or cultural reasons
- Procedures performed specifically for the treatment of obesity
- Any costs levied as a direct result of the patient's Body Mass Index (BMI) or bodily weight
- Shortfalls on medical practitioners contracted with the medical scheme
- Hospice or step-down facilities
- Medical examinations performed annually or routinely such as pap smears, annual check-ups, etc
- Anxiety disorders, mood disorders, psychotic disorders, dementias and eating disorders
- Transportation costs (including resuscitation) in an emergency vehicle or aircraft and emergency medical service costs

ALLIED PROFESSIONALS

- Any shortfalls for Allieds that are not part of the same hospital admission and treatment
- Any shortfalls for Allieds that are not part of the same hospital admission and treatment

CO-PAYMENT BENEFIT

- Co-payments levied by a medical practitioner, hospital or day clinic
- Co-payments applied for not adhering to the medical scheme protocols (e.g. not being referred to a specialist by a GP, not obtaining a pre-authorisation for a procedure, etc)
- Co-payments applied for use of a private ward, or any other special request not covered by the medical scheme
- Co-payments applied to a condition in a waiting period

ONCOLOGY EXTENDER BENEFIT

- Costs applied prior to reaching the medical scheme oncology benefit limit.
- Costs applied for undergoing treatment with a non-DSP

PRE AND POST-SURGERY SPECIALIST CONSULTATION

- Any shortfalls that occur more than 30 days before or 30 days after your hospital procedure
- Any shortfalls for Consultations relating to C-sections and diagnostic procedures such as biopsy's and scopes (e.g.. colonoscopy and endoscopy etc)
- Any shortfalls for Consultations relating to C-sections and diagnostic procedures such as biopsy's and scopes (e.g.. colonoscopy and endoscopy etc)





INTERNAL PROSTHESIS BENEFIT

- Shortfalls where the medical scheme has not paid portion of costs
- Devices that are placed inside a body to assist with the functioning of a body part, with the exception of stents, pacemakers and intraocular lenses.
- External prosthesis or dental implants

SUB-LIMIT BENEFIT

- Cover for sub-limits exhausted other than for MRI/CT scans and scopes

ROBOTIC PROCEDURES BENEFIT

- Any amount exceeding R39 500 related to the procedure with exception of the medical practitioner costs

CASUALTY BENEFIT

- Elective procedures undertaken at a casualty ward
- Casualty ward visits due to illness, unless it is due to an emergency only, for a dependent 11 years or younger.

CANCER ASSIST BENEFIT

- Any diagnosis which does not meet the minimum criteria for eligibility
- Any diagnosis which is not a first-time diagnosis
- All skin cancers
- All cancers diagnosed and treated by primary biopsy

RECONSTRUCTION OF THE NON-AFFECTED BREAST BENEFIT

- Any treatment for prophylactic measures
- Any reconstruction that is not directly due to a cancer diagnosis within the current policy period
- Any procedure not being performed in the same surgery as the mastectomy of the affected breast

ACCIDENT ASSIST BENEFIT

- Death or permanent and total disablement which is not direct due to an accident as defined in the policy
- Disability which is not total and permanent as defined in the policy

VIOLENT CRIME BENEFIT

- Accidental death or disability claims which have been rejected
- Death or disability that is not due to a violent crime as defined in the policy

ACCIDENTAL DENTISTRY COVER

- Any claims where claims damage is less than 50%
- Any claims for false teeth, implant and crowns
- Any routine dental treatment

TRAUMA AND BEREAVEMENT COUNSELLING BENEFIT

- Any counselling that is not related to an act of violence or traumatic accident
- Any counselling not undertaken by a counselor as defined by the policy
- Bereavement counselling for anyone who does not meet the definition of immediate family member as defined in policy

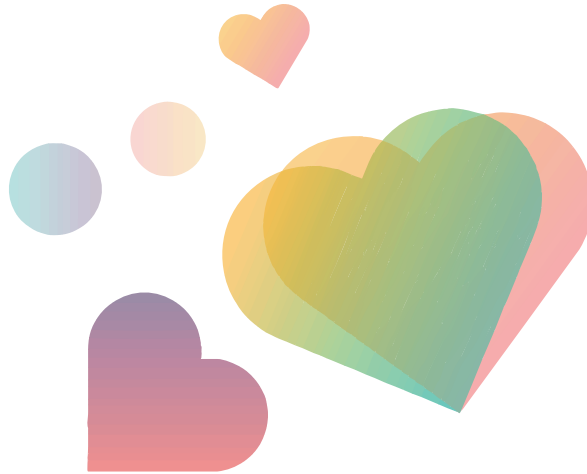
BABY BUMP BENEFIT *(Only available to members on a Group Scheme)*

- Any pregnancy diagnosis which occurs before cover has begun
- Any pregnancy test diagnosis not confirmed with the required blood tests or evidence of registration on the medical scheme maternity programme

GENERAL EXCLUSIONS

We do not cover any claims that arise from the below events:

- Willful participation in war, invasion, terrorist activity, rebellion, active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers
- Nuclear weapons, nuclear material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel, including any self-sustaining process of nuclear fuel (the splitting of an atomic nucleus into small parts)
- Taking of any legal drug unless prescribed by a registered medical practitioner and the instructions of the medical practitioner are being followed in the taking of the drug
- Participation in hazardous (dangerous) sports, including hang-gliding, kite-surfing, mountaineering, para gliding, scuba diving and skiing
- Participation in any form of race or speed test, other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft
- Procedures for cosmetic purposes including cosmetic procedures that form a small part of a major non-cosmetic procedure (unless the cosmetic procedure is necessary because of an illness or a bodily injury)
- Taking of any illegal drug
- Illegal behaviour or as a result of breaking any law of the Republic of South Africa
- Suicide, attempted suicide, intentional self-injury or any form of exposure to danger
- Aviation except on a commercial flight as a fare-paying passenger
- Participation in sports on a professional basis. Professional means being paid to participate in a sport



YOU CARE WE CARE



LEAP SCIENCE & MATHS SCHOOL

www.leapschool.org.za



NEW BEGINNINGZ

www.newbeginningz.org.za



ROBIN HOOD FOUNDATION

www.robinhoodfoundation.co.za



FOOD & TREES FOR AFRICA

www.trees.co.za



**NATIONAL SOCIETY FOR THE
PREVENTION OF CRUELTY TO
ANIMALS**

www.nspca.co.za



SAVE-A-CHILD

www.saveachild.co.za



TERMS AND CONDITIONS OF COVER

All the benefits offered are subject to the terms and conditions of the policy. A comprehensive description of the terms and conditions as well as the exclusions are available upon request or in the policy document.



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