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# Aon Member Letter

## Kaelo Gap 2026

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Dear Aon Client

It is that time of year for you to evaluate your current gap cover arrangements to ensure the most appropriate cover for 2026. It remains Aon's responsibility to guide you through the review process to ensure that you make an informed decision regarding your gap cover for 2026.

### 2026 Premium

The 2026 premium is R473 per month.

### Benefits Enhancements for 2026

- The overall annual limit has increased from R210 580 to R219 845 per insured party per annum.
- The following benefit limits have increased for 2026, subject to the policy limits and plan type:
  - **Casualty child illness:** Increased to R3 300 per event.
  - **Casualty emergency:** Increased to R2 600 per event.
  - **Innovative oncology medicines:** Increased to up to the lesser of 25% or R15 100.
  - **Enhanced Kaelo Lifestyle Benefit:** Available to Kaelo Gap members.

### Kaelo Gap Optima Key Benefits for 2026

Benefits	Kaelo Gap Optima
Tariff Shortfalls	Additional 600% of the medical scheme rate
Out-of-Hospital Tariff Shortfalls	Up to 600% of the medical scheme rate
Co-Payments and Deductibles	Limited to the Overall Annual Limit
Shortfalls from Sub-limits	R68 370 per event
Penalty Co-Payment	Up to 30% maximum. 2 events per family per annum up to R19 660 per event
Innovative Oncology Medicines	A value equal to the lesser of 25% of the total drug cost or R15 100

<b>Dental Reconstruction</b>	R49 900 per annum
<b>Oncology First Time Diagnosis</b>	A lump sum Benefit for the first-time diagnosis of cancer to the medical equivalent of Stage 2 or higher form of cancer. The benefit is only payable during an insured event. It excludes any form of cancer that was previously identified or required treatment prior to 2026. The benefit is subject to one claim per insured party for the lifetime of the Policy. Benefit limit of R15 000
<b>Benefit Extender</b>	
<b>Family Booster</b>	A lump sum payable for premature birth up to R15 900
<b>Child Casualty Illness</b>	Subject to a maximum of two events per annum R3 300 per event. Limited to children under the age of 12
<b>Accidental Casualty</b>	R19 550 per event
<b>Casualty Emergency</b>	Benefit is paid in respect of emergency illness-related services, that are provided within a casualty ward of a hospital. If payment is paid from the member's available Medical Savings Account, or own pocket, the member will be refunded. Subject to a maximum of one such event per policy per annum and R2 600 per event. The Benefit applies to insured parties aged 13 and above and is subject to treatment being after-hours
<b>Hospital Booster</b> (Hospitalisation due to accidental harm or premature birth)	Maximum of 2 hospital events per family limited to R29 300 per annum <ul style="list-style-type: none"> <li>• R480 per day from the 1<sup>st</sup> to the 13<sup>th</sup> day (inclusive)</li> <li>• R860 per day from the 14<sup>th</sup> to the 20<sup>th</sup> day (inclusive)</li> <li>• R1 700 per day from the 21<sup>st</sup> to the 30<sup>th</sup> day (inclusive)</li> </ul>
<b>Family Protector</b> (Accidental Injury)	Children below six – R20 000 All other Insured parties – R30 000
<b>Medical Scheme Contribution Waiver</b> (Accident/trauma only)	R35 500 overall maximum

<b>Kaelo Lifestyle Digital</b>	<p><b>The benefits include:</b></p> <ul style="list-style-type: none"> <li>• Unlimited telephonic and virtual counselling</li> <li>• Coaching</li> <li>• Managerial and Leadership Support Services</li> <li>• Financial advice</li> <li>• Legal advice</li> <li>• Road Accident Cover</li> </ul>
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**Policy Exclusion:**

Please note that all costs related to ward fees and other hospital expenses, including materials and medication on the hospital account are not covered on the Kaelo Gap policy. Furthermore, should a specific exclusion apply to a member's particular option, that exclusion will be applicable to the gap cover as well.

## **How do I book an individual session with the Aon Employee Benefits Consultant to discuss my personal circumstances?**

Your regional healthcare consultant will be on-site at certain labs. The dates will be communicated to your HR department and Lab contact people. Posters with the on-site session dates and times will be placed on your notice boards. Members can also contact the Aon Resolution Centre for a virtual consultation.

## **Where do I get more information and who can I contact if I have any questions?**

The Aon Resolution Centre can be contacted on 0860 100 404 or [lancet@aon.co.za](mailto:lancet@aon.co.za) for clarification of benefit changes and 2026 premiums. The Kaelo Gap Call Centre can also be contacted on 0861 493 587.

[Click here](#) for the Kaelo website

## Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matters related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to [www.aon.co.za](http://www.aon.co.za)

Aon Employee Benefits – Healthcare

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