



Live with confidence

Sanlam Gap Cover

Product Launch Presentation

What is Gap Cover?

Sanlam Gap Cover is a short-term insurance product.

This product offers an extra layer of financial protection for those who are on a South Africa medical scheme.

Gap Cover covers the shortfalls between what your Medical Scheme will pay, and the rates charged by in hospital medical specialists.

Comprehensive Cover.





Sanlam Gap Comprehensive Key Benefits

2026 KEY BENEFITS FOR COMPREHENSIVE



Overall Annual Limit

Overall Annual Limit of R219 845 per Insured party per Annum.



Hospital Tariff Shortfalls

IN AND OUT OF HOSPITAL

An Additional six times (600%)

above that of the Medical Scheme Tariff, subject to the Overall Annual Limit.



Co-payments & Deductibles

IN AND OUT OF HOSPITAL

Any diagnostic procedures

that occurred during an insured event, both in and out of hospital which was funded from the risk/hospital benefit by your Medical Scheme. Unlimited number of events subject to the **Overall Annual Limit**.

**You must be on a South African Medical Scheme. The Benefit names listed throughout this document are for reference purposes only and will not form part of any Benefit definition. Any services provided outside of the borders of South Africa are excluded from cover.*

**The amounts are for illustration only. Actual shortfalls may vary depending on provider charges and your Medical Scheme's payment. All benefits are subject to the policy's terms, conditions, and annual limits.*



2026 KEY BENEFITS FOR COMPREHENSIVE



Penalty Co-payment

A maximum of **two events per Family per Annum** are covered under this benefit and up to a maximum amount of **R18 550 per event** or a percentage Penalty Co-payment that does not **exceed 30%**, for the voluntary use of a Hospital that is not part of a Hospital Network.



Shortfalls from Sub-limits

Charges relating to the service supplied has exceeded a relevant benefit sub-limit of the insured party's Medical Scheme plan type. **Maximum limit of R68 500 per insured event.** Subject to the **Overall Annual Limit**

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2026 KEY BENEFITS FOR COMPREHENSIVE



Oncology Tariff Shortfalls

In respect of oncology and related treatment.

Full cover up to an **Additional six times (600%)** of the **Overall Annual Limit** to a maximum of **R219 845** per insured party per annum.



Oncology Sub-limits

Benefits relating to this clause will only be paid in respect of services, where the charges have exceeded the benefit sub-limit of the Insured Medical Scheme plan type. Unlimited subject to the **Overall Annual Limit**.



Oncology Co-payments

The benefit payable is limited to the **20% Co-payment** applied once related costs have exceeded the specific threshold defined by the Medical Scheme.

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2026 KEY BENEFITS FOR COMPREHENSIVE



Innovative Oncology Medicines

Innovative Oncology Medicines approved by your Medical Scheme.

A value equal to the lesser of 25% of the total drug cost or **R20 000 per cycle** as it relates to Innovative Oncology Medicines.



Dental Reconstruction

Dental Reconstruction Surgery being required as a direct result of Accidental Harm or from Oncology treatment that occurred after the inception of this policy.

A maximum of **two events** are covered under this benefit, up to a maximum amount of **R49 900 per annum** less the amount paid by your Medical Scheme.



Major Affective Disorders

This Benefit will apply for services provided during a Hospital Episode for Mental Depression, where the charges relating to the service supplied have exceeded the Prescribed minimum benefit of 21 days by the Insured Party's Medical Scheme. Subject to a maximum of **five days** to a limit of **R2 500 per day per Insured Party per Annum**.

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Sanlam Gap Comprehensive Additional Benefits

2026 Additional Benefits



Accidental Casualty

Subject to a maximum of R18 450 per event.

Cover for all services delivered in the casualty ward relating to an accident even if the costs are paid from the Medical Scheme Savings account or from your Hospital/Risk benefit.



Casualty Child Illness Benefit

After hours treatment for children under the age of 12 in an emergency situation. Subject to a maximum of **two events per Annum** and a maximum of **R3 000 per event**.

Example: High Fever

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- Accident – Bodily injury caused by violent, unintentional, external and physical means.



2026 Additional Benefits



Family Booster

Agreed benefit of R16 900 is payable when a premature birth occurs.



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- Please refer to the Sanlam Gap Cover brochure and policy document, for more detailed information.
- Premature Birth – More than 41 days before the originally expected birth date of 40 weeks.



2026 Additional Benefits



Hospital Booster

Payable when the insured is admitted to a Hospital as a direct result of Accidental Harm or Premature Birth.

R480 per day from the 1st to the 13th day (inclusive).

R860 per day from the 14th to the 20th day (inclusive).

R1 700 per day from the 21st to the 30th day (inclusive).

A maximum of two **Hospital episodes** per family will attract benefits under this clause per annum, subject to an overall maximum benefit of **R29 300 per insured party per annum**. No benefit payable after Day 30.

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2026 Additional Benefits



Family Protector

The **Agreed benefit** is payable upon the Death or Permanent Disability of an insured party due to **Accidental Harm**.

Children below six years R20 000.

All other insured parties R30 000.



Medical Scheme & Gap Premium Waiver

An **Agreed benefit** is payable upon the Death or Permanent Disability of the policyholder due to Accidental Harm and where the policyholder is the principal member of the Medical Scheme.

Multiplied by **six months** and subject to an overall maximum limit of **R40 000**. This benefit is limited to one event over the policy lifetime.

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**The amounts are for illustration only. Actual shortfalls may vary depending on provider charges and your Medical Scheme's payment. All benefits are subject to the policy's terms, conditions, and annual limits.*

- *Accident – Bodily injury caused by violent, unintentional, external and physical means.*

Additional Benefits 2026



Oncology Agreed Benefit

This **Benefit** provides for an agreed benefit amount payable if cancer is confirmed by an oncologist or pathologist as at least the medical equivalent of “Stage 2” or higher cancer.

Agreed benefit amount payable of **R30 000 per Insured Party** over the **Policy** lifetime.



Breast Cancer Reconstruction Benefit

This **Benefit** provides cover for **Breast Reconstructive Surgery** following a mastectomy:

Limit **R30 000 per Insured Party** over the **Policy** lifetime **for charges related to the unaffected breast.**

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Mediclinic Extender Benefit

The Mediclinic Extender Benefits applies to members who have opted to include the option on their Sanlam Gap Comprehensive and Core Policy. Confirmation thereof would reflect on the member's Policy schedule and Policy document.

Mediclinic Extender Benefit which can be added to your Sanlam Gap options

HEALTHCARE BENEFITS



Casualty Illness

After-hour emergency illness only at a Mediclinic facility for all beneficiaries covered. Subject to a maximum of **2 such events** per annum and a maximum of **R3 000 per event**.



Specialist Benefit

Specialist Benefit - Out-of-hospital

This benefit amount is payable only on a visit to a specialist working out of a Mediclinic facility, where the specialist charges more than what your Medical Scheme will cover. **Up to R5 200 per beneficiary per annum**.



Mediclinic Extender Benefit **which can be added** to your Sanlam Gap options

HEALTHCARE BENEFITS



Private Ward

Cover for the difference between a general and private ward for childbirth only at a Mediclinic hospital. **1 event per insured party per annum** and a **maximum of R5 200**.



Cancer Agreed Benefit

First time diagnosis from “Stage 2” or higher. **Agreed benefit** is limited to one claim per beneficiary for the policy lifetime of **R20 000** at a Mediclinic facility.



Mediclinic Extender Benefit **which can be added** to your Sanlam Gap options

CASHLESS CO-PAYMENT BENEFITS



Cashless Co-payment

Diagnostic procedures in or out of hospital as per the rules of your Medical Scheme. Unlimited at Mediclinic hospitals up to the **Overall Annual Limit**.



Cashless Penalty Co-payment

Payable for the voluntary use of a non-network hospital. Unlimited at a Mediclinic to a **maximum of R17 500 per event** at a Mediclinic facility.



Sanlam Comprehensive Gap

2026 Preferred premiums

SANTAM

COMBINED
Individuals and Family Premium

R405
per month

Add Mediclinic Extender for only,
per month

R55
Individuals
Under 60

R123
Families
Under 60

Child dependents up until they reach the age of 27

No cover for financially dependent parents

Sanlam Gap Underwriting and Corporate Offering

Underwriting for retail members and voluntary companies

- **3-month general waiting period:** During the first three months of being an Insured Party, a General Waiting Period shall apply except for Benefits directly arising from Accidental Harm.
- **12 months for pre-existing conditions:** During the first 12 months of being an Insured Party, a Condition-Specific Waiting Period shall apply. Where this is applied, a pre-existing questionnaire will be requested at claim stage, within the first 12 months. The requirement is that this questionnaire is completed by the diagnosing medical practitioner.
- **Voluntary onboarding:** For voluntary and retail onboarding the above underwriting is applied.
- **Compulsory onboarding:** No underwriting is applied, and members have No waiting periods.
- **Mediclinic Extender:** If a member takes out Mediclinic Extender when joining Sanlam Gap Comprehensive or Core, the underwriting will work in conjunction with the underwriting given on join date.
- If a member applies for Mediclinic Extender post join date. There will be a 3-month general waiting period on the Mediclinic benefits

Concession for voluntary group Inception date 1 January 2026

Sanlam Gap will waive the 3-month general waiting period, however we will still apply the 12 months for any pre-existing conditions.

Preferred Premiums

Companies of 20 or more policy holders that wish to join Sanlam Gap may receive preferred premiums based on their demographics.



Statutory Notice

Independent Intermediaries

This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme.

Sanlam Gap is administered by Essential Medical (Pty) Ltd is an authorized financial services provider (FSP 42980).

AfroCentric Health ^(RF) (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).



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