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Kaelo Gap Cover

Alert

Kaelo Gap 2026 Benefits Changes

Premium Increase for 2026

- No average weighted increase for 2026 has been announced**. Premium adjustments will vary by employer group.**

Kaelo Gap has not provided an average weighted increase, based on the following:

- Average weighted premium increases do not accurately represent the nature of a risk-rated insurance model. Premiums are determined based on each client's specific risk profile and claims history. This approach promotes fairness, accuracy, and affordability by ensuring that adjustments are tailored to the client's specific circumstances, rather than applying an increase across all clients.

Benefit Changes:

- Policy overall annual limit will increase to R219,845 per insured party per annum.

Kaelo Gap 2026 Benefits Changes

Benefit Limit Increases on the Kaelo Gap Optima option:

- **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

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

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