
Aon Member Letter

Kaelo Gap 2026

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. Whether or not you wish to remain on your current option or change to a more suitable option for 2026, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your gap cover for 2026.

What is the premium increases for 2026?

Kaelo Gap has not provided an average weighted increase across their member base, 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.

Kaelo Gap will communicate your specific 2026 premium in due course.

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 and Core Key Benefits for 2026

Benefits	Kaelo Gap Optima	Kaelo Gap Core
Tariff Shortfalls	Additional 600% of the medical scheme rate	Additional 500% of the medical scheme rate
Out-of-Hospital Tariff Shortfalls	Up to 600% of the medical scheme rate	Up to 500% of the medical scheme rate
Co-Payments and Deductibles	Limited to the Overall Annual Limit	
Shortfalls from Sub-limits	R68 370 per event	R34 450 per event
Penalty Co-Payment	Up to 30% maximum. 2 events per family per annum up to R19 660 per event	No benefit
Innovative Oncology Medicines	A value equal to the lesser of 25% of the total drug cost or R15 100	No benefit
Dental Reconstruction	R49 900 per annum	R45 700 per annum
Oncology First Time Diagnosis	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	No benefit
Benefit Extender		
Family Booster	A lump sum payable for premature birth up to R15 900	No benefit
Child Casualty Illness	Subject to a maximum of two events per annum R3 300 per event. Limited to children under the age of 12	No benefit
Accidental Casualty	R19 550 per event	No benefit

Benefits	Kaelo Gap Optima	Kaelo Gap Core
Casualty Emergency	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.	No benefit
Hospital Booster (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"> • 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) 	Maximum of 2 hospital events per family limited to R28 500 per annum <ul style="list-style-type: none"> • R412 per day from the 1st to the 13th day (inclusive) • R803 per day from the 14th to the 20th day (inclusive) • R1 555 per day from the 21st to the 30th day (inclusive)
Family Protector (Accidental Injury)	Children below six – R20 000 All other Insured parties – R30 000	Children below six – R20 000 All other Insured parties – R28 000
Medical Scheme Contribution Waiver (Accident/trauma only)	R35 500 overall maximum	

Kaelo Lifestyle Digital	The benefits include: <ul style="list-style-type: none"> • Unlimited telephonic and virtual counselling • Coaching • Managerial and Leadership Support Services • Financial advice • Legal advice • Road Accident Cover
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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 change my plan for 2026?

If you want to change your option for 2026, please inform Kaelo Gap by no later than 30 November 2025 by completing an option change form. If none of the above applies to you, you do not need to do anything. Click [here](#) to complete the option change form.

If you do nothing, then you will remain on your current option for 2026.

Please note that late submissions will not be considered, this includes submissions not processed by the Gap provider, for which we accept no liability.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Kaelo Gap, which has been developed to provide you with essential information to make better decisions regarding your gap cover requirements.

To access the microsite please [click here](#)

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

- Kaelo Gap call centre can be contacted on 0860 100 296
- Website – <https://www.kaelo.co.za/kaelo-gap/>
- Aon Resolution Centre will also be available to provide advice on option selections for 2026 on arc@aon.co.za or call 0860 100 404

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

Aon Employee Benefits – Healthcare

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