

# FAQs

## WHAT IS GAP COVER?

Gap Cover is a non-life insurance product that helps you cover certain tariff shortfalls between what your medical provider charges and what your medical aid pays.

### How do these shortfalls occur?

They occur when your selected doctor or medical specialist charges more than what your medical aid pays for a procedure or specific code. This is called a 'tariff' shortfall.

### Do all specialists charge more than the medical aid tariff?

A lot of them do and the charges vary from 1.5 times above what the medical scheme covers up to as much as 5 times more than the medical aid tariff.

### How much is a tariff shortfall?

Tariff shortfalls vary according to the fees charged by your medical specialist and also the severity of the procedure. Typically, the shortfalls on minor procedures are several thousand rands and can be anywhere between twenty and forty thousand rands on large procedures.

### Can shortfalls occur in any other way?

Yes, they can also occur if your medical aid imposes co-payments or deductibles on certain procedures, e.g. MRI/CT scans or diagnostic scopes while in hospital.

### How much is a co-payment or a deductible?

It all depends on your medical aid plan and on the type of procedure, but they range from around R2,000 up to as much as R15 000 per case.

### How often does Gap Cover pay claims?

Gap Cover claims are processed daily and benefit payments payable to dependants are also made daily. Claims take 7 - 14 working days to finalise once all required documents are received.

### How do I claim from my Gap Cover?

You can visit the website and either download a claim form or complete the online claim form.

### What supporting documents are required in order to claim from my Gap Cover?

A copy of the doctor's invoice, copy of the hospital account and a copy of your medical aid scheme statement showing the shortfall.

### Will all my shortfalls be covered by Gap Cover?

The policy does contain some exclusions, please refer to your policy document for the detailed list.

### Are my dependants covered?

Dependants can be included in your policy if you apply for their cover and they meet the eligibility criteria as noted in the policy.

### If I would like to cancel, what is the notice period?

A minimum of 31 days' notice is required in order to cancel your policy.

### Will I have any waiting periods?

The waiting periods are as follows:

- Three (3)-month general waiting period
- A twelve (12)-month condition-specific waiting period

If proof of previous cover is provided, the waiting periods will be reviewed and removed.



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