



## Understanding your Summit Gap Cover Policy

### What is Gap Cover?

Gap Cover is additional protection against shortfalls to complement your Medical Scheme cover. Shortfalls occur when your healthcare provider charges higher rates than what your Medical Scheme will pay. These shortfalls expose you to out-of-pocket expenses that could lead to exorbitant debts.



INSURED BY  
**CENTRIQ**  
INSURANCE  
A LICENSED NON-LIFE INSURER

Dis-Chem Health is not a Medical Scheme or an Insurer. The administrator for Dis-Chem Health is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Insurance products are insured by Centriq Insurance Company Limited, a licensed non-life insurer and an authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo. Terms and Conditions apply. © Centriq Insurance Company Limited. This document may not, in whole or in part, be copied, photocopied, reproduced, translated, simplified, published or distributed in any way without the prior written consent of Centriq Insurance Company Limited.

# What Cover is Included

## Core Benefits

- Tariff Shortfalls
- Co-Payments and Deductibles
- Shortfalls from Sub-Limits
- Oncology Tariff Shortfalls
- Oncology Sub-Limits
- Oncology Co-Payments
- Oncology First-Time Diagnosis
- Out-of-Hospital Tariff Shortfalls
- Dental Reconstruction Benefit
- Penalty Co-Payment
- Innovative Oncology Medicines

## Benefit Extenders

- Family Booster
- Hospital Booster
- Family Protector
- Accidental Casualty
- Child Casualty Illness
- Medical Scheme Contribution Waiver
- End-to-End assistance with Road Accident Fund

## What can I add to my Gap Cover?

### Lifestyle Benefits

Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo.

- Counselling
- Coaching
- Legal and Financial Advice
- **extraRewards** by Dis-Chem

Lifestyle Benefits are optional at an additional fee.



What is **extraRewards**?

extraRewards is a rewards programme available to Dis-Chem Health policyholders who, by making healthy choices, have access to an immediate **20%** discount on a variety of healthy and essential products including health, home care, personal care and baby products from leading brands.

## Understanding the Waiting Periods

### Waiting Periods

The waiting periods for Dis-Chem Health: Gap are as follows:

- 12-month Condition-Specific Waiting Period - you cannot claim any benefits relating to a condition for which medical advice, diagnosis, care or treatment

was recommended or received within the 12-month period prior to your cover Inception Date.

- Three-month General Waiting Period - the period in which you may not claim any benefits, except if your claim is due to an accident.
- Waiting periods will not be applied to a newborn or Spouse if they are added to your Policy within 90 days from the birth or marriage date.

## Moving from another Gap provider?

You can easily move from your previous Gap cover to Dis-Chem Health: Gap. In order to ensure that the waiting periods are applied fairly and in line with the below, we suggest that you do not allow for a break in your cover.

If there is less than 90 days break in cover, then the unexpired portion of the waiting periods from the previous policy will be applied to your Dis-Chem Health: Gap Policy when you move over and if you already completed your waiting periods on your previous Gap cover, no waiting periods will apply on Dis-Chem Health: Gap.

## Exclusions (What we will not cover)

**Claims caused by or related to any of the following, will not be covered:**

- Any claim that is excluded or rejected by the Insured Party's medical aid. This means that, if your medical aid has not paid their portion toward any particular line item charged, it will not be covered by your Gap Cover Policy
- Any claim that does not form part of the registered benefits of the Insured Party's medical aid but has been paid on an ex-gratia basis
- Any fee charged by a Medical Practitioner, Hospital or other healthcare providers that constitutes Split Billing as defined in your Policy. This exclusion does not apply to Balance Billing, also defined in your Policy
- Any Treatment or Medical Procedure for infertility
- Any Treatment or Medical Procedure where such treatment occurred outside of the period of cover
- External prosthesis
- Any appliances including, but not limited to, wheelchairs, beds or convalescing equipment
- All dental procedures classified as specialised dentistry including, but not limited to, crowns, bridges, dental implant related procedures, orthognathic surgery, temporomandibular joint ("TMJ") surgery, labial frenectomy, bone augmentations, bone or tissue regeneration
- Harvesting and/or preserving of human tissues, including but not limited to stem cell regeneration
- Breast enlargement
- Gastroplasty, lipectomy or otoplasty
- Gender reversal procedures
- Therapeutic massage therapists
- Rehabilitation, frail care or hospice services
- Step-Down Facilities
- TTO (To-Take-Out) medicines

For a detailed outline of all Policy Exclusions, please refer to section J of your Policy document. Benefits apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover.

**Please note:** We are continuously improving our communications and content. The latest version of this document is available on [www.kaelo.co.za](http://www.kaelo.co.za). Any material changes to your policy terms and conditions, once your Policy has been issued, will be communicated.

Benefits		
Health Service	Benefit	Dis-Chem Gap Summit
Core Benefits	<p>The Overall Annual Limit is <b>R198 660</b> per Insured Party Per Annum which is the maximum combined Benefit payable by the Insurer for all Core Benefits. The following Benefits are Core Benefits:</p> <ul style="list-style-type: none"> <li>· Tariff and Out-of-Hospital Shortfalls</li> <li>· Co-Payments and Deductibles</li> <li>· Shortfalls from Sub-Limits</li> <li>· Oncology Tariff Shortfalls</li> <li>· Oncology Sub-Limits</li> <li>· Oncology Co-Payments</li> <li>· Penalty Co-Payment</li> <li>· Innovative Oncology Medicines</li> <li>· Dental Reconstruction Benefit</li> <li>· Oncology First-Time Diagnosis</li> </ul>	
Tariff Shortfalls	This Benefit provides additional cover of up to <b>600%</b> of the medical aid rate for services provided during a Hospital Episode, covering shortfalls for healthcare service providers such as surgeons, radiologists, pathologists and physiotherapists. It also includes cover for Prescribed Minimum Benefits (PMBs).	✓
Co-Payments and Deductibles	Provides cover for diagnostic and Medical Procedures which occur during a Hospital Episode.	✓
Shortfalls from Sub-Limits	This Benefit will apply for services provided during a Hospital Episode, where the charges relating to the service supplied have exceeded the Sub-limit benefit paid by the Insured Party's Medical Scheme.	<b>R64 500</b>
Oncology Tariff Shortfalls	The Oncology Shortfall Benefit provides additional cover of up to <b>500%</b> of the Medical Scheme rate, to cover oncology treatment shortfalls.	✓
Oncology Sub Limits	Benefits are payable in respect of oncology and related Treatment, that has been approved by the Insured Party's Medical Scheme, for the purposes of treating cancer and which occurs during an Insured Event. The Benefit payable is equal to the charged amount, less the amount paid by the Insured Party's Medical Scheme.	✓
Oncology Co-Payments	The Oncology Co-payment Benefit provides cover for the <b>20%</b> Oncology related Co-Payment imposed by the Medical Scheme.	✓
Out-of-Hospital Tariff Shortfalls	This Benefit provides additional cover of up to <b>500%</b> of the Medical Scheme rate for out-patient procedures, subject to the costs being funded from the risk/hospital benefit by the Insured Party's Medical Scheme.	✓
Penalty Co-Payment	Cover for penalty Co-payments or Deductibles, up to a maximum of <b>30%</b> , for the voluntary use by an Insured Party of a non-Network Hospital. Limited to two events per Family Per Annum and a maximum of <b>R18 550</b> per event.	✓
Innovative Oncology Medicines	Cover for shortfalls for Innovative Oncology Medicines as defined by the Insured Party's Medical Scheme. A value equal to the lesser of <b>25%</b> of the total drug cost or <b>R13 780</b> as it relates to Innovative Oncology Medicines.	✓
Dental Reconstruction Benefit	The Benefit is payable where dental reconstruction surgery is required as a direct result of Accidental Injury or from oncology Treatment that occurred after the Inception of this Policy. The Benefit is only payable during an Insured Event. Limited to two events per Family per annum and a maximum rand value per annum, subject to the Core Benefit Limit.	<b>R49 900</b>
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 as defined. The Benefit is subject to one claim per Insured Party for the lifetime of the Policy. It excludes any form of cancer that was previously identified or required Treatment. It excludes cancer diagnosed prior to 2024.	<b>R15 000</b>

Benefits Extender		
Health Service	Benefit	Dis-Chem Gap Summit
Family Booster	A lump sum Benefit is payable when a Premature Birth occurs.	<b>R15 900</b>
Child Casualty Illness	Paid in respect of emergency outpatient services that are provided within a casualty ward of a Hospital. The Benefit is only payable in the event of after-hours treatment in an emergency. After-hours are Mondays to Fridays between 18:00pm and 08:00am and all-day Saturdays, Sundays and South African public holidays. Subject to a maximum of two events Per Annum and <b>R2 860</b> . Limited to children under age <b>12</b> .	✓
Accidental Casualty	Cover for emergency outpatient services that are a direct result of Accidental Injury and are provided within a casualty ward of a Hospital. Subject to a maximum rand value amount per event.	<b>R18 450</b> per event
Hospital Booster	A lump-sum payment, related to the length of the Hospital stay, will be paid in the event of an accident or Premature Birth. A maximum of two Hospital Episodes per Family Per Annum.	Day 1 - 13: <b>R480</b> Day 14 - 20: <b>R860</b> Day 21 - 30: <b>R1 700</b> Maximum Benefit of <b>R29 300</b> per Insured Party Per Annum.
Family Protector	A lump sum payment upon the death or Permanent Disability of an Insured Party due to Accidental Injury.	Children below six years: <b>R20 000</b> . All other Insured Parties: <b>R30 000</b> .

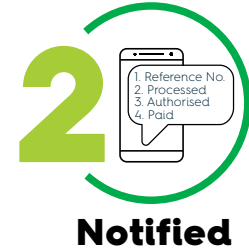
## Benefits Extender

Health Service	Benefit	Dis-Chem Gap Summit
<b>Medical Scheme Contribution Waiver</b>	A lump sum Benefit is payable upon the death or Permanent Disability of the Policyholder due to Accidental Injury and where the Policyholder is the principal member of the Medical Scheme. In the event of death, the Benefit will only apply (become payable) where there are dependants registered on the Medical Scheme, who are being paid for by the Policyholder.	Contributions will be covered for <b>six</b> months up to an overall maximum amount of <b>R35 500</b> . This Benefit is limited to one event over the Policy lifetime
<b>Gap Cover Premium Waiver</b>	In the event of the death or Permanent Disability of the Policyholder as a result of an accident, Policy Premiums will be waived. In the event of death, the Benefit will only apply where the Policyholder is the principal member of the Medical Scheme and only if there are dependants registered on the Gap policy, who are being paid for by the Policyholder.	Waived for a period of six months from the date of the event. The waiver is limited to one event over the policy lifetime.
<b>Road Accident Fund Claims</b>	Assistance with Road Accident claims. Service Providers are contracted to Kaelo Risk and not to the Insurer: Centriq Insurance Company Limited	✓

## Lifestyle Benefits

Kaelo Lifestyle Digital gives you and your dependants access to Counselling, Coaching, Support and Care through our AskNelson programme. You can contact AskNelson on 0861 635 766 or visit [www.kaelo.co.za](http://www.kaelo.co.za). If you have opted in for Lifestyle Benefits, you also get access to extraRewards. For detailed information please refer to the Kaelo Lifestyle AskNelson Digital Benefits Brochure. This is a non-insurance product offered by Kaelo. Service Providers are contracted to Kaelo.

## How to Claim



To claim from Dis-Chem Health: Gap, you will need to submit the following documents to [dischemgap@kaelo.co.za](mailto:dischemgap@kaelo.co.za):

- A completed Dis-Chem Health: Gap Claim form, ([www.kaelo.co.za/dis-chem-health-gap-claim/](http://www.kaelo.co.za/dis-chem-health-gap-claim/)).
- A copy of the specialist's account/s;
- Hospital accounts; and
- A copy of your Medical Scheme's statement showing the processing of the account and the shortfall

### Time frame to submit your claim:

You have six months from the end of the Insured Event to submit your claim. Any claim received after the six month period has ended, will not be accepted.

### Time frame to process your claim:

Once all required documents have been received, your claim will be assessed and if valid, paid within 7 to 14 working days.



Please direct all queries to the **Service Centre on 0861 029 892**

## Contact Information



0861 029 892



[dischemgap@kaelo.co.za](mailto:dischemgap@kaelo.co.za)



[www.dischemhealth.co.za/gap-cover](http://www.dischemhealth.co.za/gap-cover)



Dis-Chem Health is not a Medical Scheme or an Insurer. The administrator for Dis-Chem Health is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Insurance products are insured by Centriq Insurance Company Limited, a licensed non-life insurer and an authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo. Terms and Conditions apply. © Centriq Insurance Company Limited. This document may not, in whole or in part, be copied, photocopied, reproduced, translated, simplified, published or distributed in any way without the prior written consent of Centriq Insurance Company Limited.