

Dis-Chem+

**HEALTH**  
your care covered



## Understanding your Gap Cover Policy



This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.

The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Insurance products are underwritten by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and an authorised Financial Services Provider (FSP 3417).

The Value Added Services are Kaelo offerings. Service Providers are contracted to Kaelo.

© 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 is Gap Cover?

Gap Cover is additional protection that helps you cover certain cost shortfalls that your medical aid does not cover in full. These medical shortfalls occur when your selected doctor or healthcare provider charges rates that are more than what your medical aid will pay for.

These shortfalls vary according to the fees charged by a healthcare provider and the nature of the procedure required.



## What Does My Gap Cover Include?



### Core Benefits

- Tariff Shortfalls
- \*Co-Payments and Deductibles
- Shortfalls from Sub-Limits
- \*Oncology Tariff Shortfalls
- \*Oncology Sub-Limits
- \*Oncology Co-Payments
- 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

\*Not applicable to the Gap Base Cover plan.



What is Gap Cover?

What Does My Gap Cover Include?

What can I add to my Gap Cover?

Waiting Periods

Exclusions

Benefits

Benefit Extenders

How to Claim

Contact Information



## What can I add to my Gap Cover?

### Value Added Services

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

Kaelo Lifestyle through our AskNelson programme provides valuable psychological, legal and financial support to Members and their families to best assist them in coping with life, work, or school challenges that may be affecting their well-being.

This is a Value Added Service offered by Kaelo. Service Providers are contracted to Kaelo. The Value Added Services are not Centriq underwritten benefits.



What is **extra** rewards?

**extra** 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.



What is Gap Cover?

What Does My Gap Cover Include?

What can I add to my Gap Cover?

Waiting Periods

Exclusions

Benefits

Benefit Extenders

How to Claim

Contact Information

# 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.
- 3-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.

## Exclusions (What we will not cover)

**For a detailed outline of all Policy Exclusions, please refer to section I of your Policy document.**

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, temporo-mandibular 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 augmentation
- Gastroplasty, lipectomy or otoplasty
- Gender reversal procedures
- Therapeutic massage therapists
- Rehabilitation, frail care or hospice services
- Step-Down Facilities
- TTO (To-Take-Out) medicines

**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.**

## 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.



What is Gap Cover?

What Does My Gap Cover Include?

What can I add to my Gap Cover?

Waiting Periods

Exclusions

Benefits

Benefit Extenders

How to Claim

Contact Information

**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	Dis-Chem Gap Base
<b>Core Benefits</b>	The Overall Annual Limit is <b>R185 837</b> per Insured Party Per Annum which is the maximum combined Benefit payable by the Insurer for all Core Benefit clauses. However, this limit will increase on 1 April 2023, in line with the annual Consumer Price Index (CPI) inflation rate as published by Statistics South Africa, but it will not exceed <b>R200 000</b> . The following benefits are defined as Core Benefits: <ul style="list-style-type: none"> <li>Tariff and Out-of-hospital Shortfalls</li> <li>Oncology Tariff Shortfalls</li> <li>Penalty Co-Payment</li> <li>Co-Payments and Deductibles</li> <li>Oncology Sub-Limits</li> <li>Innovative Oncology Medicines</li> <li>Shortfalls from Sub-Limits</li> <li>Oncology Co-Payments</li> <li>Dental Reconstruction Benefit</li> </ul>		
<b>Tariff Shortfalls</b>	This benefit provides additional cover of up to <b>500%</b> of the Medical Scheme rate, covering shortfalls for all healthcare service providers such as surgeons, radiologists, pathologists and physiotherapists. It also includes cover for Prescribed Minimum Benefits (PMBs).	Subject to the Overall Annual Limit	Subject to the Overall Annual Limit
<b>Co-Payments and Deductibles</b>	Provides cover for diagnostic and Medical Procedures which occur during a Hospital Episode.	Subject to the Overall Annual Limit	✗
<b>Shortfalls from Sub-Limits</b>	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>R58 300</b>	<b>R30 700</b>
<b>Oncology Tariff Shortfalls</b>	The Oncology Shortfall Benefit provides additional cover of up to <b>500%</b> of the Medical Scheme rate, to cover oncology treatment shortfalls.	✓	✗
<b>Oncology Sub Limits</b>	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 (malignant neoplasm) 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.	✓	✗
<b>Oncology Co-Payments</b>	The Oncology Co-payment Benefit provides cover for the <b>20%</b> Oncology related Co-Payment imposed by the Medical Scheme.	✓	✗
<b>Out-of-Hospital Tariff Shortfalls</b>	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.	Limited to an additional five times (500%) of the Medical Scheme Tariff.	Limited to an additional five times (500%) of the Medical Scheme Tariff.
<b>Penalty Co-Payment</b>	Cover for penalty Co-payments or Deductibles, that does not exceed <b>30%</b> , for the voluntary use by an Insured Party of a non-Network Hospital.	Two events per Family Per Annum and a maximum of <b>R17 500</b> per event.	✗
<b>Innovative Oncology Medicines</b>	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 000</b> as it relates to Innovative Oncology Medicines.	✗
<b>Dental Reconstruction Benefit</b>	The benefit is payable where Dental reconstruction surgery is required as a direct result of Accidental Harm 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.	The Benefit is subject to <b>two</b> events per Family Per Annum and a maximum amount of <b>R49 900</b> Per Annum.	The Benefit is subject to <b>two</b> events per Family Per Annum and a maximum amount of <b>R45 700</b> Per Annum.



What is Gap Cover?

What Does My Gap Cover Include?

What can I add to my Gap Cover?

Waiting Periods

Exclusions

Benefits

Benefit Extenders

How to Claim

Contact Information

## Benefit Extenders

Health Service	Benefit	Dis-Chem Gap Summit	Dis-Chem Gap Base
<b>Family Booster</b>	A lump sum Benefit is payable when a Premature Birth occurs.	<b>R15 900</b>	✗
<b>Child Casualty Illness</b>	Paid in respect of Emergency out-patient services that are provided within a casualty ward of a Hospital. The benefit is only payable in the event of afterhours 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 such events per annum and <b>R2 700</b> per event. Limited to children under age <b>12</b> .	Subject to two events Per Annum and <b>R2 700</b> per event.  The Benefit is only for children under age <b>12</b> .	✗
<b>Accidental Casualty</b>	Cover for emergency out-patient services that are a direct result of Accidental Harm and are provided within a casualty ward of a Hospital. Subject to a maximum Rand value amount per event.	<b>R17 400</b> per event	✗

**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.

## Benefit Extenders

Health Service	Benefit	Dis-Chem Gap Summit	Dis-Chem Gap Base
<b>Hospital Booster</b>	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>R464</b> per day. Day 14- 20: <b>R845</b> per day. Day 21 - 30: <b>R1658</b> per day. Maximum Benefit of <b>R29 300</b> per Insured Party Per Annum.	Day 1 - 13: <b>R412</b> per day Day 14 - 20: <b>R803</b> per day Day 21 - 30: <b>R1 555</b> per day Maximum Benefit of <b>R28 500</b> per Insured Party Per Annum.
<b>Family Protector</b>	A lump sum payment upon the death or permanent disability of an Insured Party due to Accidental Harm.	Children below six years: <b>R20 000</b> . All other Insured Parties: <b>R30 000</b> .	Children below six years: <b>R20 000</b> . All other Insured Parties: <b>R28 000</b> .
<b>Medical Scheme Contribution Waiver</b>	A lump sum 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. 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>6</b> months up to an overall maximum amount of <b>R35 500</b> . This Benefit is limited to one event over the Policy lifetime.	Contributions will be covered for <b>6</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 (become payable) 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.	The Dis-Chem Health Gap Cover premium will be waived for a period of six months from the date of the event.  This Benefit is limited to one event over the Policy lifetime.	The Dis-Chem Health Gap Cover premium will be waived for a period of six months from the date of the event.  This Benefit 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.	✔	✔

As a Kaelo client, you have access to Kaelo Lifestyle Digital. Contact Kaelo Lifestyle | Digital on 0861 635 766 or visit [www.kaelo.co.za](http://www.kaelo.co.za).

For detailed information on the benefit please refer to the Kaelo Lifestyle Digital Brochure included. This is a Value Added Service offered by Kaelo. Service Providers are contracted to Kaelo.



What is Gap Cover?

What Does My Gap Cover Include?

What can I add to my Gap Cover?

Waiting Periods

Exclusions

Benefits

**Benefit Extenders**

How to Claim

Contact Information

# How to Claim



**Understand**



**Submit**



**Notified**

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 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 6 months from the end of the Insured Event to submit your claim. Any claim received after the 6 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 processed and paid within 7 to 14 working days.



What is Gap Cover?

What Does My Gap Cover Include?

What can I add to my Gap Cover?

Waiting Periods

Exclusions

Benefits

Benefit Extenders

**How to Claim**

Contact Information





## 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)



This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.

The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Insurance products are underwritten by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and an authorised Financial Services Provider (FSP 3417).

The Value Added Services are Kaelo offerings. Service Providers are contracted to Kaelo.

© 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.