

Guarding Yourself Against Medical Gaps and Shortfalls

Being a member of a medical scheme does not guarantee you full cover as you would expect, especially when you are hospitalised. Many medical practitioners charge considerably more than the Medical Scheme Tariff (MST). This creates a shortfall or gap between the MST and the actual cost incurred for medical expenses when you are treated in hospital. As a member you would be personally liable for the difference in cost, which for specialists, surgeons and other medical practitioners can add up to a sizeable amount. Admed Gap Cover offers you specially designed product that provides supplementary cover to assist with shortfalls, in the event of hospitalisation involving surgery or medical treatment.

You may only apply for gap cover if you are an active member of a PROVIDENCE administered medical scheme.

Benefit Details

Benefits for shortfalls in medical practitioner costs – Where there is a shortfall between what the medical practitioner has charged and what the medical scheme has paid for in-hospital services, Admed Gap will pay a multiple of **(2)** times the amount paid by the medical scheme but not exceeding the shortfall.

Benefits for PMB - Medical Practitioner shortfalls for PMB in-hospital claims

2017 Rates

Option 2
R90.00

The rates are per family, per month.

Waiting Periods

3 months – on all claims (subject to joining period)

9 months - procedure-specific claims

The procedures below will be **excluded** for 9 months unless as a result of an accident that occurred during the period of insurance as listed below:

- Joint surgery
- Arthroscopic procedures
- Cardiac related surgery
- Dentistry
- Cataract / laser eye surgery
- Hernia repairs
- Hysterectomy
- Spinal surgery
- Grommet surgery
- Nasal surgery

12 months for birth and pregnancy related claims

12 months for cancer related claims

Maximum entry age

Maximum entry age to join Admed Gap Cover is 65

Exclusions

Pre-admission consultation cost

Appliances

Co-insurance arrangements

Auxiliary medical services - physiotherapist, audiologist, psychologist i.e. medical services that do not pertain to an actual medical procedure

Risk fees levied for obesity / weight

We will not cover you, under any circumstances, for any Disease or Bodily Injury that is caused either directly or indirectly by, or is as a result of:

Your wilful participation in war, invasion, terrorist activity, rebellion, active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers;

Nuclear weapons, nuclear material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel, including any self-sustaining process of nuclear fission (the splitting of an atomic nucleus into small parts);

Your taking of any legal drug unless it has been prescribed by a registered Medical Practitioner (other than you) and you are following the instructions of the Medical Practitioner in your taking of the drug. A legal drug is a substance that is used as a medicine and is registered in terms of the Medicines and Related Substances Control Act No. 101 of 1965;

Your taking of any illegal drug. An illegal drug is any chemical substance that affects a physical, mental, emotional or behavioral change in an individual and is listed in the South African Drugs and Drug Trafficking Act 140 of 1992;

Illegal behaviour or as a result of breaking the law of the Republic of South Africa;

Your attempted suicide, intentional self-injury or reckless exposure to danger;

Aviation except if you are on a commercial flight as a fare-paying passenger;

Participation in sports on a professional basis. Professional means that you are paid to participate in the sport;

Participation in hazardous (dangerous) sports, including: Hang-gliding, kite-surfing, Mountaineering, Para-gliding, Scuba diving & Skiing

Participation in any form of race or speed test, other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft

Terms and Conditions of Cover

All of the benefits offered by Providence Gap Cover are subject to the terms and conditions of the policy. A comprehensive description of the terms and conditions as well as the exclusions are available in the policy document. Please read this carefully to ensure you understand your cover details.

How to Claim:

Claim forms are obtainable from your broker, employer or our website: www.guardrisk.co.za/en/products/admed or by contacting our call centre on Tel: 0860 102 936

Please Note: All related documents must be submitted with the completed claim form within **four** months of your hospitalisation or procedure.

Claim forms can be submitted by emailing to: admed@guardrisk.co.za or posting to **ADMED CLAIMS | PO Box 786015 | Sandton | 2146** as soon as possible.

General & Claim Enquiries:

Tel: 0860 102 936 | Email: admed@guardrisk.co.za

Premium Enquiries:

Tel: 0860 102 936 | Email: admedpremiums@guardrisk.co.za

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