

PG Gap Plus Cover Plan

Hospital Gap Plus Cover

Gap Premium Cover Plan

This insurance product offers cover for the applicable in-hospital costs, charged by specialist physicians, which may be in excess of what the PG Group Medical Scheme covers. Your Scheme will cover such costs up to a maximum of 100% of the Scheme Rate. The Gap Cover increases the cover up to a maximum of 500% of the Scheme Rate.

This cover is automatically extended to you, however, you do have the option to "OPT OUT" by completing the **Opt Out Form** and submitting the signed document to payroll for processing. If you have opted out of this benefit and decide to take it up at a later stage, there will be waiting periods and pre-existing medical condition exclusions shall apply.

This cover is available for R90 per month (single or family). This will be processed via the Payroll Department, however, a monthly debit order fee of R10 is levied on this premium for direct paying (continuation) members.

Additional Benefits included in Cover

Premium Waiver

In the event the principal member is unable to work for a period of more than 30 days due to a motor vehicle accident, underwriters shall pay the monthly Medical Aid membership fee, for each month or part thereof, the principal member is unable to work up to a maximum of 12 months.

Body Repatriation

In the event an Insured dies, due to a motor vehicle accident, underwriters shall pay for the cost of transporting the body of the deceased Insured to the normal place of residence up to a maximum cost of R20 000 (per policy).

Trauma Counselling

In the event an Insured is directly involved in an act of violence, underwriters shall pay a stated benefit of R400 per counselling session by the Insured up to a maximum of R5 000 per Insured per annum.

1. An act of violence will include assault, robbery, attempted rape and shall include a motor vehicle accident in which another party dies.
2. This act of violence must be reported to the Police and a case number obtained.
3. The benefit shall be due and payable from the date of any of the above defined events for up to a period not exceeding 90 days from such date.

Motor Hijack

In the event an Insured is directly involved in the forceful hijacking of a motor vehicle, and/or threat thereof, underwriters shall pay a lump sum of R5 000 (per policy).

Internal Prosthesis Benefit

In the event the Insured is authorised to have an internal prosthesis device fitted, by the Insured's Medical Aid Scheme, and the cost of such device exceeds the ruling Medical Aid Scheme's limit, Insurer's shall pay an additional benefit, for the cost of the fitment of such device, up to a maximum of R10 000 per Insured (once during policy term).

Hospital Premier Cover

Underwriters will cover in-hospital costs, which qualify under the H&A Health Rate (**H&A Health Rate means the 2011 rate which was applicable and used by the industry plus 8%**), which are not covered to their full extent by the member's medical aid scheme. These shortfalls shall be covered up to a maximum of five times the ruling H&A Health Rate. In order for benefits to be payable the insured must be hospitalised and the benefits must qualify in terms of the insured's medical aid scheme and the policy terms and conditions.

In order to illustrate this aspect the following applies:

1. No upgrade in bed facilities from a general ward to a private ward/room.
2. Treatment must be authorised by the Scheme.
3. Costs in excess of medical scheme sub-limits are not covered.

Benefits are limited to R1 000 000 per family per annum.