



18 April 2012.

The National Treasury

Re : Objection – Demarcation and affect – Gap Cover

With reference to the above we strongly voice our objection based on the following:

The Gap cover provides additional cover to our members in the event that the Medical Practitioners charges a higher tariff than what is provided by the medical scheme during major hospitalization.

Such shortfall may add to huge expenses and the Gap cover is absolutely essential for those who cannot afford the comprehensive plans, which in our case is majority of our members.

The Gap cover assisted at least 5 of our employees during the past year due to the fact that medical specialists charge an average of between 300 % - 400 % (or higher) of the medical tariff.

Unless the astronomical charges of specialists can be regulated we strongly object to the removal of Gap Cover as members are in much need of the additional cover.

DBApparel South Africa (Pty) Ltd.
Registration Number 2005/040042/07

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