



Gap Cover 2016

2016 UCT GAP COVER RATES

The new monthly premiums for the Ambledown Gap Cover policy for UCT staff, effective from 01 January 2016, will be as follows:

- **UCT Gap Executive – R185**
(Health Rate Enhancer, Self-Payment Protector, Hospital Sub-Limits Extender & Cancer Treatment Enhancer and the cost of a medical or surgical procedure following an emergency incurred in a hospital casualty unit where such costs were not met by the medical scheme and limited to R7,500 in aggregate per family per annum).
- **UCT Gap Comprehensive – R180**
(Health Rate Enhancer, Self-Payment Protector, Hospital Sub-Limits Extender & Cancer Treatment Enhancer)
- **UCT Gap + In-Hospital Gap – R165**
(Health Rate Enhancer, Self-Payment Protector & Hospital Sub-Limits Extender)
- **UCT Gap + Cancer Gap – R150**
(Health Rate Enhancer, Self-Payment Protector & Cancer Treatment Enhancer)
- **For KeyCare members: UCT Key Gap – R110**
(Tariff Gap & Key Gap)

SUMMARY OF THE UCT GAP COVER PRODUCTS

Health Rate Enhancer

Provides a benefit equal to the charges levied by Medical Practitioners for in-hospital procedures performed on you or your dependants, to a maximum of five times the Medical Scheme tariff less what is covered by your Medical Aid.

Self-Payment Protector

A benefit equal to charges relating to any co-payment or deductible amount levied by your Medical Scheme to in-hospital procedures and/or listed outpatient procedures.

Hospital Sub-Limits Extender

In the event that you exceed an in-hospital sub-limit e.g. Internal prosthesis, as per your Medical Scheme option, then an additional R20,000 per family/per annum is made available to assist you in this regard.

Cancer Treatment Enhancer

Additional cover is provided for both a list of specific cancers and biological drugs, as well as any co-payment applied by your Medical Scheme, should you exceed your overall annual cover limit for the treatment of cancer. This benefit is limited to R50 000.00 in aggregate per policy per annum.

Casualty Benefit

The cost of a medical or surgical procedure following an emergency incurred in a hospital casualty unit where such costs were not met by the medical scheme and limited to R7, 500 in aggregate per family per annum

Key Gap

Provides a benefit equal to the cost of in-hospitalisation and associated medical expenses provided in terms of the Insured's Medical Scheme option and limited to the following procedures:

1. Back and neck surgery - 12 month pre-existing condition exclusion applies
2. Hip and knee replacements - 12 month pre-existing condition exclusion applies
3. Cochlear implants (procedure and devices) - included only where the member developed sensor neural deafness during the period of cover.

Underwriting conditions


Should you choose to join Gap Cover outside of the window period, Ambledown will apply waiting periods and exclusions which include the following:


- Three month general waiting period
- A 12 month condition specific waiting period
- Treatment relating to pregnancy or childbirth during the first 12 months of the policy will not be covered.
- No benefit shall be payable for the Private Care for Cancer or Biological Cancer Drug benefits for any preexisting condition (meaning any form of cancer) occurring or manifesting prior to the Commencement Date of the Private Care for Cancer and Biological

If you join Gap Cover within the first three months of your date of employment at UCT, the underwriting exclusions listed above will not be applied to your policy.


Application forms and process

- The **2016 application form** is available on:
 - http://hr.uct.ac.za/benefits/healthcare/gap_cover/
 - Email request to debra.meyer@uct.ac.za / Telephonic request on 021 650-4001
 - **Supporting documentation** must include a copy of the main member's ID/Passport and proof of bank details (bank letter or statement).
 - Premiums are **paid in advance via debit order** from your bank account.
 - Completed applications must be returned by the 15th of the month for following month activation.
 - Application forms can be submitted to either:
 - **Debra Meyer (Healthcare Specialist – UCT)**
 - Email: debra.meyer@uct.ac.za or Fax: 021 650-2968
 - Internal mail: Rm 113.1, Bremner Building
 - **Lauren Giles (NMG broker for Ambledown Gap Cover)** - Email: uct@nmg.co.za
- Please also contact Lauren should you require advice regarding the Gap Cover plans

 **Johannesburg**
T: 27 11 509 3000

 **Cape Town**
T: 27 21 486 8720

 **Durban**
T: 27 31 566 2133

 **Port Elizabeth**
T: 27 41 397 3400

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