

Gap Shield Benefits 2022

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 and certain procedures in a day clinic**. 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.

Gap Shield 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 Shield gap cover if you are an active member of Momentum TYB administered medical schemes (Sisonke Health, Medimed, Suremed & Rumed)

Medical Expense Shortfall Benefit is limited to R178 000 per person per year



Medical expense shortfall Benefit for in-hospital procedure

We cover you for the shortfall between what the specialist has charged you and what your medical scheme has paid, up to 3 times the amount paid by your medical scheme towards in-hospital shortfalls.

Prescribed Minimum Benefit (PMB) procedures are covered under this benefit.



Medical expense shortfall Benefit for out of hospital procedures

We also cover you for certain medical procedures performed out of hospital, in day clinics or other registered facilities, up to 3 times the amount paid by your medical scheme.

Prescribed Minimum Benefit (PMB) procedures are covered under this benefit.

Covered out-of-hospital procedures

Urology - Circumcision (due to medical necessity), cystoscopy, orchidopexy, prostate biopsy, vasectomy

Ear, nose, throat - Adenoidectomy, direct laryngoscopy, grommets, myringotomy, certain sinus surgeries and tonsillectomy

Orthopaedic - Arthroscopy, bunionectomy, carpal tunnel release, ganglion surgery

Radiology - CAT, MRI and PET scans, nuclear radiology, varicose vein removal

Gastro-intestinal - Closure of colostomy, colonoscopy, endoscopy, gastroscopy, laparoscopy, oesophagoscopy, haemorrhoidectomy, ischio-rectal abscess drainage

Gynaecology - Cervical laser ablation, dilatation and curettage, hysteroscopy, tubal ligation, laparoscopy, incision & drainage and marsupialisation of Bartholin's cyst

Cardiovascular - Coronary angioplasty and angiogram

Ophthalmology - Cataract removal, pterygium removal, trabeculectomy, laser eye surgery

General surgery - Hernia repairs and certain biopsies

Obstetrics - Childbirth in a non-hospital setting

Oncology - Chemotherapy and radiotherapy

Renal - Kidney dialysis

Respiratory - Bronchoscopy

Dermatologic – Skin grafts

2022 Rates

Younger than 65 – R120 - Rates are per family, per month

Older than 65 – R223 – Rate is for new members joining – No dependants can be added

Waiting Periods

3-Month General Waiting Period

This is only applicable if you join Gap Shield 90 days after joining your medical scheme or you are 65 or older when joining.

9-Month Pre-Existing Medical Condition Waiting Period

Within the first 9 months of cover a waiting period will apply where no claims can be submitted for any procedure or surgery relating to any pre-existing condition for which you have received advice or treatment 12 months prior to your cover start date. Examples of pre-existing medical conditions can be found in your policy wording.

12-Month Birth, Pregnancy or Cancer-Related Waiting Period

Within the first 12 months of cover a waiting period will apply where no claims can be submitted for any cancer, birth or pregnancy related medical events.

Gap Shield Cover is not a medical scheme, and the cover is not the same as that of a medical scheme. No day-to-day benefits are covered on this policy (e.g., doctor visits, optometry, dentistry, medication, blood tests). This product is not a substitute for medical scheme membership.

What we do not cover

Medical Expense Shortfall Benefit

- Shortfalls where your medical scheme has not paid the first portion of costs
- Hospital and day clinic fees including theatre charges, ward charges or any other hospital or day clinic costs
- Pre-admission or out-of-hospital consultation costs
- Materials or medication used during a procedure
- External or internal prosthesis or dental implants
- Appliances (wheelchairs, crutches, braces, etc.)
- Out-of-hospital dental procedures
- Home and private nursing
- Procedures for cosmetic purposes
- Investigative procedures such as blood tests, pap smears, ultrasounds etc.
- Procedures that are paid for by your medical scheme on an exception or ex-gratia basis
- Elective procedures performed for religious or cultural reasons
- Procedures performed specifically for the treatment of obesity
- Any costs levied as a direct result of the patient's Body Mass Index (BMI) or bodily weight
- Shortfalls on medical practitioner contracted with the medical scheme
- Hospice or step-down facilities
- Medical examinations performed annually or routinely such as pap smears, annual check-ups, etc.
- Procedures performed with the use of robotic machinery
- Anxiety disorders, mood disorders, psychotic disorders, dementias and eating disorders
- Transportation costs (including resuscitation) in an emergency vehicle or aircraft and emergency medical service costs
- Auxiliary or para medical services (speech therapists, audiologists, physiotherapists, etc.)

General Exclusions

We do not cover any claims that arise from the below events:

- 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)
- 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
- Taking of any illegal drug
- Illegal behaviour or as a result of breaking any law of the Republic of South Africa
- Suicide, attempted suicide, intentional self-injury or any form of 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, paragliding, scuba diving and 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

How to Claim:

You can email your claim to us at admed@guardrisk.co.za, or

You can post your claim to us at **Admed claims | PO Box 786015 | Sandton | 2146**

You can email us at GapShield@guardrisk.co.za for a Claim Form

You have 180 days from the date of treatment to provide us with written notice of your claim for more information about how to claim go to www.admedonline.co.za

Terms and Conditions of Cover

All of the benefits offered 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 upon request or in the policy document

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