BUILT ON EXPERIENCE · POWERED BY INTELLIGENCE · FOCUSED ON PEOPLE

Agility Gap & CoPay

2026

More Care. *Less Risk.*

Smarter cover starts long before a claim is paid. The **Agility Gap & CoPay** 2026 range combines deep healthcare product design experience with AI-driven claims intelligence, driving a faster & more efficient service experience.

Smarter cover starts *behind the claim.*

Agility Gap & CoPay believe in offering flexible, relevant gap and co-payment insurance solutions that cover the difference between your medical scheme's benefits and the real cost of healthcare treatment.

Our products are powered by **AI-driven claims technology** that improves the speed of processing, the accuracy of payments and the consistency of benefits.

But the real measure is the member experience. Clear answers. Faster processing. Practical support. A team that understands the pressure behind the paperwork.

Because gap cover should feel *dependable* long before the claim is paid.

Where the *gaps* appear.

Your medical scheme is the foundation of your healthcare cover. But healthcare costs do not always follow scheme rates. Agility Gap & CoPay covers a range of selected shortfalls that appear **before, during and after** treatment.

01

THE SPECIALIST

A specialist may charge **more than your scheme pays**.

02

THE PROCEDURE

A hospital procedure may carry a **co-payment**.

03

THE SCAN

A scan may have a **co-payment**, based on your scheme's benefit rules.

04

THE CHOICE

A private room or non-network hospital can leave **unexpected costs**.

OVERALL ANNUAL LIMIT · 2026

R223 000

PER INSURED BENEFICIARY, PER YEAR

Every plan in the range includes its own Overall Annual Limit **per beneficiary**, not per family. Each life on the policy has their own, separate limit.

In-hospital *cover.*

Hospital & doctors' accounts don't always stop once your medical scheme has paid a claim. Agility covers selected shortfalls that appear before, during and after treatment, from shortfalls on the surgeon's claims to unforeseen short-payments on the hospital account. Refer to policy wording for detailed benefit descriptions.

01. GAP COVER

Professional Fee Shortfalls

When healthcare professionals charge more than the medical scheme rate during hospitalisation.

We cover the difference between the healthcare professional's tariffs charged in hospital and your medical scheme's rate, based on your specific option's applicable gap cover percentage (200%, 400% or 500%).

AVAILABLE ON

GAP 200 | GAP 500 | COMBINED 200
COMBINED 400 | COMBINED 500 | ULTRA

02. CO-PAYMENT COVER

Procedural & Scan Co-payments

Including MRI, CT and ultrasound.

Schemes often apply fixed co-payments to specific procedures or diagnostic scans. We cover your co-payments, with no per-event limit, to ensure that the moment a diagnosis is needed is not also a moment of financial surprise.

AVAILABLE ON

GAP 200 | GAP 500 | COMBINED 200
COMBINED 400 | COMBINED 500 | ULTRA

03. HOSPITAL CHOICE

Penalty Co-payment Cover

When hospital choice triggers a scheme penalty.

Voluntarily using a non-network hospital can trigger a scheme-imposed penalty. On selected plans we cover up to six of those penalties a year, so a choice about care does not turn into a financial setback.

AVAILABLE ON

GAP 200 | GAP 500 | COMBINED 200
COMBINED 400 | COMBINED 500 | ULTRA

04. PMB COVER

Prescribed Minimum Benefits

Protected conditions where shortfalls can still appear.

PMBs are covered by your medical scheme, but the provider's actual charge can still exceed the scheme's reimbursement. We cover the difference for in-hospital PMB treatment, based on your option's specified benefit range.

AVAILABLE ON

GAP 200 | GAP 500 | COMBINED 200
COMBINED 400 | COMBINED 500 | ULTRA

05. IN-HOSPITAL

Hospital Booster Benefit

The ultimate benefit in flexible cover.

When treatment costs exceed scheme limits, our Hospital Booster Benefit kicks in. Cover provided for sub-limits imposed on in-hospital procedures, robotic-assisted surgery shortfalls and private room upgrades.

AVAILABLE ON

GAP 200 | GAP 500 | COMBINED 200
COMBINED 400 | COMBINED 500 | ULTRA

06. IN-HOSPITAL

In-hospital Shortfall Cover

For resident in-patient care, including consumables.

Covers the difference between your medical scheme rate and what hospitals actually charge for resident in-patient care — including consumables and non-chargeable items that often surface only after admission.

AVAILABLE ON

GAP 200 | GAP 500 | COMBINED 200
COMBINED 400 | COMBINED 500 | ULTRA

Healthcare does not start at *admission.*

And it does not end at discharge either. The 2026 range includes cover for the consultations, recoveries and unplanned moments that occur before or after hospitalisation. Refer to policy wording for detailed benefit descriptions.

Care, before *& after* hospital.

01.

Outpatient Procedure Cover

Certain surgical procedures performed in the doctor's rooms can attract shortfalls. This benefit covers the difference between what your medical scheme pays, and the rates charged by your treating provider. Examples include colonoscopies, gastroscopies, and more. Refer to the policy wording for the comprehensive list of in room procedures covered on your option.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

02.

Outpatient Consultation Cover

Whether it's a visit to a specialist, general practitioner, dentist, physiotherapist, or a psychologist, this benefit ensures that you're covered for the difference between the medical scheme's consultation rates and the tariff charged by your treating provider.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

03.

Emergency Room Cover

The Emergency Room benefit provides standalone cover for all beneficiaries, regardless of age, with no payment required by your medical scheme. It helps cover the cost of emergency treatment, including consultations, facility fees, copayments and medication at the ER facility. Cover applies to accidents, emergencies, trauma, illnesses and other qualifying medical events.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

Value added benefits.

04.

Oncology Diagnosis & Shortfall

A lump sum on primary cancer diagnosis, plus shortfall cover for ongoing oncology treatment, both in and out of hospital.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

05.

Maternity Benefits

Maternity Lump Sum Benefit: Enjoy a lump sum payment after your first trimester confirmation, regardless of your medical scheme's maternity cover.
Maternity Scan Benefit: This cover addresses shortfalls in maternity scan benefits, including 2D, 3D, and 4D scans up to a stated annual benefit value.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

06.

Trauma Counselling

Professional counselling sessions after a traumatic event, with per consultation and annual policy limits.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

Practical support, *every day.*

07.

Wellbeing Core Benefit

Unlimited telephonic support across legal, financial, mental and general health — available on every plan.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

08.

Drive Me Home Benefit

Cover for transport from the hospital or treating facility for a post anaesthetic trip with Uber or Bolt when discharged on the same day after a procedure.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

09.

Oncology Nutrition Booster

Benefit for dietitian consults & approved oral supplements during chemo or radiation.

AVAILABLE ON

GAP 200	GAP 500
COMBINED 200	COMBINED 400
COMBINED 500	ULTRA

The range, *at a glance.*

Benefit	Gap 200 2026	Gap 500 2026	Combined 200 2026	Combined 400 2026	Combined 500 2026	Ultra 2026
Gap Cover Rate covered in addition to medical scheme rate	200%	500%	200%	400%	500%	500%
Overall Annual Limit (OAL) Per insured beneficiary, per year	R223 000 PER BENEFICIARY	R223 000 PER BENEFICIARY	R223 000 PER BENEFICIARY	R223 000 PER BENEFICIARY	R223 000 PER BENEFICIARY	R223 000 PER BENEFICIARY
IN-HOSPITAL COVER						
Co-payment Cover Procedural & MRI/CT scan co-payments · in & out of hospital	–	R16 200 PER POLICY	*Unlimited* TO OAL · NO PER-EVENT LIMIT	*Unlimited* TO OAL · NO PER-EVENT LIMIT	*Unlimited* TO OAL · NO PER-EVENT LIMIT	*Unlimited* TO OAL · NO PER-EVENT LIMIT
Penalty Co-payment Cover Voluntary use of non-network hospitals	–	–	–	R11 700 PER CLAIM · 2 CLAIMS PER ANNUM	R18 700 PER CLAIM · 5 CLAIMS PER ANNUM	R21 600 PER CLAIM · 6 CLAIMS PER ANNUM
PMB Cover In-hospital treatment	R4 100 PER POLICY	R16 200 PER POLICY	R3 500 PER POLICY	R35 000 PER POLICY	R51 000 PER POLICY	*Unlimited* TO OAL · NO PER-EVENT LIMIT
Hospital Booster Benefit Total cover per policy · with sub-limits below	–	–	–	R28 000 · 3 CLAIMS PER ANNUM	R47 000 · 5 CLAIMS PER ANNUM	R122 500 · 6 CLAIMS PER ANNUM
In-hospital Sub-limit Cover	–	–	–	R28 000	R47 000	R70 000
In-hospital Robotic Surgery Cover	–	–	–	R25 700	R26 900	R41 000
Private room upgrades	–	–	–	R3 500	R7 000	R11 700
In-hospital Shortfall Cover incl. Consumables	–	–	–	R8 800	R7 000	R14 000
Oncology Diagnosis Benefit Cancer Diagnosis Benefit	–	–	–	R14 000 PER POLICY	R30 000 PER POLICY	R35 000 PER POLICY
Oncology Shortfall Benefit Cancer Treatment Shortfall · in & out of hospital	–	–	–	R17 500 PER POLICY	*Unlimited* TO OAL · NO PER-EVENT LIMIT	*Unlimited* TO OAL · NO PER-EVENT LIMIT
Premature Birth Cover >6 weeks before due date	–	–	–	–	–	R17 500 LUMP-SUM · 1 CLAIM PER ANNUM

The range, *continued.*

Out-of-hospital cover, ancillary support and wellbeing benefits. Cover is linked to the R223 000 Overall Annual Limit per beneficiary.

Benefit	Gap 200 2026	Gap 500 2026	Combined 200 2026	Combined 400 2026	Combined 500 2026	Ultra 2026
OUT OF HOSPITAL COVER						
Emergency Room Benefit Trauma, accident & illness	R2 920 PER POLICY	R3 240 PER POLICY	R4 700 PER POLICY	R15 200 PER POLICY	R18 700 PER POLICY	R23 500 PER POLICY
Out-patient Procedure Cover In-room procedures	—	—	R18 600 PER POLICY · UP TO R5 300 PER EVENT	R23 400 PER POLICY · UP TO R6 200 PER EVENT	R28 000 PER POLICY	R31 500 PER POLICY
Out-patient Consultation Shortfalls GP, specialist, dentist, physio & psychology	—	—	—	R2 920 PER POLICY	R7 000 PER POLICY	R14 000 PER POLICY
Maternity Lump-sum Benefit Activated after first trimester	—	—	—	R4 700 PER POLICY	R5 900 PER POLICY	R7 000 PER POLICY
Maternity Scan Benefit 2D, 3D, 4D scans · in & out of hospital	—	—	—	R3 500 PER POLICY	R4 700 PER POLICY	R6 000 PER POLICY
ANCILLARY & WELLBEING BENEFITS						
Drive Me Home Benefit Post-anaesthetic trip with Uber or Bolt	—	—	—	R350 PER CLAIM · 2 PER ANNUM	R350 PER CLAIM · 2 PER ANNUM	R350 PER CLAIM · 2 PER ANNUM
Oncology Nutrition Booster Dietitian consults & supplements during chemo / radiation	—	—	—	R1 500 PER POLICY	R1 500 PER POLICY	R1 500 PER POLICY
Wellbeing Core Benefit Unlimited telephonic · legal, financial, mental & health support	*Unlimited* TELEPHONIC	*Unlimited* TELEPHONIC	*Unlimited* TELEPHONIC	*Unlimited* TELEPHONIC	*Unlimited* TELEPHONIC	*Unlimited* TELEPHONIC
Gap Premium Waiver Death or disability of principal insured	12 months	12 months	12 months	12 months	12 months	12 months
Medical Scheme Contribution Waiver Death or disability of principal insured	R7 000 PER POLICY · UP TO 6 MONTHS	R7 560 PER POLICY · UP TO 6 MONTHS	R7 000 PER POLICY · UP TO 6 MONTHS	R14 000 PER POLICY	R8 200 PER MONTH · 6 MONTHS	R15 200 PER MONTH · 6 MONTHS
Trauma Counselling Professional sessions · per-consult & annual limits	—	—	—	R7 000 PER POLICY · UP TO R1 600 PER SESSION	R17 500 PER POLICY · UP TO R2 400 PER SESSION	R31 500 PER POLICY · UP TO R2 400 PER SESSION

● Benefit values illustrated per annum ● Unlimited = up to the R223 000 Overall Annual Limit ● — means the benefit is not included on that plan

Premiums for *2026.*

Premiums are applicable from 1 May 2026.

Under *65*

Individuals & families

PLAN	INDIVIDUAL	FAMILY
Gap 200	R136	R149
Gap 500	R285	R310
Combined 200	R210	R232
Combined 400	R365	R390
Combined 500	R485	R540
Ultra	R680	R755

Over *65*

Individuals & families

PLAN	INDIVIDUAL	FAMILY
Gap 200	R382	R414
Gap 500	R629	R684
Combined 200	R460	R497
Combined 400	R647	R777
Combined 500	R927	R1 002
Ultra	R1 245	R1 351

MAXIMUM ENTRY AGE

65 years: Gap 200, Combined 200, Combined 400, Combined 500, Ultra.
70 years: Gap 500.

PREMIUMS

Shown per month, inclusive of family rate where applicable.

OVERALL ANNUAL LIMIT

R223 000 per insured beneficiary, per year, on every plan.

GET IN TOUCH

PHONE
011 796 6464

EMAIL
info@agilitygroup.co.za

WEB
www.agilitygroup.co.za

AGILITY INSURANCE ADMINISTRATORS (PTY) LTD · REG NO: 2005/027365/07 · FSP NO: 44024

Please note: This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.