



The **Agility** Gap & CoPay range offers invaluable financial protection against medical scheme co-payments and shortfalls in healthcare coverage that are often costly and sometimes unaffordable.

Agility Gap covers the difference between medical scheme rates and the medical professional fees charged during hospitalisation. Your medical scheme pays the first 100% or more, and your **Agility** Gap policy covers the outstanding balance - over and above - the medical scheme rate, up to a maximum of 500%.

The **Agility** Combined range includes both Gap cover, as well as Co-Pay cover, which entails cover for a range of co-payments related to in-hospital procedures and hospital admission fees. This includes co-payments related to MRI and CT scans, as well as pre-admission procedural co-payments.

With multiple levels of cover to choose from, the product range is specifically designed to suit individual needs, making it one of the most comprehensive solutions in the industry.

Agility Gap Range	Gap 200	Gap 500
Gap Cover	200% Overall Annual Limit (OAL): R174 000 per beneficiary	500% Overall Annual Limit (OAL): R174 000 per beneficiary
PMB Cover In-hospital treatment	R2 000 per policy per annum	R12 000 per policy per annum
Emergency Room Benefit Trauma, accident & illness	R1 000 per policy per annum	R1 500 per policy per annum
Premium Waiver Gap Cover Premiums	R1 000 per policy per annum	R1 500 per policy per annum

Premiums				
	Individual	Family	Individual	Family
Under 65	R97	R106	R198	R216
Over 65	R179	R194	R290	R315



Agility Combined Range	Combined 200	Combined 400	Combined 500	Ultra
Gap Cover	200% Overall Annual Limit (OAL):	400% Overall Annual Limit (OAL):	500% Overall Annual Limit (OAL):	500% Overall Annual Limit (OAL):
Co-payment Cover Hospital admission & MRI/CT Scan co-payments	Unlimited: Up to the Overall Annual Limit No per-event limit	Unlimited: Up to the Overall Annual Limit No per-event limit	Unlimited: Up to the Overall Annual Limit No per-event limit	Unlimited: Up to the Overall Annual Limit No per-event limit
PMB Cover In-hospital	R1 500 per policy per annum	R20 000 per policy per annum	R35 000 per policy per annum	Unlimited: Up to the Overall Annual Limit
Premium Waiver Gap Cover Premiums	R1 500 per policy per annum	R2 000 per policy per annum	R4 000 per policy per annum	R5 500 per policy per annum
Emergency Room Benefit Trauma, accident & illness	R2 000 per policy per annum	R5 000 per policy per annum	R8 000 per policy per annum 5x claims per annum	R8 000 per policy per annum 5x claims per annum
Penalty co-payment Voluntary use of non-DSP hospital	-	R4 000 per claim 2x claims per policy per annum	R8 000 per claim 2x claims per policy per annum	R10 500 per claim 4x claims per policy per annum
In-hospital Benefit Sub-limit cover	-	R15 000 per policy 3x claims per annum	R30 000 per policy 3x claims per annum	Unlimited: Up to the Overall Annual Limit
In-hospital Shortfall Cover Including consumables (non-chargables)	-	R5 000 per policy per annum	R3 000 per policy per annum	R7 000 per policy per annum
Oncology: Cancer Diagnosis Benefit	-	R4 000 per policy per annum	R7 000 per policy per annum	R12 000 per policy per annum
Oncology: Treatment Shortfall Benefit	-	-	-	R60 000 per policy per annum
Out-patient Cover: In-room procedures	-	R14 000 per policy per annum R3 500 per event	R17 500 per policy per annum R3 500 per event	R17 500 per policy per annum R3 500 per event
Out of Hospital Consultation shortfalls: GP, Specialist, Dentist, Physio, Psychology Consultations	-	R500 per policy per annum	R2 000 per policy per annum	R7 000 per policy per annum R1 000 per event
Maternity: Lump-sum Benefit Cover activated after first trimester	-	R2 000 per policy per annum	R2 500 per policy per annum	R3 000 per policy per annum
Maternity: Scan Benefit 2D, 3D, 4D Scans (in-and-out of hospital)	-	R1 000 per policy per annum	R2 000 per policy per annum	R2 000 per policy per annum
Premature birth (>6 weeks before due date)	-	-	-	R5 000 lump-sum benefit 1x claim per annum
Trauma Counselling	-	R1 500 per policy per annum	R2 500 per policy per annum R1 000 per event	R3 000 per policy per annum R1 000 per event
Dental & Ophthalmology In-hospital	Included	Included	Included	Included

Premiums

	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Under 65	R160	R178	R254	R271	R327	R364	R472	R524
Over 65	R248	R269	R305	R366	R424	R459	R602	R653



Agility Corporate Range	Corporate 200	Corporate 500
Gap Cover	200% Overall Annual Limit (OAL): R174 000 per beneficiary	500% Overall Annual Limit (OAL): R174 000 per beneficiary
Co-payment Cover Hospital admission & MRI/CT Scan co-payments	Unlimited: Up to the Overall Annual Limit No per-event limit	Unlimited: Up to the Overall Annual Limit No per-event limit
Penalty co-payment Voluntary use of non-DSP hospital	R10 500 per claim 3x claims per policy per annum	R10 500 per claim 5x claims per policy per annum
PMB Cover In-hospital	Unlimited: Up to the Overall Annual Limit	Unlimited: Up to the Overall Annual Limit
Emergency Room Benefit Trauma, accident & illness	R8 000 per policy per annum	R12 000 per policy per annum
In-hospital Benefit Sub-limit cover	Unlimited: Up to the Overall Annual Limit	Unlimited: Up to the Overall Annual Limit
MRI / CT / PET Scans Sub-limit Cover (in-and-out of hospital)	Unlimited: Subject to the Overall Annual Limit 2x claims per annum	Unlimited: Subject to the Overall Annual Limit 2x claims per annum
In-hospital Shortfall Cover Including consumables (non-chargables)	R4 000 per policy per annum	R7 000 per policy per annum
Oncology: Cancer Diagnosis Benefit	R11 000 per policy per annum	R22 000 per policy per annum
Oncology: Treatment Shortfall Benefit	R30 000 per policy per annum	R60 000 per policy per annum
Out-patient Cover: In-room procedures	R17 500 per policy per annum R3 500 per event	R17 500 per policy per annum R3 500 per event
Out of Hospital Consultation shortfalls: GP, Specialist, Dentist, Physio, Psychology Consultations	R12 000 per policy per annum	R16 500 per policy per annum
Maternity: Lump-sum Benefit Cover activated after first trimester	R2 500 per policy per annum	R5 000 per policy per annum
Maternity: Scan Benefit 2D, 3D, 4D Scans (in-and-out of hospital)	R2 000 per policy per annum	R4 000 per policy per annum
Premature birth (>6 weeks before due date)	-	R18 000 lump-sum benefit 1x claim per annum
Trauma Counselling	R2 500 per policy per annum	R5 000 per policy per annum
Premium Waiver Gap Cover Premiums	R4 000 per policy per annum	R6 000 per policy per annum
Contribution Waiver Medical Scheme Contributions	R2 000 per policy per month Up to 4x months per annum	R3 000 per policy per month Up to 4x months per annum
Dental & Ophthalmology In-hospital	Included	Included

Agility Gap & CoPay Corporate Range premiums are quoted for each employer group individually.



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