



## Agility Gap & CoPay:

# Bridging the Gap towards Optimal Healthcare

### Peace of mind for unexpected medical expenses

As a medical aid member, you know that unforeseen costs can arise due to shortfalls between your medical scheme cover and actual medical bills. **Agility** Gap & CoPay steps in to bridge this gap, ensuring that individuals, families and corporate employees receive comprehensive healthcare without financial burden.

## Tailored Solutions for Every Need



We offer a flexible range of cover options to suit your specific healthcare requirements and budget. Choose from:

**Gap Cover Range:** Choice of 200% to 500% cover for in-hospital specialist fee shortfalls, exceeding your medical aid's limits.

**Combined & Corporate plans:** Integrating Gap & Co-payment benefits, covering co-payments for MRI/CT scans, procedural admission co-payments, and much more.

## Beyond Traditional Gap Cover

**Agility** goes beyond simply filling the gaps. We deploy our clinical expertise, industry insights, and innovative technology to identify and address specific healthcare needs. This translates to:

- Relevant and accessible benefits designed to address real-world healthcare challenges.
- Cost-effective solutions providing optimal value for your investment.
- Shifting from a one-size-fits-all approach towards personalised options for better health outcomes.
- Enhanced Cover with the **Hospital Booster Benefit**, which is available on select plans, providing additional cover for in-hospital sub-limits, robotic-assisted surgery shortfalls, and private room upgrades.



## Value and Flexibility



### Extensive out-patient cover

Including emergency room benefits, physiotherapy consultations and more



### Choice and control

Select the plan that best aligns with your healthcare needs and budget



### Peace of mind

Knowing you're protected against unexpected medical expenses

**With Agility Gap & CoPay, you gain peace of mind knowing you have the financial support you need to focus on what matters most: your health and wellbeing.**



Agility Range: 2024	Gap 200	Gap 500	Combined 200	Combined 400	Combined 500	Ultra
<b>Gap Cover</b> Rate covered in addition to medical scheme rate	200%	500%	200%	400%	500%	500%
<b>Overall Annual Limit</b>	R201 000 per beneficiary	R201 000 per beneficiary	R201 000 per beneficiary	R201 000 per beneficiary	R201 000 per beneficiary	R201 000 per beneficiary
<b>In-Hospital Cover</b>						
<b>Co-payment Cover</b> Procedural & MRI/CT Scan Co-payments (In-and-out of Hospital)	-	R15 000 per policy	Unlimited: Up to the OAL No per-event limit	Unlimited: Up to the OAL No per-event limit	Unlimited: Up to the OAL No per-event limit	Unlimited: Up to the OAL No per-event limit
<b>Penalty Co-payment Cover</b> Voluntary use of non-network hospitals	-	-	-	R10 000 per claim 2x claims per policy	R16 000 per claim 4x claims per policy	R18 500 per claim 6x claims per policy
<b>PMB Cover</b> In-hospital treatment	R3 500 per policy per annum	R15 000 per policy	R3 000 per policy	R30 000 per policy	R44 000 per policy	Unlimited: Up to the OAL
<b>Hospital Booster Benefit</b> Total Benefit per Annum	-	-	-	R24 000 per policy	R40 000 per policy	R105 000 per policy
<b>Benefit Sub-limits:</b>	-	-	-	3x claims per annum	5x claims per annum	6x claims per annum
In-hospital Sub-limit Cover	-	-	-	R24 000 per policy	R40 000 per policy	R60 000 per policy
In-hospital Robotic Surgery Cover	-	-	-	R22 000 per policy	R23 000 per policy	R35 000 per policy
Private room upgrades	-	-	-	R3 000 per policy	R6 000 per policy	R10 000 per policy
<b>In-hospital Shortfall Cover</b> Including Consumables	-	-	-	R7 500 per policy	R6 000 per policy	R12 000 per policy
<b>Oncology Diagnosis Benefit</b> Cancer Diagnosis Benefit	-	-	-	R12 000 per policy	R25 000 per policy	R30 000 per policy
<b>Oncology Shortfall Benefit</b> Cancer Treatment Shortfall Benefit	-	-	-	R15 000 per policy	Unlimited: Up to the OAL No per-event limit	Unlimited: Up to the OAL No per-event limit
<b>Premature Birth Cover</b> (>6 weeks before due date)	-	-	-	-	-	R15 000 lump-sum 1x claim
<b>Out of Hospital Cover</b>						
<b>Emergency Room Benefit</b> Trauma, Accident & Illness	R2 500 per policy	R3 000 per policy	R4 000 per policy	R13 000 per policy	R16 000 per policy	R20 000 per policy
<b>Out-patient Procedure Cover</b> In-room Procedures	-	-	R16 000 per policy R5 000 per event	R20 000 per policy R6 000 per event	R24 000 per policy	R27 000 per policy
<b>Out-patient Consultation Shortfalls</b> GP, Specialist, Dentist, Physio & Psychology Consultations	-	-	-	R2 500 per policy	R6 000 per policy	R12 000 per policy
<b>Maternity Lump-sum Benefit</b> Cover activated after first trimester	-	-	-	R4 000 per policy	R5 000 per policy	R6 000 per policy
<b>Maternity Scan Benefit</b> 2D, 3D, 4D Scans (in-and-out of hospital)	-	-	-	R3 000 per policy	R4 000 per policy	R5 000 per policy
<b>Ancillary Cover</b>						
<b>Gap Premium Waiver</b> Death or disability of principal insured	12 months	12 months	12 months	12 months	12 months	12 months
<b>Medical Scheme Contribution Waiver</b> Death or disability of principal insured	R6 000 per policy up to 6 months	R7 000 per policy up to 6 months	R6 000 per policy up to 6 months	R12 000 per policy	R7 000 per month up to 6 months	R13 000 per month up to 6 months
<b>Trauma Counselling</b>	-	-	-	R6 000 per policy R1 500 per consultation	R15 000 per policy R2 000 per consultation	R27 000 per policy R2 000 per consultation
<b>Premiums*</b>						
<b>Individuals &amp; Families below 65 years</b>						
Individual	R117	R244	R194	R312	R416	R585
Family	R127	R266	R215	R333	R461	R648
<b>Individuals &amp; Families above 65 years</b>						
Individual	R277	R456	R383	R469	R672	R902
Family	R300	R496	R414	R563	R726	R979
<b>Maximum entry age</b>	60 years	70 years	60 years	60 years	60 years	60 years

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.