



FACTS

- If your medical aid covers your private rates at 100% - It might not be enough
- Gap covers a family of 5 members (2 adults & 3 children)
- A stated benefit is paid directly into the insured's bank account
- Children are covered up to age 25 (if still studying)
- Hassle-free claims process
- No maximum entry age
- Policy can be used with any medical aid
- Cover the anaesthetist, gynaecologist, radiologist, pathologist and other surgeons whilst in-hospital.

OVERVIEW

Are you aware that some doctors charge in excess of the Medical Aid Rate?

Have you checked what rate your medical aid pays, assuming that the difference cannot be that bad? We have received claims of up to R50 000!

Need a solution?

Gap Cover is a short-term insurance stated benefit product that covers the difference between the medical aid rate and private rates charged by doctors or specialists for in-hospital treatment. Gap cover will settle up to a total of 500% of the Medical Aid Rate.

Gap 300: R65-00 / Up to 300% of the Medical Aid Rate / **Annual Limit:** R1 500 000 / R500 excess per incident

Gap 500: R95-00 / Up to 500% of the Medical aid Rate / **Annual Limit:** R2 500 000 / No excess payable

Information

- Standard 3 month waiting period
- Pre-existing conditions may be excluded for minimum 12 months
- This brochure is for information purposes only. Any claim is subject to the policy wording
- Terms and Conditions apply on all Products and may change due to changes in Legislation

Claim Example

Example : Client A, Pietermaritzburg Region - Intestinal Adhensions

Doctor Charges	Medical Aid	Gap Cover	% (approx)
R6 532.80	R1 876.20	R4 690.50	250%
R1 224.90	R350.10	R875.25	250%
R1 327.00	R379.30	R948.25	250%
R9 084.70	R2 605.60	R6 514.00	

In this example Resolution Underwriters pays 250% of Medical Aid Rate as a stated Benefit

Contact

Resolution Underwriters:
Tel: 0861 10 11 123
Fax: 086 50 82 292

Email

zeldab@reso-u.co.za or
juan@reso-u.co.za

Web

www.resolutionunderwriters.co.za