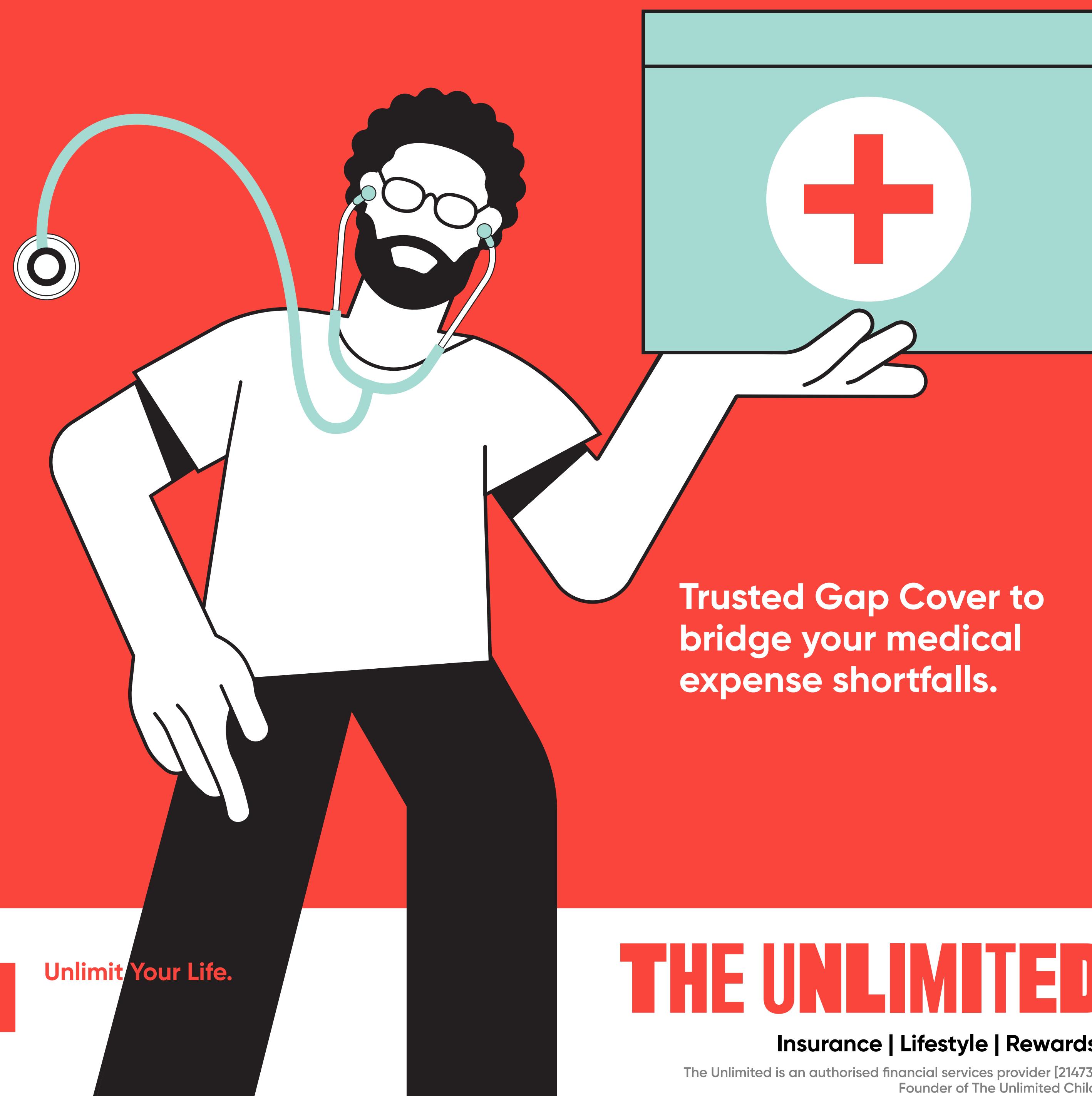


# YOU'VE GOT GAP COVER PREMIUM!



Trusted Gap Cover to bridge your medical expense shortfalls.

Unlimit Your Life.

**THE UNLIMITED**  
Insurance | Lifestyle | Rewards

The Unlimited is an authorised financial services provider [21473]  
Founder of The Unlimited Child

# CONTENTS

Welcome to The Unlimited family	01
We step in when medical aid stops	03
Your Gap Cover Premium Benefits	04
How does your Gap Cover work?	08
What outpatient treatment types are covered?	09
Important notes to keep your family covered	12
What's not covered?	13
How do I claim?	14
Claims checklist	15
The Unlimited Child	16
How to contact us	17



# WELCOME TO THE UNLIMITED FAMILY!



## Congratulations!

You've chosen to protect yourself and your family with Gap Cover. And because you're now with The Unlimited, you have joined a family of over 3 million South Africans who we take care of every day.

## YOU'VE GOT GAP!

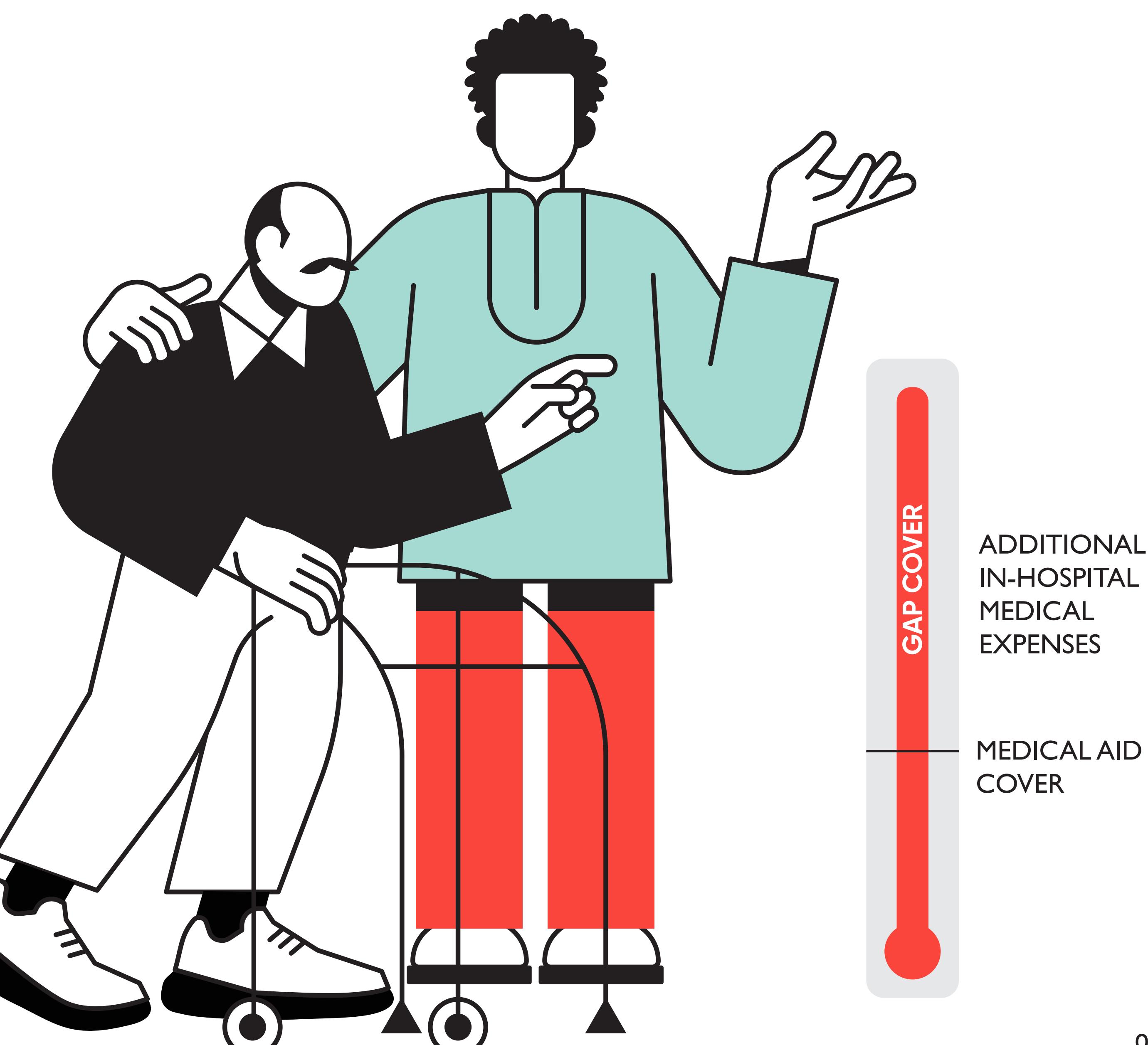


# As a government employee, we understand that you take care of South Africans every day. Now it's time to let Gap Cover take care of you and your family!

When you go to hospital, there are costs that need to be paid, such as doctor's fees, specialists, etc. Each medical aid pays a predetermined amount towards these medical procedures.

**The reality is that medical aids don't always pay all your in-hospital costs.**

This means you could be left with a medical expense shortfall (a GAP) that could easily be thousands of Rands. Or even more! So, a medical expense shortfall is the amount of money that is left for you to pay after your medical aid has contributed to your medical costs.



# WE STEP IN WHEN MEDICAL AID STOPS.

Gap Cover with The Unlimited steps in to help cover the medical expense shortfall between what the in-hospital medical expenses are and what your medical aid pays – up to 600%. **Yes! You've made the right decision to cover you and your family!**

## YOU'VE GOT A GREAT DEAL!

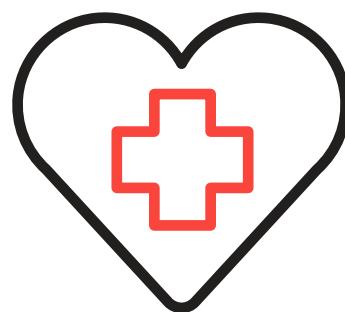
You could easily pay up to \*R650 per month for Gap Cover Premium. Because you're a valued government professional, you can now protect yourself and your family **for only R539 per month (incl. VAT).**

That means absolute peace-of-mind, knowing that:

- You don't need to worry about finding ways to pay unexpected medical bills!
- You're covered for medical emergencies – up to R10 000!
- You could save on expensive doctor's visits with access to the Medical Information Helpline from trained medical professionals!
- Gap cover premium covers a range of procedures from various in-hospital treatments, outpatient and cancer treatments and even co-payments.



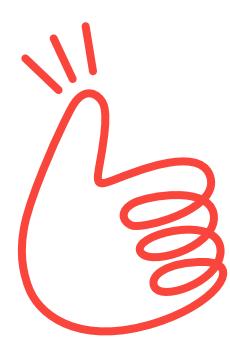
# YOUR GAP COVER PREMIUM BENEFITS



**COVER UP TO  
600%  
OF MEDICAL  
AID RATES**

**You have in-hospital  
cover up to 600% of  
medical aid rates.**

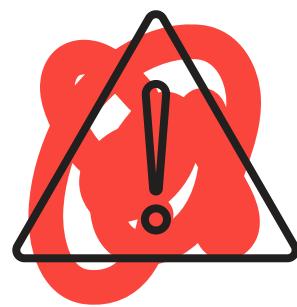
We cover the gap between what your doctor charges and what your medical aid pays up to R219 845 (your annual benefit limit).



**UP TO  
R219 845  
GAP COVER PER  
YEAR**

We cover the medical expense shortfall for in-hospital treatment and certain defined outpatient procedures when your medical aid benefits aren't enough, up to R219 845 per year per person.





## UP TO R10 000 CASUALTY COVER INCLUDED



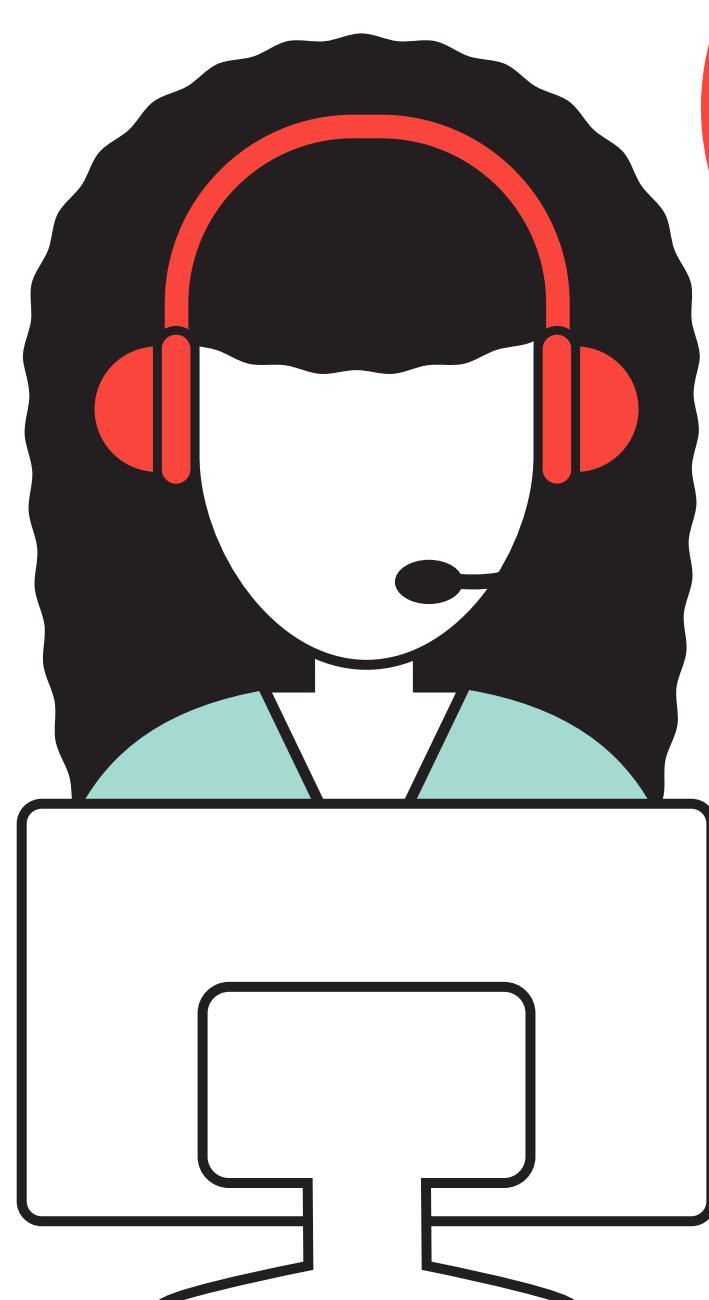
You get up to R10 000 per person, per year for emergency medical or surgical procedures performed in a hospital casualty ward, as part of your R219 845 Gap Cover limit.



## MEDICAL INFORMATION HELPLINE

24-hour access to trained medical professionals over the phone.

24/7



# YOUR GAP COVER PREMIUM BENEFITS



## CO-PAYMENT COVER

**You're covered for co-payments or deductibles charged by your medical aid for in-hospital admissions, certain major medical outpatient procedures and CT, MRI and PET scans.**

This benefit includes cover for the penalty imposed by your medical aid for the use of a non-network hospital and is limited to one payment per year, up to R13 000 per family.



## SUB-LIMITATION COVER

You're covered for charges above the sub-limits imposed by your medical aid for in-hospital and defined outpatient treatments.



# CANCER COVER AND EXTENDED CANCER TREATMENT COVER

You're covered for the shortfall (co-payment or sub-limitation imposed by your medical aid) for traditional cancer treatment in a private facility, including in-hospital expenses, medication, chemicals and outpatient radiotherapy and chemotherapy.

In cases where advanced cancer treatment is necessary, you are covered for the charges above the sub-limits imposed by your medical aid for the following treatment types:

1. biological cancer drugs
2. immunotherapy
3. hormone therapy
4. targeted therapy
5. photodynamic therapy
6. stem cell transplants

Please note: the drugs and treatments are limited to a defined list, seen in your terms and conditions, and specific subgroups of cancer categories.



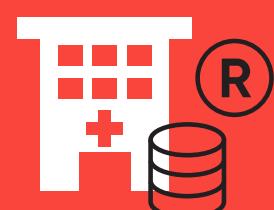
# 24-HOUR TELEPHONIC TRAUMA COUNSELLING

Following a traumatic event, you'll get 24-hour confidential counselling and support in times of need.

Simply call ER24 on 084 124.

# HOW DOES YOUR GAP COVER WORK?

1



Let's say you went to hospital and your **claimable expenses** totalled R14 000.

2



Your medical aid **only pays** the standard medical aid rates amounting to R8 000.

YES!

You made the right Gap Cover choice by joining The Unlimited family!

3



That means you're left with a **shortfall** of R6 000 **to pay on your own!**

5



When your **claim is successful**, your medical expense shortfall amount is paid directly into your bank account.

**WOW!**

4



**YOU'VE GOT GAP!**

Here's where your **Gap Cover comes in**. With Gap Cover, you simply submit your completed claim form and relevant documents (see our handy Claims Checklist) to cover this shortfall.

# WHAT OUTPATIENT TREATMENT TYPES ARE COVERED?



**In addition to covering most in-hospital procedures and treatments, your Gap Cover also includes specific outpatient treatments.**

## **What is an outpatient treatment or procedure?**

A procedure that is performed in the outpatient department of a hospital, where a patient does not require to be admitted for overnight care and goes home on the same day.

An outpatient is a patient who visits a hospital for treatment without staying in hospital overnight.

**The outpatient treatment types listed on the next few pages are covered:**

# COVERED OUTPATIENT TREATMENTS

- **Cardiothoracic surgery**

Bronchoscopy

- **Chemotherapy or Radiotherapy**

The necessity for chemotherapy or radiotherapy for the treatment of cancer on an outpatient basis

- **Diagnostic radiology**

1. Myelogram
2. Bronchography
3. Angiograms
  - a) Carotid
  - b) Cerebral
  - c) Coronary
  - d) Peripheral

- **ENT surgery**

1. Direct laryngoscopy
2. Tonsillectomy
3. Laser ENT surgery
4. Conventional ENT surgery
5. Nasal surgery (Turbinatectomy and Septoplasty)
6. Sinus surgery (FESS)
7. Myringotomy
8. Grommets

- **Gastroenterology**

1. Oesophagoscopy
2. Gastroscopy
3. Colonoscopy
4. ERCP

- **General medical cardiology**

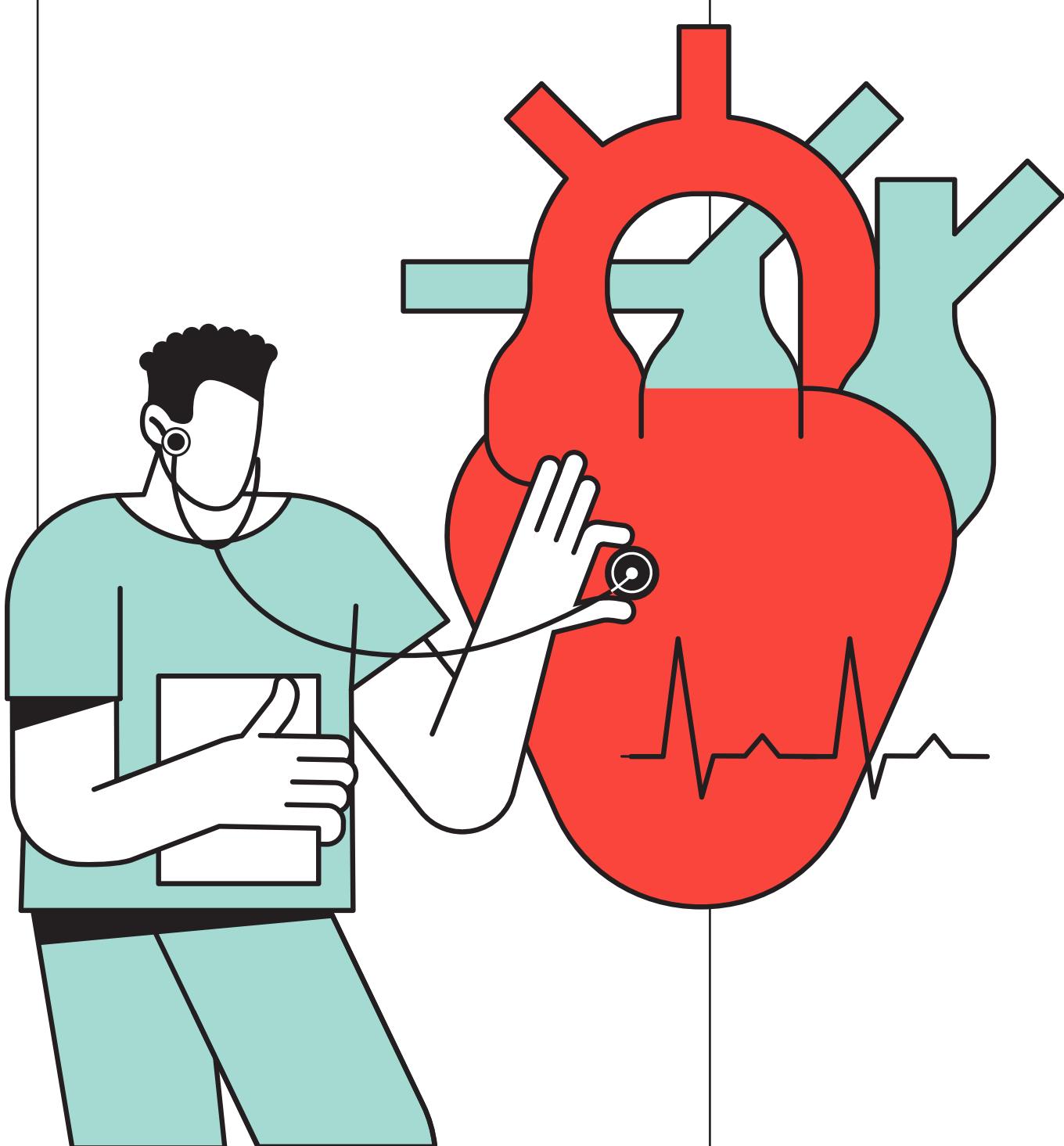
1. Coronary angioplasty
2. Coronary angiogram

- **General surgery**

1. Surgical biopsy of breast lump
2. Needle biopsy of breast lump
3. Vacuum biopsy of the breast (X-ray stereotactic mammography – biopsy)
4. Hernia repairs
  - a) Inguinal hernia
  - b) Femoral hernia
  - c) Umbilical hernia
  - d) Epigastric hernia
  - e) Spigelian hernia
5. Varicose veins in the rooms (if paid from the medical aid scheme's risk)
6. Ischio-rectal abscess drainage
7. Closure of colostomy
8. Surgical haemorrhoidectomy (excluding sclerotherapy or band ligation)
9. Non-invasive haemorrhoidectomy (inclusive of sclerotherapy and band ligation)
10. Lymph node biopsy
11. Endoscopy
12. Excision of skin lesions (melanoma and other malignant neoplasms of the skin)

- **Hepatobiliary surgery**

Needle biopsy of the liver



## • **Hyperbaric oxygen treatment for:**

1. Radionecrosis
2. Malunion of major fractures
3. Avascular leg ulcers
4. Decompression sickness
5. Chronic osteitis
6. Serious anaerobic infections

## • **Immunology**

Plasmapheresis

## • **Kidney Dialysis**

The necessity for kidney dialysis on an outpatient basis

## • **Neurology**

24-hour halter EEG

## • **Obstetrics & gynaecology**

1. Tubal ligation
2. Childbirth in a non-hospital setting
3. Incision and drainage of Bartholin's cyst
4. Marsupialisation of Bartholin's cyst
5. Cervical laser ablation
6. Hysteroscopy
7. Phototherapy
8. Dilation and curettage

## • **Ophthalmology**

1. Cataract removal
2. Pterygium removal
3. Trabeculectomy

## • **Orthopaedic**

1. Arthroscopy
2. Carpal Tunnel Release
3. Ganglion surgery
4. Bunionectomy

## • **Outpatient diagnostic radiology**

1. Magnetic Resonance Imaging (MRI)
2. Computed Tomography Scans (CT Scans)
3. Positron Emission Tomography (PET Scans)
4. Nuclear Scans (limited to the mapping of Cancer)



## • **Paediatric surgery**

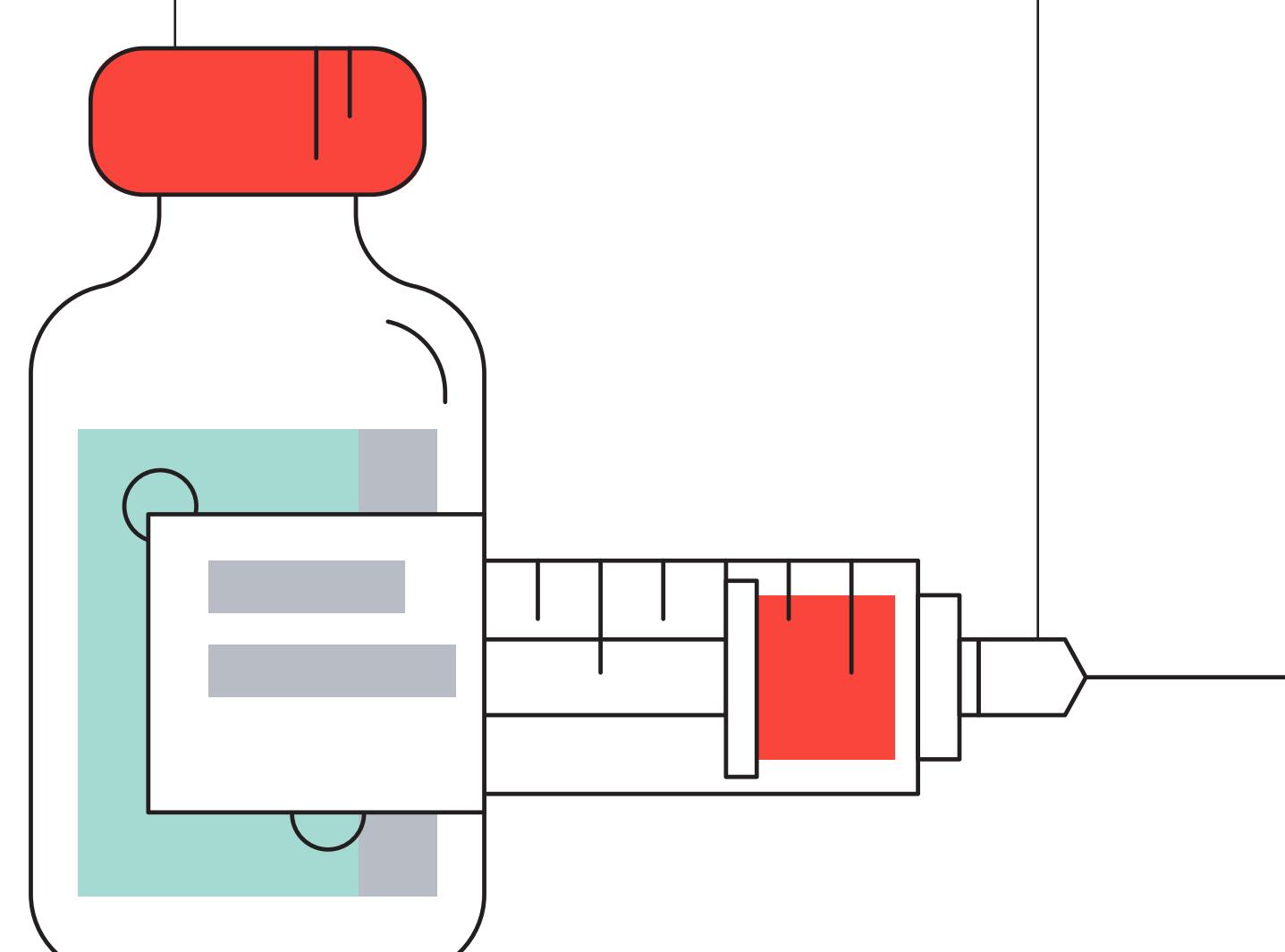
Orchidopexy

## • **Urology**

1. Vasectomy
2. Cystoscopy
3. Orchidopexy
4. Prostate biopsy
5. Urethrostomy
6. Stent placement and reconstruction
7. Urethral dilation
8. Circumcision

## • **Skin conditions** **Excision of the following non-neoplastic naevi**

1. Araneus
2. Spider
3. Stellar



# IMPORTANT NOTES TO KEEP YOUR FAMILY COVERED!

- Your premium is R539 incl. VAT per month.
- The annual Gap Cover limit is R219 845 per person covered, per year or any higher amount which may be published by the regulator during the year.
- Your cover only starts on the date that we receive your first successful premium.
- Only treatment types listed in your terms and conditions will be covered as an outpatient event.
- Hospital Casualty is the department of a hospital providing immediate treatment for emergency cases.
- 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.
- Premiums are reviewed annually in January and the insurer can change the premium at any time by giving 31 days' notice.
- If any of your premiums are not collected successfully, you will not be covered, or your policy may be cancelled. However, there is a 15-day grace period effective from the second month of cover.
- Please read your terms and conditions for more information about your benefits, cover limits, exclusions and waiting periods.



## What are the waiting periods?

- Treatment for accidents and the 24-hour telephonic medical advice and trauma counselling are available after your first successful payment.
- All other procedures have a 3-month waiting period.
- Pre-existing conditions have a 12-month waiting period.



## Who can I cover?

Your partner & children who are registered on your medical aid, are covered at no extra cost.

**GUARDRISK**   
TAILORED RISK SOLUTIONS

Licensed non-life Insurer

FSP 75

 **ambledown**  
FINANCIAL SERVICES (PTY) LTD

FSP 10287

The benefits are underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP 75) and licensed non-life insurer. Guardrisk and Vida Product Services (Pty) Ltd are subject to a cell captive arrangement through a shareholder and subscription agreement. The full details are in the disclosure notice in your terms and conditions. Ambledown Financial Services (Pty) Ltd is an authorised financial services provider (FSP 10287) and the Underwriting Manager, who administers all claims.

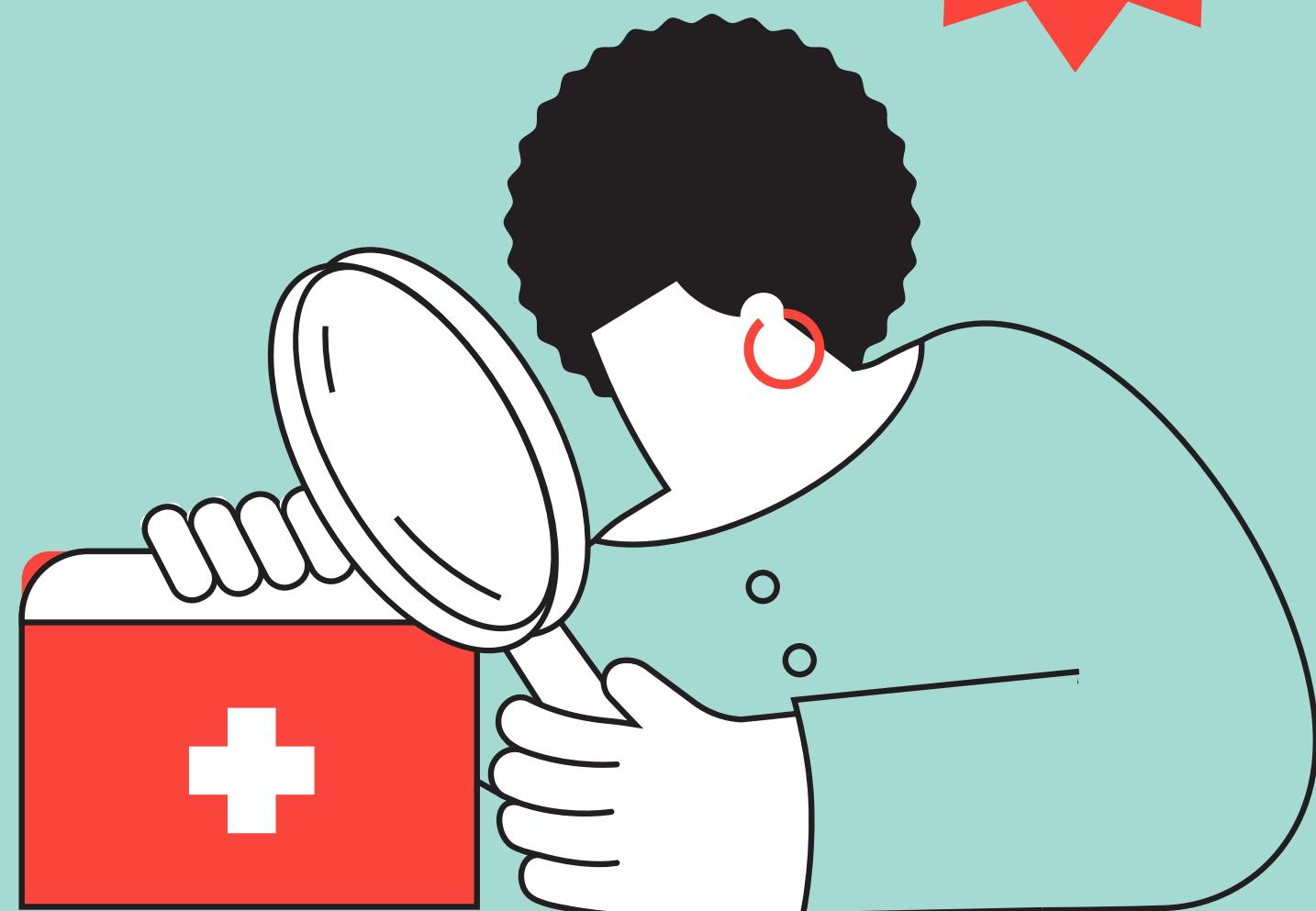
# WHAT'S NOT COVERED?



**Remember that Gap Cover is not a medical aid, and it does not replace your medical aid.**

**The listed items below are not covered by Gap Cover:**

- Any procedure that is paid in full, declined or not covered by your medical aid.
- Any outpatient treatment or procedure that is not specified in the terms and conditions.
- Specialist and doctor consultations performed as an outpatient procedure in the consulting rooms of the specialist or doctor.
- Emergency procedures performed at your local doctor's rooms or clinics.
- Day-to-day doctor consultations.
- Over the counter and prescribed medication.
- Ward fees, theatre fees, medicines, material expenses or costs and any other hospital expenses.
- Face-to-face consultations for trauma counselling.
- A full list of exclusions, limits and outpatient procedures can be found in the benefit terms and conditions.



## **Cancer Cover Exclusions:**

- All tumours, which are histologically described as pre-malignant, as non-invasive or as cancer in situ.
- All forms of lymphoma in the presence of any Human Immunodeficiency Virus.
- Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus.
- Any skin cancer other than malignant melanoma.
- Cancerous cells that have not invaded the surrounding or underlying tissue.
- Early cancer of the prostate gland or breast. (Stage 1 described as T1a, N0, M0, G1).
- Specialist consultations.

## **TAKE NOTE!**

**A full list of exclusions is defined in your terms and conditions. Please take the time to read through these before claiming**

# HOW DO CLAIM?



## STEP 1



Call or WhatsApp us on 0861 990 000 or visit the Gap Claims page at [theunlimited.co.za](http://theunlimited.co.za)

## STEP 2



Complete your claim form and make sure you have everything detailed on the claims checklist at the end of this brochure.

## STEP 3



Email your claim form, documents and confirmation of banking details to [claims@ambledown.co.za](mailto:claims@ambledown.co.za)

If you have any other questions, need some help or want to follow up on an existing claim, give us a call on 0861 990 000 and ask for our claims team, who will be happy to help.

## MAKE YOUR CLAIM ON TIME:

It's important to know that you have 180 days (6 months) from the date of the first treatment to submit your claim.

Call or WhatsApp  
**0861 990 000**  
Emergencies | Customer Care | Claims  
[theunlimited.co.za](http://theunlimited.co.za)

## Claiming is simple!

Let's help you get your claim submitted as easily and quickly as possible with this step-by-step guide.

# CLAIMS CHECKLIST

**We want to pay your Gap Cover claim as soon as possible. Use this handy checklist to help speed up your claim.**



- I have checked the waiting period for the procedure I am claiming for and I qualify (pg 12).
- I have checked that my medical aid has covered me for this procedure and there is a shortfall to be paid.
- I have checked that my medical aid has not paid my procedure in full.
- I was admitted to hospital or I have checked if the outpatient treatment type that I am claiming for is covered (pg 9-11).
- I have all my documents ready to submit my claim:**
  - 1. I have completed my claim form in full and signed it.
  - 2. I have my detailed doctor/specialist doctor's accounts (including the ICD-10 codes).
  - 3. I have my detailed hospital account (including the ICD-10 codes).
  - 4. I have proof of my banking details.
- I am ready to submit my Gap Cover claim.**

Call or WhatsApp

**0861 990 000**

Emergencies | Customer Care | Claims

[theunlimited.co.za](http://theunlimited.co.za)

# UNLIMITING DREAMS FOR THE FUTURE

Did you know that by being part of The Unlimited family, you're directly supporting us in getting many more children school ready through our **early childhood development** (ECD) programme, and helping us to shift our country?



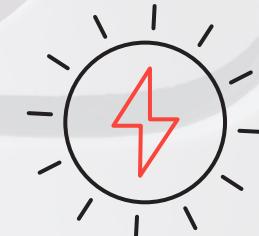
## DID YOU KNOW?



Over

**6 500**

ECD Centres supported



Over

**14 000**

ECD practitioners trained



Over

**2.5 MILLION CHILDREN**

made school ready

Find out more at  
[theunlimitedchild.org](http://theunlimitedchild.org)

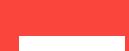
**THE UNLIMITED  
Child**

Unlimiting Dreams Together

# UNLIMIT YOUR LIFE WITH TRUSTED GAP COVER



Trusted by over  
**3 MILLION**  
South Africans



Over  
**R800 MILLION**  
in claims paid



**32 OFFICES**  
nationwide



Over  
**30 YEARS**  
in business

We are The Unlimited,  
an Authorised Financial  
Services and Persal  
Provider **covering over**  
**3 million South Africans**  
**and over 250 000**  
**Government Employees.**

**Call or WhatsApp**  
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[theunlimited.co.za](http://theunlimited.co.za)