

YOU'VE GOT GAP!



Trusted Gap Cover to bridge your medical expense shortfalls.

THE UNLIMITED

Insurance | Lifestyle | Rewards

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

Unlimit Your Life.

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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've 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!

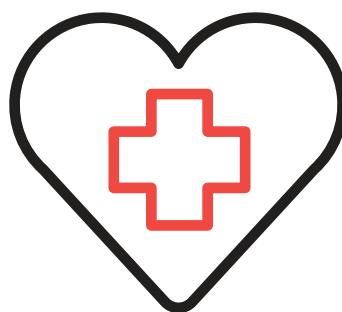
You could easily pay up to *R500 per month for Gap Cover. Because you're a valued government professional, you can now protect yourself and your family **for only R369 per month (incl. VAT).**

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 24-hour access to the Medical Information Helpline from trained medical professionals!



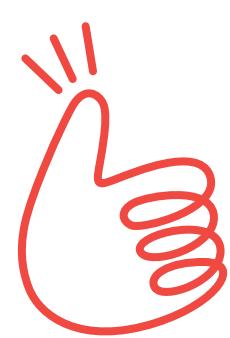
YOUR GAP COVER BENEFITS



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

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

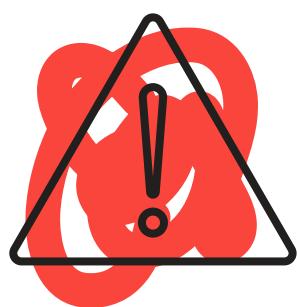
We cover the gap between what your doctor charges and what your medical aid pays up to R219 845 (your annual benefit limit).



**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.



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.



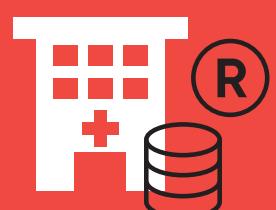
MEDICAL INFORMATION HELPLINE

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



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!

3



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

5

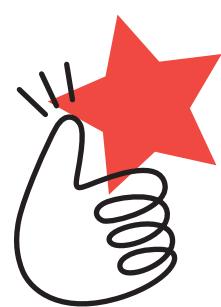


You made the right Gap Cover choice by joining The Unlimited family!

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**

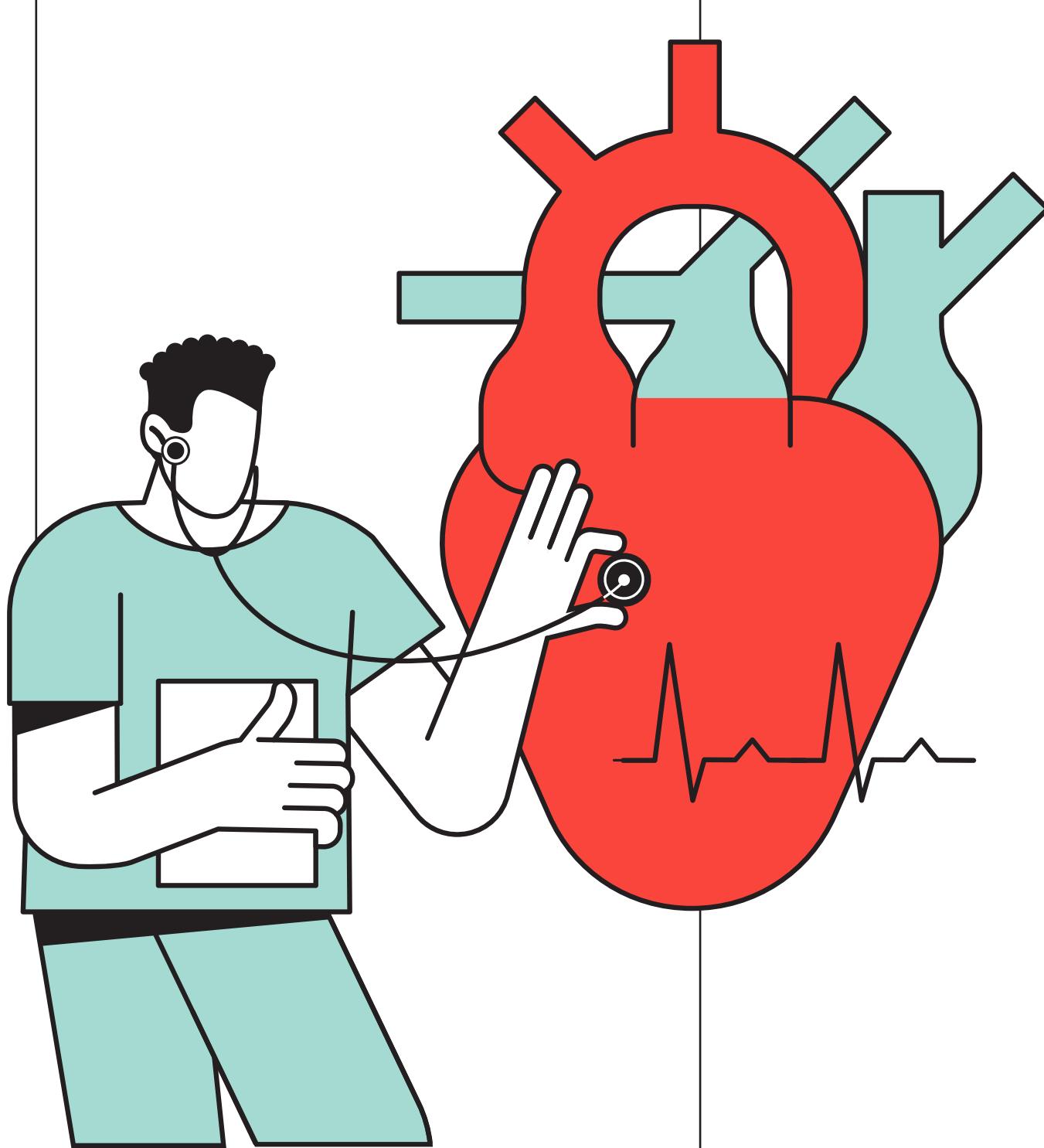
1. Coronary angioplasty
2. Coronary angiogram

• **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**

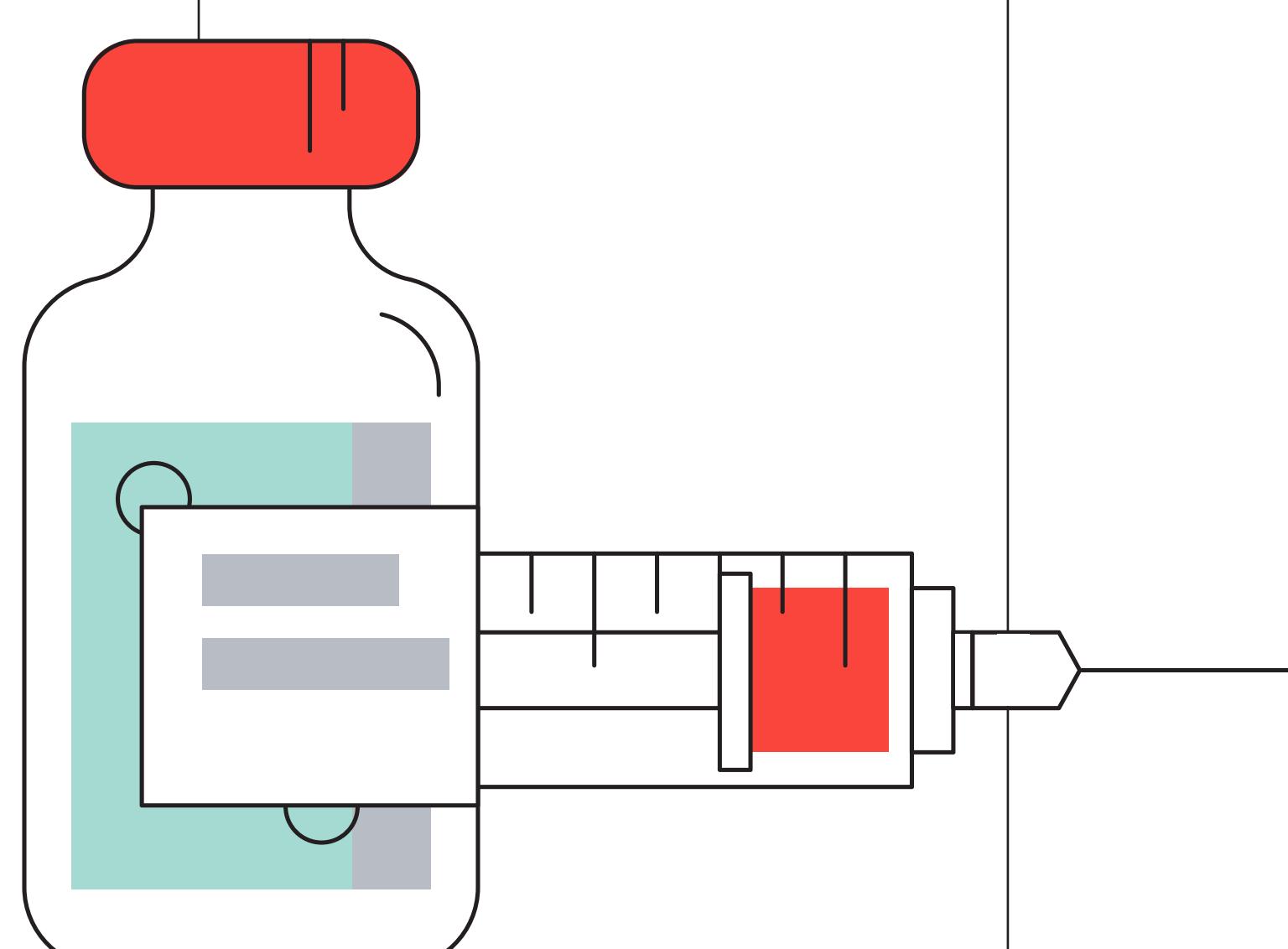
Orchidopexy

• **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 R369 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.
- You are covered for in-hospital medical expense shortfalls up to 600% of the medical aid rate.
- 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, the emergency casualty benefit and the 24-hour medical information helpline are available immediately after we have received your first successful premium.
- All other procedures are covered after 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

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.
- Sub-limitations and split billing.



TAKE NOTE!

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

HOW DO CLAIM?



Claiming is simple!

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

STEP 1



Call or WhatsApp us on 0861 990 000 or visit the Gap Claims page at 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
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.

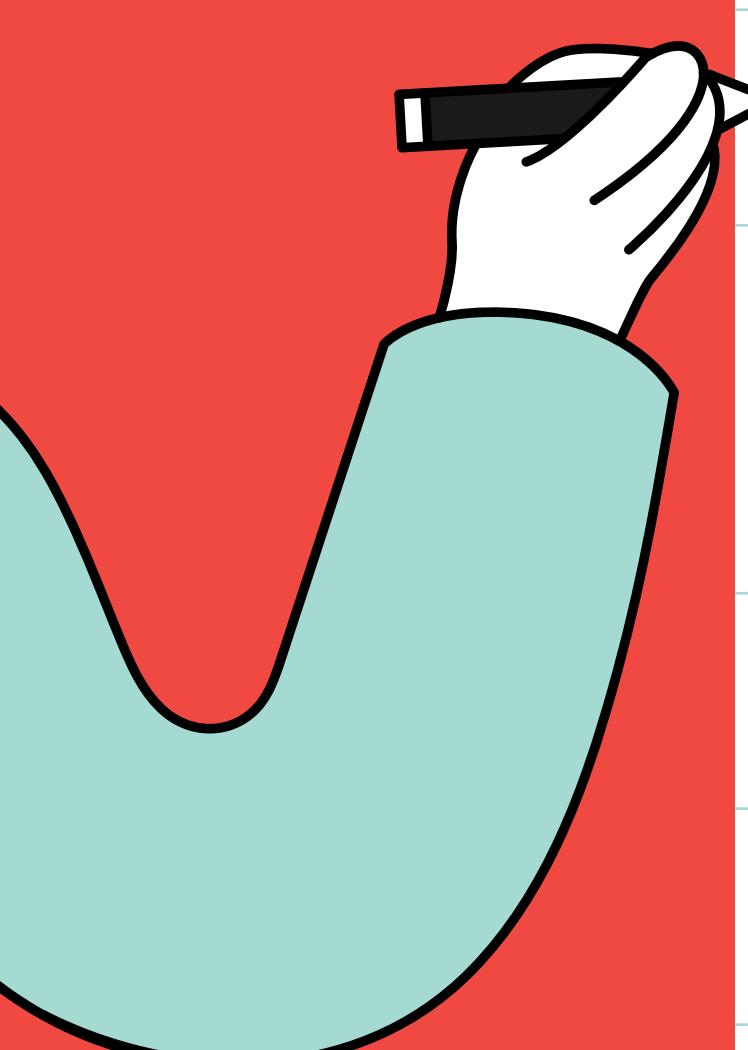
MAKE YOUR CLAIM ON TIME:

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

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 10).
- 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 7-9).
- 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

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UNLIMITING DREAMS FOR THE FUTURE

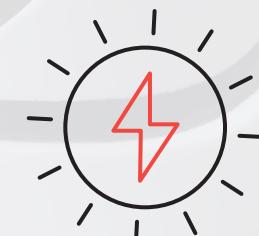
Did you know that by being part of The Unlimited family, you're directly supporting us in getting many more children school ready through our **early childhood development** (ECD) programme, and helping us to shift our country?



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

**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.

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