**Cinagi vs Admed**

**Gap Cover Benefit Comparison - 2022**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Category** | **Description** | **Cinagi GapMAX** | **Cinagi GapCORE** | **Admed Supreme** | **Admed Primary** |
| **Gap Cover**  (Policy benefits are only paid where a shortfall exists between the scheme benefit and the charged amount) | Overall Annual Limit (OAL) | | **R177,800** pppa | **R177,800** pppa | **R178,000** pppa | **R178,000** pppa | |
| **Tariff**  **Shortfalls** | In-Hospital Specialists,  Oncologists and  Specialists on Defined  Out-Patient Procedures | Additional **600%** on  **Scheme Benefit (SB)**  **If SB** = 200% | Cover = 800%  **If SB** = 100% | Cover = 700% | Additional **500%** on  **Scheme Benefit (SB)**  **If SB** = 200% | Cover = 700%  **If SB** = 100% | Cover = 600% | Up to 3x  **Scheme Benefit**  **If SB** = 200% | Cover = 600%  **If SB** = 100% | Cover = 300% | Up to 3x  **Scheme Benefit**  **If SB** = 200% | Cover = 600%  **If SB** = 100% | Cover = 300% |
| **Oncology**  **Co-Payments** | Cycle Threshold (20%) | Subject to **OAL** | Subject to **OAL** | Subject to **OAL** | No Cover |
| Innovative Medicines (25%) | **R18,000** pppa | **R12,000** pppa | No Cover | No Cover |
| Ex-Gratia Medicines | **R30,000** pc | **R90,000** pppa | **R20,000** pc | **R60,000** pppa | No Cover | No Cover |
| **Maternity Cover** | Gynaecologist Consultations  (2nd and 3rd trimester) | Additional **600%** on Scheme Benefit  Max **R2,250** per pregnancy | Additional **500%** on Scheme Benefit  Max **R1,500** per pregnancy | **R2,000** lump sum paid for  a pregnancy | No Cover |
| **Co-Payments** | Fixed Value Co-Payment | Subject to **OAL** | Subject to **OAL** | Subject to **OAL**  (Max for Robotic R10,000 pa) | Subject to **OAL**  (No cover for Robotic) |
| % Co-Payments | Robotic | **R17,000** per event | **R11,000** per event |
| Non-DSP Hospital | Day Clinic | **R17,000** per event **|** max 2 pa | **R11,000** per event **|** max 1 pa | **R5,000** per policy pa | No Cover |
| **Sub-Limits** | Internal Prosthetics | **R60,000** per event | **R40,000** per event | **R30,000** per policy pa  Stents/Pacemakers: **R6,000** | No Cover |
| Scans | Scopes | Lenses | **R6,600** per event | **R5,400** per event | **R10,000** per policy pa  Cover only for MRI/CT Scans | No Cover |
| **Supplementary**  **Cover** | **Casualty** | Emergency Accident | **R17,000** per event **|** max 2 pa | **R13,000** per event **|** max 1 pa | **R20,000** per event **|** max 5 pa | No Cover |
| Sports Injury | **R640** per consult **|** max 6 pe | **R440** per consult **|** max 6 pe | No Cover | No Cover |
| Child Illness | No Cover | No Cover | **R3,000** per event **|** max 3 pa | No Cover |
| **Travel** | International Travel  Insurance - Excess Cover | **R3,200** per departure | **R2,200** per departure | No Cover | No Cover |
| **Cancer** | Cancer Diagnosis (St 2 +) | **R40,000** | **R30,000** | **R5,000** in-situ (local)  **R20,000** regional | No Cover |
| **Hospital** | Admission from an Accident | Daily lump sum  Max = **R34,720** | Daily lump sum  Max = **R23,870** | No Cover | No Cover |
| Premature Birth (42 Days +) | **R20,000** per event | **R15,000** per event | No Cover | No Cover |
| **Accident** | Accidental Death/  Permanent Disability | **R32,000** pppa  Doubles for crime | **R26,500** pppa  Doubles for crime | **R55,000** per adult pa  Doubles for crime | No Cover |
| **Waiver** | Accidental Death/  Permanent Disability | **R7,800** pm medical aid  100% on policy | **R5,400** pm medical aid  100% on policy | **R6,000** pm for medical aid and policy premiums | No Cover |
| **Counselling** | Trauma or Violence | No Cover | No Cover | **R800** / consult | **R30,000** pa |  |
| **International Medical Second Opinion** | | Unlimited | Unlimited | No Cover | No Cover | |
| pppa = per person per annum | pc = per cycle | pa = per annum | pe = per event | pm = per month | | | | | | | | |

E&OE

**Cinagi vs Admed**

**Gap Cover Premium Comparison – 2022**

**Retail Monthly Premiums (R)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Medical Scheme Cover Level** | **Product** | **Cinagi GapMAX** | | | | | | **Cinagi GapCORE** | | | | | | **Admed Supreme** | | | **Admed**  **Primary** | | |
| **Entry Age Category** | **Family Size** | | | | | | **Family Size** | | | | | |  | | |  | | |
| P | PA | PAC | PACC | PC | PCC | P | PA | PAC | PACC | PC | PCC | Single  < 30 | Flat Rate | Single  < 30 | | Flat Rate |
| **200% or more** | **< 30** | 201 | 331 | 387 | 443 | 257 | 313 | 174 | 287 | 335 | 383 | 222 | 270 | 244 | 415 | 195 | | 344 |
| **30 – 39** | 210 | 353 | 409 | 465 | 266 | 322 | 182 | 306 | 354 | 402 | 230 | 278 |  | 415 |  | | 344 |
| **40 – 49** | 221 | 377 | 433 | 489 | 277 | 333 | 192 | 327 | 375 | 423 | 240 | 288 |  | 415 |  | | 344 |
| **50 – 64** | 264 | 460 | 516 | 572 | 320 | 376 | 229 | 399 | 447 | 495 | 277 | 325 |  | 415 |  | | 344 |
| **150% or less** | **< 30** | 262 | 441 | 524 | 607 | 345 | 428 | 227 | 382 | 454 | 526 | 299 | 371 | 244 | 415 | 195 | | 344 |
| **30 – 39** | 270 | 460 | 543 | 626 | 353 | 436 | 234 | 399 | 471 | 543 | 306 | 378 |  | 415 |  | | 344 |
| **40 – 49** | 280 | 481 | 564 | 647 | 363 | 446 | 243 | 417 | 489 | 561 | 315 | 387 |  | 415 |  | | 344 |
| **50 – 64** | 373 | 640 | 723 | 806 | 456 | 539 | 324 | 556 | 628 | 700 | 396 | 468 |  | 415 |  | | 344 |
| **Cinagi**  **| P = Principal Member Only | PA = Principal + Adult | PAC = Principal + Adult + Child | PACC = Principal + Adult + 2 Children | PC = Principal + Child | PCC = Principal + 2 Children |**  **| Child premiums apply to a maximum of 2 children per policy | Child premiums apply up until age 24 | Adult premiums apply to all children over 24 on the policy |**  **| Oldest person on the policy determines the Entry Age Category – Entry Age Category remains the same for the policy term regardless of advancing age |**  **Admed**  **| Premium comparison above is only against Admed Supreme |**  **| 2022 premiums have been estimated based on published increase of 4.9% on 2021 premiums |** | | | | | | | | | | | | | | | | | | | |