



Cinagi

Gap **CORE**  
CORPORATE



Benefit Enhancements for 2025

## A QUICK COMPARISON 2024 vs 2025

BENEFIT CATEGORY	GAP COVER BENEFITS <sup>Ω</sup>	2024	2025	CHANGE
		Gap <sup>CORE</sup>		
	Overall annual limit (OAL) per insured person *	R198,600	R210,500	+ 6.0%
Shortfalls	We cover medical specialists for treatment or surgery provided in hospital	Cover enhancement up to <b>500%</b>	Cover enhancement up to <b>500%</b>	-
	We cover medical oncologists for treatment provided in or out of hospital			
	We cover medical specialists for out-patient procedures that would otherwise attract a co-payment if such procedure was performed in hospital	Subject to OAL	Subject to OAL	
	We cover gynaecologist consultations in the 2 <sup>nd</sup> and 3 <sup>rd</sup> trimester of pregnancy and gynaecologist / paediatrician consultations up to 90 days after birth	R425 per consult R1,700 per pregnancy	R465 per consult R1,800 per pregnancy	+ 9.4% + 5.9%
Oncology # Co-Payments	We cover the 20% co-payment after reaching the oncology threshold	Subject to OAL	Subject to OAL	-
	We cover co-payments on approved precision medicines	R13,500 per claim	R14,500 per claim	+ 7.4%
	We cover co-payments applied on ex-gratia benefits for precision medicines	Subject to OAL	Subject to OAL	
Upfront Payments	We cover the upfront payment applied as a fixed rand value to MRI/CT/PET scans, in-hospital endoscopes, in-hospital basic dentistry and defined procedures	100% Cover Subject to OAL	100% Cover Subject to OAL	-
	We cover other upfront payments (including robotic surgery)	R15,000 per event	R16,000 per event	+ 6.7%
	We cover upfront payments for voluntary use of a non-network hospital or clinic	R13,000 per event Max 1 pa	R14,000 per event Max 1 pa	+ 7.7%
Limit Extender	We cover shortfalls when a sub-limit applies to an internal prosthetic device	R46,000 per event	R50,000 per event	+ 8.7%
	We cover shortfalls when a sub-limit applies to MRI/CT/PET scans, endoscopes or intra-ocular lenses	R6,200 per event	R6,500 per event	+ 4.8%

| Ω - For all Gap Cover Benefits, claims can only be paid where a shortfall exists between the medical scheme benefit and the charged amount | \* - The statutory overall annual limit (OAL) for all Gap Cover Benefits is R210,500 per insured person per annum. This limit will automatically increase from 1 April 2025 in line with CPI | # - All oncology cover categories include treatment using new generation biologicals/immunotherapies (i.e. precision medicines) | pppa = per policy per annum |

# Your Gap<sup>CORE</sup> EXTENDER COVER

## A QUICK COMPARISON 2024 vs 2025

BENEFIT CATEGORY	EXTENDER COVER BENEFITS	2024	2025	CHANGE
		Gap <sup>CORE</sup>		
Casualty Cover	We cover emergency treatment at a casualty facility resulting from an accident We cover emergency illness treatment in a casualty ward for children under 12	<b>R14,000</b> per event - Max 2 pppa	<b>R15,000</b> per event <b>R2,400</b> per event Max 2 pppa	<b>+ 7.1%</b> New Benefit -
	If the accident was a sports injury, we will also cover shortfalls on rehabilitation consultations at a physiotherapist/biokineticist/chiropractor	<b>R500</b> per consult Max 6 per event	<b>R540</b> per consult Max 6 per event	<b>+ 8.0%</b>
Travelling Abroad	We cover the excess on your international travel insurance for medical emergencies	<b>R2,600</b> pppa	<b>R3,000</b> pppa	<b>+ 15.4%</b>
Cancer Diagnosis	We will pay a once-off lump sum on a first lifetime diagnosis that is made after policy inception and the expiry of all waiting periods †	Stage 1 – <b>R5,000</b> Stage 2 – <b>R15,000</b> Stage 3 – <b>R25,000</b> Stage 4 – <b>R40,000</b>	Stage 1 – <b>R5,000</b> Stage 2 – <b>R15,000</b> Stage 3 – <b>R25,000</b> Stage 4 – <b>R40,000</b>	-
	If after diagnosis you upgrade your medical scheme benefit option at the first opportunity, we will provide a waiver for the additional contributions *	<b>R4,400</b> pm up to 12 months	<b>R4,800</b> pm up to 12 months	<b>+ 9.1%</b>
Extra Cover	Admission 3 days or more resulting from an accident Daily lump sum: Tier 1 = day 1 to 7 & Tier 2 = day 8 to 28	Tier 1 = <b>R110</b> pd Tier 2 = <b>R1,100</b> pd	Tier 1 = <b>R120</b> pd Tier 2 = <b>R1,200</b> pd	<b>+ 9.2%</b> <b>+ 9.2%</b>
	We pay a lump sum for a birth that is 42 days or more premature	<b>R16,000</b> per event	<b>R16,000</b> per event	-
Accident & Funeral Cover	In the event of accidental death or permanent disability caused by an accident If the event is a direct result of a proven crime, above benefit doubles ‡	R28,000 pppa	<b>R18,000</b> pppa	New Funeral Cover benefit included for all Insureds
	Funeral cover benefit covers all causes of death	-	Up to <b>R10,000</b>	
Waiver Cover	In the event of accidental death or permanent disability of the principal member or spouse, we will cover the medical scheme contributions and gap cover premiums for 6 months	<b>R5,800</b> pm - med aid <b>100%</b> on policy	<b>R6,000</b> pm - med aid <b>100%</b> on policy	<b>+ 3.5%</b>
Trauma Cover	If an insured is a witness to or a victim of a violent crime, we will cover sessions with a counselling therapist	-	<b>R800</b> per session Max <b>R8,000</b> pppa	New Benefit

† - Skin cancer is excluded (except melanomas of stage 2 or more) and benefit ceases at age 65 | \* - If no upgrade is undertaken, no benefit is payable. To qualify, the upgrade must be to the richest benefit option on the scheme or other benefit option as agreed upon by Cinagi. If the member downgrades within 12 months of upgrading, the monthly benefit ceases at the time of the downgrade. Upgrading is subject to the rules of the medical scheme | pd = per day | pm = per month | pppa = per policy per annum | ‡ - max 2 insureds payable per event |