



Cinagi

Gap **SELECT**
CORPORATE



Benefit Enhancements for 2025

A QUICK COMPARISON 2024 vs 2025

BENEFIT CATEGORY	GAP COVER BENEFITS ^Ω	2024	2025	CHANGE
		Gap ^{SELECT}		
Overall annual limit (OAL) per insured person *		R198,600	R210,500	+ 6.0%
Tariff Shortfalls	We cover medical specialists for treatment or surgery provided in hospital	Cover enhancement up to 600% Subject to OAL	Cover enhancement up to 600% Subject to OAL	-
	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	A combined day-to-day benefit limit now applies across these benefit categories		
	We cover gynaecologist and/or paediatrician consultations from 2nd Trimester to 90 days post delivery			
	We cover out-patient medical specialist consultations			
	We cover out-patient consultations with general practitioners and dentists			
	We cover medicines, materials & appliances on in-patient doctor accounts			
We cover dental reconstruction from an accident, trauma or cancer	R30,000 pppa	R30,000 pppa	-	
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	R16,500 per claim Subject to OAL	R17,500 per claim Subject to OAL	+ 6.1%
	We cover co-payments applied on ex-gratia benefits for precision medicines			
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)	R24,000 per event	R26,000 per event	+ 8.3%
	We cover upfront payments for voluntary use of a non-network hospital or clinic	R19,000 per event Max 2 pppa	R20,000 per event Max 2 pppa	+ 5.3%
Limit Extender	We cover shortfalls when a sub-limit applies to an internal prosthetic device	R68,000 per event	R70,000 per event	+ 3.0%
	We cover shortfalls when a sub-limit applies to MRI/CT/PET scans, endoscopes or intra-ocular lenses	R7,500 per event	R8,200 per event	+ 9.3%

| ^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^{SELECT} EXTENDER COVER

A QUICK COMPARISON 2024 vs 2025

BENEFIT CATEGORY	EXTENDER COVER BENEFITS	2024	2025	CHANGE
		Gap ^{SELECT}		
Casualty Cover	We cover emergency treatment at a casualty facility resulting from an accident We cover emergency after hours illness treatment for a child under 12 years old	R18,000 per event R3,200 per event Max 2 pppa	R19,000 per event R3,400 per event Max 2 pppa	+ 5.6% + 6.3% -
	If the accident was a sports injury, we will also cover shortfalls on rehabilitation consultations at a physiotherapist/biokineticist/chiropractor	R720 per consult Max 6 per event	R780 per consult Max 6 per event	+ 8.3%
Travelling Abroad	We cover the excess on your international travel insurance for medical emergencies	R3,600 pppa	R4,000 pppa	+ 11.1%
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 – R7,000 Stage 2 – R20,000 Stage 3 – R30,000 Stage 4 – R50,000	Stage 1 – R7,000 Stage 2 – R20,000 Stage 3 – R30,000 Stage 4 – R50,000	-
	If after diagnosis you upgrade your medical scheme benefit option at the first opportunity, we will provide a waiver for the additional contributions *	R4,400 pm up to 12 months	R4,800 pm up to 12 months	+ 9.1%
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 = R170 pd Tier 2 = R1,700 pd	Tier 1 = R180 pd Tier 2 = R1,800 pd	+ 5.9%
	We will pay a daily lump sum for a sub-acute facility for an admission of 3 days +	R680 pd R13,600 pppa	R720 pd R14,400 pppa	+ 5.9%
	We pay a lump sum for a birth that is 42 days or more premature	R22,000 per event	R22,000 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 ‡	R34,000 pppa	R24,000 pppa	New Funeral Cover benefit included for all Insureds
	Funeral cover benefit covers all causes of death	-	Up to R10,000	
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	R8,000 pm - med aid 100% on policy 6 months	R8,600 pm - med aid 100% on policy 6 months	+ 7.5%
Trauma Cover	If an insured is a witness to or a victim of a violent crime, we will cover sessions with a counselling therapist	R900 per session Max R11,000 pppa	R1,000 per session Max R11,000 pppa	+ 11.1% -

† - 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 |