

# Cinagi

The Future is **Digital**.  
The Difference is **Human**.

**Innovation** creates efficiency  
**People** instill trust

UNDERWRITTEN BY



**GAP**SELECT  
2027

Although you and your family have medical scheme cover, unexpected medical costs can arise when your medical scheme only refunds you a portion of what your doctors have charged you for treatment.

**Cinagi Gap Cover** is the industry leading solution giving you comprehensive financial protection against these unforeseen medical costs.

# Features of **GAPSELECT**



## IN-HOSPITAL COVER

Comprehensive protection against shortfalls in your medical scheme cover - for medical specialists and surgeons



## ONCOLOGY COVER

Our oncology cover offers you the most comprehensive industry-leading protection against oncology co-payments and tariff shortfalls



## CASUALTY COVER

Provides cover for emergency treatment at a casualty facility for accidents plus an additional rehabilitation benefit for sports injuries



## UPFRONT PAYMENTS

Cover for upfront payments or deductibles on diagnostic and surgical procedures



## WELLNICITI

Cinagi's wellness and financial rewards programme offering discounts on primary care healthcare providers, everyday grocery items at our selected retail partner and personal financial coaching to assist with improved financial literacy.  
Visit [www.wellniciti.co.za](http://www.wellniciti.co.za) for more details



## OUTPATIENT BENEFITS

Additional cover for the shortfalls on GP, Dentist and Specialist consultations when your medical scheme benefit is not enough



## TRAVEL COVER

We will cover the excess payable on your travel insurance policy for claims on medical emergencies whilst travelling internationally



## CLAIM OPTIMISER

Don't be out of pocket - our Claim Optimiser will guarantee upfront payments to providers, meaning no out-of-pocket costs for you



## INSTACLAIM - SOUTH AFRICA'S FIRST "60-MINUTE" GAP COVER CLAIMS PROCESS

Groundbreaking innovation in the insurance industry where qualifying gap cover claims are paid within 60 minutes of submission

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[ This policy is not a medical scheme and the cover is not the same as a medical scheme. This policy is not a substitute for medical scheme membership. ]

**Cinagi**

Cinagi is an authorised financial services provider (FSP 50104). Gap cover is underwritten by Infniti Insurance Limited, a licensed non-life insurer and an authorised financial services provider (FSP 35914).

# YOUR GAP COVER

## A QUICK SUMMARY



| BENEFIT CATEGORY                               | GAP COVER BENEFIT DESCRIPTION <sup>Ω</sup>                                                                                                          | BENEFIT AMOUNTS AND LIMITS   |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
|                                                |                                                                                                                                                     | Gap <sup>SELECT</sup>        |
| Overall annual limit (OAL) per insured person* |                                                                                                                                                     | R226,800                     |
| Tariff Shortfalls                              | We cover medical specialists for treatment or surgery provided in hospital                                                                          | Total Cover Enhancement      |
|                                                | 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       |                              |
|                                                | We cover out-patient medical specialist consultations                                                                                               | R10,000 pppa <sup>¥</sup>    |
|                                                | We cover out-patient consultations with general practitioners and dentists                                                                          |                              |
|                                                | We cover basic dental fillings and extractions                                                                                                      |                              |
|                                                | We cover gynaecologist and/or paediatrician consultations from the 2nd trimester to 90 days post-delivery <sup>§</sup>                              | R8,400 pppa                  |
|                                                | We cover medicines, materials & appliances on in-patient doctor accounts                                                                            |                              |
|                                                | We cover dental reconstruction from an accident, trauma or cancer                                                                                   | R31,500 pppa                 |
| Oncology Co-Payments <sup>#</sup>              | We cover the 20% co-payment applied after reaching the oncology threshold                                                                           | 100% Cover                   |
|                                                | We cover co-payments on approved precision medicines                                                                                                | R25,000 per claim            |
|                                                | We cover co-payments applied on ex-gratia benefits for precision medicines                                                                          | R25,000 per claim            |
| Upfront Payments                               | We cover fixed rand value upfront payments for MRI/CT/PET scans, in-hospital endoscopes, in-hospital basic dentistry and defined medical procedures | 100% Cover                   |
|                                                | We cover other upfront payments (including robotic surgery)                                                                                         | R29,000 per event            |
|                                                | We cover upfront payments for voluntary use of a non-network hospital or clinic                                                                     | R22,000 per event   Max 2 pa |
| Limit Extender                                 | We cover shortfalls when a sub-limit applies to internal prosthetic devices                                                                         | R73,000 per event            |
|                                                | We cover shortfalls when a sub-limit applies to MRI/CT/PET scans, endoscopes and intra-ocular lenses                                                | R9,200 per event             |

| 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. This limit will automatically increase from 1 April 2027 in line with CPI | # - All oncology cover categories include treatment using new generation biologicals/immunotherapies (i.e. precision medicines) | pppa = per policy per annum | ¥ - Specialists up to R1,040 per consultation and 2 per insured pa - GP/Dentists: up to R550 per consultation and 2 per insured pa | Dental fillings and extractions – R250 each, subject to 2 per event and 4 per insured pa | § - Up to R760 per consultation and R3,100 per pregnancy | Unless specified otherwise, benefit categories are subject to the Overall Annual Limit |

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# YOUR EXTENDER COVER

## A QUICK SUMMARY



| BENEFIT CATEGORY  | EXTENDER COVER BENEFIT DESCRIPTION                                                                                                                                              | BENEFIT AMOUNTS AND LIMITS                                                                                  |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
|                   |                                                                                                                                                                                 | Gap <sup>SELECT</sup>                                                                                       |
| Casualty Cover    | We cover emergency treatment at a casualty facility resulting from an accident<br>We cover emergency after hours illness treatment in a casualty ward for children under 12     | <b>R20,000</b> per event<br><b>R3,800</b> per event<br>Max <b>3</b> pppa                                    |
|                   | If the accident was a sports injury, we will also cover shortfalls on rehabilitation consultations at a physiotherapist/biokineticist/chiropractor                              | <b>R850</b> per consult   Max 6 per event                                                                   |
| Travelling Abroad | We cover the excess on your international travel insurance for medical emergencies                                                                                              | <b>R4,200</b> per departure                                                                                 |
| Cancer Diagnosis  | We will pay a once-off lump sum on a first lifetime diagnosis ‡                                                                                                                 | <b>Stage 1</b> – R7,000<br><b>Stage 2</b> – R20,000<br><b>Stage 3</b> – R30,000<br><b>Stage 4</b> – R50,000 |
|                   | If after diagnosis you upgrade your medical scheme benefit option at the first opportunity, we will provide a waiver for the additional medical scheme contributions *          | <b>R5,600</b> pm up to 12 Months                                                                            |
| Extra Cover       | For an admission resulting from an accident and where the admission is 3 days or longer<br>Daily Lump Sum Payable: Tier 1 pays from day 1 to 7 and Tier 2 pays from day 8 to 28 | Tier 1 = <b>R180</b> per day<br>Tier 2 = <b>R1,800</b> per day                                              |
|                   | We will pay a daily lump sum for a sub-acute facility for an admission of 3 days or more                                                                                        | <b>R750</b> per day   <b>R15,000</b> pppa                                                                   |
|                   | We pay a lump sum for a birth that is 42 days or more premature                                                                                                                 | <b>R22,000</b> per event                                                                                    |
| Accident Cover    | In the event of accidental death or permanent disability caused by an accident<br>If the event is a direct result of a proven crime, the benefit doubles ¥                      | <b>R36,000</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>R8,600</b> pm - medical aid<br><b>100%</b> on gap policy                                                 |
| 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>R1,000</b> per session<br>Max <b>R11,000</b> pppa                                                        |

| ‡ - Skin cancer is excluded (except melanomas of stage 2 or more) and benefit ceases at age 65. To qualify as a 'first lifetime diagnosis' there must have been no previous form of cancer, including skin and in-situ | \* - 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 | ¥ - max 2 insured persons per event | pm = per month | pppa = per policy per annum |

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# Wellnicipiti

## SAVINGS ON HEALTHCARE

Wellnicipiti is our wellness and financial rewards programme available exclusively to Cinagi gap cover clients.

Designed to put extra money in your pocket with reduced consultation fees on a wide range of primary healthcare providers.

### How does **it work**



Visit [www.wellnicipiti.co.za](http://www.wellnicipiti.co.za) and click on "Access Your Savings". Login using your ID number and then select either "Book a Virtual Consult" or "Find a Healthcare Professional".



Select your preferred doctor and time to confirm the booking. Depending on the provider and consultation type (virtual or physical), you will either need to make a prepayment online or pay at the practice after the consultation.

For more information visit [www.wellnicipiti.co.za](http://www.wellnicipiti.co.za) or contact us on one of our digital contact channels at [www.wellnicipiti.co.za/contact/](http://www.wellnicipiti.co.za/contact/)

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# Wellnicipiti

## SAVINGS ON EVERYDAY GROCERIES

Wellnicipiti is our wellness and financial rewards programme available exclusively to Cinagi clients.

Designed to put extra money in your pocket with savings on a wide range of everyday grocery items at our selected retail partners, Shoprite, Checkers and Checkers Hyper.

For more information visit [www.wellnicipiti.co.za](http://www.wellnicipiti.co.za) or contact us on one of our digital contact channels at [www.wellnicipiti.co.za/contact/](http://www.wellnicipiti.co.za/contact/)

## How does it work



Once your cover has been activated, you will automatically have access where you can view a wide range of everyday grocery items such as food, cleaning material, toiletries and more on which you can redeem savings coupons



Load Wellnicipiti Whatsapp - 065 753 1916 - and click on "Grocery Savings" (option 2) and login with your ID number

**OR**

Visit [www.wellnicipiti.co.za](http://www.wellnicipiti.co.za) and click on "Access Your Savings". Use your ID number to login and select "Grocery Savings"



Browse and select your required grocery items. Once finished, click "Checkout" and your savings coupon will be sent to you via WhatsApp or e-mail



Before paying for your groceries present the coupon to the cashier and your total savings will be immediately deducted from your grocery bill \*

# - You have unlimited shopping trips per month with up to 15 products per basket

\* Note that each coupon could have up to four 16-digit coupon codes. Please present these to the cashier before paying.  
Once codes are issued, they are valid for the rest of the calendar month in which they were issued.

**DOUBLE UP ON SAVINGS** - The above coupon savings are applied over and above any in-store promotions that may be on offer in your selected store

"SAVE HUNDREDS  
EVERY MONTH ON YOUR  
SHOPPING"

**SHOPRITE  
Checkers**

# Wellniciti

## HOW TO SAVE AT SHOPRITE & CHECKERS

Instant **SAVINGS**  
on your everyday  
groceries

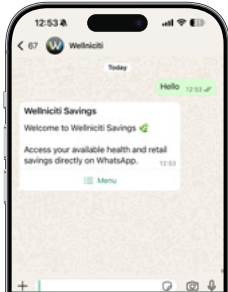


Access your savings coupons via WhatsApp  
**No app. No passwords. No fuss.**



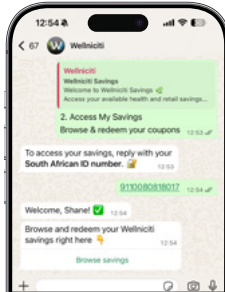
Use your coupons to shop and save at  
**Shoprite & Checkers**

**1** Save 065 753 1916  
and say **"Hello"**



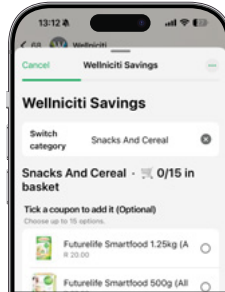
Open WhatsApp and send  
**"Hello"** to **Wellniciti** to  
get started.

**2** Sign in **securely**



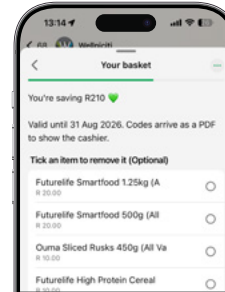
Select 2 from the menu -  
use your ID or passport  
number to **sign in**.

**3** Browse **offers**



Explore a wide range of  
categories and discover  
exclusive **member offers**.

**4** Choose your  
**offers**



Select the **coupons** you  
want and watch your  
savings add up.



**SIMPLE**  
Easy to use

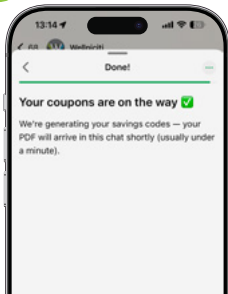


**SECURE**  
Your data is protected



**CONVENIENT**  
Designed to help you save  
every time you shop

**5** Review &  
**checkout**



# Wellniciti

## FINANCIAL WELLBEING

Wellniciti is our wellness and financial rewards programme available exclusively to Cinagi gap cover clients.

Comprehensive financial wellbeing requires support in managing finances, setting budgets, debt management and financial literacy.

### HOW DOES IT WORK

Wellniciti provides access to counsellors who can assist members in undertaking financial health assessments, with a view to providing the support to achieve financial health and resilience.

Individual guidance is provided on some of life's big financial decisions, like buying a home or a vehicle, or even drafting a will and queries on individual tax returns and annual submissions.

Confidential one-on-one telephonic coaching is available to establish good financial habits, budget setting, managing debt and targeting financial goals.

### MAKE YOUR MONEY WORK

- Build a budget
- Streamline your budget
- Credit Health Score
- Understanding your Credit Report
- 5 Debt Management Solutions



### PROTECT THE THINGS YOU LOVE

- Draft a will
- Insurance elements
- Tax queries and returns

### MONEY PURPOSE

- Home Buying Guidance
- Home loan applications
- Vehicle financing guidance
- Financial Goal Setting



### SAVE TODAY, SECURE TOMORROW

- Saving Guidance
- Investments
- Financial Planning
- Retirement Planning
- Financial Goal Setting

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Cinagi

Wellniciti is a separate loyalty product sold and administered by Cinagi. The cost of Wellniciti, which is automatically included in all Cinagi products, is included in the total monthly Cinagi benefit cost. Limits, terms and conditions apply. For more details visit [www.wellniciti.co.za/savings](http://www.wellniciti.co.za/savings)

# YOUR COVER

## EXPLAINED

### GAP COVER

#### SPECIALIST COVER

If you are admitted to hospital or receive care for approved oncology treatment, your medical scheme may only refund you a portion of what your specialists and surgeons charge for their services. When this happens, we will provide additional cover to pay for these shortfalls

#### ONCOLOGY CO-PAYMENT COVER

We cover 3 different categories of shortfalls for oncology. Across all 3 categories, we include cover for modern biologicals and immunotherapies (i.e. precision medicines) approved by your medical scheme:

- The 20% co-payment applied on all oncology costs
- The 25% or 50% co-payments applied on Precision Cancer Medicines
- Co-payments applied to precision medicines approved as an ex-gratia benefit by your medical scheme

#### UPFRONT PAYMENTS

If your medical scheme has fixed-value upfront payments on MRI/CT/PET scans, in-hospital endoscopes, in-hospital basic dentistry or defined approved surgical procedures, we will cover these in full. We also provide you with cover for co-payments applied as a percentage of medical costs and where you voluntarily make use of a non-network hospital or day clinic

#### LIMIT EXTENDER

Should your medical scheme impose a rand limit on internal prosthetic devices (e.g. joint replacements, spinal fusions, pacemakers, etc), we will provide additional cover per procedure. Additional cover is also provided for sub-limits on MRI/CT/PET scans, endoscopes and lens implants

#### OUT-PATIENT CONSULTATIONS

We cover tariff shortfalls on consultations for specialists, GPs and dentists as well as with a gynaecologist or paediatrician from the 2nd trimester up to 90 days after birth

### EXTENDER COVER

#### CASUALTY COVER

For an emergency caused by an accident, we will cover you for x-rays, blood tests, medicines and fees of attending doctors at a casualty facility

#### SPORTS COVER

If your treatment at a casualty facility was the result of a sports accident, we will also cover shortfalls on follow-up rehabilitation consultations for physiotherapy or chiropractic treatment

#### TRAVEL COVER

Covers the excess payable on your international travel insurance for medical emergencies while travelling outside the country

#### CANCER DIAGNOSIS

If you receive a first lifetime diagnosis after joining and expiry of all waiting periods, we will pay you a once-off lump sum to assist with any associated non-medical costs. We will also cover the cost of the additional medical scheme contributions if you upgrade your medical scheme option

#### EXTRA COVER

If you are admitted to hospital for 3 days or more after an accident we will pay you a lump sum per day for up to 28 days. If you have a baby that is born 42 days or earlier than your original expected due date, we will pay you a lump sum

#### ACCIDENT COVER

For accidental death/permanent disability of an insured a lump sum is payable - if caused by crime the benefit doubles

#### WAIVER PROTECTOR

Pays your medical scheme and gap cover for 6 months on accidental death/permanent disability of main member or spouse

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# MEMBER SERVICE PORTAL

To ensure efficient, quick and user-friendly client servicing, Cinagi has developed a bespoke digital member portal for all clients. To access the portal, please [click here](#).

Through this member portal you can undertake the following administrative services:

**SUBMIT A CLAIM** – Claiming is a quick and simple online process. You will require the following information/documents to submit your claim:

- The relevant account from the doctor or provider
- The claims statement from the medical scheme showing how they have processed and paid for the above account – this can be downloaded from your medical scheme's website/portal
- If your claim relates to a hospital admission, we will need the first 2-3 pages of the hospital account showing the admission/discharge dates, ICD-10 codes, patient name, etc

**UPDATE YOUR DETAILS** – you can update any of your personal details here such as contact details, debit order details, your medical scheme cover and the addition/removal of policy dependents.

**GET A COPY OF YOUR POLICY** – you can download a copy of your policy document and/or a confirmation of your cover with us.

# CLAIM OPTIMISER DIRECT PAYMENT

If you are required to pay an upfront payment before being admitted to hospital, we have developed the Claim Optimiser, which guarantees the payment directly to the hospital. This means that you do not need to make any out-of-pocket payments and we will pay the provider directly on your behalf.

Please note that this service is not available if your policy is still subject to a waiting period and you will need to contact us at least 72 hours before your admission to activate the Claim Optimiser.

# INSTACLAIM CLAIMS PROCESSING

## CINAGI LAUNCHES SOUTH AFRICA'S FIRST "60-MINUTE" GAP COVER CLAIMS PROCESS

InstaClaim is our fully digital AI powered claims service that makes it possible for qualifying claims to be processed within under 60 minutes and paid instantly into your bank account.

The unique InstaClaim service is 100% digital, requiring no paperwork, and aims to provide almost immediate claim refunds for clients who have already paid upfront for their medical expenses.

The combination of our Claim Optimiser and InstaClaim services aims to ensure that members are never out of pocket when it comes to medical claims.

Cinagi's innovation not only enhances customer experience but also positions us as the leader in redefining how insurance serves South Africans.



Visit [www.cinagi.co.za/gapcover](http://www.cinagi.co.za/gapcover)  
for more information

Please visit [www.cinagi.co.za/contact](http://www.cinagi.co.za/contact) to  
Access Our Digital Contact Channels

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# OUR TERMS & CONDITIONS

## EXPLAINED

### MONTHLY BENEFIT COST

- If you add beneficiaries to your medical scheme you must notify us immediately to ensure that they are registered on your policy
- You and your dependants that are registered on either your medical scheme or your spouse's medical scheme (or both where applicable) are covered under this policy
- Once any dependent on your policy comes off either your or your spouse's medical scheme membership, they will no longer be covered under this policy (they have the option of applying for their own Cinagi policy at such stage)
- Wellniciti Savings is a separate loyalty product sold and administered by Cinagi - visit [www.wellniciti.co.za/savings](http://www.wellniciti.co.za/savings) for more details
- The information and services provided by the Financial Wellbeing component of Wellniciti are for educational and informational purposes only and do not constitute financial, investment, or professional advice
- The monthly benefit cost shown on your member schedule includes the fee for Wellniciti Savings, which is automatically included in all Cinagi products

### WAITING PERIODS

- A 3-month general waiting period applies on all claims except for accidents
- A 12-month waiting period applies on all claims directly or indirectly related to the treatment of scopes (which include minimally invasive scopes, endoscopies, arthroscopies and hysteroscopies), endometrial ablations, hysterectomy, pregnancy and childbirth, cholecystectomy, wisdom teeth, dental treatment, cataracts, reflux surgery, tonsillectomy, grommets, adenoidectomy, nasal procedures, hernia procedures, joint replacements and spinal surgery
- A 12-month waiting period applies on any claims relating directly or indirectly to:
  - Any pre-existing medical condition you or any of your dependants had at the policy inception, or
  - Any advice, diagnosis, care or treatment you or any of your dependants received or was recommended to receive within the 12 month period prior to the policy inception
- Waiting periods apply to new dependents added to your policy after inception
- If you previously had a gap cover policy with similar benefits, with less than 90 days between the time you ended that policy and activated your policy with us, a 3-month general waiting period and/or the unexpired portion of any previous 12-month waiting period will apply
- Waiting periods for corporate groups may be waived or reduced based on eligibility criteria - please refer to your Policy Schedule that we issued to you when you joined to see what waiting periods apply to your cover



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# GAP COVER EXCLUSIONS

- Gap Cover can only cover shortfalls on medical costs. Where a medical scheme excludes treatment, gap cover cannot provide any cover
- Any claim for which your medical scheme has limited the benefit or imposed co-payments because the scheme does not recognise the clinical efficacy or validity of the related procedure or treatment
- Any claim for specialised dentistry or elective maxillofacial surgery, eg bridges, implants, frenectomy, orthognathic surgery, etc. (This does not apply to basic in-hospital dentistry, such as wisdom teeth extractions or fillings for young children)
- Any co-payment, deductible or limitation applied to the medical scheme benefits as a penalty for non-adherence to the medical scheme rules or voluntary use of a non-network provider
- Any claim relating to weight-loss or bariatric surgery, obesity including related modifier codes, infertility and sleep studies
- Any claim submitted more than 4 months after date of treatment
- Claims not recognised as medically necessary or paid as an ex-gratia / concession
- Experimental, unproven or unregistered treatments, medicines or practices
- Any claim that is incurred outside of South Africa (excl Travel Cover)
- Any claim that arises from a medical service provider and/or medical scheme not complying with prevailing legislation
- Casualty Accident Cover applies only to emergency treatment at a casualty facility within 12 hours of an accident, and excludes appliances, prosthetics and any subsequent treatment after the initial visit to the casualty facility.
- Shortfalls on hospital accounts, day clinics, step-down facilities or diagnostic services (pathology and radiology), other than co-payments/upfront payments shown on the benefit schedule
- Casualty Illness Child Cover applies only to emergency treatment for a child younger than 12 at a casualty facility after hours (Mon-Fri between 6pm and 6am plus any hours of a weekend or public holiday) - excludes appliances, prosthetics and any subsequent treatment after the initial visit to the casualty facility

**This policy 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.**  
This brochure is a summary of Cinagi Gap<sup>SELECT</sup> – please read the policy document for full details or contact us at [www.cinagi.co.za/contact](http://www.cinagi.co.za/contact) for more information.



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