

Sanlam Gap NexGen Cover Benefits 2026

INSURED BY
 CENTRIQ
INSURANCE
A LICENSED NON-LIFE INSURER

Fedhealth



www.sanlamonline.com

Statutory notice:

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.

Sanlam Gap is administered by Essential Medical (Pty) Ltd, an authorised financial services provider (FSP 42980).

AfroCentric Health^(RF) (Pty) Ltd holds preference shares in Centriq Insurance Company Limited.

Insurance Products are insured by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorised Financial Services Provider (FSP 3417).



Live with confidence

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ACT YOUR AGE: LIVE CAREFREE WITH FEDHEALTH'S flexiFED^{Elect} AND flexiFED^{Savvy} OPTIONS.

Medical aid is a must-have, even when you're still young and healthy – but it shouldn't break the bank while you're busy climbing the ladder. That's why Fedhealth's flexiFED^{Elect} and flexiFED^{Savvy} options are perfect for Under 35s who want world-class cover when needed most, without paying for over-the-top benefits and add-ons you don't need.

With both these Fedhealth variants, you pay a substantially lower monthly contribution when compared to similar options in the market. In turn, you may be liable for a co-payment (R15 470 on flexiFED^{Elect} and R9 050 on flexiFED^{Savvy}) for the non-use of network hospitals during planned procedures.

At this stage of your life, your chances of needing a planned procedure such as a hip or knee replacement are substantially lower, so saving more on your monthly contribution without compromising on other benefits makes perfect sense.

Enjoy protection with Sanlam Gap Fedhealth NexGen Cover.

Sanlam Gap Fedhealth NexGen Cover was exclusively created to complement flexiFED^{Elect} and flexiFED^{Savvy} at the lowest possible price point.

From just

R75 per month for
individuals under 35 years

R93 per month for
individuals older than 35 years



And

R127 per month for
families under 35 years

R186 per month for
families older than 35 years



Sanlam Gap Fedhealth NexGen Cover will take care of your flexiFED^{Elect} or flexiFED^{Savvy} co-payments – plus do a whole lot more.

By combining a Fedhealth flexiFED^{Elect} or flexiFED^{Savvy} option with Sanlam Gap Fedhealth NexGen Cover, you can rest assured that you are protected on all fronts at a super-affordable rate.

Important:

This policy has been designed especially for Fedhealth's flexiFED^{Elect} and flexiFED^{Savvy} medical aid plans. Should you move to another Fedhealth option, or another medical scheme altogether, please contact your broker to replace it with another Gap policy.

Please note that this policy has certain terms, conditions and exclusions which may differ from the terms, conditions and exclusions of Fedhealth's flexiFED^{Elect} and flexiFED^{Savvy} medical aid plans. As such, should Fedhealth approve a claim, it is not a given that the benefits of this policy will correspond, and each claim will be assessed in terms of this policy's terms, conditions and exclusions.

Benefits on offer



Sanlam Gap Fedhealth NexGen Cover.

- The **Benefits** listed below apply to Fedhealth's Elect & Savvy medical scheme plan options.
- The **Benefits** listed below apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover.
- The **Benefits** listed below are deemed as separate benefits and may qualify for coinciding yet distinct benefits, as the case may be.

Benefit	Benefit Description
Penalty Co-payment Benefit	<p>The Benefit provides cover for Penalty Co-payments applied by Fedhealth's Elect or Savvy medical scheme plans for the voluntary use of a non-Network Hospital.</p> <p>The Benefit payable is equal to the penalty co-payment amount, as defined in the rules of Your Fedhealth Elect or Savvy medical scheme plan.</p> <p>A maximum of one such event is covered Per Annum and up to a maximum amount of R9 330 for an Insured Party on the Fedhealth Savvy medical aid plan or R15 940 for an Insured Party on the Fedhealth Elect medical aid plan.</p>
MRI and CT Scan Co-payment	<p>This Benefit provides cover for Co-payments applied by Fedhealth's Elect or Savvy medical scheme plans in respect of MRI and CT scans.</p> <p>The Benefit payable is equal to the co-payment amount, as defined in the rules of Your Fedhealth Elect or Savvy medical scheme plan.</p> <p>A maximum of one such event is covered Per Annum and up to a maximum amount of R4 220.</p>
Casualty Ward Co-payment Contribution	<p>The Benefit provides cover for the Co-payment amount applied, by Fedhealth's Elect or Savvy medical scheme plans for Emergency Treatment in a casualty ward as a result of Accidental Injury. The Benefit payable is equal to the co-payment amount, as defined in the rules of Your Fedhealth Elect or Savvy medical scheme plan.</p> <p>A maximum of one such event is covered Per Annum and up to a maximum amount of R870.</p>
Sports Injury Accidental Casualty for Appliances, External Accessories and Orthotics	<p>The Benefit provides cover for appliances, external accessories and orthotics supplied within a casualty ward of a Hospital as a result of a sports related Accidental Injury.</p> <p>Examples include, but are not limited to:</p> <ul style="list-style-type: none"> • Crutches • Wheelchairs • Neck Braces • Moon Boots • Support braces <p>Limited to a maximum amount of R1 740 Per Insured Party Per Annum.</p>

Premium	Single	Family
Under 35 years	R75	R127
Older than 35 years	R93	R187



Sanlam Gap Automated Claims Process

SIMPLIFIED

PREVIOUS PROCESS

AUTOMATED PROCESS

Medical event occurs



Medical event occurs

Medical provider submits claims to medical scheme for payment



Medical provider submits claims to medical scheme for payment

Medical Scheme assesses claims and identifies shortfalls



Medical Scheme assesses claims and identifies shortfalls

Member receives statement noting payment shortfalls, requiring payment



Member receives statement noting payment shortfalls, requiring payment

Member completes paperwork and submits to Sanlam Gap (SanlamGapInfo@sanlam.co.za)



Member does not complete **ANY PAPERWORK** as all information is automatically sent by the medical scheme directly to Sanlam Gap for assessment, according to the policy benefits

Paperwork is received by Sanlam GAP and assessed, according to the policy benefits



Once all documentation is received, claims shortfalls are paid within 7 to 14 working days



Claims shortfalls are paid within 7 to 14 working days

Member is paid and send a statement as confirmation



Member is paid and send a statement as confirmation

Please direct all queries to our **Customer Care Centre** on **0861 111 167**.

Contact Information

Sanlam Gap Cover
 T: 0861 111 167
 E: info@sanlamgap.com
www.sanlamonline.co.za

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