



**Add Gap Cover
to your Medical Aid
and SAVE!**

In Partnership with



Do you have Gap Cover?

What does Gap Cover do for you?

Gap Cover is an affordable short term insurance product that protects you against the risk of paying big amounts out of your pocket for:

- Specialists charging more than what your medical scheme pay for in-hospital procedures.
- Shortfalls on procedures not fully covered by your medical scheme.
- Out-of-pocket payments when certain procedure limits are reached.
- Specified co-payment on certain procedures.

It is not a medical scheme product nor is it a substitute for medical cover.

Optivest can help you with a Gap cover policy to refund these unexpected medical bills.

Optivest sources the best gap cover products at reduced rates for PSA members.

Ensuring you peace of mind with gap cover benefits that include cover for:

- Accidental casualty events at private hospital emergency unit.
- After hours child illness events at private hospital emergency unit.
- Cancer cover shortfalls and co-payments.
- Accidental hospitalisation cash back benefit.
- Accidental death and disability benefit.



SMS: **PSAGAP** to 30683

Call: 087 820 0628

Email: psa@optivest.co.za

Do it now and start saving!



ONLY R200 PER MONTH INCL. YOUR FAMILY

Optivest Gap Cover offer to PSA members @ R200 per family (joining <60)

Overall Annual Limit	R177 800 per person on policy
Hospital Tariff Shortfall	Additional 500%
Co-Payments & Deductibles	Unlimited
Shortfalls from sub-limits	R57 500 for in -hospital procedures
Oncology C-payments	Paid from OAL of R177 800
Oncology Sub-limits	Paid from OAL of R177 800
Oncology tariff shortfalls	Paid from OAL of R177 800
Innovative Oncology Medicine	A value equal to the lesser of 25% of the total drug cost or R12 000 . Treatment approved by your medical scheme.
Out of Hospital Tariff Shortfall	Additional 500% - List of approved procedures
Accidental Casualty	R16 500 per event - no limit on events
Casualty Child Illness Benefit	Subject to maximum 2 events per year and a maximum of R2 500 per event . Only for children younger than 12 years.
Family Protector – Lump sum benefit is payable on death or permanent disability of an insured party due to accidental harm	Children younger than 6 years - R20 000 All other insured parties - R30 000
Dental Reconstruction Benefit	Related to Accidental Harm or from Oncology/Cancer treatment. Maximum of R49 000
Hospital Booster Daily lump sum as a direct result of either Accidental harm or Premature birth	Day 1 to 13 R450 per day Day 14 to 20 R820 per day Day 21 to 30 R1 610 per day
Medical Scheme and Gap premium waiver Death or permanent disability of the Principal Member	Lump sum pay-out = to 6 months medical scheme contributions to a max of R35 500 Sanlam Gap premiums waived for 6 months
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