

Gap Cover Benefit Summary Telkom employees @ R194 per family (joining <60)

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| 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 |
|  | <p>Contact:</p> <p>Email: telkomrefer@optivest.co.za</p> |