



Admed

The heartbeat of Gap

Beating stronger for you



# BENEFITS 2026



# MISSION STATEMENT

We are committed to delivering affordable and sustainable gap cover products that meet the needs of our clients.



# BENEFIT STRUCTURE

# 2026 BENEFITS

## SHORTFALL BENEFITS

- Shortfall cover for medical practitioner
- Shortfall for Allied Professionals
- Co-payments
- Non DSP Co-payments
- Oncology Co-payments
- Oncology Extender
- Pre and post specialists
- Internal Prosthesis
- Sub-Limit
- Casualty
- Robotic Procedures

## ASSIST BENEFITS

- Cancer Assist
- Breast Reconstruction for the non-affected breast
- Accident Assist
- Violent Crime
- Premium Waiver
- Accidental dental
- Trauma and Bereavement Counselling
- Baby Bump





# SHORTFALL BENEFITS

**LIMIT INCREASED FROM  
R200 000 TO R219 800**



# MEDICAL EXPENSE SHORTFALLS

## MatchPay

- MatchPay benefit structure to fall away in 2026
- While the current design has served us well—both from a claims and pricing perspective—we’ve recognised that it hasn’t always been well understood in the market.
- Although it was structured in a way that was both efficient and cost-effective, feedback from brokers and clients has made it clear that the design was not intuitive.
- This often led to confusion and misalignment when comparing our offering to others in the market.

## New design

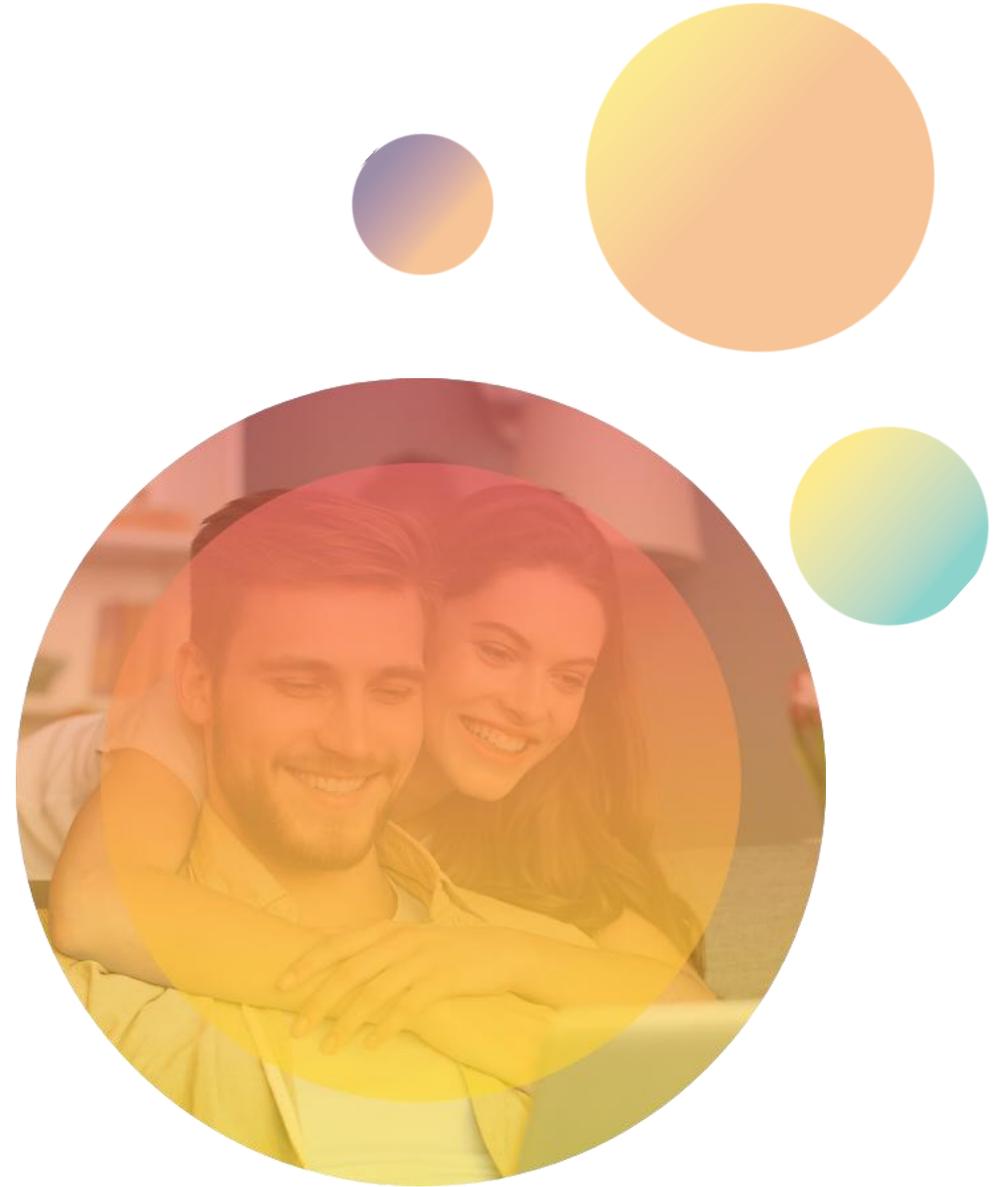
Shortfalls will be covered as follows:

- Up to 500% on our Supreme options



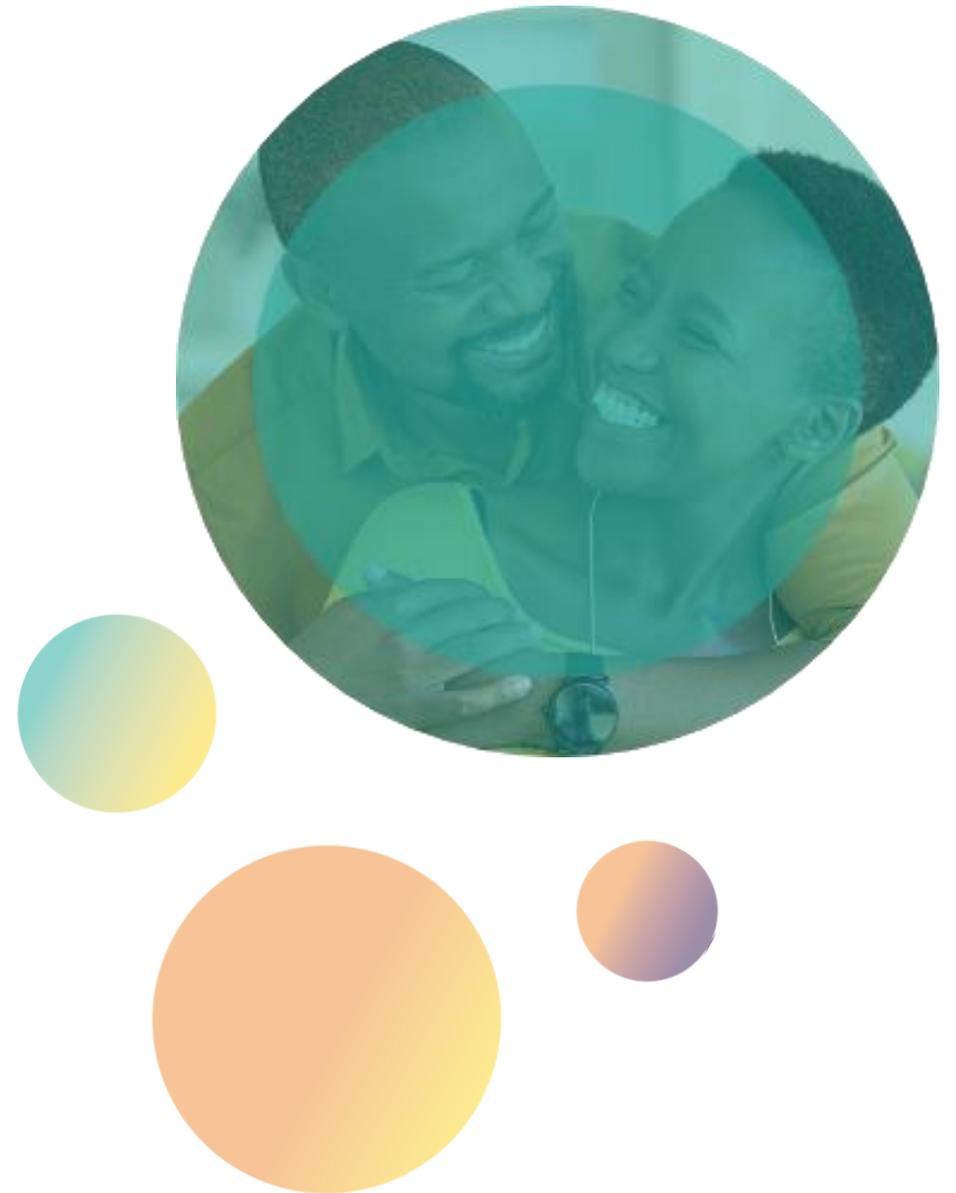
# ALLIED PROFESSIONALS

- Cover shortfalls for Allied professionals
- Must be part of an associated in-hospital or day clinic procedure
- Paid up to 500% x schemes paid
- Limited to **R2 500** per policy per year
- A list of the Allied professionals we cover is provided in our marketing material

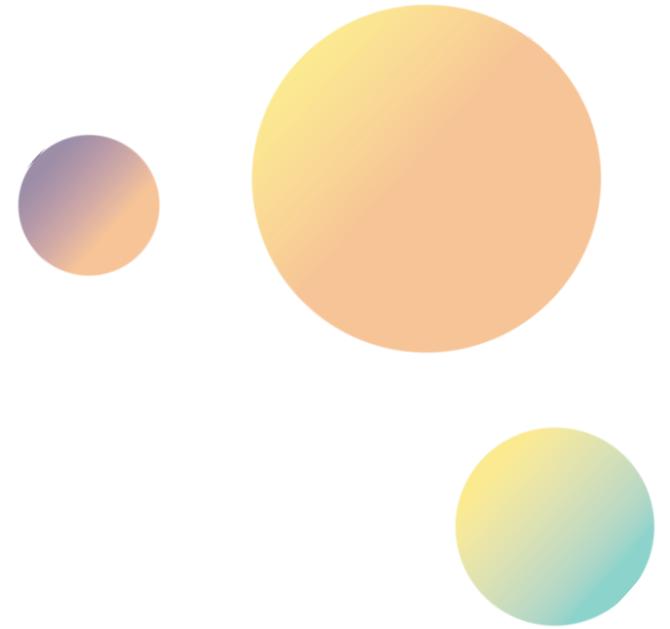


# CO-PAYMENTS

- Cover for co-payments applied by medical schemes for authorised procedures
- Co-payments (scopes, MRI, CT and PET scans)
- Co-payments for hospital admissions
- NO COVER for co-payments applied doctors/hospital
- Co-payments are subject to the R219 800 shortfall limit



## NON-DSP HOSPITAL | ENHANCEMENT



- Medical schemes that apply rand or percentage co-payment for the use non-network hospitals
- Cover co-payment limit of **R12 000** has been increased to **R16 800** per policy per annum
- Limited to 2 claims per policy per year
- Co-payment applied must be a stated rand value or percentage based

# ONCOLOGY BENEFITS

## ONCOLOGY CO-PAYMENT BENEFIT

- Will cover co-payment once oncology threshold is reached
- Admed will cover up to a maximum of 20% co-payment
- Biological drugs and specialty medication are covered  
*(provided the scheme rejects 80% of the claim as per their oncology treatment program rules)*
- Must be registered on oncology programme

## ONCOLOGY EXTENDER BENEFIT

- Will cover co-payment once oncology limit is reached
- Admed will cover up to a maximum of 20% co-payment
- Biological drugs and specialty medication are covered  
*(provided the scheme rejects 100% of the claim as per their oncology treatment program rules)*
- Must be registered on oncology programme

## PRE & POST SPECIALIST BENEFIT | **NEW BENEFIT**

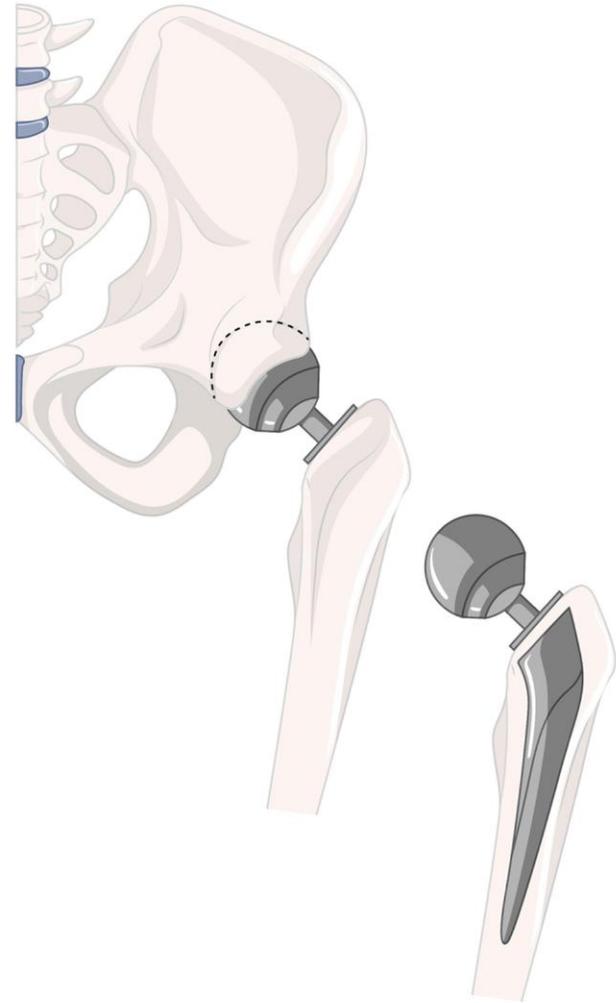
The shortfall covered is the difference between the admitting medical practitioner's consultation fees for pre and post in-hospital surgery.

- The medical aid must pay a portion of the admitting medical practitioner fees from risk or savings benefit.
- The admitting medical practitioner consultation must occur within a period of 30 days before or after surgery.
- The surgery must be conducted in a hospital's operating theatre.
- Cover is provided up to a maximum amount of R3 200 for each individual insured under the policy per calendar year.

### **NOT COVERED**

Consultations relating to C-sections and diagnostic procedures such as biopsies and scopes (e.g. colonoscopy and endoscopy etc)

## INTERNAL PROSTHESIS | ENHANCEMENT



The overall limit will increase from **R35 000** **R46 000** per family per year

Stents limit of **R8 000** will decrease to **R5 000** per policy

Pacemakers limit will remain unchanged at R8 000

NEW LIMIT – Intraocular lenses limit of R6 500 has been introduced

Stents, pacemakers & Intraocular lenses are separate and **DO NOT** aggregate to the AOL of limit R46 000

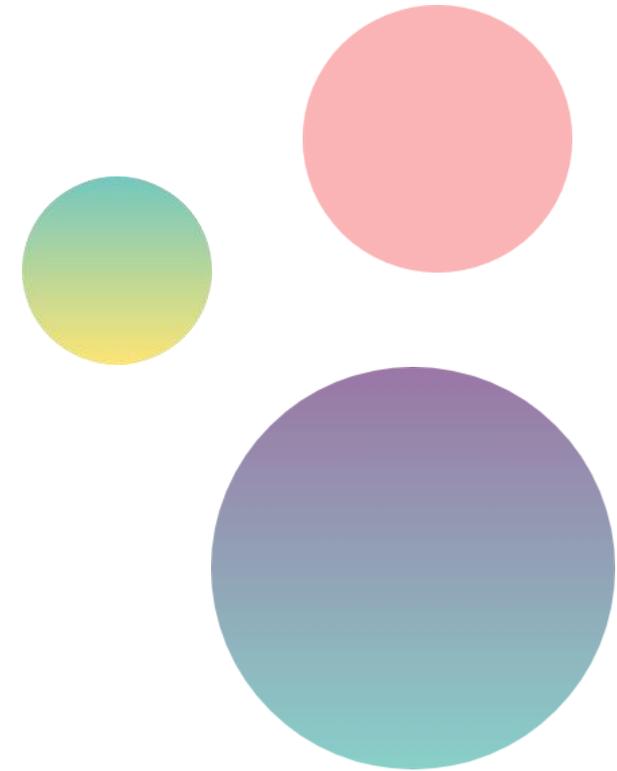
# SUB-LIMIT BENEFIT

- Sub-limit benefit will remain at **R16 000** per policy per annum



# CASUALTY BENEFIT | **ENHANCEMENT**

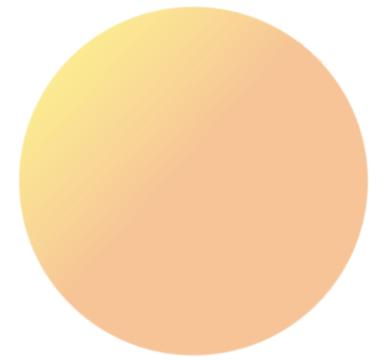
- Increase from **R24 000** to **R26 700**
- Emergency-only visits will **decrease** from **R5 000** to **R2 950**
- Age band of 8 years **increased** to 11 years
- Number of visits 5 for accidental & 3 visits for emergency only **removed**

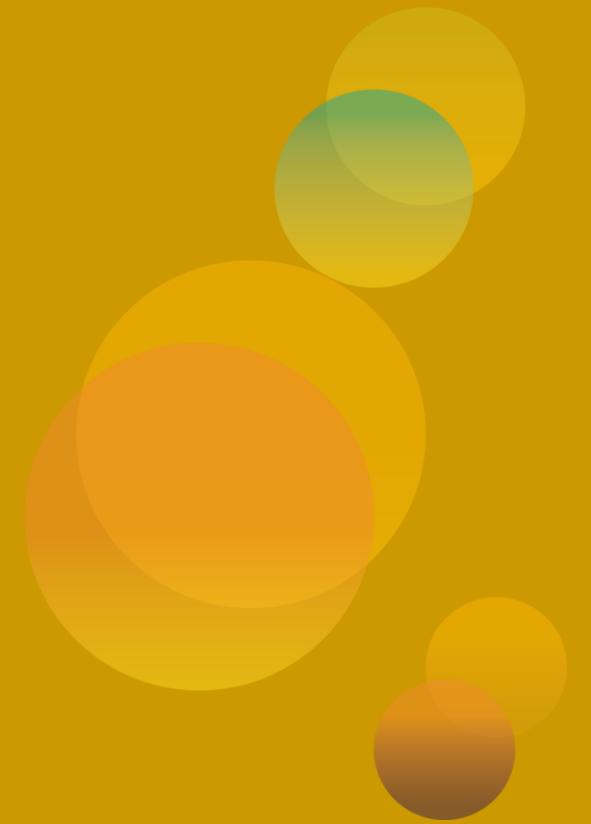
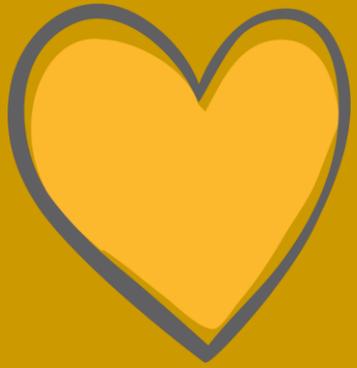


## ROBOTIC PROCEDURE | ENHANCEMENT

Robotic procedure shortfalls and robotic procedures co-payments will be combined as one benefit.

- Cover for medical expense shortfalls and co-payments that arise from the use of robotic machinery in the course of in-hospital treatment
- Cover is provided up to a maximum amount of R39 500 per policy per calendar year.





# ASSIST BENEFITS

# CANCER ASSIST BENEFIT

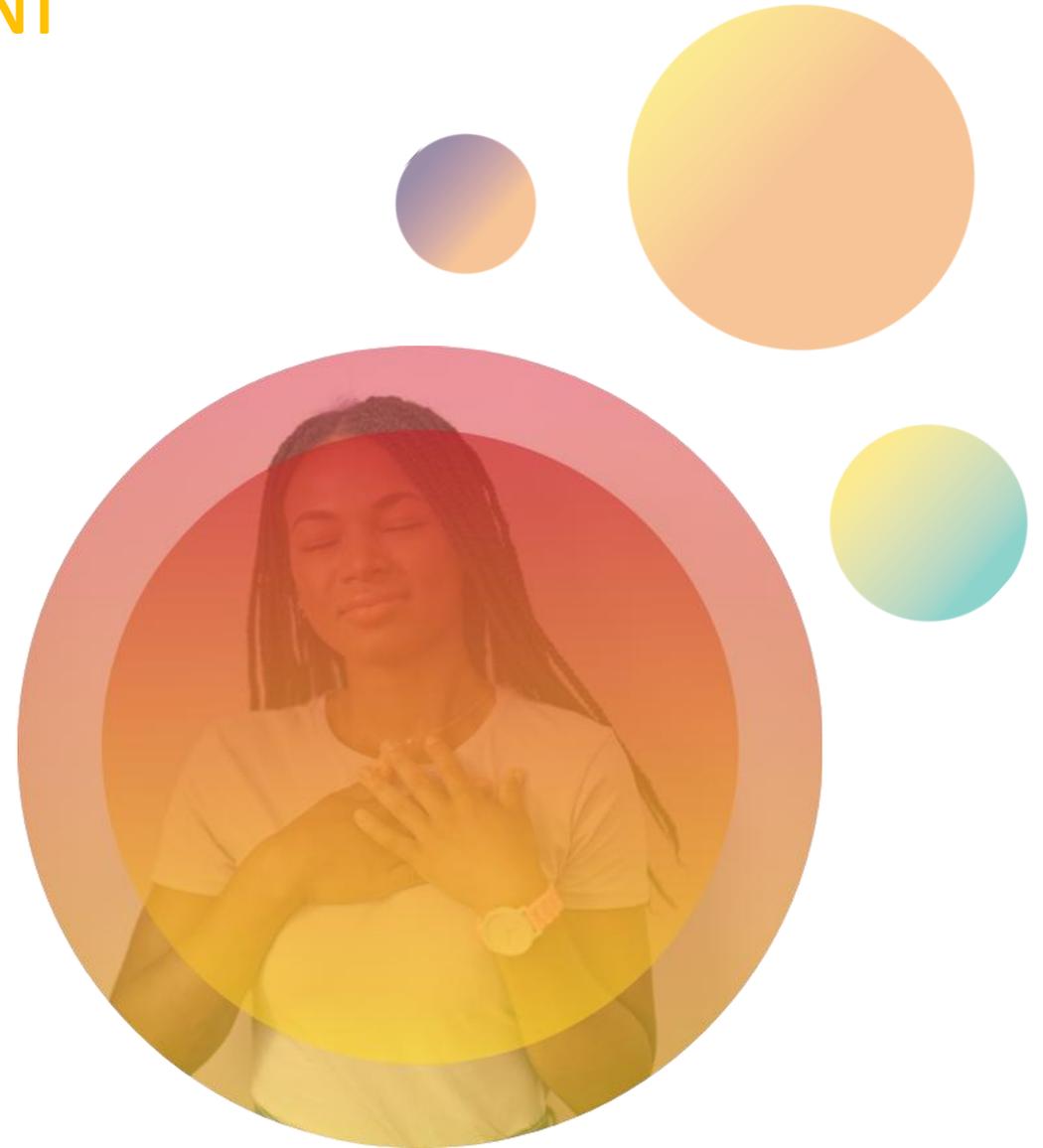
- A payment of **R8 000** for first time diagnosis stage 2, local and malignant
- A payment of **R20 000** upon first time diagnosis stage 2, regional and malignant
- Second qualifying payment once the Medical Schemes Oncology limit is reached, or the Scheme having paid more than **R200 000**, we will pay an amount of **R15 000**



# BREAST RECONSTRUCTION | ENHANCEMENT

FOR NON-AFFECTED BREAST

- Limit of **R15 000** will increase to **R29 000** per policy per year
- Should you be diagnosed with breast cancer and require cosmetic breast reconstruction for the non-affected breast due to a mastectomy:
- This can be used to recover the costs incurred for the treatment or related to the treatment



# ACCIDENT ASSIST

- An upfront amount of **R55 000** will be paid for death or permanent and total disability due to an accident
- The event must meet the definition of “accidental”
- This benefit will be reduced if the death relates to a minor



## VIOLENT CRIME BENEFIT

The benefit doubles the accidental death and total disability benefit in the event of a violent crime

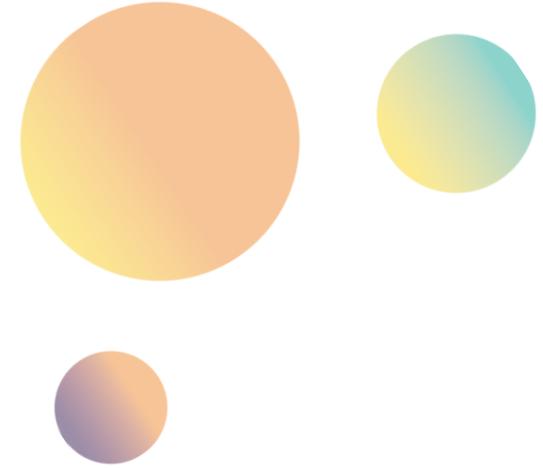
Example: Accidental Death/Disability benefits triggers **R55 000** benefit; if the death/disability is due to a violent crime an additional amount of **R55 000** will be paid.

- **Total payout R110 000**

### VIOLENT CRIME DEFINITION:

- An act which is harmful to an individual and is punishable by law
- A Criminal case must be opened and a case number must be issued
- This benefit is payable once in a lifetime per person covered on the policy

# PREMIUM WAIVER | **ENHANCEMENT**



## Change to benefit design:

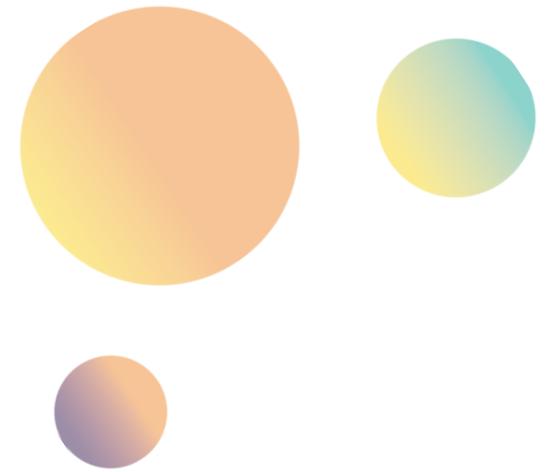
- Limit amount of **R36 000** will be increased to **UP TO R130 000**
- The benefit payable is calculated as the combined members' medical scheme and gap cover monthly contributions at the time of the claim, multiplied by 12 months

## Example:

- Members' monthly medical scheme premiums and gap cover premium is R5 500 at the time of claim
- $R5\ 500 \times 12\ \text{months} = R66\ 000$
- Max payout is R66 000
- Paid out as once off



## ACCIDENTAL DENTAL BENEFIT | NEW



This benefit provides cover for accidental tooth fracture.

- Cover for up to R27 000 for accidental tooth fracture.
- Payable at a rate of R3 900 per fractured tooth irrespective of medical aid contribution to treatment cost.
- Covers accidental tooth fracture to permanent teeth due to an external injury to the mouth.
- Tooth fracture is defined under this benefit as being the loss of 50% or more of the visible portion of a tooth and where the dental nerve is permanently damaged.
- Treatment must take place within 10 days of the accidental tooth fracture event.
- Crowns and implants are excluded

# TRAUMA & BEREAVEMENT | ENHANCEMENT

## Benefit design change

- Trauma counselling will be provided if a member is witness to or the victim of a violent crime or traumatic accident
- Bereavement counselling will also be provided for the loss of an immediate family member (as defined in our policy)
- Fixed of amount R800 will increase to a UP TO **R950** per session and overall limit of to **R30 000** per policy year

## BABY BUMP

- The benefit amount of **R2 500** on confirmation of pregnancy
- Confirmed by a medical practitioner
- Benefit is payable per foetus
- Available to all insured persons named on the policy



## Waiting Periods

- 12-month waiting period for any pre-existing conditions

## Underwriting Questions

- No underwriting questions on application forms
- Underwriting will happen at the claim stage

## Dependants

- No dependant information to be completed on application forms,
- Admed will cover all dependants covered by the principal's medical scheme policy.

# 2026 PREMIUM

**R372 per family  
per month**  
effective 1 January 2026

## WHO CAN JOIN

- Employees that are on the Company payroll may join Admed Gap
  - Only employees whose Medical Scheme is paid via your Company Payroll may enjoy the Admed discounted rate
- You must belong to one of the following Registered South African Medical Schemes:
  - Discovery Health Medical Scheme
  - Bonitas
  - Umvuzo



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# THANK YOU

Follow your heart, Choose Admed