NetcarePlus GapCare

Corporate brochure
2026

Underwritten by The Hollard Insurance Company Limited (Reg No.1952/003004/06) a Licensed Non-life Insurer and an authorised Financial Services Provider.
NetcarePlus is an authorised Financial Services Provider.

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NetcarePlus GapCare

NetcarePlus GapCare provides extensive protection against medical aid shortfalls, offering access to the widest choice of hospitals and specialists, ensuring clients receive quality private healthcare at an affordable cost.

This is not a medical scheme and the cover is not the same as that of a medical scheme. This insurance product is not a substitute for medical scheme membership.

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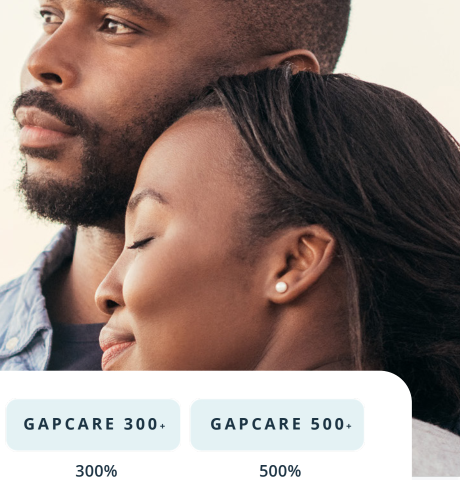
Why choose NetcarePlus GapCare



BENEFIT	GAPCARE	GAPCARE 300+	GAPCARE 500+
COVER LEVEL	500%	300%	500%
In-hospital specialist shortfalls	✓	✓	✓
Co-payments and deductibles	✓	✓	✓
Cancer treatment	✓	✓	✓
Out of network hospital co-payments	✓	✓	✓
Charges above sub-limits	✓	✓	✓
Emergency medical treatment in an emergency department	✓	✓	✓
Maternity costs	✗	✓	✓
Out-of-hospital specialist shortfalls	✗	✓	✓
Day-to-day Booster	✗	✓	✓
Accidental disability	✓	✓	✓
Accidental death	✓	✓	✓
Trauma counselling	✓	✓	✓
Premium waiver	✓	✓	✓
GapCare Emergency Booster	✓	✓	✓
OPTIONAL PRODUCTS			
EmployeeCare	✓	✓	✓

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What are the benefits?

Benefits	GapCare	GapCare 300+	GapCare 500+
In-hospital specialist shortfalls	Covers the shortfall on specialist claims up to an additional 500% of the medical scheme tariff.	Covers the shortfall on specialist claims up to an additional 300% of the medical scheme tariff.	Covers the shortfall on specialist claims up to an additional 500% of the medical scheme tariff.
	• Covers any approved medical procedures performed in hospital, day-clinic or in specialist rooms. • Covers all consultations while you're admitted in hospital. Available on all options		
Co-payments and deductibles	You receive cover for upfront payments required by your medical scheme for certain day procedures, such as scopes or scans performed in-hospital or in a day clinic. The amount could be a fixed cost or a percentage of your total procedure cost. Available on all options		
Cancer treatment	**For approved cancer treatment, we will cover:** • Shortfalls for treatment covered under your medical scheme's oncology programme. • Co-payments applied for specific cancer-related treatment. • Co-payments applied when you reach your medical scheme's oncology benefit's limit. Available on all options		

Benefits	GapCare	GapCare 300+	GapCare 500+
Out-of-network hospital co-payments	When you choose to voluntarily use a hospital that falls outside of your medical scheme's prescribed network, we will cover the co-payment applied by your medical scheme according to these limits: • Unlimited hospital admissions at Netcare facilities. • One hospital admission **per insured** per annum up to R11 760 outside of Netcare facilities. Available on all options		
Charges above sub-limits	Your medical scheme may apply a sub-limit on certain in-hospital medical procedures, prosthetic devices, length of stay in a mental health institution, rehabilitation, step-down or sub-acute facility. We will cover the shortfall once you have reached the sub-limit up to a maximum of R36 750 for each person per annum. Available on all options		
Emergency treatment in an emergency department	**When you need medical emergency treatment in an emergency department, we will cover you for:**		
	The shortfalls on doctor claims up to an additional 500% of the medical scheme tariff.	The shortfalls on doctor claims up to an additional 300% of the medical scheme tariff.	The shortfalls on doctor claims up to an additional 500% of the medical scheme tariff.
	The out of pocket costs you need to pay when your medical scheme savings have run out or if you have reached your day-to-day benefit sub-limit, when treated for an emergency medical condition. This also includes: • Doctor's consultation fees • Facility fees • Basic radiology, specialised radiology and pathology • Medical appliances • Medication administered during your consultation R20 000 per policy per annum, accumulates to the overall annual limit Cover is for the initial treatment for medical emergencies. Follow-up treatment after the emergency is not covered. Available on all options		

Examples of medical emergencies include:

- Injury due to an accident or trauma event
- Severe pain in the chest or abdomen
- Choking
- Sudden loss of consciousness
- Suddenly not being able to walk, speak, or move a portion of your body
- Shortness of breath or difficulty in breathing
- Seizure
- Allergic
- Persistent vomiting or diarrhea

<table>
<tr><th>Benefits</th><th>GapCare</th><th>GapCare 300+</th><th>GapCare 500+</th></tr>
<tr><td rowspan="2">Maternity</td><td colspan="3">
Private ward
We will cover the difference between the general ward fee that is covered by your medical scheme and the private ward fee for your maternity admission. This benefit is subject to the hospital’s private ward availability.

Hospital birth
If you choose to give birth at a hospital in our network, we will cover:
• Maternity fees charged by the hospital which includes:
◦ “Back to baby basics” book
◦ One 4D ultrasound Netcare baby gift bag
◦ Mandatory hearing screening for newborns
◦ First immunisations - BCG and Polio
◦ First check-up visit two weeks after birth at the Mother & Baby Wellness Clinic
◦ Assistance with birth registration for the baby
◦ 24-hour crisis line offering advice from registered nurse.
• Antenatal class at our network hospital.

Day-to-day benefits
We will cover the difference between the amount charged by the Gynaecologist or Obstetrician and the amount covered by your medical scheme for prenatal visits.

When you have run out of your medical savings or if you have reached your day-to-day benefit sub-limit, we will provide you with cover for:
• Prenatal testing for high risk pregnancy, up to R25 000 for each pregnancy due to pregnancy complications.
• Baby immunisations according to latest available government schedule of vaccinations.
</td></tr>
<tr><td>Not available</td><td>Available</td><td>Available</td></tr>
</table>

<table>
<tr><th>Benefits</th><th>GapCare</th><th>GapCare 300+</th><th>GapCare 500+</th></tr>
<tr><td rowspan="2">Out-hospital specialist shortfalls</td><td colspan="3">When your medical scheme has paid a portion of your out-of-hospital medical specialist claim, we will cover the shortfalls for:
• Out-of-hospital consultations.
• Medical treatment, provided out-of-hospital.

We do not cover shortfalls for dental specialist, general practitioners, allied healthcare professionals and other healthcare professionals who is not registered as a medical specialist with the Health Professions Council of South Africa.</td></tr>
<tr><td>Not available</td><td>Paid up to 300% of medical schemes tariff</td><td>Paid up to 500% of medical schemes tariff</td></tr>
<tr><td rowspan="2">Day-to-Day Booster</td><td colspan="3">Once you have run out of medical scheme savings or if you have reached your day-to-day benefit limit, we extend your cover for:
• Medical specialist consultation costs that are deemed necessary by a General Practitioner
• Basic dentistry
• Specialised dentistry
  • Root canals, pulp removal and specialised x-rays
  • Reconstructive dentistry due to an accident, trauma event
• Specialised radiology or pathology that is deemed necessary by your General Practitioner or medical specialist for treatment and diagnosis purposes.

R20 000 per insured person per annum, accumulates to the overall annual limit. The benefit is not applicable if you belong to a Hospital Plan only.</td></tr>
<tr><td>Not available</td><td>Available</td><td>Available</td></tr>
<tr><td>Accidental disability</td><td colspan="3">In the event that the insured becomes totally and permanently disabled due to an accident or trauma, NetcarePlus offers support for a range of essential costs to aid in their adjustment and continued well-being.

This coverage includes but not limited to:
• Loss of income
• Home and vehicle modifications
• Cost of a caregiver
• Daily living skills training programmes
• Re-skilling courses
• Assistive technology devices
• Adaptive daily use items
• Cost for a special needs school

Available on all options</td></tr>
</table>

<table>
<tr><th>Benefits</th><th>GapCare</th><th>GapCare 300+</th><th>GapCare 500+</th></tr>
<tr><td>Accidental death</td><td colspan="3">In the unfortunate event of the insured’s death due to an accident or trauma, we will provide cover for the following expenses:

• Estate fees
• Repatriation costs
• Funeral expenses
• Gathering costs (venue, food, chairs, table)

Available on all options</td></tr>
<tr><td>Trauma counselling</td><td colspan="3">We will cover these costs when you experience a trauma event:
• The difference between the amount charged by a registered counsellor or psychologist, for counselling sessions, and amount covered by your medical scheme. Your medical scheme must pay the first portion of your claim.
• The cost of counselling sessions with a registered counsellor or psychologist once you have run out of your medical scheme savings or if you have reached your benefit limit.

What is a trauma event?
It is when you are:
• A victim or a witness of a violent crime
• Involved in an accident
• Diagnosed with a life threatening illness or have a loved on diagnosed with a life threatening illness
• Mourning the death of a loved one

The benefit is subject to a maximum of R10 000 per insured per annum. Amounts paid under this benefit will be subject to the overall annual limit per life insured.

Available on all options</td></tr>
<tr><td>Premium waiver</td><td colspan="3">In the unfortunate event that you pass away or become totally and permanently disabled due to an accident, we will pay your NetcarePlus GapCare premiums and your medical scheme contributions for 6 months up to a maximum of R5 000 a month. This amount does not accumulate to the overall limit.

Available on all options</td></tr>
</table>

Benefits	GapCare	GapCare 300+	GapCare 500+
GapCare Emergency Booster	**When you need medical emergency treatment in an emergency department, we further extend your cover for:** • Doctor's consultation fees • Facility fees • Basic radiology, specialised radiology and pathology • Medical appliances • Medication administered during your consultation R10 000 per policy per annum, accumulates to the overall annual limit. There is no additional cost for GapCare Emergency Booster. For cover to remain active, your GapCare premium payment must be up to date. Available on all options		

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What are the cover limits?

BENEFITS	MINIMUM	MAXIMUM
Overall annual limit	R0	R212 000 per insured per annum.
Out of network hospital co-payments	R0	One stay per insured person per annum up to R11 760 outside of Netcare facilities, accumulates to the overall annual limit.
Charges above sub-limits	R0	R36 750 per insured person per annum, accumulates to the overall annual limit. Stay in a mental health institution, rehabilitation, step down or sub-acute facility will be limited to an additional 5 days per insured person per annum.
Emergency treatment in an emergency department	R0	R20 000 per policy per annum, accumulates to the overall annual limit.
Prenatal testing for high risk pregnancies	R0	R25 000 per pregnancy.
Day-to-Day Booster	R0	R20 000 per insured person per annum, accumulates to the overall annual limit.
Trauma counselling	R0	R10 000 per insured person per annum, accumulates to the overall annual limit.
Premium waiver	R0	R5 000 per month for 6 months for your NetcarePlus GapCare premiums and your medical scheme contributions.
GapCare Emergency Booster	R0	R10 000 per policy per annum.
Accidental disability	R0	R10 000 per insured person per annum.
Accidental death	R0	R10 000 per death.

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How to submit a claim

You can submit your claim in one of the following ways:

Online

www.netcare.co.za/NetcarePlus/Submit-a-claim

App

Use the Netcare app

Email

Send a completed claim form with all the supporting documents to **gapclaims@netcareplus.co.za**

When to submit a claim

Claims must be submitted within 180 days of the treatment, procedure, or hospital admission. Claims submitted after this period will not be payable.

Documents required to process a claim

To process your claim efficiently, please submit the following:

01 Completed GapCare claim form

02 Consent from the insured person on the claim to allow us to access and review their medical information, including past medical records and diagnostic results, from relevant third parties such as the medical scheme or healthcare providers.

03 Service provider statement reflecting the ICD and procedure codes for the treatment.

04 Medical scheme statement showing the portion of the claim that was paid or not paid, including the reason codes for any shortfalls.

Out-of-hospital medical specialist consultations

If you choose to use a medical specialist that falls outside of your medical scheme network on an outpatient basis, you may contact **Netcare appointmed™** on **0860 555 565** to make an appointment with a medical specialist.

Netcare appointmed™ gives you access to our extensive Netcare network - countrywide and removes the hassle of finding a specialist.

06

Optional products

NetcarePlus EmployeeCare

Personalised support for employee wellbeing

NetcarePlus EmployeeCare, powered by Lyra provides personalised mental care and wellbeing support for employees, helping people to cope with difficulties at work and in life.

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General exclusions

Certain benefit sections might have specific exclusions that apply in addition to these general exclusions. In addition to any specific exclusions set out in each benefit section, we will not pay a claim for or in the event of any of the exclusions listed below.

Any claim excluded or not first processed by your medical scheme.

Any claim where the benefit specific limits or overall annual limits per insured per year has been reached.

Events that occurred when you were not an insured person.

Events that occur during a policy waiting period unless it is for an accident or trauma event.

Events where you didn't obtain pre-authorisation from your medical aid, or where you didn't follow your medical aid's rules.

Tariff codes other than procedure and consultation codes recognised by the medical scheme.

Any claim for healthcare services received outside the Republic of South Africa.

Any claim for healthcare services where the insured person has neglected to use the NetcarePlus network if required to do so.

Investigations, treatment or surgery for weight-loss or cosmetic surgery (surgery for breast reduction or reconstruction as a result of treatment for cancer is included).

Any claim which should be covered by the Medical Scheme such as Prescribed Minimum Benefits, ward fees, theatre fees, medicines, appliances and other hospital expense.

Any claim, service or benefit that does not form part of this Policy.

Suicide, attempted suicide or intentional self-injury.

Deliberate exposure to exceptional danger unless you attempt to save a human life.

The use of any drug or narcotic, legal or illegal, unless prescribed by and taken in according to the instructions of a Medical Practitioner other than yourself.

The failure of the insured person to follow any medical advice given by a Medical Practitioner.

Any incident, Illness, accidental harm or event directly or indirectly caused by the excessive consumption of alcohol or alcoholism.

Participation, or attempted participation, by any Insured in any of the following:

- Any defence force, police force, police reservist duties or the disarming of explosives;
- Aviation activities where any medical expense is insured by another party (excludes fare-paying passengers in a licensed passenger carrying aircraft);
- Any form of race or speed test, other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft.

Any incident, Illness, accidental harm or event as a result of professional participation in Sport.

Active paticipation in riots, wars, political acts, public disorder, or any acts, or attempted acts, of any of the following:

- Civil commotion, labour disturbances, riot, strike, lock-out or public disorder or any act to bring about any of the above;
- War, invasion, act of foreign enemy, hostilities, civil war;
- Mutiny, military rising or usurped power, martial law or state of siege, insurrection, rebellion or revolution;
- Any act directed to overthrow or influence any state or government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
- Any act to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public.
- Terrorism.

Note

*This is not a full list of the terms and conditions applicable to your policy.
A full list of policy conditions and exclusions is contained in the policy wording.

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How to apply

You can contact us at **sales@netcareplus.co.za** or speak to your broker.

NETCARE plus | Hollard.

netcare.co.za/netcareplus

0860 101 151

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