

NETCARE  
plus



INSURANCE

# NetcarePlus GapCare

Plus means more

**Hollard.**

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.

Providing YOU with the best and safest care.



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# 01

## Introducing NetcarePlus GapCare



Gap cover that makes  
**more**  
of your medical aid

Life is unpredictable, so you need access to world-class medical treatment when it's required, but you also have to make sure you have protection against any associated and unexpected high costs. **NetcarePlus GapCare** is an insurance product designed to offer you the widest choice of hospitals and specialists to protect you against in and out-of-hospital shortfalls in your medical aid's payouts and expenses, 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.

# 02

## Why choose NetcarePlus GapCare

### NetcarePlus GapCare covers:

- ✓ 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
- ✓ Day-to-day costs beyond medical scheme limits
- ✓ Maternity costs
- ✓ Out-of-hospital specialist shortfalls
- ✓ Trauma counselling
- ✓ Premium waiver
- ✓ GapCare Emergency Booster

**i** NetcarePlus GapCare is available to all members of any medical scheme.

# 03



## Our benefits

Benefits	GapCare	GapCare 300+	GapCare 500+
In-hospital specialist shortfalls	Covers the shortfalls on specialist claims up to an additional 500% of the medical scheme tariff.	Covers the shortfalls on specialist claims up to an additional 300% of the medical scheme tariff.	Covers the shortfalls on specialist claims up to an additional 500% of the medical scheme tariff.
	<ul style="list-style-type: none"><li>• Covers any approved medical procedures performed in hospital, day-clinic or in specialist rooms.</li><li>• Covers all consultations while you're admitted in hospital.</li></ul>		
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	<b>For approved cancer treatment, we will cover:</b> <ul style="list-style-type: none"><li>• Shortfalls for cancer-related treatment when you use a healthcare provider outside of your medical scheme's network.</li><li>• Co-payments applied for specific cancer-related treatment.</li><li>• Co-payments applied when you reach your medical scheme's oncology benefit's limit.</li></ul>		
	✔ Available on all options		

Benefits	GapCare	GapCare 300+	GapCare 500+			
<p><b>Out of network hospital co-payments</b></p>	<p>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:</p> <ul style="list-style-type: none"> <li>• Unlimited hospital admissions in the NetcarePlus network.</li> <li>• One hospital admission per annum up to R10 000 outside of the NetcarePlus network.</li> </ul> <p>✔ Available on all options</p>					
<p><b>Charges above sub-limits</b></p>	<p>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 R35 000 for each person per annum.</p> <p>✔ Available on all options</p>					
<p><b>Emergency treatment in an emergency department</b></p>	<p>When you need medical emergency treatment in an emergency department, we will cover you for:</p> <table border="1" data-bbox="322 911 1046 1038"> <tr> <td data-bbox="322 911 557 1038">The shortfalls on doctor claims up to an additional 500% of the medical scheme tariff.</td> <td data-bbox="557 911 815 1038">The shortfalls on doctor claims up to an additional 300% of the medical scheme tariff.</td> <td data-bbox="815 911 1046 1038">The shortfalls on doctor claims up to an additional 500% of the medical scheme tariff.</td> </tr> </table> <p>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:</p> <ul style="list-style-type: none"> <li>• Doctor's consultation fees</li> <li>• Facility fees</li> <li>• Basic radiology, specialised radiology and pathology</li> <li>• Medical appliances</li> <li>• Medication administered during your consultation</li> </ul> <p>R20 000 per policy per annum, accumulates to the overall annual limit.</p> <p>✔ Available on all options</p>			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.
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# 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 Reaction
- ✔ Persistent Vomiting or Diarrhea

Benefits	GapCare	GapCare 300+	GapCare 500+
<p><b>Maternity</b></p>	<p><b>Private ward</b> 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.</p> <p><b>Hospital birth</b> If you choose to give birth at a hospital in our network, we will cover:</p> <ul style="list-style-type: none"> <li>• Maternity fees charged by the hospital which includes:               <ul style="list-style-type: none"> <li>• "Back to baby basics" book</li> <li>• One 4D ultrasound Netcare baby gift bag</li> <li>• Mandatory hearing screening for newborns</li> <li>• First baby immunisations – BCG and Polio</li> <li>• First check-up visit two weeks after birth at the Mother &amp; Baby Wellness Clinic Assistance with birth registration for the baby</li> <li>• 24-hour crisis line offering advice from a registered nurse</li> </ul> </li> <li>• Antenatal class at our network hospital.</li> </ul> <p><b>Day-to-day benefits</b> 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.</p> <p>When you have run out of your medical scheme savings or if you have reached your day-to-day benefit sub-limit, we will provide you with cover for:</p> <ul style="list-style-type: none"> <li>• Prenatal testing for high risk pregnancy, up to R25 000 for each pregnancy due to pregnancy complications.</li> <li>• Baby immunisations according to latest available government schedule of vaccinations.</li> </ul>		
	<p>⊗ Not available</p>	<p>✔ Available</p>	<p>✔ Available</p>

Benefits	GapCare	GapCare 300+	GapCare 500+								
<p><b>Out-of-hospital specialist shortfalls</b></p>	<p>When your medical scheme has paid a portion of your out-of-hospital medical specialist claim, we will cover the shortfalls for:</p> <ul style="list-style-type: none"> <li>• Out-of-hospital consultations.</li> <li>• Medical treatment, provided out-of-hospital.</li> </ul> <p>We do not cover shortfalls for dental specialists, general practitioners, allied healthcare professional and any other healthcare professional who is not registered as a medical specialist with the Health Professions Council of South Africa.</p>										
	<p>⊗ Not available</p>	<p>Paid up to 300% of medical scheme tariff</p>	<p>Paid up to 500% of medical scheme tariff</p>								
<p><b>Day-to-day costs beyond medical scheme limits</b></p>	<p>Once you have run out of your medical scheme savings or if you have reached your day-to-day benefit sub-limit, we extend your cover for:</p> <ul style="list-style-type: none"> <li>• Medical specialist consultation costs that are deemed necessary by a General Practitioner.</li> <li>• Basic dentistry</li> <li>• Specialised dentistry.                             <ul style="list-style-type: none"> <li>• Root canals, pulp removal and specialised x-rays.</li> <li>• Reconstructive dentistry due to an accident, trauma event</li> </ul> </li> <li>• Specialised radiology or pathology that is deemed necessary by your General Practitioner or medical specialist for treatment and diagnosis purposes.</li> </ul> <p>The benefit is not applicable if you belong to a Hospital Plan only.</p>										
	<p>⊗ Not available</p>	<p>☑ Available</p>	<p>☑ Available</p>								
<p><b>Accidental disability</b></p>	<p>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:</p> <table border="0" data-bbox="325 1310 921 1398"> <tr> <td>Loss of income</td> <td>Re-skilling courses</td> </tr> <tr> <td>Home and vehicle modifications</td> <td>Assistive technology devices</td> </tr> <tr> <td>Cost of a caregiver</td> <td>Adapted daily use items</td> </tr> <tr> <td>Daily living skills training programs</td> <td>Costs for a special needs school</td> </tr> </table>			Loss of income	Re-skilling courses	Home and vehicle modifications	Assistive technology devices	Cost of a caregiver	Adapted daily use items	Daily living skills training programs	Costs for a special needs school
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	<p>☑ Available on all options</p>										




Benefits	GapCare	GapCare 300+	GapCare 500+
<p><b>Trauma Counselling</b></p>	<p><b>We will cover these costs when you experience a trauma event:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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 sub-limit.</li> </ul> <p><b>What is a trauma event?</b> It is when you are:</p> <ul style="list-style-type: none"> <li>• A victim or a witness of a violent crime</li> <li>• Involved in an accident</li> <li>• Diagnosed with a life threatening illness or have a loved one diagnosed with a life threatening illness</li> <li>• Mourning the death of a loved one</li> </ul> <p>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.</p> <p><input checked="" type="checkbox"/> Available on all options</p>		
<p><b>Premium waiver</b></p>	<p>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.</p> <p><input checked="" type="checkbox"/> Available on all options</p>		
<p><b>GapCare Emergency Booster</b></p>	<p><b>When you need medical emergency treatment in an emergency department, we further extend your cover for:</b></p> <ul style="list-style-type: none"> <li>• Doctor's consultation fees</li> <li>• Facility fees</li> <li>• Basic radiology, specialised radiology and pathology</li> <li>• Medical appliances</li> <li>• Medication administered during your consultation</li> </ul> <p>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.</p> <p><input checked="" type="checkbox"/> Available on all options</p>		

# 04

## Cover limits

Benefits	GapCare	
	Minimum	Maximum
Overall annual limit	R 0	R205 000 per insured person per annum.
Out of network hospital co-payments	R 0	One stay per insured person per annum up to R10 000 outside of the NetcarePlus Hospital Network, accumulates to the overall annual limit.
Charges above sub-limits	R 0	R35 000 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	R 0	R20 000 per policy per annum, accumulates to the overall annual limit.
Prenatal testing for high risk pregnancies	R 0	R25 000 per pregnancy.
Day-to-day costs beyond medical scheme limits	R 0	R20 000 per insured person per annum, accumulates to the overall annual limit
Trauma counselling	R 0	R10 000 per insured person per annum, accumulates to the overall annual limit.
Premium waiver	R 0	R5 000 per month for 6 months for your NetcarePlus GapCare premiums and your medical scheme contributions.
GapCare Emergency Booster	R 0	R10 000 per policy per annum.
Accidental disability	R 0	R10 000 per insured person per annum.



# 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.

# 05

## Choose the best option for you



### GapCare

FROM  
**R285**

Perfect for employer groups and students.



### GapCare 300+

FROM  
**R335**

Perfect if you belong to a comprehensive medical scheme.



### GapCare 500+

FROM  
**R365**

Perfect if you belong to a medical scheme with network limits.

## Who can take out this policy?

You can take out cover for yourself as well as your partner and all dependants registered on your medical scheme provided the age limit requirements are met.

# 06 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-authorization 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.

# General exclusions

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 participation 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

Please note that 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.

# 07

## How to apply

You can conveniently activate your cover on our website at [www.netcare.co.za/netcareplus](http://www.netcare.co.za/netcareplus)  
Alternatively, you can call us on 0860 101 151 or speak to your broker.



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