

Turnberry Gap Cover 2023 vs 2024

Navigating the way



Our mission is to offer our clients security and assurance, especially during those times when they need us most.

We offer
DIFFERENT PRODUCTS
to suit a range of
DIVERSE NEEDS

Our products are
COMPATIBLE
with all registered open Medical Schemes
and most closed schemes in SA

We offer unsurpassed
SERVICE EXCELLENCE

QUICK CLAIMS turnaround

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Please note that this is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.

Disclaimer: This document is a summary for information purposes only and does not supersede the Policy terms and conditions. In the event of any discrepancy, the Policy terms and conditions will prevail.

PREMIER

2023

Monthly premium: R525 per family for under 65yrs

Monthly premium: R755 per family for 65yrs+

2024

Monthly premium: R588 per family for under 65yrs

Monthly premium: R845 per family for 65yrs+

Monthly premium: R433 per individual for under 65yrs

Monthly premium: R591 per individual for 65yrs+

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

In-hospital benefits

	2023	2024
Medical Expense Shortfall Cover	Increases the Medical Aid rate up to 600%. Subject to OAL	Increases the Medical Aid rate up to 600%. Subject to OAL
Co-payment Cover	Subject to OAL	Subject to OAL
Non-DSP Hospital Penalty Cover	R14 000 per admission. Limited to 2 claims per family per annum. Subject to OAL	R15 500 per admission. Limited to 2 claims per family per annum. Subject to OAL
Sub-limit Cover	R38 000 per admission. Subject to OAL	R41 000 per admission. Subject to OAL
Trauma Recovery Cover	Provides cover for when the Medical Scheme has imposed a sub-limit on a step-down facility for physical rehabilitation as a result of an accident which occurred while on the Policy. Limited to R3 000 per admission per insured and R10 000 per family per annum. Subject to OAL	Provides cover for when the Medical Scheme has imposed a sub-limit on a step-down facility for physical rehabilitation as a result of an accident which occurred while on the Policy. Limited to R5 000 per admission per insured and R10 000 per family per annum. Subject to OAL

In hospital and out of hospital benefits

	2023	2024
Traditional Cancer Cover	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. Subject to OAL	Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. Subject to OAL
Biological Cancer Drug Cover	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL
Innovative Cancer Drug Cover	Provides cover for new innovative cancer drugs. Limited to R10 000 per claim. Subject to the OAL	Provides cover for new innovative cancer drugs. Limited to R11 000 per claim. Subject to the OAL
Breast Cancer Reconstruction Cover and Breast Cancer Prevention Cover	Increases the medical aid rate up to 600% for a breast reconstruction post mastectomy due to Cancer and for a prophylactic mastectomy. Reconstruction of the unaffected, where there is no benefit on the Insured person's Medical Scheme is limited to R25 000 per insured person, per lifetime. Subject to the OAL	Increases the medical aid rate up to 600% for a breast reconstruction post mastectomy due to Cancer and for a prophylactic mastectomy. Reconstruction of the unaffected, where there is no benefit on the Insured person's Medical Scheme is limited to R27 000 per insured person, per lifetime. Subject to the OAL
MRI and CT scan Cover	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R6 500 per event and 2 claims per family per annum. Subject to OAL	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R7 500 per event and 2 claims per family per annum. Subject to OAL
Trauma Care Cover	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 000 per consultation and R8 000 per family per annum. Subject to OAL	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 500 per consultation and R8 000 per family per annum. Subject to OAL
Investigative Treatment		Scopes for Screening purposes will be limited to 1 every 5 years, per insured person and R8 000 . Subject to the Overall Annual Limit.

Out of hospital benefits

	2023	2024
Co-payments for MRI, CT and PET scans	Subject to OAL	Subject to OAL
Co-payments for scopes	R4 000 per event. Limited to 2 claims per insured per annum. Subject to OAL	R5 000 per event. Limited to 2 claims per insured per annum. Subject to OAL
Sub-limit Cover for MRI, CT and PET scans	R38 000 per event per insured. Subject to OAL	R41 000 per event per insured. Subject to OAL
Casualty Benefit for Accidents	R15 000 per event per insured. Subject to OAL	R16 500 per event per insured. Subject to OAL
Casualty Benefit for Illness	R3 500 per event. Limited to 3 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 6pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays	R4 000 per event. Limited to 3 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours of 6pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays

Added benefits

	2023	2024
Cancer Diagnosis Benefit	Once off payment for first diagnosis of Cancer based on stage at time of diagnosis Stage 1: R5 000 Stage 2: R15 000 Stage 3: R20 000 Stage 4: R25 000	Once off payment for first diagnosis of Cancer based on stage at time of diagnosis Stage 1: R5 000 Stage 2: R15 000 Stage 3: R25 000 Stage 4: R30 000
Medical Scheme Contribution Waiver	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 600 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
Gap Premium Waiver	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer
Personal Accident Benefit	R30 000 per insured on the Policy in the event of accidental death or permanent and total disability	R32 000 per insured on the Policy in the event of accidental death or permanent and total disability
Critical Illness Benefit	R10 000 per insured on the Policy in the event of death due to a critical illness (excludes cancer)	R12 500 per insured on the Policy in the event of death due to a critical illness (excludes cancer)
International Travel Cover	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

In Hospital dental cover

	2023	2024
Medical Expense Shortfall Cover	Increases the medical aid rate up to 600% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 600% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL
Co-payment Cover	Subject to OAL	Subject to OAL
Basic Dental Cover for children	Up to 600% for basic dentistry for children up to 12 years. Limited to R4 000 per family per annum	Up to 600% for basic dentistry for children up to 12 years. Limited to R4 500 per family per annum
Sub-limit and Co-payment Cover for dental implants	Covers the cost of dental implants f or reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R50 000 per family per annum. Subject to the OAL	Covers the cost of dental implants f or reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R54 000 per family per annum. Subject to the OAL
Sub-limit Cover	R30 000 per admission per insured for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	R32 500 per admission per insured for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL

OPTIMAL

2023
Monthly premium: R398 per family for under 65yrs
Monthly premium: R575 per family for 65yrs+

2024
Monthly premium: R445 per family for under 65yrs
Monthly premium: R643 per family for 65yrs+

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

In hospital benefits

	2023	2024
Medical Expense Shortfall Cover	Increases the Medical Aid rate up to 500%. Subject to OAL	Increases the Medical Aid rate up to 500%. Subject to OAL
Co-payment Cover	Subject to OAL	Subject to OAL
Non-DSP Hospital Penalty Cover	R11 000 per admission. Limited to 1 claim per family per annum and subject to OAL	R12 500 per admission. Limited to 1 claim per family per annum and subject to OAL
Sub-limit Cover	R28 000 per admission per insured. Limited to R70 000 per family per annum. Subject to OAL	R31 000 per admission per insured. Limited to R70 000 per family per annum. Subject to OAL

In hospital and out of hospital benefits

	2023	2024
Traditional Cancer Cover	Co-payment cover for traditional cancer treatment limited to 20% per admission. Subject to the OAL	Co-payment cover for traditional cancer treatment limited to 20% per admission. Subject to the OAL
Biological Cancer Drug Cover	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL	Provides cover for Biological Cancer Drug when the Medical Scheme imposes a sub-limit. Subject to formulary and OAL
Innovative Cancer Drug Cover	Provides cover for new innovative cancer drugs. Limited to R10 000 per claim. Subject to the OAL	Provides cover for new innovative cancer drugs. Limited to R11 000 per claim. Subject to the OAL
Breast Cancer Reconstruction Cover and Breast Cancer Prevention Cover	Increases the medical aid rate up to 500% for a breast reconstruction post mastectomy due to Cancer and for a prophylactic mastectomy. Reconstruction of the unaffected, where there is no benefit on the Insured person's Medical Scheme is limited to R18 000 per insured person, per lifetime. Subject to the OAL	Increases the medical aid rate up to 500% for a breast reconstruction post mastectomy due to Cancer and for a prophylactic mastectomy. Reconstruction of the unaffected, where there is no benefit on the Insured person's Medical Scheme is limited to R20 000 per insured person, per lifetime. Subject to the OAL
MRI and CT scan Cover	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R5 500 per event and 2 claims per family per annum. Subject to OAL	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R6 000 per event and 2 claims per family per annum. Subject to OAL
Trauma Care Cover	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 000 per consultation and R7 000 per family per annum. Subject to OAL	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 500 per consultation and R7 000 per family per annum. Subject to OAL
Investigative Treatment		Scopes for Screening purposes will be limited to 1 every 5 years, per insured person and R6 000 . Subject to the Overall Annual Limit.

Out of hospital benefits

	2023	2024
Co-payments for MRI, CT and PET scans	Subject to OAL	Subject to OAL
Co-payments for scopes	R4 000 per event. Limited to 2 claims per insured per annum. Subject to OAL	R5 000 per event. Limited to 2 claims per insured per annum. Subject to OAL
Sub-limit Cover for MRI, CT and PET scans	R28 000 per event per insured. Limited to R70 000 per family per annum. Subject to OAL	R31 000 per event per insured. Limited to R70 000 per family per annum. Subject to OAL
Casualty Benefit for Accidents	R10 000 per event per insured. Subject to OAL	R11 000 per event per insured. Subject to OAL
Casualty Benefit for Illness	R3 500 per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours 6pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays	R4 000 per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours 6pm - 6am Mondays to Fridays, Saturdays, Sundays and Public Holidays

Added benefits

	2023	2024
Medical Scheme Contribution Waiver	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 600 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
Gap Premium Waiver	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer
Personal Accident Benefit	R15 000 per insured on the Policy in the event of accidental death or permanent and total disability	R18 000 per insured on the Policy in the event of accidental death or permanent and total disability
Critical Illness Benefit	R7 500 per insured on the Policy in the event of death due to a critical illness (excludes cancer)	R8 500 per insured on the Policy in the event of death due to a critical illness (excludes cancer)
International Travel Cover	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

In Hospital dental cover

	2023	2024
Medical Expense Shortfall Cover	Increases the medical aid rate up to 500% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 500% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL
Co-payment Cover	Subject to OAL	Subject to OAL
Basic Dental Cover for children	Up to 500% for basic dentistry for children up to 12 years. Limited to R3 000 per family per annum	Up to 500% for basic dentistry for children up to 12 years. Limited to R3 500 per family per annum
Sub-limit and Co-payment Cover for dental implants	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and R50 000 per family per annum. Subject to the OAL	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R22 000 per admission and R50 000 per family per annum. Subject to the OAL
Sub-limit Cover	R20 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	R22 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL

SYNERGY

2023

Monthly premium: R340 per family for under 65 yrs
 Monthly premium: R475 per family for 65yrs+

2024

Monthly premium: R380 per family for under 65yrs
 Monthly premium: R532 per family for 65yrs+

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In hospital benefits

	2023	2024
Medical Expense Shortfall Cover	Increases the Medical Aid rate up to 500%. Subject to OAL	Increases the Medical Aid rate up to 500%. Subject to OAL
Co-payment Cover	Subject to OAL	Subject to OAL
Non-DSP Hospital Penalty Cover	R9 000 per admission. Limited to claim per family per annum and subject to OAL	R9 700 per admission. Limited to claim per family per annum and subject to OAL
Sub-limit Cover	R28 000 per admission per insured. Limited to R70 000 per family per annum. Subject to OAL	R31 000 per admission per insured. Limited to R70 000 per family per annum. Subject to OAL

In hospital and out of hospital benefits

	2023	2024
MRI and CT scan Cover	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R4 500 per event and 1 claim per family per annum. Subject OAL	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R5 000 per event and 1 claim per family per annum. Subject OAL
Trauma Care Cover	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 000 per consultation and R6 000 per family per annum. Subject to OAL	Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 500 per consultation and R6 000 per family per annum. Subject to OAL

Out of hospital benefits

	2023	2024
Co-payments for MRI, CT and PET scans	Subject to OAL	Subject to OAL
Co-payments for scopes	R4 000 per event. Limited to 2 claims per insured per annum. Subject to OAL	R5 000 per event. Limited to 2 claims per insured per annum. Subject to OAL
Sub-limit Cover for MRI, CT and PET scans	R28 000 per event per insured. Limited to R60 000 per family per annum. Subject to OAL	R31 000 per event per insured. Limited to R70 000 per family per annum. Subject to OAL
Casualty Benefit for Accidents	R9 500 per event per insured. Subject to OAL	R10 000 per event per insured. Subject to OAL
Casualty Benefit for Illness	R3 000 per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours 6pm -6am Mondays to Fridays, Saturdays, Sundays and Public Holidays	R3 500 per event. Limited to 2 claims per family per annum. Subject to OAL. Treatment is restricted to between the hours 6pm -6am Mondays to Fridays, Saturdays, Sundays and Public Holidays

Added benefits

	2023	2024
Medical Scheme Contribution Waiver	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 600 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
Gap Premium Waiver	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer
Personal Accident Benefit	R10 000 per insured on the Policy in the event of accidental death or permanent and total disability	R12 000 per insured on the Policy in the event of accidental death or permanent and total disability
International Travel Cover	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

In Hospital dental cover

	2023	2024
Medical Expense Shortfall Cover	Increases the medical aid rate up to 500% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 500% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL
Co-payment Cover	Subject to OAL	Subject to OAL
Basic Dental Cover for children	Up to 500% for basic dentistry for children up to 12 years. Limited to R2 000 per family per annum	Up to 500% for basic dentistry for children up to 12 years. Limited to R2 500 per family per annum
Sub-limit and Co-payment Cover for dental implants	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and R50 000 per family per annum. Subject to the OAL	Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R22 000 per admission and R50 000 per family per annum. Subject to the OAL
Sub-limit Cover	R20 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	R22 000 per admission and R50 000 per family for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the OAL



LAUNCH

2023

Monthly premium: R155 per family for under 65yrs

Monthly premium: R267 per family for 65yrs+

2024

Monthly premium: R164 per family for under 65yrs

Monthly premium: R285 per family for 65yrs+

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In-hospital benefits

	2023	2024
Medical Expense Shortfall Cover	Increases the Medical Aid rate up to 350%. Subject to OAL	Increases the Medical Aid rate up to 350%. Subject to OAL
Co-Payment Cover		R3 500 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit

Out of hospital benefits

	2023	2024
Casualty Benefit for Accidents	R6 000 per event per insured. Subject to OAL	R6 500 per event per insured. Subject to OAL

Added benefits

	2023	2024
Medical Scheme Contribution Waiver	Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer	Up to R6 600 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
Gap Premium Waiver	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer	Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer
International Travel Cover	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)

In Hospital dental cover

	2023	2024
Medical Expense Shortfall Cover	Increases the medical aid rate up to 350% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL	Increases the medical aid rate up to 350% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident and oral cancer (which was diagnosed while on the Policy). Subject to the OAL

MED-EXTEND

2023
Monthly premium: R366 per family for under 65yrs
Monthly premium: R498 per family for 65yrs+

2024
Monthly premium: R386 per family for under 65yrs
Monthly premium: R525 per family for 65yrs+

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

Benefits

	2023	2024
Medical Expense Shortfall Cover	Increases the Medical Aid rate up to 300%. Subject to OAL	Increases the Medical Aid rate up to 300%. Subject to OAL
Co-payment Cover	R5 000 per admission. 2 claims pfpa. Subject to OAL	R6 000 per admission. 2 claims pfpa. Subject to OAL
Casualty Benefit - Accident & Illness	R3 500 per family per annum. The Casualty Benefit for Illness will be restricted to between the hours of 6pm – 6am, Mondays – Fridays, Saturdays, Sundays and Public Holidays	R4 000 per family per annum. The Casualty Benefit for Illness will be restricted to between the hours of 6pm – 6am, Mondays – Fridays, Saturdays, Sundays and Public Holidays
MRI and CT scan Cover	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R4 000 per event and 1 claim per family per annum. Subject to OAL	Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R5 000 per event and 1 claim per family per annum. Subject to OAL
Medboost Claim free years	2023 3 years :R3 000 4 years :R4 000 5 years :R5 000 5+ years :R6 000	2024 3 years :R3 500 4 years :R4 500 5 years :R5 500 5+ years:R6 500

Added benefits

	2023	2024
International Travel Cover	R5 million per insured (notification of travel required 48 hrs prior to departure)	R5 million per insured (notification of travel required 48 hrs prior to departure)
Medical Scheme Contribution Waiver		Up to R6 600 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer
Gap Premium Waiver		Pays the premium of your Policy for 12 months in the event of death or permanent and total disability as a result of an accident, of the Contribution Payer

2023

2024

Defined Procedures	Benefit	Benefit
Arthroscopic surgery	R66 000	R72 000
Back or neck surgery	R66 000	R72 000
Bunion surgery	R18 000	R20 000
Cochlear implant, auditory brain implant and internal nerve stimulator surgery	R86 000	R92 000
Dental procedures for impacted teeth for children younger than 18 years	R18 000	R20 000
Dental procedures for reconstructive surgery required due to an accidental event	R86 000	R92 000
Functional nasal surgery	R28 000	R30 000
Joint replacement surgery	R56 000	R60 000
Knee or shoulder surgery (excl joint replacements and arthroscopic surgery)	R31 000	R33 500
Non-Cancerous breast conditions	R24 000	R26 000
Oesophageal reflux and hiatus hernia surgery	R61 000	R66 000
Removal of varicose veins	R24 000	R26 000
Skin disorders (including benign growths and lipomas)	R24 000	R26 000
Endoscopic procedures	R7 000	R7 500

Med-Extend has been designed to assist clients with **medical expense shortfalls** for Specialists and with covering Defined Procedures that have been excluded on their specific Medical Scheme option.



FORMULARY AND WAITING PERIODS

Waiting Periods

- A 3-month general waiting period applies to all benefits (except in the event of an accident, which occurred while on the Policy). In the event the commencement date of the Policy is the same as the commencement date of the Medical Scheme, no 3-month general waiting period will apply to Medical Expense Shortfall Cover (increasing the medical aid rate up to 600%)
- A 10-month waiting period on pregnancy/childbirth
- A 12-month waiting period on investigations, treatment or surgery for:
hysterectomy, hysteroscopies, endometriosis, ovarian cysts and fibroids (myomectomy), muscular-skeletal (except in the event of an accident, which occurred while on the Policy), tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, cancer, nasal and sinus

Biological Cancer Drugs

The lists below provide the Biological Cancer Drugs covered under Premier and Optimal

LIST OF DRUGS

Herceptin	Faslodex	Avastin
Mylotarg	Velcade	Erbix
Nexavar	Tarceva	Sutent
Gleevec	Alimta	Fludara
Sprycel	Zevalin	Mabthera



NAVIGATING THE WAY

EXTENDED FAMILY COVER

The "Family" means the Principal Insured person and the eligible spouse, and eligible children, who have not attained the age of 26 years unless mentally or physically disabled and unable to earn any form of income. Any dependants falling under this definition are included at no additional cost.

If you have extended family or an additional dependant registered on your Medical Scheme and they do not qualify in terms of our definition of a "Family" as per the definition above, you may add them onto your Policy. The cost per each additional extended family member or dependant is detailed below

Product	Ages 26 - 64 (incl) Rate per person	Ages 65 - 79 (Incl) Rate per person	Ages 80+ Rate per person
Premier	R151	R489	R623
Optimal	R142	R399	R510
Synergy	R141	R395	R504
Launch	R 35	R 60	R 92
Med-Extend	R130	R492	R628

CORPORATE GROUP GAP COVER

- PREMIER GROUP OPTION
- OPTIMAL GROUP OPTION
- SYNERGY GROUP OPTION
- LAUNCH GROUP OPTION
- MED-EXTEND GROUP OPTION

*Rates are subject to change due to the demographics of a groups



RATES DEPENDENT ON GROUP DEMOGRAPHICS

- Ave age
- Medical aid option
- Voluntary or compulsory
- Nature of business



TAILOR MAKE A PRODUCT FOR GROUPS OF 500+



GROUPS - 20+ MEMBERS FOR 2024



FAVOURABLE UNDERWRITING (WAITING PERIODS)
dependent on size of group. To be discussed.



ELECTRONIC TAKE-ON



EASY TO CLAIM

Turnberry claim form

You can get the claim form under documents on our website.

You can also access the online claim form at <https://turnberry.co.za/claim-form/> (this can be completed and submitted online).

Requirements

A list of the requirements appears on the Claim form as well.

Should we require any further documentation, an email will be sent to you and your broker advising you of the outstanding requirements.



Invoices

All doctors invoices and/or statements

Hospital accounts

Please request a detailed invoice from the hospital's accounts department that includes date of admission, date of discharge and the ICD-10 codes and Procedure codes

Medical Aid Remittance/Claim Statement

This statement from the Medical Aid will reflect the invoiced amount(s) for the service providers, the amounts paid and/or rejected by the Medical Aid.

Please note all claims are assessed in terms of the Benefits provided by the Policy and the Policy Terms and Conditions. Once a claim is admitted, the claimed amount is paid directly to the Policyholder who must settle outstanding amounts with the service providers. Provided that all requirements are received valid claims are settled within 10 working days.

All these documents are required with every claim as each document contains relevant information required to process the claim. You have 5 months to provide written notice from the date of treatment of a pending claim. Outstanding documentation needs to be submitted within 90 days from the date, outstanding documentation is requested by Turnberry. Please do not hesitate to contact Turnberry should you have any queries.

INSURER
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LOMBARD
(FSP no.1596)


Turnberry
GAP COVER
NAVIGATING THE WAY
(FSP no. 36571)

Contact Turnberry on 011 677 9891 or visit the website www.turnberry.co.za

Turnberry Management Risk Solutions (Pty) Ltd is an authorised Financial Services Provider (FSP no. 36571). Underwritten by Lombard Insurance Company Limited, an authorised Services Provider (FSP no. 1596) an Insurer conducting non-life insurance business

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