

Turnberry Gap Cover 2026 Product Comparison Schedule

Navigating the way

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LOMBARD
(FSP no.1596)



Product Comparison 2026

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.

	PREMIER Under 65 R737/Over 65 R1060 Individual Under 65 R538 Individual Over 65 R741 Premier Youth - R315	OPTIMAL R558 per family for under 65yrs R806 per family for 65yrs+	DYNAMIC Refer to Dynamic Product Page on page 10	SYNERGY R494 per family for under 65yrs R688 per family for 65yrs+	LAUNCH R185 per family for under 65yrs R320 per family for 65yrs+	MED-EXTEND R426 per family for under 65yrs R601 per family for 65yrs+
In-hospital benefits						
Medical Expense Shortfall Cover	600%	500%	500%	500%	350%	300%
Co-Payment Cover	OAL	OAL	R25 000 per claim	OAL	R4 400 per admission. 1 claim pfpa	R7 000 per admission. 2 claims pfpa
Non-Dsp Hospital Penalty Cover	R18 000 per admission. 2 claims pfpa	R14 700 per admission. 1 claim pfpa	R10 000 per admission. 1 claim pfpa	R11 500 per admission. 1 claim pfpa	-	-
Sub-Limit Cover	R46 500 per admission.	R36 000 per admission. R75 000 pfpa	R20 000 per admission. 1 claim pfpa	R36 000 per admission. R75 000 pfpa	-	-
Trauma Recovery Cover	R6 500 per admission. R11 000 pfpa	-	-	-	-	-
Defined Procedures	-	-	-	-	-	Refer to page 13
Medboost	-	-	-	-	-	Refer to page 12

In-hospital and out-of-hospital benefits

Traditional And Biological Cancer Cover	OAL	20% - Co Payment	OAL	-	-	-
Innovative Cancer Drug Cover	R13 000 per claim	R13 000 per claim	-	-	-	-
MRI And CT Scan Cover	R8 500 per event. 2 claims pfpa	R7 500 per event. 2 claims pfpa	R5 000 per event. 1 claim pfpa	R6 000 per event. 1 claim pfpa	-	R6 000 per event. 1 claim pfpa
Trauma Counselling Cover	R3 300 per consult. R8 500 pfpa	R3 300 per consult. R7 500 pfpa	R2 000 per consult. R8000 pfpa	R3 300 per consult. R6 500 pfpa	-	-
Breast Cancer Prevention Cover	600%	500%	-	-	-	-
Breast Cancer Reconstruction Cover	Affected Breast 600%. Unaffected breast R31 500 per lifetime	Affected Breast 500%. Unaffected breast R24 000 per lifetime	-	-	-	-
Screening Scopes	Limited to 1 every 5 years, per insured person and R9 200. Subject to the OAL	Limited to 1 every 5 years, per insured person and R7 000. Subject to the OAL	-	-	-	-

Out-of-hospital

Co-payments for MRI, CT and PET Scans	OAL	OAL	-	OAL	-	-
Co-Payments For Scopes	R6 500 per event. 2 claims per insured	R6 500 per event. 2 claims per insured	R6 500 per event. 2 claims per insured	R6500 per event. 2 claims per insured	-	-
Sub-Limit Cover for MRI, CT and PET Scans	R46 500 per event	R36 000 per event. R75 000 pfpa	R20 000 per admission. 1 claim pfpa	R36 000 per event. R75 000 pfpa	-	-
Casualty Benefit For Accidents	R19 500 per event	R13 000 per event	R10 000 per admission. 1 claim pfpa	R13 000 per event	R7 700 per event	R5 000 pfpa
Casualty Benefit For Illness	R5 500 per event. 3 claims pfpa	R5 500 per event. 2 claims pfpa	R2 000 per event. 2 claims pfpa	R4 400 per event. 2 claims pfpa	-	

In-hospital dental benefits

Medical Expense Shortfall Cover	600%	500%	500%	500%	350%	300%
Basic Dental Medical Expense Shortfall Cover For Children	R5 500 pa for children up to and incl 12 yrs	R4 400pa for children up to and incl 12 yrs	-	R3 300pa for children up to and incl 12 yrs	-	-
Co-Payment Cover	OAL	OAL	R25 000 per claim	OAL	-	-
Sub-Limit Cover	R37 000 per admission	R26 000 per admission. R50 000 pfpa	-	R26 000 per admission. R50 000 pfpa	-	-
Sub-Limit And Co-Payment Cover For Dental Implants	R60 000 pfpa	R26 000 per admission. R50 000 pfpa	-	R26 000 per admission. R50 000 pfpa	-	-

Added benefits (not subject to OAL)

First Diagnosis Of Cancer Benefit	Stage1 - R8 000 Stage 2 - R19 500 Stage 3 - R27 500 Stage 4 - R33 000	-	-	-	-	-
Medical Scheme Contribution Waiver	R8 200/6 months	R8 200/6 months	-	R8 200/6 months	R8 200/6 months	R8 200/6 months
Gap Premium Waiver	12 months	12 months	-	12 months	12 months	12 months
Personal Accident Benefit	R37 000 per insured	R21 000 per insured	-	R14 500 per insured	-	-
Death Due To Critical Illness (Excludes Cancer)	R14 700 per insured	R10 500 per insured	-	-	-	-
Access To International Travel Cover	R5 million	R5 million	R5 million	R5 million	R5 million	R5 million

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