

Turnberry Gap Cover

2027 Product Comparison

Navigating the way



INSURER



LOMBARD
(FSP no. 1596)

Product Comparison 2027

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	OPTIMAL	DYNAMIC	SYNERGY	LAUNCH	MED-EXTEND
Family under 65yrs R810 Family over 65yrs R1 161 Individual under 65 R576 Individual over 65yrs R800 Premier Youth < 26 R337	R600 per family under 65yrs R870 per family 65yrs+	Please refer to the brochure	R545 per family under 65yrs R750 per family 65yrs+	R191 per family under 65yrs R330 per family 65yrs+	R443 per family under 65yrs R658 per family 65yrs+

In-hospital benefits

Medical Expense Shortfall Cover	600%	500%	500%	500%	350%	300%
Co-Payment Cover	OAL	OAL	OAL	OAL	R5 000 per admission. 1 claim pfpa	R7 500 per admission. 2 claims pfpa
Non-Dsp Hospital Penalty Cover	R19 000 per admission. 3 claims pfpa	R16 000 per admission. 2 claims pfpa	R11 000 per admission. 1 claim pfpa	R12 500 per admission. 1 claim pfpa	-	-
Sub-Limit Cover	R50 000 per admission.	R39 000 per admission. R80 000 pfpa	R22 000 pfpa	R38 000 per admission. R77 000 pfpa	-	-
Trauma Recovery Cover	R7 000 per admission. R12 000 pfpa	-	-	-	-	-
Defined Procedures	-	-	-	-	-	Refer to brochure
Medboost	-	-	-	-	-	Refer to brochure

In-hospital and out-of-hospital benefits

Traditional And Biological Cancer Cover	OAL	20% - Co Payment	OAL	-	-	-
Innovative Cancer Drug Cover	R14 000 per claim	R14 000 per claim	-	-	-	-
MRI And CT Scan Cover	R9 500 per event. 2 claims pfpa	R8 000 per event. 2 claims pfpa	R5 500 per event. 1 claim pfpa	R6 500 per event. 1 claim pfpa	-	R6 500 per event. 1 claim pfpa
Trauma Counselling Cover	R3 600 per consult. R9 000 pfpa	R3 600 per consult. R8 000 pfpa	R2 200 per consult. R9 000 pfpa	R3 600 per consult. R7 000 pfpa	-	-
Breast Cancer Prevention Cover	600%	500%	-	-	-	-
Breast Cancer Reconstruction Cover	Affected Breast 600%. Unaffected breast R35 000 per lifetime	Affected Breast 500%. Unaffected breast R26 000 per lifetime	-	-	-	-
Screening Scopes	Limited to 1 every 5 years, per insured person and R10 000. Subject to the OAL	Limited to 1 every 5 years, per insured person and R7 500. Subject to the OAL	-	-	-	-

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Out-of-hospital benefits

Co-payments for MRI, CT and PET scans	OAL	OAL	OAL	OAL	-	-
Co-Payments For Scopes	R7 000 per event. 2 claims per insured	R7 000 per event. 2 claims per insured	R7 000 per event. 2 claims per insured	R7 000 per event. 2 claims per insured	-	-
Sub-Limit Cover for MRI, CT and PET Scans	R50 000 per event	R39 000 per event. R80 000 pfpa	R22 000 pfpa	R38 000 per event. R77 000 pfpa	-	-
Casualty Benefit For Accidents	R21 500 per event	R14 000 per event	R11 000 pfpa	R14 000 per event	R8 500 per event	R5 500 pfpa
Casualty Benefit For Illness	R6 000 per event. 3 claims pfpa	R6 000 per event. 2 claims pfpa	R2 200 per event. 2 claims pfpa	R4 800 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	R6 000 pa for children up to and incl 12 yrs	R5 000 pa for children up to and incl 12 yrs	-	R3 600pa for children up to and incl 12 yrs	-	-
Co-Payment Cover	OAL	OAL	OAL	OAL	-	-
Sub-Limit Cover	R40 000 per admission	R28 500 per admission. R53 000 pfpa	-	R28 500 per admission. R53 000 pfpa	-	-
Sub-Limit And Co-Payment Cover For Dental Implants	R65 000 pfpa	R28 500 per admission. R53 000 pfpa	-	R28 500 per admission. R53 000 pfpa	-	-

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Added benefits (not subject to OAL)

First Diagnosis Of Cancer Benefit	Stage 1 - R8 500 Stage 2 - R21 000 Stage 3 - R30 000 Stage 4 - R36 000	-	-	-	-	-
Medical Scheme Contribution Waiver	R9 000/6 months	R9 000/6 months	R9 000/6 months	R9 000/6 months	R9 000/6 months	R9 000/6 months
Gap Premium Waiver	12 months	12 months	12 months	12 months	12 months	12 months
Personal Accident Benefit	R40 000 per insured	R23 000 per insured	R10 000 per insured	R16 000 per insured	-	-
Death Due To Critical Illness (Excludes Cancer)	R16 000 per insured	R11 500 per insured	-	-	-	-
Access To International Travel Cover	R5 million	R5 million	R5 million	R5 million	R5 million	R5 million

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. Insured by Lombard Insurance Company Limited.

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