



NAPTOSA GAP SUPREME 2022

DEFINED EVENTS

1. Being confined to hospital and:
2. Undergoing Medical and Surgical procedures and/or operations or Treatment (as defined) whilst in hospital, including:
 - a) The necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis,
 - b) The necessity for kidney dialysis on an out-patient basis
3. The necessity for outpatient treatment for the following procedures:
 - a) General Surgery
 - i) Surgical biopsy of breast lump
 - ii) Needle biopsy of breast lump
 - iii) Hernia repairs
 - Inguinal hernia
 - Femoral hernia
 - Umbilical hernia
 - Epigastric hernia
 - Spigelian hernia
 - Varicose veins in the rooms (if paid from scheme's risk)
 - iv) Ischio-rectal abscess drainage
 - v) Closure of colostomy
 - vi) Surgical haemorrhoidectomy (excluding sclerotherapy or band ligation)
 - vii) Lymph node biopsy
 - viii) Endoscopy
 - b) Urology
 - i) Vasectomy
 - ii) Cystoscopy
 - iii) Orchidopexy
 - iv) Prostate biopsy
 - c) Ophthalmology
 - i) Cataract removal
 - ii) Pterygium removal
 - iii) Trabeculectomy
 - d) ENT surgery
 - i) Direct laryngoscopy
 - ii) Tonsillectomy
 - iii) Laser ENT Surgery
 - iv) Conventional ENT Surgery
 - v) Nasal surgery (Turbinectomy and Septoplasty)
 - vi) Sinus surgery (FESS)
 - vii) Myringotomy
 - viii) Grommets
 - e) Orthopaedic
 - i) Arthroscopy
 - ii) Carpal Tunnel Release
 - iii) Ganglion surgery
 - iv) Bunionectomy
 - f) Paediatric surgery
 - i) Orchidopexy
 - g) Hepatobiliary surgery
 - i) Needle biopsy of the liver
 - h) Cardiothoracic surgery
 - i) Bronchoscopy

- i) General medical cardiology
 - i) Coronary angioplasty
 - ii) Coronary angiogram
 - iii) Neurology
 - iv) 48-hour halter EEG
 - j) Immunology
 - i) Plasmapheresis
 - k) Gastroenterology
 - i) Oesophagoscopy
 - ii) Gastroscopy
 - iii) Colonoscopy
 - iv) ERCP
 - l) Diagnostic radiology
 - i) Myelogram
 - ii) Bronchography
 - iii) Angiograms
 - Carotid
 - Cerebral
 - Coronary
 - Peripheral
 - m) Obstetrics & gynaecology
 - i) Tubal ligation
 - ii) Childbirth in a non-hospital setting
 - iii) Incision and drainage of Bartholin's cyst
 - iv) Marsupialisation of Bartholin's cyst
 - v) Cervical laser ablation
 - vi) Hysteroscopy
 - vii) Phototherapy
 - viii) Dilation and curettage
 - n) Hyperbaric oxygen treatment for:
 - i) Radionecrosis
 - ii) Malunion of major fractures
 - iii) Avascular leg ulcers
 - iv) Decompression sickness
 - v) Chronic osteitis
 - vi) Serious anaerobic infections
4. The necessity for outpatient diagnostic radiology limited to:
 - a) Magnetic Resonance Imaging (MRI)
 - b) Computed Tomography Scans (CT Scans)
 - c) Positron Emission Tomography (PET Scans)
 5. The treatment received in a casualty unit of a Hospital provided that such treatment is not for routine physical treatment or any other medical examination or treatment other than emergency medical treatment
 6. The death of the Principal Member of the Registered Medical Aid Scheme or the event that an Accident or Illness resulted in the Total Permanent Disability of the Principal Member of the Registered Medical Aid Scheme.
 7. A Severe Illness benefit in the event of the initial detection of a cancerous growth, and/or the first accurate diagnosis of Cancer (as defined), provided that such diagnosis affects a person's lifestyle in such a way that the person's ability to function normally is altered.

The Company will pay to the Principal Insured Person an amount in accordance with the Table of Benefits subject to the limitations.

<http://www.memp.co.za/private/extranet/naptosa/>



Ambledown Financial Services (Pty) Ltd
An Authorised Financial Services Provider FSB: 10287



Underwritten by Constantia Insurance
Company Limited
FSP 31111



An Authorised Financial Services Provider FSB: 13833



GCI Health (Pty) Ltd