



NAPTOSA GAP & FAMILY FUNERAL 2022

Available to paid up active Naptosa members

NOTE – AVAILABLE FOR ALL MEDICAL SCHEMES INCLUDING GEMS

GAP SUPREME	R369 per family per month
OVERALL ANNUAL LIMIT R177 800 Per insured person per year	
<p>GAP 100 COVER Charges above the Medical Scheme Tariff for services in-hospital and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis and/or the necessity for kidney dialysis on an out-patient basis, limited to 6 times the Medical Scheme Tariff.</p> <p>CO-PAYMENT COVER Charges in the form of a co-payment or deductible applied for in-hospital admissions and specific outpatient procedures</p> <p>MRI & CT SCAN SUB-LIMIT COVER Charges in the form of a co-payment or deductible for major medical outpatient treatment limited to specialized diagnostic radiology limited to MRI and CT Scans; plus</p> <p>SUB-LIMIT GAP COVER Charges above any sub-limitation imposed by the Medical Scheme for treatment received whilst as an in-patient and/or outpatient for specific procedures; plus</p> <p>CASUALTY COVER Costs incurred in a casualty unit of a hospital as a result of an emergency, not met by the medical scheme</p> <p>ONCOLOGY COVER Charges in the form of any costs incurred over the sub-limitation for treatment in a private facility for cancer. Treatment includes in-hospital expenses, chemicals, medication and outpatient radiotherapy or chemotherapy. The sub-limitation imposed by the medical scheme for biological cancer drugs, limited to Herceptin, Mylotarg, Nexavar, Gleevec, Sprycel, Faslodex, Velcade, Tarceva, Alimta, Zevalin, Avastin, Erbitux, Sutent, Fludara, Mabthera with specific oncological condition</p> <p>MEDICAL SCHEME PREMIUM WAIVER A premium waiver in respect of the adjustment medical scheme contribution for a period of six months in the event of the total and permanent disability or the death of the principal insured person</p> <p style="text-align: center;">ADDITIONAL BENEFITS INCLUDED FOR 2022 AT NO EXTRA COST</p> <p>COVID-19 SERVICE Ambledown and Constantia have partnered with ER24 and Mediclinic to bring the members the pandemic online portal and 24-hour advice support line. 24/7 support line on 010 205 3021, Online Assessment for testing, Screening support, Medical referral, and escalation, WHO best practice and protocols, NICD current and credible information, Real-time nationwide statistics</p> <p>ONLINE HIGH SCHOOL SUPPORT FACILITY PROVIDED BY IVYCOLLEGE: IvyOnline is an engaging CAPS curriculum online platform that is designed to support learners in their high school studies - Video lectures, E-books, Diagnostics for grades 8-12, Tools to track and improve performance, Report features</p>	

UNDERWRITING
The following underwriting restriction shall apply to members and their dependants: A three (3) month general waiting period and a 12 month pre-existing condition waiting period will apply.

FUNERAL COVER	No increase for 2022	R65 per family per month
LIFE ASSURED		BENEFIT
PRINCIPAL MEMBER		R 30 000
NOMINATED SPOUSE		R 30 000
CHILD 14-21		R 20 000
CHILD 7-13		R 10 000
CHILD 0-6		R 7 000
STILLBORN		R 1 000
DOUBLE UP ACCIDENTAL DEATH BENEFIT IF DEATH AS A RESULT OF ACCIDENTAL CAUSES		

UNDERWRITING
The following underwriting restriction shall apply to members and their dependants: Up to six (6) month waiting period will apply.

For more information on your Naptosa Gap and Family Funeral Cover please contact Fiona Drake
Tel.: (041) 363 7333 Cell.: (072) 727 9696

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



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



CONSTANTIA
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Company Limited
FSP 31111



MEMP
An Authorised Financial Services Provider FSB: 13833



GCI Health (Pty) Ltd

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