



## **Liberty Gap Cover 2025.**

Underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP number 75) and a licensed non-life insurer.

# Liberty Gap Cover.

All 3 of our Liberty Gap Cover options provide a financial solution to the common problem of self-payment shortfalls that medical aid members face.

## The Problem

All medical scheme members face the problem that surgeons, anaesthetists and other specialists frequently charge more than the amount covered by their medical scheme. When this occurs, the medical scheme member becomes liable to pay the medical expense shortfall (self-payment gap).

*The table below contains some of the procedures that frequently result in medical expense shortfalls. These are accompanied by actual Rand amount examples paid by Liberty Gap Cover in the past year (Source: 2023/2024 Zestlife claims register).*

Examples of Medical Procedures	Examples of Medical Expense Shortfalls
Natural Childbirth	R36 163
Caesarean Section Childbirth	R50 036
Tonsillectomy	R9 329
Hernia Repair	R37 965
Breast Cancer Surgery	R42 534
Knee Replacement Surgery	R55 990
Hip Replacement Surgery	R61 198
Ankle Surgery	R53 831
Shoulder Surgery	R93 080
Hand Surgery	R48 620
Foot Surgery	R52 660
Lung Surgery	R42 955
Brain Surgery	R117 586
Liver Surgery	R23 692
Kidney Surgery	R40 940
Intestine Surgery	R55 629
Heart Surgery	R192 000
Heart Valve Replacement Surgery	R150 327
Surgery for Fractured Arm	R41 307
Eye Surgery	R40 171
Ear Surgery	R124 033
Cancer Treatment	R135 507
Spinal Surgery	R120 357

## The Solution

Medical scheme members can insure themselves against medical expense shortfalls with the Liberty Gap Cover option that best suits their individual, family and affordability needs.

**Liberty Universal Gap Cover** offers *comprehensive medical expense shortfall cover* with additional financial protection for a wide range of health risks. This option can be selected as single individual or family cover.

**Liberty Essential Gap Cover** offers affordable medical expense shortfall cover for the *most frequent shortfalls*, and additional financial protection for selected health risks. This option can be selected as single individual or family cover.

**Liberty Optimal Gap Cover** offers high levels of cover and affordability to match the needs of single individuals younger than 35.

**Please note:** Gap Cover is not a medical aid or a substitute for medical aid membership. The cover is not the same as a medical aid. It's a health insurance policy that covers medical expense shortfalls that arise when your medical scheme only covers part of your medical treatment costs.

To qualify for this cover, the medical scheme's part payment must be paid from the medical scheme's hospital benefit or major medical benefit.

To assist in choosing the Liberty Gap Cover option that best suits your needs, please study the summary of benefits to follow. If you require further assistance and advice, please contact your Liberty Financial Adviser.

# Universal, Essential and Optimal Policy Benefits.

## Who is Covered?

**Universal and Essential Gap Cover** are available to individuals and families on all South African medical aids.

- Individual Cover is for those who don't have any medical aid dependants.
- Family Cover is for the main medical aid member, spouse and family dependants including adult dependants, on the same medical aid. Family cover also extends to a policyholder's spouse and mutual children that are registered as dependants on the spouse's medical aid.

**Optimal Gap Cover** is only available to single individuals younger than 35 who don't have any medical aid dependants.

## Section A – Medical Expense Shortfall Cover

Policy benefits in this section are subject to a combined maximum cover limit of R230 000 per individual insured per calendar year

MEDICAL EXPENSE SHORTFALLS COVERED	Universal Gap Cover	Essential Gap Cover	Optimal Gap Cover
<b>In-hospital</b>			
<p><b>Cover for shortfalls on doctors and specialist charges that exceed the medical aid tariff amount.</b></p> <p>The shortfall covered is the difference between doctors and specialist charges less the medical tariff or contribution to these charges (whichever is the greater of these 2 amounts).</p> <p>This benefit covers in-hospital doctor and specialist shortfalls for a wide range of surgery, treatments and procedures that may be required. Including in-hospital dental procedures and treatment for cancer.</p>	<p>✓</p> <p>Up to 500% (5 times) of the medical aid tariff</p>	<p>✓</p> <p>Up to 300% (3 times) of the medical aid tariff</p>	<p>✓</p> <p>Up to 400% (4 times) of the medical aid tariff</p>
<b>Pre and Post-surgery Specialists' Consultations</b>			
<p><b>Cover for shortfalls on consultation fees charged by an admitting medical practitioner prior to and following in-hospital surgery.</b></p> <p>The shortfall covered is the difference between the admitting medical practitioner's consultation fees for pre and post in-hospital surgery less the higher of the amount paid by your medical aid or one times the medical aid tariff.</p> <p>To qualify for this benefit:</p> <ul style="list-style-type: none"> <li>• The medical aid must pay a portion of the admitting medical practitioner fees from risk or savings benefit.</li> <li>• The admitting medical practitioner consultation must occur within a period of 30 days before or after surgery.</li> <li>• The surgery must be conducted in a hospital's operating theatre.</li> </ul> <p>Cover is provided up to a maximum amount of R3 000 for each individual insured under the policy per calendar year. Consultations relating to C-sections and diagnostic procedures such as biopsy's and scopes (e.g. colonoscopy and endoscopy etc) are not covered.</p>	<p>✓</p>	<p>✗</p>	<p>✗</p>
<b>Out-of-hospital</b>			
<p><b>Cover for shortfalls on over 50 out-patient procedures including CT, PET and MRI scans.</b></p> <p>The shortfall covered is the difference between doctors and specialist charges less the medical tariff or contribution to these charges (whichever is the greater of these 2 amounts).</p> <p>This benefit covers doctor and specialist shortfalls for approximately 50 treatments and procedures that may be required. This includes chemotherapy and radiotherapy for treatment for cancer.</p>	<p>✓</p> <p>Up to 500% (5 times) of the medical aid tariff</p>	<p>✓</p> <p>Up to 300% (3 times) of the medical aid tariff</p>	<p>✓</p> <p>Up to 400% (4 times) of the medical aid tariff</p>

MEDICAL EXPENSE SHORTFALLS COVERED	Universal Gap Cover	Essential Gap Cover	Optimal Gap Cover
<b>General Co-payments</b>			
<p><b>Cover for co-payments imposed by medical aid for hospital admissions, CT, PET and MRI scans and specified medical procedures.</b></p> <p>This benefit is intended to cover co-payments imposed by medical aid for in-hospital treatment and on the <b>over 50</b> out-of-hospital procedures we cover.</p> <p>Dentistry (in-hospital) and cancer treatment (not medicine) co-payments are covered.</p> <p>Penalty co-payments charged by medical aids are not covered. No cover is provided for the penalties imposed e.g. not obtaining a general practitioner referral prior to consulting with a specialist; not obtaining a pre-authorisation prior to a procedure; not following assessment criteria of medical aid back and neck program prior to undergoing spinal surgery.</p>	✓	✓	✓
<b>Non-network Co-payments</b>			
<p><b>Cover for co-payments charged by medical aid when treated in a non-network hospital or by a non-network medical practitioner.</b></p> <p>This cover is provided up to a maximum amount of R16 000 and subject to two claims per policy per calendar year.</p>	✓	X	✓
<b>MRI, PET and CT Scans in Excess of Medical Aid Sub-limit</b>			
<p><b>Cover in part or in full for MRI, PET and CT scans when the medical aid sub-limit has been reached. .</b></p> <p>Cover is provided up to a maximum amount of R3 700 for each individual insured under the policy per calendar year.</p> <p>This benefit cannot be claimed along with a co-payment cover claim.</p>	✓	X	✓
<b>Casualty Facility Treatment for Injury in an Accident</b>			
<p><b>Cover for treatment in a hospital casualty facility within 48 hours following accidental injury.</b></p> <p>Cover is for the facility fee, medical practitioner consultation, on sight medication, ward stock, radiology and pathology, as not covered by medical aid.</p> <p>Cover is provided up to a maximum amount of R25 400 per policy per calendar year.</p> <p>This benefit does not cover casualty facility treatment for disease or illness, prescribed medicines for use after leaving the casualty facility, follow-up treatment, fees charged for the fitment and cost of prosthesis and devices such as crutches, limb guards, splints and braces.</p>	✓	✓	✓
<b>Casualty Facility Emergency Treatment</b>			
<p><b>Cover for after-hours emergency treatment for children younger than 11 in a casualty facility</b></p> <p>Cover is for the facility fee, medical practitioner consultation, on sight medication, ward stock, radiology and pathology, as not covered by medical aid, after-hours Monday to Friday between 18h00 and 07h00 and all-day on Saturdays, Sundays and Public Holidays.</p> <p>Cover is provided up to a maximum amount of R2 800 per policy per calendar year.</p> <p>This benefit does not cover prescribed medicines for use after leaving the casualty facility, follow-up treatment, fees charged for the fitment and cost of prosthesis and devices such as crutches, limb guards, splints and braces.</p>	✓	✓	X
<b>Internal Prosthesis and Artificial Joints</b>			
<p><b>Cover for medical expense shortfalls and co-payments on internal prosthesis (including artificial joints).</b></p> <p>Internal prosthesis are devices placed inside a person's body to replace a body part or to improve a lost or reduced bodily function. Examples of internal prosthesis include artificial hip and knee joints and the implanted devices in spinal fusion.</p> <p>This benefit covers the shortfall not covered in full by medical aid due to the annual limit being exceeded. It also covers co-payments charged by medical aid.</p> <p>Cover is provided up to a maximum amount of R44 000 per policy per calendar year.</p> <p>This benefit does not apply where the insured is on a medical aid option that does not include internal prosthesis cover.</p> <p>Breast implants, cochlear implants and pacemakers are not covered.</p>	✓	X	✓
<p>Stents are covered up to a maximum shortfall amount of R3 700 for each individual insured under the policy per calendar year.</p> <p>Intraocular lenses are covered up to a maximum of R6 500 per lens for each individual insured under the policy per calendar year. This benefit is limited to the costs of the actual lens and excludes ancillary materials. *A claim payment for stents and intraocular lenses will not reduce your overall limit of R44 000 for internal prostheses.</p>	✓	X	X

MEDICAL EXPENSE SHORTFALLS COVERED	Universal Gap Cover	Essential Gap Cover	Optimal Gap Cover
<b>Robotic Medical Procedures</b>			
Cover for medical expense shortfalls that arise from the use of robotic machinery in the course of in-hospital treatment. Cover is provided up to a maximum amount of R37 600 per policy per calendar year.	✓	✓	✓
<b>Oncology Treatment Programme Co-payments</b>			
Cover for co-payments levied by medical aid when the annual cancer treatment limit is exceeded. This benefit is to cover general and specialised treatment and biological drugs. Cover is subject to a maximum co-payment of 25% of the costs of treatment.	✓	X	X
<b>Oncology Treatment in Excess of Medical Aid Cancer Limit</b>			
Cover for continued treatment costs of cancer when a treatment cost limit is imposed and no further funding is provided by medical aid. This benefit can be used for general and specialised treatment and biological drugs not covered by your medical aid. Cover is provided for 20% of the insured's continued treatment costs.	✓	X	X
<b>Cosmetic Breast Reconstruction</b>			
Cover for cosmetic breast reconstruction of a non-affected* breast following a single mastectomy resulting from breast cancer diagnosed after the commencement date of policy. Cover is provided for the amount not covered by medical aid up to a maximum of R27 500 for each individual insured. This cover is not renewed after claim payment and does not extend to subsequent breast reconstruction treatment costs. *Breast reconstruction for the non-affected breast is not always covered or covered in full by medical aids as it is cosmetic surgery.	✓	✓	X
<b>International Travel Benefit</b>			
Cover for benefits under the policy for claim events due to an accident or illness, that occur whilst travelling outside of the borders of the Republic of South Africa. This cover will cease if you remain outside the Republic of South Africa for a period in excess of 90 consecutive days.	✓	✓	✓

## Section B – Health Insurance Cover

Policy benefits in this section are not subject the combined maximum cover limit per individual insured per calendar year.

HEALTH INSURANCE BENEFIT	Universal Gap Cover	Essential Gap Cover	Optimal Gap Cover
<b>Enhanced Cancer Cover</b>			
This benefit provides cover for the unexpected costs which may arise in the event of first-time diagnosis of cancer. This benefit applies to first-time diagnosis of stage II regional cancer and stage I prostate cancer where the Gleason score is 8 or higher. Cover is excluded for skin tumours/cancer. Cover is provided only for first-time diagnosis of cancer of the insured and where the diagnosis occurs after the insured has been covered for a minimum of 12 months under the policy. The benefit is provided where diagnosis is made by a medical practitioner, supported by clinical evidence and a confirmed ICD 10 code (International Classification of Diseases Code). Payment of this benefit is subject to registration on the medical aid oncology treatment program. This benefit is provided as single claim cover for each person insured and does not cover subsequent cancer diagnosis.	✓	✓	X
	R30 000 benefit	R10 000 benefit	

HEALTH INSURANCE BENEFIT	Universal Gap Cover	Essential Gap Cover	Optimal Gap Cover
<b>Accidental Dentistry Cover</b>			
<p>This benefit provides cover for up to R25 700 for accidental tooth fracture.</p> <p>This benefit is payable at a rate of R3 700 per fractured tooth irrespective of medical aid contribution to treatment cost.</p> <p>Tooth fracture is defined under this benefit as being the loss of 50% or more of the visible portion of a tooth and where the dental nerve is permanently damaged.</p> <p>The benefit covers accidental tooth fracture to permanent teeth (crowns and implants are excluded) due to an external injury to the mouth.</p> <p>Treatment must take place within 10 days of the accidental tooth fracture event.</p>	✓	✓	✓
<b>Accidental Death and Permanent Disability Cover</b>			
<p>This benefit provides R50 000 cover for the unexpected costs that may arise in the event of accidental death or accidental permanent disability.</p> <p>Accidental death is when an insured individual's death occurs within 48 hours as a direct result of an accident.</p> <p>Accidental permanent disability is when an insured individual's disability occurs due to an accident and have been diagnosed and confirmed within one month of the accident.</p> <p>Cover for accidental permanent disability ends when insured individuals turn 65.</p>	✓	✓	✓
<b>Trauma Counselling Cover</b>			
<p>This benefit provides cover for the cost of trauma counselling required following the insured being the subject or witness of an act of violence or traumatic accident.</p> <p>This benefit provides up to R900 per session with an overall maximum benefit of R30 300 for counselling treatment that commences within 6 months of the traumatic event and is payable for a single treatment period of up to 6 months.</p>	✓	✓	✓
<b>Medical Aid and Gap Cover - Premium Waiver Cover</b>			
<p>This benefit provides cover for the combined amount of medical aid and gap cover premiums following accidental death or accidental permanent disability of the policyholder.</p> <p>This benefit provides an amount of 12 times the combined medical aid and gap cover premiums, up to a maximum of R122 400.</p> <p>The benefit ceases at age 65.</p>	✓	✓	✓

## Monthly Premiums 2025.

	Universal Gap Cover	Essential Gap Cover	Optimal Gap Cover
<b>COVER FOR INDIVIDUALS</b>			
Younger than 35	R537 pm	R397 pm	R253 pm
Younger than 55	R537 pm	R397 pm	
55 - 64	R700 pm	R499 pm	
Older than 65	R838 pm	R592 pm	
<b>COVER FOR FAMILIES</b>			
Where all lives insured are younger than 65.	R700 pm	R499 pm	
Where one or more lives insured are older than 65.	R838 pm	R592 pm	

\*An over-65 premium applies if the main medical scheme member or any of their dependants are 65 years or older at commencement of their cover. Premiums will be revised annually and be effective from 1 January each year.

Please note: Gap Cover policy premiums are not tax deductible in the same way that your medical scheme contributions are. No IT3 tax certificates can therefore be issued for this purpose.

# Summary of policy terms and conditions.

The policy terms and conditions of the Universal, Essential and Optimal Gap Cover options are contained in the summary below. For the full terms and conditions please refer to the policy document.

## Pre-existing condition exclusion

**Unique Policy Benefit:** There are no general waiting periods or condition-specific waiting periods that withhold cover after the commencement date of the policy. However, no benefits can be claimed for a period of 12 months from the start date of cover in respect of medical conditions, for which in the 12 months before the start date of the cover, medical advice, diagnosis, care or treatment was received or would reasonably have been recommended.

Pregnancy before the start date of cover will be regarded as a pre-existing condition and any pregnancy and birth-related claims will be excluded for 12 months from the start date of the cover.

If prior to the start date of Liberty Gap Cover, a policyholder had cover under another Medical Expense Shortfall Policy with similar benefits, then the pre-existing condition waiting period will only be applied to the unexpired part of the pre-existing condition period from the previous policy. The pre-existing condition exclusion will, however, apply for the full period of 12 months for any benefit not provided under the previous Medical Expense Shortfall Policy.

## General exclusions

No benefits will be paid for claims arising from:

- Nuclear weapons or nuclear or ionizing radiation.
- Suicide, attempted suicide or intentional self-injury.
- The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered medical practitioner (other than the insured person).
- Any illness or injury caused by the use of alcohol.
- Illegal behaviour, or as a result of breaking the law of the Republic of South Africa.
- Participation in war, terrorist activity, invasion, rebellion, active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers.
- All forms of aviation except commercial aviation where you are a fare paying passenger or a pilot or air crew on a commercial flight.
- Participation in any form of race or speed test involving any mechanically propelled vehicle, vessel, craft or aircraft.

## Specific exclusions

No benefits are payable for:

- Cosmetic surgery unless required due to illness or injury.
- Penalty co-payments imposed by medical schemes for not following the rules of the scheme. An example of this type of penalty co-payment is the amount charged by medical

aids for not obtaining pre-authorisation prior to undergoing a medical procedure.

- Treatment for obesity or treatment that is required as a result of obesity.
- Elective or routine procedures and physical examinations including tests, annual check-ups, ECGs, contraception-related treatments, ART (assisted reproduction therapy) and elective circumcisions.
- Treatment for depression, mental or stress-related conditions.
- Claims not covered by the medical scheme.
- Private and home nursing.
- Split billing charges. These are medical practitioner and medical service provider charges, charged separately to those submitted to medical scheme.
- Hospital charges.
- Medication and other materials including other prosthetic products such as crutches, limb guards or braces.
- External prosthesis.
- Cancer treatment or planned procedures received outside the Republic of South Africa.
- Day-to-day medical practitioner costs.
- Breast and dental implants.
- Emergency medical transportation.
- Out-of-hospital dental procedures.
- Exploratory procedures or procedures that are paid for by your medical scheme on exception or ex-gratia basis.
- Diagnosis and/or treatment for sleeping disorders.
- Treatment costs for services rendered by allied health care professionals, such as but not limited to dieticians, podiatrists, audiologists, chiropractors, acupuncturists, speech therapists, biokineticists, occupational therapists, physiotherapists, diagnostic medical sonographers, physical therapists, radiographers and respiratory therapists.

## Claims.

All claims must be lodged within 180 days of the medical treatment giving rise to the claim. The claim form can be found on [www.zestlife.co.za](http://www.zestlife.co.za). Payment of claims are made to either the policyholder or directly to the treating doctors, specialists or medical service providers, at the insurer's discretion.

# Extended Cancer Cover.

This is an optional policy benefit. If you or any of your dependents insured under the policy are diagnosed with cancer for the first time, we will pay you the Extended Cancer Cover benefit of R120 000 or R240 000 to cover the unexpected costs which may arise as a result of the diagnosis. This covers the policyholder and medical scheme dependants insured under the policy. This cover can be taken out with either Liberty Gap Cover options. When applying for this cover, policyholders will be required to answer an underwriting question that relates to previous diagnosis or treatment of cancer. This cover excludes skin cancer and has a 12-month pre-existing condition exclusion and a 6-month upfront waiting period from the date of

commencement of cover. Cover continues until the insured's 65th birthday.

*Extended Cancer Cover Amount	*Monthly Premium
R120 000	R112.00
R240 000	R186.00

*\*Premiums are valid for 2025 and may increase from 1 January 2026.*

## Contact us

**For more details about benefits, definitions, guarantees, fees, tax, limitations, charges, premiums/contributions or other conditions and associated risks, please contact your Liberty Financial Adviser, or call us on (021) 180 4220 / 0860 009 378, or e-mail [info@zestlife.co.za](mailto:info@zestlife.co.za)**

**To apply for cover online, please visit: <http://tinyurl.com/LibertyGap>**

## Legal information and disclaimer

Liberty Gap Cover is underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP Number 75) and a licensed non-life insurer. Administered by Zest Life Investments (Pty) Ltd, an authorised financial services provider (FSP number 37485).

This information is protected by applicable intellectual property laws and cannot be copied, distributed or modified for commercial purposes. The information contained herein is of a factual nature only and does not constitute financial advice by Guardrisk or Liberty Group Limited as contemplated in terms of the Financial Advisory and Intermediary Services Act 2002. Any use of this information by any third party shall be entirely at the third party's discretion and is of a factual nature only. Guardrisk and Liberty Group Limited do not express or by implication represent, recommend or propose that products or services referred to herein are appropriate to the particular needs of any third party. If there are any discrepancies between this document and the contractual terms and conditions the terms and conditions will prevail. Any recommendations made by an adviser or broker must take into consideration the client's specific needs and unique circumstances. Terms and Conditions apply.



**Product administered by:**

Zest Life Investments (Pty) Ltd

2nd Floor, Sunclare Building, 21 Dreyer Street, Claremont, 7708

tel: 021 180 4220 / 0860 009 378

[info@zestlife.co.za](mailto:info@zestlife.co.za)

[www.zestlife.co.za](http://www.zestlife.co.za)