



Even as a member of a medical scheme, co-payments and shortfalls in medical cover can catch you off guard. To support career starters and young families, **BGAP START** offers core gap cover and steps in to cover those unforeseen medical expenses at less than R200 per month for a family.

MONTHLY CONTRIBUTIONS

Monthly contributions are based on age and family composition

	SINGLE	FAMILY
0-30 years	R140	R182
31-55 years	R220	R286
56-64 years	R350	R455
65+	R440	R572

Family rates apply when there are one or more dependants covered on your medical scheme. All registered dependants on your medical aid will be covered.

A discounted group rate will apply to employer groups of 35 members and more.

BENEFITS

BGAP start is only available to members on the following benefit options: BonCore, BonStart, BonStart Plus, BonEssential Select, BonEssential, and BonFit.

Description	Benefit
Overall Annual Limit (OAL R219 800 per person per year)	
Shortfalls in medical practitioner costs in-hospital and certain out-of-hospital procedures	Covers the shortfall between what is charged, and the medical scheme pays up to 200% of the Scheme rate
Shortfalls in certain elective medical procedures performed out-of-hospital or in a day clinic	Up to 200% of the Scheme rate
In-hospital co-payments	Covers co-payments on services rendered by Designated Service Providers
Casualty benefit for accidents and emergencies	R1 200 per policy year
Assist benefit – not subject to the OAL	
Trauma counselling for victims of violent crimes or traumatic accidents/bereavement counselling for death of immediate family members	R2 000 per family per year

Individual underwriting: A 12-month condition-specific waiting period applies to any pre-existing conditions.

Group underwriting: Compulsory: No underwriting. Voluntary: Underwriting applies.

Ts & Cs apply – All of the benefits offered are subject to the terms and conditions of the policy. A comprehensive description of the terms and conditions, as well as the exclusions are available upon request or in the policy document.