BGAP Supreme gives comprehensive cover against unexpected medical costs incurred when healthcare professionals charge more than what your medical aid covers.It also provides additional support for life-changing events such as a pregnancy or accidental death

MONTHLY CONTRIBUTIONS

34 YEARS AND YOUNGER	SINGLE	
B GAP SUPREME	R289	
64 YEARS AND YOUNGER	SINGLE	FAMILY
B GAP SUPREME	R388	R446
65 YEARS AND OLDER	SINGLE	
B GAP SUPREME	R823	

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. Members over the age of 65 cannot add dependants.

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

BENEFITS

Description	Benefit
Overall Annual Limit - 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 3 times the Scheme rate
Shortfalls in certain Elective Medical Procedures performed out-of-hospital or in a day clinic	Up to 3 times the Scheme rate
In-hospital co-payments and deductibles	Covers co-payments on services rendered by Designated Service Providers
Shortfalls on Allied Professionals Services rendered during hospitalisation	Shortfalls up to R2 500 per policy per year
Co-payment on Oncology Treatment	Covers the 20% co-payment after depletion of the Bonitas oncology treatment limit
Shortfalls on Internal Prosthesis Benefit: • Internal Prosthesis	Up to R35 000 per year
• Stents and pacemakers	R8 000 per event – Aggregates to the R35 000 limit
Casualty Benefit for accidents and emergencies	R24 000 per year (subject to 5 visits)
Emergency Only Benefit for children 8 years and younger	Sub-limit: R5 000 per year (subject to 3 visits)
Sub-limit Benefit	R16 000 per year when MRI, CT scans and scopes limits are applied
Robotic Procedures shortfalls	Co-payments covered at R12 000 per family per year. Shortfalls covered at 3 times the Scheme rate

Assist benefit – not subject to the OAL	
Accidental Death and Disability Benefit: Accidental death or accidental permanent or total disability	R55 000 – Once per insured per lifetime
Accidental death or disability due to a violent crime	Double the accidental benefit (R110 000)
Medical Scheme and Gap Policy Premium Waiver in case of accidental death or permanent or total disability	R36 000 to cover the cost of dependents' medical scheme and gap cover premiums
Cancer Assist Benefit: • First-time Stage II Localised and Malignant Cancer	R8 000 per insured, per lifetime
• Stage II REGIONAL and malignant cancer	R20 000 per insured, per lifetime
• Additional payout when R200 000 of the medical schemes' oncology treatment costs are reached	R15 000 per insured, per lifetime
Cosmetic breast reconstruction for the non-affected breast due to a mastectomy	R15 000 per family per year
Trauma counselling for victims of a violent crimes or traumatic accidents/ bereavement counselling for death of immediate family member	R30 000 per year Up to R800 per session at a registered councillor
Baby Bump Benefit	R2 500 per foetus in a confirmed pregnancy

Individual underwriting: A 12-month condition-specific waiting period applies to any pre-existing conditions.
Group underwriting: Compulsory: No underwriting. Voluntary: Underwriting applies.

T's & 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.