

As a member of the **MALCOR Health Care Plan** you enjoy an exclusive health insurance product designed to provide essential cover when you need it most.

# MALCOR GAPcover 2021



**MALCOR GAP COVER** is an insurance product which has been designed to protect medical aid members from additional unbudgeted costs during hospitalisation, including shortfalls as a result of members going outside scheme networks. Although most medical aid schemes cover hospital costs at 100% of the applicable medical aid rate, the member is often left with a substantial shortfall in costs relating to specialist, surgeon, anaesthetist and other provider services. The benefit of **MALCOR GAP COVER** is that it provides cover on service provider charges in excess of the recommended medical aid rate with an upper limit of 7 times this rate and subject to an aggregate gap cover annual limit of R171 000 per insured person per annum.

## MALCOR GAPcover Offers:

- Gap Cover up to 700% of medical scheme rate
- No age limit on entry

The examples below indicate the need for this type of Cover:

Tonsillectomy and Adenoidectomy				
Attending Doctor	Private Rate	Medical Aid Tariff	* Gap Cover	Your Share
Ear, Nose and Throat Surgeon	R 8 311.30	R 2 599.52	R 5 711.78	NIL
Specialist Anaesthesiologist	R 3 056.75	R 1 012.19	R 2 044.56	NIL
<b>TOTAL</b>	<b>R 11 368.05</b>	<b>R 3 611.71</b>	<b>R 7 756.34</b>	<b>NIL</b>

Partial Knee Replacement				
Attending Doctor	Private Rate	Medical Aid Tariff	* Gap Cover	Your Share
Orthopaedic Surgeon	R 54 818.08	R 17 009.46	R 37 809.12	NIL
Specialist Anaesthesiologist	R 10 369.46	R 6 319.08	R 4 050.38	NIL
<b>TOTAL</b>	<b>R 65 187.54</b>	<b>R 23 328.54</b>	<b>R 41 859.50</b>	<b>NIL</b>

\* Subject to annual limit.

## Limitations on Gap Cover

Ward fees, theatre fees, medicines and materials are excluded from this benefit. No claims below R100 will be processed. Costs related to depleted benefits, Scheme exclusions and unauthorised hospital procedures will not be covered! Shortfalls on psychiatric treatment limited to 14 days per insured person per annum.



TOTALRISKADMINISTRATORS

Total Risk Administrators (Pty) Ltd (TRA),  
an authorised financial services provider  
FSP No 40815



GAP COVER for the

**MALCOR**  
MEDICAL AID SCHEME



Auto & General Insurance Company Limited  
Registration No 1973/016880/06  
FSP No 16354

## CONTACT INFORMATION

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