

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 2022



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 R177 800 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
TOTAL	R 11 368.05	R 3 611.71	R 7 756.34	NIL

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
TOTAL	R 65 187.54	R 23 328.54	R 41 859.50	NIL

* Subject to annual limit.

Limitations on Gap Cover

No claims below R100 will be processed. Costs related to depleted benefits, Scheme exclusions and unauthorised hospital procedures will not be covered! Please refer to page 2 for full list of limitations.



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



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

CONTACT INFORMATION

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TRA GAP COVER GENERAL LIMITATIONS

Notwithstanding all exclusions, including pre-existing conditions, applicable to the Member and / or his Medical Aid or Employer Health Care Plan, the Gap Cover Insurer shall not be liable for hospitalisation, bodily injury, sickness or disease directly or indirectly caused by related to or in consequence of:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.
2. Nuclear weapons or nuclear material or by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
3. Mutiny, military or usurped power, martial law or state of siege or any other event or cause which determines the proclamation or maintenance of martial law or state of siege. Insurrection, rebellion or revolution.
4. Hospitalised psychiatric care is limited to 14 days per annum.
5. Cost of operations, treatments and procedures for cosmetic purposes.
6. Costs incurred for the treatment of obesity and health holidays.
7. The purchase of bandages, aids, patent foods (including baby foods), contraceptives, slimming preparations as advertised to the public, domestic and bio-chemical remedies.
8. Investigations, treatments, surgery for obesity or its sequelae or cosmetic surgery other than as a result of an insured event otherwise insured.
9. Participation in civil commotion, labour disturbances, riot, strike or the activities of locked out workers.
10. Participation in any form of race or speed test (other than on foot or in non-mechanically propelled watercraft on inland or coastal waters).
11. The cost of any treatment which is recoverable from another party.
12. Expenses incurred by a Policyholder or Dependant in the case of wilfully self-inflicted injuries, professional sport, speed contests and speed trials.
13. Travelling expenses.
14. Cost of treatment for infertility or hormone treatment.
15. Cost of artificial insemination.
16. Services rendered by persons not registered with the SA Medical and Dental Council, SA Nursing Council or the Health Professions Council of South Africa.
17. Benefits for the following shall be limited to R200.00 per annum - alcoholism, narcotism, venereal disease, AIDS, breast reduction / augmentation, otoplasty and surgery performed at the same time as cosmetic surgery - for each of the seven (7) prescribed services.
18. In illness of a protracted nature, the committee may nominate a specialist of its choice in consultation with the attending practitioner.
19. All implanted hearing aids and normal hearing aids (e.g. Cochlear, Stimulators)
20. All reconstructive surgeries, including but not limited to, breast, jaw, maxillofacial and nasal construction, are limited to R1000.00 per case. (Unless the surgery is the result of oncology treatment or due to an accident which occurred after the 'Join Date' of this policy).
21. Expenses incurred by a Policyholder or Dependants charged by either hospital, nursing home, unattached operating theatres, day-clinics or Doctors for:
 - Accommodation (general / private ward); or
 - Theatre Fees; or
 - Drugs medicines and materials; or
 - Intensive care
 - Surgical equipment, eg scopes.
22. All external appliances, e.g. wheelchairs, crutches, knee/back braces
23. Claims for external and internal prosthesis/ses
24. Benefits for spectacles, lenses and contact lenses
25. Dental Implants and any preparation for dental implants and ANY other related costs, including any aftercare treatment and any co-payments, irrespective of medical aid approval.
26. Any benefits and dental treatment in hospital (unless, it is for children under the age of 18, or was authorised by the medical scheme and it is for the treatment of impacted wisdom teeth, extractions, apicectomies or loss of teeth due to oncology or trauma). No other treatments for adults over the age of 18 are covered.
27. Any ex-gratia payment approved by the medical aid scheme (including medical aid exceptions).
28. Biological medicine. (except on approved oncology treatment)
29. Transportation and harvesting costs for /related to organ transplant/s.
30. Any general transportation costs, including ambulances.
31. Shortfalls on Robotic surgery.
32. Brain and nerve stimulators.

TRAVEL BENEFIT

From 1 January 2022, all TRA Gap Cover policyholders, including Malcor members, will have access to basic travel insurance cover that meets and exceeds Schengen Visa requirements, which is provided by Hepstar Travel Insurance and underwritten by Guardrisk Insurance Company Ltd, both licensed financial service providers.

Full details can be found here: <https://totalrisksa.co.za/downloads/hepstar-travel-insurance.pdf>

Should you plan to travel and require a certificate confirming cover for visa application purposes or for ease of reference during your trip, please contact Hepstar on +27 (0)11 929 3185 or email: info@hepstar.com.



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