

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 2024



**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 R198 660 per insured person per annum. Click [HERE](#) for AAL info.

## 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

No claims below R100 will be processed. Costs related to depleted benefits, co-payments applicable to going outside of Day Surgery Network, Scheme exclusions and unauthorised hospital procedures will not be covered! Please refer to page 2 for full list of limitations.



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,  
a licensed non-life Insurer & Financial  
Services Provider  
- Reg No 1973/016880/06

## 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 e.g. Blepharoplasty.
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, e.g. 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. All stimulators and electrodes.
33. All prophylactic (preventative) surgeries e.g. mastectomy.

## TRAVEL BENEFIT

TRA Gap Cover policyholders, including Malcor members, under the age of 71, have access to comprehensive travel insurance. The said travel insurance is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer, and administered by Hepstar Financial Services (Pty) Ltd, both being registered Financial Services Providers. Full details can be found here:

<https://totalrisksa.co.za/downloads/hepstar-travel-insurance.pdf>

Should you plan to travel and have any enquiries about the cover or wish to request the documentation confirming cover, please contact Hepstar Financial Services (Pty) Ltd on +27 (0)11 929 3185 or email [info@hepstar.com](mailto:info@hepstar.com).

You also qualify to buy a top-up plan by clicking [HERE](#) to increase your medical and baggage related cover, as well as add cover for trip cancellation, pre-existing medical conditions, missed connections and more.

Errors and Omissions Excepted. Terms and Conditions Apply.



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Auto & General Insurance Company Limited,  
a licensed non-life Insurer & Financial  
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