

NEWSFLASH

Your Kaelo Gap 2027 Update

**This will fluctuate based on the Net Loss Ratio of the group*

7.4%*

Average Increase



R233 035

Overall Annual Limit Increase

per insured person, per policy.

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2027 Enhancements



Oncology Enhancements:

The focus for Kaelo Gap in 2027 is on increased oncology protection and more comprehensive casualty benefits.



Oncology Co-payment Increase: The benefit on Optima and Core plans has been increased from 20% to 30% to cover the growing co-payments required by medical schemes.



Innovative Oncology Medicine: The maximum benefit has significantly increased from R15,100 (at 25%) to R25,500 (at 50% of drug cost), whichever is the lesser.



Oncology First-Time Diagnosis: This lump-sum benefit has been boosted from R15,000 to R25,000.



Gap Core Expansion: Oncology benefits (tariff shortfalls, sub-limits, and co-payments) have now been added to the Core option, which previously lacked this level of cancer protection.



Breast Cancer Reconstruction: The Optima plan now includes reconstruction or prosthesis for the non-affected breast to ensure a holistic aesthetic result.



Casualty Benefit Increases:



Child Illness (Optima):

R3,500

~~R3,300~~

Increased from R3,300 to R3,500 (for children aged 12 and under).



Emergency (Optima):

R2,700

~~R2,600~~

Increased from R2,600 to R2,700 (for ages 13 and over).



Out-of-Hospital Shortfalls:

Now includes coverage for consultations paid from the risk or hospital benefit, not just procedures.

2 Eligibility Alignment



Spousal Flexibility:

A spouse can be covered under the same Gap policy even if they belong to a different medical scheme than the Principal Member.



Parental Coverage:

Parents or Parents-in-law are eligible only if they are registered dependants on the Principal Member's medical scheme.



Child Dependant Age:

Coverage remains standard up to age 26.

3 Dis-Chem Better Rewards

All Kaelo Gap policyholders receive the enhanced rewards for 2027:



20% Base Discount on over 180 brands.



New Monthly Cap:

Increased from R650 to R850.



Stackable Boosts:

An additional 5% Pharmacy Boost (with a script) and 5% Capitec Boost (when paying with a Capitec card).



Cedar Employee Benefits (Pty) Ltd – FSP 29061 and Co reg number: 2006/016158/07

NMG Employee Benefits (Pty) Ltd – FSP 33426 and Co reg number: 2007/025310/07

NMG Consultants and Actuaries Administrators (Pty) Ltd – FSP 33424 and Co reg number: 1993/07696/07

NMG Consultants and Actuaries (Pty) Ltd – FSP 12968 and Co reg number: 1979/001308/07

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