

CompliMed™

... for the GAP in your medical aid



Don't be left puzzled by medical aid shortfalls.

The problem:

Medical schemes are unable to cover the cost of in-hospital specialist procedures in full, leaving you with what could amount to a significant financial shortfall.

The solution:

Complimed has created a range of short-term insurance solutions designed specifically to complement your medical scheme option, thereby providing a facility to insure against the potential of incurring significant shortfalls.

Why Complimed?

Since its humble beginnings in 2003 Complimed has become one of the pioneers in the "gap cover" industry in South Africa. Together with Ambledown, the policy administrators, there is collectively in excess of 20 years experience and expertise within this sector of the health-care market.

ACTUAL CLAIMS

Extract from Complimed Claims History 2013:

Procedure	Cost*	Medical Aid*	Shortfall*	%
Caesarean Section	R 12,605.86	R 4,192.10	R 8,413.76	301%
Knee Replacement	R 24,895.80	R 8,855.47	R 16,040.33	281%
Tympanoplasty	R 8,134.50	R 2,600.50	R 5,534.00	313%
Appendicectomy	R 3,441.46	R 1,388.20	R 2,053.26	248%
Bypass Operation	R 40,751.80	R 13,587.60	R 27,164.20	300%
Hiatus Hernia	R 15,288.68	R 5,008.44	R 10,280.24	305%
Spinal Decompression	R 33,951.44	R 10,888.80	R 23,062.64	312%

*The above claims relate to medical aid members who have scheme options that reimburse at 100% of scheme tariff.



enhance



extend



protect

CompliMed (Pty) Ltd Reg. No. 2003/19934/07 Authorised Financial Services Provider FSP Number 14381

Head Office:

Eastern & Western Cape Consultant:

Gauteng Consultant:

Kwazulu-Natal Consultant:

Tel: 086 111 4203

Tel: 071 641 3857

Tel: 082 529 5819

Tel: 084 584 5335

Email: clm@complimed.co.za

Email: capeadmin@complimed.co.za

Email: gpbc@complimed.co.za

Email: kzNBC@complimed.co.za

www.complimed.co.za

GAP PLUS SERIES

GAP*

- Health Rate Enhancer

*Also available in Seniors Range

R130

GAP PLUS*

- Health Rate Enhancer
- Self-Payment Protector

*Also available in Seniors Range

R150

GAP PLUS & EXTEND

- Health Rate Enhancer
- Self-Payment Protector
- Sub-Limit Extender

R165

GAP SHIELD

- Health Rate Enhancer
- Cancer Treatment Shield

R180

GAP SHIELD & CO-PAY

- Health Rate Enhancer
- Self-Payment Protector
- Cancer Treatment Shield

R200

GAP SELECT

- Health Rate Enhancer
- Self-Payment Protector
- Sub-Limit Extender
- Cancer Treatment Shield

R220

GAP SHIELD SERIES

HEALTH RATE ENHANCER

Does your medical aid pay for in-hospital procedures at 100, 200 or 300% of the medical aid rate? If so, you may well find yourself with a self-payment shortfall due to the attending doctors charging more than what your medical aid is prepared to pay. Complimed has a product that will complement your medical aid, by enhancing the cover for specialist charges relating to in-hospital procedures, to as much as 500%.

SUB-LIMIT EXTENDER

Your medical aid may limit the amount of cover you enjoy for a specific event or procedure by imposing a sub-limit. This means that should the costs for one of these particular procedures go beyond this limit, you will be liable to pay the shortfall. Sub-Limit Extender offers you the comfort of knowing that you have an additional R30,000 per annum should a hospital sub-limit be exceeded.

SELF-PAYMENT PROTECTOR

Your medical aid may levy a co-payment or deductible amount for a particular in-hospital procedure. This product will reimburse you the self-payment amount. (The policy includes co-payments levied on a hospital admission, listed out-patient procedures and MRI and/or CT scans, but does not provide cover for the use of a non-network hospital.)

CANCER TREATMENT SHIELD

Medical schemes in general have a limit on what they are prepared to pay for the treatment of cancer, together with restricting cover on a certain list of biological drugs. Some schemes cover more while others cover less and although cancer treatment is currently classified as a PMB, you may still be financially liable, should you require certain cancer treatment that is not fully covered by your medical aid. The Cancer Treatment Shield will provide you and your family with the peace of mind knowing that, should the unthinkable happen, there is an additional R100,000 available for traditional treatment and R200,000 for biological drugs, as defined.

LISTED PROCEDURE ENHANCER

Primary: R150 Advance: R173

Provides cover for hospital admissions relating to a list of major in-hospital surgeries and operations. The Primary option includes 3 procedures while the Advance option includes 9.*

The policy benefits will refund expenses on these listed procedures only if they have been excluded by the medical scheme. The cover is for the actual costs incurred, calculated at a maximum of 100% of the medical scheme rate. The Primary option has an overall limit R50 000.00 per family per annum, while the Advance limit is R75 000.00 pfpa. Further to this Complimed will enhance the reimbursement rate of defined in-hospital treatment & procedures up to 500% of the medical scheme health rate.

*List of procedures available on request or in the policy document.

FAMILY FUNERAL PROTECTOR

Family Funeral 5000: R30 Family Funeral 10 000: R58

Family Funeral Protector provides for the payment of a lump sum on the death of the principal member and their registered dependants.

HEALTH PREMIUM PROTECTOR

Health Premium 6: R40 Health Premium 12: R56 Health Premium 24: R85

Health Premium 6 / Health Premium 12 / Health Premium 24

This policy pays out on the death or permanent and total disability of the Principal member.

The Health Premium Protector provides a lump sum payment equal to the chosen cover period (i.e. 6, 12 or 24 months) multiplied by the Principal member's Medical scheme contribution.

The Health Premium Protector limits the benefit of the Principal member's Medical scheme contribution to a maximum of R3 500 per month and is further limited to defined dependants. There is a general waiting period of 6 months.

HOSPITAL ANNUAL LIMIT EXTENDER: R58

Certain low end medical aid plans impose overall annual in-hospital limits. In the event that you are hospitalised and reach this internal limit, you will be required to either, make up the shortfall yourself or, be transferred to a government hospital. HALE will enhance the current level of your medical aid in-hospital cover by a further R1 million. HALE offers cover at the medical aid rate for both the hospital bill and the attending doctor's bills.