

Admed

The heart beat of Gap

Beating stronger for you

Admed 2020 Product Launch Overview

Shortfall Benefits

Benefit limit for shortfalls

Limit has been increased to R165 000 per person per year

Benefit for shortfalls in medical practitioner costs

Shortfall increased to **3** times the amount paid by the medical scheme for in-hospital and certain out-of-hospital procedures.

Emergency accidental casualty benefit

Covers up to R10 000 of the costs paid by members for casualty visits due to an emergency and an accident. This benefit is limited to 3 casualty visits per family per year.

One of these visits may be due to an emergency only, for a dependent that is 5 years old or less on the date of the claim event. The benefit for this claim is limited to R2 000.

Lump sum Benefits

Trauma counselling benefit

A fixed amount of R750 per counselling session irrespective of the cost per session. Limit is still capped at R25 000 per family per year.

Additional Enhancement

Claims notification Period

Admed has increased the claims notification period from 4 months to 6 months.

New Lump Sum Benefits

Violent crime benefit

Doubles any lump sum accidental death or disability benefit paid if the death or disability is due to a violent crime as defined in the policy. The death benefit will be reduced if death relates to a minor.

Premium waiver benefit

Pays the equivalent of R5 000 per month for 6 months towards medical scheme contributions and gap cover premiums, if the premium payer covered on this policy dies or become permanently and totally disabled as a result of an accident. The full amount of R30 000 is paid upfront and not over the 6-month period.

Baby bump benefit

Pays a fixed amount of R2 000 per fetus upon diagnosis of pregnancy by a medical practitioner.

New Product Option

Millennial Gap

Admed now offers a new option for 2020 called Millennial Gap. This option will cover the principal member only between the ages of 18 and 29 at a reduced rate.

Members will be able to choose between Primary Millennial Gap and Supreme Millennial Gap which offers all the benefits of our Supreme and Primary options.

Premium increases for 2020

Individuals

6.5%

Employer Groups

6.5% average increase

Benefits for 2020

Supreme, Supreme Pensioner & Supreme Millennial Gap

Medical Expense Shortfall Benefits subject to a maximum of R165 000 per person per year

Benefit for shortfalls in medical practitioner costs

Covers the shortfall between what the medical practitioner charges and the medical scheme pays, up to 3 times the amount paid by the medical scheme for in-hospital and certain out-of-hospital procedures.

Benefit for co-payments applied by medical scheme for certain procedures

Covers co-payments which a medical scheme levies for approved in-hospital or out-of-hospital procedure which members need to pay upfront and out of their own pockets.

Benefit for co-payments on oncology treatment programmes / Oncology extender benefit

Covers the co-payment (including biological drugs and specialised medication) of up to 20% that medical schemes impose on members once they have reached their oncology treatment benefit limit for the year.

OR

Covers the first 20% of cost (including biological drugs and specialised medication) of each treatment paid by members after they have reached their oncology treatment benefit limit and no further benefit is available from the medical scheme for that year.

Benefit for shortfalls in internal prosthesis costs

Pays the shortfall in internal prosthesis costs up to R30 000 per family per year. An internal prosthesis replaces a body part (e.g. hip replacement).

Emergency accidental casualty benefit

Covers up to R10 000 of the costs paid by members for casualty visits due to an emergency and an accident. This benefit is limited to 3 casualty visits per family per year, however 1 of these visits may be due to an emergency only, for a dependent that is 5 years old or under on the date of the claim event. The benefit for this claim is limited to R2 000.

Lump sum Benefits

Lump sum benefit for first time cancer diagnosis

Pays a once-off lump sum benefit of R5 000 if an insured is diagnosed with minimum stage II, local and malignant cancer for the first time while covered on the policy OR

Pays R15 000 for first-time diagnosis of at least stage 2, regional and malignant cancer. Pays an additional R10 000 if the medical scheme oncology benefit limit is reached in the same year. Benefit is payable once per insured per lifetime.

Lump sum benefit for personal accidental death and disability

A lump sum of R50 000 will be paid if an insured dies or becomes permanently and totally disabled as a result of an accident while covered on the policy. The death benefit will be reduced if death relates to a minor. Subject to one claim per insured per lifetime.

Violent crime benefit

Doubles any lump sum accidental death or disability benefit paid if the death or disability is due to a violent crime. The death benefit will be reduced if death relates to a minor.

Premium waiver benefit

Pays the equivalent of R5 000 per month for 6 months towards medical scheme contributions and gap cover premiums, if the premium payer covered on this policy dies or become permanently and totally disabled as a result of an accident. The full amount of R30 000 is paid upfront and not over the 6-month period.

Trauma counselling benefit

Pays R750 per counselling session and up to R25 000 per family per year, for trauma counselling as a result of being a victim of, or witness to, an act of violence (such as murder, assault, robbery, rape, kidnapping or hijacking) or a traumatic accident

Baby bump benefit

Pays a fixed amount of R2 000 upon diagnosis of pregnancy by a medical practitioner.

Primary, Primary Pensioner & Primary Millennial Gap

Medical Expense Shortfall Benefits subject to a maximum of R165 000 per person per year

Benefit for shortfalls in medical practitioner costs

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Benefit for co-payments applied by medical scheme for certain procedures

Covers co-payments which a medical scheme levies for approved in-hospital or out-of-hospital procedure which members need to pay upfront and out of their own pockets