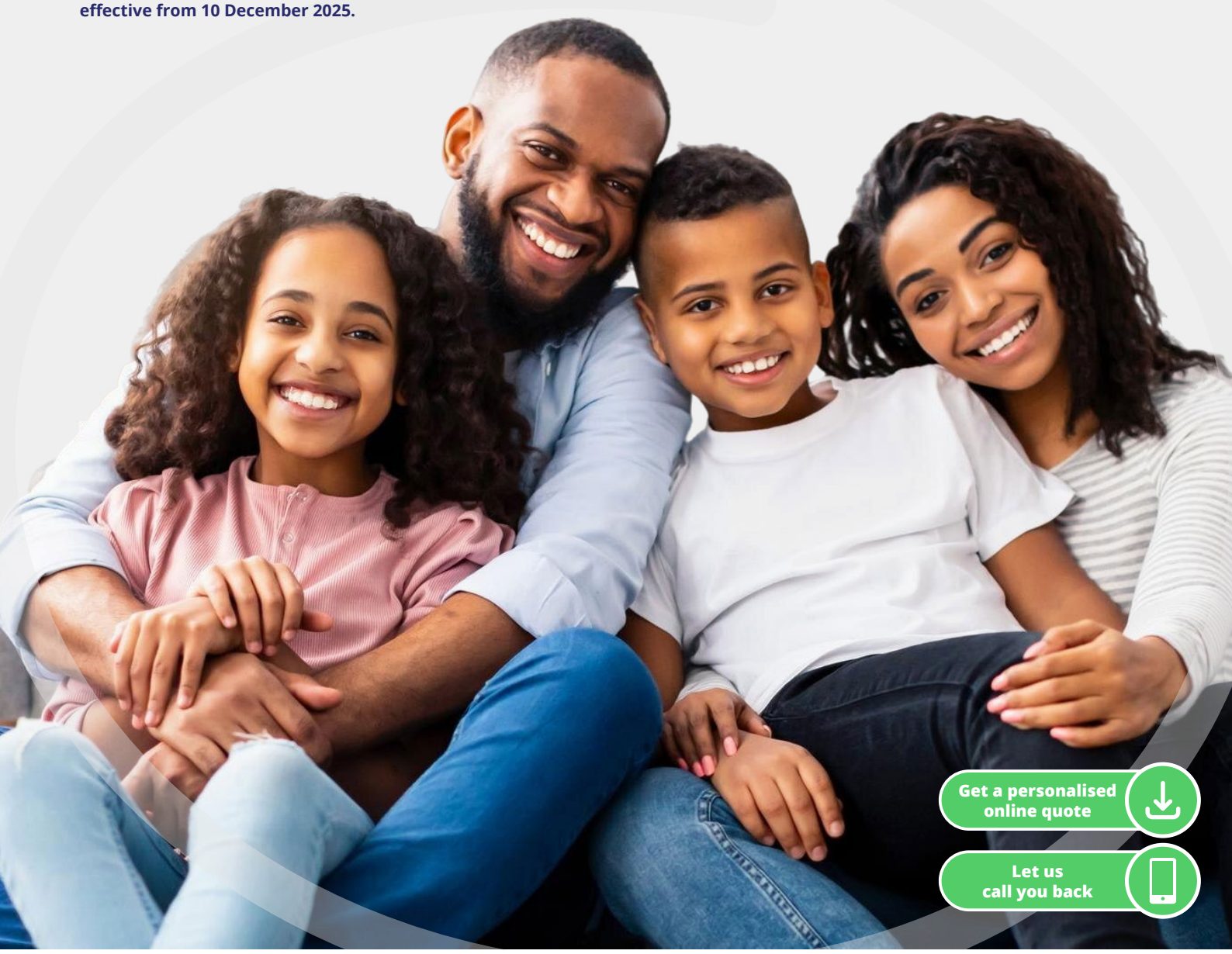
ONE PLAN™ Gap Cover

EXECUTIVE HOSPITAL GAP COVER

AFFORDABLE GAP HEALTH COVER FOR EVERYTHING IN BETWEEN

Executive Hospital Plan: Single Insured from **R 205**
Partner from **R 164** | Per Child from **R 60**

These prices and benefits are effective from 10 December 2025.



Get a personalised online quote

Let us call you back

(010) 001 0141 www.oneplan.co.za
2nd Floor, South Tower, Nelson Mandela Square, Corner Maude & 5th Street, Sandton City, Johannesburg, 2196

Oneplan™ is administered by Oneplan Underwriting Managers (Pty) Ltd, an authorised financial services provider FSP43628. Oneplan is not a benefit option regulated by the Medical Schemes Act, but a non-life insurance product underwritten by Bryte Insurance Company Limited a licensed insurer and an authorised FSP (17703).

Underwritten By Bryte

ONEPLAN GAP COVER BENEFITS

EXECUTIVE HOSPITAL PLAN

COMBINED ANNUAL LIMIT

R 219 000 PER INSURED

IN-HOSPITAL & SPECIALISED TREATMENT	COVER DESCRIPTION	COVER*
SHORTFALLS & CO-PAYMENTS FOR ALL IN-HOSPITAL TREATMENT AND PROCEDURES *Excluding penalties imposed by your Scheme* Immediately available for Accident 3-month waiting period for Illness	We quadruple (QDL) the Scheme approved settlement for all IN-HOSPITAL treatment and procedures which are above the scheme payout quadrupling what your Scheme pays. We will cover all specialists In-Hospital that would have been covered by the scheme.	**Up to 400% of Scheme paid amount** (we quadruple the Scheme settled amount)
CANCER CO-PAYMENT BENEFIT 6-month waiting period	We quadruple (QDL) the Scheme approved settlement for cancer related claims once the Medical Scheme's oncology threshold has been reached. Your cover depends on the option you choose including co-payments, internal prosthetic devices and cancer treatment.	**Up to 400% of Scheme paid amount** (we quadruple the Scheme settled amount)
CASUALTY ACCIDENT/ILLNESS Immediately available for Accident 3-month waiting period for Illness	We pay any shortfalls or co-payments up to quadruple what the scheme pays for a medical or surgical procedure following an emergency incurred in the casualty unit of a hospital where such costs were not met by the Scheme. Assesment will be based on the Triage Scale.	**R7 000** per event per policy (limited to 2 events per annum)
SCANS & SCOPES (SPECIALISED RADIOLOGY) 3-month waiting period for Illness	We pay any shortfalls or co-payments up to quadruple what the scheme pays, subject to Cover Limit for diagnostic procedures authorised by your Scheme that is deemed necessary for treatment and diagnosis purposes performed in-hospital or a day clinic. Only 2 events per annum per policy.	**R7 500** per event per policy (limited to 2 events per annum)
NON-DSP HOSPITAL CO-PAYMENT BENEFIT	We will cover penalties imposed by your medical scheme when using non-network hospitals.	**R15 000** (limited to 1 claim per policy per annum)
ACCIDENTAL HIV INFECTION & TREATMENT Testing Immediately available Treatment Immediately available	HIV Testing Treatment after Positive diagnosis. Must be reported within 48 hours.	**R5 000** per policy **R10 000** per policy

VALUE ADDED PRODUCTS	COVER DESCRIPTION	COVER*
ACCIDENTAL DEATH *In the event that any Insured Person under this policy dies due to an unforeseen accident event* Immediately available	We pay a lump sum cash amount in the unfortunate event of accidental death.	Principal: R25 000 Spouse / Partner: R25 000 Children 14-21 yrs: R25 000 Children 6-13 yrs: R15 000 Children 1-5 yrs: R10 000
TRAUMA, ASSAULT & COUNSELLING Immediately available	Assistance with costs related to treatment for trauma, Assault & counselling where accidental exposure to HIV or any other trauma occurs.	**R5 000** per policy

*Subject to Combined Annual Limit and Claim Limit. Terms and Conditions Apply. Pre-Existing Conditions are excluded for a maximum of 12 Months if no previous Gap Cover. Premiums are Risk Profile Age dependent.

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