

Momentum GapCover⁺

Make sure your family is covered in case of shortfalls for in-hospital procedures and other healthcare related expenses not covered by your medical scheme option

Avoid potential shortfalls when having

1

in-hospital treatment

and

2

unexpected payments

If you and your family already have medical aid, not all of your medical costs may be covered by your option whilst you are in hospital. If there are unexpected costs like co-payments or shortfalls between what the medical scheme pays and what the healthcare provider charges (some charge more than 300% of what medical aids pay), you need to be prepared for any unforeseen costs and make sure that your out-of-pocket expenses don't leave you financially exposed or distressed.

Unlock more value

Momentum GapCover⁺ is not part of your medical aid, but an insurance product that helps you cover unexpected payment shortfalls and co-payments, oncology treatments, emergency room visits and internal prosthesis costs. Momentum GapCover⁺ also offers a cancer assist benefit, accidental death and disability benefits, trauma and bereavement counselling, breast reconstruction benefit, robotic procedure shortfall and co-payment benefit, and for that special time, the Baby Bump benefit that pays out an amount to you, when you are pregnant.

GapCover Supreme

With GapCover Supreme, single clients under 35 will pay only R282 per month, compared to R478 for members under 42.

Seamless claims

Momentum GapCover⁺ has a seamless claims process that submits all shortfall claims on your behalf.



Hospital event



Shortfall



Momentum's integrated system will automatically detect potential gap claims and send all the information through to Momentum GapCover⁺ to process



Claim processed

Give your health Momentum

Momentum GapCover⁺, underwritten by Guardrisk, covers shortfalls for in-hospital procedures, co-payments and other healthcare costs not covered by your medical aid option, starting from R282 per month if you are younger than 35.

from
R282
per month

*Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.

Momentum GapCover is not a medical scheme and cover is not the same as that of a medical scheme. This product is not a substitute for medical scheme cover. Underwritten by Guardrisk Insurance Company Limited, an authorised Financial Service Provider and licensed non-life insurer. FSP No. 75.