Universal™

uGap - Product and Benefit Brochure

What is uGap?

uGap is a gap cover offering designed by Universal Health Cover (Pty) Ltd. Gap cover provides policy holders with cover for short-falls related to specialists or general practitioners who provide medical care to policy holders where charges exceed the medical scheme tariff.

Over the years we have seen medical inflation outstrip inflation year-on-year. These increases have had a direct impact on what medical specialists charge for their services, and policy holders without the necessary short-term insurance in place have to fund these additional expenses themselves.

The gap cover benefits are offered under a short-term insurance licence in conjunction with medical scheme cover. Gap cover is not medical scheme cover.

We are pleased to introduce uGap, available to our clients, including the members of CompCare Medical Scheme. Universal will automatically match the uGap product to the member's CompCare Medical Scheme option.

All limits are per insured person per annum.

CompCare Plans	uGap Options	CompCare Plans	uGap Options
PINNACLE DYNAMIX	**uGap – Platinum:** Overall Annual Limit – R181 800 Medical Practitioner Shortfall – 600% In-hospital Co-payment Benefit – R30 000 Specialised Radiology – R10 000 Casualty Benefit – R1 250 Fixed Benefit Sub-limit Enhancer Benefit – R12 500 Gap Cover Premium Waiver – 12 months Medical Scheme Contribution Waiver – 12 months Counselling	MUMED UNISAVE MEDX	**uGap – Titanium:** Overall Annual Limit – R169 120 Medical Practitioner Shortfall – 400% In-hospital Co-payment Benefit – R22 500 Specialised Radiology – R7 000 Casualty Benefit – R750 Fixed Benefit Sub-limit Enhancer Benefit – R7 500 Gap Cover Premium Waiver – 6 months Counselling
SYMMETRY SELFSURE	**uGap – Gold:** Overall Annual Limit – R174 410 Medical Practitioner Shortfall – 500% In-hospital Co-payment Benefit – R25 500 Specialised Radiology – R7 750 Casualty Benefit – R1 050 Fixed Benefit Sub-limit Enhancer Benefit – R10 000 Gap Cover Premium Waiver – 12 months Medical Scheme Contribution Waiver – 6 months Counselling	SELFNET NETWORX	**uGap – Silver:** Overall Annual Limit – R158 550 Medical Practitioner Shortfall – 300% In-hospital Co-payment Benefit – R5 000 Specialised Radiology – R5 000 Casualty Benefit – R500 Fixed Benefit Sub-limit Enhancer Benefit – R5 000 Gap Cover Premium Waiver – 3 months Counselling

uGap Benefits

Medical Practitioner Shortfall Benefit:
Medical schemes normally cover in-hospital medical practitioner claims up to the agreed scheme rate or tariff. In some instances, medical practitioners charge in excess of the medical scheme tariff, which causes a shortfall between the benefits of the scheme and the charged amount of the medical practitioner. This causes a liability on the member's behalf, as the member is responsible to fund the shortfall. The Medical Practitioner Shortfall Benefit provides additional cover of up to a maximum of 6 times of the agreed scheme rate or tariff, depending on the uGap option, to assist in covering the shortfall.

In-hospital Procedure Co-payment Benefit:
Medical Schemes often introduce co-payments on specific procedures. Members are required to pay co-payment amounts upfront, at the facility, when going for any of these specified procedures. The procedures and co-payment amounts are set out, per medical scheme option in the Medical Scheme Rules. The In-hospital Procedure Co-payment Benefit will reimburse the co-payment amount up to a maximum annual limit of R30 000, depending on the uGap option, per insured person, per annum thereby minimising the out-of-pocket experience.

Specialised Radiology Benefit:
When a member requires an MRI, CT or PET scan a specific monetary value is payable from the member's personal medical savings account (PMSA) and is subject to an annual limit. In the event that the PMSA and AFB are exhausted, or the limit is exceeded, a portion will be covered by the Specialised Radiology Benefit of up to a maximum annual limit of R10 000, depending on the uGap option, per insured person per annum.

Casualty Benefit:
In the event of going to a hospital casualty or emergency room for emergency medical treatment Medical Schemes often only cover a portion of the claim. The Casualty Benefit will pay a fixed amount of up to a maximum R1 250, depending on the uGap option, towards the claim. This benefit is limited to 3 visits per insured person per annum.

Sub-limit Enhancer Benefit:
Sub-limits are often imposed by medical schemes on surgical prosthesis, electronic and nuclear devices and appliances, these sub-limits are specified in the scheme rules. The Sub-limit Enhancer Benefit will cover any shortfalls due up to a maximum annual limit of R12 500 per insured person per annum, depending on the uGap option.

All of the above-mentioned benefits are subject to an Overall Annual Limit per option, per insured person per annum.

Other Benefits:

In addition to the uGap benefits we are also extending the following benefits:

uGap Cover Premium Waiver:
The uGap Cover Premium Waiver is payable in the event of an accidental death of the Principal Policy Holder, for up to a maximum period of 12 months, depending on the uGap option, subject to the policy terms and conditions.

Medical Scheme Premium Waiver (available on uGap – Platinum and uGap - Gold):
Payable on the accidental death of the Principal Policy Holder, for a maximum period of up to 12-months and subject to a monthly limit of up to R5 000, depending on the uGap option, subject to the policy terms and conditions.

Counselling:
If you have been exposed to or affected by a violent crime, you will be provided with counselling subject to the rules of the policy.

Important Facts About Your Policy:

- In the event that you change your CompCare Medical Scheme option it my affect your uGap option and therefore your monthly premium. Any changes will be auto-affected and you will be notified of the change.
- uGap premiums are based on the age of the principal insured member and will change should you move into the next age bracket. You will be notified of this change 3 months prior to it being implemented.
- The uGap premium is based on a single or family rate and your premium will be dependent on whether you have dependants on your medical scheme or not.
- Registered medical scheme dependants will automatically qualify for cover on a uGap policy. In the event that a dependant terminates from a medical scheme, they will no longer have access to cover under the uGap policy.

Introducing ZOOPP

We would like to introduce a fantastic new innovation that we have developed at Universal, which has specifically been designed for your medical scheme administration process, called ZOOPP. ZOOPP stands for "Zero Out-of-Pocket Payment".

Components to ZOOPP:
As a CompCare member you automatically qualify for ZOOPP. We can add on a new mediBucks 'pay-as-you-go' transactional account – this is a personalised medical savings account that exists outside of your medical scheme, and into which you can make monthly payments to save up for additional medical expenses. This will work in conjunction with your uGap policy.
ZOOPP has been developed to ensure that we take the friction out of paying medical claims.

How it works:
If you receive a claim from a healthcare provider who has charged more than the medical scheme rate, or if there is a co-payment, we will automatically settle the account for you by sweeping from each of the three components of ZOOPP.

Universal will first check your medical scheme for available funds and load that for payment according to scheme rules and available benefits.

If there is a shortfall, we will check if your gap cover benefit will pay for the shortfall, and sweep for the balance of the claim to be paid from there.

If your gap cover is not applicable to the claim, for instance with a pharmacy or out-of-hospital claim from your doctor, then we will check if you have funds available in your mediBucks account.

Universal will then ensure that the healthcare provider is automatically paid on your behalf, using each of the sources of funds, as and when required, using this fantastic new multi-payment gateway.

ZOOPP seamlessly ensures that we take the hassle out of your day-to-day provider payments. Any shortfalls to pay healthcare providers which arise when benefits have been exhausted, can be automatically taken care of.

In a nutshell ZOOPP has been developed to enhance the CompCare member experience through a seamless, automatic, multi-payer gateway.
ZOOPP up your medical scheme - it's as simple as one-two-three!

You will need to provide consent to CompCare to share your qualifying claims information with uGap, by doing so you will not need to submit a claim yourself. All qualifying uGap claims will automatically be forwarded by CompCare to uGap for adjudication and, if it meets the requirements, will be settled directly with the service provider through the your mediBucks transactional account.

2023 Premiums

	Age Bracket	Monthly Premium
	uGap – Platinum	
	Single Rate	
Principal Insured - Age Category	18-54	R353
	55-64	R513
	65+	R832
	Family Rate	
Principal Insured - Age Category	18-34	R513
	55-64	R752
	65+	R1 231
	uGap – Gold	
	Single Rate	
Principal Insured - Age Category	18-54	R321
	55-64	R465
	65+	R752
	Family Rate	
Principal Insured - Age Category	18-54	R465
	55-64	R680
	65+	R1 111
	uGap – Titanium	
	Single Rate	
Principal Insured - Age Category	18-54	R258
	55-64	R369
	65+	R593
	Family Rate	
Principal Insured - Age Category	18-54	R369
	55-64	R537
	65+	R872
	uGap – Silver	
	Single Rate	
Principal Insured - Age Category	18-54	R114
	55-64	R154
	65+	R234
	Family Rate	
Principal Insured - Age Category	18-54	R154
	55-64	R214
	65+	R333

Contact us

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mediBucks healthcare in your pocket

mediBucks is an approved Amber Financial Technologies co-brand partner

Amber Financial Technologies is an authorised distribution channel of Access Bank South Africa Ltd, an authorised Financial Services Provider (FSP5865)

Powered and Administered by

Universal™

Underwritten by

MUTUAL & FEDERAL | risk financing

uGap is underwritten by Mutual and Federal Risk Financing Limited, a licensed Non-Life Insurer. It is administered by Universal Health Cover (Pty) Ltd, an authorised Financial Services Provider, license no 46047, member of the Universal Healthcare Group of Companies

Please note: this is only a summary of the benefits of the Plan.

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