

# Product Brochure 2023

## Navigating the way



**Turnberry**  
GAP COVER  
NAVIGATING THE WAY  
(FSP no. 36571)

INSURER



LOMBARD  
(FSP no.1596)

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## NAVIGATING THE WAY

### ***You navigate through your life creating experiences.***

During the tough times, you need a partner that will be by your side navigating you to safety. This is why the iconic watchful Turnberry Lighthouse, situated on the point of the Turnberry Golf Course, Scotland; rises out of the darkness to carefully guide vessels to safety, inspired us. Much like its steady and constant beam of light that shows ships their safe passage away from danger, our products aim to help our clients journey through life by helping them deal with medical expense shortfalls and co-payments that usually arise when you or one of your dependants is hospitalised.

Turnberry navigates the way through medical expense shortfalls, allowing you to create experiences in life.

You have a partner. **Turnberry. Navigating the way.**

Founded in 2001, Turnberry is an authorised financial services provider (FSP no. 36571) and specialises in Health and Accident Insurance, Travel Insurance and Funeral Cover. Turnberry Health and Accident Insurance products are available to clients on all open Medical Schemes and most Closed Schemes, but are independently provided and are therefore transferable in the event of a change in the client's Medical Scheme.

## OUR PARTNERS

Lombard Insurance Company Limited  
Travel Insurance Consultants (TIC)  
a division of Santam Limited

(Insurer of short term insurance products)  
(Product provider of travel insurance)

*Our mission is to offer our clients security and assurance, especially during those times when they need us most.*

We offer  
**DIFFERENT PRODUCTS**  
to suit a range of  
**DIVERSE NEEDS**

Our products are  
**COMPATIBLE**  
with all registered open Medical Schemes  
and most closed schemes in SA

We offer unsurpassed  
**SERVICE EXCELLENCE**

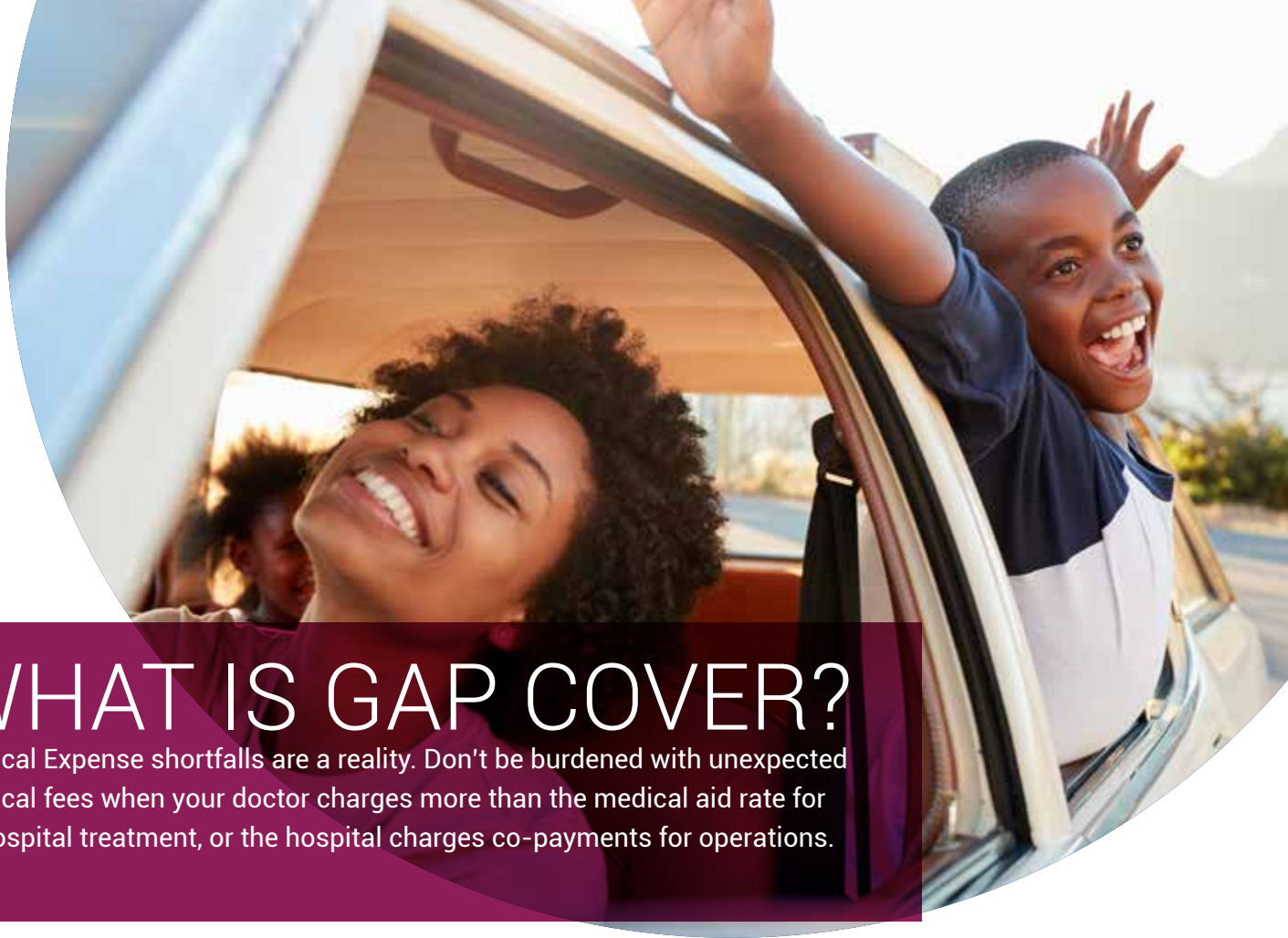
**QUICK CLAIMS** turnaround

## CONTACT US

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Claims:	<a href="mailto:claims@turnberry.co.za">claims@turnberry.co.za</a>	Travel Insurance:	<a href="mailto:gordenes@turnberry.co.za">gordenes@turnberry.co.za</a>
<b>Website:</b>	<a href="http://www.turnberry.co.za">www.turnberry.co.za</a>		

**Please note that this is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.**

Disclaimer: This document is a summary for information purposes only and does not supersede the Policy terms and conditions. In the event of any discrepancy, the Policy terms and conditions will prevail.



# WHAT IS GAP COVER?

Medical Expense shortfalls are a reality. Don't be burdened with unexpected medical fees when your doctor charges more than the medical aid rate for in-hospital treatment, or the hospital charges co-payments for operations.

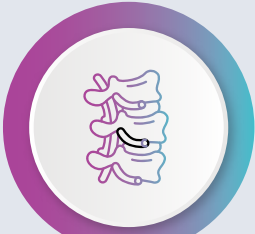
Gap cover is a short-term insurance product that helps protect you from medical expense shortfalls, which happen when your doctor charges more than the medical aid rate for in-hospital treatment, or the hospital charges co-payments for operations. These unanticipated expenses can leave you with an unexpected financial burden that you will have to pay for out of pocket. With rampant medical inflation and the cost of medical procedures constantly increasing, this could easily run into hundreds of thousands of Rands.

As medical aids are under constant pressure to balance benefits with affordable contributions, they have had to resort to creative strategies to attempt to maximise coverage. This means that co-payments now exist where previously there were none, and members are now being restricted to using certain providers at certain networks, with penalties applied if patients go outside of these networks.

Gap cover has become an essential component of any financial portfolio to protect you against potentially crippling medical expense shortfalls, no matter how young and healthy you are. Often, it is the unforeseen that can result in the most significant medical expense shortfalls, but with gap cover in place you can protect your financial wellbeing alongside your physical health.



**NAVIGATING THE WAY**



### Other idiopathic scoliosis thoracic region

Orthopaedic surgeon

Amount Charged:  
**R115 121.53**

Medical aid Paid:  
**R38 754.90**

Turnberry paid  
**R76 366.63**

Anaesthetist

Amount Charged:  
**R22 895.93**

Medical aid Paid:  
**R7 762.00**

Turnberry paid  
**R15 133.67**

Clinical technology -  
cardiology

Amount Charged:  
**R6 684.00**

Medical aid Paid:  
**R3 342.00**

Turnberry paid  
**R3 342.00**

Total amount  
Turnberry paid  
**R94 842.30**



### Malignant neoplasm of prostate

Urologist

Amount Charged:  
**R80 583.00**

Medical aid Paid:  
**R26 811.00**

Turnberry paid  
**R53 772.00**

Anaesthetist

Amount Charged:  
**R7 466.34**

Medical aid Paid:  
**R3 416.80**

Turnberry paid  
**R4 049.54**

Total amount  
Turnberry paid  
**R57 821.54**



### Other specified disorders of nose and nasal sinuses

ENT

Amount Charged:  
**R9 696.60**

Medical aid Paid:  
**R5 775.70**

Turnberry paid  
**R3 920.90**

Anaesthetist

Amount Charged:  
**R29 721.88**

Medical aid Paid:  
**R20 402.10**

Turnberry paid  
**R9 319.78**

Plastic and  
reconstructive surgeon

Amount Charged:  
**R69 145.00**

Medical aid Paid:  
**R16 721.20**

Turnberry paid  
**R52 096.80**

Total amount  
Turnberry paid  
**R65 337.48**



### Atrial septal defect

Cardiothoracic  
surgeon

Amount Charged:  
**R89 284.11**

Medical aid Paid:  
**R29 738.33**

Turnberry paid  
**R59 545.78**



### Delivery by elective caesarean section

Gynaecologist

Amount Charged:  
**R48 907.80**

Medical aid Paid:  
**R8 956.30**

Turnberry paid  
**R35 825.20**

Anaesthetist

Amount Charged:  
**R22 255.57**

Medical aid Paid:  
**R5 563.90**

Turnberry paid  
**R16 691.67**

Total amount  
Turnberry paid  
**R52 516.87**



### Chronic sinusitis unspecified

ENT

Amount Charged:  
**R93 259.73**

Medical aid Paid:  
**R42 239.43**

Turnberry paid  
**R51 020.30**

# HOW DOES IT WORK?

## Co-payment Cover

A co-payment or deductible is an upfront amount that needs to be paid to the:



before undergoing certain procedures, as specified by your Medical Scheme. When you experience a co-payment for a procedure or scan (as specified by your Medical Scheme) you would need to pay for the co-payment up-front and then claim the amount back from your Turnberry Policy (provided that the plan you selected offers co-payment cover).

Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✓	✗	✓

## Non-DSP Hospital Cover

Should you choose to go to a hospital or day clinic outside of your Medical Scheme's Hospital Network/ Designated Service Providers, you would be liable for a portion of the account, as specified by your Medical Scheme.

Example: Henry's Medical Scheme stipulates that he needs to go to hospital X, if he chooses to go to another hospital he would need to pay the first R8 700 of the hospital account. Henry chooses to go to hospital Y and pays the R8 700 and then claims it back from his Turnberry Premier Policy.

Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✓	✗	✗

## Medical Expense Shortfall Cover

A Medical Expense Shortfall is the difference between what medical service providers (e.g. Doctors, basic and specialised Radiology, Pathology, Specialists, Consumables) charge and what Medical Schemes pay for the treatment performed in hospitals and day clinics, provided that it is paid from the Hospital Benefit or risk benefit of the Medical Scheme.



### Medical Expense Shortfall Cover includes cover for:

Specialists, Basic and specialised Radiology, Physiotherapy, Consumables (e.g. plasters, cotton wool etc), Pathology, Prescribed Minimum Benefits

Premier	Optimal	Synergy	Launch	Med-Extend
= 600%	= 500%	= 500%	= 350%	= 300%

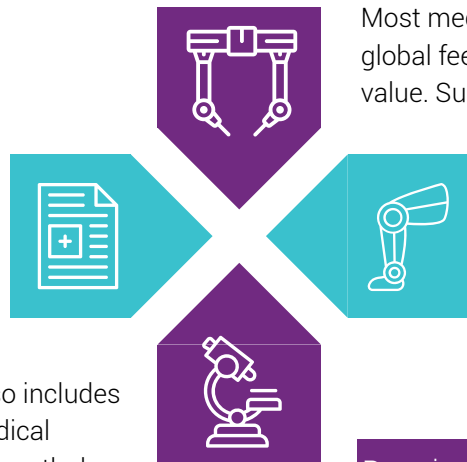
## Sub-limit Cover

### SUB-LIMIT COVER

When a Medical Scheme will only pay for a certain procedure, prosthetic device or scan up to a specified limit, this is a sub-limit.

### PATHOLOGY

Turnberry's sub-limit cover also includes cover for pathology if your medical scheme has an annual limit for pathology.



### ROBOTIC SURGERY

Most medical schemes fund for robotic surgery up to a global fee, where all the treatment is capped at a rand value. Sub-limit cover, assists in these instances

### INTERNAL PROSTHESIS

Includes but not limited to: prosthetic hips, intraocular lenses, stents, cochlear implants, heart valves, screws, rods, cages used in surgery, hernia mesh, pacemakers

Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✓	✗	✗

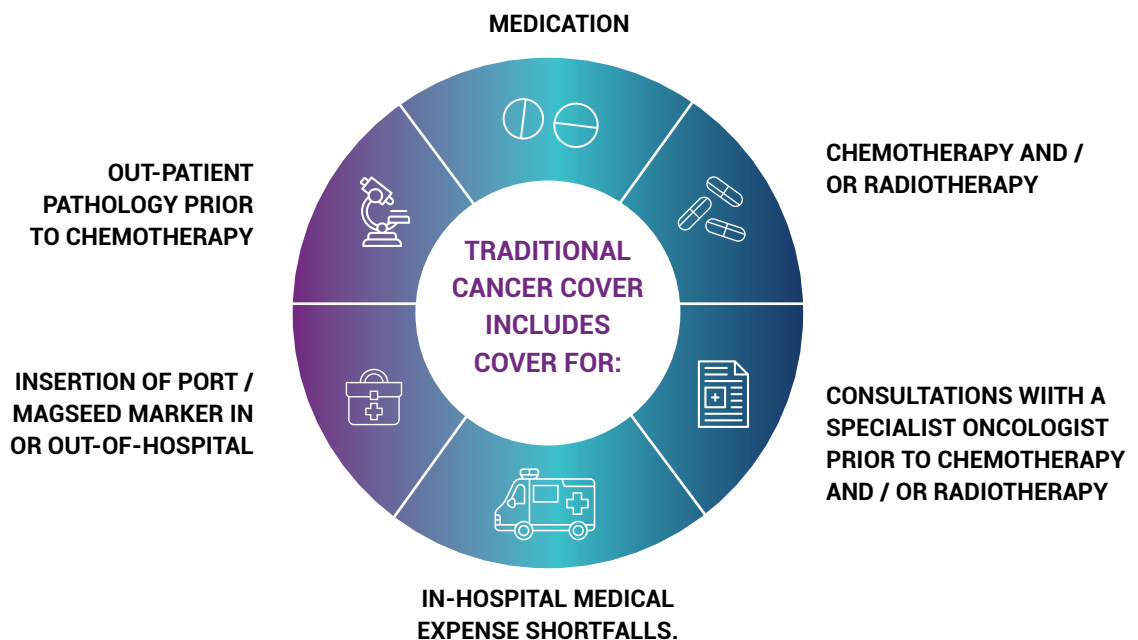
## Traditional Cancer Cover

If you have depleted your cancer benefit on your Medical Scheme, you may become liable for co-payments or the full cost of any further cancer treatment, as specified by your Medical Scheme.

Example 1: Johan who has lung cancer has finished his R250 000 cancer benefit available to him on his Medical Scheme and now he is liable for the full cost of his cancer treatment. Johan still needs to undergo chemotherapy sessions. Luckily, he has a Turnberry Premier Policy and he can submit the costs of his further chemotherapy sessions to Turnberry.

Example 2: Deon has finished his R250 000 cancer benefit available to him on his Medical Scheme and still needs to undergo chemotherapy. His Medical Scheme will pay for 80% of the account for his chemotherapy. Deon is glad he listened to his Financial Advisor and took out a Turnberry Optimal Policy, now he can submit the account to Turnberry.

Premier	✓
Optimal 20% co-payment	✓
Synergy	✗
Launch	✗
Med-Extend	✗



## Biological Cancer Drug Cover

When you require treatment with Biological Cancer Drugs your Medical Scheme may only pay for them up to a certain limit. The following Drugs are covered on Premier and Optimal only:

Herceptin	Faslodex	Avastin
Mylotarg	Velcade	Erbix
Nexavar	Tarceva	Sutent
Gleevec	Alimta	Fludara
Sprycel	Zevalin	Mabthera

Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✗	✗	✗

## Innovative Cancer Cover

Recently the development of new cancer drugs have become available e.g. Immunotherapy.

It is important to note that there has to be a benefit from the medical scheme.

The Innovative Cancer Cover will provide R10 000 cover per claim for these new high cost cancer drugs.

These drugs are extremely high cost and are not fully funded by medical schemes leaving members out-of-pocket.

Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✗	✗	✗

# PREMIER

Monthly premium: R525 per family for under 65yrs

Monthly premium: R755 per family for 65yrs+



## In-hospital benefits

### MEDICAL EXPENSE SHORTFALL COVER

Increases the Medical Aid rate up to 600% (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, Consumables, etc.). Subject to the Overall Annual Limit

### CO-PAYMENT COVER

Subject to the Overall Annual Limit

### NON-DSP HOSPITAL PENALTY COVER

R14 000 per admission. Limited to 2 claims per family per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R38 000 per admission per insured. Subject to the Overall Annual Limit

### TRAUMA RECOVERY COVER

Provides cover for when the Medical Scheme has imposed a sub-limit on a step-down facility for physical rehabilitation as a result of an accident which occurred while on the Policy. Limited to R3 000 per admission per insured and R10 000 per family per annum. Subject to the Overall Annual Limit

## In-hospital dental cover

### MEDICAL EXPENSE SHORTFALL COVER

Increases the medical aid rate up to 600% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R30 000 per admission per insured for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

### CO-PAYMENT COVER

Subject to the Overall Annual Limit

## Out-of-hospital benefits

### CO-PAYMENTS FOR MRI, CT AND PET SCANS

Subject to the Overall Annual Limit

### CO-PAYMENTS FOR SCOPES

R4 000 per event. Limited to 2 claims per insured per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER FOR MRI, CT AND PET SCANS

R38 000 per event per insured. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ACCIDENTS

R15 000 per event per insured. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ILLNESS

R3 500 per event. Limited to 3 claims per family per annum. Subject to the Overall Annual Limit. Treatment is restricted to between the hours of 6pm – 6am Mondays – Fridays, Saturdays, Sundays and Public Holidays

Overall Annual Limit (OAL) is  
**R185 837.63** per insured per annum

### SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL IMPLANTS

Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R50 000 per family per annum. Subject to the Overall Annual Limit

### BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN

Increases the Medical Aid rate up to 600% for basic dentistry for children up to and including 12 years old. Limited to R4 000 per family per annum. Subject to the Overall Annual Limit



# In-hospital and out-of-hospital benefits

## TRADITIONAL CANCER COVER

Pays for treatment in a private facility, including sub-limits, deductibles or co-payments related to cancer treatment. Subject to the Overall Annual Limit

## BIOLOGICAL CANCER DRUG COVER

Provides cover for Biological Cancer Drugs when the Medical Scheme imposes a sub-limit. Subject to the formulary (see pg 15) and the Overall Annual Limit

## INNOVATIVE CANCER DRUG COVER

Provides cover for new innovative cancer drugs. Limited to R10 000 per claim. Subject to the Overall Annual Limit

## MRI AND CT SCAN COVER

Provides cover for MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R6 500 per event and 2 claims per family per annum. Subject to the Overall Annual Limit

**For waiting periods  
please refer to page 15**

## TRAUMA CARE COVER

Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 000 per consultation and R8 000 per family per annum. Subject to the Overall Annual Limit

## BREAST CANCER PREVENTION COVER

Increases the Medical Aid rate up to 600% for a Prophylactic Mastectomy. Subject to clinical entry criteria and the Overall Annual Limit

## BREAST CANCER RECONSTRUCTION COVER

Increases the Medical Aid rate up to 600% for a breast reconstruction post mastectomy due to cancer for the affected breast. Reconstruction of the unaffected breast for the purposes of symmetry, when there is no benefit on the Insured person's Medical Scheme is limited to R25 000 per insured person, per lifetime. Subject to the Overall Annual Limit

## Added benefits

### CANCER DIAGNOSIS BENEFIT

Once off payment for first diagnosis of Cancer based on the stage at time of diagnosis:

Stage 1	R5 000	Stage 2	R15 000
Stage 3	R20 000	Stage 4	R25 000

### MEDICAL SCHEME CONTRIBUTION WAIVER

Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer

### GAP PREMIUM WAIVER

Pays the premium of your Premier Policy for 12 months in the event of death or permanent and total disability as a result of an accident of the Contribution Payer

### PERSONAL ACCIDENT BENEFIT

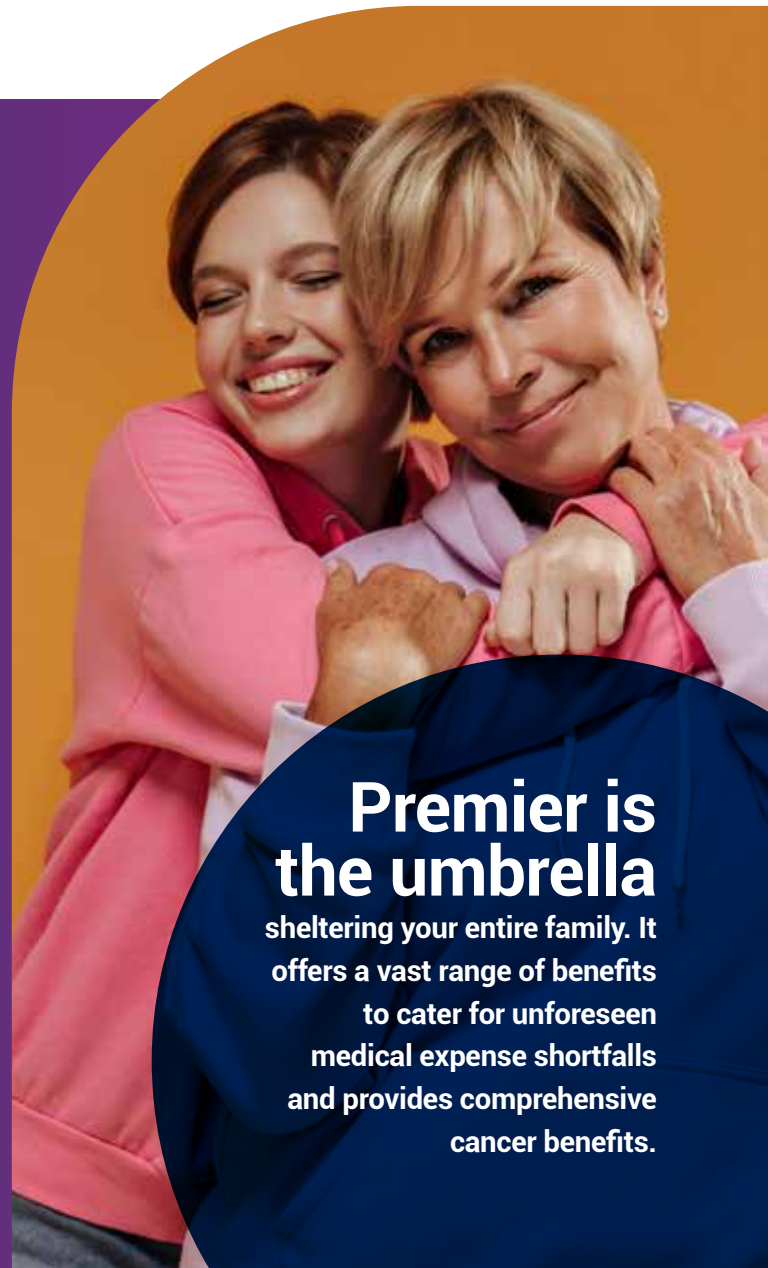
R30 000 per insured on the Policy in the event of accidental death or permanent and total disability

### CRITICAL ILLNESS BENEFIT

R10 000 per insured on the Policy in the event of death due to a critical illness (excludes cancer)

### INTERNATIONAL TRAVEL COVER

R5 million per insured (notification of travel required 48 hrs prior to departure)



## Premier is the umbrella

sheltering your entire family. It offers a vast range of benefits to cater for unforeseen medical expense shortfalls and provides comprehensive cancer benefits.

# OPTIMAL

Monthly premium: R398 per family for under 65yrs

Monthly premium: R575 per family for 65yrs+



## In-hospital benefits

### MEDICAL EXPENSE SHORTFALL COVER

Increases the Medical Aid rate up to 500% (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, Consumables, etc.). Subject to the Overall Annual Limit

### CO-PAYMENT COVER

Subject to Overall Annual Limit

### NON-DSP HOSPITAL PENALTY COVER

R11 000 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R28 000 per admission per insured. Limited to R70 000 per family per annum. Subject to the Overall Annual Limit

Overall Annual Limit (OAL) is  
**R185 837.63** per insured per annum

## Out-of-hospital benefits

### CO-PAYMENTS FOR MRI, CT AND PET SCANS

Subject to the Overall Annual Limit

### CO-PAYMENTS FOR SCOPES

R4 000 per event. Limited to 2 claims per insured per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER FOR MRI, CT AND PET SCANS

R28 000 per event per insured. Limited to R70 000 per family per annum. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ACCIDENTS

R10 000 per event per insured. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ILLNESS

R3 500 per event. Limited to 2 claims per family per annum. Subject to the Overall Annual Limit. Treatment is restricted to between the hours of 6pm – 6am Mondays – Fridays, Saturdays, Sundays and Public Holidays

## In-hospital dental cover

### MEDICAL EXPENSE SHORTFALL COVER

Increases the medical aid rate up to 500% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R20 000 per admission and R50 000 per family per annum for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

### CO-PAYMENT COVER

Subject to the Overall Annual Limit

### SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL IMPLANTS

Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and R50 000 per family per annum. Subject to the Overall Annual Limit

### BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN

Increases the Medical Aid rate up to 500% for basic dentistry for children up to and including 12 years old. Limited to R3 000 per family per annum. Subject to the Overall Annual Limit

# In-hospital and out-of-hospital benefits

## TRADITIONAL CANCER COVER

Co-payment cover for traditional cancer treatment limited to 20% per admission. Subject to the Overall Annual Limit

## BIOLOGICAL CANCER DRUG COVER

Provides cover for Biological Cancer Drugs when the Medical Scheme imposes a sub-limit. Subject to the formulary (see pg 15) and the Overall Annual Limit

## INNOVATIVE CANCER DRUG COVER

Provides cover for new innovative cancer drugs. Limited to R10 000 per claim. Subject to the Overall Annual Limit

## MRI AND CT SCAN COVER

Covers the cost of MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R5 500 per event and 2 claims per family per annum. Subject to the Overall Annual Limit

## TRAUMA CARE COVER

Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, has been a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 000 per consultation and R7 000 per family per annum. Subject to the Overall Annual Limit

## BREAST CANCER PREVENTION COVER

Increases the Medical Aid rate up to 500% for a Prophylactic Mastectomy. Subject to clinical entry criteria and the Overall Annual Limit

## BREAST CANCER RECONSTRUCTION COVER

Increases the Medical Aid rate up to 500% for a breast reconstruction post mastectomy due to cancer for the affected breast. Reconstruction of the unaffected breast for the purposes of symmetry, when there is no benefit on the Insured person's Medical Scheme is limited to R18 000 per insured person, per lifetime. Subject to the Overall Annual Limit

**For waiting periods please refer to page 15**

## Optimal provides a broad array of benefits

Enhancing your medical aid by up to 500% of medical aid rates – all at a family-friendly price. By providing cover in the area of oncology, as well as several other value-adds, Optimal has become one of Turnberry's most-popular Gap Cover products.

## Added benefits

### MEDICAL SCHEME CONTRIBUTION WAIVER

Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer

### GAP PREMIUM WAIVER

Pays the premium of your Optimal Policy for 12 months in the event of death or permanent and total disability as a result of an accident of the Contribution Payer

### PERSONAL ACCIDENT BENEFIT

R15 000 per insured on the Policy in the event of accidental death or permanent and total disability

### CRITICAL ILLNESS BENEFIT

R7 500 per insured on the Policy in the event of death due to a critical illness (excludes cancer)

### INTERNATIONAL TRAVEL COVER

R5 million per insured (notification of travel required 48 hrs prior to departure)





# SYNERGY

**Monthly premium: R340 per family for under 65yrs**

**Monthly premium: R475 per family for 65yrs+**

## In-hospital benefits

### MEDICAL EXPENSE SHORTFALL COVER

Increases the Medical Aid rate up to 500% (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, Consumables, etc.). Subject to the Overall Annual Limit

### CO-PAYMENT COVER

Subject to the Overall Annual Limit

### NON-DSP HOSPITAL PENALTY COVER

R9 000 per admission. Limited to 1 claim per family per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R28 000 per admission per insured. Limited to R70 000 per family per annum. Subject to the Overall Annual Limit

Overall Annual Limit (OAL) is  
**R185 837.63** per insured per annum

## Out-of-hospital benefits

### CO-PAYMENTS FOR MRI, CT AND PET SCANS

Subject to the Overall Annual Limit

### CO-PAYMENTS FOR SCOPES

R4 000 per event. Limited to 2 claims per insured per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER FOR MRI, CT AND PET SCANS

R28 000 per event per insured. Limited to R70 000 per family per annum. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ACCIDENTS

R9 500 per event per insured. Subject to the Overall Annual Limit

### CASUALTY BENEFIT FOR ILLNESS

R3 000 per event. Limited to 2 claims per family per annum. Subject to the Overall Annual Limit. Treatment is restricted to between the hours of 6pm – 6am Mondays – Fridays, Saturdays, Sundays and Public Holidays

## In-hospital and out-of-hospital benefits

### MRI AND CT SCAN COVER

Covers the cost of MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R4 500 per event and 1 claim per family per annum. Subject to the Overall Annual Limit

### TRAUMA CARE COVER

Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been diagnosed with a critical illness, has been a victim of a violent crime or experienced the death of an immediate family member. Limited to R2 000 per consultation and R6 000 per family per annum. Subject to the Overall Annual Limit

**For waiting periods please refer to page 15**

## Added benefits

### MEDICAL SCHEME CONTRIBUTION WAIVER

Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme contribution payer

### GAP PREMIUM WAIVER

Pays the premium for your Synergy Policy for 12 months; in the event of death or permanent and total disability as a result of an accident, of the contribution payer

### PERSONAL ACCIDENT BENEFIT

R10 000 per insured on the Policy, in the event of accidental death or permanent and total disability

### INTERNATIONAL TRAVEL COVER

R5 million per insured (notification of travel required 48 hrs prior to departure)

## In-hospital dental cover

### MEDICAL EXPENSE SHORTFALL COVER

Increases the medical aid rate up to 500% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

### BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN

Increases the Medical Aid rate up to 500% for basic dentistry for children up to and including 12 years old. Limited to R2 000 per family per annum. Subject to the Overall Annual Limit

### CO-PAYMENT COVER

Subject to the Overall Annual Limit

### SUB-LIMIT AND CO-PAYMENT COVER FOR DENTAL IMPLANTS

Covers the cost of dental implants for reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Limited to R20 000 per admission and R50 000 per family per annum. Subject to the Overall Annual Limit

### SUB-LIMIT COVER

R20 000 per admission and R50 000 per family per annum for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit



**Synergy offers a healthy spectrum of benefits at a very attractive price.**

**It ensures you and your family are covered for the most common types of claims, covers medical expense shortfalls of up to 500%, and caters for the likes of sub-limits, casualty benefits and co-payments.**



# MED-EXTEND

**Monthly premium: R366 per family for under 65yrs**

**Monthly premium: R498 per family for 65yrs+**

## Benefits

### IN-HOSPITAL PROCEDURES FUNDED BY YOUR MEDICAL SCHEME

Increases the Medical Aid rate up to 300%. (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, Consumables, etc.). Subject to the Overall Annual Limit

### DEFINED PROCEDURES EXCLUDED BY YOUR MEDICAL SCHEME

Med-Extend will assist in paying for Defined Procedures that have been excluded by your Medical Scheme up to a specified rand value, as listed below. Subject to the Overall Annual Limit

### CO-PAYMENT COVER

R5 000 per admission. Limited to 2 claims per family per annum. Subject to the Overall Annual Limit

## MedBoost

MedBoost provides a lump sum benefit pay-out when you need to undergo a Defined Procedure and have been claim free for a number of years. The MedBoost pay-out would depend on the number of consecutive claim free years you have had as per the table provided.

## Added benefits

### INTERNATIONAL TRAVEL COVER

R5 million per insured (notification of travel required 48 hrs prior to departure)

**For waiting periods please refer to page 15**

### CASUALTY BENEFIT FOR ACCIDENT AND ILLNESS

R3 500 per family per annum. The Casualty Benefit for Illness will be restricted to between the hours of 6pm – 6am Mondays – Fridays, Saturdays, Sundays and Public Holidays

### MRI AND CT SCAN COVER

Covers the cost of MRI and CT scans when there is no benefit available on your Medical Scheme. Limited to R4 000 per event and 1 claim per family per annum. Subject to the Overall Annual Limit

### MEDICAL EXPENSE SHORTFALL COVER

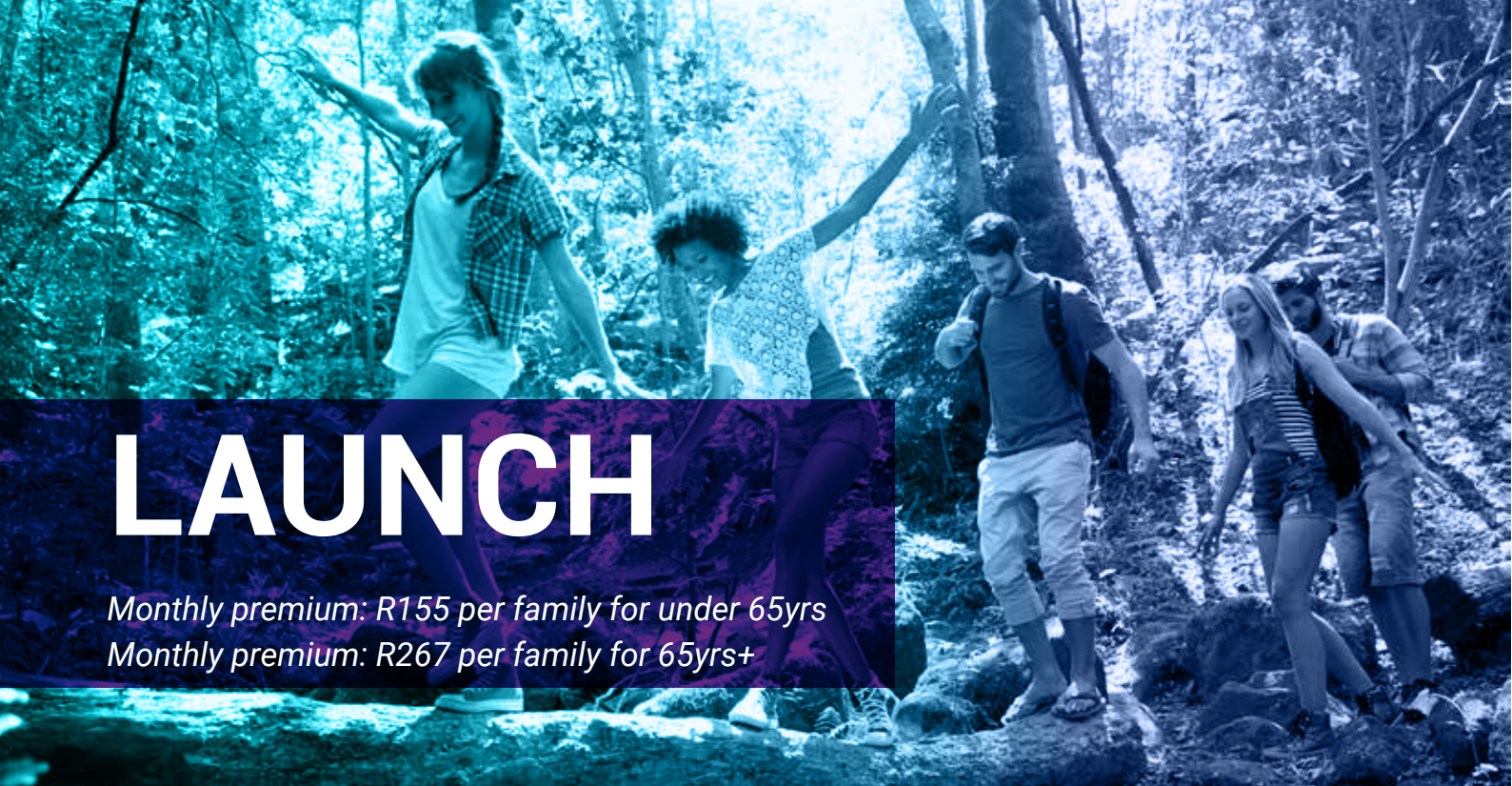
Increases the medical aid rate up to 300% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit

*Overall Annual Limit (OAL) is*  
**R185 837.63 per insured per annum**

Number of claim free years	MedBoost pay-out
3 years	R3 500
4 years	R4 500
5 years	R5 500
5+ years	R6 500

<b>Defined Procedures</b>	<b>Benefit</b>
Arthroscopic surgery	R66 000
Back or neck surgery	R66 000
Bunion surgery	R18 000
Cochlear implant, auditory brain implant and internal nerve stimulator surgery	R86 000
Dental procedures for impacted teeth for children younger than 18 years	R18 000
Dental procedures for reconstructive surgery required due to an accidental event	R86 000
Functional nasal surgery	R28 000
Joint replacement surgery	R56 000
Knee or shoulder surgery (excl joint replacements and arthroscopic surgery)	R31 000
Non-Cancerous breast conditions	R24 000
Oesophageal reflux and hiatus hernia surgery	R61 000
Removal of varicose veins	R24 000
Skin disorders (including benign growths and lipomas)	R24 000
Endoscopic procedures	R7 000

Med-Extend has been designed to assist clients with **medical expense shortfalls** for Specialists and with covering Defined Procedures that have been excluded on their specific Medical Scheme option.



# LAUNCH

Monthly premium: R155 per family for under 65yrs

Monthly premium: R267 per family for 65yrs+

This launches you into the world of Gap Cover, offering essential benefits and covering medical expense shortfalls for Specialists up to 350% of medical aid rate. Launch is one of the most price-effective Gap Cover solutions on the market.

## In-hospital benefits

### MEDICAL EXPENSE SHORTFALL COVER

Increases the Medical Aid rate up to 350% (e.g. Specialists, GPs, Anaesthetists, Radiology, Pathology, Consumables, etc.). Subject to the Overall Annual Limit

## Out-of-hospital benefits

### CASUALTY BENEFIT FOR ACCIDENTS

R6 000 per event per insured. Subject to the Overall Annual Limit

## Added benefits

### MEDICAL SCHEME CONTRIBUTION WAIVER

Up to R6 000 per month for 6 months; in the event of death or permanent and total disability as a result of an accident, of the Medical Scheme Contribution Payer

### GAP PREMIUM WAIVER

Pays the premium of your Launch Policy for 12 months in the event of death or permanent and total disability as a result of an accident of the Contribution Payer

### INTERNATIONAL TRAVEL COVER

R5 million per insured (notification of travel required 48 hrs prior to departure)

Overall Annual Limit (OAL) is  
**R185 837.63** per insured per annum

## In-hospital dental cover

### MEDICAL EXPENSE SHORTFALL COVER

Increases the medical aid rate up to 350% for impacted wisdom teeth, orthognathic surgery, reconstructive maxillofacial surgery due to an accident (which occurred while on the Policy) and oral cancer (which was diagnosed while on the Policy). Subject to the Overall Annual Limit



# FORMULARY AND WAITING PERIODS

## Waiting Periods

- A 3-month general waiting period applies to all benefits (except in the event of an accident, which occurred while on the Policy). In the event the commencement date of the Policy is the same as the commencement date of the Medical Scheme, no 3-month general waiting period will apply to Medical Expense Shortfall Cover (increasing the medical aid rate up to 600%)
- A 10-month waiting period on pregnancy/childbirth
- A 12-month waiting period on investigations, treatment or surgery for:  
hysterectomy, hysteroscopies, endometriosis, ovarian cysts and fibroids (myomectomy), muscular-skeletal (except in the event of an accident, which occurred while on the Policy), tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, cancer, nasal and sinus

## Biological Cancer Drugs

The lists below provide the Biological Cancer Drugs covered under Premier and Optimal

### LIST OF DRUGS

Herceptin	Faslodex	Avastin
Mylotarg	Velcade	Erbix
Nexavar	Tarceva	Sutent
Gleevec	Alimta	Fludara
Sprycel	Zevalin	Mabthera



NAVIGATING THE WAY

# EXTENDED FAMILY COVER

The "Family" means the Principal Insured person and the eligible spouse, and eligible children, who have not attained the age of 26 years unless mentally or physically disabled and unable to earn any form of income. Any dependants falling under this definition are included at no additional cost.

If you have extended family or an additional dependant registered on your Medical Scheme and they do not qualify in terms of our definition of a "Family" as per the definition above, you may add them onto your Policy. The cost per each additional extended family member or dependant is detailed below.

Product	Ages 26 - 64 (incl) Rate per person	Ages 65 - 79 (incl) Rate per person	Ages 80+ Rate per person
Premier	R144	R466	R593
Optimal	R135	R380	R486
Synergy	R134	R376	R480
Launch	R33	R57	R88
Med-Extend	R124	R469	R598

## GROUP QUOTES

PREMIER GROUP OPTION

OPTIMAL GROUP OPTION

SYNERGY GROUP OPTION

LAUNCH GROUP OPTION

MED-EXTEND GROUP OPTION

\*Rates are subject to change due to the demographics of a groups



### RATES DEPENDENT ON GROUP DEMOGRAPHICS

- Ave age
- Medical aid option
- Voluntary or compulsory
- Nature of business



### TAILOR-MAKE A PRODUCT FOR LARGER GROUPS (250+)



### GROUPS - 10+MEMBERS FOR 2023



FAVOURABLE UNDERWRITING (WAITING PERIODS) dependent on size of group. To be discussed.



### ELECTRONIC TAKE-ON

# EASY TO CLAIM

## Turnberry claim form

You can get the claim form under documents on our website.

You can also access the online claim form at <https://turnberry.co.za/claim-form/> (this can be completed and submitted online).

## Requirements

A list of the requirements appears on the Claim form as well.

Should we require any further documentation, an email will be sent to you and your broker advising you of the outstanding requirements.



Please note all claims are assessed in terms of the Benefits provided by the Policy and the Policy Terms and Conditions. Once a claim is admitted, the claimed amount is paid directly to the Policyholder who must settle outstanding amounts with the service providers. Provided that all requirements are received valid claims are settled within 10 working days.

All these documents are required with every claim as each document contains relevant information required to process the claim. You have 5 months to provide written notice from the date of treatment of a pending claim. Outstanding documentation needs to be submitted within 90 days from the date, outstanding documentation is requested by Turnberry. Please do not hesitate to contact Turnberry should you have any queries.



Turnberry's Gap Cover significantly contributed in alleviating the burden and pressure of the unforeseen bills from the medical practitioners who charged above the medical aid thresholds. Gap Cover is no longer a luxury, but rather a necessity. I rate Turnberry' services as exceptional and would recommend their Gap Cover to my family, friends and anyone who is considering Gap Cover.

After years of not having Gap cover and Mountains of medical Bills charged at above scheme rates but when I signed up with Turnberry Gapcover, I have never been disappointed. Helpful, friendly, and always keeping me up to date with claims and processed. I am extremely satisfied and will recommend Turnberry Gap cover to all my friends, colleagues and family.



It is reassuring to know that Gap Cover covers co-payments and shortfalls, especially when the medical aid suddenly provides feedback on an authorisation that the admission comes with a co-payment of R6500. When you at the hospital and you don't have a choice you have to go with it. I am thankful that Gap cover helped with co-payments and shortfall for the 2 recent visits to the hospital. Take the gap cover and have peace of mind when it comes to hospitalization.

I have been on Turnberry for almost 18 years and have always been impressed with the promptness of claims process. I have always recommended it, and feel it is a necessity, which you cannot afford not to have in SA.



I could not believe how simple and straightforward the claims procedure was. All the information that was requested was immediately available via email. My submission was acknowledged within hours and I was kept abreast of the progress of the claim at each step. Nothing could have been easier. Thank you.

Their very professional and efficient service during a few consecutive and "tough" medical conditions helped us get through some difficult times by covering the financial gaps between the medical aid and the practice. Very glad I decided to take gap cover with Turnberry.



# Exceptions

Turnberry shall not be liable for hospitalisation, bodily injury, sickness or disease directly or indirectly caused by, related to or in consequence of:

1. Nuclear weapons or nuclear material or by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission;
  2. LASIK or Lasik (laser-assisted in situ keratomileusis) surgery or any type of refractive surgery for correcting myopia, hyperopia, and astigmatism;
  3. Investigations, treatment or surgery for obesity its sequela or cosmetic surgery or surgery directly or indirectly caused by or related to or in consequence of cosmetic surgery other than as a result of an insured event otherwise insured. For the purpose of this exception cosmetic surgery shall include surgery for breast reduction or reconstruction unless necessitated as a result of treatment for cancer;
  4. Routine physical or any procedure of a purely diagnostic nature or any other examination where there are no objective indications of impairment in normal health and laboratory diagnostic or X-ray examinations except in the course of a disability established by prior call or attendance of a Medical practitioner;
  5. Suicide, attempted suicide or intentional self-injury;
  6. The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a Medical Practitioner (other than the Insured person) or drug addiction;
  7. An event directly attributable to the Insured person having an alcohol content exceeding the legal limit or the Insured person suffering from alcoholism or any illness caused by the use of alcohol;
  8. Participation in:
    - a. Active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike, or the activities of locked-out workers
    - b. Aviation other than as a passenger
    - c. Any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft);
  9. Investigations, treatment or surgery for artificial insemination or hormone treatment for infertility;
  10. No benefits are payable which should be provided by the Medical Scheme, this exception includes ward fees, theatre fees, medicines, appliances and other hospital expenses;
  11. No benefits shall be payable in the event of fraudulent submission by the claimant;
  12. No benefits shall be payable in the event the insured did not pre-authorise, make use of a Designated Service Provider (this is not applicable to the Non-DSP Hospital Penalty Cover on Premier, Optimal and Synergy) or any condition set by the Insured's Medical Scheme;
  13. No benefits shall be payable in the event there is no benefit for the treatment and/or the condition or if it is excluded and/or declined by the Insured's Medical Scheme (including split billing) or if the Medical Scheme pays less than tariff for benefits associated with costs incurred above Medical Aid rate;
  14. No benefit shall be payable in respect of any medical or surgical treatment unless such treatment occurred during the period of hospital confinement as an in-patient or as an out-patient (as defined);
  15. The table of benefits applies in the territory of the RSA and no benefits are payable for expenses incurred for transport charges or for services rendered whilst being transported in any emergency vehicle, vessel or aircraft;
  16. No ward fee benefits shall be payable in respect of any additional costs incurred as a result of confinement to a private ward if such confinement to a private ward was requested by the Insured person;
  17. Treatment resulting from failure to carry out the instructions of a Medical Practitioner;
  18. Treatment for the Casualty Illness Benefit when treatment was not received between the hours of 18:00-06:00 Mondays-Fridays, Saturdays, Sundays and Public Holidays;
  19. Injuries arising from professional sport or any other recreational activity which is not commonly recognised as a sport and/or involves uncontrolled competition, unusual skill or violent activity and is generally considered to be inherently dangerous for the emergency casualty benefit (as defined in the Policy document) provided in a hospital out-patient emergency facility;
- ADDITIONAL EXCEPTIONS APPLICABLE ONLY TO PREMIER, OPTIMAL AND SYNERGY OPTIONS
20. Psychiatric conditions including but not limited to depression, insanity, mental and or stress related conditions for co-payments and sub-limits;
  21. Co-payments and Sub-limits are covered for dentistry except for investigations, treatment or surgery related to dental implants, except in the event for reconstructive maxillofacial surgery as a result of oral cancer or an accident (which occurred/ was diagnosed while on the Policy) and will be limited to R50 000 per policy per annum. No benefit is payable while an Insured person is within a waiting period;
  22. Benefit 1 (Private Rate Cover) for dentistry is limited to impacted wisdom teeth, orthognathic surgery, and/ or reconstructive maxillofacial surgery as a result of an accident while on the Policy and oral cancer (which was diagnosed while on the Policy). No benefit is payable while an Insured person is within a waiting period;
  23. Basic Dental Medical Expense Shortfall Cover for children will only be covered for children up to (and including) 12 years of age.
- ADDITIONAL EXCEPTION APPLICABLE TO TRAUMA RECOVERY COVER
24. The step down facility must be authorised and paid from the Medical Scheme's Risk Benefit (i.e. not from day to day benefits);
- ADDITIONAL EXCEPTION APPLICABLE TO MED-EXTEND
25. For the Defined Procedures listed on the Policy no benefit shall be payable unless the Defined Procedure has been fully declined by the Insured person's Medical Scheme.



# TRAVEL ASSIST

**International travel cover through TIC is offered as an added-value to Turnberry Policyholders upon request.**

The cover ensures end-to-end emergency assistance by air, land or sea. Notification of travel must be given to Turnberry on 011 677 9891 at least 48 hours prior to departure, during the hours 08h00 to 16h00 Monday to Friday (excluding public holidays). You will then be issued with a travel certificate.

## Benefits and conditions

- 90 days cover per trip
- No limit on the number of times a person travels per annum
- R5 000 000 medical expenses cover
- No excess for in-hospital cost
- Evacuation and repatriation anywhere in the world
- Compassionate emergency visit
- Medical expenses cover for specified sporting activities
- Medical assistance and advice 24 hours a day, 7 days a week
- Dental: R 5 000
- Quarantine Expenses of R3 000 per day up to a maximum of R30 000
- No pre-existing conditions covered
- Excess of R350 per claim for persons 0 - 69 years of age and R1 000 excess for persons over the age of 70 years for all out-of-hospital treatment



*Top up cover available to Policyholders under the age of 69 years.*

## Top up cover

	excl. USA	incl. USA
1 - 14 Days	R525	R730
15 - 30 Days	R1 020	R1 410
31 - 60 Days	R1495	R2 075
61 - 90 Days	R1 980	R2 745

The above rates are per person traveling.

Additional top up	Cover
Additional cover for medical and related expenses	R15 000 000
Daily Hospital Cash Benefit	R 7 000 (R500 per day)
Dental	R 3 000
Medical expenses relating to pre-existing medical conditions	R750 000
Accidental death	R250 000
Accidental permanent and total disablement	R1 000 000
International journey postponement	R10 000 (R500 excess)
International journey cancellation	R20 000 (R500 excess)
International journey curtailment	R20 000 (R500 excess)
International journey extension	R20 000 (R500 excess)
Missed connection	R20 000 (R500 excess)
Replacement airfare	R20 000 (R500 excess)
Travel delay	R3 000 (minimum of 6hrs)
Personal liability	R2 000 000
Weather Conditions	R10 000
Denied Visa	R15 000
Hijack & Hostage	R 37 500 (R750 per day)
Legal Expenses	R10 000
<b>Luggage</b>	R20 000 (R350 excess)
Single item limit	R5 000
Cash and documents	R2 500
Luggage delay	R2 000 (minimum of 6hrs)



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Contact Turnberry on 011 677 9891 or visit the website [www.turnberry.co.za](http://www.turnberry.co.za)

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