

## COVER THAT GAP!

You expect your medical scheme to cover all costs should you ever be hospitalised. Unfortunately, this will more than likely not be the case. Medical scheme benefits are limited to the Medical Scheme Tariff (MST) and doctors and specialists can charge in excess of this tariff which creates a **GAP**.

Stratum Benefits is the leading medical shortfall specialist, offering tailor-made products that cover in-hospital tariff shortfalls on doctors and specialists accounts as well as for procedure and oncology related co-payments.

We understand that medical scheme benefits may just not cover enough.

Without **GAP COVER** you are liable for doctor and specialist shortfalls which are not covered by your medical scheme.

We invite you to contact us for a comprehensive explanation of all the value-add benefits.

## ACTUAL CLAIM EXAMPLE

### BRAIN TUMOUR

CLAIM	PROCEDURE COST	MEDICAL SCHEME TARIFF	GAP SHORTFALL
Anaesthetist	R 40 467.30	R 13 489.30	R 26 978.20
Neuro-Surgeon	R 64 813.25	R 24 528.60	R 40 284.65
ENT	R 39 320.96	R 14 194.44	R 25 126.52
Total	R 144 601.51	R 52 212.34	R 92 409.37



FOR MORE INFORMATION CONTACT

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