

Turnberry 2023 Product Training



INSURER



LOMBARD
(FSP no.1596)

Turnberry was founded

John Rowan and Grant Jamieson saw the need for an exceptional company that offers Gap Cover and Funeral Cover to clients. From this idea, Turnberry was founded!

Strong partnerships

James White, joined the Turnberry Team as the General Manager of Sales and Marketing and established a strong partnership with Financial Advisors. We are dedicated to, and place high value on, our brokers who play an integral role in our business distribution.

New legislation

Demarcation Regulations are legislated, and Gap Cover products are required to align to the new legislation

Continue Digital Transformation and Footprint

In 2021, Turnberry launched their Digital Broker Application Platform to further enable the improvement of processes and to increase the level of accessibility to both Brokers and Clients during the Pandemic. The Turnberry/ Lombard Broker Platform was also launched to facilitate the qualification of CPD points/ Broker Training. The online Claim process has been enhanced and automated. Turnberry Operations has aligned to the new POPI Act Regulations. In 2020/21 we all experienced unique challenges at both a personal and business level. Covid Pandemic forced Turnberry employees to work from home, but we ensured that we had the necessary infrastructure in place in order to safeguard that we had no down time. We all adapted to Teams and Zoom meetings. 2022 saw a growth in both our broker base and our broker consulting team.

2001

2005

2008

2016

2017

2018/21

2021/22

2023

Our team grew

Tony Singleton and Peter Sullivan joined Turnberry and assembled the Turnberry Team, a dedicated group of staff head hunted for their industry knowledge and passion for outstanding client service.

New underwriters

We changed underwriters of our Gap Cover to Lombard Insurance Company Limited and the underwriter of our Funeral Cover changed to Sanlam Developing Markets

Digital Transformation Maximise Digital Footprint

In 2018 / 2019 / 2020 Turnberry embarked on a Digital Transformation Strategy creating a digital footprint in the market. Brian Harris joined the Turnberry Team in 2019, as Operations GM. In 2020 a Digital Platform and Online Claim Form was launched, which facilitates Turnberry's Financial Advisors and clientele with future beneficial interactions.

Turnberry Innovates

To deal with this ever-changing landscape we have looked to further develop our agility and flexibility to be able to respond timeously to any new challenges so that we can provide meaningful support to our brokers and to our clients. The expansion of our digital presence including our online application was also met with enthusiasm, and we are seeing a steady growth in our digital volumes. Our main focus for 2023 is on Digital Platforms which will facilitate our Brokers and Clients into the future. We are focusing on providing solutions that are built on a combination of three pillars strong competent people, processes and systems.

At Turnberry our main focus has been on how we can assist you in growing and supporting your business during these challenging times.

Founded in 2001, the iconic Turnberry Lighthouse, situated on the point of the Turnberry Golf Course, Scotland; rises out of the darkness to carefully guide vessels to safety. 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 shortfalls and co-payments that usually arise when you or one of your dependents is hospitalised. We call it 'Navigating the way'.

WHY SELL TURNBERRY GAP COVER?



WHY SELL TURNBERRY GAP PRODUCTS?



We have been in business for over 20 years



The Turnberry team has extensive experience across the Healthcare and Insurance Industries in South Africa, offering unsurpassed service to our Brokers and Clients



Our team has in excess of 22 years of team work and an average of 17 years service per team member



We offer different products to suit a range of diverse needs



We offer unsurpassed Service Excellence



Our products are compatible with all registered Medical Schemes and most closed schemes in SA



Quick Claims turnaround



What is Gap Cover?



What is Gap Cover?

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.

Will it cover my whole family?

Turnberry's Gap Cover Plan is the umbrella sheltering your entire family. All of the plans offer a vast range of benefits to cater for unforeseen medical expense shortfalls with additional benefits. Turnberry's premium is per family per month.

Are the rates affordable?

Turnberry offers different products to suit a range of diverse needs and financial requirements. A Medical Expense Shortfall is the difference between what medical service providers (e.g. Doctors, basic and specialised Radiology, Pathology, Specialists, Consultants) 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



Is it worth having the extra expense on a monthly basis?

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.

Turnberry's Gap Cover – Unique Benefits

Cancer Benefits

Cover for all members of family, with no age limits

First Diagnosis of Cancer

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

Cancer Cover – Innovative Cancer Drug

Provides cover for new innovative cancer drugs

MRI and CT Scan Cover

Provides cover for MRI and CT scans when there is no benefit on your medical scheme

Casualty benefit for Accidents

Provides cover for treatment in Casualty due to an accident

Casualty benefit for Illness

Is available to ALL members on the policy and is not restricted to children only

Critical Illness Benefit

Provides a lump sum payment upon the death of an insured person from Critical Illness (excludes Cancer)

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 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

A sum, according to your Plan, per insured on the Policy in the event of accidental death or permanent and total disability

Robotic Surgery Cover

Turnberry reviews Robotic Surgeries under sub-limit cover, to the full amount per plan

Access to International Travel Insurance

R5 million per insured (this is included in your Gap Cover Plan)

*All benefits are subject to Plan chosen
*T&C's apply

WHY TURNBERRY GAP COVER?



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



IN-HOSPITAL BENEFITS

Overall Annual Limit (OAL) is
R198 660.43 per insured per annum

WHAT IS A 'MEDICAL EXPENSE SHORTFALL' COVER



What is a Medical Expense Shortfall?

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.



Premier
= 600%

Optimal
= 500%

Synergy
= 500%

Launch
= 350%

Med-Extend
= 300%

MEDICAL EXPENSE SHORTFALLS FOR OUT-OF-HOSPITAL PROCEDURES

General Surgery

- Surgical Biopsy of breast lump
- Hernial repairs
- Ischiorectal abscess drainage
- Closure of colostomy
- Haemorrhoidectomy
- Lymph node biopsy

Ophthalmology

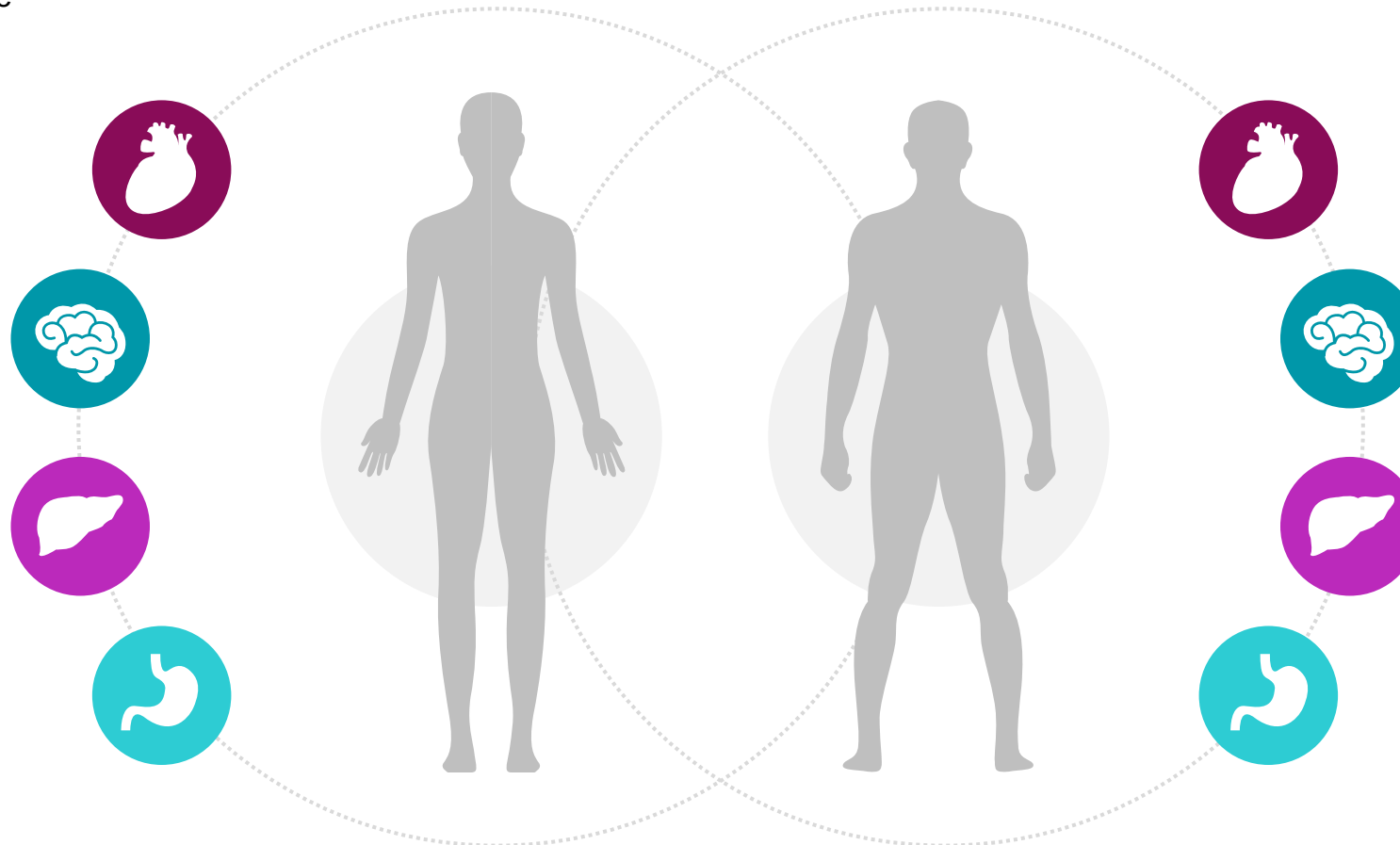
- Cataract removal
- Pterygium removal
- Trabeculectomy
- Capsulotomy

Orthopaedic Surgery

- Arthroscopy
- Carpal Tunnel Release
- Ganglion surgery
- Bunionectomy

Hepatobiliary Surgery

- Needle biopsy of the liver



Urology

- Vasectomy
- Cystoscopy
- Orchidopexy
- Prostate Biopsy

ENT Surgery

- Direct laryngoscopy
- Tonsillectomy
- Nasal surgery (Turbinectomy & Septoplasty)
- Sinus surgery (FESS)
- Myringotomy
- Grommets

Paediatric Surgery

- Orchidopexy

Cardiothoracic Surgery

- Bronchoscopy

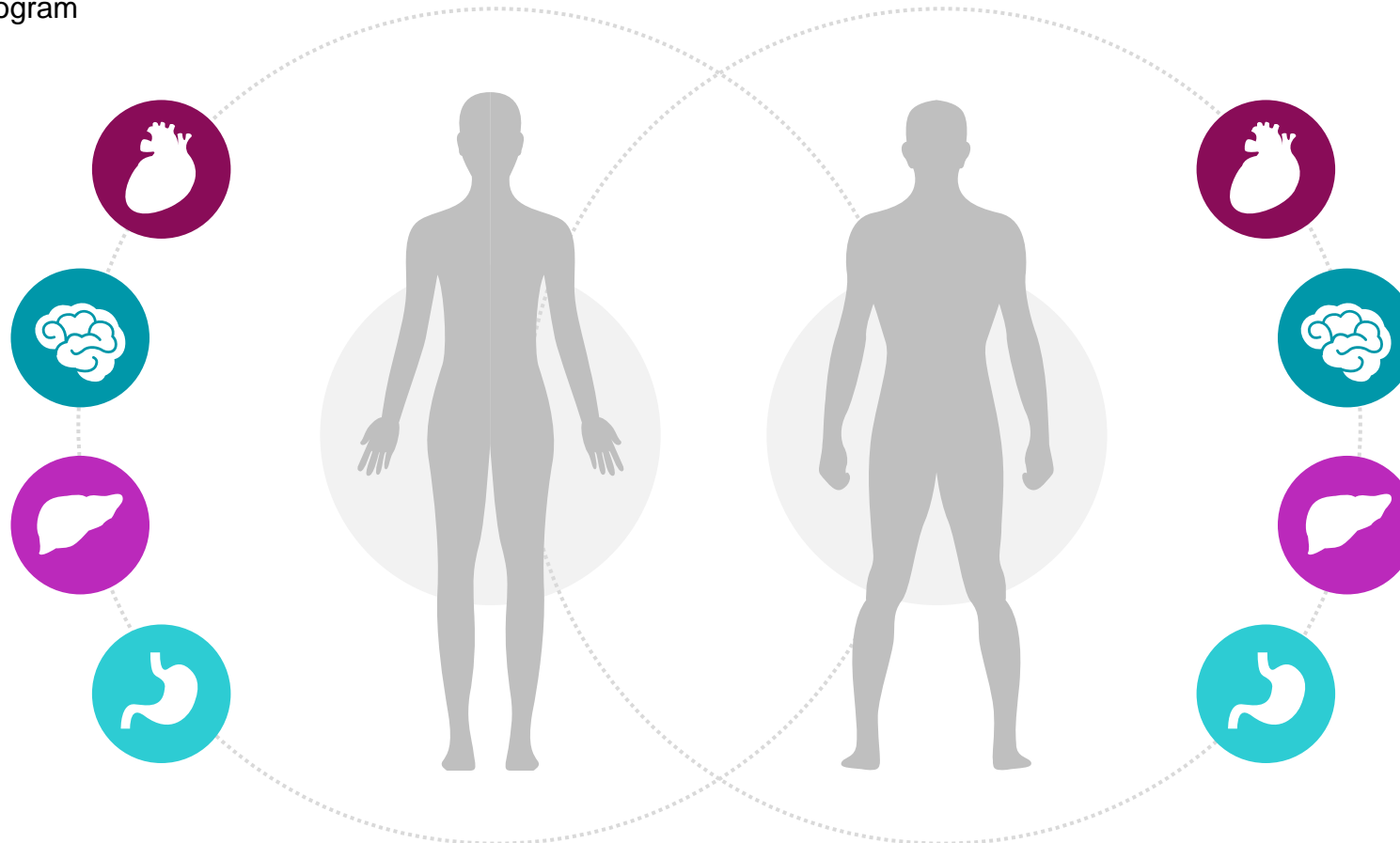
MEDICAL EXPENSE SHORTFALLS FOR OUT-OF-HOSPITAL PROCEDURES

Cardiology

- Coronary angioplasty & angiogram
- Removal of varicose veins
- Removal of malignant skin lesions (removal of benign lesions is subject to clinical entry criteria)
- Removal of Wisdom Teeth

Hyperbaric Oxygen treatment

- Radionecrosis
- Malunion of fractures
- Avascular leg ulcers
- Decompression sickness
- Chronic osteitis
- Serious anaerobic infections



48-hour halter EEG Plasmapheresis Gastroenterology

- Gastroscopy
- Colonoscopy
- ERCP
- Esophagoscopy

Diagnostic Radiology

- Myelogram
- Bronchography
- Angiograms

Obstetrics and gynaecology

- Tubal ligation
- Childbirth in non-hospital setting, including 2 follow-up consultations limited to R550 per consultation
- Incision and drainage of Bartholins cyst
- Cervical laser ablation
- Hysteroscopy
- Phototherapy
- Dilation and curettage
- Colposcopy
- LLETZ biopsy

WHAT IS '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 client's Medical Scheme.

When your client experiences a co-payment for a procedure or scan (as specified by their Medical Scheme) they would need to **pay for the co-payment up-front** and then **claim** the amount **back from their Turnberry Policy** (provided that the plan they selected offers co-payment cover).



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

CO-PAYMENTS CONTINUED

Can we claim for a co-payment, if it was paid from the savings account of the medical scheme?



Yes you can.

The amount that the hospital charged for the procedure, is less than the co-payment I had to pay for the procedure. What should I do?

EXAMPLE

Mary goes to hospital for a gastroscopy. She has to pay a R6 000 co-payment to the hospital, based on her medical scheme option. After the procedure she obtains the hospital invoice that indicates that her co-payment cost R4 500. In this instance Mary can claim R4 500 back from her Turnberry policy but the hospital would need to reimburse her R1 500 as she would have a credit on the account



WHAT IS NON-DSP HOSPITAL PENALTY COVER



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

WHAT IS SUB-LIMIT COVER?

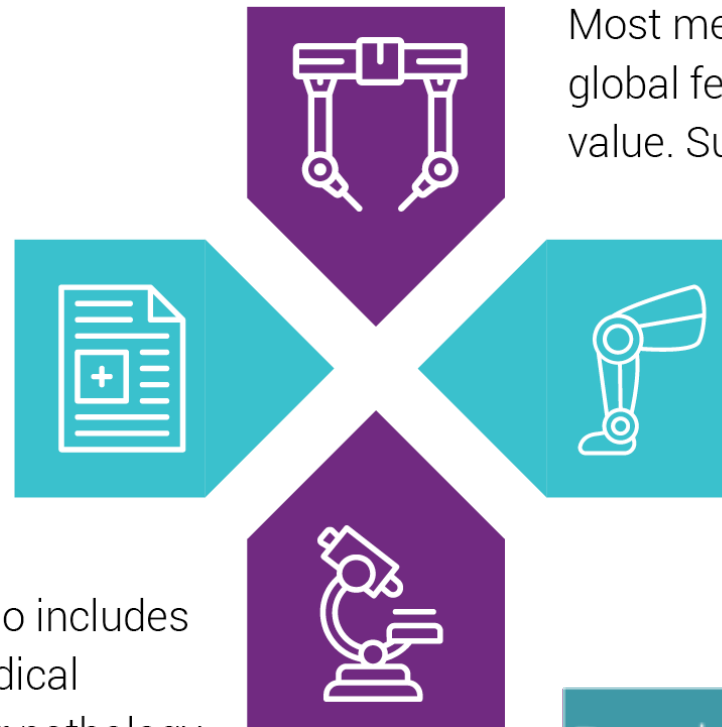
Sub-limit Cover

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

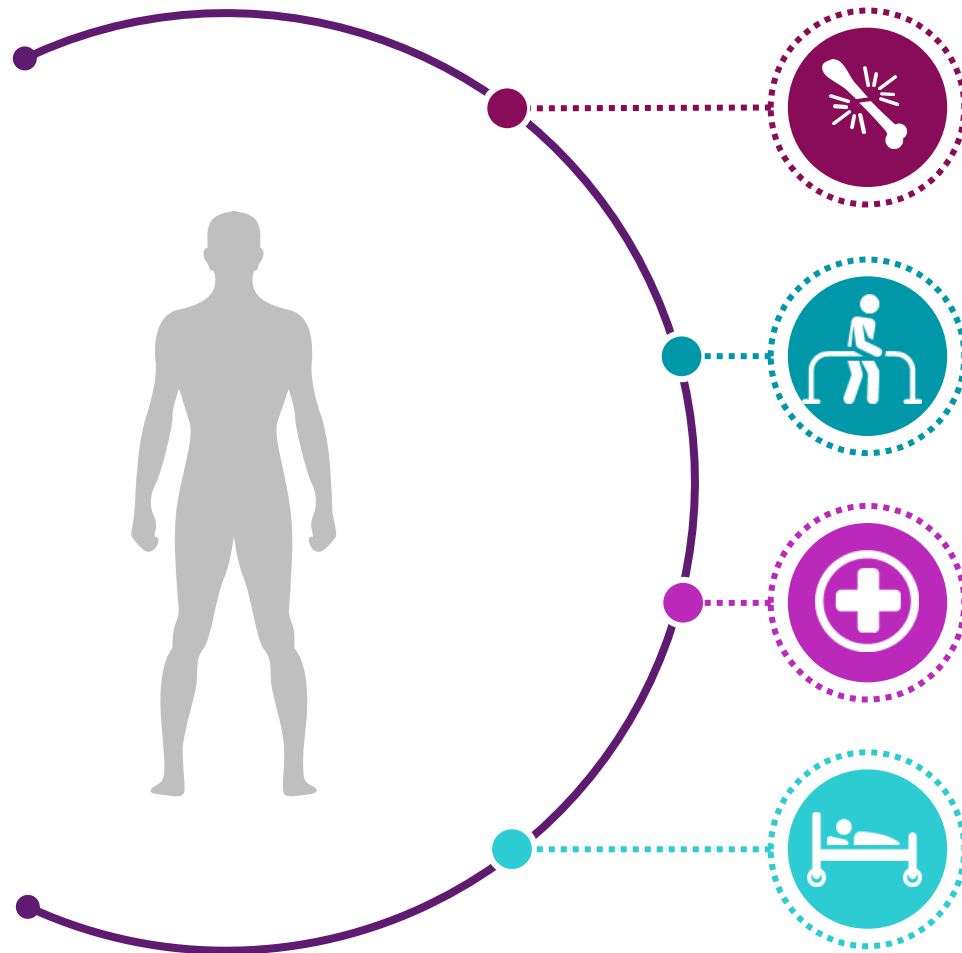
Most medical schemes fund for robotic surgery up to a global fee, where all the treatment is capped at a rand value. Sub-limit cover, assists in these instances

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
✓	✓	✓	✗	✗

TRAUMA RECOVERY COVER



TRAUMA RECOVERY COVER

Provides cover for a step-down facility for physical rehabilitation **as a result of an accident** when the Medical Scheme has imposed a sub-limit on the step-down facility. The step-down facility needs to be paid from the Risk Benefit of the Medical Scheme.

PHYSICAL REHABILITATION

is defined as the process of restoring and regaining physical strength and functioning after an accident, which occurred during the period of cover.

STEP-DOWN FACILITY

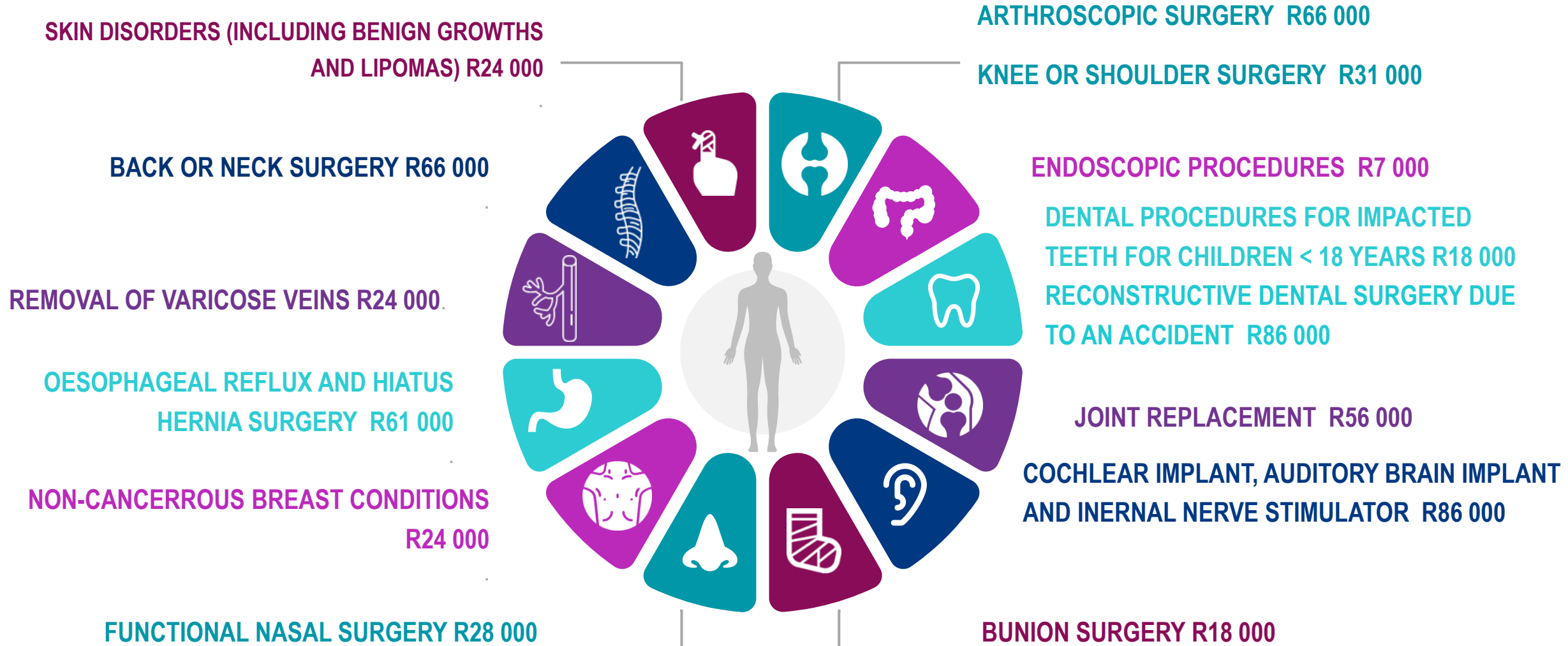
means a facility that provides physical rehabilitation to an Insured person upon discharge from hospital after receiving treatment due to an accident during the period of cover.

FRAIL CARE

Frail care is a contractual exclusion and will not be covered under Trauma Recovery Cover

DEFINED PROCEDURES ON MED-EXTEND

Med-Extends' Defined Procedures Benefit assists in paying for Defined Procedures that have been excluded by one's Medical Scheme, up to a specified rand value, as listed below:



MED-BOOST

MedBoost provides a **lump sum benefit pay-out** when a client needs to **undergo a Defined Procedure** and they 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.

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

EXAMPLE



When Mary claimed for the removal of her impacted wisdom teeth, she received an additional R4 500 benefit pay out as she had a Med-Extend policy for 4 years and had never claimed before.

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

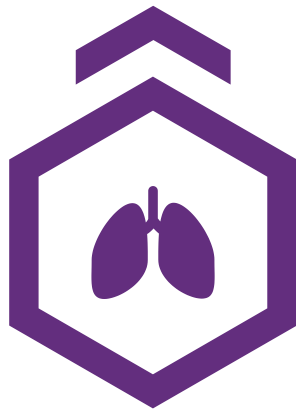


IN AND OUT-OF- HOSPITAL COVER

Overall Annual Limit (OAL) is
R198 660.43 per insured per annum

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.



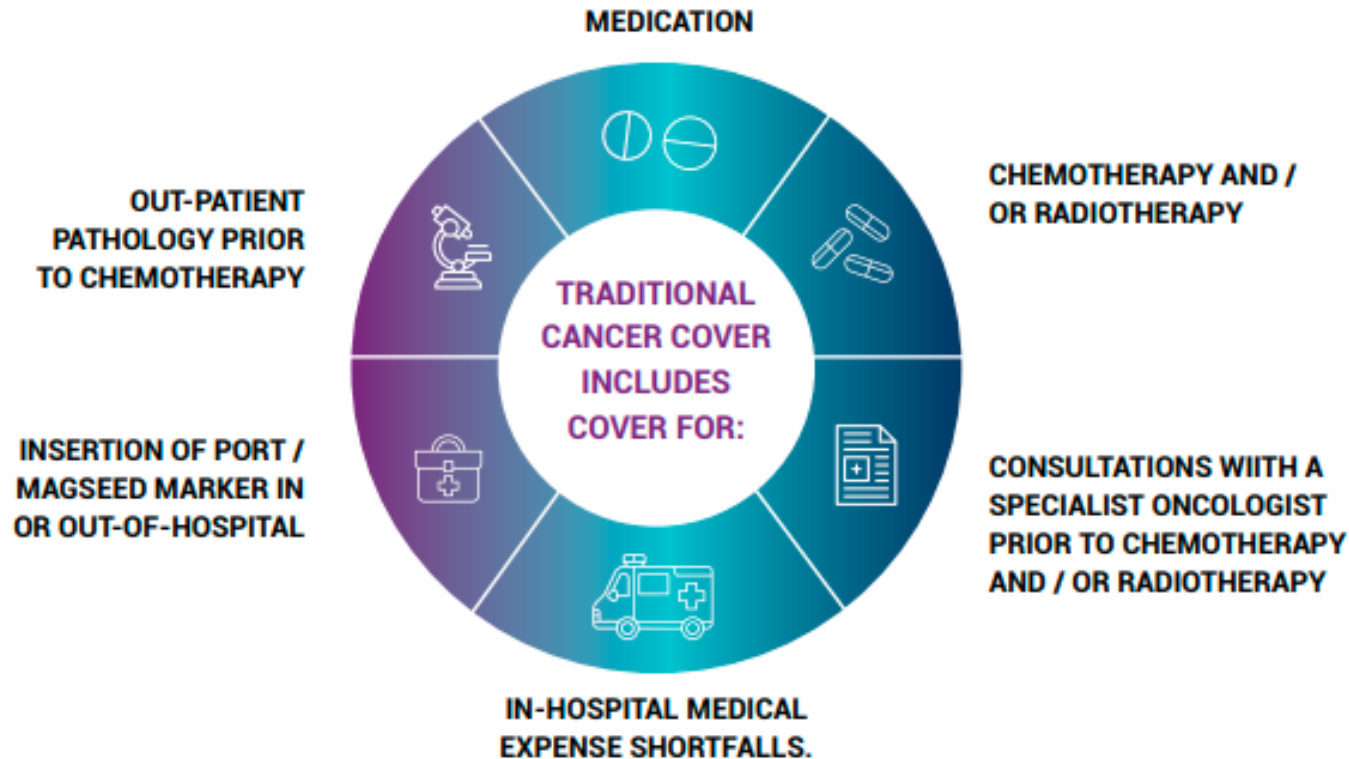
Example 1: Johan who has lung cancer has finished his R250 000 cancer benefit available to him on his Medical Scheme and now he is liable for the full cost of his cancer treatment. Johan still needs to undergo chemotherapy sessions. Luckily, he has a Turnberry Premier Policy and he can submit the costs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

TRADITIONAL CANCER COVER

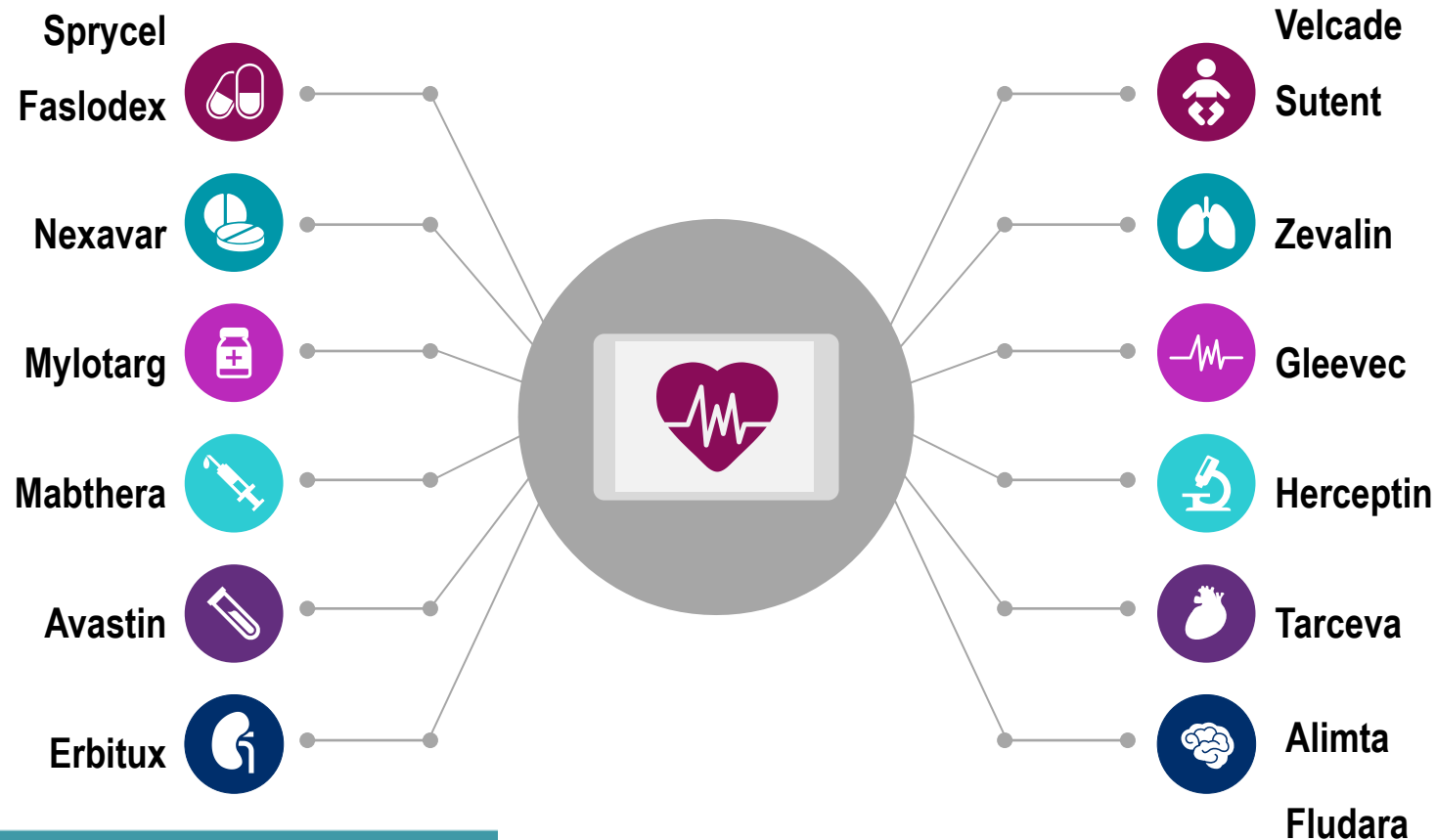
Traditional Cancer Cover includes cover for:



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

BIOLOGICAL CANCER DRUGS

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:



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

INNOVATIVE CANCER COVER

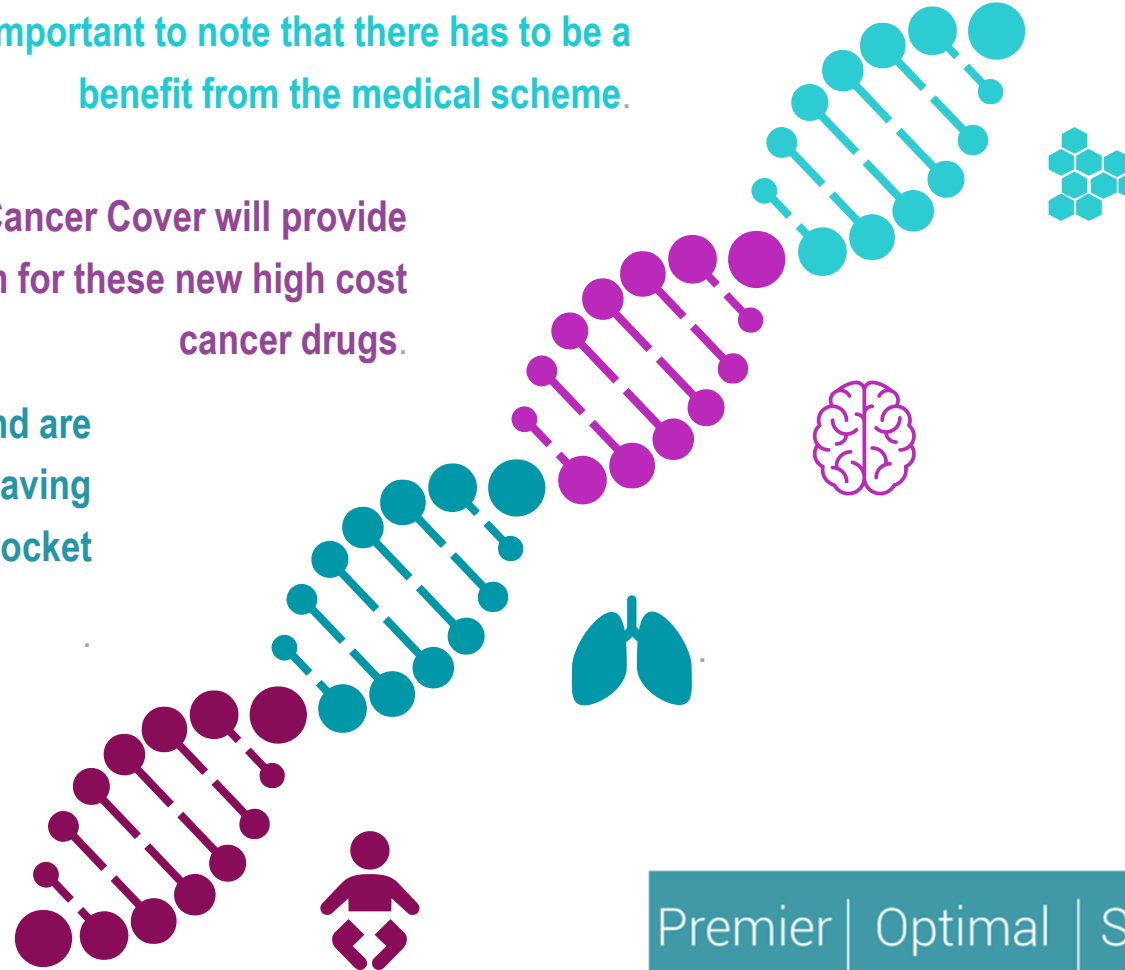
The Innovative Cancer Cover is only available on **Premier** and **Optimal**

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

The Innovative Cancer Cover will provide R10 000 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

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



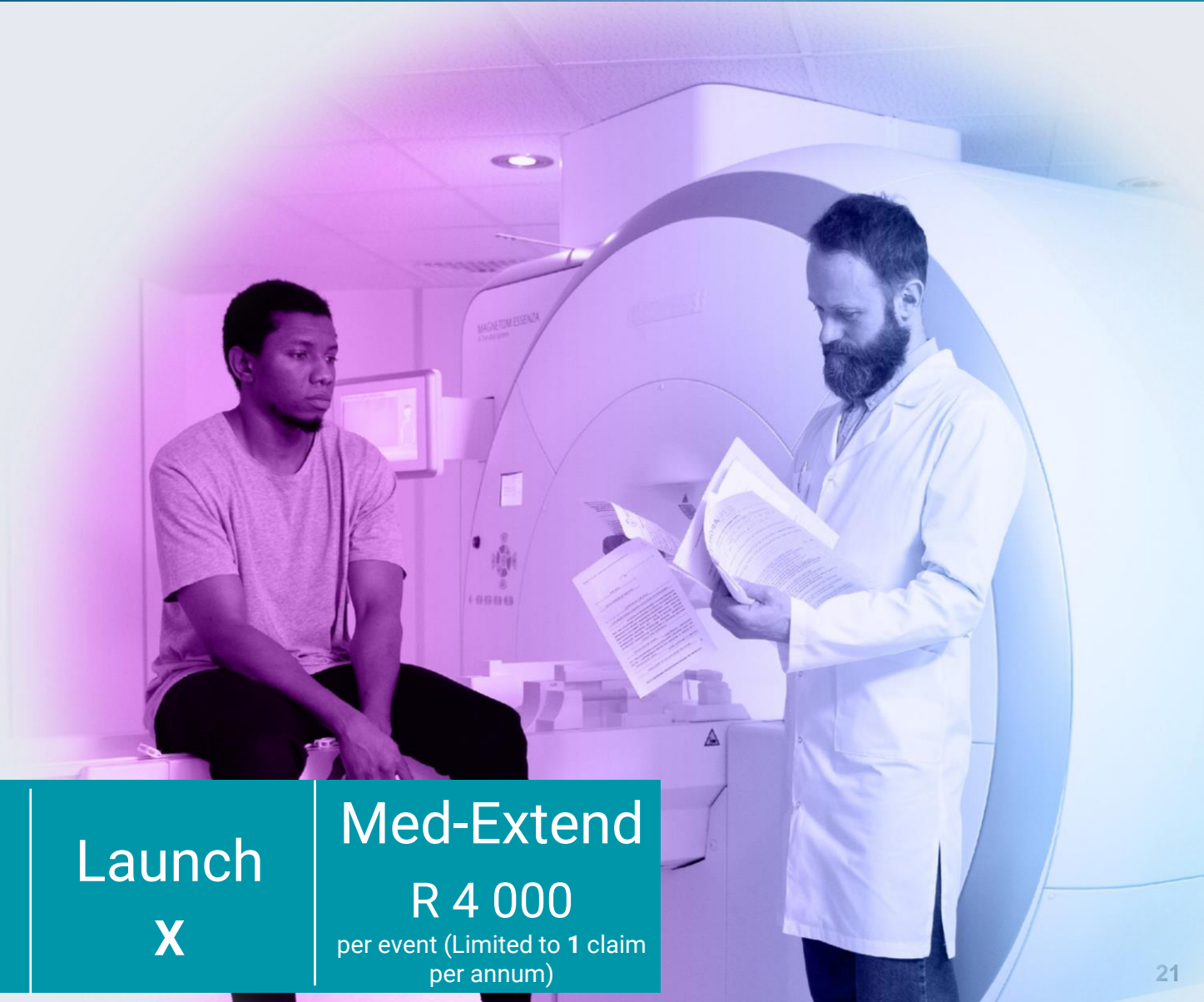
Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✗	✗	✗

MRI AND CT SCAN COVER

Provides cover for MRI and CT scans when there is no benefit available on a member's Medical Scheme.

Does not provide cover when:

- Medical Scheme has rejected a MRI/CT scan due to pre-authorisation not being obtained
- Medical Scheme has part-paid for the MRI/CT scan
- Medical Scheme provides a benefit for MRI/CT scans



Premier

R6 500

per event (Limited to 2 claims per annum)

Optimal

R5 500

per event (Limited to 2 claims per annum)

Synergy

R4 500

per event (Limited to 1 claim per annum)

Launch

X

Med-Extend

R 4 000

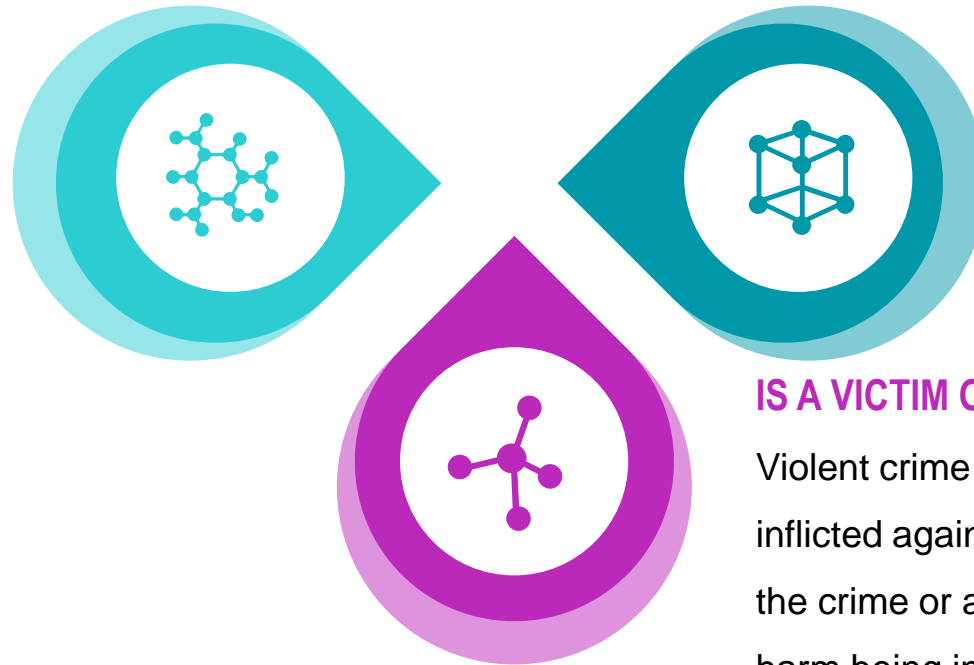
per event (Limited to 1 claim per annum)

TRAUMA CARE COVER

Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been:

EXPERIENCED THE DEATH OF AN IMMEDIATE FAMILY MEMBER

Immediate family is defined as the Insured person's parents, spouse, children and siblings.



DIAGNOSED WITH A CRITICAL ILLNESS

A critical illness is defined as a disease or state in which death is possible or imminent.

IS A VICTIM OF A VIOLENT CRIME

Violent crime is defined as a crime where intentional harm is inflicted against an Insured person during the commission of the crime or a crime that included the treat of intentional harm being inflicted

Premier

R8 000

Trauma care cover
(Limited to R2 000
per consultation)

Optimal

R7 000

Trauma care cover
(Limited to R2 000
per consultation)

Synergy

R6 000

Trauma care cover
(Limited to R2 000
per consultation)

Launch

X

Med-Extend

X

BREAST CANCER PREVENTION

Increases the Medical Aid rate up to 600% or 500% for a Prophylactic Mastectomy.

The Insured person would need to demonstrate:

- Strong family history of breast cancer
- Is positive for the breast cancer gene
- Approval by the medical scheme

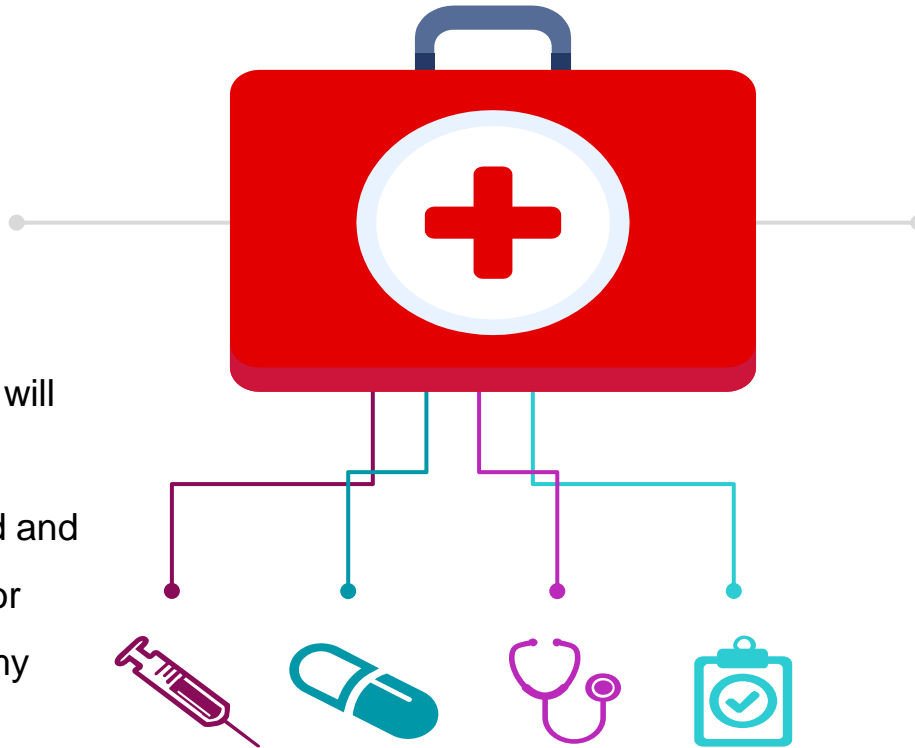
Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✗	✗	✗



BREAST CANCER RECONSTRUCTION COVER

Reconstruction of the affected breast

For the reconstruction of the affected breast (does have cancer) the Policy will pay the difference between what the medical service provider has charged and what the Medical Scheme has paid for breast reconstruction post mastectomy due to cancer



Reconstruction of the unaffected breast

For the reconstruction of the unaffected breast (does not have cancer) when there is no benefit on the Medical Scheme Turnberry will provide cover up to a rand value for reconstruction of the unaffected breast for the purposes of symmetry

Premier

600%

Reconstruction of the unaffected breast
R25 000 per insured per lifetime.

Optimal

500%

Reconstruction of the unaffected breast
R18 000 per insured per lifetime.

Synergy

500%

Reconstruction of affected breast only (medical expense shortfall only)

Launch

350%

Reconstruction of affected breast only (medical expense shortfall only)

Med-Extend

300%

Reconstruction of affected breast only (medical expense shortfall only)



OUT-OF-HOSPITAL BENEFITS

Overall Annual Limit (OAL) is
R198 660.43 per insured per annum

CO-PAYMENT COVER FOR MRI, CT AND PET SCANS



An upfront amount that needs to be paid to the radiologist prior to undergoing an MRI, CT or PET scan on an out-patient basis.

If your clients Medical Scheme pays for co-payments from their day-to-day benefits they may still claim the amount back from Turnberry, provided their Policy has co-payment cover.



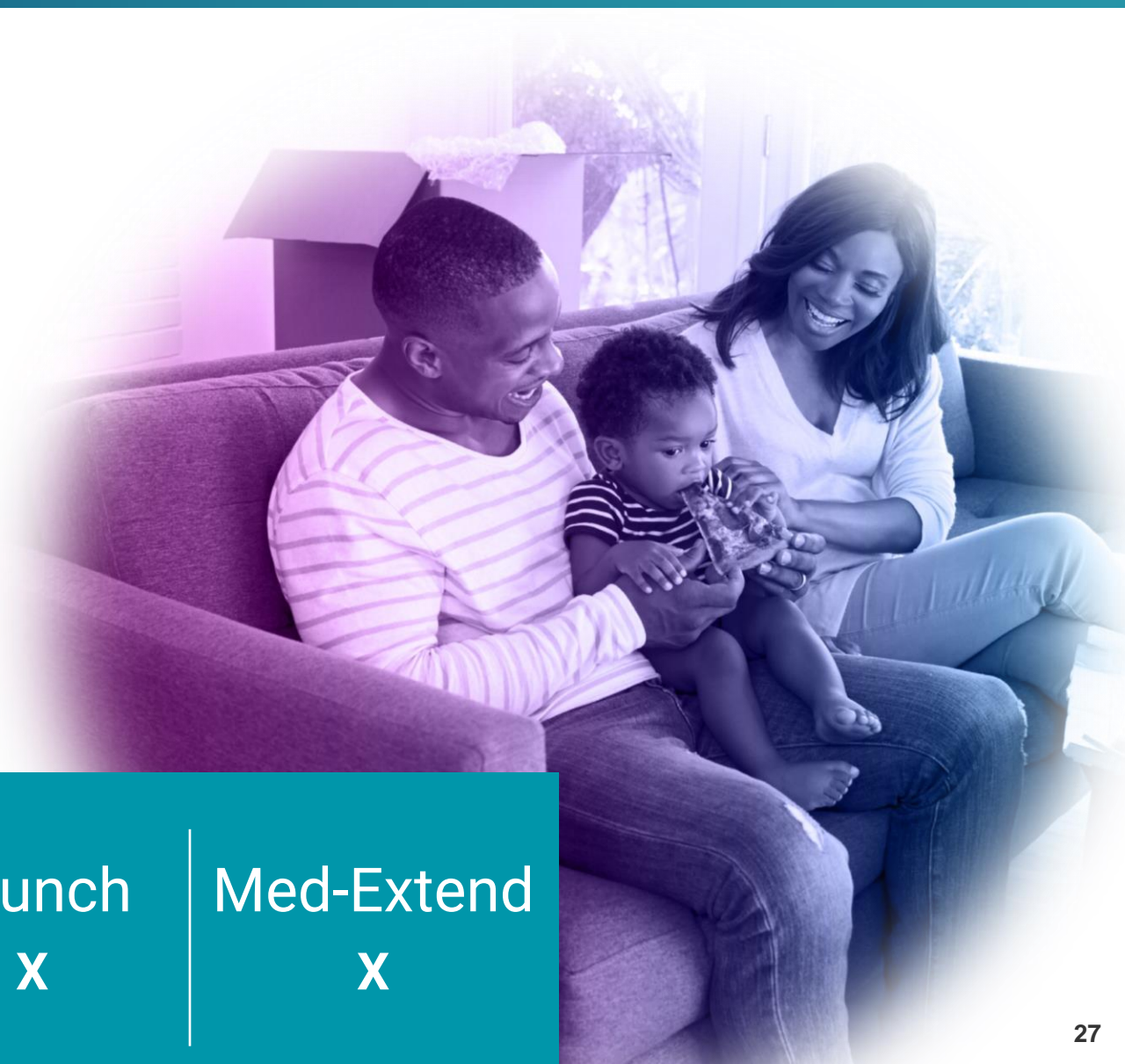
Premier	Optimal	Synergy	Launch	Med-Extend
✓	✓	✓	✗	✗

CO-PAYMENT FOR OUT-OF-HOSPITAL SCOPES

A co-payment or deductible is an upfront amount that needs to be paid to the Specialist for a scope (gastroscopy, colonoscopy, sigmoidoscopy and cystoscopy) performed **out-of-hospital**.

If a member has a scope in-hospital will this benefit apply?

No this benefit is for out-of-hospital scopes only. If the member has a scope in-hospital then the standard Co-payment Cover will apply



Premier
R 4 000

per admission per insured. (Limited to 2 claims per insured per annum)

Optimal
R 4 000

per admission per insured. (Limited to 2 claims per insured per annum)

Synergy
R 4 000

per admission per insured. (Limited to 2 claims per insured per annum)

Launch

X

Med-Extend

X

SUB-LIMITS FOR OUT-OF-HOSPITAL MRI, CT AND PET SCANS

Should a **Medical Scheme** have an **annual limit** on **specialised radiology**, once a member **depletes the limit**, they would be able to submit the claim to Turnberry provided that they have the benefit available on their Policy.

Example

Joe's Medical Scheme has an annual limit of R10 000 per family per year for specialised radiology. Joe undergoes an MRI of his spine and it amounts to R12 000. Luckily Joe has a Premier Policy which has sub-limit cover for out-of-hospital MRI, CT and PET scans. Joe can submit his claim to Turnberry.

Premier
R38 000

per admission per insured.

Optimal
R28 000

per admission per insured. Limited to R70 000 per family per annum

Synergy
R28 000

per admission per insured. Limited to R70 000 per family per annum

Launch

X

Med-Extend

X



CASUALTY BENEFIT FOR ACCIDENTS

Casualty Benefit for Accidents provides cover for treatment due to an accident in the Casualty Department at a Hospital. Accident means bodily injury caused by violent accidental and external physical visible means. An example of an accident can be falling down the stairs and requiring stitches.



It is important to note that follow-up treatment is not covered under the Casualty Benefit. For example Sam is bitten by a dog and goes through to the nearest Casualty Facility. Upon consultation with a doctor, Sam receives stitches. Two weeks later he returns in order to have the stitches removed. The removal of the stitches would not be covered under the Casualty Benefit

Premier

R15 000

per event per
insured

Optimal

R10 000

per event per
insured

Synergy

R9 500

per event per
insured

Launch

R6 000

per event per
insured

Med-Extend

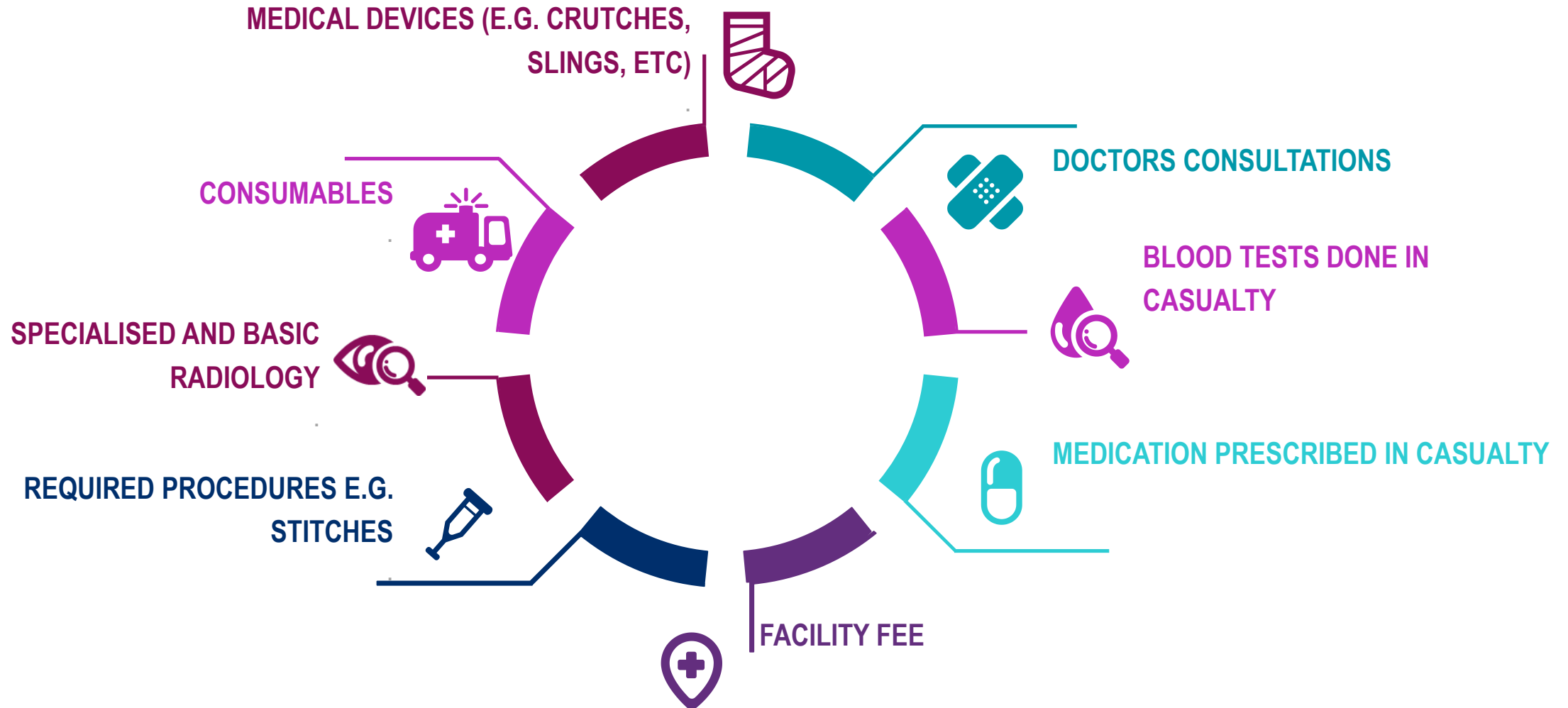
Combined

R3 500

per event per insured

CASUALTY BENEFIT FOR ACCIDENTS

The Casualty Benefit for Accidents includes cover for:



CASUALTY BENEFIT FOR ILLNESS

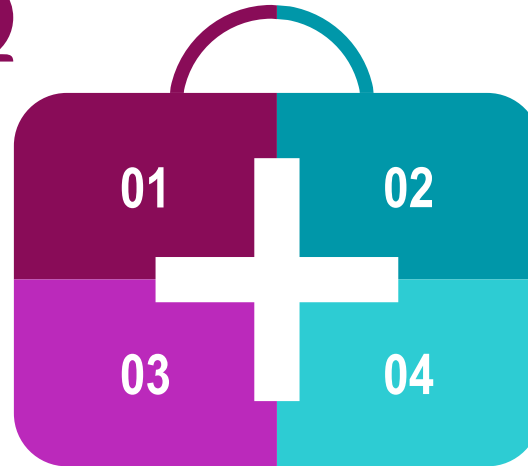
CASUALTY BENEFIT FOR ILLNESS

Provides cover for treatment due to an illness in the Casualty Department at a Hospital.



TIME RESTRICTIONS APPLY

The Casualty Benefit for Illness is restricted to between the hours of 6pm to 6am Mondays to Fridays. Full day Saturdays, Sundays and Public Holidays. No age restrictions apply



BENEFIT

Provides cover for consultations, medication used in Casualty, radiology and pathology done in casualty.



FOLLOW UP TREATMENT IS NOT COVERED



<h3>Premier</h3> <p>R3 500 Per Claim. Limited to 3 claims pfpa</p>	<h3>Optimal</h3> <p>R3 500 Per Claim. Limited to 2 claims pfpa</p>	<h3>Synergy</h3> <p>R3 000 Per Claim. Limited to 2 claims pfpa</p>	<h3>Launch</h3> <p>X</p>	<h3>Med-Extend</h3> <p>R3 500 per family per annum</p>
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IN-HOSPITAL DENTAL COVER

Overall Annual Limit (OAL) is
R198 660.43 per insured per annum



IN-HOSPITAL DENTAL COVER

MEDICAL EXPENSE SHORTFALL COVER

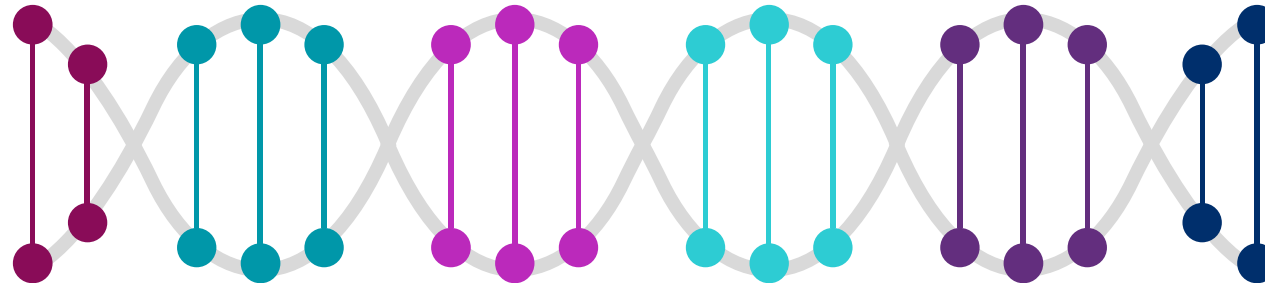
Increases the Medical Aid rate for:

- Impacted Wisdom teeth
- Reconstructive Maxillofacial Surgery due to an accident which occurred while on the Policy
- Reconstructive Maxillofacial surgery due to oral cancer which was diagnosed while on the Policy
- Orthognathic surgery

CO-PAYMENT COVER

BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN

Increases the Medical Aid rate for basic dentistry for children up to and including 12 years old



SUB-LIMIT & CO-PAYMENT COVER FOR DENTAL IMPLANTS

Provides additional cover when an annual limit is applied by the Medical Scheme for dental implants for:

- Reconstructive Maxillofacial Surgery due to an accident which occurred while on the Policy
- Reconstructive Maxillofacial surgery due to oral cancer which was diagnosed while on the Policy

SUB-LIMIT COVER

Provides additional cover when an annual limit is applied by the Medical Scheme for:

- Impacted wisdom teeth
- Orthognathic Surgery
- Reconstructive Maxillofacial Surgery due to an accident which occurred while on the Policy
- Reconstructive Maxillofacial surgery due to oral cancer which was diagnosed while on the Policy

IN-HOSPITAL DENTAL COVER



	PREMIER	OPTIMAL	SYNERGY	LAUNCH	MED-EXTEND
Medical Expense Shortfall Cover	600%	500%	500%	350%	300%
Co-payment Cover	Yes	Yes	Yes	-	-
Sub-limit Cover	R30 000 per admission	R20 000 per admission. Limited to R50 000 pfpa	R20 000 per admission. Limited to R50 000 pfpa	-	-
Sub-limit Cover for dental implants	R50 000 pfpa	R20 000 per admission. Limited to R50 000 pfpa	R20 000 per admission. Limited to R50 000 pfpa	-	-
Basic Dental Medical Expense Shortfall Cover for Children	600%. Limited to R4 000 pfpa	500%. Limited to R3 000 pfpa	500%. Limited to R2 000 pfpa	-	-

Orthognathic surgery shall mean jaw surgery to correct malocclusions and disorders of the temporomandibular joints due to a functional need. Orthodontic treatment shall be excluded from this definition.

Reconstructive maxillofacial surgery shall mean the major reconstruction of the mandible and/or maxilla that is required as a result of an accident which occurred during the period of cover.



ADDED BENEFITS

ADDED BENEFITS

MEDICAL SCHEME CONTRIBUTION WAIVER

Up to R6 000 per month for 6 months in the event of:

- Accidental death of the Medical Scheme contribution payer
- Permanent and total disability as a result of an accident of the Medical Scheme contribution payer

INTERNATIONAL TRAVEL COVER

Access for R5,0m per insured (notification of travel required 48 hrs prior to departure)

CANCER DIAGNOSIS BENEFIT

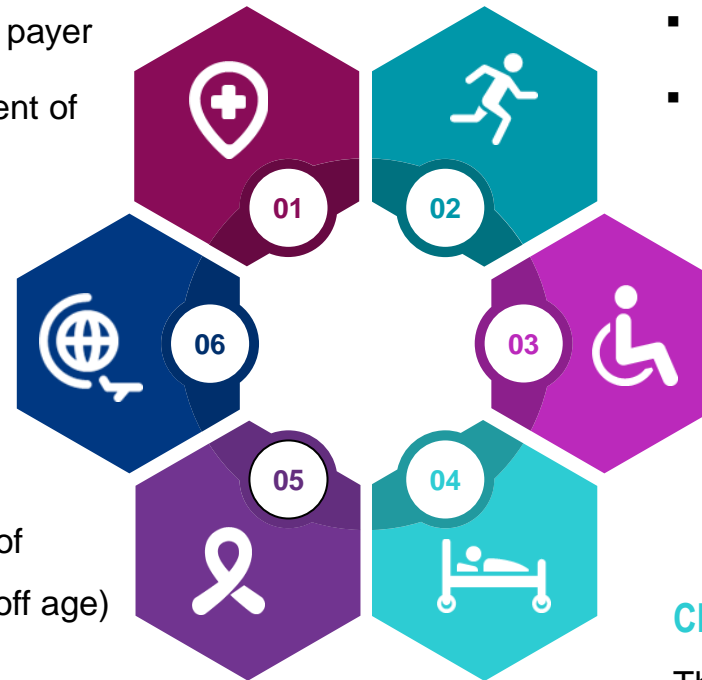
Provides a once off benefit payout for the first diagnosis of Cancer based on the stage at time of diagnosis: (no cut off age)

Stage 1: R 5 000

Stage 2: R15 000

Stage 3: R20 000

Stage 4: R25 000



GAP PREMIUM WAIVER

Pays the premium of the policy for 12 months in the event of:

- Accidental death of the contribution payer
- Permanent and total disability as a result of an accident of the contribution payer

PERSONAL ACCIDENT BENEFIT

The personal accident benefit provides a lump sum payment in the event of

- Accidental Death
- Permanent and total disability due to an accident

CRITICAL ILLNESS BENEFIT

The Critical Illness Benefit gives families an immediate cash payout in the event of an Insured person's death due to a Critical Illness (including Covid-19), **excluding cancer**

ADDED BENEFITS

	Premier	Optimal	Synergy	Launch	Med-Extend
Cancer Diagnosis Benefit	Yes	-	-	-	-
Medical Scheme Contribution Waiver	Yes	Yes	Yes	Yes	-
Gap Premium Waiver	Yes	Yes	Yes	Yes	-
Personal Accident Benefit	Yes	Yes	Yes	-	-
Critical Illness	Yes	Yes	-	-	-

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

Products



PREMIER

R525 family under 65 | R755 family over 65

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

IN HOSPITAL BENEFITS- SUBJECT TO OAL

600%

Medical expenses shortfall cover

OAL

Co-payment benefit

R38 000

Sub-limit cover per insured per event

R14 000

Non-DSP hospital benefit cover (2 claims per family per annum)

R10 000

Trauma recovery cover (Limited to R3 000 per admission per insured)

OAL

R198 660.43 per insured per annum
1st April 2023



PREMIER

IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Traditional cancer cover
OAL

Biological cancer cover
(Subject to formulary)
OAL

Breast cancer prevention cover
600%

Innovative cancer drug cover
(per claim)
R10 000

Breast cancer reconstruction
cover
R25 000

MRI and CT scan cover (Limited
to 2 claims per annum)
R6 500

Trauma care cover
(Limited to R2 000
per consultation)
R8 000

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Co-payments for MRI,CT and
PET scans
OAL

Co-payments for scopes
(2 claims per insured per annum)
R4 000

Sub-limit cover for MRI,CT
and PET scans
R38 000

Casualty benefit for accidents
R15 000

Casualty benefit for illness
(3 claims per family per annum)
R3 500

ADDED BENEFITS

First diagnosis of cancer
Stage 1,2,3 and 4
R5 000 – R25 000

Personal accident cover
R30 000

Critical illness cover
R10 000

Medical scheme contribution
waiver (6 months)
R6 000

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall
cover – impacted wisdom
teeth, orthognathic surgery &
maxillofacial surgery due to an
accident & oral cancer
600%

Co-payment cover
OAL

Sub-limit cover – impacted
wisdom teeth, orthognathic
surgery, reconstructive surgery
accidents & oral cancer
R30 000

Sub-limit and co-payment cover
for dental implants – accidents
& oral cancer
R50 000

Basic dental medical expenses
shortfall cover for children 12
years old and younger
(per policy per annum)
R4 000

OPTIMAL

R398 family under 65 | R575 family over 65

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

IN HOSPITAL BENEFITS- SUBJECT TO OAL

500%

Medical expenses shortfall cover

OAL

Co-payment benefit

R28 000

Sub-limit cover (per admission per insured. Limited to R70 000 per family per annum)

R11 000

Non-DSP hospital benefit cover (1 claim per family per annum)

OAL

R198 660.43 per insured per annum
1st April 2023



OPTIMAL

IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Traditional cancer cover
(20% co-payment cover)
OAL

Biological cancer cover
(Subject to formulary)
OAL

Innovative cancer drug cover
(per claim)
R10 000

Breast cancer prevention cover
500%

Breast cancer reconstruction
cover
R18 000

MRI and CT scan cover (Limited
to 2 claims per annum)
R5 500

Trauma care cover
(Limited to R2 000
per consultation)
R7 000

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Co-payments for MRI,CT and
PET scans
OAL

Co-payments for scopes
(2 claims per insured per annum)
R4 000

Sub-limit cover for MRI,
CT and PET scans
(R70 000 per family per annum)
R28 000

Casualty benefit for accidents
R10 000

Casualty benefit for illness
(2 claims per family per annum)
R3 500

ADDED BENEFITS

Personal accident cover
R15 000

Critical illness cover
R7 500

Medical scheme contribution
waiver (6 months)
R6 000

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall cover –
impacted wisdom teeth,
orthognathic surgery & maxillofacial
surgery due to an accident & oral
cancer
500%

Co-payment cover
OAL

Sub-limit cover – impacted wisdom
teeth, orthognathic surgery,
reconstructive surgery accidents &
oral cancer
R20 000
(R50 000 per family per annum)

Sub-limit and co-payment cover for
dental implants – accidents & oral
cancer
R20 000
(R50 000 per family per annum)

Basic dental medical expenses
shortfall cover for children 12 years
old and younger
(per policy per annum)
R3 000

SYNERGY

R340 family under 65 | R475 family over 65

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

IN HOSPITAL BENEFITS- SUBJECT TO OAL

500%

Medical expenses shortfall cover

OAL

Co-payment benefit

R28 000

Sub-limit cover (per admission per insured. Limited to R70 000 per family per annum)

R9 000

Non-DSP hospital benefit cover (1 claim per family per annum)

OAL

R198 660.43 per insured per annum
1st April 2023

SYNERGY

IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

MRI and CT scan cover
(Limited to 1 claim per annum)
R4 500

Trauma care cover
(Limited to R2 000 per
consultation)
R6 000

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Co-payments for MRI,
CT and PET scans
OAL

Co-payments for scopes
(2 claims per insured per annum)
R4 000

Sub-limit cover for MRI,CT and
PET scans
(R70 000 per family per annum)
R28 000

Casualty benefit for accidents
R9 500

Casualty benefit for illness
(2 claims per family per annum)
R3 000

ADDED BENEFITS

Personal accident cover
R10 000

Medical scheme contribution
waiver (6 months)
R6 000

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall cover –
impacted wisdom teeth,
orthognathic surgery &
maxillofacial surgery due to an
accident & oral cancer
500%

Co-payment cover
OAL

Sub-limit cover – impacted
wisdom teeth, orthognathic
surgery, reconstructive surgery
accidents & oral cancer
R20 000
(R50 000 per family per annum)

Sub-limit and co-payment cover
for dental implants – accidents &
oral cancer
R20 000
(R50 000 per family per annum)

Basic dental medical expenses
shortfall cover for children 12
years old and younger
(per policy per annum)
R2 000

MED-EXTEND

R366 family under 65 | R498 family over 65

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.

IN HOSPITAL BENEFITS- SUBJECT TO OAL

300%

Medical expenses shortfall cover

R3 500

Casualty benefit for accidents and illness
(Per Annum per Policy)

R4 000

MRI and CT scan Cover
(Limited to 1 claim per annum)

R5 000

CO-PAYMENT COVER
(Limited to 2 claims per annum)

R5 000 000

Travel cover
(per insured)

OAL

R198 660.43
per insured
per annum
1st April 2023

MED-EXTEND

DEFINED PROCEDURES EXCLUDED BY YOUR MEDICAL AID SUBJECT TO OAL

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
wisdom teeth for children
younger than
18 years
R18 000

Dental procedures for
reconstructive surgery required
due to an accident
R86 000

Functional nasal surgery
R28 000

Joint replacement surgery
R56 000

Knee or shoulder surgery
(excludes 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

ADDITIONAL LUMP SUM PAY-OUT FOR A DEFINED PROCEDURE – DEPENDENT ON NUMBER OF CLAIM FREE YEARS

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



LAUNCH

R155 family under 65 | R267 family over 65

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 – covering you and your entire family for less than the price of a meal out

IN HOSPITAL BENEFITS- SUBJECT TO OAL

350%

Medical
expenses
shortfall cover

OAL

R198 660.43
per insured
per annum
1st April 2023

LAUNCH

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Casualty benefit for accidents
R6 000

ADDED BENEFITS

Medical scheme contribution
waiver (6 months)
R6 000

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall
cover – impacted wisdom
teeth, orthognathic surgery &
maxillofacial surgery due to an
accident & oral cancer
350%

TRAVEL ASSIST

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

R5 000 000
Sum insured per trip

R5 000

Dental

R3 000

Quarantine Expenses
(per day up to a maximum of R30 000)

90

Days per trip

NO LIMIT

To number of trips per annum

NO

In-hospital cost excess

ANYWHERE

Evacuation and repatriation

YES

Compassionate emergency visits

24/7

Medical assistance and advice

NO

Pre-existing conditions covered

R350

Out of hospital treatment covered
(excess for persons 0 - 69)

R1 000

Out of hospital treatment covered
(excess for persons 70+)

TRAVEL ASSIST

TRAVEL COVER TOP UP

Additional cover for medical and related expenses

R15 000 000

Daily Hospital Cash Benefit

R 7 000 R500 p/d

Dental

R 3 000

Pre-existing cover

R750 000

Accidental death

R250 000

Accidental permanent and total disablement

R1 000 000

International journey cancellation (R500 excess)

R20 000

International journey curtailment (R500 excess)

R20 000

International journey extension (R500 excess)

R20 000

Missed connection (R500 excess)

R20 000

Replacement airfare (R500 excess)

R20 000

Travel delay (minimum of 6 hours)

R3 000

Personal liability

R2 000 000

Luggage [single item limit of R5 000] (R500 excess)

R20 000

Luggage delay (minimum of 6 hours)

R2 000

Weather Conditions

R 10 000

Denied Visa

R 15 000

Hijack & Hostage

R 37 500 (R750 per day)

Legal Expenses

R 10 000



	Excl USA	Incl USA
1-14 days	R 525	R 730
15-30 days	R1 020	R1 410
31-60 days	R1 495	R2 075
61 - 90 days	R1 980	R2 745



Group Quotes 2023

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



Electronic take-on



Claim Submissions & Underwriting

How to submit a Gap Cover Claim

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

Please submit the following to claims@turnberry.co.za



Turnberry Claim Form

You can locate the claim form under Claims on our website <https://turnberry.co.za/claim-form/> or under Documents - <https://turnberry.co.za/documents-and-forms/>



Medical Aid Remittance/ Claim Statement

This statement from the Medical Aid will reflect the invoiced amount(s) for the service providers, the amounts paid and/or rejected by the Medical Aid.



Requirements

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



Invoices

All doctors invoices and/or statements



Hospital accounts

Please request a detailed invoice from the hospital's accounts department that includes date of admission, date of discharge and the ICD-10 codes and Procedure codes

Claims experience



Claims – Value Proposition - 2021

**Client
A**

No of
Claims: 4

**Idiopathic Scoliosis,
thoracolumbar
region**

Amount Paid
by Turnberry:
R171 000

**Client
B**

No of
Claims: 6

**Malignant
Neoplasm of
ureter**

Amount Paid
by Turnberry:
R171 000

**Client
C**

No of
Claims: 13

**Peripheral
arteriovenous
malformation**

Amount Paid
by Turnberry:
R171 000

**Client
D**

No of
Claims: 14

**Malignant
Neoplasm of
ureter**

Amount Paid
by Turnberry:
R163 138.57

**Client
E**

No of
Claims: 10

**Obstruction of
bile duct**

Amount Paid
by Turnberry:
R158 474.65

Claims – Value Proposition - 2022

**Client
F**

No of
Claims: 2

**Acute Myocardial
Infarction**

Amount Paid
by Turnberry:
R131 333.08

**Client
G**

No of
Claims: 5

**Intervertebral disc
stenosis of neural
canal, lumbar
region**

Amount Paid by
Turnberry:
R127 794.11

**Client
H**

No of
Claims: 4

**Arial fibrillation
and atrial flutter
unspecified**

Amount Paid
by Turnberry:
R127 794.11

**Client
I**

No of
Claims: 4

**Spinal Stenosis,
lumbar region**

Amount Paid
by Turnberry:
R120 295.38

**Client
J**

No of
Claims: 11

**Intervertebral disc
stenosis of neural
canal, lumbar
region**

Amount Paid
by Turnberry:
R103 922.95



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



Chronic sinusitis unspecified
ENT

Amount Charged:
R93 259.73
Medical aid Paid:
R42 239.43

Turnberry paid
R51 020.30



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



Spontaneous Vertex Delivery (Natural Birth)

Provider:
Gynaecologist
Amount Charged:
R24 750.00
Amount Paid by Medical Aid:
R4 171.00

Amount Paid by Turnberry:
R20 578.30



Delivery by caesarean section

Provider:
Gynaecologist
Amount Charged:
R36 000.00
Amount Paid by Medical Aid:
R9 141.90

Amount Paid by Turnberry:
R26 858.10



Malignant neoplasm of prostate

Provider:
Anaesthetist
Amount Charged:
R5 184.02
Amount Paid by Medical Aid:
R2 625.00

Amount Paid by Turnberry:
R2 599.02

Provider:
Urologist
Amount Charged:
R45 340.20

Amount Paid by Medical Aid:
R15 113.40

Amount Paid by Turnberry:
R27 500



Unstable Angina

Amount Charged:
R157 216.00
Amount Paid by Medical Aid:
R59 800.00

Amount Paid by Turnberry:
R59 981.00



Malignant neoplasm of spinal cord

Provider:
Orthopaedic Surgeon
Amount Charged:
R90 839.82
Amount Paid by Medical Aid:
R29 952.00

Amount Paid by Turnberry:
R59 634.82



Lumber and other intervertebral disc disorders with radiculopathy

Amount Charged:
R175 967.00
Amount Paid by Medical Aid:
R58 656.00

Amount Paid by Turnberry:
R111 446.00



Dislocation of shoulder joint

Provider:
Hospital Co-payment
Amount Charged:
R3 850
Hospital Co-payment Levied by Medical Aid:
R3 850

Amount Paid by Turnberry:
R3 850

Provider:
Orthopaedic Surgeon
Amount Charged:
R42 215.80

Amount Paid by Medical Aid:
R10 622.51

Amount Paid by Turnberry:
R31 593.29



Acute Ischaemic Heart Disease

Amount Charged:
R141 862.00
Amount Paid by Medical Aid:
R51 681

Amount Paid by Turnberry:
R83 867.00



I had an operation in December last year and my husband had a dislocated wrist in January this year and he also needed to go for an operation. I contacted Turnberry for assistance after my procedure and the staff were all so helpful in guiding me through the process. We both had at least half of our medical bills paid for through Turnberry that our Medical aid didn't cover – **an absolute relief as both operations were quite major**. I would absolutely, without a doubt **highly recommend Turnberry Gap Cover** to our family and friends? I think for us we didn't realise the **incredible benefit** until both my husband and I needed to go for procedures. It is an invaluable cover that should be included into each and every household as it is affordable and most definitely worth the small investment, we have contributed to it each month. I have experienced **wonderful service, helpful and friendly** – 11/10 from my side!

I have found Turnberry to be **efficient and prompt** with their payments, the **service levels are excellent, a pleasure to deal with**. The main benefit is that your monthly payments provide cover that you will not have a nasty shock after a medical procedure or an emergency. So, in a way and to quote a cheesy TV advert you "get peace of mind" that you have done what you can to limit your exposure to medical aid excesses. I have recommended Turnberry Gap Cover to friends and I have other family who have changed to Turnberry. You need gap cover. In 2016 my partner needed a rotator cuff operation and he had to pay a shortfall of R14 000 as we had no gap cover. He has just had the same operation on this other shoulder (2021) and **Turnberry covered the entire shortfall**. He has also had to go to the Emergency Department at a hospital separate incident and the Casualty benefit covered those expenses. **I rate Turnberry's services and support somewhere between outstanding and excellent.**



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

I have been with Turnberry since 2010. When my wife and I joined, we were only 28 years old and healthy. Life happened and 3 years ago I was diagnosed with a muscle disease. It took numerous tests and biopsies to determine the extent of the disease, as well as hospitalizations and surgery, which costs more than I could ever afford. I got into contact with Turnberry and after explaining my condition to them, they placed themselves in my shoes and **gave me sound advice** as to what they can do for me. I changed to the Optimal Plan, as the plan I was on when I initially joined was for a healthy 28-year-old. In the last 2 years, I have been hospitalized 3 times and I have been seeing 2 Neurologists. We know these things cost money and most medical aid plans (the ones I can afford) does not cover all of the above or just a percentage. I have received doctor and hospital bills after the medical aid contributions that caused my heart to skip a few beats. **Turnberry's Gap Cover saved me every time**. The process of getting these bills paid is quick and easy, it's as easy as sending a mail or WhatsApp, literally that's all it takes. I am pleased to say that **Turnberry has had my back** and will continue to do so with whatever life throws at me. Thank you to the Turnberry team.





After years of not having Gap cover and Mountains of medical Bills charged at above scheme rates but when I signed up with Turnberry Gap cover, 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.



With the rising cost of specialist care today, gap cover is an absolute essential expense. Having benefitted on several occasions, I cannot but be thankful for having had it. The Turnberry claims **procedure is thorough but easily negotiated** and has always been a pleasure over the past 15 odd years.

Doctors charged above medical aid rates which required upfront co-payments. These co-payments were submitted to Turnberry for processing. My claim form was completed and submitted to my Broker on 29 June 2021. Payment of my 1st diagnosis of cancer was paid on 16 July 2021. On 9 July 2021, I received an email to advise that my claim was submitted to an assessor to conclude the assessment. Your **timeous and prompt responses** and feedback has assured me that Turnberry provides the **best value for money** which has benefitted me during my claim experience. I believe Turnberry provide a **prompt, fast and efficient** customer service and satisfaction. I would recommend Gap Cover which helps with the additional medical expenses. It covers the shortfall where Doctors and Hospitals charge above medical aid rate. The up-front co-payments for certain procedures and admission can be claimed from Gap Cover if you have the right benefit product in place. **Excellent service. Highly recommended.**



Turnberry assisted with claims for various incidents during the last few years – from an elective orthopaedic surgery for my young daughter to emergency surgeries for my wife. When my wife was diagnosed with cancer last year, the once-off payment assisted in a number of the out-of-hospital expenses. In addition, the knowledge that the expenses threshold is so much higher than the standard medical rates **provided peace of mind**. I have recommended Turnberry Gap Cover to our family, and reiterate that it is an essential or mandatory product. No healthy person believes critical or emergency procedures will happen. But the truth is that it can happen to anyone. The cost vs benefit is not a logical debate, without gap coverage you may end up selling assets to cover the bills. Turnberry's services were **professional, quick and efficient – 'Peace of mind'**.

I have been a Turnberry Management Risk Solutions customer since 2016, after my financial advisor encouraged me to take out a gap cover plan to bolster my medical aid hospital plan. My plan gives me up to 600% cover for medical scheme shortfalls, which was a real blessing when I was diagnosed with a double pulmonary embolism in August 2020. I was in hospital for five days and saw numerous doctors. I had many tests done including x-rays, CT scans and MRIs. When I was discharged, the bills started to arrive, and each doctor had shortfalls that my hospital plan would not cover. Luckily, I had gap cover in place, and **Turnberry took care of these shortfalls** so that I could focus on my recovery. This was the first time I had claimed from my gap cover, but the **relief** of knowing that I had cover took away a lot of stress. My broker took me through the process and once I submitted all of the required documents, the **claim was assessed and paid out within a few days**. I then had to have a follow-up MRI with a co-payment which was not covered by my medical aid, and Turnberry again came to my aid. Going from healthy to hospitalised is not something you expect, but in reality, it can happen to anyone, and the last thing on your mind is how you will pay for the bills. I learned this the hard way when my mother was diagnosed with cancer and did not have medical aid or gap cover, and the financial pressure of trying to fund her treatment was enormous. This is a burden nobody should have to deal with, which is why **gap cover is absolutely essential**.



If it wasn't for gap cover I would have had enormous medical expenses. I have had to claim twice in one year. Don't think about it just do it! It's the right thing to do. One never knows when you might need the gap cover. I broke my foot just before lockdown due to a brick that was left on a pavement after someone had a motor vehicle accident and they kept the robot upright with the bricks. Whomever did that left some of the bricks on the pavement and at 5h00 in the morning I didn't see the bricks... Needless to say I ran into the brick and that's how I broke my foot. Unexpected medical disbursements which I did not budget for and already had to undergo two operations. I have had many expenses and I can truly recommend gap cover. **I would recommend Turnberry Gap Cover** and have already done so amongst my colleagues at the office. **I rate their services as – Excellent!**



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 hospitalisation.



Deeply grateful for the encouragement to take out such cover. The costs of medical intervention has risen dramatically over the last while and Medical Aid cover has not / cannot keep up.



I have been a member of Turnberry Management Risk Solutions since 2016 through my employer. Although I knew I had gap cover, I had never used it and didn't know how it worked, until I needed to claim for open heart surgery after having had a heart attack. One day, I was at work when I felt short of breath and experienced chest pain. I thought it was heartburn, so I took an antacid, which did not help. I then called a driver to take me home so I could take the nitroglycerin spray that I had, which also had no effect. I went straight to the closest hospital in Piet Retief, however, the doctors there sent me to Newcastle. After having blood tests done, I was then transferred to Mobeni hospital in Durban, where doctors performed an angiogram. I ended up having a quintuple bypass and spent almost two weeks in ICU. I had four different doctors, including a surgeon, an anesthetist, and a cardiologist, as well as physiotherapy while I was in hospital. The recovery was long and difficult, and the last thing on your mind while this is happening is paying for any of it. When I started to receive the bills, I was not sure how I was going to pay for any of it. **My employer then reminded me that I had gap cover** and helped me to submit my claims. **The shortfalls from the cardiothoracic surgeon were almost R100 000** and from the anesthetist around R62 000, which is a huge sum that most people simply cannot afford. I would **highly encourage** anyone who has medical aid to also take out gap cover, because there can be large shortfalls and you don't realise how much gap cover will help you. You never know what is going to happen, and when it does, it is often too late. Without gap cover from Turnberry, **I would have been in deep trouble – I would have gotten my life back only to be in massive debt.**



I first learnt about Turnberry when my 1st born needed to get his own medical, and because **medical schemes are so expensive**, I had to take a plan which we could afford. I took out a Turnberry policy for him and when he was in a serious accident, we could not afford the cost of the helicopter which needed to fly him to Pretoria but Turnberry paid the expenses. That was when I decided to take out a Turnberry policy for myself as well. Because of your **excellent services** I have already promoted your product to all my friends and lot of them have also signed up with Turnberry. Thank you for your excellent service. I do not think that anyone with any medical scheme can be without your product.



Underwriting 2023

UNDERWRITING WAITING PERIODS

General waiting period

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%)

3 MONTHS

Waiting period for treatment or surgery for

Hysterectomy, hysteroscopies, endometriosis, ovarian cysts and fibroids, 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, nasal and sinus, cancer

12 MONTHS

Waiting period on pregnancy/childbirth

10 MONTHS

FAVOURABLE UNDERWRITING



- Only waiting periods that will apply is the 10 month waiting period on pregnancy/childbirth and 12 month waiting period on gastro-intestinal, muscular-skeletal and cancer.
- All other condition specific waiting periods to be waived.
- This concession is active from 1 February to 30 June 2023.

The concession will be applicable for new business and for members moving from another gap provider to Turnberry and for upgrades occurring during this period.

Turnberry Management Risk Solutions (Pty) Ltd is an authorized Financial Services Provider (FSP no. 36571), underwritten by Lombard Insurance Company Limited, an Authorized Financial Services Provider (FSP 1596) and Insurer conducting non-life insurance business





Digital Platforms



Broker Training and CPD Platform

Obtain **CPD points** by reading articles and completing a short quiz

Social Media Posts that you can share with your clients

Access to **brochures, forms** and **one pagers**

Training on how to Create a **LinkedIn Profile**

Product Specific **Training**

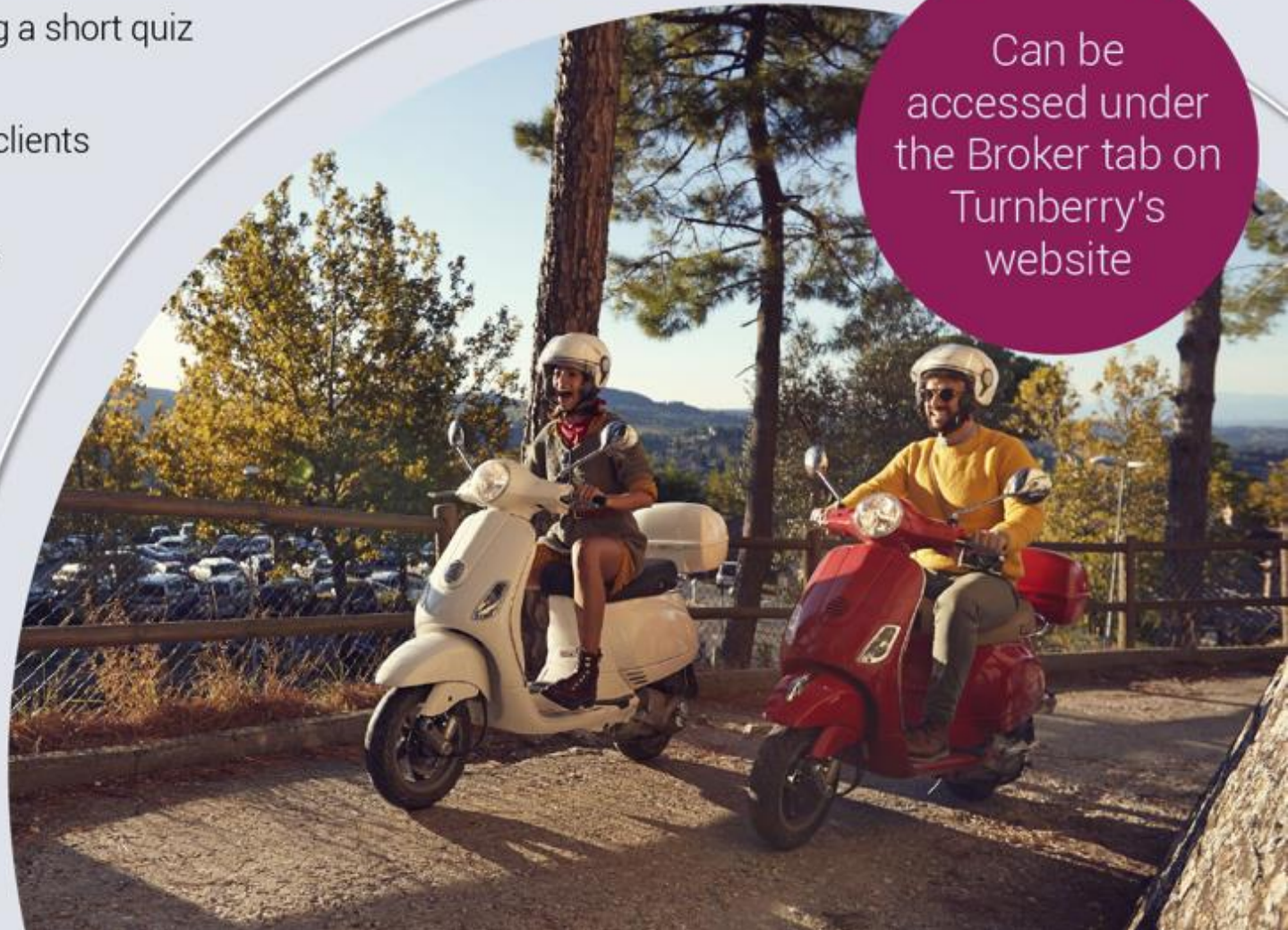
Client **Testimonials**

Marketing material (videos)

Recording of **Product Launches**

Provides a centralised repository of information that you require

Can be accessed under the Broker tab on Turnberry's website



Turnberry Digital Application Form

WHY WAS IT CREATED?



Covid-19 pandemic (clients without printers)



Assists when clients are geographically not in the same area as financial Advisor



Younger clients are more technologically inclined and want digital solutions



Records of all applications are stored digitally under brokers profile



Client can sign electronically with no special software required!



Client digitally accepts waiting periods and exceptions

ADVANTAGES

When underwriting concessions are granted they are reflected on the digital application form



Reduces capturing time of application form



Download to pdf function, in order for you to be able to download the pdf application for your records





BROKER SUPPORT



MARKETING COLLATERAL



Social Media – Facebook / LinkedIn

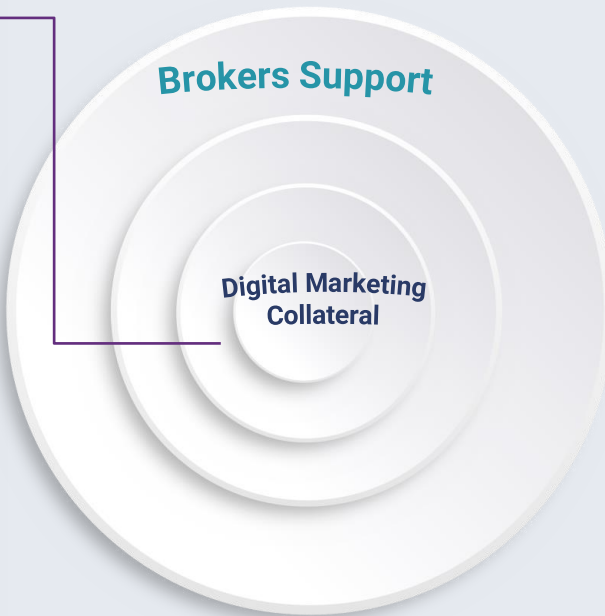
Cancer awareness month and the need for Gap Cover.
Interview with Unisa radio and Tony Singleton from Turnberry and Evi Michalopoulos from MACH Fildemio Cancer Project

or you can protect your family from medical expense shortfalls

Follow us on **Facebook**

Follow us on **LinkedIn**

Digital Marketing Collateral



Product Showcase Videos

Turnberry's Casualty benefit does not have an age restriction

What is Gap Cover?

Customer Testimonials – Claim Submission Support

I have been a member of Turnberry Management Risk Solutions since 2016 and in 2020 I needed to claim for open heart surgery after having had a heart attack. One day, I was at work when I felt short of breath and experienced chest pain. I ended up having a quintuple bypass and spent almost two weeks in ICU. I had four different doctors, including a surgeon, an anaesthetist, and a cardiologist, as well as physiotherapy while I was in hospital. The recovery was long and difficult, and the last thing on your mind while this is happening is paying for any of it. When I started to receive the bills, I was not sure how I was going to pay for any of it. My employer then reminded me that I had gap cover and helped me to submit my claims. The shortfalls from the cardiothoracic surgeon were almost R100 000 and from the anaesthetist around R62 000, which is a huge sum that most people simply cannot afford. Without gap cover from Turnberry, I would have been in deep trouble – I would have gotten my life back only to be in massive debt.

– Andrew Appelgryn

Digital Campaigns based on most requested info

What is a 'Waiting Period'?

Planning to start a family does not just include maternity leave, nappies, childcare and bottles.

What is Gap Cover? Medical Expense shortfalls are a reality. Don't be surprised with unexpected medical fees when your doctor charges more than the medical aid rate for specialist treatment or the hospital charges co-payments for operations.

Digital Campaigns - emailers

What is Gap Cover? Why do I need Gap Cover when I pay medical aid contributions?

Are you planning a family and have you considered all the extras that you need to plan for? Turnberry's Synergy Plan will increase the medical aid rate up to 300% helping you cover medical expense shortfalls for in and out of hospital childcare, at a family friendly premium. Accidents Happen! Families don't plan for stitches, to breaking of a limb, to a motor vehicle accident. Ensure that your family is covered for major accidents where there could potentially be a medical expense shortfall. Turnberry's Synergy Plan will assist with these unexpected medical expense shortfalls.

Are you required to undergo an MRI / CT Scan, but does your Medical Aid require a CO-PAYMENT for MRI or CT scans that you need to pay upfront? Does your Medical Aid have an ANNUAL LIMIT for specialised radiology? Or do you have NO BENEFIT on your medical aid for MRI or CT scans? Turnberry's Synergy Plan will give you peace of mind.

Turnberry's Synergy Plan:

- No co-pay for in-hospital error
- Co-Payments cover for in-hospital to the over annual limit
- Provides cover for casualty for accidents and casualty threats (no age restrictions)

See attached SYNERGY PRODUCT BENEFITS

What is Gap Cover? Why do I need Gap Cover when I pay medical aid contributions?

Are you required to undergo an MRI / CT Scan, but does your medical aid require a CO-PAYMENT for MRI or CT scans that you need to pay upfront? Does your medical aid have an ANNUAL LIMIT for specialised radiology? Or do you have NO BENEFIT on your medical aid for MRI or CT scans? Turnberry's Optimal Plan will give you peace of mind.

Do you need to go to casualty due to illness? Most gap cover providers only cover children for casualty due to illness. Turnberry's Optimal Plan will assist to cover medical expense shortfalls.

Cancer is one of the main killers throughout both the developed and developing world. 1 in 28 women are affected by breast cancer in South Africa. Cancer also affects men and children.

Turnberry's Optimal Plan:

- Increases Medical Aid rate up to 300% for surgery
- Provides 20% co-payment for chemotherapy and radiation when your medical scheme benefits are depleted and you experience a co-payment
- Provides cover for medical control, drugs and diagnostic services up to when your medical aid scheme benefits are depleted or you experience a co-payment.
- Non-OSP Hospital Denial Cover
- Co-payments cover for in-hospital to the over annual limit

See OPTIMAL PRODUCT BENEFITS

PR/Media/Interviews

Single mom households
How gap cover can help you ensure your children's health is covered

Colorectal cancer increasingly affects people under age 35 – don't let a dread disease diagnosis ruin your financial future

When your heart health needs medical help, gap cover can save your pocket.

Broker E-Signature Banner for emails

GARONÉ BROKERS

Why brokers and financial advisors are essential
They help you to consider the right products, to fit with your unique needs.

Contact Turnberry Broker Consultant

HOME | BROKERS | CONTACT US | PRODUCTS



What is Gap Cover?

Why do I need Gap Cover when I pay medical aid contributions?



Can you afford to enjoy 5 cappuccinos a month? For peace of mind, our entry level gap cover Launch Plan will assist with out-of-pocket medical expense shortfalls. Don't wait until it's too late. Turnberry's Launch Plan 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.

Accidents happen! Families don't plan for stitches, to breaking of a limb, to a motor vehicle accident. Ensure that your family is covered for minor to major accidents where there could potentially be a medical expense shortfall. Turnberry's Launch Plan will assist with these unexpected medical expense shortfalls

Monthly premium: R155 per family for under 65yrs
Monthly premium: R267 per family for 65yrs+

What is Gap Cover?

Why do I need Gap Cover when I pay medical aid contributions?



Are you planning a family and have you considered all the 'extras' that you need to plan for? Turnberry's Synergy Plan will increase the medical aid rate up to 500%, helping you cover medical expense shortfalls for in and out of hospital childbirth, at a family friendly premium.

Accidents Happen! Families don't plan for stitches, to breaking of a limb, to a motor vehicle accident. Ensure that your family is covered for minor to major accidents where there could potentially be a medical expense shortfall. Turnberry's Synergy Plan will assist with these unexpected medical expense shortfalls.

Are you required to undergo an MRI / CT Scan, but does your Medical Aid impose a CO-PAYMENT on MRI or CT scans that you need to pay upfront? Does your Medical Aid have an ANNUAL LIMIT for specialised radiology? Or do you have NO BENEFIT on your Medical Aid for MRI or CT Scan? Turnberry's Synergy Plan will give you peace of mind.

Turnberry's Synergy Plan:

- Non-DSP for in-hospital cover
- Co-Payments cover for in-hospital to the over annual limit
- Provides cover for casualty for accidents and casualty illness (no age restrictions)

See attached **SYNERGY PRODUCT BENEFITS**

Questions





INSURER



LOMBARD

(FSP no.1596)

Thank you!