



## RBS MEDICAL AID GAP COVER

2010



### Dear Valued RBS Client

Have you heard about RBS Medical Aid Gap Cover?

Today many people need extra benefits to supplement their medical aid schemes and to provide for payments and large short falls that they would have to pay out of their own pocket in respect of in-hospital medical specialists accounts.

Why does my medical scheme not pay everything?

Most medical aids re-imbure you at only 100 % of the NHRPL (National Health Reference Price List), as they are required to do so by law. Specialists are not bound by the NHRPL and generally charge 300%, leaving you responsible with a large payment shortfall!

Gap Cover is available for you and / or your family to cover these out of pocket costs, such as covering 400% of the NHRPL, co-payments and sub-limits. The RBS Medical Aid Gap Cover is administered by Turnberry Insurance Group and underwritten by Hollard Insurance Company. We have a range of products specially designed to reduce this financial burden, when you or one of your family needs hospitalisation. Our products ensure you get the best medical attention without having to finance the additional costs.

**For as little as R100 a month, you can eliminate the shortfall, and have peace of mind that you and your family are insured, with the best gap cover available!**

But why RBS Medical Aid Gap Cover?

The products are applicable to most medical aid schemes and are transferable if you change your scheme or option.

In addition clients can enjoy International Travel Cover, complimentary with all these Gap Cover products.

To get our Gap Cover or find out more information contact [rbs@turnberry.co.za](mailto:rbs@turnberry.co.za) , alternatively contact Venessa Visser at RBS on 086 000 4400 / [venessa@rbs.co.za](mailto:venessa@rbs.co.za)

Yours in health,

RBS Medical Aid Gap Cover

We've got the solution



PS Please consult our informative website – <http://www.rbs.co.za/> - for additional company information.

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