

zest!life

Cover you can trust.
People you can depend on.



Gap Cover Out-of-Hospital Benefits 2025

Although Gap Cover has been primarily designed to cover shortfalls and co-payments arising from in-hospital procedures, benefits are also payable in the event of shortfalls and/or co-payments arising from certain out-patient procedures. These apply to both Universal, Essential and Optimal Gap Cover policies.

The procedures that are covered on an out-patient basis include:

- Arthroscopy
- Bronchoscopy
- Bunionectomy
- Carpal Tunnel Release
- Cataract removal
- Cervical laser ablation
- Chemotherapy or radiotherapy for the treatment of cancer
- Childbirth in a non-hospital setting
- Circumcision (excluding elective or religious circumcision)
- Closure of Colostomy
- Colonoscopy or sigmoidoscopy
- Coronary angiogram
- Coronary angioplasty
- CT Scan – Computer Axial Tomography
- Cystoscopy
- Dilatation and curettage
- Direct laryngoscopy
- Endoscopy
- Excision of skin lesions (melanoma and other malignant neoplasms of the skin)
- Female surgical and non-surgical permanent sterilisation
- Ganglion surgery
- Gastroscopy and gastrointestinal imaging
- Grommets
- Hernia Repairs, limited to:
 - Inguinal Hernia
 - Femoral Hernia
 - Umbilical Hernia
 - Epigastric Hernia
 - Spigelian Hernia
- Hysteroscopy
- Incision and drainage of Bartholin's cyst
- Ischio-rectal abscess drainage
- Kidney dialysis
- Lymph node biopsy
- Marsupialisation of Bartholin's cyst
- MRI – Magnetic Resonance Imaging
- Myringotomy
- Needle biopsy of the liver
- Non-invasive haemorrhoidectomy (inclusive of sclerotherapy and band ligation)
- Nuclear scans (limited to the mapping of cancer)
- Oesophagoscopy
- Orchidopexy
- PET – Positron Emission Tomography
- Prostate biopsy
- Pterygium removal
- Surgical Biopsy of Breast Lump
- Surgical Haemorrhoidectomy (excluding sclerotherapy or band ligation)
- Sinus surgery, limited to:
 - Frontal sinus
 - Functional endoscopic sinus
 - Bilateral function endoscopic sinus
- Tonsillectomy
- Trabeculectomy and trabeculoplasty
- Vacuum biopsy of the breast (X-Ray stereotactic mammography-biopsy)
- Varicose veins
- Vasectomy

Please note: Gap Cover is not a medical aid or a substitute for medical aid membership and the cover is not the same as a medical aid. To qualify for this cover, you have to be a member of a South African medical aid.

GUARDRISK
TAILORED RISK SOLUTIONS

Underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP Number 75) and a licensed non-life insurer.
Zestlife is an authorised financial services provider (FSP Number 37485).