

FOR PSA MEMBERS

17-11-2020

Gap cover with *Optivest*

Optivest, as a PSA business partner, can assist members with gap cover at a reduced premium.

Although medical schemes tried to keep premium increases for 2021 as low as possible, medical scheme members will experience a substantial increase in out-of-pocket payments. Across the board, medical schemes have increased co-payments on certain specified procedures, and many increased the number of procedures for which members must make a co-payment.

Co-payments vary between R1 500 up to as much as R15 000 and more. In the case of medical schemes using members' savings account for co-payments, this will result in members running out of benefits for day-to-day medical expenses.

Paying a low monthly premium for gap cover will protect medical scheme members against unexpected out-of-pocket payments of thousands of Rand and/or the depletion of their medical savings account.

For more information, contact *Optivest* on 087 820 0628.

GENERAL MANAGER



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