



Dear Member

In this edition of our newsletter, we will focus on “Gap Cover” highlighting the pro’s, do’s and don’ts, things that Gap will not cover and the application process. Also included in this edition is important information on “Sleep”.

We welcome any suggestions that you may have on types of articles and/or topics that you would like to see published in future newsletters. Please email or fax any suggestions you may have to Lallie Govender – lallie.govender@momentum.co.za or fax number **031 580 0455**.

Yours in good health

Gap Cover

Are you aware that some doctors charge in excess of the Medical Scheme Rate? Have you checked what rate your Medical Scheme pays? **Gap Cover covers the difference.** Gap Cover is not a medical Aid but a short-term insurance stated benefit product that covers the difference between the Medical Scheme Rate and the private rates charged by doctors or specialists for in-hospital treatment. **Gap Cover is only applicable to IN-HOSPITAL benefits.**

Pro’s

- There is no maximum entry age.
- Gap Cover is affordable and will cover a family of five members (two adults and two children).
- It is an “add-on” product and can be combined with any medical scheme.
- It covers you up to a maximum of 500% of the Medical Scheme Rate.
- A stated benefit is paid directly into your bank account.
- Hassle-free claiming.

Do’s and Dont’s

- Gap cover only pays if you are admitted into hospital.
- Gap Cover covers the difference between the Medical Scheme Rate and the private rates charged by doctors and specialists for in-hospital treatment.
- Contributions must always be kept up to date.
- Always provide accurate and complete information when you apply for cover or submit a claim.
- Cancellation of your policy must be done in writing giving 30 days notice.

It is important to understand that the Gap Cover functions separately from our Medical Scheme. The deductions for Gap Cover will be via direct debit order. An added benefit to members is that FFG Risk Solutions will be involved in the administration of the Gap Cover. The information brochure and application form can be accessed from Insight under [Group>Human Resources>Voluntary Employee Benefits](#). The contact person at FFG Risk Solutions is **Shireez Kasper** and her contact details are as follows: Telephone: **012 665 3991** - Fax: **086 211 5537** - Email: shireez@ffg.co.za

Things that Gap Cover will NOT pay for

- Any claims not authorised or paid by the principal member’s Medical Scheme.
- The first 100% of the Medical Scheme Rate (this will be covered by your medical scheme).
- The following conditions within the first 12 months of the contract: Myringotomy and Grommets, Adenoidectomy, Tonsillectomy, Confinement and Hysterectomies (except where malignancy can be proven).
- Hospital account shortfalls.
- Medical Scheme exclusions, co-payments and benefit limits/sub-limits.

Application Process

- Forward completed application forms to shireez@ffg.co.za or fax to **086 211 5537**.
- Ensure that all medical questions are answered.
- If Underwriting is required on the application form, a concession letter will be sent to you for signature.



If you don't SNOOZE!!! You will lose!

When you're scrambling to meet the demands of modern life, cutting back on sleep can seem like the only answer. After all, who can afford to spend eight hours sleeping? The truth is you can't afford not to. Even minimal sleep loss takes a toll on your mood, energy, efficiency and ability to handle stress.

Understanding Sleep

Sleep isn't merely a time when your body and brain shut off. While you rest, your brain stays busy, overseeing a wide variety of biological maintenance tasks that keep you running in top condition and prepare you for the day ahead. Without enough hours of restorative sleep, you're like a car in need of an oil change. Regularly skimp on "service" and you're headed for a major mental and physical breakdown.

Myths and Facts about Sleep

Myth 1: One hour less sleep per night won't affect my day-time functioning. You may not be noticeably sleepy during the day but less sleep can affect your ability to think properly and respond quickly.

Myth 2: My body adjusts quickly to different sleep schedules. Most people can reset their biological clock, but only by appropriately timed cues, and even then, by 1-2 hours a day at best. Consequently, it can take more than a week to adjust after travelling across several time zones or switching to night shift.

Myth 3: Extra sleep at night can cure daytime fatigue. Not only is the quantity of sleep important but also the quality of sleep. Some people sleep 8-9 hours a night but don't feel well rested because the quality of their sleep is poor.

Myth 4: I can make up for lost sleep by sleeping more on the weekends. This sleeping pattern will help relieve part of the sleep debt, but it will not completely make up for the lack of sleep. Furthermore, sleeping later on the weekends can affect your biological clock so that it is much harder to go to sleep at the right time on Sunday night and get up early on Monday mornings.

TIPS: Staying out of Sleep Debt

- While you can't pay off sleep debt in a night or even a weekend, with a little effort and planning you can get back on track.
- Aim for at least eight hours sleep every night. Make sure you don't fall further in debt by blocking off at least eight hours' sleep each night. Consistency is the key.
- Settle short-term sleep debt with an extra hour or two per night. If you've lost 10 hours of sleep, pay the debt back in nightly one or two hour instalments.
- Take a sleep vacation to pay off a long-term sleep debt. Pick a two-week period when you have a flexible schedule. Go to bed at the same time every night and allow yourself to sleep until you wake up naturally. No alarm clocks!
- Make sleep a priority. Just as you schedule time for work and other commitments, you should schedule enough time for sleep. Instead of cutting back on sleep in order to tackle the rest of your daily tasks, put sleep at the top of your to-do list.

