

THE GAP



Volume 3, Spring edition



INSIDER

PIETER COETZE CLINCHES GOLD FOR SA

■ Weight loss injections - would you take them? Have your say

MORE IN
THIS ISSUE>>>

TRA's 'The Inside TRAQ'
podcast takes off

A JOURNEY OF THE SENSES AWAITS

INDULGE IN THE ULTIMATE LUXURY OF AFRICAN WELLNESS AT MANGWANANI AFRICAN SPA, WHERE ANCIENT HEALING TRADITIONS MEET SERENE SURROUNDINGS TO REJUVENATE YOUR MIND, BODY, AND SPIRIT.

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From the editor

Welcome back everyone!

As usual, our Spring edition is packed full of interesting content, which we hope you will find useful.

While the controversy around weight loss injections continues, we thought we would give you the chance to air your views on the issue. Our Opinion piece – based off our newly launched podcast series, The Inside TRAQ – delves deeper into this, as we collaborate with the experts, exploring the pros and cons of these weight loss ‘wonder’ drugs. Originally developed to treat type 2 diabetes patients, they are now widely being prescribed for weight loss, with many people heralding them as the ideal solution for shedding those extra kilos. What is not widely known, are the criteria to qualify for weight loss injections, and that they may not necessarily offer a long-term solution.

If this is of interest to you, check out the story on page 6 and take part in our interactive poll to voice your opinion.

We are also excited to introduce you to South African swimmer, Pieter Coetze, who clinched a gold medal at the World Championships in Singapore, in July. This 21-year-old athlete is turning heads, promising to set the global swimming scene alight, with his skills and talent. Given his busy schedule, we were lucky to pin him down for an exclusive interview.

All this and much more in this issue. Take care.

Liana

On the Cover: Pieter Coetze

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TRA



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South African swimmer, Pieter Coetze, never envisaged carving a career for himself in the sport, let alone bagging a few medals along the way. Back when he was a young boy, growing up in Rustenburg (a predominantly Afrikaans-speaking part of the country that considered the game of rugby as the only real sport to be played by boys), he did not dare entertain the notion of excelling in the pool, lest he be labelled as 'uncool'.

Now 21, Coetze competed in the World University Games in Berlin just over a week prior to the start of the World Championships in Singapore, where he went on to win gold in the 100m backstroke, touching 0.05 seconds ahead of World Record Holder, Thomas Ceccon. He also secured two silver medals in the 50m and 200m events.

Pieter has now joined an exclusive club in the 100-meter backstroke by becoming just the eighth athlete in history to break the 52-second barrier. A world-class swim in the Men's 100m Backstroke — his time of 51.85 not only secured the title, but also tied the African Record!

Pieter has now surpassed Chad le Clos and Tatjana Smith to become South Africa's most decorated athlete at a single World Championships. So, how did all of this come about? The Gap Insider sat down with Pieter to hear about his journey.

We are intrigued by your story and your many accomplishments thus far. Where did it all begin for you?

I have always loved playing sports, especially rugby and athletics. Swimming was the furthest from my mind, but I have an older sister who was actively involved in swimming, and we would always attend her event to support her on the weekends, as a family.

In the name of fun, my parents began entering me into a few swimming events, where, to my surprise, I did very well. My parents then signed me up for swim training twice a week, which led to me participating in a few swimming galas, where again, I did well.

But, at the age of 10, - despite my talent in the water - due to peer pressure and the fear of being ridiculed, I was not ready to commit to the sport. It was only after qualifying for the Junior World Championships at 15, that I decided to get serious. There, despite my age, I qualified to swim with the Seniors, securing two bronze medals.

That, for me, was a clear sign that I needed to aspire to the next level.

So, what came next?

It was now 2020, and we were in lockdown, due to Covid-19. The Olympics were postponed, which gave me an extra year to train. The question was, where?

I set my sights on Pretoria, eventually deciding on Cornwall, due to their willingness to accommodate my rigorous training schedule and make allowances for me to attend swimming competitions overseas.

Initially, it was very tough. I was in the pool every morning at 5am, fitting in training before classes, but after qualifying for Nationals and the Olympics in 2021, the school was a lot more

“

I was in the pool every morning at 5am, fitting in training before classes.

”

GOING FOR GOLD!

PIETER COETZE, CLINCHES GOLD MEDAL AMID BREAKING 52 SECOND BARRIER

By Liana Shaw



lenient, by allowing me to attend classes when I was done with training.

Tell us about your swimming coach – Rocco Meiring. How instrumental has he been in your journey?

I could not have done it without Rocco. At first, I struggled with the highly scientific programme he uses to train his swimmers, as it was far more

intense than I was used to, and was centred around high mileage and more sessions. Plus, Rocco brought in the gym element, which I had never incorporated in my training previously.

Swimming in a 50m pool outside in winter presented another challenge, but as Rocco is fond of saying: “You judge talent by how fast a person reacts to proper training”.

He is a massive influence in the sport, training top level swimmers at his club – Tuks – which has produced some world class athletes.

He was also the head coach for the SA team in Singapore.

What does your typical training schedule look like?

I train nine times a week, lift weights twice a week, with my rest day being Sunday. It’s a tough programme, I won’t lie, often leaving me fatigued. This is where the mental side of things plays a huge role. Getting past the ‘mental block’ is the biggest hurdle, as once in the pool, the body inevitably cooperates.

What happens if you get sick, or injured?

Falling ill or sustaining an injury is tough on you, mentally, as you are stuck at home, unable to reach your goals. But, surprisingly, even after illness, a break from training, even following 24-hour travelling, I’ve somehow managed to do well. Swimming doesn’t make sense. I have always said that. Your performance largely depends on the day.

Sustaining an injury is worse. This year, I’ve been struggling with elbow injuries and have had to race on pain killers, most of the time. Recovery is slow, requiring a combination of physiotherapy, stretching and mobility exercises.

Do you have a mentor/s?

Rocco qualifies as a mentor, and so do my mom and dad. Without them, I would not be where I am. They are not only supportive of my goals and ambitions, but they have also sacrificed, financially, to turn my dreams into reality.

One would not consider swimming to be an expensive sport. It might surprise you to know that swimming competitively and professionally, is very expensive.

The racing suit alone (worn for only one season), is around the R6k mark, due to the technology being used to create more buoyancy and compression, as one example.

Then, let’s not forget the travel costs for the various competitions. It all adds up, amounting to a large sum of money. I was lucky that my parents were somehow able to come up with the funds, but sadly, this cannot be said for everyone.



“

Without my parents, and their sacrifices, I would not be where I am.

”



We have some talented swimmers in South Africa, who, regrettably, due to lack of funds, have dropped out of the sport.

The onus, I believe, is on the rest of us, to find a way to support these talented youngsters, so that they can train and compete.

We believe you are also a Psychology student at Tuks University. Why Psychology?

I was not intending to study after school, but Rocco encouraged me to reconsider, to avoid becoming a one-dimensional individual. In truth, it had been some years since I had last used my brain, so I decided to enroll for the Degree, as I had always found Psychology fascinating. I am in my first year, studying Psychology, Philosophy and Sociology, alongside some additional modules.

Overall, I am enjoying the course, although my time management is somewhat lacking and needs to be regained.

Pieter’s next goal is to swim in the World Cup Series in America and Canada, with a view to participating in the American National Championships, at the end of the year.

“

You judge talent by how fast a person reacts to proper training

– Rocco Meiring

”

WEIGHT LOSS INJECTIONS -

effective but proceed with caution

By Liana Shaw

If you have yet to tune in to TRA's new podcast series, now is the time! The first hard-hitting topic raised by Dr. Avron Urison, Chief Medical Officer at TRA, is the controversial issue of weight loss injections, a subject currently trending across all news and social media platforms. Do we take them, if wanting to shed a few kilos, or not? Are they for everyone? What are the side effects? And, crucially, will medical aids pay for them?

To cast light on these important questions, Dr. Avron elicited the expertise of Dr. Charlene Wolberg – general practitioner with a Master's in Nutritional Science - to answer some of these salient questions.

Weight-loss injections like Saxenda and Wegovy are all GLP-1 agonists, because they mimic a hormone your body releases after eating, GLP-1 (glucagon-like-peptide-1). They have gained widespread attention over the past few years as an effective new treatment for weight loss for those who may be obese or morbidly obese. They are also known to have positive effects on other parts of the body, most notably for people suffering from type 2 Diabetes, the population segment they were originally intended for.

GLP-1 agonists were originally designed to treat type 2 diabetes by triggering the release of another hormone called insulin into the bloodstream, which lowers blood sugar levels. And GLP-1 slows down your digestion, lowering your appetite and making you feel fuller after eating, so that you eat less and lose weight.

Are there any side effects?

According to the British Heart Foundation, not everyone will have side effects from weight loss injections, but it is very common for people who take them to experience digestive problems, such as nausea, diarrhea, constipation and stomach pain.

The injections can also cause tiredness or dizziness, hair loss, low blood sugar and a fast heart rate in some people.

Should you be experiencing side effects, you may need to lower your dosage or stop taking them altogether.

What is available in SA

Currently registered for weight loss use in South Africa is Saxenda and as of last month, Wegovy (the weight loss version of Ozempic). The pharmaceutical companies are now educating general practitioners on how to responsibly and safely dispense these medications. Dr Wolberg suggests the one should use healthcare professionals who have been adequately trained in this field and have the knowledge of all the different medications and their applications.

"These injections are a huge leap in losing and maintaining weight, but they are deemed chronic medications, which is why they must be dispensed by an expert in the field. It is also important for people to realise that they are merely a tool, and that for them to be effective, they go together with maintaining an active lifestyle and adopting a healthy diet.

"To qualify, the patient would need to have a BMI of 27 and above and suffer from at least one co-morbidity related to their weight.

"Also, bear in mind, that medical schemes will not pay for these drugs, unless you have type 2 diabetes and can prove that you have been on at least two other drugs prior, that failed to work. And they will certainly not pay for them for cosmetic purposes (with weight loss falling in this category)", she said.

Suffice to say, weight loss injections, if forking out for them yourself, are not cheap and will cost between R3-5 000 per month.

If you are considering taking them, it is recommended that you do your homework and consult with a qualified specialist who can assess your individual needs, lifestyle, diet, genetics and other factors that may come into play.



TAKE PART IN OUR INTERACTIVE POLL

What's your take on weight loss injections?

I would take them

Too risky

Unsure

In our previous issue we asked if you or a loved one ever contracted a superbug during a hospital stay?

Here are the results >>>

55%

Yes

45%

No

A TRA INSIDE TRAQ PODCAST

OZEMPIC®

WHAT ARE THE REAL COSTS?

WARREN GATES

ALAN FRITZ

DR AVRON URISON

GAPPY

We answer the burning questions:

What are the real costs of taking weightloss injections?
Why is medical aid so expensive?
What is Gap Cover?

NOW SHOWING ON **TRAQ**

What's your take on weight loss injections

TAKE PART IN OUR POLL

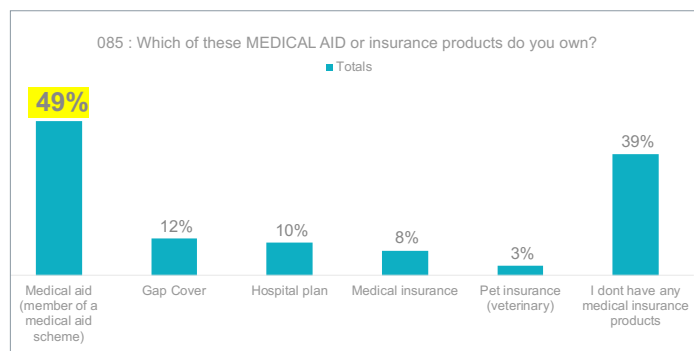
BrandMapp

by whyfive

Total Risk Administrators recently received a report compiled by WhyFive, based on BrandMapp — a comprehensive study of South Africa's high-income consumers.

Here are just some of the insights we received into the Gap Cover market:

BrandMapp measures around 7 million consumer class **adults** with medical aid

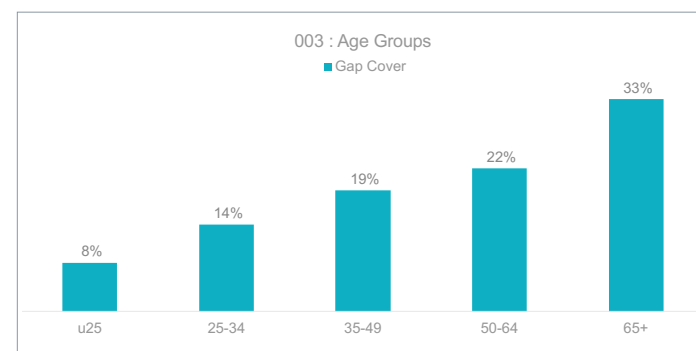


Our estimated Gap footprint is 19%. When we dedupe, we find there's technically just a small group of 3% of medically covered respondents without medical aid who think they have gap cover, so **the category is well understood!**

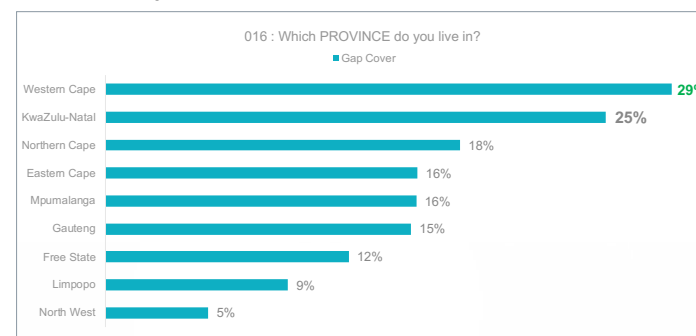
Insurance 085: Medical Insurance Products owned

	Medical Aid	Gap Cover	Hospital Plan	Medical Insurance	Pet Insurance
Medical Aid	100%	80%	34%	27%	74%
Gap Cover	19%	100%	29%	16%	44%
Hospital Plan	7%	26%	100%	23%	26%
Medical Insurance	4%	11%	17%	100%	16%
Pet Insurance	5%	11%	8%	6%	100%

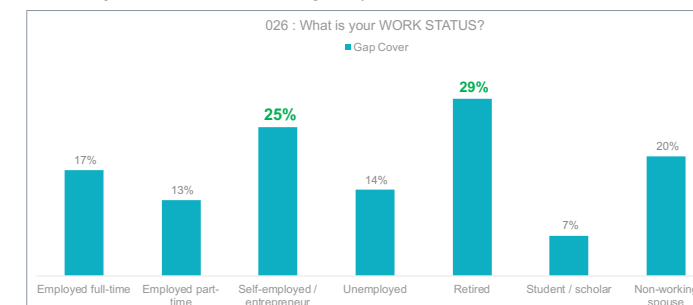
The older you get, the **more likely you are** to have Gap cover. Duh...



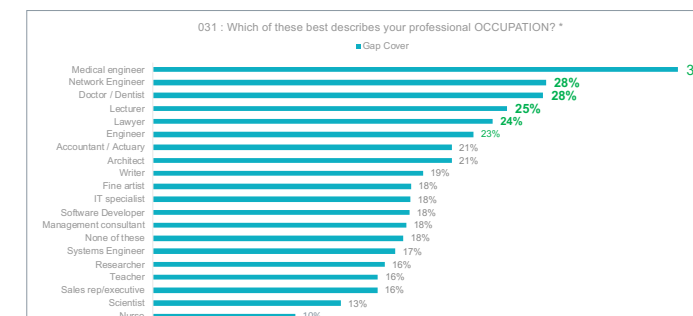
The Cape has the **highest footprint** of Gap Cover in the country BUT KZN is close behind



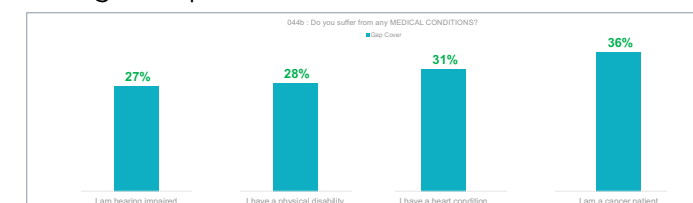
Retirees are significantly more likely to have Gap cover and so are the **entrepreneurs**: self-education leads you down the right path



Not surprisingly, **the medical profession** is 'in the know'.

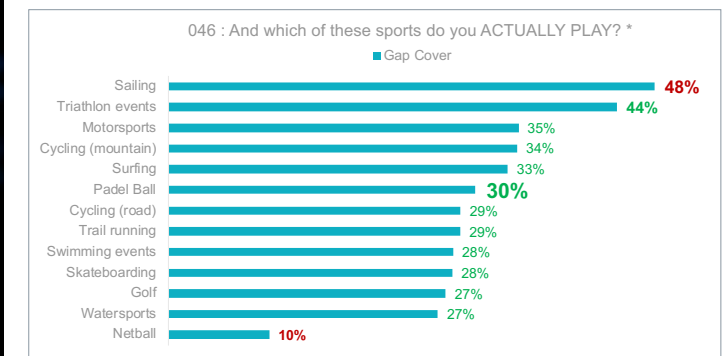


The small group of adults who know that there's **something very wrong** are far more likely to have arranged Gap cover

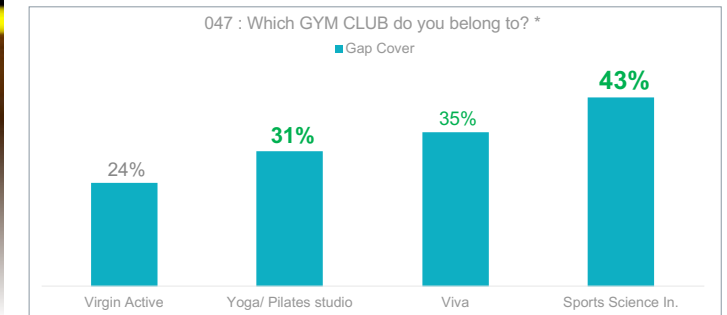


BRANDMAPP BY WHYFIVE

Which sports are Gap Cover members likely to play?



And what applies to the **gym and fitness** landscape?



What the BrandMapp data makes clear is that gap cover isn't just a financial safety net — it's a smart choice made by informed, health-conscious South Africans.

From active individuals prioritising their wellbeing to regional trends showing where cover is most common, it's encouraging to see how gap cover forms part of a proactive approach to healthcare.

As a policyholder, you're already ahead of the curve — part of a growing community that values both peace of mind and smart planning.

Make The Most Out Of Your Medical Tax Credits

You Could Be Missing Out On Thousands of Rands Every Year! Did you know that SARS provides significant tax relief through medical tax credits that can reduce your regular tax liability by thousands of rands annually?

Understanding how these medical fees tax credits work and how to maximise them is crucial for any professional serious about optimising their tax payable while maintaining quality healthcare coverage.

In this article, we will walk you through everything you need to know about medical tax credits in South Africa, from basic need-to-knows to strategies for maximising your savings – like how these tax savings can be reinvested into additional healthcare protection such as (cough cough) Gap Cover, ensuring you're fully covered while making the most out of every rand.

UNDERSTANDING MEDICAL TAX CREDITS Tax Credits vs Tax Deductions: What's the Difference?

A medical tax credit is fundamentally different from a tax deduction. While deductions reduce your taxable income, tax credits directly reduce the actual tax you owe to SARS. These can be reimbursed at the end of each tax year.

The Medical Scheme Fees Tax Credit (MTC) is a rebate which is used to reduce the normal tax a person pays, providing immediate relief for taxpayers contributing to a registered medical scheme.

THE TWO TYPES OF MEDICAL TAX CREDITS

The South African tax system provides two different types of medical expenses tax credit:

- Medical Scheme Fees Credit (MTC) – applies to your monthly medical scheme fees
- Additional Medical Expenses Tax Credit (AMTC) – covers certain qualifying medical expenses that your medical scheme doesn't reimburse

WHY THE CREDIT SYSTEM EXISTS

This medical scheme fee tax credit aims to achieve greater equity in the treatment of medical expenses across all income groups. The system was introduced because the previous deduction-based approach disproportionately benefited higher-income earners, as their deductions were "worth more" in tax terms.

The credit system ensures that all taxpayers, regardless of taxable income level, receive the same rand value in tax relief.

WHO QUALIFIES FOR MEDICAL TAX CREDITS?

The medical scheme fees tax applies to fees paid by a taxpayer to any registered medical scheme for themselves and their dependants. This is for local medical aids registered under the South African Medical Schemes Act through the Council for Medical Schemes.

HOW MUCH CAN YOU REALLY SAVE?

Current Medical Tax Credit Rates

The financial impact of medical tax credits can be substantial, particularly for families with multiple dependents.

For the most recent tax year (Y/E February 2025), the fixed monthly amounts are:

- R364 per month for the main member
- R728 per month for the taxpayer and one additional dependant
- R246 per month for each additional dependent

ANNUAL SAVINGS BY FAMILY SIZE

- Single Professional: R364 monthly = R4,368 annually
- Married Couple: R728 monthly = R8,736 annually
- Family of Four: R1,220 monthly = R14,640 annually



MEDICAL TAX SAVINGS IN REAL LIFE

Consider someone with a taxable income of R450,000 annually. They pay R4,500 monthly for medical scheme contributions covering themselves, their spouse, and their child.

Her medical scheme fees tax credit totals R974 per month (R364 + R364 + R246), reducing her annual tax liability by R11,688. These savings directly impact her take-home income and reduce her monthly PAYE tax deductions.

HOW ARE THE CREDITS APPLIED?

The beauty of the medical tax credit system lies in its accessibility. Whether you're a young professional just starting your career or an established executive, the credit value remains constant. This fixed monthly amount provides predictable tax relief that you can factor into your financial planning.

For Employees: Credits are automatically applied to reduce monthly PAYE deductions when medical scheme contributions are deducted by your employer.

For Self-Employed: Those paying medical scheme fees independently claim the credit when submitting their annual tax return, often resulting in substantial refunds.

ADDITIONAL MEDICAL EXPENSES TAX CREDIT (AMTC)

Beyond the standard medical scheme fees tax credit, the additional medical expenses tax credit (AMTC) can provide further tax relief for qualifying medical expenses paid out-of-pocket. Understanding what qualifies can affect your potential savings and reduce your overall tax payable.

WHAT MEDICAL EXPENSES QUALIFY?

Duly Registered Medical Practitioners:

- Medical practitioners, dentists, and optometrists
- Homoeopaths, naturopaths, osteopaths, herbalists – only if registered with a recognised South African professional council (like the Allied Health Professions Council of SA – AHPCSA).
- Physiotherapists, chiropractors, orthopaedists



Medical Facilities and Care:

- Hospitalisation in registered hospital facilities
- Home nursing services by registered nurses or nursing assistants
- Services provided by registered nursing agencies
- Fees paid to nursing homes for qualifying care (especially for physical or mental impairment or disability)

Medications and Treatments:

- Prescription medicines dispensed by registered pharmacists
- Medical bills for the treatment of physical impairment or mental impairment conditions
- Medical expenses incurred outside South Africa – only if for services that would qualify in South Africa (e.g., treatment by a licensed doctor or hospital abroad), and proper proof is provided.

WHAT DOESN'T QUALIFY?

Over-the-Counter Medicines: Items such as cough syrups, headache tablets, or vitamins do not qualify as medical expenses unless they are both prescribed by a registered medical practitioner and dispensed by a pharmacist.

SPECIAL CONSIDERATIONS FOR DIFFERENT AGE GROUPS

Under 65 (No Disability):

Can claim 25% of the amount by which total qualifying medical expenses and excess medical scheme contributions exceed 7.5% of taxable income.

Over 65 OR With Disability:

33.3% of all qualifying expenses and excess medical scheme contributions (no 7.5% threshold applies).

DISABILITY-RELATED EXPENSES

These expenses qualify for particularly generous treatment under SARS rules, provided that the taxpayer or a dependant has a recognised disability (as defined by SARS) and a valid ITR-DD form is submitted:

- Personal care attendants
- Specialised transportation
- Prosthetics and assistive devices
- Necessary home or vehicle modifications related to the disability

These can significantly boost your Additional Medical Expenses Tax Credit if you qualify.

Please note: Medical insurance premiums, even if related to disability care, do not qualify for this tax credit.

HOW TO GET THE MOST OUT OF YOUR MEDICAL TAX CREDITS

Step 1: Ensure All Dependants Are Registered

The first step involves confirming all eligible dependents are correctly registered on your medical scheme, registered with the Council for Medical Schemes, and reflected in your tax returns.

Who Qualifies as a Dependant:

- Spouses and children
- Parents, grandparents, and other members of your family who rely on you financially
- Unmarried children under 21
- Full-time students under 26 who are financially dependent
- Adult children with disabilities (regardless of age)

Step 2: Keep All Your Receipts & Invoices

Record-keeping is essential in tracking and accounting for additional medical expenses tax credits.

Essential Documents To Track:

- All medical expenses paid receipts
- Medical scheme tax certificate
- Proof of payment for all medical services
- Digital records throughout the tax year

Your medical scheme tax certificate is needed as it shows your annual contributions and validates your claim.

Step 3: Understand the Calculation Thresholds

For taxpayers under 65, the additional medical tax credit (AMTC) for qualifying medical expenses only counts once they exceed 7.5% of taxable income.

For Example, a professional earning R500,000 annually must incur medical expenses exceeding R37,500 before any additional medical tax credit kicks in.

Step 4: Time Your Claims Strategically

Employer-Deducted Contributions: Credits automatically applied to reduce the monthly PAYE tax Independent Payment: Receive credit as a rebate when filing your annual tax return (can impact cash flow planning)

Step 5: Get Professional Help When Needed

Consider consulting with a tax professional for complex situations involving:

- Disability expenses
- International medical expenses
- Significant out-of-pocket expenses

The additional medical expenses tax credit calculations can become intricate, and professional guidance ensures you claim every available credit while remaining compliant with SARS requirements.

WHY NOT USE YOUR TAX SAVINGS TO IMPROVE YOUR HEALTHCARE COVER?

While medical tax credits can provide immediate tax relief, why not consider reinvesting those savings into additional healthcare protection, such as Gap Cover? The thousands of rand saved annually through medical tax credits can help address a significant gap in South African healthcare.

Medical aid schemes typically only pay healthcare providers according to medical scheme tariffs, which

often fall short of the actual charges specialists and private hospitals incur. As a result, Members face substantial co-payments and shortfalls – precisely the out-of-pocket expenses that medical tax credits help offset. These medical bills can quickly accumulate, creating unexpected financial strain.

Gap cover medical insurance bridges this shortfall, covering the difference between what your medical scheme pays and what healthcare providers charge.

The monthly premiums for specific gap cover plans often align closely with the tax savings generated by medical tax credits; herein lies an opportunity.

TURNING TAX SAVINGS INTO HOLISTIC HEALTHCARE PROTECTION

For example, a family of four receiving around R1,200 monthly in medical tax credit savings could invest these funds into gap cover premiums, ensuring they're protected against unexpected medical bills while effectively maintaining the similar net healthcare costs.

This strategy allows for comprehensive healthcare security and reduces future out-of-pocket expenses.

IT'S DOABLE!

With TRA, individuals can sign up for Gap Cover from as little as R99 per month, and families can sign up from R180 per month. Our most comprehensive policy, Absolute Cover Plus, is R620 a month for both individuals and families.

THE TRA ADVANTAGE

Total Risk Administrators (TRA) offers comprehensive gap cover solutions designed specifically for South African medical scheme members. TRA understands the intricacies of medical scheme shortfalls and provides cover that seamlessly integrates with your existing medical scheme benefits.

TRA'S GAP COVER BENEFITS INCLUDE, BUT ARE NOT LIMITED TO:

- In-hospital and out-of-hospital shortfall protection
- Specialist consultation coverage
- Prescribed minimum benefits coverage
- Travel insurance and TRA Assist benefits
- Streamlined claims process with online submissions

MAKE THE MOST OUT OF YOUR MEDICAL TAX CREDIT & GET GAP COVER TODAY

By redirecting your medical tax credit savings toward gap cover premiums, you're not just saving money on the tax you need to pay – you're investing in holistic, comprehensive healthcare protection that ensures you and your family are fully covered and don't have to pay out of pocket in the event of a medical emergency.

If you'd like to learn more about TRA's gap cover [CLICK HERE](#)

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Must-Have Insurance For Families To Consider

As your family grows, so does your need for comprehensive insurance protection that has you covered on all fronts. Families without proper cover often find themselves facing unexpected financial strain that can impact their quality of life for years to come.

The reality is, a serious illness or unexpected death in the family can result in medical expenses exceeding hundreds of thousands of rands, while the loss of a primary income earner can leave surviving family members struggling to maintain their standard of living, pay off debts, and fund children's education. These scenarios aren't rare; they happen to families every day across South Africa.

In this article, we explore the essential insurance types every family should consider for well-rounded protection.

Why Insurance Is Crucial for Families

Having a family typically involves numerous financial commitments that can be ongoing, even for years. Unlike individuals without dependents, families must consider not just their immediate needs, but long-term financial obligations.

Comprehensive insurance coverage ensures your family can maintain their lifestyle and access quality healthcare regardless of life's uncertainties. Proper coverage means your loved ones can focus on caring for each other during difficult times rather than worrying about the immediate financial impact.

“ Having a family increases your chances of having multiple potential claims annually, increasing the likelihood of medical aid shortfalls. ”

Complete Your Health Insurance With Gap Cover

Gap cover is essential for South African families as the difference between medical aid benefits and actual healthcare costs continues to widen.

This supplementary health insurance covers shortfalls when healthcare providers charge above medical aid rates.

Is Gap Cover Worth It For Your Family?

Having a family increases your chances of having multiple potential claims annually, increasing the likelihood of encountering medical aid shortfalls. Having Gap Cover ensures that you are not left paying out of pocket every time.

Get TRA Gap Cover

TRA, one of South Africa's leading Gap Cover providers, offers coverage for shortfalls up to 300-700% of medical aid rates, co-payment cover for hospital admissions, casualty cover for accidents, maternity benefits, oncology coverage, and family-wide coverage under single policies.

Learn More About TRA Gap Cover

2. Life Cover and Funeral Cover

Life insurance provides essential financial protection for families after losing a primary income earner.

Why Life Cover?

The financial impact extends beyond immediate expenses like exorbitant medical bills. Life goes on, and families must continue paying for things like home loan instalments, school fees, living expenses, and future costs like university education. Life cover takes all this into account.

Why Funeral Cover?

Funeral cover provides immediate cash payouts to help families manage funeral costs and related expenses during one of life's most difficult times. While often overlooked, funeral cover ensures families can focus on each other rather than worrying about immediate financial pressures.

3. Disability Cover

Disability insurance is important for families because dependents rely entirely on continued income. In the event of a disability, and the primary

Types of Insurance Every Family Needs

1. Medical Aid and Health Insurance

Having a medical aid plan should form the foundation of family protection. Medical aids and supplementary health insurance plans typically allow for dependents.

Different Types of Medical Aid Options:

- Comprehensive Plans: Complete protection including hospital cover, day-to-day benefits, chronic medication coverage, and specialist networks
- Hospital Plans with Benefits: Essential hospital coverage plus limited day-to-day benefits for healthy families
- Medical Savings Account (MSA) Plans: Hospital coverage with a personal savings account for day-to-day expenses

“Critical illness insurance provides lump sum payments upon diagnosis of serious illness like cancer, heart disease, or stroke.”

income earners are unable to continue working, disability cover steps in.

Different Types of Disability Cover:

- Income Protection: Monthly payments (typically 60-75% of income), allowing life to carry on during temporary or permanent disability
- Lump Sum Disability: One-time payment for debt settlement, home modifications, and ongoing family expense support
- Family Income Benefit: Ongoing income replacement designed specifically for family units

4. Critical Illness Cover: Managing Serious Health

Critical illness insurance provides lump sum payments upon diagnosis of serious illness like cancer, heart disease, or stroke. For families, this type of coverage addresses hidden costs and income disruption that serious illness brings by covering the medical treatment and medical services associated with the illness.

TRA's Family-First Gap Cover Solutions

Total Risk Administrators (TRA), as an authorised financial services provider, offers gap cover solutions specifically designed to protect families from medical aid shortfalls.

Basic Cover 300

TRA's Basic Cover 300 provides fundamental gap cover protection at family-friendly premiums, making comprehensive healthcare protection accessible for growing families.

Family Benefits:

Gap cover for in-hospital shortfalls up to 300% of medical aid rates, casualty cover for accidents, oncology gap benefits, policy extender benefits, accidental death cover, and TRA Assist emergency medical assistance.

Why It Works:

Affordable family rates (individual from R99/month, family from R180/month), comprehensive protection for common shortfall scenarios, no waiting periods, and flexible coverage adapting to family changes.

Super Cover Plus

For families seeking comprehensive protection, our mid-range product, Super Cover Plus, offers enhanced benefits addressing complex family healthcare challenges while remaining affordable.

Family Benefits:

All Basic 300 and Vital Cover Plus benefits, plus out-of-network co-payment cover, global fee benefits for international-standard procedures, breast reconstruction surgery benefits, out-of-hospital MRI/CT/PET scan co-payments, oncology “new tech” benefits for cutting-edge cancer treatments, and private ward maternity benefits.

Why Consider Super Cover Plus:

Ideal for families with known health risks requiring specialist care, families planning pregnancy who want private maternity care, or those seeking peace of mind with comprehensive healthcare protection.

For our most comprehensive cover, get **Absolute Cover Plus**.

Building Your Family's Insurance Portfolio

Step 1: Assess Your Family's Situation

Understand Your Financial Obligations: Consider home loan payments, school fees, university savings, daily living expenses, and long-term savings goals.



Consider Your Dependents:

Evaluate family members depending on each income earner and projected dependency periods.

Health Considerations:

Review family medical history, chronic conditions, and potential planned procedures.

Step 2: Prioritise Essential Cover (To Start)

Immediate Priorities:

- Medical aid membership for all family members,
- Gap cover protection (start with TRA's Basic Cover 300 from R180/month or Super Cover Plus from R380/month),
- Life cover for primary earners covering 5-10 years' expenses, and Basic disability cover.

Additions When You're Ready:

- Critical illness cover for parents,
- Enhanced life coverage as children grow, and Upgrade your medical aid and gap cover.

Step 3: Professional Insight

Complex family insurance needs often benefit from professional advice. Insurance brokers can coordinate your family's coverage, finding you the best-suited plan for your needs.

Step 4: Review and Adjust

Schedule annual reviews both internally and with your broker to keep coverage aligned with evolving family situations.

What Are You Waiting For? Start Securing Your Family's Future

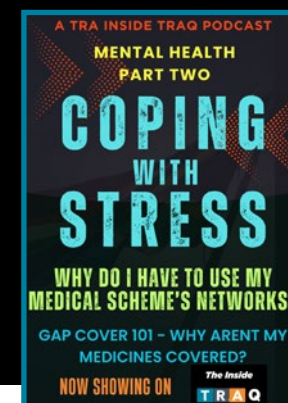
Your family is your most precious investment, but also your biggest financial responsibility. Start building your family's insurance portfolio today. Ensure TRA's gap cover is a part of that portfolio. Get comprehensive medical shortfall protection, ensuring quality healthcare without the stress of a massive shortfall bill. Ready to get started? Contact TRA today to explore our family-friendly gap cover options and take the first step toward comprehensive family protection.

If you'd like to learn more about TRA's gap cover [>>CLICK HERE<<](#)

Note: All material on this website is provided for your information only and may not be construed as medical advice, general advice, or instruction of any kind. No action or inaction should be taken based solely on the contents of this information; instead, readers should consult appropriate health professionals and/or intermediaries, or other relevant professionals, on any matter relating to their health and overall well-being. The information and opinions expressed here are believed to be accurate, based on the best judgement available to the authors at the time, and readers who fail to consult with appropriate health and/or financial authorities etc. assume the risk of any injuries and/or liabilities etc. Please note that Gap Cover is not a medical aid, and it is not a substitute for medical aid. Errors and Omissions Excepted. Terms and Conditions Apply.

Make sure to watch 'The Inside TRAQ' - TRA's regular podcast where the team discusses all things health:

Health Insurance, The Healthcare Industry, Healthy Living and Medical Topics.
Topics covered so far include Weight Loss injections, Mental Wellness and High Blood Pressure amongst young adults and the response has been phenomenal.
We also plan to cover items like medicinal cannabis and metabolic diseases.



>> CLICK HERE TO LISTEN <<

Welcome to
**The Inside
TRAQ**

TRA/BIS Celebrity Golf Challenge

The third TRA/BIS Celebrity Golf Challenge took place on Thursday, 28th August, 2025, at The Els Club, Copperleaf Golf and Country Estate, Mnandi, Centurion and what a success it turned out to be.

Not only were all the par 3 and par 5 holes sponsored for closest to the pin and longest drive prizes respectively, but there were also 3 Hole-in-One prizes up for grabs.

A huge thanks to our Hole-in-One sponsors: Hot 102.7 FM, MobiG and MobiMed. In addition, 14 of the 18 tee boxes were sponsored and this made for a unique player experience with hole activations the order of the day.

The course was in perfect nick and everyone commented on the fair but tough challenge presented by one of the longest courses in Gauteng and over 100 bunkers in which to practise your sand game.



The tough playing challenge was followed by a gala prize giving, auction and dinner. All fourballs were in line for prizes but there could be only one winner and the Thando Manana fourball emerged victorious.

Added to that was a superb auction where the highlight was an entire suite at SuperSport Park – for 16 people – that fell under the gavel and raised vital funds for this worthy cause.

A huge thanks to the TRA / BIS organising teams and all our celebrities plus everyone else involved whether they participated as a sponsor, or as a player.

It goes without saying that the TRA/BIS Celebrity Golf Challenge continues to grow from strength to strength!



Matt Sates, the TRA-Supported Olympian,

Shows Improved Results at the World Championships

At the World Aquatics Swimming Championship held in July/August in Singapore, TRA-supported Olympian Matt Sates, demonstrated significant progress since relocating to Switzerland for training.

After experiencing a dip in performance, Sates made the strategic decision to train under a new coach in Switzerland. Reflecting on the move, he shared:

"I set world-class standards for myself, but my performance took a bit of a dive when I left my home base of Pietermaritzburg. This led me to re-evaluate my approach. After consulting with several trusted people, it became clear that I needed a coach and training partners in Europe to take my swimming to the next level."

Preparation for the World Championships unfolded as planned, with altitude training playing a major role in his build-up. Speaking from

Singapore, Sates credited his progress to both the training and the team atmosphere:

"The high-spirited swim team has definitely contributed to a strong mental environment. Improving my times compared to previous events is a good indication that my long-term goal—qualifying for the LA 2028 Olympics—is firmly on track."



Sates highlighted the 200m freestyle, the individual medley events, and the relays as personal standouts at the Championships. He also celebrated the achievements of his fellow South African swimmers:

"Of course, the three medals by Pieter Coetze and the bronze by Kayleen Corbet were very special moments for our team."

Looking ahead, Sates outlined his roadmap:

- Attend a training camp in Australia.
- Compete at the National Short Course Championships in Pietermaritzburg at the end of September.
- Participate in the World Cup Series in the Americas.

These will likely conclude his competitive schedule for 2025, after which his focus will shift to preparing for the 2026 Commonwealth Games in Scotland, with the South African Nationals serving as the qualification event.



GET YOUR GAME ON

Welcome to **Padel ZA Digimag**, South Africa's Ultimate Digital Hub for all things Padel. The exhilarating sport of padel has taken South Africa by storm – and Padel ZA Digimag is here to ride the wave! We're proud to be the country's first digital padel magazine and online platform dedicated exclusively to the growing padel community.

This bi-monthly publication, launched at the end of June 2025 and is distributed point is via a database of 15 000+ padel players nationally.

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PUBLICATIONS *Stylized logo*

How are specialist Consultation Shortfalls covered by my TRA Gap Cover policy?



GOOD NEWS!!! Specialist Consultation Shortfalls are covered in 3 ways!

	Basic Cover 300	Vital Cover Plus	Super Cover Plus	Absolute Cover Plus
Tariff Shortfalls on Specialist Consultations - The shortfalls due to specialists charging above scheme tariff for in-hospital consultations. (Subject to the shortfall being paid from the In-Hospital of Major Medical Benefit) The cover is limited to the following percentage of the original scheme tariff:	300%	700%	700%	700%
Tariff Shortfalls on "leading up" Specialist Consultation - Cover for the shortfall on a specialist account related to the consultation in the rooms before a policyholder is going for an in-hospital procedure. Limited to the following number of consults p.p.p.a (up to a max of R500 per consult)	1 Consultation per policy per annum	2 Consultations per policy per annum	3 Consultations per policy per annum	4 Consultations per policy per annum
Maternity Follow-up Consultations - Cover for the shortfall on a specialist (OBGYN/ Paediatrician) account related to a consultation in the rooms within 6 weeks after childbirth	No Benefit	No Benefit	Up to R700 per Consultation per policy per annum	Up to R1 250 per Consultation per policy per annum

Terms and conditions, waiting periods and benefit limitations may apply.

REFER AND EARN!

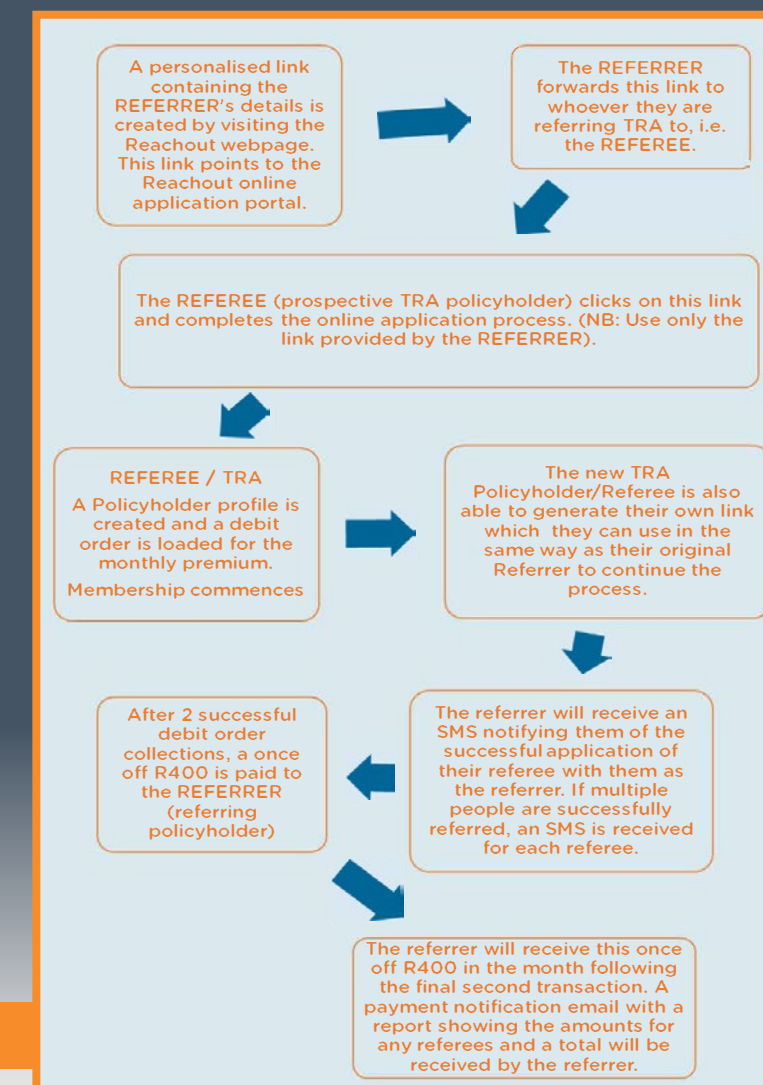
TRA "REACHOUT" REFERRAL PROGRAM - Our Gap Cover policyholders, who are **not registered with brokers**, are reminded of the **REACHOUT** campaign, whereby you can refer TRA to your family, friends and colleagues and if they sign up you will receive a once-off payment of **R400 per referral**.

Remember, you will be helping those near and dear to you to be covered for those unbudgeted in-hospital shortfalls.

Click HERE for further information on the Reachout webpage. A personalised referral link has also been emailed to you previously, but should you not be able to access this link, please contact membership@totalrisksa.co.za or call (011) 372-1540 for assistance.

Terms and conditions apply.

HOW IT WORKS >>>



Welcome to our TRA Support Line on WhatsApp

How do I access the support line?

1. Create a contact on your phone and call it TRA Support Line with number 079 942 3914.
2. Go to WhatsApp on your phone and search for the TRA Support Line contact.
3. Start a chat by typing in the word "Hi".

Now you can:

1. See your latest member claim statement.
2. See Your Gap Cover Policy Document.
3. Read the "How to Claim" Guide.
4. See how to Register on the Member Portal.
5. Chat to an agent (Mon - Thurs from 8:15 - 16:15 and Fri from 8:15 - 15:15).
6. Go to the TRA website.



TOTALRISKADMINISTRATORS

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COMPETITION

**WIN a Mangwanani
60-minute Full Body Massage
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to the value of R1,100.00!**

To enter, go to

www.totalrisksa.co.za/care

and answer the following question:

TRUE OR FALSE:

Does TRA have a WhatsApp line?



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Click **HERE** to read the terms and conditions.

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African Spa

SINCE 2002

**Congratulations to Dumisani Nodada
from Pretoria, Gauteng who is
the winner in our Philips Airfryer
competition. A huge thanks to
everyone who entered.**

Stay tuned for more exciting giveaways!

COMPLIANCE
CORNERRecord
of Advice

A Record of Advice (RoA) is one of the cornerstones of FAIS compliance, and it's often the first document the FSCA or a FAIS Ombud will look at in a dispute. A strong RoA both protects the client and shields you, the adviser.

Here are some practical tips for a good, compliant Record of Advice:

1. Client-centric and clear

- Use plain language the client can understand — avoid only technical jargon.
- Capture the client's needs, goals, and risk profile in their own terms.

2. Link Advice to Needs

- Clearly show how the recommended product or solution addresses the client's needs.
- If alternatives were considered but not chosen, note why.
- Document why this advice is "suitable" in line with the FAIS General Code of Conduct.

3. Disclose, disclose, disclose!

- Disclose all costs, commissions, and fees.
- State material risks and limitations of the recommended product.
- Record any conflicts of interest and how they are managed.

4. Capture Client Instructions

- Note any specific instructions given by the client, especially if they go against your recommendation.
- Get the client to acknowledge in writing if they proceed on a basis other than your advice.

5. Include Supporting Documents

- Attach or reference the needs analysis, risk profile questionnaire, and any illustrations or presentations
- Keep copies of disclosure documents and signed client consents.

6. Compliance with the FSCA's Requirements

- Ensure the RoA contains the minimum information required by the FAIS General Code:
 - Products considered
 - Products recommended
 - Reasons for the advice
 - Material disclosures
- Keep on file for 5 years

7. Practical Best Practices

- Date and sign the RoA (both adviser and client, where possible).
- Store securely (electronic or paper), with version control.
- Review and update the RoA when circumstances change (e.g., policy alterations, updated client needs).

The bottom line, is that a good RoA should tell the story of the client's needs and how your advice met those needs, while showing transparency on risks and costs. Think of it as both a compliance shield and a client service tool.

Brought to you by  NFS GROUP

ON A
LIGHTER NOTE...

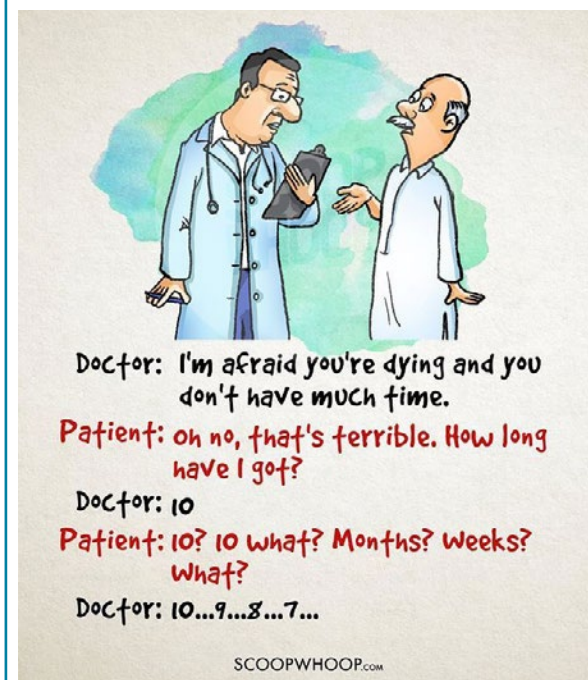
Patient: "Doctor, my throat is sore."
 Doctor: "Go to the window and stick out your tongue."
 Patient: "Will that make me feel better?"
 Doctor: "No, I just hate my neighbor."

Doctor, doctor, I've got a problem, I always have a poo every morning at 6 o'clock.
 What's the problem with that?
 I don't get up until 8:30.

Doctor: "Yes, you are very ill."
 Patient: "Can I get a second opinion?"
 Doctor: "If you must, You are also ugly."



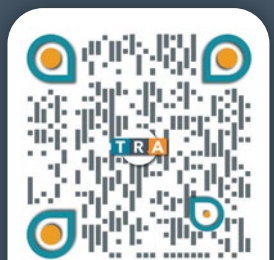
"Billy and I are playing doctor. So far, I've kept him waiting for three hours."



From road rash to big crashes,
we've got your medical shortfalls covered.

GET GAP COVER NOW!

Scan the QR Code and join within 7 minutes



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