

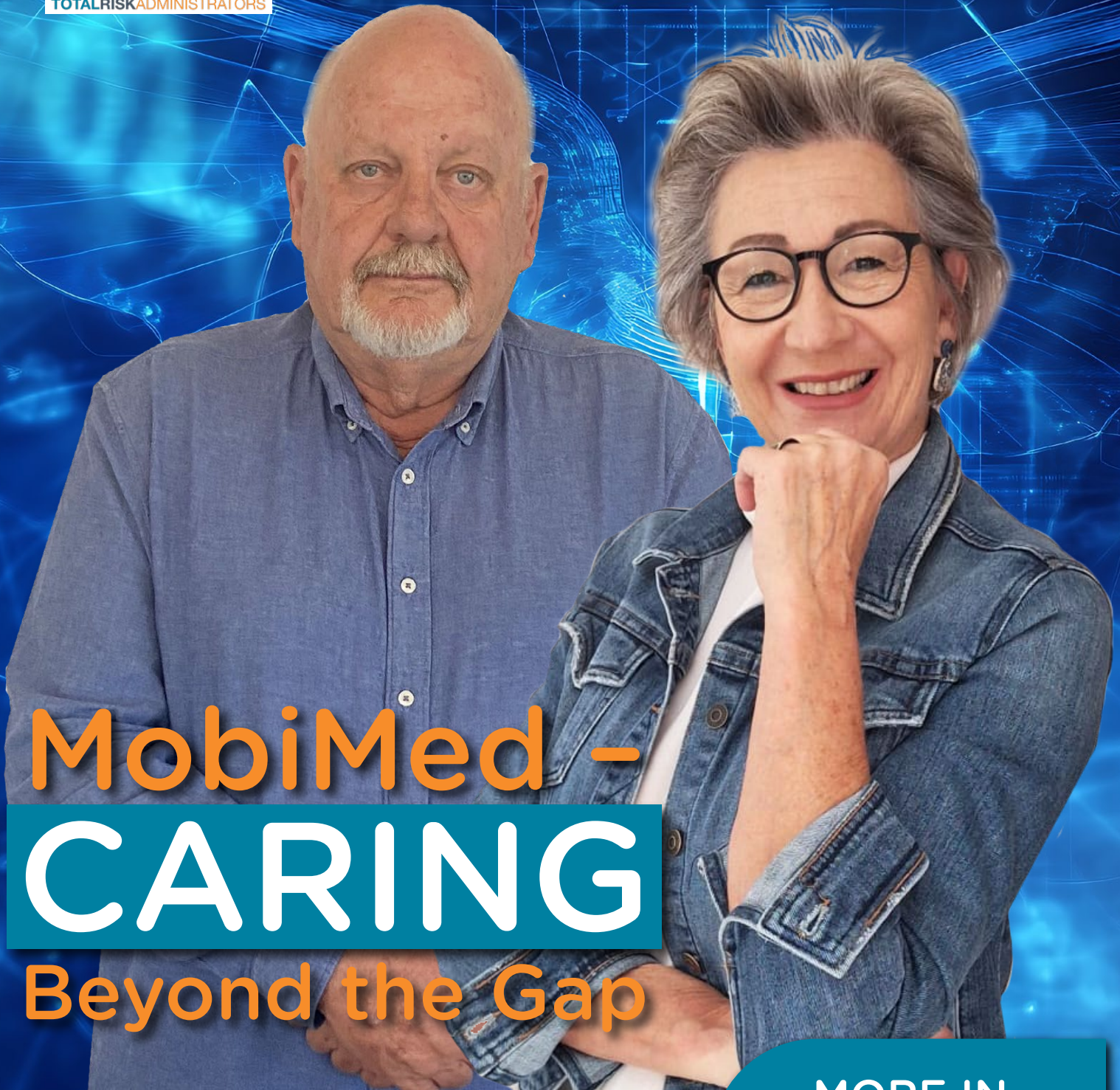
THE GAP



Volume 3, Summer edition



INSIDER



MobiMed - CARING

Beyond the Gap

- Mental Health Crisis on the Rise - SA tops the list
- Take part in our Interactive Poll

**MORE IN
THIS ISSUE>>>**

Check out our powerful
medical podcasts



Technology you
can trust,
innovation you
can rely on.

OUR SERVICES:

- MobiNurse
- Medical Advice Line
- Protect and Track Me (Guarding services)
- EMS (Emergency Medical Services)
- Trauma Counselling
- Panic Button
- Funeral Assistance
- Home Drive & Taxi Service
- App Claims submissions



CONTACT INFORMATION:
info@mobimed.app



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Connect with us:

Total Risk Administrators

TraTotalrisk

TRA - Total Risk Administrators (Pty) Ltd

@travirtualtrainingacademy1324

@totalriskadministrators

From the editor

Compliments of the Season to you - our loyal policyholders, suppliers and colleagues!

With the holidays behind us and January almost at an end, we are all seeking motivation to tackle the demands of another working year - not always an easy task after all the festivities and lazy days of the holiday season.

In our last issue, we made mention of those among us who might be suffering from anxiety, depression, or other mental health issues. Following on this theme, it may surprise you to know that South Africa tops the Mental Health Crisis list which is fast reaching epidemic proportions worldwide. We explore this further in our latest Opinion piece where we also invite you to voice your thoughts on this important topic in our newest Interactive Poll. Please share your thoughts with us. We love hearing from our readers!

On that note, our podcast series, called The Inside TRAQ, which is hosted by our team of Warren Gates, Dr Avron Urison (our Chief Medical Officer) and Alan Fritz is rapidly gaining momentum, in particular, a podcast getting to grips with mental health. So, if all matters related to health are of interest to you, don't forget to visit our YouTube channel – The Inside TRAQ - and get on board.

Ever wondered how TRA provides its policyholders with their growing list of value-add services? Our exclusive interview with MobiMed answers that question, outlining how the partnership between these two companies delivers where it matters most.

Enjoy our Summer edition!

Liana

On the Cover: Schalk and Rouxle – MobiMed
Editor: Liana Shaw • Sky Publications cc • Cell: 082 851 6777
Head of Design: Simone Anderson • Email: Simone@jdenterpriseone.com



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True protection goes beyond medical cover. Through its partnership with MobiMed, Total Risk Administrators (TRA) is redefining peace of mind by combining smart technology with compassionate, real-world care. In this Gap Insider interview, we speak to Schalk and Rouxle of MobiMed about how their platform is keeping members safe, supported, and connected across South Africa.

MobiMed has become an integral part of TRA's value-added ecosystem. Can you tell our readers how the partnership began?

Our journey began in 2018, when we started providing services for Total Risk Administrators (TRA). Over time, with TRA's support, we developed tailored products and introduced specialised technology solutions.

TRA was one of the first in the Gap Cover market to launch an app packed with value-added services – a milestone we're proud to have co-designed. Since then, our partnership has flourished.

What inspired the concept behind MobiMed's 24/7 assistance platform, and how has it evolved?

Our focus has always been on providing immediate emergency response. Initially, we offered emergency support only, but as demand grew, we expanded to include services like the Uber trips, the medical health and Trauma Counselling line, and the latest – the Roadguard benefit.

Today, we're proud to offer comprehensive, round-the-clock support that's just a tap away.

Many policyholders enjoy the Home Drive and Uber services. How do these work, and how can users ensure timely bookings?

Whether it's a social event or a medical emergency, clients want reliable transport. Our services help ensure they get home safely, especially in situations where drinking and driving is not an option.

To book, clients should use the TRA Assist app as soon as they know they'll need a ride. Since the Home Drive provider network is limited in some areas, early booking helps us secure a driver. Our team is available to assist and ensure a safe journey.

What are the most common scenarios where members use Home Drive or Uber, and how do these services promote road safety?

Home Drive is often used for business functions or social events where clients prefer not to drive after

consuming alcohol. Uber is popular for travel to and from events, appointments, airports, doctors, or hospitals. These services help reduce the risk of impaired driving and contribute to safer roads.

Can you share a real-world example where the panic button made a life-saving difference?

One client used the panic button when her husband suffered a heart attack. We immediately dispatched an ambulance and guided her through the situation. We ensured the correct provider was sent based on their medical aid and offered emotional support. He was taken to hospital and recovered well. This 24/7 service truly makes a difference in moments of crisis.

How does MobiMed integrate with emergency responders like RoadGuard and CASI to ensure rapid response?

We work with a wide network of providers, including RoadGuard, CASI, ambulance services, police, fire departments, and a national nurse network. This ensures we can respond quickly and appropriately to any emergency, anywhere in South Africa.

What kind of support do your nurses and counsellors provide during a crisis?

This service is often underestimated. We've helped many new mothers with feeding issues, colic, and general baby care. Our nurses also assist with trauma, medication queries, and home remedies. They're qualified across various fields and offer expert guidance during stressful situations.

How has demand for trauma counselling and emotional support changed in recent years?

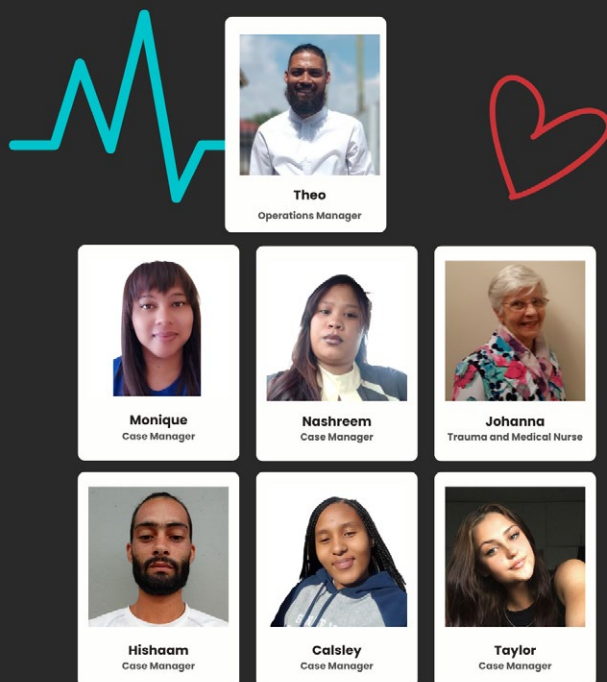
Mental health is finally being recognised as a vital part of overall wellness. Clients now feel more comfortable speaking to professionals in a safe, confidential environment. Whether it's dealing with anxiety, grief, or chronic conditions like diabetes, our counsellors provide meaningful support.

MobiMed – CARING Beyond the Gap

An Interview with Schalk and Rouxle from MobiMed. By Liana Shaw

“MobiMed’s 24/7 support keeps our members safe, supported, and never alone.”

MEET SOME OF THE MOBIMED SUPER HEROES



How are your trauma counsellors and nurse case managers trained to handle sensitive cases like assault or bereavement?

Our nurses are medically trained in trauma and assault care. They assess each case and refer clients to appropriate facilities or authorities, such as clinics or police. We also follow up to ensure continued support and recovery.

Some policyholders prefer calling instead of using the app. How does MobiMed balance digital innovation with human touch?

We understand that not everyone is comfortable with apps, especially in emergencies. That’s why we ensure clients speak to real people – not bots. Our team is trained to listen, understand, and respond with empathy and expertise.

The integration of GPS and direct communication is impressive. How do you safeguard member data privacy and location security, particularly under POPIA regulations?

Cybersecurity is a top priority for us at MobiMed. We’ve invested significant time and resources into implementing best-practice security measures by design. Our expert team continuously identifies and patches vulnerabilities across all systems, and we regularly evaluate the effectiveness of our protocols.

We also enforce strict role-based access controls and responsibilities for all staff, supported by transparent data privacy policies. MobiMed is proud to be GDPR-compliant and fully aligned with POPIA regulations, ensuring our members’ data and location information remain secure.

TRA’s goal is to enhance the overall value proposition for members. From your perspective, how does the MobiMed partnership differentiate TRA from other gap cover providers?

TRA is truly leading the way in the market. This partnership has elevated TRA to the top spot when it comes to value-added benefits.

The TRA app is not only user-friendly and visually appealing, but it’s also packed with practical services that clients actively use. It’s a pleasure to work with a team that’s so committed to innovation and member care – a big high five to TRA!

Finally, if you could give TRA members one piece of advice on making the most of their MobiMed benefits, what would it be?

Keep the TRA app front and centre on your phone – it’s your gateway to 24/7 support. Whether it’s a medical emergency, a ride home, or emotional wellness assistance, TRA is there for you. And don’t keep it to yourself – tell your friends and family about this incredible service and get them on board with the TRA community!



As TRA expands its value-added benefits, its partnership with MobiMed remains central to delivering care beyond hospital walls. By combining innovation with empathy, Schalk and Rouxle’s MobiMed team are helping to redefine real-world support — whether you’re on the road, at home, or facing an emergency. Because TRA believes, that when life happens, you should never face it alone.

Because even the best runners trip!

Relax, we’ve got your medical shortfalls covered.

GET GAP COVER NOW!
Scan the QR Code and join within 7 minutes

www.totalrisksa.co.za



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MENTAL HEALTH CRISIS ON THE RISE WORLDWIDE: SOUTH AFRICA TOPS THE LIST

As we come out of the festive season, we are reminded of the plight of those who might be feeling lonely, bereft of family, friends and a sense of belonging. For these folks, the holidays were nothing to celebrate, their personal circumstances serving as a stark reminder of what it means to navigate this world alone. By Liana Shaw

To add fuel to the fire, a recent study revealed that South Africans suffer higher rates of probable depression and anxiety than other countries. This, according to the University of the Witwatersrand. Alarming, the study disclosed that mental health in South Africa is at shocking levels, but people are not seeking help.

The reasons behind these disturbing findings are not difficult to understand. High crime levels (often leading to Post-Traumatic Stress Disorder – PTSD), rising unemployment, the state of the economy, poor service delivery, financial stress, are but a few of the factors responsible, with people citing burnout, brain fog and a general sense of feeling overloaded and overwhelmed.

Other common symptoms of depression and anxiety include obvious personality and functional changes, irritability (including emotional outbursts), sleep and appetite issues and chronic fatigue. These are all red flags signalling for help and should not be ignored.

A recent podcast on mental health issues – brought to you by TRA and their Chief Medical Officer, Dr. Avron Urison – explores the topic in some depth, with the help of specialist psychiatrist Dr. Shana Saffer.

“Mental illness is growing in incidence, with more than 50 percent of the population grappling with mental health issues in some form or another, whether it be due to extreme stress or a mental health disorder,” cautioned Saffer.

“Stress is a physiological state that is necessary to provide people with the impetus and motivation to carry out their daily lives. But too much stress can create havoc with an individual’s psyche, leading to a drop in functionality (academic, occupational, social, marital), and this is where stress can often cross over into pathology, and be classified as an illness.”

She added: “The world and technology have developed so quickly that our brain and physiology have been unable to keep up. Being bombarded with information 24/7 can lead the brain to switch off so as not to become overloaded.”

WHAT TO DO

There are a few practices, and techniques freely available to us, according to Saffer.

“Be curious about your mental health,” she advised.

“First, rule out any physiological issues that may be behind your low mood, (blood tests are important to check on iron levels or other conditions).

“Once these have been ruled out, consider reaching out to the South African Depression and Anxiety Group (SADAG) via their 24-hour hotline, to speak with a trained caring professional. SADAG hotline: 0800 567 567.

“In my practice, I am teaching people how to release stress naturally via mindfulness and breathing techniques, that can act as an instant calming force, serving to ground you. These techniques are proven to raise serotonin levels, which once stimulated, will make you feel calmer, more tolerant and more patient in the moment.

“Listening to certain types of music – especially classical – is another powerful tool at your disposal, that can have a similar effect on the brain and nervous system.”

According to Saffer, everyone experiences and deals with stress differently, with some people, able to regulate their own nervous system with relative ease, while others require intervention.

There is no shame in seeking answers and asking for help, particularly for us living in South Africa, where life’s daily stresses are often multiplied. It is important not to ignore the red flags, to avoid our mental health from spiralling into a deep abyss.

“Everybody deserves to feel well and not suffer,” concluded Saffer.

What are your thoughts on mental health? Take part in our interactive poll now.



TAKE PART IN OUR INTERACTIVE POLL What are your thoughts on mental health?



- Are you or a loved one experiencing anxiety and/or depression?
YES ☒ NO ☒
- Would you be willing to seek professional help for your mental health?
YES ☒ NO ☒ Unsure ☒

If you have yet to tune in to TRA’s two-part podcast on mental health, please take a few minutes to listen to it. Dr. Saffer offers easy coping skills that all of us can incorporate into our daily lives.



Episode One:
What Stress?? The mental crisis facing South Africa
https://youtu.be/S2EcY_Pol8s



Episode Two:
Coping with stress
<https://youtu.be/rkeG4neNljs>

THE INSIDE TRAQ

Where Healthcare Questions Meet Trusted Answers

An award-inspired health education podcast by TRA

In an era where healthcare information is everywhere—but clarity is rare—TRA has taken a bold, consumer-first step with the launch of The Inside TRAQ, a dynamic podcast series designed to educate, empower and demystify healthcare for South Africans.

Born from in-depth consumer research conducted with a leading research house, Inside TRAQ responds directly to what members told us they need most: clear, credible insights into healthcare trends, honest conversations about costs, and plain-language explanations of complex medical-scheme terminology.

Under the leadership of Warren Gates, Head of Communication, PR and Training at TRA, the concept quickly evolved into a high-impact digital platform. By assembling industry experts, medical specialists and trusted voices, TRA created a space where real questions are answered—openly, responsibly and accessibly.

Meet the Minds Behind Inside TRAQ

Inside TRAQ is powered by a multidisciplinary team committed to consumer education and better decision-making. A key feature of the series is #AskDrAvron—an interactive email service that allows viewers to submit medical questions directly to an experienced medical doctor. This ensures that episode topics remain relevant, timely and driven by real consumer concerns.



Warren Gates



Alan Fritz



Dr. Avron Urison

Episode Highlights: The 2025 Inside TRAQ Series



Weight Loss, Ozempic & the Cost of Care

With Ozempic dominating public discourse, Inside TRAQ tackled the topic head-on. Medical experts unpacked the safety profile, true costs, medical-scheme funding realities and long-term implications of this popular weight-loss drug.

The conversation extended into why private healthcare is often perceived as expensive—and how Gap Cover plays a vital role in protecting members against unexpected shortfalls.

Mental Health in a Pressured Society

Mental health took centre stage in the second edition, exploring how to recognise stress, anxiety and depression in today's high-pressure environment. The series addressed real-world stressors—from economic uncertainty and political instability to crime and service-delivery challenges—and their impact on emotional wellbeing.

A follow-up episode offered practical coping strategies, while also explaining why medical schemes use provider networks to manage costs without compromising quality. Viewers gained clarity on what Gap Cover is—and is not—designed to cover.



High Blood Pressure: The Silent Threat

Often undetected and poorly managed, hypertension remains a leading health risk. Inside TRAQ highlighted the importance of medication

compliance, lifestyle adjustments and early intervention—reinforcing that with proper management, individuals can live full, active lives. The episode also examined loyalty programmes and how they should deliver real, measurable value to members.



Medicinal Cannabis: Fact, Fiction & the Future

One of the most talked-about series focused on Medicinal Cannabis, examining both its potential benefits and limitations. Experts explored its role in managing chronic conditions, regulatory considerations, dosage control and cost implications.

Part two confronted a common concern head-on: Is cannabis a gateway drug—or an exit drug? The discussion provided balanced, evidence-based insight into patient outcomes and safety.

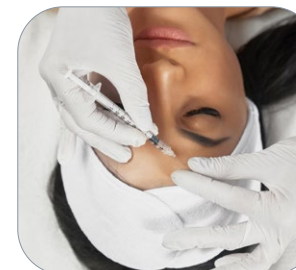
The series also highlighted one of TRA's "Value Add Products", namely TRA Assist, reinforcing their commitment to holistic member support.



Chronic Back Pain: To Operate or Not?

Back pain affects thousands of South Africans daily. This edition addressed one of the most common member dilemmas: whether surgery

is always the best option. Medical experts unpacked alternative treatments, risks, recovery considerations and decision-making frameworks.



Aesthetic Medicine & Botox: Beauty Meets Medicine

Botox is big business—but it remains a medical procedure. The Inside TRAQ explored the realities of aesthetic medicine,

including safety, practitioner credentials, risks and the effectiveness of anti-ageing products. The episode reminded viewers that informed choices are essential, even in cosmetic care.



Food Allergies: What Every Parent Should Know

This episode unpacked food allergies in depth—covering triggers, testing, treatment options and critical do's and

don'ts. Parents and individuals received practical guidance, alongside advice on selecting the right medical aid for specific healthcare needs.



Skin Cancer, Sun Safety & Social Impact

In a summer-focused edition, a dermatologist educated viewers on skin cancer risks, sun exposure, prevention

strategies and age-related vulnerability. The episode also showcased TRA's social investment initiatives, built on four pillars: Health, Education, Sport Development and Community Upliftment, with a strong focus on empowering girls.



The Director's Cut & Community Stories

The Director's Cut offered an exclusive preview of TRA's 2026 product enhancements, revealing exciting new benefit options for the market.

The final episode celebrated community impact—spotlighting JusticeBeads, whose beadwork artistry inspired a TRA social initiative, turning creativity into opportunity.

Join the Conversation

The Inside TRAQ is more than a podcast — it's a trusted platform designed to answer the questions that matter most to you.

- Watch the full series [HERE](#) on the TRA YouTube channel
- Submit your medical questions to: askdravron@totalrisksa.co.za

Your health. Your questions. Trusted answers—only on The Inside TRAQ.

All episodes are available on TRA's YouTube channel, allowing members and the broader healthcare consumer to watch at their convenience.

The True Cost of Childbirth — and How TRA Gap Cover Changed Everything

Having a baby is one of life's most joyful milestones, but it can also bring unexpected financial pressure. When one TRA policyholder welcomed her son earlier this year, her private hospital birth came with a medical bill of over R90,000 — leaving a shortfall of more than R38,000 after medical aid. It's a scenario faced by many South African families. The difference in this case? She didn't pay a cent. This is her story, and a powerful example of how TRA gap cover can protect growing families when it matters most.

Having a baby is one of the most exciting and important times in a woman's life. It can also be one of the most expensive.

When one of our TRA policyholders gave birth to her son earlier this year, the total medical bill came to over R90,000. Her medical aid paid just over half. That left a shortfall of more than R38,000 that she would have had to pay out of her own pocket. Instead, she paid nothing. Her TRA gap cover took care of it. This is her story.

THE REALITY OF GIVING BIRTH IN A PRIVATE HOSPITAL

Like most pregnant women, she chose to deliver at a private hospital because she wanted the best care for herself and her baby. She assumed her medical aid cover would handle most of the costs. She was wrong.

She is on a Discovery Coastal Saver plan, a more affordable medical aid plan, which she moved to when she took out gap cover. This meant her scheme would only pay up to 100% of the medical aid tariff. Her

gynaecologist, like many healthcare professionals in South Africa, charges well above the medical aid rate. The numbers looked like this:

- Total medical bill: R90,562.55
- Medical aid paid: R51,514.23
- Shortfall: R38,309.30

Without gap cover, that R38,309 would have come straight from her own pocket. After months of buying car seats, cots and endless baby essentials, a surprise bill of that size would have been devastating for any family.

HOW TRA GAP COVER MADE THE DIFFERENCE

She is on TRA's Absolute Cover Plus plan, which costs R620 per month. Here is what it meant for her.

TRA paid the full shortfall. The R38,309 gap between what Discovery covered and what her doctors charged was paid in full.

She got a private room. TRA's maternity benefit covers the shortfall between general and private ward rates for up to three consecutive days. She stayed for three days in her own private room, which made all the difference to her recovery and peace of mind.

She did not have to pay anything up front. Some bills were paid directly to the suppliers by TRA. For the doctor's bill, TRA paid her so she could pay him, but she never had to cover the cost out of her own pocket first.

A SEAMLESS CLAIMS PROCESS

One of her biggest concerns was the admin. New baby, no sleep, hormones everywhere. The last thing any new mom wants is to chase paperwork. Her broker handled everything. She did not have to do a thing. The claims were submitted, processed and paid without her lifting a finger. TRA runs payments three times a week, so there was no long wait. The money came through quickly, and she could focus on what mattered most: her baby.

WHY THE PRIVATE ROOM MATTERED

She emphasised how invaluable having her own private room was during those first few days.

Every mother would want this, but the reality is that not everyone can afford it. Even families in a strong financial position often choose not to spend on it because by that stage, they have already invested heavily in preparing for the baby. It becomes one of those things you have to sacrifice.

With TRA's maternity benefit covering the ward upgrade, she did not have to make that sacrifice. She had space to rest, recover and spend those precious first days with her son in peace.

PEACE OF MIND DURING A VERY IMPORTANT TIME

The financial peace of mind was tremendous. By the time her baby arrived, she had already spent thousands preparing for him. Nursery furniture, baby clothes, nappies, and a car seat. It adds up fast.

The last thing any new parent wants after spending thousands preparing for a baby is an unexpected medical bill, especially when emotions are running high and income is reduced.

Instead, she left the hospital knowing everything was covered. She could focus on recovering, bonding with her newborn and adjusting to life as a new mom without worrying about money.

THE NUMBERS SPEAK FOR THEMSELVES

- Monthly gap cover premium: R620
 - Premiums paid over 10 months: R6,200
 - TRA payout for childbirth: R38,309
 - Value received: More than 6 times what she paid in
- That is from a single claim. Her gap cover continues to protect her family for any future hospital stays, procedures or medical emergencies.

PLANNING AHEAD: THE 10 MONTH WAITING PERIOD

One important thing to understand about gap cover and pregnancy is that there is a waiting period.

TRA has no general waiting period, but pregnancy and childbirth are subject to a 10-month condition-specific waiting period. This means you need to have your gap cover in place for at least 10 months before your baby is born for the maternity benefit to apply.

If you are already pregnant when you join, your pregnancy will not be covered. However, your newborn will be covered from the moment of birth for any in-hospital procedures they may need.

The takeaway is simple. Get gap cover before you start trying for a baby. It is one of the best planning decisions you can make for your family.

WHAT ABOUT MEDICAL AID ALONE?

Some people assume that a good medical aid plan is enough. That is a risky assumption.

Even extensive benefits from medical aid schemes have limits. They pay up to a set tariff for each procedure, but healthcare professionals in South Africa can charge whatever they like. Obstetricians, anaesthetists and paediatricians regularly charge anywhere from 200% to 700% above the medical aid rate.

In this case, Discovery paid just over half of the total bill. The rest would have been hers to pay if she did not have gap cover.

TRA'S MATERNITY BENEFITS

TRA offers pregnancy cover across our gap cover options, in terms of covering tariff shortfalls etc.

Super Cover Plus and Absolute Cover Plus offer the most extensive benefits, including the maternity follow-up consultations and the maternity private ward benefit.

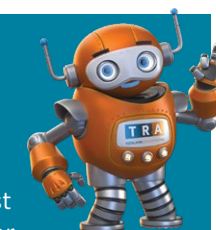
If you are planning a pregnancy, the higher-tier plans offer benefits that make a real difference when the bills arrive.

For 2026, TRA has also added a Premature Birth Benefit. See the 2026 brochure with all of the latest benefits and premiums here...

<https://totalrisksa.co.za/tra-gap-cover-2026/>

PROTECT YOUR GROWING FAMILY WITH TRA PREGNANCY COVER

TRA gap cover starts from R99 per month. No general waiting period. Fast claims. Maternity benefits included. For more info, read our complete guide here: **Gap Cover for Pregnancy: All You Need to Know.**





CORPORATE GAP COVER

Protection For SA Employer Groups

Medical aids and medical schemes in South Africa don't cover the full cost of healthcare. The gap between what medical aid pays and what healthcare providers charge creates significant financial risk for employees. Corporate gap cover bridges this gap, protecting your workforce from unexpected medical costs and debt.

WHAT IS CORPORATE GAP COVER?
Corporate gap cover is a group insurance policy that covers the difference between medical scheme tariff rates and what healthcare providers actually charge. When healthcare providers may charge 200% to 700%

above scheme rates, gap cover pays the shortfall. Without this protection, employees face bills reaching tens of thousands of rands after hospital admissions, surgeries, or cancer treatment, even with medical aid coverage.

FINANCIAL IMPACT EXAMPLE
Here's a recent case study for Pregnancy shortfall in 2025:

Total Medical Bill	Monthly Medical Aid Premiums (2x Adults)	Amount Paid by Medical Aid	Shortfall Amount Covered by Gap Cover	Gap Cover Premium (TRA's Absolute Plus)	Amount Owed by Patient
R90,562.55	R6 652p/m	R51,514.23	R38,309.30	R620p/m	R0

Without gap cover, these shortfalls become out-of-pocket expenses that can devastate your finances. These medical costs become immediate debt without gap cover, creating financial stress that impacts workplace performance and well-being.

- WHY EMPLOYER GROUPS CHOOSE GAP COVER WITH MEDICAL AID**
- Attract and retain talent with a benefit that provides real financial protection across all age groups
 - Reduce absenteeism by eliminating financial barriers to quality healthcare and specialist treatment
 - Comprehensive cancer protection with oncology gap benefits and co-payment cover when medical aid limits are exhausted
 - Family-wide peace of mind covering employees, spouse, and dependents on the medical scheme policy

TRA CORPORATE GAP COVER: 90,000+ LIVES PROTECTED
Total Risk Administrators (TRA) delivers corporate gap cover solutions for employer groups, medical scheme administrators, and professional associations nationwide. All benefits subject to terms, conditions, and waiting periods. Absolute Cover Plus coverage shown below.

- EXAMPLES OF IMPLEMENTATION OPTIONS FOR EMPLOYER GROUPS**
- Employer-Paid: Full premium coverage as a core benefit
 - Cost-Sharing: Employer subsidises 50-75%, employees contribute via payroll
 - Voluntary: Group premiums with employee opt-in and salary deduction
 - Tiered: Different plans by seniority with voluntary upgrades

WHO QUALIFIES?
Employees must belong to a registered medical scheme. Cover extends to spouses and dependents, with no age limits. Condition-specific waiting periods may apply, though these can be waived for larger employer groups. **Some of the Exclusions:** Cosmetic surgery (unless for certain oncology benefits), procedures not authorised by medical aid, and routine GP visits.

GET STARTED TODAY WITH TRA
Get instant quotes online or contact TRA to tailor gap cover for your employees. Protect your team from medical aid shortfalls and give them peace of mind when it matters most. [Apply Online: www.totalrisksa.co.za](http://www.totalrisksa.co.za)

Benefit Category	Coverage Details
In-Hospital Procedures	700% above medical scheme tariff coverage • Theatre, ward, and equipment shortfalls: R5,000 (Absolute Cover Plus) • Covers gaps where healthcare providers charge above what medical aid pays
Co-Payments Coverage	Unlimited in-network co-payments (subject to R219,845 aggregate annual limit) • Out-of-network: 2 co-payments up to R16,800 • MRI/CT/PET scan co-payments covered - 2 scans per policy per annum
Emergency Care	Casualty benefit: R23,100 per policy per annum • Unlimited ambulance coverage (subject to aggregate annual limit) • 24/7 trauma counselling via TRA Assist
Oncology Protection	Gap benefit for cancer treatment shortfalls • Unlimited (subject to the R219 845 limit) in-network oncology co-payment cover • Extender benefit when your medical scheme annual limits are exhausted • Breast reconstruction: R36,750 per beneficiary per life of policy • New-tech oncology medications covered up to R17 325 per policy per annum
Pregnancy & Maternity	Childbirth shortfall coverage • Maternity Follow-Up Consultations Cover for Shortfall on a specialist: R1,250 per consultation per policy, per annum • Private ward shortfall benefit: R2,100/day for 3 days
Specialist Services	Sub-Limits on MRI/CT/PET scans: 2 scans at R6,300 each • Specialist consultations: Shortfall is covered on a specialist account related to the consultation in the rooms before a member goes for an in-hospital procedure. • Internal prostheses sub-limits: R68,250 per event • Global fee benefit: R25,200 for robotic surgery



Keeping Busy, Building Hope:

Justice's Story of Craftsmanship and Dignity

On his daily commute along Winnie Mandela Road in Bryanston, Johannesburg, Geoff du Preez, Chief Operating Officer at Total Risk Administrators (TRA), noticed an unemployed individual selling handcrafted wire art on the roadside. What first caught Geoff's attention was not only the quality of the products, but Justice's positive attitude and unwavering sense of purpose. Through conversation, it became clear that Justice was not merely creating crafts to survive, but was building a livelihood to support his family with dignity and pride.

Justice's wire creations reflect more than technical skill; they tell a story of resilience, passion, and self-belief. Each piece is thoughtfully made, showcasing both artistic excellence and the determination of a man committed to remaining economically active despite challenging circumstances.

Coincidentally, at the same time, the TRA marketing team was deliberating on an appropriate corporate gift for its top intermediaries. Guided by a strong sense of community responsibility, Geoff posed a simple yet impactful question: "Why don't we support Justice?"

Naturally, the team wanted to know more. Who was Justice, and what did he do? Geoff explained that Justice was a street vendor and skilled wire artist who could potentially create a customised version of "Gappy" — the TRA mascot that symbolises service excellence and speed to customer resolution. Intrigued and inspired, the team agreed to meet Justice in person.

The meeting affirmed what they had already sensed: Justice's story perfectly embodied TRA's commitment to social responsibility, community upliftment, and meaningful economic inclusion. The decision was

unanimous — Justice would produce the Gappy wire sculptures as the official corporate gift.

Production commenced with great enthusiasm. Upon delivery, the team was ecstatic. The final product not only reflected exceptional craftsmanship, but also captured the essence of the TRA brand through quality, creativity, and attention to detail. Justice's passion was evident in every piece.

Beyond the gift itself, the initiative created substantial and meaningful income for Justice, enabling him to elevate his small business to the next level. Each Gappy distributed to TRA intermediaries carried with it a powerful story — the story of a man with vision, resilience, and the determination to provide for his family.

This value resonates deeply with the leadership of Total Risk Administrators. Supporting Justice was more than a procurement decision; it was a statement of purpose — affirming that business success and community upliftment can, and should, go hand in hand.

Contact Justice on 0781768257 for all your wire and bead model requirements.

“I am just keeping busy so that I don't have an idle mind.”

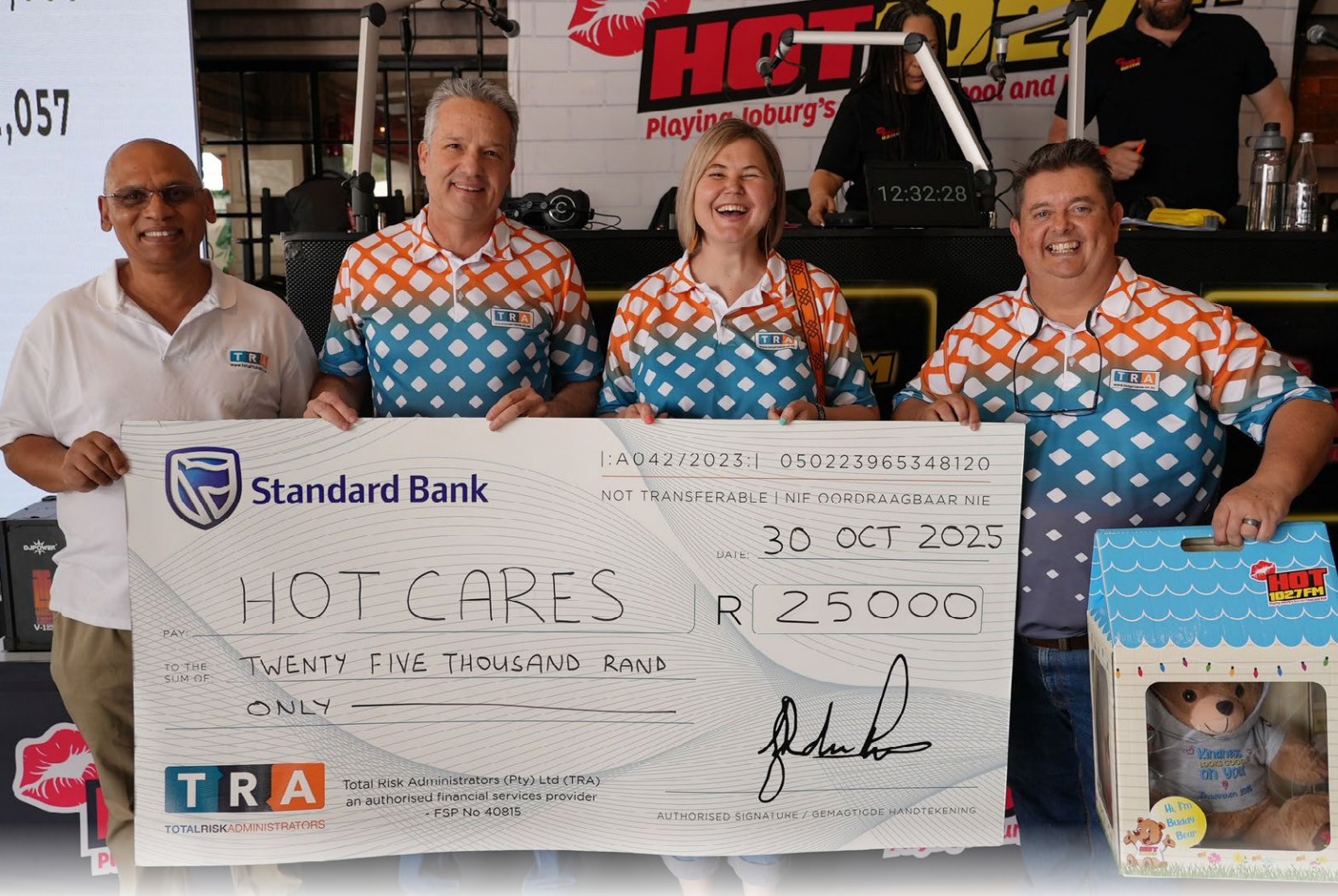


What are the new and enhanced benefits introduced by TRA for 2026?

Annual monetary limits have been increased by 5% and a number of new benefits have been introduced, as per below:

	BASIC COVER 300	VITAL COVER PLUS	SUPER COVER PLUS	ABSOLUTE COVER PLUS
Tariff Shortfall for Targeted Pain Relief - Provides cover for shortfalls related to targeted pain relief treatment during surgery or following a severe trauma. This benefit is covered even if the medical aid pays from day to day benefits or savings, provided the treatment forms part of an authorised in-hospital procedure and is funded from the medical aid's Risk or Major Medical Benefit.	Subject to AAL per insured person	Subject to AAL per insured person	Subject to AAL per insured person	Subject to AAL per insured person
Tariff Shortfall Benefit for In-Hospital Psychology - Provides cover for short falls related to service provider costs resulting from in-hospital mental health admissions requiring psychological care.	21 Days per calendar year p.i.p.p.a	21 Days per calendar year p.i.p.p.a	21 Days per calendar year p.i.p.p.a	21 Days per calendar year p.i.p.p.a
Step-Down facility Benefit - Provides a once-off lump sum from day 11 onwards for extended stays in a registered step-down or sub-acute care facility following hospitalisation.	No Benefit	No Benefit	Up to R8000 p.i.p.p.a	Up to R8000 p.i.p.p.a
Premature Birth Benefit - Provides a fixed payout in the event of a baby being born before 34 completed weeks of gestation. (Excludes elective deliveries).	No Benefit	No Benefit	Up to R15000 per policy per annum	Up to R15000 per policy per annum

Terms and conditions, waiting periods and benefit limitations may apply. AAL - Annual Aggregate Limit. p.i.p.p.a - per insured person per annum.



TRA Support Strengthens Community Impact Through Hot 102.7 Hot Cares Teddython

Total Risk Administrators (TRA) continues to demonstrate its commitment to social responsibility through its ongoing support of the HOT 102.7FM Hot Cares Teddython, one of South Africa's most impactful charitable fundraising initiatives.

The HOT 102.7FM Hot Cares Teddython is a flagship annual event designed to raise awareness around the many challenges faced by vulnerable communities, while mobilising both financial and non-financial resources to create lasting social impact. Through live broadcasting and

nationwide engagement, the Teddython has become a powerful platform for meaningful change.

As a responsible corporate citizen, TRA fully recognises the immense needs within communities and the reality that resources are often limited. It is for this reason that TRA has proudly partnered with the

Teddython over the past few years, and for the 2025 event, contributed a total of R25,000 towards deserving charitable causes supported through the initiative.

The 2025 event took place on 30 October 2025 at Pappachino's Restaurant in Broadacres, Johannesburg, with a live broadcast reaching listeners across the station's extensive footprint. During the event, TRA representatives Geoff du Preez and Warren Gates formally handed over their cheque valued at R25,000, reinforcing the company's commitment to making a tangible difference in the lives of those in need.

The 2025 Teddython proved to be a resounding success, with total funds raised exceeding R25 million. Contributions extended far beyond monetary donations, with individuals and businesses donating essential goods such as building materials, food, clothing, medical equipment, pet food, and furniture. Many organisations also offered professional services including plumbing, medical care, and educational support, further amplifying the initiative's reach and impact.

Speaking during the live broadcast, Lloyd Madurai, Managing Director of HOT 102.7FM, emphasised that Hot Cares relies heavily on sustained community support to continue its work throughout the year. He expressed sincere appreciation to all contributors for enabling Hot Cares to uplift countless lives through its programmes.

Echoing these sentiments, Geoff du Preez reaffirmed TRA's pride in being part of the Teddython initiative, noting that the organisation's participation aligns directly with its values and belief in giving back to the communities in which it operates. TRA encourages its policyholders, partners, and the broader community to support initiatives such as the Hot Cares Teddython, emphasising that no contribution is too small when it comes to creating meaningful change and building a stronger society.

All 12 hours of the Teddython were live streamed. [CLICK HERE >>](#) to witness the many generous donors

CLICK



South African Sport Riding a Wave of Global Success

By Staff Reporter Alan Fritz

South African sport is experiencing a defining era, marked by excellence, resilience and sustained success on the world stage. Across disciplines, athletes continue to deliver performances that elevate the nation's global standing, unite communities and inspire collective pride. From record-breaking achievements to historic victories at the highest levels of competition, the past year has reaffirmed South Africa's place among the world's leading sporting nations.

South African sport continues to command international attention as athletes across multiple disciplines deliver performances that inspire national pride and global respect. Over the past year, achievements on the world stage have reinforced South Africa's standing as a formidable sporting nation, uniting communities and providing moments of shared celebration.

At premier global events, including the Paris Olympic Games and World Championships, South African athletes excelled in aquatics and athletics. Swimmers Tatjana Smith, Pieter Coetzee and Kaylene Corbett delivered world-class performances, showcasing technical brilliance and competitive resilience. Their success was mirrored on the track, where South African athletes once again demonstrated consistency and excellence against elite international fields.

Athletics remained a pillar of national success, with Akani Simbine, Bayanda Walaza, Gift Leotlela, Sinesipho Dambile and Prudence Sekgodiso securing medals and podium finishes at major international meetings. Their performances reaffirm South Africa's reputation as a global sprinting and middle-distance powerhouse.

Cricket added further prestige to this remarkable period. The South African Men's Cricket Team's historic triumph over Australia at Lord's to win the 2023 – 2025 World Test Championship, followed by a test series victory over India on Indian soil, marked a defining chapter in the country's sporting history. The win

confirmed South Africa's dominance in the longest format of the game and highlighted tactical discipline and mental strength.

Equally significant was the performance of the South African Women's Cricket Team, whose run to the ICC Women's 50-Over World Cup final in India underscored the depth and growth of women's cricket. Their achievement cemented South Africa's status among the world's elite cricketing nations and inspired a new generation of players.

Rugby, however, continues to occupy a special place in the national consciousness. The Springboks' victories over leading international rivals, including the All Blacks, Wallabies, France and Ireland, capped by successive Rugby World Cup titles, have entrenched South Africa as a dominant force in global rugby. With momentum firmly on their side, the Springboks head toward the 2027 Rugby World Cup in Australia as strong contenders.

Beyond elite competition, South Africa's sporting future appears secure. Junior and youth teams across multiple codes continue to achieve podium finishes at international events, reflecting a robust development system and a sustainable pipeline of talent.

As South African athletes continue to excel, their achievements extend beyond sport. They represent unity, resilience and the enduring belief that excellence can be achieved on the world stage. In a challenging global environment, South African sport remains a powerful source of inspiration and national pride.

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 via a database of 25 000+ padel players nationally.

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SINCE 2002

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.



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COMPLIANCE
CORNER

Preparation is the Key to a Compliant 2026!

2026 has started with a bang and we already find ourselves scrambling. So, it is best to take a few moments to plan your compliance year ahead.

As Benjamin Franklin said: "By failing to prepare, you are preparing to fail". Make a compliance calendar for the year and plot in key dates like:

- Honesty and Integrity Declarations
- Annual Financial Statements
- CPD Deadlines
- Quarterly Compliance Review
- Levies Payments
- Financial Soundness Requirements
- Annual Policies and Procedures Review

Contact us at compliance@nfsgroup.co.za for a convenient compliance year planner.

Brought to you by  **NFS GROUP**



ON A LIGHTER NOTE...

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 doctor, I keep getting these uncontrollable urges to steal things.
Take two of these tablets every day and if they don't work, can you get me a television?

Things You Don't Want to Hear During Surgery:

1. Oops!
2. Has anyone seen my watch?
3. That was some party last night. I can't remember when I've been that drunk.
4. Damn! Page 47 of the manual is missing!
5. Well, this book doesn't say that... What edition is your manual?
6. Ok, now take a picture from this angle. This is truly a freak of nature.
7. Damn, there go the lights again...
8. Everybody stand back! I lost my contact lens!

Patient: "Doctor, everyone hates me."

Doctor: "Don't be ridiculous. Not everyone has met you."

A woman calling Massachusetts General Hospital says, "Hello, I want to know if there's any sign that a patient is improving at all."

The receptionist asks, "What is the patient's name and room number?" The woman replied, "Sarah Finkel, Room 304." The receptionist responds by saying, "Oh yes, Mrs. Finkel is doing very well. In fact, if her blood pressure continues to improve like it is, then Dr. Cohen is looking to send her home on Tuesday!"

The woman breathes a sigh of relief and says, "That's fantastic!" The nurse says, "Are you a family member?" The woman replied, "No, I'm Sarah Finkel in 302. Dr. Cohen doesn't tell me anything."

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