

8 | MEMBERSHIP



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Who qualifies to be a member?

Employees

Employees are required to join the Society, provided that a member who ceases to be an employee during a calendar month shall be entitled to retain his membership up to the last day of such calendar month.

Retirees

A member shall retain his membership of the Society when he retires from the service of the Employer or an Associated Employer, or when his employment is terminated by his Employer or Associated Employer on account of his retirement or becoming entitled to an insured disability benefit offered by the Employer. Unless such member informs the Society in writing of the termination of his membership, he shall continue to be a member.

Dependants of deceased members

The dependants of a deceased member who are registered with the Society as his dependants at the time of such member's death shall be entitled to continuation membership of the Society.

The Society shall in writing inform dependants of their right to membership with effect from the date of death of the member and of the contributions payable in respect thereof. Unless such dependant informs the Society in writing of his intention to not become a member, he shall be admitted as a member of the Society.

Such dependant's membership terminates if he becomes a member or a dependant of a member of another medical scheme.

Retrenched employees

A member who is retrenched from the service of the Employer or Associated Employer may continue membership of the Society, provided that:

- the member does not become entitled to membership of another medical scheme by virtue of any post-re-trenchment employment; and
- the Society may terminate the membership of such member if he secures permanent employment with any employer, other than the Principal Employer or Associated Employer, entitling him to membership of another medical scheme by virtue of such permanent employment.

Dependant

The following persons qualify as dependants:

- a member's spouse or life partner who is not a member of another medical scheme or a registered dependant of a member of another medical scheme;
- a member's child who is dependent on the member and is not a member of another medical scheme or a registered dependant of a member of another medical scheme;
- a member of the member's immediate family for whom the member is liable for family care and support; or
- any sibling of a child dependant, if such child dependant has been orphaned or if such child dependant's remaining parent does not qualify for registration as a member and, as a consequence thereof, such child dependant is registered as a member in terms of Rule 6.3.1, provided that such sibling was registered as a dependant of the deceased member at the time of the death of the member and provided that such sibling:

- is under the age of 21; or
- is over the age of 21 but under the age of 26 and not in receipt of a regular income (refer to Ruling 9 on the Society's website for the criteria for dependency test); or
- is over the age of 21 but due to a mental or physical disability is not independent.

Children

- a member's, spouse's or life partner's natural child, stepchild or legally adopted child; and
- a deceased member's natural child, stepchild or legally adopted child who, on the death of the member, is entitled to be registered as a member in terms of Rule 6.3.1 under circumstances where such child is orphaned, or such child's remaining parent does not qualify for continuation membership.

Dependent children

- a child under the age of 21; or
- a child over the age of 21 but who is dependent upon the member.

What waiting periods apply to new members and dependants?

The Medical Schemes Act provides for waiting periods to be imposed on new applicants to a medical scheme, and to members who move from one scheme to another. There are two different waiting periods:

- **A 3-month general waiting period** – During this general waiting period no claims will be funded by the Society; and
- **A 12-month condition-specific waiting period** – This is a period during which a member is not entitled to claim benefits in respect of a condition for which medical advice, diagnosis, care or treatment was recommended or received within the 12 month period before application for membership was made.



Condition-specific waiting periods may therefore not be imposed on related conditions unless a direct link can be demonstrated between the relevant conditions. In cases where an applicant never belonged to a medical scheme in the past or where the member had a break in coverage of more than 90 days, the waiting periods may also include prescribed minimum benefit (PMB) conditions.

Break between medical schemes of 90 days or more	
Period of Previous Membership	Waiting period
Regardless of previous membership	<ul style="list-style-type: none"> • 3-month general waiting period • 12-month condition-specific waiting period • Waiting period may include PMB conditions

Break between medical schemes of up to 89 days	
Period of Previous Membership	Waiting period
24 months and longer	<ul style="list-style-type: none"> • 3-month general waiting period • Waiting period may not apply to PMB conditions
Shorter than 24 months (previous waiting periods may still be in place)	<ul style="list-style-type: none"> • 12-month condition-specific waiting period • Waiting period may not apply to PMB conditions
Regardless of previous membership in case of: <ul style="list-style-type: none"> • Change of employment • Employer changing/terminating medical scheme 	<ul style="list-style-type: none"> • No general or condition-specific waiting periods may be imposed

No waiting period will apply if application for membership or registration as a dependant takes place within 30 days after the date on which the person first becomes eligible to be registered as a member or dependant.

What if a beneficiary has not been a member of a medical scheme before?

Late-joiner penalties may be imposed on beneficiaries over the age of 35 depending on the number of years that they have not belonged to a medical scheme (excluding spouses/life partners as per Ruling 8).

A late-joiner penalty will be added to the member's monthly contribution in respect of the beneficiary. It is based on the total number of years the beneficiary has not been a medical scheme member since the age of 35 years and is calculated as a percentage of the contribution, as shown in the table below.

1 – 4 years	0.05 x contribution
5 – 14 years	0.25 x contribution
15 – 24 years	0.5 x contribution
25 + years	0.75 x contribution

Can I or any of my dependants belong to more than one medical scheme at the same time?

Please note that it is illegal to belong to more than one medical scheme at the same time.

When will my membership of the Society end?

Your membership of the Society will end/terminate if you resign from the employment of the Employer.

A member who ceases to be an employee of the Employer during a calendar month will be entitled to retain his/her membership to the last day of such calendar month. A member who is retrenched from the service of the Employer may continue membership of the Society, provided that:

- the member does not become entitled to membership of another medical scheme by virtue of any post-re-trenchment employment;



- the Society may terminate the membership of such member if he secures permanent employment with any employer other than De Beers, entitling him to membership of another medical scheme by virtue of such permanent employment; and

such members will be responsible for payment of the full contributions (of him/herself and any additional registered dependants) as well as any co-payments due to the Society by way of authorising the Society to make these deductions directly from their bank account.

Under what circumstances can I terminate my membership or de-register a dependant?

A member who is not required in terms of his conditions of employment to be a member, may terminate his membership of the Society by giving one month's written notice to the Society. His membership of the Society and all his dependants' rights to benefits shall cease after the last day of the calendar month during which such notice expires.

A member may de-register a dependant by giving **30 days written notice** to the Society. Such a member will remain liable for full contributions for the whole notice period, even where he requests immediate termination of membership.