Revision Date	Version	Comment		
01/08/2009	1.0	Original Policy		
23/3/2023	1.1	Review		
18/08/2026	2.0	Membership to a Medical Aid is no longer compulsory for Permanent Employees		
Policy approved by:			**Signature**	**Date**
Policy Owner:		HR Manager		2026/08/18
Managing Director:		Steve Hine		2026/08/18
Keywords:		Medical Aid; Health Insurance; Medical Schemes; Medical Cover		

INTRODUCTION

1.1 The Company applies the principles outlined in the Medical Schemes Act of 1998 as amended together with the contractual obligations contained in the letters of appointment and conditions of service regarding the provision of Medical Aid for employees.

1.2 The Company is concerned about the financial burden that serious illness, injury, or accidents may place on employees and their families. Therefore, while Medical Aid cover is no longer compulsory, the Company strongly advises all employees to secure adequate medical cover.

1.3 Membership of a Medical Aid Scheme is voluntary for all employees. However, permanent employees who opt out of belonging to a Medical Aid Scheme do so at their own discretion and financial risk.

1.4 This document summarizes important aspects of Medical Cover and full details are contained in the official rules of each employee’s Medical Aid Scheme.

1.5 Employees can contact the Human Resources Department if they have any queries regarding Medical Aid Scheme Administered within the company.

2. AIM OF THIS POLICY

2.1 To provide clear guidelines for Company employees to manage their Medical Aid options and contributions.

2.2 To clarify the conditions and administrative procedures pertaining to employee Medical Aid Schemes.

3. SCOPE OF THIS POLICY

3.1 This policy applies to all employees of the Company, including permanent, fixed-term, and casual staff.

3.2 Joining a Medical Aid Scheme is optional for all categories of employment.

4. MEMBERSHIP OF A MEDICAL AID SCHEME

4.1 **Discovery Health** remains the Company's preferred Medical Aid provider.

4.2 The Company maintains an active association with Discovery Health. Consequently, the Company will continue to provide administrative assistance and facilitate payroll deductions on behalf of both current and future members who choose Discovery Health.

4.3 An employee is free to belong to any registered Medical Aid Scheme of their choice.

4.4 Employees belonging to Medical Aid Schemes other than Discovery are personally responsible for submission of claims to their Respective Medical Aid Schemes, as well as resolving any problems that may arise.

4.5 The Rules governing Medical Aid are determined by each employee's Medical Aid Scheme.

4.6 Since the Company operates on a Total Cost to Company (CTC) remuneration model, monthly contributions to any Medical Aid Scheme are fully (100%) funded from the employee's total monthly remuneration package.

4.7 Members are free to extend Medical Aid coverage to their dependants at their own cost, subject to the rules of the selected Medical Aid Scheme.

4.1 It is the sole prerogative of each Medical Aid provider to determine its benefit structures, rates, and scheme rules.

4.2 Employees who elect to belong to Discovery Health Medical Aid Scheme administered via Company payroll must provide proof of membership or complete the necessary application forms through the Human Resources Department.

5. CONTRIBUTIONS

5.1 Contributions payable to the relevant Medical Aid provider will be in accordance with the official contribution tables and rules of that scheme.

5.2 Membership of the Medical Scheme is subject to the Rules of the approved Medical Aid Scheme.

5.3 For employees participating in the Company's preferred scheme (Discovery Health), the Company will deduct the required monthly contribution directly from their salary and remit it to the scheme on their behalf.

6. AMENDMENTS

The Company reserves the right to amend or update this policy at its discretion. In the event of any changes, employees will be informed in writing accordingly.