

Waiting Period Matrix

Suremed Shuttle Waiting Periods and Late Joiner Penalties

CAT A	
<p>New Joiner/Employer Groups (Voluntary) - Individuals who have not belonged to a registered South African medical scheme before, or who have had 90 or more days break in cover since their previous membership was terminated.</p>	<ul style="list-style-type: none"> • Three month general waiting period • Twelve month condition-specific waiting period • Late joiner penalty may apply • No cover for Prescribed Minimum Benefits
CAT B	
<p>Individuals who have belonged to a registered South African medical scheme or had cover under Kaelo Health or Dis-Chem Health medical Insurance for less than twelve months and or have less than 90 days break in cover.</p>	<ul style="list-style-type: none"> • Twelve month condition-specific waiting period • Late joiner penalty may apply • Three month general waiting period will be applied where the individual served less than 3 months on their previous cover • Ten month waiting period on maternity benefits
CAT C	
<p>Individuals/Employer Groups who have belonged to a registered South African medical scheme, or had cover under Kaelo Health or Dis-Chem Health Medical Insurance for a period of one year or more, and less than 90 days break in cover.</p>	<ul style="list-style-type: none"> • No waiting periods • Late joiner penalty may apply
CAT D	
<p>Change of Scheme/Kaelo Health Medical insurance because:</p> <ul style="list-style-type: none"> • Employment change • Employer changes schemes at end of financial year upon giving reasonable notice. 	<ul style="list-style-type: none"> • No waiting periods
DEFINITIONS	
<p>What is a late joiner penalty?</p>	<p>A late joiner is an applicant or the dependant of an applicant who, at the date of application:</p> <ul style="list-style-type: none"> • Is 35 years or older • Was not a member or a dependant of a registered South African medical scheme (foreign schemes and insurance policies are not recognised) on or before 1 April 2001 or • Has allowed a break in membership of more than three consecutive months since 1 April 2001
<p>Late Joiner Fee Percentages</p>	<p>1-4 Years = 0.05 x Contribution 5-14 Years = 0.25 x Contribution 15-24 Years = 0.50 x Contribution 25 Plus Years = 0.75 x Contribution</p>
<p>Prescribed Minimum Benefits</p>	<p>Is a set of defined benefits according to the Medical Schemes Act 131 of 1998 that all registered medical schemes in South Africa must give to all their members. This is to make sure that all medical scheme members have access to certain minimum health services, regardless of the benefit option they have selected.</p>