

Waiting periods and Exclusions

According to the Medical Schemes Act 131 of 1998, as part of a new medical aid application the new scheme may apply certain waiting periods, exclusions and penalties on the new member(s):

1. If a client has not had medical aid cover for at least 90 consecutive days prior to applying for membership, **or** application for membership with a new medical scheme was not made within 90 days of the cancellation of the previous medical scheme, the new medical aid may apply the following:

- a general 3 month waiting period in respect of all claims
- a condition specific exclusion of 12 months on any pre-existing conditions at the time of joining

OR

2. If a client has had medical scheme membership for **more** than 24 consecutive months:

- a general 3 month waiting period in respect of all claims but emergencies and PMB chronic medication can be covered

OR

3. If a client has had medical scheme membership for **less** than 24 consecutive months:

- a condition specific exclusion of 12 months on any pre-existing conditions at the time of joining

Late Joiner Penalties.

Any individual who is over the age of 35, and has had no or limited medical aid cover, can have late joiner penalties applied on their memberships for the rest of the medical aid membership.

Additional premiums for persons joining medical schemes late in life will be added to the applicable premium rates.

Premium penalties will be applied as follows in respect of persons over the age of 35 years, who were without medical Scheme cover for the period indicated hereunder after the age of 35 years:

- For a break in membership for between 1 – 4 years: 5% Late joiner penalty may be applied
- For a break in membership for between 5 – 14 years: 25% Late joiner penalty may be applied
- For a break in membership for between 15 – 24 years: 50% Late joiner penalty may be applied
- For a break in membership for more than 25 years: 75% Late joiner penalty may be applied

I confirm that I have read and understood the above information

Signature

Date