

## Underwriting Guidelines 2026

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## 1. Contact details

Fund Manager	Nadine Naidoo	011 529 1887
Fund Coordinator	Kerrie Wagner	011 529 1492
Billing Specialist	TBC	TBC

## 2. Employer Numbers and Employer Names

- 4446151 – MEDiPOS EMPLOYEES
- 4446168 – SAPO
- 4446169 – POSTBANK
- 4446170 – DOCX

## 3. Abbreviations

Date of commencement	DOC
Late-joiner penalty	LJP
Date of birth	DOB
General waiting period	GWP
Condition-specific waiting period	CSWP
Main member	MM
Spouse	SP
Prescribed Minimum Benefits	PMB

## 4. Regulations

The Medical Schemes Act 131 of 1998 WAITING PERIODS allows for the following to be imposed on members applying to join a medical scheme:

- A general waiting period no longer than three months
- A condition-specific waiting period no longer than 12 months
- A late-joiner penalty.

### 4.1. Waiting periods

#### 4.1.1. Category A – Medical Schemes Act – 29A (1)

Applicants who have had no previous medical cover or have had more than a 90-day break in membership since resigning from their previous medical scheme.

#### 4.1.2. Category B – Medical Schemes Act – 29A (2)

Applicants who have had less than two years' of cover and applied to the medical scheme less than 90 days since resigning from their previous medical scheme.

#### 4.1.3. Category C – Medical Schemes Act – 29A (3)

Applicants who have had two or more years' of cover and applied to the medical scheme less than 90 days since resigning from their previous medical scheme.

These waiting periods shall also apply in respect of prescribed minimum benefits

### 4.2. Late-joiner penalties

The Scheme is currently not applying Late-joiner penalties.

## 5. MEDiPOS Medical Scheme underwriting guidelines

### **5.1. New employees (who join in the same month on which employment commences)**

New, eligible employees and their dependants who apply to join the Scheme in the same month on which employment commences:

- No waiting periods and LJP to apply to MM and dependants
- Dependants are always subject to eligibility, even when joining with the MM who is a new employee – see eligibility table at the end of this document.
- The application form must be received within 30 days of employment, and/or to cater for the termination notice period from an existing medical scheme.
- A membership certificate will be required and must indicate the end date of the previous medical scheme.
- Mid-month start dates will be allowed

### **5.2. Existing employees not on the Scheme**

- If you have never belonged to a medical scheme or were not covered for a period of more than 90 days prior to your application, you will have a condition-specific (CSWP) and a general waiting period (GWP). For the 2025 Amnesty period a GWP will not be imposed.
- If you have been a beneficiary of a medical scheme for less than 24 months and apply for membership within three months of resigning from your previous medical scheme (not due to change of employment), the condition-specific waiting period (CSWP) will apply.
- If you have been a beneficiary of a medical scheme for more than 24 months and apply for membership within three months of resigning from your previous medical scheme (not due to change of employment), a general waiting period (GWP) will apply. For the 2025 Amnesty period a GWP will not be imposed.
- Mid-month start dates will be allowed

### **5.3. Scheme rules for late joiner penalties (LJP)**

- Late-joiner penalties are not currently applied to any member and their dependants, unless instructed by the Scheme.

## **6. When is underwriting applicable**

An employee and dependant who do not join in the same month of which employment commences, and/or their dependants are added after the employee's date of commencement; OR a main member with or without dependant/s, not joining MEDiPOS the 1<sup>st</sup> of the following month of withdrawal from previous medical scheme (where applicable):

### **6.1. Category A**

Applicants who have had no previous medical cover or have allowed more than a 90-day break between their previous scheme and date of application to MEDiPOS :

- Impose a mandatory three-month GWP. For the 2025 Amnesty period a GWP will not be imposed
- Impose a 12-month CSWP
- LJPs are not currently applied to any member and their dependants, unless instructed by the Scheme
- Members do not have access to PMB cover during their waiting periods.

### **6.2. Category B**

Applicants who have had less than two years' of cover and less than a 90-day break between their previous scheme and date of application to MEDiPOS:

- Impose a 12-month CSWP or the balance of a previous waiting period, or both
- LJPs are not currently applied to any member and their dependants, unless instructed by the Scheme

- Members have access to PMB cover during their waiting periods.

### **6.3. Category C**

Applicants who have had two or more years' of cover and less than a 90-day break between their previous scheme and date of application to MEDiPOS:

- Impose a mandatory three-month GWP. For the 2025 Amnesty period a GWP will not be imposed
- LJPs are not currently applied to any member and their dependants, unless instructed by the Scheme
- Members have access to PMB cover during their waiting periods.

## **7. New Business/Underwriting Documentation**

- A counter-offer letter will not be issued to members where waiting periods and/or LJPs have been applied. The membership will activate, and a membership certificate will be issued to the main member.
- The underwriting department must use the following underwriting requirement documents:
  - Health underwriting questionnaire
  - Manual underwriting requirement
  - Health declaration
  - Medical reports
  - Pathology tests
  - Eligibility requirements for certain dependants
- These requirements will be used to request further information if the information provided is insufficient to make an informed underwriting decision. For example, medical diagnosis of the condition is not confirmed, dates of treatment or symptoms are not provided or unclear, the medicine specified is not indicated for the condition disclosed or there is no information about the condition provided, and in instances where eligibility documentation was not received and/or insufficient.

## **8. Outdated application forms**

- If the application form is signed more than 60-days, but less than 90-days before underwriting, then a health declaration is required.
- If the application form is signed more than 90-days before underwriting, then a new application form is required.

## **9. Eligibility**

A summary of the eligibility criteria for all dependants is outlined in the following tables:

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
Newborn child	Yes	60 days	Child	No	Proof of birth	<ul style="list-style-type: none"> <li>Newborns to be added within 60 days of the birth</li> <li>DOC must be equal to the DOB</li> <li>The application must be received within 60 days of the birth</li> <li>If the application form is received after 60 days, underwriting to apply</li> <li>CSWP waiting periods, no GWP for 2025</li> </ul>	Please provide a copy of the hospital birth notification.
Biological children	Yes	<21	Child	See comment	None	<ul style="list-style-type: none"> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act</li> <li>CSWP waiting periods will be applied, but no GWP 2025</li> </ul>	Not applicable
Biological children (not a full-time student and not disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comments	<ul style="list-style-type: none"> <li>An affidavit form for siblings, parents, children over 21 years old</li> <li>Information form – Declaration of Income/Pension</li> <li>Latest bank statements not older than 3 months from date of application</li> </ul>	<ul style="list-style-type: none"> <li>Must be immediate family and dependent on the main member for family care and support</li> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>Please send us an Information form – Declaration of Income/Pension</li> <li>Please send us copies of the dependant's bank statements for the last 3 months</li> </ul>

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
Biological children (full - time student)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• An affidavit form for siblings, parents, children over 21 years old</li> <li>• Information form – Declaration of Income/Pension</li> <li>• Latest bank statements not older than 3 months from date of application</li> <li>• Proof of studies</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the MM for family care and support</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for 2025</li> <li>• LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>• Please send us an Information form – Declaration of Income/Pension</li> <li>• Please send us copies of the dependant's bank statements for the last 3 months.</li> <li>• Please send us a copy of the letter of enrolment or registration, issued by a recognised educational organisation</li> </ul>
Biological children (disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• Medical report from treating doctor/specialist OR</li> <li>• Proof of disability pension</li> </ul>	<ul style="list-style-type: none"> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for 2025</li> <li>• No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• Please provide us with a medical report from the treating doctor / specialist OR</li> <li>• Proof of disability pension/grant</li> </ul>
Stepchild	Yes	<21	Child	See comment	<ul style="list-style-type: none"> <li>• Unabridged birth certificate / Proof of birth</li> </ul>	<ul style="list-style-type: none"> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> </ul>	<ul style="list-style-type: none"> <li>• Please provide a copy of an unabridged birth certificate/ the hospital birth notification.</li> </ul>

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
					<ul style="list-style-type: none"> <li>Biological parent must be a valid dependant on the membership</li> </ul>	<ul style="list-style-type: none"> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for 2025</li> </ul>	
Stepchild (not a full-time student and not disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>An affidavit form for siblings, parents, children over 21 years old</li> <li>Information form – Declaration of Income/Pension</li> <li>Latest bank statements not older than 3 months from date of application</li> <li>Unabridged birth certificate / Proof of birth</li> </ul>	<ul style="list-style-type: none"> <li>Must be immediate family and dependent on the main member for family care and support</li> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for 2025</li> <li>No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>Please send us an Information form – Declaration of Income/Pension</li> <li>Please send us copies of the dependant's bank statements for the last 3 months.</li> <li>Please provide a copy of an unabridged birth certificate/ the hospital birth notification.</li> </ul>
Stepchild (full-time student)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>An affidavit form for siblings, parents, children over 21 years old</li> <li>Information form – Declaration of Income/Pension</li> <li>Latest bank statements not older than 3 months from date of application</li> </ul>	<ul style="list-style-type: none"> <li>Must be immediate family and dependent on the main member for family care and support</li> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> </ul>	<ul style="list-style-type: none"> <li>Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>Please send us an Information form – Declaration of Income/Pension</li> <li>Please send us copies of the dependant's</li> </ul>

**Eligibility criteria for dependants**

Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
					<ul style="list-style-type: none"> <li>Unabridged birth certificate / Proof of birth</li> <li>Proof of studies</li> </ul>	<ul style="list-style-type: none"> <li>CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>No LJP will apply until further notice</li> </ul>	bank statements for the last 3 months. <ul style="list-style-type: none"> <li>Please provide a copy of an unabridged birth certificate/ the hospital birth notification.</li> <li>Please send us a copy of the letter of enrolment or registration, issued by a recognised educational organisation</li> </ul>
Stepchild (disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>Unabridged birth certificate / Proof of birth</li> <li>Medical report from treating doctor/specialist OR Proof of disability pension</li> </ul>	<ul style="list-style-type: none"> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for 2025</li> <li>No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>Please provide a copy of an unabridged birth certificate/ the hospital birth notification.</li> <li>Please provide us with a medical report from the treating doctor / specialist OR Proof of disability pension/grant</li> </ul>
Adopted child	Yes	<21	Child	See comment	<ul style="list-style-type: none"> <li>Legal proof of adoption</li> </ul>	<ul style="list-style-type: none"> <li>Dependant joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for the year 2025</li> </ul>	<ul style="list-style-type: none"> <li>Please provide copies of legal adoption papers from the court.</li> </ul>

**Eligibility criteria for dependants**

<b>Dependant</b>	<b>Eligible</b>	<b>Age limit</b>	<b>Contribution rate</b>	<b>Waiting period</b>	<b>Documentation required</b>	<b>Comments</b>	<b>Requirement wording</b>
Adopted child (not a full-time student and not disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• An affidavit form for siblings, parents, children over 21 years old</li> <li>• Information form – Declaration of Income/Pension</li> <li>• Latest bank statements not older than 3 months from date of application</li> <li>• Legal proof of adoption</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the main member for family care and support</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for</li> <li>• No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>• Please send us an Information form – Declaration of Income/Pension</li> <li>• Please send us copies of the dependant's bank statements for the last 3 months.</li> <li>• Please provide copies of legal adoption papers from the court.</li> </ul>
Adopted child (full- time student)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• An affidavit form for siblings, parents, children over 21 years old</li> <li>• Information form – Declaration of Income/Pension</li> <li>• Latest bank statements not older than 3 months from date of application</li> <li>• Legal proof of adoption</li> <li>• Proof of studies</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the main member for family care and support</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for 2025</li> <li>• No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>• Please send us an Information form – Declaration of Income/Pension</li> <li>• Please send us copies of the dependant's bank statements for the last 3 months.</li> <li>• Please provide copies of legal adoption papers from the court.</li> <li>• Please send us a copy of the letter of enrolment or registration, issued by a</li> </ul>

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
							recognised educational organisation
Adopted child (disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>Legal proof of adoption</li> <li>Medical report from treating doctor/specialist</li> </ul> OR Proof of disability pension	<ul style="list-style-type: none"> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for 2025</li> <li>No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>Legal proof of adoption</li> <li>Please provide us with a medical report from the treating doctor / specialist</li> </ul> OR Proof of disability pension/grant
Foster children	No	Not applicable	Not applicable	Not applicable	Not applicable	Not allowed	Not applicable
Grandchildren	The parent of the child must be a registered dependant OR If parent not on application or membership, require affidavit / letter from the court	<21	Child	See comment	<ul style="list-style-type: none"> <li>Unabridged birth certificate / Proof of birth</li> <li>Parent/s identity document / passport</li> <li>Affidavit confirming status of dependency of the grandchild on the member</li> </ul> OR Letter from the court	<ul style="list-style-type: none"> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for 2025</li> </ul>	<ul style="list-style-type: none"> <li>Please provide us with a copy of parent/s identity document / passport</li> <li>We require a copy of the grandchild's unabridged birth certificate.</li> <li>IF parent of child not on the application for membership:</li> <li>Please submit an affidavit or letter from the courts must be provided, to confirm the status of dependency of the grandchild on the member.</li> </ul>

**Eligibility criteria for dependants**

<b>Dependant</b>	<b>Eligible</b>	<b>Age limit</b>	<b>Contribution rate</b>	<b>Waiting period</b>	<b>Documentation required</b>	<b>Comments</b>	<b>Requirement wording</b>
Grandchildren (not a full-time student and not disabled)	The parent of the child must be a registered dependant OR If parent not on application or membership, require affidavit / letter from the court	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• An affidavit form for siblings, parents, children over 21 years old</li> <li>• Information form – Declaration of Income/Pension</li> <li>• Latest bank statements not older than 3 months from date of application</li> <li>• Unabridged birth certificate / Proof of birth</li> <li>• Parent/s identity document / passport</li> <li>• Affidavit confirming status of dependency of the grandchild on the member OR Letter from the court</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the main member for family care and support</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for 2025</li> <li>• No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• Please provide us with a copy of parent/s identity document / passport</li> <li>• Please send us an Information form – Declaration of Income/Pension</li> <li>• Please send us copies of the dependant's bank statements for the last 3 months.</li> <li>• Please provide a copy of an unabridged birth certificate/ the hospital birth notification.</li> <li>• If parent of child not on the application for membership:</li> <li>• Please submit an affidavit or letter from the courts must be provided, to confirm the status of dependency of the grandchild on the member.</li> </ul>
Grandchildren (full time student)	The parent of the child must be a registered dependant OR If parent not on application	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• An affidavit form for siblings, parents, children over 21 years old</li> <li>• Information form – Declaration of Income/Pension</li> <li>• Latest bank statements not older</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the main member for family care and support</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied</li> </ul>	<ul style="list-style-type: none"> <li>• Please provide us with a copy of parent/s identity document / passport</li> <li>• Please send us an Information form – Declaration of Income/Pension</li> <li>• Please send us</li> </ul>

**Eligibility criteria for dependants**

Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
	or membership, require affidavit / letter from the court				than 3 months from date of application <ul style="list-style-type: none"> <li>• Unabridged birth certificate / Proof of birth</li> <li>• Unabridged birth certificate / Proof of birth</li> <li>• Parent/s identity document / passport</li> <li>• Affidavit confirming status of dependency of the grandchild on the member</li> </ul> OR Letter from the court <ul style="list-style-type: none"> <li>• Proof of studies</li> </ul>	according to the Medical Schemes Act. <ul style="list-style-type: none"> <li>• CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>• No LJP will apply until further notice</li> </ul>	copies of the dependent's bank statements for the last 3 months. <ul style="list-style-type: none"> <li>• Please provide a copy of an unabridged birth certificate/ the hospital birth notification.</li> <li>• <b>If parent of child not on the application for membership:</b> Please submit an affidavit or letter from the courts must be provided, to confirm the status of dependency of the grandchild on the member.</li> <li>• Please send us a copy of the letter of enrolment or registration, issued by a recognised educational organisation</li> </ul>
Grandchildren (disabled)	The parent of the child must be a registered dependant OR if parent not on application or membership,	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• Unabridged birth certificate / Proof of birth</li> <li>• Parent/s identity document / passport</li> <li>• Medical report from treating doctor/specialist</li> <li>• OR</li> <li>• Proof of disability pension</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the main member for</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> </ul>	<ul style="list-style-type: none"> <li>• Please provide us with a copy of parent/s identity document / passport</li> <li>• Please provide a copy of an unabridged birth certificate/ the hospital birth notification.</li> <li>• If parent of child not on the application for membership:</li> </ul>

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
	require affidavit / letter from the court				<ul style="list-style-type: none"> <li>• Affidavit confirming status of dependency of the grandchild on the member</li> <li>• OR</li> <li>• Letter from the court</li> </ul>	<ul style="list-style-type: none"> <li>• CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>• No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• Please submit an affidavit or letter from the courts must be provided, to confirm the status of dependency of the grandchild on the member.</li> <li>• Please provide us with a medical report from the treating doctor / specialist</li> <li>• OR</li> <li>• Proof of disability pension/grant</li> </ul>
Sibling	Yes	<21	Child	See comment	<ul style="list-style-type: none"> <li>• Affidavit or letter from the courts must be provided to confirm the status of dependency</li> </ul>	<ul style="list-style-type: none"> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for the year 2025</li> </ul>	<ul style="list-style-type: none"> <li>• Please submit an affidavit or letter from the courts must be provided, to confirm the status of dependency of the sibling on the member.</li> </ul>
Sibling (not a full-time student and not disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>• An affidavit form for siblings, parents, children over 21 years old</li> <li>• Information form – Declaration of Income/Pension</li> <li>• Latest bank statements not older</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the main member for family care and support</li> <li>•</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> </ul>	<ul style="list-style-type: none"> <li>• Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>• Please send us an Information form – Declaration of Income/Pension</li> </ul>

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
					than 3 months from date of application	<ul style="list-style-type: none"> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>Please send us copies of the dependent's bank statements for the last 3 months.</li> </ul>
Sibling (full-time student)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>An affidavit form for siblings, parents, children over 21 years old</li> <li>Information form – Declaration of Income/Pension</li> <li>Latest bank statements not older than 3 months from date of application</li> <li>Proof of studies</li> <li></li> </ul>	<ul style="list-style-type: none"> <li>Must be immediate family and dependent on the main member for family care and support</li> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes Act.</li> <li>CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>Please send us an Information form – Declaration of Income/Pension</li> <li>Please send us copies of the dependent's bank statements for the last 3 months.</li> <li>Please send us a copy of the letter of enrolment or registration issued by a recognised educational organisation</li> </ul>
Sibling (disabled)	Yes	>/=21- </=23 >23	Child  Adult	See comment	<ul style="list-style-type: none"> <li>Affidavit or letter from the courts must be provided to confirm the status of dependency</li> <li>Medical report from treating</li> </ul>	<ul style="list-style-type: none"> <li>Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>If dependant joins after MM - subject to full underwriting.</li> <li>Underwriting will be applied according to the Medical Schemes</li> </ul>	<ul style="list-style-type: none"> <li>Please submit an affidavit or letter from the courts must be provided, to confirm the status of dependency of the grandchild on the</li> </ul>

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
					doctor/specialist OR Proof of disability pension	Act. • CSWP waiting periods will be applied, but no GWP for the year 2025 • No LJP will apply until further notice	member. • Please provide us with a medical report from the treating doctor / specialist OR Proof of disability pension/grant
Grandparents	No	Not applicable	Not applicable	Not applicable	Not applicable	Not allowed	Not applicable
Parent/s - in - law	Yes	No	Not applicable	Not applicable	Not applicable	Not applicable	Not allowed
Spouse (SP)	Yes	Not applicable	Adult	See comments	Marriage certificate	No waiting periods applied if: the spouse (SP) joins within 60 days of marriage • if the application is done within the 60 days of marriage • If the spouse (SP) joins after 60 days of marriage • Dependant who joins with the MM who is free of underwriting - free of underwriting. • If dependant joins after MM - subject to full underwriting. • Underwriting will be applied according to the Medical Schemes Act. • CSWP waiting periods will be applied, but no GWP for the year 2025 • No LJP will apply until further notice	We require a copy of the marriage certificate.
Partner	Yes	Not applicable	Adult	Yes	• An affidavit to confirm life partnership	• Dependant who joins with the MM who is free of underwriting - free of underwriting.	Affidavit confirming that the dependant is your partner with

**Eligibility criteria for dependants**

Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
						<ul style="list-style-type: none"> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>• No LJP will apply until further notice</li> </ul>	whom you have a committed and serious relationship akin to a marriage based on objective criteria of mutual dependency, and a shared and common household, irrespective of the gender of either party. (Complete an affidavit for the registration of a partner form)
Spouse (SP) by customary law/traditional law	Yes	Adult	Not applicable		<ul style="list-style-type: none"> <li>• Marriage certificate OR</li> <li>• Affidavit confirming marriage according to customary/traditional law</li> </ul>	<p>No waiting periods applied if the spouse (SP) joins within 60 days of marriage</p> <ul style="list-style-type: none"> <li>• as long as application is done within the 60 days of marriage. If the spouse (SP) joins after 60 days of marriage, it is recommended that:</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> <li>• If dependant joins after MM - subject to full underwriting.</li> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>• No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• We require a copy of the marriage certificate.</li> </ul> <p>OR</p> <p>Please provide an affidavit confirming that the main member and spouse (SP) have been married according to customary/traditional law.</p>
Ex-spouse	No	Not applicable	Not applicable	Not applicable	Not applicable	Not allowed	Not applicable

Eligibility criteria for dependants							
Dependant	Eligible	Age limit	Contribution rate	Waiting period	Documentation required	Comments	Requirement wording
Parent/s	Yes	Not applicable	Adult		<ul style="list-style-type: none"> <li>• An affidavit form for siblings, parents, children over 21 years old</li> <li>• Information form – Declaration of Income/Pension</li> <li>• Latest bank statements not older than 3 months from date of application</li> </ul>	<ul style="list-style-type: none"> <li>• Must be immediate family and dependent on the main member for family care and support</li> <li>• Dependant who joins with the MM who is free of underwriting - free of underwriting.</li> </ul> <p>If dependant joins after MM - subject to full underwriting.</p> <ul style="list-style-type: none"> <li>• Underwriting will be applied according to the Medical Schemes Act.</li> <li>• CSWP waiting periods will be applied, but no GWP for the year 2025</li> <li>• No LJP will apply until further notice</li> </ul>	<ul style="list-style-type: none"> <li>• Please send us an affidavit form for siblings, parent, children over 21 years old.</li> <li>• Please send us an Information form – Declaration of Income/Pension</li> <li>• Please send us copies of the dependent's bank statements for the last 3 months.</li> </ul>
Brothers and sister's children	No	Not applicable	Not applicable		Not applicable	Not allowed	Not applicable

## Non-disclosure process

- New member joining MEDiPOS and needed to disclose pre-existing conditions ,and pre-existing conditions were not disclosed:
  - 12-month CSWP will be applied to the undisclosed conditions, regardless of whether the condition is a PMB or non-PMB and/or a
  - 3-month GWP OR
  - The Non-disclosure team may withdraw the policy
  - The claims cost accrued will be the member's responsibility
  
- New member joining MEDiPOS and did not need to disclose pre-existing conditions (if the main member and all dependants joining at the time of when employment commenced):
  - No 12-month CSWP and no 3-month GWP will be applied to the undisclosed conditions
  
- Dependants joining MEDiPOS after the main member and needed to disclose pre-existing conditions:
  - 12-month CSWP will be applied to the undisclosed conditions and a 3-month GWP (where applicable), regardless of whether the condition is a PMB or non-PMB and/or a
  - 3-month GWP
  - The Non-disclosure team may withdraw the dependant/s
  - The claims cost accrued will be the member's responsibility