

Mercedes-Benz South Africa Ltd
Daimler Trucks and Buses Southern Africa (Pty) Ltd
Mercedes-Benz Financial Services South Africa (Pty) Ltd

Changes to Medical Scheme Benefit - January 2022
Questions and Answers

The Group of Companies in South Africa (Mercedes-Benz South Africa Ltd, Mercedes-Benz Financial Services South Africa (Pty) Ltd and Daimler Trucks and Buses Southern Africa (Pty) Ltd) have taken a decision to discontinue participation in the MBMed Medical Aid Fund (MBMed) as of 1 January 2022.

This decision has not been taken lightly. The decision to terminate sponsorship of MBMed is the consequence of the agreement at the National Bargaining Forum (NBF) by the Automobile Manufacturers Employers Organisation (AMEO) and the National Union of Metalworkers of South Africa (NUMSA) to establish a uniform medical scheme benefit solution across the automotive manufacturing sector in partnership with Sizwe Medical Fund. Under this agreement, all employees in the bargaining unit (all hourly-paid employees) will, as a condition of service, effective 1 January 2022, join Sizwe Medical Fund (Sizwe).

The Company's assessment is that, with the move of more than 50% of MBMed membership to Sizwe, MBMed will no longer be able to offer a sustainable medical scheme benefit for the Company's monthly-paid (salaried) employees and its pensioners. The situation is compounded by the exit from MBMed of all monthly-paid employees and pensioners of Daimler Trucks and Buses Southern Africa at the same time under *Project Focus*.

These changes combined will effectively force a closure of MBMed.

Effective 1 January 2022, hourly paid employees will, as a condition of service, participate in Sizwe. Salaried employees and pensioners will join Discovery Health Medical Scheme (Discovery Health).

The table that follows provides answers to the most frequently asked questions that have been submitted to date to mbsa.socialbenefits@daimler.com.

Marsh are the appointed intermediaries assisting the Companies with the move to Discovery Health and Sizwe.

It is important to note that the Council for Medical Schemes has not yet approved the new options in Sizwe Medical Fund to accommodate the NBF Medical Aid Agreement. If these new options are not approved by 30 November 2021, then implementation of the NBF Medical Aid Agreement will be delayed. Mercedes-Benz South Africa will continue to participate in MBMed Medical Aid Fund until such time as approval is obtained. Daimler Trucks and Buses Southern Africa, will, however, cease participation in MBMed on the 31st December 2021 irrespective of the implementation of the NBF Medical Aid Agreement.

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Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Subsidy

Questions

Will the Companies' medical scheme subsidy arrangements remain in place?

Will the employer contributions fluctuate depending on the chosen plan / option?

Will the employer contributions reduce if I choose a medical scheme with lower benefits?

On the subsidy, will it be 60% / 50% of whichever option I might choose or is there a 'default' option, which will be used to calculate the subsidy ZAR amount?

Will the proportion of employer and employee contribution remain the same as of today?

Will our monthly premiums stay the same?

I have been receiving a medical scheme subsidy since the death of my late husband approximately 14 years ago. Please confirm that I will still retain this subsidy and that the percentage subsidy will be 60%.

Response

The Companies' medical scheme subsidy arrangements remain in place. The actual Rand value of the company subsidy will depend on the cost of the plan option chosen by the employee or qualifying pensioner in the new medical scheme arrangement.

The Companies will continue to subsidise medical scheme membership for all employees and qualifying pensioners (a person who was employed before 1 January 2013).

- Qualifying pensioners – subsidy remains 60% of total designated monthly contribution
- Employee earning a basic salary / wage of <R 32 400* per month – subsidy remains 60% of total monthly contribution - Employee earning a basic salary / wage of ≥32 400* per month – subsidy remains 50% of total contribution.

The Company medical scheme subsidy will, at all times, be capped at the Rand value of 60% / 50% (whichever is applicable) of the total monthly contribution of the

Discovery Health Classic Priority plan option.

* Income categories will be reviewed by the Companies in Q1 each year and adjusted, if necessary, taking into consideration headline and medical inflation.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Alternative medical scheme options

Questions

Will it be possible to select other medical schemes and receive the same subsidy from the Companies?

Response

No. The Companies will only subsidise membership of either Discovery Health or Sizwe.

Payroll deductions will also only be allowed for Discovery Health and Sizwe.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Level of benefits

Questions

I feel very uncomfortable with the word 'similar' I do not want a 'similar' medical scheme. That already implies that some benefits could be lost. I want assurance that we are getting an 'equivalent' medical scheme. Can the company truly assure us as employees that there is no difference when we move away from MBMed?

Does Discovery Health cover migraine treatment / medicine as a chronic condition?

Does Discovery Health give the same mental health cover as MBMED?

Is the benefit the same for my dependants or do they get covered at a lower monetary value?

Does Discovery Health cover all diabetes Medicine?

How does the chiropractor benefits compare?

Is it going to have the same benefits as MBMed? If not do we have an option to opt out...of this new medical scheme.

What option are we going to be placed on with Discovery will it be a fully comprehensive cover like we currently are on?

Response

Towards the end of September / early October, the Companies will distribute detailed fact sheets comparing costs and benefits of the obligatory option in Sizwe and the recommended plans option in Discovery Health against MBMed Medical Aid Fund.

This will enable employees to accurately compare costs and benefits against MBMed Medical Aid Fund.

Discovery Health currently offers 23 plan options with varying levels of in-hospital, chronic and day-to-day benefits.

Members moving to Sizwe will have a choice of three plan options initially. Members will be given the option to move to the extended plan option range in 2023. Sizwe currently offers 5 plan options.

The specific levels of cover from a chronic illness benefit and day-to-day benefit will vary per plan option. As such, it is very important for the members to meet with the consultants to select a level of benefit that meets their health and financial requirements. As such, if members require a more comprehensive plan option, this will be available as an option.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Compulsory move

Questions

Why are hourly-paid employees obliged to join Sizwe? Why can hourly-paid employees not join Discovery Health?

Why are monthly-paid employees obliged to join Discovery Health? Why can monthly-paid employees not join Sizwe?

Is my understanding correct that even salaried employees can choose to go with Sizwe and not necessarily be given the one option of Discovery Health?

I would like to know which steps to take if one does not want to join Sizwe. I am a NUMSA member and am an hourly paid but would rather join Discovery Health.

Are we forced to Sizwe or can the employee have option of choosing Discovery Health? I am not happy with this sudden change with no proper engagement with people.

My question is we are forced to join the new Sizwe? All of us don't want to join Sizwe but NUMSA decided to continue to doing this change without agreement from members. If we can have a General Meeting maybe this move can be stopped.

I would like to join the Discovery Health. I do not want Sizwe. I am an hourly-paid and MBMed was the best medical aid please help I do not want Sizwe!

Response

Under the legally binding NBF Agreement on medical aid, all employees in the bargaining unit (all hourly-paid employees) will, as a condition of service, effective 1 January 2022, be obliged to join one of the three agreed options in Sizwe Medical Fund.

To ensure a smooth transition and stability, all monthly-paid employees and pensioners who are MBMed members will be migrated to Discovery Health Medical Scheme in January 2022.

Consideration will be given to making more options available to monthly-paid employees and pensioners to choose between Discovery Health and Sizwe in 2023.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Employee contribution

Questions

I would like to know regarding the monthly money I am paying to MBMed; is it going to change if I am on Discovery Health or Sizwe? And under which plan on the new medical scheme?

Response

Information sessions will be provided during October 2021 on- site, off-site and virtually in East London, George, Cape Town, Durban and Gauteng.

The Companies will also ensure that all employees and pensioners are given access to a personal consultation during October and November 2021 with Marsh to provide plan advice on which option in either Discovery Health or Sizwe is best for them considering personal and family health requirements and affordability.

Enquiries can also be sent to Marsh at these email addresses:

- mbsa@mercermarshbenefits.com
- dtbsa@mercermarshbenefits.com

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Waiting periods and pre-existing conditions

Questions

I would like to know if Discovery Health / Sizwe will accept us with existing health conditions and chronic medications we are on for said health conditions.

What about the normal three (3) month waiting period when you move to another medical scheme? Is this being waived?

Will they accept members with existing conditions and are on chronic medication for these health conditions?

Response

MBMed Members are migrating as a group to either Discovery Health or Sizwe and as such, waiting periods for pre-existing conditions will not apply.

No three-month general waiting period and / or 12 month condition specific waiting period will be applied to any employee / eligible pensioner and / or their dependants who are currently enjoying benefits on MBMed.

The Medical Schemes Act regulates treatment for the major chronic health conditions under the Prescribed Minimum Benefits (PMB) Regulations – which means all medical schemes are obliged to fund treatment for the chronic conditions listed as PMBs. The list of conditions is available under the following link: [Prescribed Minimum Benefits | Council for Medical Schemes](#). However, although the medical scheme has to cover the treatment and medication for the PMB chronic condition, the scheme is able to cover medication according to a formulary (i.e. a list of medication that will be covered) and they can elect a specific provider or provider network from which the member may purchase the medication. The medical scheme is not obliged to cover a condition as a chronic condition dependent on the risk factors for the condition.

MBMed does pay for chronic medicines for a longer list than that prescribed under PMB Regulations. It is therefore critical for MBMed members on chronic medicines to discuss the details with the appointed broker to ensure that the most appropriate plan is chosen in the new medical scheme.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Monthly contributions

Questions

Who at Discovery will be able to assist with joining their scheme and subsidy information? Could this please be communicated?

Please could you advise regarding contributions in the future, to either Discovery Health or Sizwe?

Please advise whether my contribution will stay static or increase. If an increase is planned what will this be?

I contacted Discovery Health to get a plan that offers exactly the same out of hospital benefits (inc. specialised dentistry, optical, etc.) as MBMed. Discovery Health has this available at an additional costs of R 2 000 per month. Please advise how the additional cost will be covered?

I would like to know regarding the monthly money I am paying to MBMed, is it going to change if I am on Discovery Health or Sizwe? And under which plan on the new medical scheme?

What is the contribution going to be for member and spouse (So pensioners can budget)?

Response

Contributions and benefits of Discovery Health and Sizwe will be communicated in October 2021 at the information sessions.

Discovery Health and Sizwe Information Packs will also be sent to all employees and pensioners in October 2021.

The medical schemes will not be able to confirm subsidy information nor are they able to provide plan advice to members. As such, Marsh, the appointed intermediary, will be available to assist members with queries in this regard. It is very important that members attend the information sessions and one-on-one consultant sessions to ensure that they are on the correct plan option based on their health care needs.

Discovery Health and Sizwe will shortly be launching their 2022 contributions and benefits and this information will be communicated to members as soon as this is available. The Companies will provide detailed side by side comparisons of benefits and contributions.

We do anticipate an increase in contribution when moving to Discovery Health or Sizwe; however, this is the **annual increase** that is applied across all medical schemes on

1 January of each year and is in line with benefit increases on the plan options.

There is no defined plan option in Discovery Health that monthly-paid or pensioner members have to move to. Hourly-paid members of MBMed, however, will be obliged to join of the 3 Sizwe options as per the NBF Medical Aid Agreement. However, everyone will be mapped to a suitable plan option, which will be the default plan option in the event that the member does not make an alternative plan selection – based on the one-on-one consultation with the Broker.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

The default plan option for Discovery Health is the Classic Saver plan option for members living inland and the Coastal Saver plan option for members living at the coast.

The default plan option for Sizwe is the *New Mid Option*. However, this is a new plan option and is still pending approval by the Council for Medical Schemes.

The member is entitled to choose whichever plan option best suits their needs. In addition, members will be given the choice on an annual basis to change their plan option to either a higher or a lower plan option. This is effective on 1 January of each year and Marsh will be available annually to assist members with their plan selection for the following year as healthcare needs change over time.

Members will not be allowed to upgrade their plan option during the year, as this is not allowed on either Discovery Health or Sizwe.

Members may be allowed to downgrade their plan option during the year; however, this will only be allowed in certain instances and in consultation with Marsh.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

What do I do now?

Questions

I will go for Discovery Health - will they approach us or must we contact them directly?

Upsetting news indeed. Who at Discovery Health will be able to assist with joining their scheme and subsidy information?

How do I go about putting in an application for membership?

Will the changeover to a new medical scheme be done by MBMed or will every individual sort themselves out?

Please advise what this letter means for myself? Will I have to apply to the Discovery Health?

As pensioner, what is the best option Discovery Health or Sizwe?

What is the procedure change from MBMED to Discovery Health or Sizwe?

Once a person has elected their choice of medical scheme (Discovery Health or Sizwe) to whom must the decision be forwarded to?

Will the changeover to a new medical scheme be done my MBMed or will every individual sort themselves out?

Response

There is no action required from members at this time.

The allocated consultants will arrange for a bulk transfer of members. This means that the current membership information will be uploaded into the respective schemes systems with the default plan option.

Members will be required to sign a form confirming the details of the information uploaded and will be given an option to change the default plan option as well as to verify the personal information on system. This will then be manually changed if required.

As such, there will not be a membership application form that needs to be completed; however there will a personal information form that will need to be checked and signed by the employee.

Please watch out for the information sessions and the one-on-one consultation sessions (plan advice) from the Consultants (planned for October 2021) to help members chose the most suitable option on Discovery Health or Sizwe.

Marsh will provide specific plan advice to all employees and pensioners. Details of how to make a booking for one-on-one consultation sessions (plan advice sessions) will be made available in due course.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

There is not a 'best medical scheme' or best plan option within the available medical schemes. This most suitable plan option needs to be considered by the member, in consultation with Marsh, to determine the most suitable plan option for the member and their family (if applicable) based on healthcare needs and affordability for the upcoming year.

Please make sure to attend an information session and a one-on-one consultation session.

Marsh can also be contacted at:

- mbsa@mercermarshbenefits.com
- dtbsa@mercermarshbenefits.com

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Eligible pensioner queries

Questions

My father worked for Mercedes-Benz and after passing away, my mother continued with MBMed. Please could you assist me as how this move is going to impact her and what medical scheme would be better for her as she has COPD and is permanently on oxygen.

It's my grandparents' medical scheme they are pensioner and are on MBMED and they are very worried about their medical scheme please advise what needs to be done and what do you need from me to secure their medical scheme for the future.

I am a MBFS pensioner and would like to know if I choose Discovery Health, which packet/plan we would be migrated to.

I would also like to know if Discovery will accept us with existing health condition and chronic meds we are on for said health conditions.

As part of my early retirement one of the conditions were that I would still have all the benefits of my medical scheme but at a very reduced rate. What happens to that now? Could someone please advise what my medical scheme would now cost if I would be on a similar plan to what I currently am?

Can you please let me know what steps are being taken to ensure I will still have medical scheme as I am a chronic medicine patient but have never abused the aid before.

What determines a 'qualifying' Pensioner and what is the current company contribution to the monthly membership fee? The termination letter advises the contribution to be 60%? I thought it was 50% pensioner and 50% employer?

If this is the same as the current subsidy, will the employer continue to subsidise the Pensioner as in the past when they have chosen to move to the new medical scheme company?

I have a question regarding the subsidy of pensioners. At present, I am paying R 2 166.00 per month. Is this the full amount or is this a subsidised amount negotiable by MBSA with MBMed?

What happens in the event of the main member's death, will the spouse still be able to pay and be covered?

Response

An eligible pensioner is a person who was employed by the Companies before 1 January 2013.

All members who are currently on MBMed will be moved to an alternative medical scheme and will receive ongoing subsidy and benefits. The member will have flexibility to select a plan option that suits their medical needs and affordability. The subsidy percentage will remain the same as what is currently enjoyed; however will be capped at that maximum of the Rand value of 50% / 60% (as applicable) of the **Discovery Health Classic Priority** plan option.

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MBMed members are migrating as a group and as such, no new waiting periods for pre-existing conditions will apply.

There may however be a change to the chronic illness list and the medication that the member is currently using. However, this will need to be ascertained on a case-by-case basis in consultation with Marsh.

MBMed members on chronic medicines are urged to fully discuss the details of all chronic medical treatments with Consultant to ensure that the most appropriate plan is chosen in the new medical scheme.

The plan option needs to be considered in consultation with the member to ensure that the member is on the correct plan option.

Continuation membership will be still be available in the new medical scheme. Existing subsidy arrangements will remain in place for Continuation Members.

Changes to Medical Scheme Benefit - January 2022 Questions and Answers

Discovery Health I Plan option selection

Questions

I'd like to know what the options will be from Discovery Health. Will it be tailored to MBSA or will it be the same packages that are available to the general public?

Can you please advise what Discovery Plans you will be offering us to choose from. There are 23 plans offered on their website. Your urgent response would be appreciated.

Response

Discovery Health Medical Scheme is not creating new plans options for the Companies and all existing plans options will be on offer. Discovery Health currently offer 23 different plan options and all plan options will be available for selection by employees. However, the subsidy to the plan option will be capped at 50% / 60% (as applicable) to the **Discovery Health Classic Priority** plan option.

Marsh will 'map' existing MBMed members to the most similar plan in Discovery Health taking into consideration affordability and health requirements. This 'mapping' must be confirmed at the one on one consultation session so that the final application is in line with the member's decisions.

Please make sure to attend an information session and a one-on-one consultation session to ensure that members join the plan option of their choice.

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Medical scheme market review

Questions

The following was communicated:

Discovery Health Medical Scheme was chosen by the Company as a preferred partner after an exhaustive and comprehensive market review conducted by Marsh.

Please be so kind to make available the detail of this comparison, as well as the list of competitors, which were considered.

Response

Marsh was commissioned by the Group to conduct a detailed investigation of options for the Companies. The work product is the property of the Companies.

Five open, commercial medical schemes were shortlisted as alternatives to MBMed (viz. Bonitas, Discovery Health, Fedhealth, Momentum and Sizwe).

Through the standard process of market review, this was further reduced to three (3) medical scheme, namely Bonitas, Discovery Health and Sizwe.

Factors that were considered in this market review included inter alia benefits, contributions, cost/benefit comparison, reserves, governance, non-health care expenditure, national footprint, stability, sustainability, value added services, administration and experience in the sector.

In July 2021, the Companies decided that, effective 1 January 2022, the Corporation will subsidise membership of Discovery Health and Sizwe.

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Information sessions and roadshow

Questions

We can't attend any sessions you have as we are living in Vanderbijlpark. What can be done for us?

We live in Mpumalanga, White River and would not be able to attend meetings in the cities.

Response

Marsh will also set up on-line (MS Teams or Zoom) or telephonic one on one sessions for MBMed members. Further information in this regard will follow in due course.

Marsh can also be contacted at:

- mbsa@mercermarshbenefits.com
- dtbsa@mercermarshbenefits.com

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Ex gratia process

Questions

MBMed approved treatment for a specific dependant which is over a three (3) year period and it will be paid from the overall limit and not day-to-day benefits.

What would happen if Discovery Health decides not to cover this treatment that was approved by MBMed? Example of treatment would specialised dentistry that was approved over a three (3) year period.

Response

Any treatment plan approved by MBMed that extends beyond January 2022 must be disclosed to Marsh at the one-on-one plan advice session so that continuation can be negotiated with the new medical scheme. However, this is at the schemes discretion as to whether this will be approved or not as this may perhaps fall outside of the normal benefit offering. This will need to be managed on a case by case basis and will be subject to approval by the new medical scheme.

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Gap cover

Questions

Will we have to change our Gap cover as I am currently on the one suggested by the company through Sanlam?

Response

There will be no change to the existing gap cover provider, namely Sanlam. However, the product design may change slightly from the current product in line with the annual benefit and contribution changes. The benefits and premium for 2022 will be confirmed following the benefit launch and further detail will be communicated in due course.

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Provider network

Questions

Will we be able to stay with our current medical practitioners GP and specialists, dentist, optometrist etc?

Response

The rules of the chosen plan option in the new medical scheme will apply. Some of the available plans options do have networks in place for hospitals, medical practitioners, specialists, etc.

Please make sure to attend an information session and a one-on-one consultation session so that a plan can be selected that is both affordable and suits the member's health requirements.

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Chronic illness benefits and pre-authorisation

Questions

Will the chronic registration currently with MBMed automatically roll over to the new medical scheme?

How do I authorise a planned procedure for 2022 if I am not yet on the medical scheme?

Response

The chronic registration process will be communicated in due course. It is hoped that an auto-roll over will be allowed but this has not been confirmed with either medical scheme. We shall provide further clarity as soon as possible.

Members need to ensure that they have at least five days chronic medication available in the New Year in the event that they are not able to obtain their chronic medication over the transition period.

All membership information should be active on system by mid-December 2021, which will allow the member and/or dependant sufficient time to preauthorise any planned procedure scheduled for early January 2022.

Should there be any authorisation for a roll over admission (i.e. from 2021 to 2022), please raise this with Marsh to ensure that the continuation is carried across to the new medical scheme.

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Student membership

Questions

Will registered students of university's still be allowed on the new schemes?

Response

Yes. Both Discovery Health and Sizwe allow child dependants to remain on the medical scheme. However, the child (if older than 21 years) will be charged adult dependant rates as is currently in place with MBMed. Existing subsidy arrangements will remain in place.

Members will need to confirm registration at a tertiary institution on an annual basis, in the first quarter of the year, to the medical scheme to ensure that the dependant remains on the plan option.

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Discovery and COVID-19 Vaccination Policy

Questions

Discovery recently announced in the media that they intend to move to a mandatory COVID-19 vaccination policy for their staff effective 1 January 2022. They further announced that their vaccination policy 'will extend to all of their group's properties across South Africa'.

In light of the above, which will certainly result in further controversy, and MBSA's imminent move to Discovery Health, kindly please advise:

If the above intent of Discovery Health Medical Scheme was known and considered by MBSA / Marsh when the market review was conducted?

If Discovery Health indicated the attention to eventually enforce their policy onto their clients in any way whatsoever?

MBSA / Daimler's official position on 'compulsory vaccination'?

Response

Discovery Group Ltd and its subsidiaries are actually separate legal entities to the Discovery Health Medical Scheme.

The Discovery Group's COVID-19 vaccination policy is applicable to its employees and will, it seems according to media report, be extended to visitors to its properties.

Under the Medical Schemes Act, Discovery Health Medical Scheme (currently administered by Discovery Health Pty (Ltd)) cannot make COVID-19 vaccination, or any vaccination for that matter, or any preventive or therapeutic procedure or medication, compulsory for its members.

The intent of the Discovery Group concerning COVID-19 vaccination was not known and considered by the Companies and /or Marsh at the time that the market review was conducted as this information was not available at the point that the decision was taken.

Currently, in the Daimler Group globally, COVID-19 vaccination is not mandatory unless mandatory COVID-19 vaccination of employees is required by Country legislation.

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General

Questions

Will the Companies appoint Trustees to the new medical schemes?

I am writing to enquire whether my Letter of Authority to act on behalf of my father in all matter concerning his medical scheme MBMed will still be valid (i.e. will be automatically transferred) when he moves to an alternate medical scheme with effect from 1 January 2022 We won't perhaps qualify for a group pensioners discount if we all join as one?

Response

Trustees / Board Members of open commercial medical schemes are elected by members at the scheme's AGM. All members are invited to join the scheme's AGM which is held on an annual basis.

With regard to the letter of authority, the current validity of the letter of authority will fall away with the move to Discovery Health or Sizwe. New letters of authority need to be completed and submitted to the scheme. Marsh is able to assist members with the process as required.

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MBMed – the way forward

Questions

Will Discovery Health / Sizwe improve / reduce our membership fee (beyond the Mercedes-Benz 60% subsidy) because of MBMed's payout to Discovery Health / Sizwe of the balance of accumulated reserves which is an additional contribution Discovery Health / Sizwe will get which they do not get when they sign up other new members.

Response

The MBMed Board will communicate separately with its members concerning the future options of either dissolution and liquidation or amalgamation with Discovery Health or Sizwe.