

Retail Medical Scheme Underwriting policies and protocols 2025

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1. Contact details

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2. Definitions

Member	<p>An employee of Shoprite Checkers (Pty) Ltd.</p> <p>Any associated company or subsidiary of Shoprite Checkers (Pty) Ltd, where Shoprite Checkers (Pty) Ltd is a participating employer that has contracted with the Scheme to admit its employees as members of the Scheme.</p> <p>A continuation member who keeps his or her membership of the Scheme on retirement.</p> <p>A dependant who moves into the role of main member of the Scheme when the main member is deceased.</p>
Partner (common-law spouse)	<p>A person with whom the member has a committed and serious relationship similar to a marriage based on the objective criteria of mutual dependency and a shared and common household, regardless of the gender of either.</p> <p>Where the main member is married to more than one spouse in a customary marriage, the Scheme will view partners who follow as adult dependants.</p>
Spouse	<p>A member's spouse or partner who is not a member or a registered dependant of a member of another medical scheme, and who is a permanent resident in South Africa.</p> <p>Where the main member is married to more than one spouse in a customary marriage, the Scheme will view partners who follow as adult dependants.</p>
Child (including children of common law spouses)	<p>A member's natural child, or a stepchild or legally adopted child who is not self-supporting, or a child placed in the custody of the member or his spouse or partner and permanently residing in South Africa, who is unmarried, under twenty-one years and who does not receive a regular income of more than the maximum social pension each month.</p>
Disabled child	<p>A person twenty-one years or older, unmarried and not self-supporting but who is dependent on the member because of mental or physical disability.</p>

Full-time student	A person aged twenty-one to (and including) twenty-five years who is registered as a full-time student at a university or recognised college for higher education, and who is not self-supporting. Evidence of this registration is to be submitted at the start of each academic year.
Member's child aged twenty-one to (and including) twenty-five years	A person not registered as a full-time student at a university or recognised college for higher education and is not in full-time employment or who is not self-supporting (financially dependent on the member for support and care). The Scheme will view this dependant as an adult dependant.
Additional dependants	People who are the member's parents, brothers or sisters for whom the member is responsible for family care and support.
The immediate family	The member's spouses, children (whether biological or that of his or her spouse, adopted or placed in the care of the member) and additional dependants.
Maximum state pension amount	The rate of income to which the state entitles a registered pensioner in South Africa.

3. Underwriting guidelines

3.1 New employees joining Retail Medical Scheme

Apply underwriting criteria as follows:

- Employees joining Retail Medical Scheme with a start date on the Scheme the same as the date of employment join free of underwriting.
- The immediate family of new employees who join Retail Medical Scheme on the same date as the employee join free of underwriting.
- Additional dependants of new employees joining Retail Medical Scheme on the same date as the employee join free of underwriting, as long as all the following criteria are met:
 - The dependant has been a member or a dependant of another medical scheme continuously for at least two years
 - The application for membership with Retail Medical Scheme is within three months of ending their membership of the previous scheme
 - The membership of the previous scheme ended because of a change in employment

- Additional dependants of new employees joining Retail Medical Scheme on the same date as the employee, who do not meet all the stated criteria, must be underwritten based on the underwriting instructions on the application form

3.2 Late-joiner penalties

Apply a late-joiner penalty as per the regulated legislation.

3.3 Former employees joining Retail Medical Scheme

Apply underwriting to applications for Employees joining Retail Medical Scheme with a start date on the Scheme after the date of employment.

3.4 Adding dependants to Retail Medical Scheme

- Dependants joining Retail Medical Scheme with a start date after the start date on the Scheme of the main member must be underwritten
- Underwriting does not request any proof requirements. The application submitted by the scheme is an indication that proof requirement has been reviewed and the dependant can be added to the Scheme.

3.5 Start date when activating policies

Always activate policies with the start date requested on the application form because contributions would have been collected for the membership from the original start date requested for both new and addition of dependant applications.

3.6 Outdated application forms

Retail Medical Scheme applications do not become outdated. Therefore, an updated application form must never be requested for Retail Medical Scheme.

We will always accept outdated application forms. Whether we receive an outdated application form, or the application form becomes outdated during the new business process, we will always accept it and never request an updated application form.

3.7 Eligibility rules

- Employees of Shoprite Checkers (Pty) Ltd. or any associated company or subsidiary and their immediate families are eligible for membership of Retail Medical Scheme
- New Business Underwriting does not need to request any eligibility documentation. The Scheme will only send through applications for eligible dependants. Additional dependants must be underwritten in terms of these guidelines
- Dependants cannot join if any the following criteria occurs:
 - The dependant for whom application is made, is 25 years or older
 - The spouse for whom application is made, is not the spouse of the main member
 - The dependant for whom application is made, earns more than the maximum state pension amount each month.

Eligibility rules for dependents

Dependant type	Eligibility	Requirement or proof	If requirement or proof not supplied or criteria not met	Comments
Spouse – newlywed	Marriage within 30 days of date application received.	Date of marriage within 30 days before date application: free of underwriting	If application is made more than 30 days after the date of marriage: underwrite the application	Underwrite in terms of this policy and the Act.
Common law spouses or second and other spouses	Partner declaration or Traditional marriage certificate	Both partners must sign and date partner declaration or the affidavit Traditional marriage certificate	Underwrite	Underwrite in terms of this policy and the Act.
Newborn (biological)	Baby born into the Scheme, i.e., either parent is a registered beneficiary	Birth certificate Birth within 30 days Before application: No underwriting	If birth more than 30 days, underwrite	Underwrite in terms of this policy and the Act.
Newborn (adopted)	Legal proof of adoption	Birth certificate Birth within 30 days before application: No underwriting	If more than 90 days, underwrite	Underwrite in terms of this policy and the Act.
Child dependants (under age 21 years), including stepchildren	Children of main member and /or registered spouse	Birth certificate (Record ID numbers of these children)	Underwrite	Underwrite in terms of this policy and the Act
Full-time and part-time students (age 21 to 25 years)	Children of main member / spouse only Full-time or part-time student.	Copy of registration as full-time student at educational institution	Underwrite. If no instruction, ask for the proof	Underwrite in terms of this policy and the Act

Dependent type	Eligibility	Requirement or proof	If requirement or proof not supplied or criteria not met	Comments
Children of main member or registered spouse and full-time or part-time student	Children Full-time or part-time student	Not applicable.	Underwrite.	Underwrite in terms of this policy and the Act.
Legally adopted children or children in the care of the member	Under age 21 years.	Adoption or legal guardianship papers or a letter from the social worker confirming the child has been placed in the care of the main member or being adopted or placed in foster care.	Underwrite. If no instruction, ask for the proof.	Underwrite in terms of this policy and the Act.
Children between age 21 and 25 years	Not registered as a student. Not in full-time employment or who is not self-supporting The Scheme will view these dependants as adult dependants.	Bank statements for the last three months If the dependent does not have a bank account, ask for an affidavit confirming this.	Underwrite. If no instruction, ask for the proof.	Check bank statements or affidavit and underwrite in terms of this policy and the Act.

Dependent type	Eligibility	Requirement or proof	If requirement or proof not supplied or criteria not met	Comments
Disabled dependant	<p>Income less than the state pension according to the application</p> <p>Mental or physical disability.</p>	<p>Application must state an amount less than the state pension</p> <p>If amount not stated on application, assume there is no income</p> <p>Medical report confirming nature of disability – do not ask for this if the principal officer instructs to add the dependant without a medical report</p>	<p>Underwrite</p> <p>If no instruction, ask for the proof.</p>	<p>Underwrite in terms of this policy and the Act.</p>
Nieces and nephews	Refer to principal officer and underwrite.	Refer to principal officer and underwrite.	Refer to principal officer and underwrite.	Refer to principal officer and underwrite.