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2025/12/04
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29/01/2026 09:01:02(UTC+02:00)
SIGNFLOW
REGISTRAR OF MEDICAL SCHEMES

ANNEXURE D

COMPREHENSIVE OPTION

PERSONAL MEDICAL SAVINGS ACCOUNT

Effective 01 January 2026

1. DEFINITIONS

1.1 "PMSA" means a personal medical savings account.

2. ELIGIBILITY

2.1 A PMSA, held by the Scheme, shall be established in the name of each member on admission to the Comprehensive Option.

2.2 Credits and debits to the PMSA shall be in terms of this Annexure.

3. OBJECT

3.1 The PMSA of each member shall be debited for the following purposes:

3.1.1 To pay for surcharges;
3.1.2 To pay for benefits in excess of the Recommended Tariff;
3.1.3 To pay for items highlighted in Annexure C with an asterix provided that the PMSA has a credit balance;
3.1.4 On application, to pay for medical expenses for which the scheme may not be liable.

Provided that none of the above relate to a PMB and that the PMSA has a credit balance.

4. CONTRIBUTIONS

4.1 The PMSA will be credited quarterly in advance, with an amount equal to three times the monthly contribution in Annexure A, with a pro-rata credit being applied where a member joins between quarters.

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5. OFFSET

5.1 A PMSA may not be used to offset Contributions, except on termination of membership when funds in the members PMSA may be used to offset any debt owed by the member, including outstanding contributions, as per Regulation 10 (3) of the Act.

6. ACCOUNTS

6.1 The Scheme shall keep a separate accounting record of all contributions received in respect of a Member, all interest received, handling fees deducted in terms of this Annexure D, disbursements made in terms of **8.** of this Annexure D and any other income or expenditure which is credited to or debited against such account.

7. INVESTMENT

7.1 The Scheme may invest in a separate savings or other interest-bearing account opened by the Scheme with any financial institution, any moneys which are not immediately required by the Member; and

7.2 Interest – positive cash savings amounts will attract interest at 90% of the Scheme's current bank account rate.

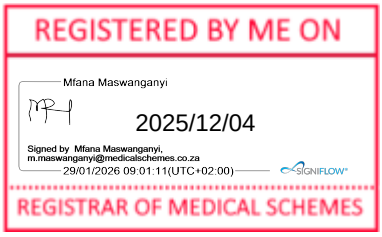
7.2.1 The Scheme will allocate interest on a monthly basis, at the beginning of the month.

7.2.2 Terminated members will receive interest until their final savings balances is paid out to them. If this balance is not paid out, they will continue to earn interest.

8. DISBURSEMENTS

8.1 The Member may, in accordance with the Scheme's procedures laid down from time to time and by written notice to the Scheme, oblige the Scheme to make payments against his PMSA provided such

payment is in accordance with the object of the PMSA expressed in **3.0.** of this Annexure D.



9. TERMINATION

9.1 A PMSA and the arrangements relevant to the same shall terminate in any one other of the following events:-

9.1.1 subject to 9.2 of this Annexure D, on the death of the Member;

9.1.2 consequent upon the Member or the Scheme giving the other one calendar month's notice of termination.

9.1.3 on transfer of the Member to another Plan of the Scheme, which other Plan does not permit membership of a PMSA.

9.1.4 should the Member, for whatever reason, cease to be a Member of the Scheme in the sense that such Member is no longer a subscriber to a Plan; or

9.1.5 by reason of any other ground contained in the Rules.

9.2 Upon the death of the Member, the balance due to the Member will be transferred to his Dependants who continue Membership of the Scheme, or shall be paid into his estate in the absence of such Dependants.

9.3 On transfer to another Plan of the Scheme, which does not permit membership of a PMSA any balance in the PMSA will be refunded to the Member, 5 (five) months after such transfer and subject to applicable laws.

9.4 Subject to **9.3** of this Annexure D, on termination:-

10.4.1 should the Member not be admitted as a member of another medical scheme or be admitted to membership of another medical scheme which does not provide for a PMSA the

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balance due to the Member must be refunded to the Member 5 (five) months after termination of Membership, and subject to applicable laws; or

9.4.2 should the Member be admitted to membership of another medical scheme, which provides for a PMSA, the balance due to the Member must be transferred to such scheme 5 (five) months after termination of Membership.

10. CESSION AND ASSIGNMENT

10.1 The Member shall not be permitted under any circumstances to cede or assign any of his rights under his PMSA to any third party.

10.2 The Scheme shall not be bound by any such purported cession or assignment.

10.3 Save where authorised in writing by the Member, his surviving spouse or his executor, the Scheme shall make no payments to any person other than the Member.

11. INFORMATION TO THE REGISTRAR

11.1 The Scheme shall provide the following information to the Registrar: -

11.1.1 details of amounts paid into Members' PMSA;

11.1.2 details on both debit and credit balances in Members' PMSA;

11.1.3 details on amounts paid to Members or their estates on termination through resignation or death;

11.1.4 details on Benefits, by category, paid out of the Members' PMSA; and

11.1.5 any other reports that the Council may specify from time to time.