

## **Waiting periods when you join your South African medical scheme.**

What waiting periods can apply to you when you join a medical scheme?

### **Applicants to a medical scheme can be divided into 3 categories...**

#### ***Category A***

Applicants that have had no previous medical cover (cover in a registered SA medical scheme) OR Applicants that have had a more than 90 day break since leaving their previous medical scheme.

The medical scheme may:

- Impose a 3 month general waiting period.
- Impose a 12 month condition specific waiting period.
- Impose a late joiner penalty

Prescribed minimum benefits are not available to these members.

#### ***Category B***

Applicants that have had less than 2 years previous medical cover and have applied within 90 days since the termination date from their previous scheme.

The medical scheme may:

- NOT impose a 3 month general waiting period.
- Impose a 12 month condition specific waiting period for new conditions that occurred within the last 12 months.
- Impose the balance of a condition specific or general waiting period that existed on the previous medical scheme.
- Impose a late joiner penalty.

Prescribed Minimum Benefits are available to these members.

#### ***Category C***

Applicants that have had 2 years or more previous cover and have applied within 90 days since the termination date from their previous scheme.

The medical scheme may:

- Impose a 3 month general waiting period.

- NOT impose a 12 month condition specific waiting period.
- Impose a late joiner penalty.

Prescribed minimum benefits are available to these applicants.

### ***PREGNANCY WAITING PERIOD***

#### Category A

A 12 month condition specific waiting period may be applied.

#### Category B

The balance of a pregnancy waiting period may be applied; or a 12 month waiting period if the client fell pregnant within 12 months prior to application date.

#### Category C

A 3 month general waiting period can be imposed.

Please remember to keep this in mind when applying for medical scheme cover.