

## ANNEXURE F

### MEDICAL SAVINGS ACCOUNT (MSA)

1. On admission to the Scheme, ~~and should the member so elect~~, a MSA held by the Scheme in accordance with regulation 10 under the ACT, <sup>shall</sup> ~~may~~ be established in the name of the member concerned into which the contributions payable in respect of the MSA shall be credited and benefits in respect thereof, shall be debited. *This does not apply to the Keyplus option.*
2. The Scheme ~~may from time to time~~ <sup>shall</sup> pay into a member's MSA an amount as provided for in the Act. *and rules.*
3. Subject to sufficient funds being available at the date on which a claim is processed, members shall be entitled to claim, according to the relevant benefit schedule.
4. Any balance in the MSA account at the end of a financial year remains the property of the member and accumulates in his name.
5. 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 paid into his estate in the absence of such dependants.
6. On transfer to another benefit option of the Scheme, which provides for such account, a member's MSA will be transferred to that other benefit option. On transfer to another option of the Scheme, which does not provide for such an account, any balance in the MSA account will be refunded to the member, 5 months after such transfer and subject to applicable taxation laws.
7. Should a member terminate membership of the Scheme and 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 MSA account, the balance due to the member will subject to paragraph 10 be refunded to the member, 5 months after termination of membership, and subject to applicable taxation laws.
8. Should a member be admitted to membership of another medical scheme which provides for a similar account, the balance due to the member will subject to paragraph 10 be transferred to such scheme, 5 months after termination of membership.

REGISTERED BY ME ON
2005-10-27
REGISTRAR OF MEDICAL SCHEMES

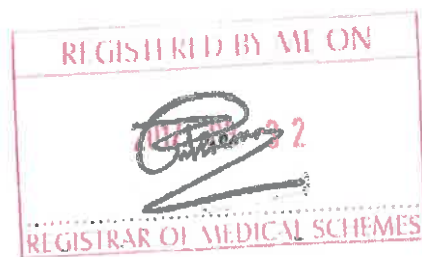
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9. Any negative balance in a member's MSA shall be recoverable from him by the Scheme upon his termination of membership, or in the event of his death, from his estate.
10. On termination of membership, any debt due to the Scheme by the member shall be offset against any amount payable in terms of paragraphs 7 and 8.
11. Where the Scheme pays a claim or claims, which, in the aggregate, exceed the aggregate amount of those portions of the member's contributions (including any interest paid to the member) which have been allocated to the member's MSA, as at the date of such payment by the Scheme, the Scheme shall at its option, be entitled:
- 11.1 to debit the unfunded claim amount to the member's MSA; or
- 11.2 to recover the unfunded claim amount from the member.

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