

Underwriting Guidelines 2022

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1. Contact details

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2. Accredited Schemes

Although LA Health is a restricted scheme and only employees of Local Government (Municipalities), Councilors, Union officials (SAMWU and IMATU) and affiliated employers (such as JHB Water employees) may join the Scheme, it competes with four other medical schemes for members. A joint Bargaining Council accredits the Schemes for Local Government, which means that employees will not be subsidised if they join any other scheme. The accredited schemes in Local Government are:

- Bonitas
- Samwumed
- Keyhealth
- Hosmed
- LA Health

3. Definitions

Additional dependents	Common law spouse, or child of a common law spouse, any dependents with another relationship to the main member who is not immediate family.
Member	<ul style="list-style-type: none"> • An employee of any Local Government body (as per the Provincial Government Act) or a municipal entity (as defined in the Municipal Systems Act) including associate employer. This includes Councillors and employees of the two recognised Unions in this environment (IMATU and SAMWU) and employees of the employer body (SALGA). • A continuation member who retains their membership of the Scheme upon retirement. • The member's spouse, whose membership continues after the main member's death (continuation member). • Orphan children (oldest child becomes the main member).
Partner (common-law spouse)	A person the member has a committed and serious relationship with, which is considered to be a marriage based on objective criteria of mutual dependency, irrespective of the gender of either party. Where the main member is married to more than one spouse in terms of a customary marriage, subsequent partners will be regarded by the Scheme as adult dependent s.

Spouse	A member's spouse, ex-spouse or partner who is not a member or a registered dependent of a member of a medical scheme and who permanently resides in South Africa. Where the main member is married to more than one spouse in terms of a customary marriage, subsequent partners will be regarded by the Scheme as adult dependents.
Child dependent (including children of common law spouses)	A member's financially dependent natural child, stepchild or legally adopted child, who is not self-supporting , or a child who has been placed in the custody of the member or his/her spouse or partner, who is unmarried and under the age of 27, who is not in receipt of a regular (monthly) remuneration of more than the lowest income band on the LA KeyPlus Benefit Option.
Disabled child	Any child registered as permanently disabled, irrespective of age. Those aged 21 years and older, unmarried and not self-supporting , but who is dependent upon the member due to mental or physical disability, continue to be registered as child dependents and pay child contributions.
Student	Aged 21 years but under the age of 27 years who is registered as a student at a University or recognised College for higher education and who is not self-supporting. Evidence of such registration is to be submitted annually within 30 days of the eligible age (each birthday from 21 to 27 years). Failure to submit proof of eligibility will result in adult contributions being charged from the first of the month following the birthday month.
Member's child aged 21 years but not older than 27 years	Not registered as a student at a University or recognised College for higher education and is not in full-time employment, and not self-supporting. These dependents have monthly incomes that is less than the rand value on the lowest income band of the LA KeyPlus Benefit Option . This dependent will be regarded by the Scheme as a child dependent and pay child rates.
Member's child aged 21 years but not older than 27 years	Not registered as a full-time student at a University or recognised College for higher education and is not in full-time employment but who earns more than the monthly rand value on the lowest income band of the LA KeyPlus Benefit Option, but is not self-supporting. This dependent will be regarded by the Scheme as an adult dependent and pay adult rates
All eligible dependents over the age of 27 (not disabled dependents)	Not self-supporting. Pay adult rates.
The immediate family)	The member's spouse(s), children (whether biological or that of his/her spouse, adopted and children placed in the custody of the member), and additional dependents.

4. Abbreviations

Bonitas, Samwumed, Keyhealth, Hosmed and LA Health	BSKHL
Date of employment	DOE
Date of commencement	DOC
Late Joiner Penalty	LJP

5. Regulations

The Medical Schemes Act 131 of 1998 amendments to waiting periods, allow schemes to impose the following on members applying to join a medical scheme:

- A general waiting period not exceeding three months
- A condition-specific waiting period not exceeding 12 months
- A late-joiner penalty.

5.1 Waiting periods

Applicants can be grouped into three categories for underwriting.

5.1.1. **Category A**

Applicants who have had no previous medical cover **or** have had more than a 90-day break in membership since resigning from their previous scheme.

5.1.2 **Category B**

Applicants who have had less than two years' cover and applied to the medical scheme less than 90 days after termination from the previous scheme.

5.1.3 **Category C**

Applicants who have had two years or more of cover and applied for cover less than 90 days after the date of termination from the previous scheme.

The waiting periods applicable depend on these categories.

5.2. Late-joiner penalties

5.2.1 **Council definition**

"A late-joiner is an applicant or the adult dependent of an applicant who at the date of application for membership or admission as a dependent, as the case may be, is 35 years of age or older, but excludes any beneficiary who enjoyed coverage with one or more medical schemes preceding 1 April 2001, without a break in coverage exceeding three consecutive months since 1 April 2001."

5.2.2 **What this means**

A late-joiner penalty applies to an applicant, or dependent of an applicant, aged 35 years or older at the time of registration:

- Whose date of employment and date of registration is not the same
- Who did not belong to a medical scheme on 1 April 2001
- Who did not join the Scheme within 90 days of resigning from their previous scheme
- Who had more than 90 days' consecutive break in cover between medical schemes.

The penalty does not affect benefits but will increase contributions for the duration of the membership. The penalty is only calculated on the member or dependent's portion of the

contribution, excluding the employer's portion and excluding the Medical Savings Account (if applicable).

The penalty will apply for the duration of the membership.

5.2.3 Penalty bands

Penalty bands	Maximum penalty
One to four uncovered years	5%
Five to 14 uncovered years	25%
15 to 24 uncovered years	50%
25+ uncovered years	75%

5.2.4 Calculation of uncovered years

Age of member minus (35 + creditable coverage) = uncovered years

For instance, if the applicant is 58 years old on the date of registration and belonged to another medical scheme for 12 years (with their membership certificate attached as proof), the following late-joiner penalty band would apply:

$58 - (35 + 12) = 11$ uncovered years = 25% late-joiner penalty

6. Underwriting Guidelines

GENERAL CLAUSE: Existing Waiting Periods / LJPs (at application)

In all instances (including the window period and instances where no underwriting applies) existing LJPs or WPs for the member or any of his/her dependent s indicated on the membership certificate from the applicant's existing scheme at the time of application, must be continued on LA Health for the remainder of the term of that LJP/WP.

6.1 Local government employees joining LA Health for the first time

- A new Local Government employee joining within three months of date of employment (90 days) will be accepted free of underwriting.

NOTE: Any employee who previously left Local Government employment and who is now again newly employed in the sector, and his/her immediate family, to join LA Health free of underwriting, irrespective of whether they were part of BSKHL schemes during previous employment with Local Government or not.

- If an employee was previously appointed on a contract basis and applies for membership when that becomes a permanent appointment, the employee and immediate family will be taken-on free of underwriting, if the date of commencement and date of permanent employment is less than three months apart.

- At any time during the year, even during the window period, applications for the employee and his/her immediate family to join LA Health must be accepted free of underwriting as long as they have not been part of BSKHL or any other schemes (irrespective of DOE) during their employment period.
- Special dependents must be verified against the Scheme eligibility rules.
 - Special dependents who are registered dependents of the member while he/she is a member of BSKH must be allowed to join LA Health free of underwriting during the window period, save that the general clause above must apply.
 - Special dependents who are eligible, for whom the member is applying for membership after the member's DOC, must be fully underwritten.
 - Special dependents who are not eligible, for whom the member is applying for membership after the member's DOC, must be declined.
- Full underwriting for membership if the applicant has been a member of one of the BSKHL schemes (irrespective of DOE) and joining out of the window period, except when:
 - The employee applies to join LA Health with a start date in the annual window period.
 - When the application is for an employee of one of the following employers and they are moving to LA Health, irrespective of previous membership of an accredited scheme:
 - Kouga municipality – 3009836
 - Ngqushwa local municipality – 3029407
 - Ndlambe municipality 1204 – 3002147
 - Makana municipality 1143 – 3009814
 - Ekurhuleni – 3001405

6.2 Annual window period:

- The Bargaining Council Agreement allows members (and their registered dependents at that time) of any of the accredited schemes to move once a year, on 1 January, to one of the other accredited schemes: free of underwriting. Employers allow members to inform schemes of this change of membership in a period from 1 October to 1 January each year. This 'freedom of association' period is known as the "Window Period".
- We accept all applications, stamped by the employer during this period - where the LA Health DOC is 1 January – free of underwriting – even if forms are submitted during January and February of the new year.
- A membership certificate is required and must indicate a termination date – if no membership certificate is provided, membership cards may be accepted as proof during the window period only.
- Annual window period is from 01 October to 31 December every year.
- DOCs allowed for uncovered lives are 01 October, 01 November, 01 December and 01 January (irrespective of when app is received – before 1 October or after 1 January). If member is moving

from BSKH only a DOC of 01 January is allowed. The app must be signed within the window period.

- **Pensioners do not form part of the window period underwriting regime**
- The fund manager to notify if the window period is cancelled or extended.

6.3 Underwriting rules within the window period

- If the member is moving from a **BSKH scheme** we require:
A copy of the previous membership certificate or a copy of membership card with a letter or termination form from the member, confirming termination of their membership with the BSKH scheme for:
 - Pensioners (60 years and older or indicated as a pensioner during the application process **from a BSKH scheme**)
Check if move is voluntary or involuntary
 - If voluntary – full underwriting
 - If involuntary – free of underwriting
 - **Special dependents, common law spouse and dependents who were members on a BSKH scheme. On receipt of certificate confirming membership:**
 - free of underwriting (irrespective of eligibility). If the membership certificate indicates any current LJPs/WPs: load those for the remaining period.
 - **Dependents who do not appear on the previous membership certificate**
Check for eligibility:
 - If eligible – full underwriting
 - If not eligible – decline.
- We require a membership certificate/copy of membership card or letter or termination form from previous medical scheme detailing information for the PM and every dependent for whom the application is made on that form.
- If the member, or any of the dependents have a break in membership when moving from BSKH to LA Health during the window period – full underwriting to apply.
- **Uncovered (members who were not part of the BSKH schemes) and/or no previous medical aid details on application form**
 - **Pensioners (retirees)**
 - **Decline** (pensioners only allowed on LA Health if a member of the accredited schemes at the time of application)
 - Active employees - Check for eligibility:
 - If eligible – free of underwriting
 - If not eligible – decline.
- Members moving from **other medical schemes** (other than BSKH), e.g., example GEMS, Liberty or Fedhealth
 - Pensioners (retirees)
 - Decline (pensioners only allowed on LA Health if a member of the accredited schemes at the time of application)
 - Other persons - Check for eligibility

- If eligible (new employees) – free of underwriting
- If not eligible – decline.
- **Addition of dependent** during the window period, and during the year, to an existing LA Health membership - full underwriting.

6.4 Pensioners

- **At any time, pensioners joining LA Health from one of the SBHK must be fully underwritten.** This includes applications made during the annual window period, unless the move is involuntary, i.e. member was on spouse's medical aid and pensioners cannot retain their membership of their existing scheme
- Any member over 60 will be considered a pensioner – confirm this on the occupation section (LA Health application form with medical questions). Underwriting will call for more information if member disputes the decision.
- An exception to the above rule has been made for City of Cape Town as confirmation has been received that the retirement age for this municipality is 65. When we receive an employer-stamped application for employees of the City of Cape Town between the age of 60 and 65, accept the member as an active employee, without asking the City to confirm that the person is still actively employed.
- For other LA Health employees, continue to verify that these persons (60 – 65) are still actively employed.

7. When Underwriting is applicable

7.1. Category A

Previously uninsured or previously insured with more than a 90-day break between membership of their previous medical scheme and the date they apply to join LA Health Medical Scheme:

- Apply a mandatory three-month general waiting period
- Apply 12-month condition-specific waiting period
- A late-joiner penalty may apply
- Members **do not have access to Prescribed Minimum Benefit cover** during their waiting periods.

7.2. Category B

Less than two years previous membership with less than a 90-day break between the previous medical scheme and the date they apply to join LA Health Medical Scheme:

- Apply a 12-month condition-specific waiting period or balance of previous waiting period on existing scheme
- A late-joiner penalty may apply and must be carried over from existing scheme
- Membership certificate required
- Members have access to Prescribed Minimum Benefit cover.

7.3. Category C

Longer than two years previous membership with less than a 90-day break between the previous medical scheme and the date they apply to join LA Health Medical Scheme:

- Apply a mandatory three-month general waiting period
- A late-joiner penalty may apply and must be carried over from the existing scheme
- Membership certificate required
- Members have access to Prescribed Minimum Benefit cover.

8. Outdated Application forms

Accept application forms as they are from members even if they are older than 90 days

Previous year's application forms may accepted until the end of March of the following year

Always activate memberships with the start date requested on the application form

Always accept counter offer letters from members even if they are returned after 30 days.

Instances where there is a counter offer letter with waiting periods, and where the start date must be backdated by more than 90 days, the Fund Manager will refer back to the Scheme.

9. Eligibility Rules

- Below is a summary of the eligibility rules for all dependents
- Dependents added at the same time of the PM application will be underwritten like the PM, but must still be checked for their own existing LJPs, WPs and/or eligibility in the below table.
- All dependents added after the PM (addition of dependent) will be underwritten, except for newly married spouses and newborns – see table below.

Eligibility rules for dependents				
Dependent type	Eligibility	Requirement/proof	If requirement /proof not supplied OR criteria not met	Comments
Spouse – newly wed	Marriage within 60 days of date application	Marriage certificate proving date of marriage within 60 days prior to date application to grant free of underwriting	If more than 60 days full underwriting to apply	Not subject to eligibility rules if listed on the membership certificate from BHKS during the window period, but apply existing LJPs/WPs
Ex-spouse	PM must be legally responsible for ex-spouse's medical aid. No specific time period between date of divorce/separation and application	Divorce decree, separation certificate or agreement i.e. customary/traditional marriage proving PM must provide continued cover on LA Health specifically. If that is not stated, decline	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs
2 nd Spouse	Partner Declaration or	Partner declaration must be signed and dated by both partners	Call requirement for the declaration. If it comes back incomplete a 2 nd time –call again	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes (BHKS) during the window period, but apply existing LJPs/WPs
	Traditional Marriage Certificate	Traditional marriage certificate	Cancel application if more than 3 months have lapsed since time of application	
Common Law Spouse	Partner Declaration	Partner declaration on the application form must be signed and dated by both partners. Member must confirm duration of serious relationship – requirement is two years	If they have been in a relationship for less than two years – decline. Call requirement for the declaration. If it comes back incomplete a 2 nd time – call again Cancel application if more than 3 months have lapsed since time of application	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs

Eligibility rules for dependents				
Dependent type	Eligibility	Requirement or proof	If requirement or proof not supplied or criteria not met	Comments
Newborn	Birth certificate	<p>Birth certificate proving the date of birth within 60 days of date of application to grant free of underwriting or</p> <p>Window period applications: Babies born within December that may not have been listed on the initial application form, free of underwriting</p>	If more than 60 days full underwriting to apply	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period
Child dependents under the age of 21 years	Birth certificate	<p>Birth certificate for the member or the member's spouse's children</p> <ul style="list-style-type: none"> • Abridged birth certificates if surnames are the same • if surname of child differs: <ul style="list-style-type: none"> ○ unabridged birth certificate; or ○ abridged birth certificate accompanied by an affidavit confirming relationship 	Call requirement for the birth certificate. If not received within 30 days fully underwrite	Not subject to eligibility rules if listed on the membership certificate from the four accredited schemes BHKS during the window period, but apply existing LJPs/WPs
Legally adopted children or children in custody of member under the age of 21	Birth certificate	<ul style="list-style-type: none"> • Adoption/legal guardianship papers or • Letter from the social worker confirming the child has been placed in the care of the PM or is being adopted or fostered 	Decline	Not subject to eligibility rules if listed on the membership certificate from the four accredited schemes BHKS during the window period, but apply existing LJPs/WPs
Child dependents (between the age of 21 and 27 years)	Children of PM and registered SP And monthly income that is not in excess of the lowest income band of the LA KeyPlus Benefit Option	<p>Application must indicate a monthly income amount that is not in excess of the lowest income band of the LA KeyPlus Benefit Option.</p> <p>If amount not stated on application and child is between 21 and 27 years old, call for three months' bank statements as proof of income</p>	If proof is not received within 30 days, accept for membership but load as ADULT dependent	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs

Eligibility rules for dependents				
Dependent Type	Eligibility	Requirement or proof	If requirement or proof not supplied or criteria not met	Comments
Child dependants over the age of 27 (including students over age 27)	Children of PM/Spouse or legally adopted only, including full time students. Monthly income that is not in excess of the lowest income band of the LA KeyPlus Benefit Option	<ul style="list-style-type: none"> Affidavit confirming financial support Application must indicate monthly income amount that is not in excess of the lowest income band of the LA KeyPlus Benefit Option If amount not stated on application, call for three months bank statements as proof of income Load as adult dependant 	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs.
Student (between the ages of 21 and 27 years)	Children of PM/Spouse or legally adopted only and students. Monthly income that is not in excess of the lowest income band of the LA KeyPlus Benefit Option	Copy of registration as a student at educational institution. Application must indicate a monthly income amount that is not in excess of the lowest income band of the LA KeyPlus Benefit Option. If amount not stated on application and child is between 21 and 27 years old, call for three months bank statements as proof of income	If additional registration: underwrite fully. If not financially dependent on member, load as adult dependent	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs
Students (over age 27)	Children of PM/Spouse or legally adopted only and students	Copy of registration as full time student at educational institution – load as adult dependant. If no previous cover or break of more than 90 days between application and last membership: fully underwrite	If additional registration, fully underwrite	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period. Load as adult dependent
Legally adopted children or children in custody of member	Under age 27	Adoption/legal guardianship papers or Letter from the social worker confirming the child has been placed in the care of the PM or is being adopted or fostered	Decline	Not subject to eligibility rules if listed on the membership certificate from the four accredited schemes BHKS during the window period

Eligibility rules for dependents

Dependent Type	Eligibility	Requirement or proof	If requirement or proof not supplied or criteria not met	Comments
Disabled dependant/s (who are not the member's children) over age 27	Mental or physical disability	Medical report confirming nature of permanent disability	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs
Grandchildren	<ul style="list-style-type: none"> The biological parent of the grandchild must be under the age of 27 and <ul style="list-style-type: none"> biological parent of the grandchild must be a registered dependant on the PM's membership (can be either mother or father of that grandchild) A newborn grandchild born onto the membership is eligible for membership even if the biological parent registered on the membership is 27 years and older 	<ul style="list-style-type: none"> Unabridged birth certificate If biological parent not on the policy, accept legal guardianship papers or letter from the social worker confirming the child has been placed in the care of the PM or being adopted or fostered 	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period but apply existing LJPs/WPs,
Nieces and Nephews	Decline	N/A	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period but apply existing LJPs/WPs

Siblings of PM and SP (brothers and sisters over the age of 18)	PM must be caring for and financially supporting sibling and sibling's monthly income must not be in excess of the lowest income band of the LA KeyPlus Benefit Option	Affidavit must confirm PM is financially responsible and supporting sibling and three months bank statements proving monthly income that is not in excess of the lowest income band of the LA KeyPlus Benefit Option	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period but apply existing LJPs/WPs
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Eligibility rules for dependents

Dependent Type	Eligibility	Requirement or proof	If requirement or proof not supplied or criteria not met	Comments
Siblings (brothers and sisters under the age of 18)	PM must be caring for and financially supporting sibling and in the process of adopting OR has adopted	Affidavit must confirm PM is financially responsible and supporting sibling and letter from social worker confirming member in process of legally adopting OR adoption papers	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period but apply existing LJPs/WPs
Uncles and aunts	Decline	N/A	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs
Parents of PM and SP	PM must be caring for and financially supporting parents And parents' monthly income must not be in excess of the lowest income band of the LA KeyPlus Benefit Option	Affidavit to confirm PM is financially responsible and supporting parents and three months bank statements proving parents' monthly income that is not in excess of the lowest income band of the LA KeyPlus Benefit Option	Decline	Not subject to eligibility rules if listed on the membership certificate from the four other accredited schemes BHKS during the window period, but apply existing LJPs/WPs
Grandparents	Decline	Decline	Should member escalate for review, request for affidavit confirming financial support and three	Not subject to eligibility rules if listed on the membership certificate from the four accredited schemes

			months bank statements - Refer to Principal Officer through the Fund Coordinator	BHKS during the window period, but apply existing LJPs/WPs
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10. Expired Window Periods

10.1. Window period for City of Joburg – Pikitup

Pikitup from the City of Joburg (Pikitup is a municipal owned entity) has decided that all employees belonging to Day 1 Health (<http://www.day1health.co.za>) must belong to one of the 5 accredited medical schemes. There is over 580 employees that belong to Day 1 and as such requested all schemes to accept these employees free of underwriting on 1 March and 1 April 2018. No proof of cover or membership certificate required.

This arrangement is date sensitive and all other applications from this employer will be underwritten as per the Policy.

10.2. Window period for Madibeng Local Municipality

A special window period of 3 months granted on 04 April 2018 by the Principal Officer of LA Health to Bonitas members of the Madibeng Municipality, allowing them to join LA Health Medical Scheme outside of the Annual Window period. Doc's allowed 01 April, 01 May and 01 June 2018. Proof of Bonitas membership required. No new LJPs or CSWPs for existing Bonitas members. Any existing LJPs/CSWPs that must still be served, to be carried forward on LA Health. Dependents not on the Bonitas membership prior to joining LA Health, will be subject to full underwriting. Any dependent on Bonitas not eligible for LA Health membership must be referred to the Fund Manager for review with the PO

This arrangement is date sensitive and all other applications from this employer will be underwritten as per the Policy.

10.3. Window period for Inkosi Langalibalele Municipality

A special window period of 3 months granted from 16 May 2018, allowing members of the Inkosi Langalibalele Municipality, who are currently registered on one of the other accredited schemes, to join LA Health Medical Scheme outside of the Annual Window period, with no new underwriting or LJPs. Existing WPs/LJPs that are still valid to be carried forward on LA Health.

This arrangement is date sensitive and all other applications from this employer will be underwritten as per the Policy.

10.4. Window period for Emalahleni Municipality

A special window period of 3 months granted to members of the Emalahleni Municipality who are currently registered on one of the other accredited scheme to join LA Health Medical scheme outside of the Annual Window period with no new underwriting or LJPs. Existing WPs/LJPs that are still valid to be carried forward on LA Health.

This arrangement is date sensitive and all other applications from this employer will be underwritten as per the Policy.

10.5. Window period for Samwumed members

Principal Officer concession granted on 03 August 2018 for any SAMWUMED member and his/her dependent s that are currently registered on his/her SAMWUMED membership, who wants to join LA Health Medical Scheme with entry dates in 2018 and on 01 June 2019, to be accepted without any underwriting being applied. The concession will run until the end of 30 June 2019. Full underwriting will apply if there is a break in membership as the concession is explicitly for SAMWUMED members who are transferring to LA Health from now until 30 June 2019. SAMWUMED membership certificates or membership cards can be accepted.

Should a SAMWUMED member want to join AND add any dependent s that are not currently registered on his SAMWUMED membership, any such dependent s will be fully underwritten. This arrangement is date sensitive and all other applications from this Scheme will be underwritten as per the Policy.

11. Cover for Covid-19 infections

1. Waive waiting periods for existing members needing treatment for COVID-19; this is where we have placed a three-month general waiting period, or condition specific waiting periods related to respiratory conditions.
 2. For new joiners: load waiting periods if COVID-19 is disclosed at time of joining, or picked up in claims within 14 days post joining.
- The LA Health eligibility rules, LA Health Medical Scheme Rules and the LA Health Underwriting policy are documented under the below pathway:
<http://sharepoint.discovery.co.za/health/dhserv/st/ctr/nb/uw/Team%20Documents/Forms/AllItems.aspx?RootFolder=%2Fhealth%2Fdhserv%2Fst%2Fctr%2Fnb%2Fuw%2FTeam%20Documents%2FOperations%2FSOP%2Finhouse%20Underwriting%20Rules%2FLA%20Health&FolderCTID=0x0120001C30E0585F71CA408D2F844B683D3CEB&View=%7B16FB3383%2D688E%2D40F3%2DB4B7%2D1109A056D75B%7D>