

2019 Underwriting Notes

Herewith notes regarding the underwriting as discussed during the 2019 KeyHealth Product training sessions for your information.

SALGBC

KeyHealth is one of the five accredited Schemes who can offer a medical aid contract to Local Government employees. It is important to remember that this agreement is based on continuous and compulsory membership of all Local Government employees with one of the five accredited schemes. KeyHealth therefore agreed on the following underwriting concession:

Irrespective of any pre-existing conditions at the time of application or age, no waiting periods or late joinder penalties will be imposed on new membership contracts.

The stipulations of this agreement with KeyHealth are as follows in the following two instances:

- **New employees**

New employees can qualify for this underwriting concession if their membership contract with KeyHealth is active within 30 days, since date of employment with Local Government. For example, if their employment date is the 1st of September 2018, the completed application form should be received by the 10th of October 2018 and the contract to be activated for the 1st of October 2018.

- **Existing employees**

Existing employees can qualify for this underwriting concession at the start of each new benefit year (thus the 1st of January), subject to the following conditions:

- Proof of previous membership with one of the other four accredited schemes is supplied. (Note: A membership number, the name of the Scheme, the duration of the membership and the names of the beneficiaries whom enjoyed coverage with the previous Scheme will be sufficient. The Scheme however will not forfeit the right to request proof in some instances.)
- When there is a break in membership from the previous accredited SALGBC Scheme, the applicants will be subject to underwriting as prescribed within legislation. Last day of membership with the previous accredited SALGB Scheme should be the 31st of December.
- Any applicants who enjoyed membership with another Scheme (for example GEMS), and who did not belong to an accredited SALGBC Scheme whom applies for membership, will be subject to underwriting as prescribed within legislation.

Please take note that the following beneficiaries are excluded from the SALGBC underwriting concession of KeyHealth and will be subject to underwriting as prescribed within legislation:

- Disabled children (21 years of age and older)
- Grand children
- Siblings (brothers and sisters)
- A child beneficiary, 21 years of age, not yet 27 years of age whom is not a student
- Any addition of beneficiaries (except for new born or adopted children when application to register is received within 30 days since date of birth or adoption) whose inception date is not equal to the inception date of the Principal member.



Young & Healthy

When all the beneficiaries on an application are younger than 45 years of age and does not have any pre-existing health conditions at the time of application, standard acceptance will be considered. This is an automatic process and is accessible to all private and/or employer groups.

Thus:

- no general waiting period (GWP) – irrespective of previous cover;
- no conditions specific waiting period (CSW) - because there is no pre-existing condition, and
- no late joiner penalty (LJP) will be applied.



Note: All the beneficiaries applying for membership should comply with the requirement to qualify for the underwriting concession. Contract will be subject to the non-disclosure process for the first 12-months of membership.



Applications to be submitted to: newbusiness@keyhealthmedical.co.za for processing.
More contact information available from the last page in the member guide.

KeyHealth: Learning & Development

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