

**ANNEXURE B.4
PACE4****4.1****GENERAL CONDITIONS OF THE BENEFIT OPTION**

- (a) The Scheme's benefits on accounts properly lodged in terms of rule 15 shall be granted as shown in each paragraph hereunder, and the member shall be liable for the difference between the Scheme's benefits and the full amount of the account.
- (b) No benefits shall be granted on accounts reaching the Scheme after the last day of the fourth month following the date on which the service was rendered.
- (c) Where an account has been paid by the member in cash, such specified account plus proof of payment must be submitted to the Scheme before the last day of the fourth month following the date on which the service was rendered. The Scheme will then refund the member the applicable benefit amount.
- (d) Direct payment will be made by the Scheme to a supplier of service who renders accounts in accordance with the Scheme tariff or contracted fee as agreed by the Scheme and the supplier.
- (e) A member shall be entitled to pro-rata benefits calculated from the date of enrolment up to the end of the relevant financial year.
- (f) Benefits shall be based on the Scheme tariff or contracted fee as agreed by the Scheme and the supplier of service, whichever is applicable.
- (g) The Scheme's financial year shall run from 1 January to 31 December.
- (h) The benefits of the option shall be divided into three parts namely:
 - ◆ Scheme Benefits
 - ◆ Day-to-day Benefits
 - ◆ Individual Medical Savings Account (IMSA)

- (i) A member shall qualify for the extent and level of minimum benefits provided for in regulation 8 in terms of the Medical Schemes Act (No. 131 of 1998) and Annexure D1 of these Rules, without deductibles or the use of co-payments.
- (j) The Mediscor Reference Price (MRP) will be applied on all medicines where applicable.

4.2

CONDITIONS FOR SCHEME BENEFIT PAYMENT

- (a) Comprehensive benefits are offered for all pre-authorised services and authorised emergency services rendered during hospitalisation, i.e. from the day of admission up to and including the day of discharge.
- (b) Full cross subsidisation between members shall apply without an annual limit.
- (c) Granting of benefits under the Scheme benefits shall be subject to treatment protocols, preferred providers, designated service providers, network option services and/or medicine formularies accepted by the Scheme.
- (d) No benefits in respect of MRI scans and computer tomographic studies shall be granted if an authorisation number has not been obtained in advance or, in an emergency, on the first working day after admission to a hospital, by the Scheme or its proxy.
- (e) No benefits in a private hospital or day clinic shall be granted if an authorisation number has not been obtained in advance (in the case of planned major operations and dental procedures – preferably 14 days in advance) or, in an emergency, on the first working day after admission to a hospital, by the Scheme or its proxy.
- (f) If a member or his dependants receive treatment in a private hospital or day clinic without an authorisation number having first been obtained (due to either prior application not made or because a prior application was refused), a R500 surcharge per admission shall be imposed whenever an application is approved with retrospective effect.

- (g) If an authorisation number has been obtained for treatment in a private hospital or day clinic but the treatment cost exceeds the authorised benefits, only the benefits of the authorised treatment cost shall be granted and the member shall be liable for payment of the excess to the service provider.

4.2.1 Hospitals: contracted and non-contracted providers

Claims submitted by a contracted provider for accommodation in a general ward, intensive-care and high-care unit, theatre and material – 100% of the **contracted fee**. Claims submitted by non-contracted providers – 100% of **Scheme tariff**.

4.2.2 Mental health clinics: contracted and non-contracted providers

Claims submitted by a contracted provider for accommodation and treatment of psychological and psychiatric conditions – 100% of the **contracted fee**. Claims submitted by non-contracted providers – 100% of **Scheme tariff**. Benefits shall be subject to the following:

- (i) The length of stay shall be limited to 21 days per beneficiary per financial year.

4.2.3 Registered institutions for the treatment of chemical and substance dependence/abuse

Accommodation and treatment for chemical and substance dependence/abuse – 100% of the Scheme tariff. Benefits shall be subject to the following:

- (i) The length of stay shall be limited to 21 days per beneficiary per financial year; or
- (ii) Benefits shall be limited to R20 400 per beneficiary per financial year.

4.2.4 Consultations, visits, operations, surgical procedures and anaesthetics for surgical procedures during hospitalisation

Claims submitted by General Practitioners and Specialists for treatment during hospitalisation - 100% of the Scheme tariff or contracted fee.

4.2.5 Confinements

Benefits shall be paid as follows even if the baby dies before registration.

- (i) Medical practitioners – 100% of the Scheme tariff.
- (ii) Nursing home and hospital fees in accordance with the provisions of paragraph 4.2.1.
- (iii) Midwife assisted births in an Active Hospital Birth Unit or home confinements by a midwife – 100% of the Scheme tariff . Transport fees, hospital facility fees, renting of a birth pool, medical disposables or medication, antenatal consultations, doulas and breastfeeding support shall be excluded from benefits.
- (iv) Midwife assisted births at a private midwife birth house – 100% of the Scheme tariff. Transport fees, renting of a birth pool. Antenatal consultations, doulas and breastfeeding support shall be excluded from benefits.

4.2.6 Surgical dentistry

Any surgical procedure that needs to be performed in a theatre, after pre-authorisation by the Scheme – 100% of Scheme tariff. Payment for Maxillofacial and oral surgery is strictly related to the following conditions:

- (i) Severe trauma (soft tissue injuries, fractures of jaws and facial bones);
- (ii) Cleft lip and palate;
- (iii) Crouson's disease;
- (iv) Malunited craniomaxillary disjunction;
- (v) Post-traumatic defects (root residues in sinus, secondary oro-nasal fistula, faciostenosis);
- (vi) Internal TM joint surgery (condylectomy, arthrocentesis, arthroplasty, total joint reconstruction);
- (vii) Salivary gland surgery (removal of gland or salivary stone);
- (viii) Life threatening sepsis (Ludwig's angina);
- (ix) Confirmed oral cancer.

4.2.7 Pathology and standard diagnostic imaging during hospitalisation

100% of the Scheme tariff.

4.2.8 Specialised diagnostic imaging during hospitalisation

MRI scans, CT scans, computer tomographic studies and isotope studies - 100% of the Scheme tariff, subject to pre-authorisation.

4.2.9 Supplementary benefits during hospitalisation

Supplementary benefits includes services rendered by physiotherapists, masseurs, chiropractors, orthoptists, audiologists/hearing aid acousticians, occupational therapists, podiatrists/chiropracist, dieticians, speech therapists, bio kinetics, private nursing and social workers – 100% of Scheme tariff on condition that the claim is related to the hospital admission of the patient.

4.2.10 Blood transfusions

Blood, operators' fees, transport charges and apparatus – 100% of the Scheme tariff.

4.2.11 Internal prosthesis surgically implanted during operations/hospitalisation

Prosthesis surgically implanted during operations for the replacement of parts of the human body for functional medical reasons – 100% of the cost after discount with a maximum of R88 200 per family per financial year: Benefits will not be pro-rated, but will be subject to the following conditions and maxima:

- (i) Pre-authorisation by the Scheme.
- (ii) Preferred providers may be appointed by the Scheme.
- (iii) Co-payments may apply if preferred providers are not utilised.
- (iv) Vascular prosthesis shall be limited to R31 200.
- (v) Spinal prosthesis shall be limited to R31 200.
- (vi) Artificial disk (single level based) shall be limited to R14 000.
- (vii) Drug eluting stent shall be limited to R14 000.
- (viii) Mesh shall be limited to R12 400.

- (ix) Gynaecological/Urological prosthesis shall be limited to R10 200.
- (x) Lens implant shall be limited to R11 300 per lens.
- (xi) Knee prosthesis shall be limited to R43 500.
- (xii) Hip prosthesis and other major joints shall be limited to R37 600.
- (xiii) Other Minor joints shall be limited to R14 000.

4.2.12 External prosthesis after operations

Prosthesis used after operations for the replacement of parts of the human body for functional medical reasons – 100% of the cost after discount with a maximum of R20 400 per family per financial year. Benefits shall be subject to the following:

- (i) Pre-authorisation by the Scheme
- (ii) Two quotations may be required
- (iii) Preferred providers may be appointed by the Scheme
- (iv) Artificial limbs are limited to one limb per 60 months

4.2.13 Orthopaedic and medical appliances during hospitalisation

Back, leg, arm and neck supports, crutches, surgical foot wear and elastic stockings provided before discharge from hospital – 100% of the Scheme tariff.

4.2.14 Organ transplants

100% of the Scheme tariff subject to pre-authorisation and application of Scheme protocols.

4.2.15 Peritoneal dialysis and haemodialysis

100% of the Scheme tariff subject to pre-authorisation and application of Scheme protocols.

4.2.16 Ambulance and emergency evacuation benefits

100% of the cost of ambulance services on condition that the service has previously or, in an emergency, on the first working day after evacuation had been approved as clinically necessary by the preferred provider for ambulance services. No benefits shall be payable if the evacuation service was requested and delivered by a service provider other than the preferred provider.

4.2.17 Oncology

Radiation, chemotherapy, pathology, diagnostic imaging and consultations - 100% of the Scheme tariff or negotiated tariffs. Benefits shall be subject to the following:

- (i) Pre-authorisation by the Scheme;
- (ii) Preferred providers may be appointed;
- (iii) Scheme protocol shall apply
- (iv) Mediscor Reference Price (MRP) will be applied to medicine claims where applicable.

4.2.18 Benefits for medicine

The following principles apply for the reimbursement of medicine:

- (a) Where medicines have generic alternatives registered with the Medicines Control Council (MCC) of South Africa, the Scheme will reimburse those medicines up to the generic reference price (MRP) for that active ingredient.
- (b) Benefit amount of medicine will be calculated at Single Exit Price (SEP), plus the dispensing fee as determined by the Scheme, plus VAT.
- (c) A member must apply on the Scheme's prescribed application form to qualify for chronic medicine benefits. A member shall qualify for benefits from the date on which the application was received by the Scheme or its proxy.
- (d) Approved PMB, CDL and non-CDL chronic medicine costs will be paid from the non-CDL limit first. Thereafter, only approved PMB

and CDL chronic medicine costs will continue being paid by the Scheme.

(e) Designated service providers (DSP) may apply.

(i) Medicine for non-CDL chronic conditions

The Scheme's benefit for medicine for non-CDL chronic conditions is subject to the use of a formulary (medicine list). Medicines on the formulary will be reimbursed at 85% of the Scheme tariff with a 15% co-payment. If a member, however, opts to use a non-formulary medicine, the Scheme will reimburse that product at 80% of the Scheme tariff with a 20% co-payment.

The following maxima per financial year will apply:

| M | M1+ |
|----------|------------|
| R17 200 | R34 400 |

(ii) Specified chronic conditions (*Life-sustaining condition)

| | |
|--|---|
| Acne | Major Depression* |
| Allergic rhinitis | Migraine prophylaxis |
| Ankylosing Spondylitis | Motor neuron disease |
| Alzheimer's disease | Muscular dystrophy and other inherited myopathies |
| Aplastic anaemia | Myasthenia gravis |
| Attention Deficit Disorder (ADD)/ Attention Deficit Hyperactive Disorder (ADHD) | Neuropathy |
| Benign Prostatic Hypertrophy | Osteoarthritis |
| Chronic anaemia | Obsessive Compulsive Disorder |
| Collagen diseases | Osteoporosis |
| Cushing's disease | Paget's disease |
| Cystic Fibrosis | Paraplegia/Quadriplegia (medicine to manage) |
| Dermatomyositis | Polyarthritis nodosa |

| | |
|--|---------------------------------|
| Eczema | Polycystic Ovarian Disease |
| Endometriosis | Psoriasis |
| Female menopause | Psoriatic arthritis |
| Fibrosing alveolitis | Pulmonary embolism |
| Gastro Oesophageal Reflux Disease (GORD) | Pulmonary interstitial fibrosis |
| Gout prophylaxis | Scleroderma |
| Grave's disease | Sjogren's disease |
| Hyperthyroidism | Stroke |
| Hypophyseal adenoma | Trigeminal neuralgia |
| Hypopituitarism | Urinary incontinence |
| Idiopathic thrombocytopenic purpura | |

***Life-sustaining chronic condition**

The medicine for major depression will qualify as life-sustaining. This means that once the chronic benefit has been depleted, the member will automatically qualify for unlimited benefits for the approved medicine.

(iii) Medicine for Chronic Disease List (CDL) conditions:

The Scheme's medicine benefits for CDL chronic medicines, prescribed by a medical practitioner are subjected to a formulary (medicine list). Medicines on the formulary will be reimbursed at 100% of Scheme tariff without a co-payment. If a member, however, opts to use a non-formulary medicine, the Scheme will reimburse that product at 80% and a 20% co-payment.

(iv) Biological medicine and other high cost medicine

100% of the cost with a maximum of R322 500 per beneficiary per financial year: Benefits shall be subject to the following:

- (i) Pre-authorisation.
- (ii) Scheme protocols.
- (iii) Designated service providers may be appointed.

(v) Take home medicine after discharge from hospital

Medicine prescribed by the treating doctor upon discharge from hospital (and relating to the admission), to take home, will be paid at 100% of Scheme tariff, subject to MRP and a maximum supply of seven days.

4.2.19 Prescribed Minimum Benefits (PMBs)

Medicine for a limited set of 270 conditions as specified in Annexure A of the Regulations in terms of the Medical Schemes Act (no 131 of 1998) and Annexure D1 of these Rules – 100% of the cost. Benefits shall be subject to the following:

- (i) Pre-authorisation
- (ii) The Scheme treatment protocols and clinical funding guidelines
- (iii) Designated service providers (DSP)
- (iv) Formularies
- (v) Mediscor Reference Price (MRP)

4.2.20 Specialised diagnostic imaging out of hospital

MRI scans, CT scans, computer tomographic studies and isotope studies - 100% of Scheme tariff. Benefits shall be subject to the following limits per financial year:

- (i) MRI and CT scans shall be limited to three scans per beneficiary
- (ii) PET scans shall be limited to once scan per beneficiary
- (iii) A pre-authorisation was obtained from the Scheme or its proxy.

4.2.21 Optical benefits

Optometry services shall be obtained and paid by Preferred Provider Network (PPN) at 100% of cost per beneficiary every 24 months. For services rendered at a non-network provider the following maxima per beneficiary shall apply every 24 months. Notwithstanding the aforesaid, Optometry services relating specifically to contact lenses shall be dealt with as follows:

Preferred Provider Network (PPN) shall pay a maximum amount of R1710-00 towards the cost for contact lenses per beneficiary every 24 months, irrespective if the beneficiary utilised the services of PPN or a non-network provider:

| DESCRIPTION | MAXIMUM BENEFIT PER BENEFICIARY PER 24 MONTHS |
|-------------------------|---|
| Consultations | R290-00 |
| Single-vision lenses OR | R150-00 |
| Bifocal lenses OR | R325-00 |
| Multifocal lenses OR | R600-00 |
| Contact lenses | A maximum amount of R1710-00 towards the cost for contact lenses per beneficiary every 24 months, irrespective if the beneficiary utilised the services of PPN or a non-network provider. |
| Spectacle frames | R1000-00 |

4.2.22 Orthopaedic and medical appliances out of hospital

Back, leg, arm and neck supports, crutches, surgical foot wear, elastic stockings, stoma products, oxygen and diabetic supplies for non-PMB conditions - 100% of the cost after discount with a combined maximum of R22 000per family per financial year. The following maxima will apply:

- (i) Wheel chairs limited to R9100per family every 48 months.
- (ii) Speech appliances limited to one appliance every 48 months.
- (iii) Hearing aids and/or repair limited to R21 500 per family per financial year.

4.2.23 Rehabilitation after trauma

Benefits for rehabilitation shall be aimed at the recovery of impeded vital functions immediately after trauma such as a stroke or heart attach - 100% of Scheme tariff, subject to pre-authorisation and Scheme protocols.

4.2.24 Preventative care

(i) 100% of the Scheme tariff for:

| Preventative Care Benefit | Gender and Age Group | Quantity and Frequency | Benefit Criteria |
|---|--|---|--|
| Influenza vaccine | All ages | One per beneficiary per financial year | Applicable to all active members and beneficiaries |
| Pneumonia Programme | Children < 2yrs High risk adult group | Once in 60 months | <u>Funding for children < 2years:</u> Parents to contact the Scheme in advance to pre-arrange funding prior to obtaining the vaccine <u>Funding for adults:</u> The Scheme will identify certain high risk individuals who will be advised to be immunised |
| Paediatric immunisations | Funding for all paediatric vaccines according to the State recommended programme for babies and children | | |
| Female contraceptives | All females of child bearing age | Quantity and frequency depending on product up to the maximum allowed amount. Mirena device - one device in 60 months | Limited to R1 400 per family per financial year Includes all items classified in category of female contraceptives |
| Document Based Care (DBC) Back rehabilitation programme | All ages | Up to 6 weeks treatment plan as per approval | Applicable to beneficiaries that have serious spinal or back problems and may require surgery. The Scheme identifies appropriate participants for evaluation at the DBC Centre. Based on the outcomes of the evaluation, a rehabilitation treatment plan is |

| | | | |
|---|--------------------------------------|--|--|
| | | | drawn up and initiated which lasts approximately 6 weeks. |
| HIB titre immunisation | Children 5years and younger | One vaccine at 6, 10 and 14 weeks after birth. 1 booster vaccine between 15-18 months | If the booster vaccine was not administered timeously, the maximum age to which it will be allowed is 5years |
| Mammogram | Females 40 years and older | Once every 24 months | Scheme tariff shall apply |
| PAP smear | Females 40 years and older | Once per financial year | To be done at a gynaecologist or general practitioner. Consultation fees paid from the consultation benefit |
| PSA test (Prostate Specific Antigen) | Males 45 years and older | Once per financial year | To be done at an urologist. Urologist consultation paid from the consultation benefit. |
| Bone densitometry | All beneficiaries 45 years and older | Once every 24 months | Scheme tariff shall apply |
| Biometric screening: - Glucose test (finger prick test) - Cholesterol test (finger prick test) - Blood Pressure - Body Mass Index (BMI) | All beneficiaries 10 years and older | One per beneficiary per financial year | A screening benefit package at selected Preferred Provider Pharmacies. |
| Human Papilloma Virus (HPV) vaccinations | Girls 9 – 13 years old. | Three vaccinations per beneficiary | GSK's Cervarix vaccinations shall be funded at Mediscor Reference Price (MRP). |

(ii) 100% of the Scheme tariff for preventative dentistry:

| DESCRIPTION OF SERVICE | AGE | FREQUENCY |
|--|--|---|
| General full mouth examination by a general dentist (incl. gloves and use of sterile equipment for this visit) | Above 12 years Under 12 years | Once per financial year Twice per financial year |
| Full mouth intra-oral radiographs | All ages | Once every 36 months |
| Intra-oral radiograph | All ages | 2 x photos per year |
| Scaling and/or polishing | All ages | Twice per financial year |
| Fluoride treatment | All ages | Twice per financial year |
| Fissure sealing | Up to and including 21 years | In accordance with accepted protocol |
| Space maintainers | During primary and mixed denture stage | Once per space |

4.2.25 International emergency medical cover

Over and above the provisions for foreign claims, referred to in Rule 16.12, members and their dependents qualify for the following additional benefit:

100% for the cost of services for worldwide international emergency medical cover: Provided that benefits are subject to the following:

- (i) The cover is limited to R10 million per beneficiary per trip and includes emergency medical expenses and evacuation costs.
- (ii) Beneficiaries have access to 90 days cover per trip.
- (iii) A member has to notify the preferred provider at least 48 hours in advance when he and or his dependents are travelling overseas. Failure to notify the preferred provider will result in claims not entertained.
- (iv) General exclusions to services apply. Elective planned procedures undergone outside of South Africa are not covered.

4.2.26 Alternatives to Hospitalisation

Services rendered by step-down facilities approved by the Scheme, registered private nurses and hospices – 100% of the fees approved by the Scheme. Pre-authorisation shall apply.

4.3 DAY-TO-DAY BENEFITS

- (a) All benefits mentioned in section 4.3 below are subject to the annual maxima for the member with his dependents as provided for in the relevant subparagraphs and the exclusions referred to in Annexure C. The following combined overall limit for day to day benefits shall apply per financial year:

| M | M+ |
|----------|-----------|
| R24 700 | R39 800 |

- (b) Cross subsidisation between members shall apply.

4.3.1 Acute medicine

- (i) Medicine other than that referred to as chronic medicine and excluding medicine referred to in Annexure C2, prescribed out of a hospital by a medical practitioner or dentist or a person authorised thereto by law – 90% of the cost.
- (ii) Medicine over the counter – 100% of the cost, limited to R1 100 per family per financial year.
- (iii) Homeopathic remedies, injections and herbal remedies – 90% of the cost provided that a nappi code is provided. If a nappi code is not provided benefits shall be paid from the IMSA.

Benefits shall be subject to the overall day-to-day limit and the following maxima per financial year:

| M | M1+ |
|----------|------------|
| R5 800 | R9 100 |

4.3.2 Consultations, visits, maternity benefits, injections and treatments out of hospital

Consultations, visits, diagnostic examinations, maternity benefits, injections, emergency unit visits (where a procedure room was used) and treatments by

general practitioners, medical specialists, homeopaths and herbalists – 100% of Scheme tariff or contracted fee. Payments shall be limited to the overall day-to-day benefit and the following maxima per financial year:

| M | M1+ |
|----------|------------|
| R3 700 | R6 000 |

4.3.3 Pathology and standard diagnostic imaging out of hospital

100% of the Scheme tariff limited to the overall day-to-day benefit and the following maxima per financial year:

| M | M1+ |
|----------|------------|
| R3 700 | R7 300 |

4.3.4 Oral and dental benefits

Specialised dentistry includes prosthodontics (crowns, bridges, inlays, veneers and dentures), periodontics (gum diseases) and orthodontic (correction of irregular teeth by means of braces, retainers or similar) services, dental implants, implant costs and all laboratory costs related to the services mentioned. Pre-authorisation for orthodontic treatment shall be required.

This benefit further covers for all basic and specialised dentistry not defined under preventative dentistry or surgical dentistry indicated in this annexure - 100% of the Scheme tariff, limited to the overall day-to-day benefit and the following maxima per financial year:

| M | M1+ |
|----------|------------|
| R7 300 | R12 400 |

4.3.5 Supplementary benefits out of hospital

Supplementary benefits includes services rendered by physiotherapists, masseurs, chiropractors, orthoptists, audiologists/hearing aid acousticians, occupational therapists, podiatrists/chiropracist, dieticians, speech therapists, bio kinetics, private nursing (stoma therapy nursing, obtaining of specimen, observations and administration of medication, immunisations and IV's),, psychiatric treatment, psychologists and social workers – 100% of Scheme tariff limited to available overall day-to-day limits and the following maxima per financial year:

| M | M1+ |
|----------|------------|
| R3 700 | R7 300 |

4.3.6 Wound care and related private nursing services

Wound care including dressings and Negative Pressure Wound Therapy (NPWT) treatment and related private nursing services – 100% of Scheme tariff limited to available overall day-to-day limits and a maximum of R9 100 per family per financial year.

4.4

CONDITIONS FOR INDIVIDUAL MEDICAL SAVINGS ACCOUNT (IMSA) PAYMENT

- (a) The IMSA shall be used solely for medical expenses relating to day-to-day benefits referred to in paragraph 4.3, subject to the exclusions referred to in Annexure C of these Rules.
- (b) On admission to the Scheme, an IMSA, held by the Scheme is established in the name of the member concerned into which the contributions payable in respect of the IMSA component shall be credited and benefits in respect thereof, shall be debited.
- (c) No cross subsidisation between members will apply in respect of the IMSA. The IMSA benefit is limited to 3% of gross annual contributions.

- (d) Subject to sufficient funds being available at the date on which a claim is processed, members shall be entitled to claim for all health care services provided for under paragraph 4.4 at 100% of the cost. Members can also claim, upon request, for co-payments or shortfalls that the member is responsible for.
- (e) Any balance in the IMSA at the end of a financial year remains the property of the member and accumulates to his credit. Interest income shall be allocated on a pro-rata basis at month-end and shall accrue to this balance.
- (f) Upon the death of the member, the balance due to the member will be transferred to his registered dependents that continue membership of the Scheme or paid into his estate in the absence of such dependents.
- (g) On transfer to another option of the Scheme, which does not provide for such an account, any balance in the IMSA will be refunded to the member, 5 (five) months after such transfer and subject to applicable laws.
- (h) 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 an IMSA, the balance due to the member must be refunded to the member 5 (five) months after termination of membership, and subject to applicable laws.
- (i) Should a member be admitted to membership of another medical Scheme, which provides for a similar account, the balance due to the member must be transferred to such Scheme within 5 (five) months after termination of membership.
- (j) The decision to grant the funds in the IMSA annually to the member as an interest free loan in advance up to the end of the financial year, shall vest in the discretion of the Scheme.
- (k) Any debit balance in the IMSA arising during or at the end of the financial year remains the member's liability and is repayable to the Scheme upon membership termination. A debit balance arises when the monetary savings amount used exceeds the total monetary amount refunded by the member to the Scheme on a monthly basis.

4.5

MAXIMUM BENEFITS

Where the maximum amount of benefits has been imposed per financial year, the benefits shall be calculated at the maximum for the financial year in which the service was rendered. Where maximum benefits apply to a financial year, the maximum benefits for which the member and his dependants qualify shall be determined in accordance with the actual membership status at the date on which the service is rendered.

Benefit maxima for members shall be calculated pro-rata for the financial year in which they join the Scheme as referred to in paragraph 4.1(e).