



MEDICAL BENEFIT POLICY

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1. PURPOSE

To assist employees in gaining access to a medical benefit, Montego Pet Nutrition provides employees with access to a Medical Fund (*Discovery Health*) or Medical Insurance (*Momentum Health4Me*), subject to the following provisions and the rules of the Service Provider.

2. BACKGROUND

2.1 MOMENTUM HEALTH4ME MEDICAL INSURANCE

Montego Pet Nutrition has chosen the Momentum **Health4Me Gold** plan for employees. This plan provides essential healthcare for members and includes access to a network of private doctors, optometrists, and dentists.

Key Considerations

- Montego Pet Nutrition provides a subsidised health benefit for employees earning below a threshold amount set by the Executive Committee, annually.
 - Please contact Human Resources for the most current threshold amount.
- As per the aforementioned, employees earning below the threshold amount will automatically qualify for this Company Benefit.
- **Eligibility:** Employees earning below the threshold will automatically qualify for this company benefit. Those earning between the threshold and Momentum Health4Me's maximum salary, as published annually by Momentum, may still qualify but will be responsible for the full monthly contribution.
- **Membership Rates:** Monthly membership rates will be communicated annually, on or before January 1st.
- **Network Practitioners:** Employees must ensure that their Doctor or Specialist is registered as a *Health4Me Network Practitioner* to avoid additional costs.
- **Covered Services:** Refer to the *Day-to-Day Benefit List* for information on medical services covered under the plan. For further details, please contact the HR Office.
- **Dependent Addition:**
 - Employees can add their spouse/life partner and/or children to the plan, but will be responsible for the additional monthly costs.
 - Each employee can add one (1) adult beneficiary and up to six (6) children as beneficiaries.
 - The additional costs for beneficiaries will be automatically deducted from the employee's monthly salary.
- **Dependent Eligibility:**
 - **Adult Dependants:** Spouse (legally married) or Life Partner.
 - **Child Dependants:** Children (natural or legally adopted) up to the age of eighteen (18) years.
 - If a child is over eighteen (18) years, proof of school enrolment must be provided.
 - Children can be covered up to twenty-six (26) years of age if they are still students or if they have a mental or physical disability.

- **Circumstances for Adding Dependants:**

- Dependants can be added under the following conditions:
 - When the employee first registers as a member.
 - On January 1st of each year.
 - Following the birth or official adoption of a child (within three (3) months of the event).
 - After a marriage (within three (3) months of the wedding date).
- Please note that parents, grandparents, siblings, or any family members other than the employee's spouse/life partner and dependent children (as defined above) do not qualify to be added as members of Health4Me.

2.2 DISCOVERY MEDICAL FUND

All employees are eligible to join the Discovery Medical Fund.

This option provides access to a wider range of doctors and Private Hospitals covered by the specific plan that the employee is a member of.

Key Consideration

- Membership in the Discovery Medical Fund is mandatory for employees earning above the annual *TGP threshold* of five hundred thousand rand (R500 000.00).
 - The only exception to this requirement is for employees who can provide proof of membership in their spouse's or life partner's medical aid.
 - Employees who are covered by their spouse or partner's medical fund must complete a *Medical Aid Declaration Form (Annexure A)* annually.
- Employees have the option to select any Medical Plan within the employer's Discovery Group. However, it is important to note that the full cost of the chosen plan will be part of your *Total Guaranteed Package (TGP)*.
 - If you are not part of the *TGP Remuneration Model*, the full cost will be deducted from your salary.
- For employees earning below the specified annual threshold, joining the Discovery Medical Fund is optional.
 - Please contact Human Resources for the latest annual threshold amount.
- Employees can include their spouse/partner, adult dependants, and children in the plan

3. QUERIES

Please get in touch with the HR Department if you have any questions or queries about this Policy.

ANNEXURE A - Medical Aid Declaration Form



MEDICAL AID DECLARATION FORM

This form is mandatory and must be completed by:

- Employees whose salary exceeds the *Annual Medical Threshold* and who are not members of Montego's Group Discovery Medical Fund but are covered under their spouse's / life partner's Medical Aid.

If you are no longer a dependant on your spouse's Medical Aid, it is your responsibility to inform HR immediately.

Name(s) & Surname:		Employee Number:	
Position:		Department:	
Total Guaranteed Package (TGP):		R	
Spouse / Life Partner's Medical Aid Details:			
Medical Fund name:			
Medical Fund number:			
The main member of the Medical Fund:			

SIGNATURE: EMPLOYEE _____

DATE _____

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Montego
—Pet Nutrition—