Medical Aid Policy

Company Policy No: 18SA
Company: Greencastle Solutions Ltd
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Medical Aid Policy

1 Objective

1.1 The purpose of this document is to set out the Company's policy in respect of medical aid subsidy benefits and membership of the company-selected medical aid schemes ("company medical aid"). This policy applies to all permanent employees.

1.2 The medical aid subsidy benefit and this medical aid policy come into effect on 01 April 2025.

1.3 In accepting the medical aid subsidy benefit, the employee agrees to all the conditions set out in this policy document.

2 Qualifying Employees

2.1 All permanent employees who have been with the company for 1 year qualify for the medical aid subsidy benefit.

2.2 Permanent employees who are employed at Greencastle Solutions are encouraged to belong to the company medical aid. If you are already enrolled in a medical aid plan and wish to remain on it, a copy of the membership is required.

2.3 In the event that an employee referred to in paragraph 2.2 (above) has elected to join the company medical aid, continued membership of the company medical aid is compulsory, subject to paragraph 2.5 (below).

2.4 Membership of the company medical aid is not compulsory for the following persons:

2.4.1 Permanent employees who are registered dependents under their spouse or partner's medical aid scheme. These employees will be required to provide the company with proof of membership on an annual basis.

2.4.2 Permanent employees who are due to join the aid scheme but are currently subject to a formal poor work performance process, their enrolment will be placed on hold until the process has been finalized, and an outcome has been reached.

3 Company Selected Medical Aid Schemes

3.1 The company will facilitate the selection and provision of a medical aid scheme for qualifying employees and may review the type of scheme offered or change the nominated scheme at its discretion. The company reserves the right to review and appoint brokers, and change the medical scheme providers from time to time.

3.2 The company currently belongs to the Discovery medical aid scheme and the selected plan is Classic Smart Plan. To qualify for the medical aid subsidy, all employees must belong to one of these schemes as a principal member through the company payroll system.

3.3 In the event that the company decides to review or to change the nominated schemes, employees will be compelled to become members of any newly appointed scheme in order to continue to benefit from the medical aid subsidy.

4 Conditions Relating to Scheme Participation

4.1 The company will determine from time to time the medical scheme options available to employees and may elect to offer all or selected options to employees.

4.2 The Medical Schemes Act and the rules of the medical scheme provider bind the company and the employees.

4.3 Employees are expected to familiarize themselves with the rules of their medical scheme provider and to comply with such rules.

5 Medical Aid Subsidy

5.1 The company will subsidize medical aid contributions according to the option or plan chosen by the employer. The subsidy will be taxed where applicable, according to prevailing tax laws and practices.

5.2 The company will pay 100% subsidy directly to the relevant medical scheme provider. No contribution is required from employees.

5.3 Employees are free to join any approved plan offered by company's designated medical schemes but the company will only contribute to the maximum of the subsidy as stipulated above

5.4 Dependants

5.4.1 The company-provided medical aid benefit is intended solely for the principal member, who is the employee. Should an employee wish to add dependents(such as a spouse, children, or other eligible beneficiaries) to their medical aid, this will be permitted subject to the rules of the medical aid scheme.

5.4.2 The employee shall assume full financial responsibility for any additional contributions arising from the inclusion of dependents. The company will not subsidize or contribute to the cost of cover for dependents.

6 Maternity Leave

6.1 Female employees who are principal members on their medical aid and who go on maternity leave will continue to benefit from the subsidy scheme.

7 Resignation, Retirement and Death

7.1 The company will cease to subsidize medical aid contributions for any employee who leaves the employ of the company either through resignation, retirement, dismissal or death. On retirement or resignation of an employee, the Human Resources Department will give notice to the medical aid scheme to remove the employee's name from the company's scheme. It will be the duty of the employee to make their own arrangements should they wish to remain members of the medical scheme.

8 Policy Updates

8.1 The company reserves the right to amend and update this policy from time to time. Any amended or updated policy will be circulated to all employees.

8.2 The company is fully committed to ensuring a workplace free of any form of harassment, and to protect its employees against all forms of intimidation, victimisation, or discrimination, in any employment policy or practice.

8.3 Employment policies or practices are defined to include, but are not limited to:

8.3.1 Job assignments.
8.3.2 Working environment and facilities.
8.3.3 Training and development.
8.3.4 Performance evaluation systems.
8.3.5 Promotion.
8.3.6 Transfer.
8.3.7 Demotion.
8.3.8 Disciplinary measures short of dismissal.
8.3.9 Dismissal.

8.4 The organisation may take positive measures and distinguish, exclude, or prefer any person based on inherent job requirements. It would thus not be unfair to have job-related criteria in making appointments, as it would not be unfair for the organisation to take affirmative action measures in line with the Employment Equity Act 55 of 1998.

8.5 Medical and psychological testing and other assessments will be performed only in line with the requirements of the Employment Equity Act, Sections 7 and 8.

8.6 The Prohibition of Equality and Prevention of Unfair Discrimination Act 4 of 2000 is applicable and relates to the promotion of equity and prevention of unfair discrimination in labour and employment, inter alia:

8.6.1 No artificial barriers to equal access to employment opportunities by the use of certain recruitment and selection procedures may be created.

8.6.2 Human resource utilisation, development, promotion, and retention practices must be applied in a way so as not to unfairly discriminate against persons from designated groups as defined.

8.6.3 The principle of equal remuneration for work of equal value will be acknowledged.

8.6.4 Promotion will be based on merit and agreed criteria.

9 Internal Resolution Process

Any employee who feels that he/she has been unfairly discriminated against or that an employer has contravened the laws can lodge a grievance in writing with the company in terms of the internal grievance policy and procedure.

10 Disciplinary Action

Should it be found that another employee has unfairly discriminated against an employee or job applicant, disciplinary action for misconduct will be initiated against the offender in adherence with the company disciplinary code.

11 Agreement and Compliance

It is the employee’s responsibility to contact management should he/she have any queries.

I, ____ (name), hereby agree that I have read and understood the contents of this policy and agree to comply with the provisions herein.

Employee signature as receipt hereof	
Date	