# ONE MONTH WRITTEN NOTICE REQUIRED

# In terms of Platinum Health Medical Scheme (PHMS) Rules, a member who wish to terminate a dependant needs to do so by giving one month written termination notice to the Scheme.

Effective since 1 July 2018, no terminations will be backdated prior to date of receipt of termination by the scheme.

## The principal member will be held liable for the contributions due until date of termination of the dependant.

#### In terms of 7.2.1, the following needs to be taken into consideration:

- A dependant that marries will no longer be deemed as dependant of the principal member and thus will not qualify to continue as a dependant.
- A dependant (other than spouse) who earns more than the maximum state pension will not qualify to continue as a dependant.
- A dependant who divorces, spouse no longer qualifies to continue as a dependant in terms of the Scheme rules.
- A principal member and/or dependant who joins another scheme, needs to bear in mind that 30 days' notice is required in terms of the Scheme rules.



# **EXTRACTS OF THE SCHEME RULES:**

## 7.1 Deregistration of Dependants

7.2.1 A member shall inform the Scheme within 30 days of the occurrence of any event, which result in any one of his dependants no longer satisfying the conditions in terms of which he be a dependant.

## 12.2 Voluntary termination of membership

- 12.2.1.1 A member, who is not required in terms of his conditions of employment to be a member, may terminate his membership of the Scheme on giving one month written notice. All rights to benefits cease after the last day of membership.
- 12.2.1.2 The one month written notice referred to in 12.2.1.1 applies to all termination of dependants.

No Participating Employer to PHMS is permitted to take any refund of contributions for any dependant terminations irrespective of whether notice has been given or not, unless the Scheme has given authority to such a refund in writing.

For more information or assistance, kindly contact Client Liaison on 014 590 1700 or 080 000 6942 or email: phclientliaison@platinumhealth.co.za

