

Dated: **22 DECEMBER 2025**

Circular No: **2025/00042**

To: **ALL PARTICIPANTS IN SECTOR 5 OF THE MOTOR INDUSTRY**

Notice: **IMPLEMENTATION OF THE MEDICAL HEALTH INSURANCE SCHEME
FOR SECTOR 5 SETTLEMENT AGREEMENT**

Dear Valued Stakeholders

The Motor Industry Bargaining Council (MIBCO) is pleased to announce the implementation of the primary medical healthcare insurance scheme for Sector 5 per settlement agreement concluded by parties on the 23 August 2025.

Benefit Commencement Date: The medical health insurance scheme is effective from **01 February 2026**. Note: Employees will access benefits from 1 February 2026

Parties agreed at the 2025 wage negotiations to introduce **Medical Health Insurance Scheme** in Sector 5 (i.e. fuel dealers, service stations and related establishments in Chapter I), and that as a result of this agreement MIBCO has **partnered with Affinity Life**.

This circular summarises the key benefits, contribution rates and information on the opt-out option as contained in the settlement agreement reached by parties

1. Membership to the Scheme

Membership of the Scheme is automatic and compulsory for all Sector 5 employees of the Motor Industry, unless employees exercise the opt-out option as stipulated in clause 4 of this circular or an exemption from participating in the Scheme is approved.

2. Contribution Rates

In line with the Settlement Agreement and resolution by Parties, the contribution rates, effective from the 01 February 2026, will be as follows:

- 2.1. For purposes of offering a medical health insurance benefit, Sector 5 employers pay employees an allowance per month / per main member of:
 - (a) R85.00 per month in Year 1 [1 Feb. 2026 to 31 Aug. 2026];

(b) R90.00 per month in Year 2 [01 Sept. 2026 to 31 Aug. 2027]; and
(c) R95.00 per month in Year 3 [01 Sept. 2027 to 31 Aug. 2028];

2.2. Employees will pay the balance of the contribution payable to satisfy the full medical insurance scheme cost to such employee per month / per main member, which shall be: R174.00 in Year 1.

Provided that:

- where an employee receives wages for less than 23 hours in any week, no contributions shall be payable in respect of such employee for that week; and
- no employee contributions are deductible if the employee either opts out of the Scheme or has exemption against participation.

IMPORTANT NOTE: An employee will not be covered for the period of no contributions. Section 29 (2) (a) of the **Medical Schemes Act, No. 131 of 1998**, allows for a medical scheme in terms of its rules to cancel or suspend a member's membership on the grounds of "*failure to pay, within the time allowed in the medical scheme's rules, the membership fees required in such rules.*"

2.3. All members will be entitled to and benefit from an Affinity Health Plan option at R259.00 per member per month, provided the employer deducts and pays over the contribution to Affinity Life as per the conditions already outlined.

Employers are reminded of their obligation to remit these contributions to MIBCO by the 10th of each month following the month for which contributions are due.

3. Key Affinity Health Plan Benefits

The Scheme provides affordable and reliable health cover that gives Sector 5 employees access to quality private care when needed the most. Pre-authorization is required for all benefits.

The following benefits and services will be facilitated and administered by Affinity Life in respect of each Eligible Member, which benefits, and services are subject to annual review and amendment by agreement between the Motor Industry Bargaining Council (MIBCO) and Affinity Life Limited:



3.1. Consultative Benefits

This benefit provides access to general practitioners, medical professionals, and other medical professionals, specifically appointed by the service provider at its sole discretion, to manage treatment costs for Eligible Members. It includes –

- 3.1.1. Telephonic Medical Consulting Hotline
- 3.1.2. Medical Society In-Person Centre Consultants
- 3.1.3. General Practitioner Consultations
- 3.1.4. Virtual General Practitioner Consultations
- 3.1.5. In-Room General Practitioner Procedures

3.2. Acute Medication

This benefit provides access to acute medicines prescribed to Eligible Members by medical professionals at one or more of the consultations referred to above, if required.

3.3. Over the Counter Medication (OTC)

This benefit is subject to a list of medicines ("medicine formulary") and formulary reference pricing ("FRP") of approved over-the-counter medication approved by Affinity Life for acute illness as amended from time to time.

3.4. Chronic Medication & Chronic Disease Management

This benefit comprises access to medication for the specified chronic conditions listed below and a formulary reference price (being the maximum price covered per medicine on the list of medicines) approved by the service provider as amended from time to time and available through Affinity Life Network pharmacies, and subject to registration of the specified chronic condition through the service provider, subject to a medicine formulary (being a list of covered medicines).

3.5. HIV Management Programme, TB Management & Care Coordination

3.5.1. HIV Management

Eligible members will have:



- 3.5.1.1. Access to the call centre (with a dedicated share call number) from 07:30 to 16:30 weekdays, including an after-hours emergency number which is available all year round;
- 3.5.1.2. Access to case managers and doctors via dedicated telephone, SMS and email facilities;
- 3.5.1.3. Assigned clinically trained case managers to monitor their compliance, to assist with information for health-related enquiries, clinical and emotional support;
- 3.5.1.4. HIV Medication will be covered if referred by an Affinity Life general practitioner in accordance with the FRP.

3.5.2. TB Management

Eligible members will have:

- 3.5.2.1. Access to the 24/7 call centre toll free number available all year round;
- 3.5.2.2. Access to case managers and medical practitioners via dedicated telephone, SMS and email facilities;
- 3.5.2.3. medical professionals managing the registration process of new Eligible Members enrolling on the disease management programme;
- 3.5.2.4. Assigned clinically trained case managers to each Eligible Member to monitor their compliance, to assist with information for health-related enquiries, clinical and emotional support. Contact can be made by means of telephone, SMS and emails. The frequency of contact intervals depends on the Eligible Member's health profile.

3.6. Radiology and Pathology

This benefit provides access to basic radiology and pathology benefits when referred by a general practitioner. This benefit cover is available to all Eligible Members; it includes:

- 3.6.1. Basic Radiology (X-Rays)
- 3.6.2. Basic Pathology
- 3.6.3. Maternity Scans & Blood Tests

3.7. Basic Dentistry

This benefit comprises access to a dental practitioner or dental therapist specifically identified by the service provider, and emergency dental treatment for pain and sepsis including extractions, with a limit of R800 (eight hundred Rand) per defined event and R2 400 (two thousand four hundred Rand) per Eligible Member per 18 (eighteen) month period.

3.8. Optometry Services

This benefit comprises access to an optometrist specifically identified by Affinity Life for an annual optometric wellness examination, and when required a basic pair of frames and clear plastic single vision or bifocal lenses approved by the service provider, every 24 months per Eligible Member, subject to applicable conditions.

3.9. Emergency Medical Services & iER Mobile App

This benefit includes:

- 3.9.1. 24-hour medical information hotline & guidance through a medical crisis situation;
- 3.9.2. 24-hour emergency medical response to the scene of the emergency;
- 3.9.3. 24-hour medical transportation in the event of an emergency by road and/or air ambulance;
- 3.9.4. Emergency Medical Services available by phoning the provided telephone number on the membership cards;

3.10. Trauma Support Services

This benefit is available by calling the 24/7 toll free number as advised by Affinity Life from time to time, wherein Affinity Life's medical professionals will be available 24/7 to provide general medical assistance in confidence.

3.11. Hospital Accident & Casualty Benefit

This benefit is available to the Eligible Member and is subject to registration, clinical guidelines, and managed care protocols up to the total annual benefit limit of R 100 000.00 per Eligible Member where an Eligible Member has obtained Pre-Authorisation.



The casualty sub-limit is R3 500.00 per annum per Eligible Member and the rehabilitation sub-limit is R15 000.00 per annum per Eligible Member.

The Hospital Accident Benefit comprises of –

- 3.11.1. the actual cost of hospitalisation as an in-patient, including all associated services during the hospital admission at a private facility in the event of injuries sustained due to an Accident.
- 3.11.2. the actual cost of hospitalisation as an in-patient, in the event of an emergency that necessitates the stabilisation of the patient before the patient is transferred to a public hospital.

3.12. Hospital Care Plan

The benefit offers private online support from a healthcare professional during the patient's admission at a State Facility where the Eligible Member is admitted due to an illness.

3.13. Post Hospital Private Nursing

This benefit provides post hospital private home nursing, as and when recommended by an Affinity Specialist, up to an amount of R10 000.00 per Eligible Member per annum, subject to pre-authorization. The benefit is available when the Eligible Member is unable to perform 3 (three) or more activities of daily living (activities as pre-determined by Affinity), as a result of illness or accidental injury without the help of another person, but with the use of appropriate assistive or corrective aids and appliances.

3.14. Road Accident Claim Assistance

Assistance with claiming from the Road Accident Fund through the Affinity Provider Network for Attorneys; the value of the claim must exceed R 30 000 per event to qualify for this benefit.

3.15. Workmen's Compensation Claims Assistance

Third-party recovery services, including advice, registration of claims, and administrative assistance until the Compensation Fund has reached an outcome for the event.

4. Opt-out Option

- 4.1. According to clause 15(5) of the gazetted MIBCO Administrative Collective Agreement, an employee may exercise his or her right to opt out of the Medical insurance benefit scheme and shall exercise his or her option to be excluded from this benefit scheme in the prescribed written manner:
 - 4.1.1. within 60 days of the date of commencement of the scheme, or
 - 4.1.2. within 60 days of his or her the date of becoming employed within Sector 5, whichever date occurs later.
- 4.2. To opt out, please contact your nearest MIBCO office to complete the opt out form.

NOTE: if an employee uses the medical insurance benefits during the first 60 days then they will automatically be opted in and cannot be excluded.

5. Scheme Administration

- 5.1. Both the employer as well as the member employee contributions towards the Medical Health Insurance, as mentioned in clause 2 above, will be payable by Sector 5 employers through the MIBCO Returns system, including both the employer allowance and employee membership contribution.
- 5.2. All Member Claims, Medical Records, and Medical Health Insurance queries will be administered by Affinity Life directly to ensure confidentiality and expedition of benefits.

6. Further Information

Employers are urged to familiarize themselves with the full details of the MIBCO Settlement Agreement for Sector 5, which has been made available on the MIBCO website at www.mibco.org.za

Training sessions and informational webinars will also be conducted going forward to assist stakeholders in understanding and implementing these changes. Please click [HERE](#) for the scheme's intro video.

The scheme ensures that Sector 5 employers comply with **industry employee wellness standards**. Click short video presentation [HERE](#) for ease of reference.

List & details of MIBCO Regional Offices is appended in Annexure A below.



From date of Commencement, the following contact details will be available for member benefits, claims and queries:

- WhatsApp **067 421 2028**
- Call **0800 163 073 (toll-free)** Member employees will be provided with an Affinity Health Plan Card

For more information on Affinity Health, please visit www.affinityhealth.co.za

HOW TO ACCESS YOUR BENEFITS



HOW TO ACCESS YOUR BENEFITS

Please send us a **WhatsApp** or call us on the **Toll Free** number to access any of your unique MIBCO Health Insurance benefits.



WhatsApp
067 421 2028



Toll Free
0800 16 30 73

All benefits are accessed by calling the above numbers. For Hospital pre-authorisation make use of the below number.



Hospital Pre-Auth
(Follow the prompts for the Pre-auth department)



Hospital Pre-Auth
WhatsApp (24 Hours)
0800 16 30 73

WHATSAPP PROCESS

Step 1 Save our Number

Add our official WhatsApp number to your contacts:
067 421 2028

Step 2 Send Us a Message

Open WhatsApp, search for our contact, and send us a "Hello!"

Step 3 Receive a Quick Response

Our support team will reply promptly, ensuring you get the assistance you need.





ANNEXURE A: (LIST AND DETAILS OF MIBCO REGIONAL OFFICES):

<p>EASTERN CAPE REGION P.O. BOX 7270 PORT ELIZABETH 6055 TEL: (041) 393-3600 Enquiries: Mr L. Palmer Mibco.EC@mibco.org.za</p>	<p>KWA-ZULU NATAL REGION P.O. BOX 10230 ASHWOOD 3605 TEL: (031) 274 0644 Enquiries: Mr N. Soobramoney Mibco.KZN@mibco.org.za</p>
<p>FREE STATE / NORTHERN CAPE REGION P.O.BOX 910 BLOEMFONTEIN 9300 TEL: (051) 409-4000 Enquiries: Ms B. Stalenberg Mibco.FSNC@mibco.org.za</p>	<p>HIGHVELD REGION P.O.BOX 2578 RANDBURG 2125 TEL: (011) 369-7750 Enquiries: Ms N. Monama highveldregion@mibco.org.za</p>
<p>NORTHERN REGION P.O.BOX 13970 HATFIELD 0028 TEL: (012) 362-4801 Enquiries: Mr N. Sotsaka Mibco.NR@mibco.org.za</p>	<p>WESTERN PROVINCE REGION P.O.BOX 17 BELLVILLE 7535 TEL: (021) 941-7300 Enquiries: Mr B. Jacobs Mibco.WP@mibco.org.za</p>

The MIBCO Team

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