



DATED: 19 JANUARY 2026

Circular No: 2026/01

To: ALL PARTICIPANTS OF THE MEDICAL HEALTH INSURANCE SCHEME IN SECTOR 5 OF THE MOTOR INDUSTRY

Notice: ROLL-OUT OF THE MEDICAL HEALTH INSURANCE OPT OUT FORM

This serves to confirm that the MIBCO Medical Health Insurance Scheme commences on 01 February 2026. On 22 December 2025, MIBCO distributed Circular 42 of 2025 to Industry, which communicated the official implementation of the medical health insurance scheme as envisaged in the Negotiations Settlement Agreement for Sector 5 employees as concluded by parties to Council on the 23 August 2025.

Due to the nature of medical health insurance and a need for employees to have benefit at the time of medical need, it is extremely important to emphasize the importance of ensuring accounts are not in arrears. Cover is on a “no contributions received, no benefits” basis.

Pursuant to the circular confirmed, MIBCO would like to confirm the following:

1. That membership to the scheme is automatic and compulsory, and that only Forecourt Attendants, Chars and Cashiers qualify to be members.
2. That employees will access benefits from 1 February 2026, and the benefits cover main members only.
3. That 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 by submitting the OPT OUT Form within 60 days of the date of commencement of the scheme, or within 60 days of his or her date of becoming employed within Sector 5, whichever date occurs later.
4. **OPT OUT FORM SUBMISSION:** Opt Out Forms can be collected at and submitted to the nearest MIBCO Regional office for processing. Refer to contact details on appended Form.



5. That an employee **may opt back in** after opting out; but may not opt out afterwards. Only the exemption process is available after the opt out period lapses.
6. That if an employee uses the medical insurance benefits during the first 60 days, then they will automatically be opted in and cannot be excluded.

MIBCO and Affinity have commenced with employer workshops to educate the industry on the benefits and administration imperatives to note.

MIBCO will inform Industry of the Regional member communications roll-out schedule and dates, in partnership with Affinity. Please note the marketing material and benefits brochure appended in our website, social media platforms, and distributed through Party structures and circularised to industry.

Refer to the appended OPT OUT FORM.

The MIBCO Team

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