

DATED: 23 JANUARY 2026

Circular No: 2026/02

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

Notice: BILLING FORECAST AND RETURNS PROCESSING

This serves to communicate the MIBCO Billing & Returns processes for the Medical Health Insurance Scheme that commences on 01 February 2026.

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.**

MIBCO would like to confirm the following:

1. The MIBCO Medical Health Insurance Scheme commences on the 1 February 2026.
2. The Scheme **only** covers Sector 5 employees who are employed as: **Forecourt Attendants, Chars and Cashiers**. Only the **main member** will be covered in the Scheme, no cover for dependants and voluntary member at this stage.
3. All qualifying employees will be able to access benefits from the 1 February 2026.
4. All qualifying employees will be entitled to and benefit from the Medical Health Insurance Scheme provided the employer deducts and pay over the Medical Health Insurance Scheme contributions through the MIBCO Returns System.
5. Membership to the Scheme is automatic and compulsory for all qualifying Sector 5 Employees unless an employee has submitted an opt-out form to MIBCO and the form has been processed.
6. Premiums are payable in full (not prorated) and shall be collected from Employers in arrears.

7. The Billing Forecast will be raised on the 25th of January 2026; contributions payable on the 10th of March 2026. Employers must submit the remittance advice and Returns in line with the normal MIBCO processes for allocation purposes.

Note: We will communicate as soon as you have access to the returns system.

8. Medical Health Insurance Contributions shall be collected as follows:

- a. Employer Allowance: R19.62 per week
- b. Employee Contribution: R40.15 per week
- c. **Total Weekly Contribution: R59.77 per week**
- d. Total allowance from the employer per employee per month is R85.00; total contribution per employee per month is R174.00.
- e. Kindly refer to the attached Dummy Payslips.
- f. The above Employer allowance does not come as additional cost to Employer as it is built into the wage increase percentage.

Note: For employees who opt out, the R85.00 allowance per month (R19.62 per week) from the employer is still payable towards that employee's salary.

- g. All contributions shall be payable by the employer through the MIBCO Returns system –
 - i. A Billing will be raised with the Forecast per normal process to include Medical Health Insurance, all contributions shall be paid by the Employer through the MIBCO System.

9. **How do members access benefits?** Members may either send a WhatsApp or call Affinity Health on the Toll-Free number to access any of the MIBCO Health Insurance benefits as follows:

- a. WhatsApp: 067 421 2028. The WhatsApp process is communicated through marketing materials and brochures posted in MIBCO website, Facebook and LinkedIn.



- b. Toll Free Number: 0800 16 30 73. All benefits are accessed by calling the toll-free number
- c. For hospital pre-authorization, a member should make use of the above details.

10. **Workmen's Compensation Claims:** The Employer has access to the following key COID benefits:

- a. Assist Employers who are registering for the first time to ensure they are correctly linked with the Commissioner from the start.
- b. Provide Compensation Fund (COID) training.
- c. Provide a list of private healthcare facilities that accept employees injured on duty.
- d. Assist with registering pre-existing COID claims that are not older than 12 months.
- e. Help Employers write delay reports for pre-existing cases.
- f. Facilitate inter-hospital transfers where required, including the coordinated transfer of injured employees from state facilities to private healthcare facilities.
- g. Coordinate and secure appointments with relevant medical practitioners for injured employees where required.

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

12. 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 **Benefit Brochure & Dummy Payslips** appended.

The MIBCO Team

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