



Good to Great Together



Registration number: LR2/6/6/1
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DATED: 13 MARCH 2026

CIRCULAR NO: 2026/00017

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

NOTICE: OPT-IN AND EXEMPTIONS PROCESSES AND FORMS

This serves to communicate the **MIBCO opt-in and exemptions processes and forms** for the Medical Health Insurance Scheme that commenced 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.**

The MIBCO Settlement Agreement for Sector concluded on 23 August 205 makes provision for the following -

1. The MIBCO administration shall establish administrative processes to manage implementation of the Medical Insurance, similar to those applicable to the administration of the Industry Provident Funds.
2. Such processes shall include provisions of the application of exemption from participating in the Medical Health Insurance.

Basis for exemption shall be –

- A. Member has Alternative Medical Health Insurance Scheme or Medical Aid Membership.
- B. Member is a Dependent on an Alternative Medical Health Insurance Scheme or Medical Aid; or
- C. Member cannot Afford the Scheme.

The applicant bears the onus of proof to demonstrate eligibility for exemption. Applications submitted under multiple categories will be deemed procedurally defective unless otherwise directed by the Exemption Panel.

Attached are the **Exemption Application Form** and **Affordability Form**.



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MIBCO has also received requests from employees who want to **CANCEL THEIR OPT-OUT** and would like to opt back into the scheme after having chosen to opt-out. Attached is the **Opt-Out Cancellation Form**.

NOTE: Employers are required to ensure that all Opt-out forms are submitted to MIBCO before the end of the month if the member elects to opt-out of the Medical Health Insurance Scheme. **Where a Form is not received by end of the month, the contributions for the month remain due and payable to MIBCO.**

The MIBCO Team

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