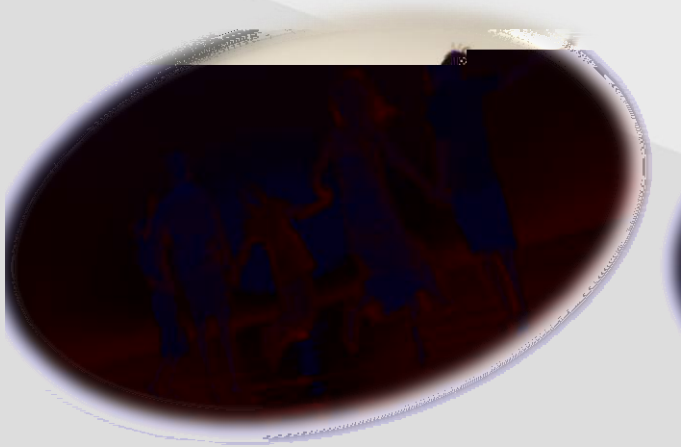




MEDICAL AID UPDATE

August 2015



INTRODUCTION

- On 1 May 2015 employees within the Bargaining Unit (BU) were released from the obligation of membership to the Namdeb Medical Aid Scheme (NMS) in accordance with the provisions of the 2014 – 2016 Wage Agreement.
- Employees in the Bargaining Unit have the right to choose to remain in the Namdeb Medical Aid Scheme (NMS) OR register as per the Union's initiative.
- It is still compulsory for employees outside the Bargaining Unit and all pensioners to be members of the Namdeb Medical Aid scheme (NMS).
- The Namdeb Branch of the Mineworkers Union of Namibia has now informed Namdeb that those employees within the Bargaining Unit who have registered with Namibia Medical Care (NMC), an open Namibian medical aid scheme, will join NMC with effect 01 October 2015.



KEY ISSUES

- The purpose of this brief is to update you about key issues related to the registration of employees within the Bargaining Unit with an alternate medical aid scheme.
- The Company's contribution is set at 60% of the Namdeb Medical Aid Scheme value or whichever scheme may succeed it. This amount will be paid directly to the medical aid scheme to which the new employee belongs.



FREQUENTLY ASKED QUESTIONS



- Q. What will happen to the current pensioners; will they remain with NMS?
- R. Yes, until such time the future of the Namdeb Medical Aid Scheme is determined, they will remain with NMS.
- Q. Will the current transport assistance for referral treatments remain the same?
- R. No. NMC provides transport assistance up to 80% and Namdeb will pay the balance of 20%. **The onus however rests with the employee to obtain approval from NMC before embarking on such medical trips.**
- Should NMC provide approval the employee referred may opt to make use of company provided transport in which case the travel support by NMC will be paid to the hospital.
- Q. Will the Company increase its contribution when the number of dependants increase?
- R. Yes, the cost of any newborn children, legally adopted children and spouses will still be recognized in future as part of the Company's contribution as per the prevailing rules. Employees are then required to provide proof of birth certificates, formal adoption and marriage certificates to the HR Admin Services section as per the current practice.
- Any other dependants e.g. parents if allowed by NMC will be for the employees' own account.
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FREQUENTLY ASKED QUESTIONS (2)

- Q. Will the Company contribute to Funeral Cover Insurance that is currently being sourced by NMC?
- R. The Company will pay the value provided that the total contribution does not exceed the 60% current contribution.
- Q. How will employees add or amend their dependants before final move to NMC?
- R. Employees will be able to add or amend their dependants as per the rules of NMC directly with that medical aid scheme. Namdeb's 60% contribution will only cover current beneficiaries, and any newborn children and legally adopted children as per the current rules. Namdeb will receive the total medical invoice, pay its contribution for recognized dependants and deduct the rest from the employee's salary and pay it over to NMC at the end of every month.
- Q. Will the current Medical retirement (boarding) continue even if members opt for NMC?
- R. Yes, the process of medical retirement or boarding is not related to a change in medical aid scheme membership.



FREQUENTLY ASKED QUESTIONS (3)

Q. What documentation is required for uploading of information and new dependants?

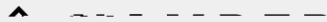
R. The following documentation must be submitted to Anita Smith at HR Administration Services:

- copies of all registration forms
- a copy of the new identity document (should there be changes to an employee ID number or should an employee have a new ID card)
- a copy of the birth certificate of new babies after registration.
- A copy of the marriage certificate
- A copy of the adoption order.

All documents must be submitted within 30 days of the birth/marriage or adoption.

Q. When will the NMS voting process commence?

R. We are awaiting confirmation of the dates from the Board of Trustees.



ANY QUESTIONS

