

DE BEERS BENEFIT SOCIETY SCHEDULE OF RULINGS

As at DECEMBER 2009

File: R14

DE BEERS BENEFIT SOCIETY

SCHEDULE OF RULINGS

RULING		REFER TO RULE NUMBER	APPROVAL DATE & MINUTE NUMBER
1.	<p>CREDIT MANAGEMENT - PENSIONER AND CASH PAYERS (Pay and Claim Status)</p> <p>In cases where management is of the opinion that a member has failed to make any positive attempt to reduce his debt, the member and his suppliers of services will be advised that the Society will cease to make direct payments to such suppliers resulting in the member having to pay the supplier and claim a refund from the Society.</p>	Rule 16.2	28 July 1994 35.94.2 17 September 2009 47.09
2.	<p>INDEMNIFIED CONDITIONS IN EXISTING EMPLOYEES JOINING</p> <p>Employees joining the Society after their employment engagement date will be subject to the rules in their entirety and therefore indemnities (sickness conditions) may be imposed.</p>	Rule 8.4	20 August 1991 35.91
3.	<p>MEDICINES SUPPLIED BY PHARMACISTS</p> <p>Members may obtain medicines, without a doctor's prescription, for self-diagnosed minor ailments from any registered pharmacy.</p> <p>The maximum cost of medicine supplied to a member or dependant member is stated on Annexure "A"</p>	Annexure B E.2	24 February 1998 4.98.2 (with effect 1 May 1998) 8 March 2000 5 March 2002 4 December 1999 48.98.2 31.03.01/18.06 21 June 2007 22.07.2 25 June 2008 22.08.4

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4.	<p>BAD DEBTS</p> <p>Management is authorised to write off small debts owing to the Society where the individual amount does not exceed R3,750.00 and this amount must be reviewed annually based on CPI as at September of each year.</p>	Rule 21.3	2 September 1997 37.97 16 September 2008 32.08.6 3 December 2009 65.09
5.	<p>MEMBER TRUSTEES' ELECTION-2009/10</p> <p>5.1 Election Officer</p> <p>The Board shall appoint an Election Officer. The control over the printing, numbering, distribution, receiving and counting of ballot papers shall be at the discretion of the Election Officer.</p> <p>5.2 Nominations</p> <p>All principal members are eligible for nomination. Nomination forms will be distributed to all members by 16 October 2009. The closing date for nominations will be 16 November 2009.</p> <p>5.3 Election Principles and Ballot Process</p> <p>All principal members shall receive a ballot paper and may vote for a maximum of four candidates. Ballot papers listing all the nominees together with their curriculum vitae's will be distributed to all principal members by no later than 31 January 2010. Ballot papers must be returned in the pre-addressed envelope to the Election Officer by no later than 26 March 2010.</p> <p>Those candidates scoring the highest number of votes [in each region] shall be duly elected as Trustees. The candidate obtaining the next highest number of votes shall automatically replace the first elected Trustee should the first Trustee cease to hold office for the remainder of his/her term of office.</p> <p>Only principal members registered at the Society on 15 December 2009 will constitute the voters roll and be eligible to vote in the ensuing election.</p> <p>5.4 Annual General Meeting</p> <p>The Election Officer shall announce the results of the election at the 2010 Annual General Meeting. The retiring trustees shall remain in office until the end of the AGM and the newly elected trustees will take up office the day after the AGM.</p>	Rule 18.2	17 September 2009 49.09

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6.	<p>CHRONIC MEDICINE</p> <p>In cases where a member/dependant has ordered a greater quantity of any chronic medicine than has been authorised, the member/dependant shall not receive any benefit for such excessive supplies of medication.</p>	Item E. 3 on Annexure "B" to the rules	March 2001 3.01.8
7.	<p>SICKNESS-CONDITIONS</p> <p>The Trustees approved a ruling that "pregnancy and confinements" be added to "sickness-conditions" for instances where a condition-specific waiting period may be imposed.</p> <p>It was reported that this was consistent with the Council's model Rule 8.4. The explanatory memorandum to the model rules stated: "A 'condition-specific waiting period' may also be imposed on benefits for pregnancy and confinements."</p>	Rule 8.4	March 2004 13.04
8.	<p>RULING-LATE JOINER PENALTIES</p> <p>The Trustees authorised management to apply the late joiner penalties in Annexure A to the Rules. The late joiner penalties are to be applied to all new adult dependants (excluding spouses) joining the Society who fall within the criteria as defined in Annexure A to the Rules.</p>	Annexure A	December 2004 51.04
9.	<p>RULING OF PENSIONERS RETIRING PRIOR TO 1997</p> <p>Gross monthly earnings for continuation members who retired prior to 1 January 1997</p> <ul style="list-style-type: none"> • The gross monthly earnings are those earnings received from the De Beers Pension Fund. • The income category for pensioners in receipt of two pensions, i.e. spouse pension and a pension in his/her own right, be based on the pension relevant to his/her medical record (post retirement obligation of the employer) • Where a pensioner is in receipt of multiple pensions (e.g. RSA, NAM, Foreign) then the gross monthly earnings is the sum of all the pensions. • Dependants of a deceased principal member who do not qualify for a pension from the De Beers Pension Fund and who retired prior to 1 January 1997, and are eligible for continuation membership, will remain on the same income category as the deceased member for the determination of the contribution rate. 	4.26.4	June 2007 22.07.2