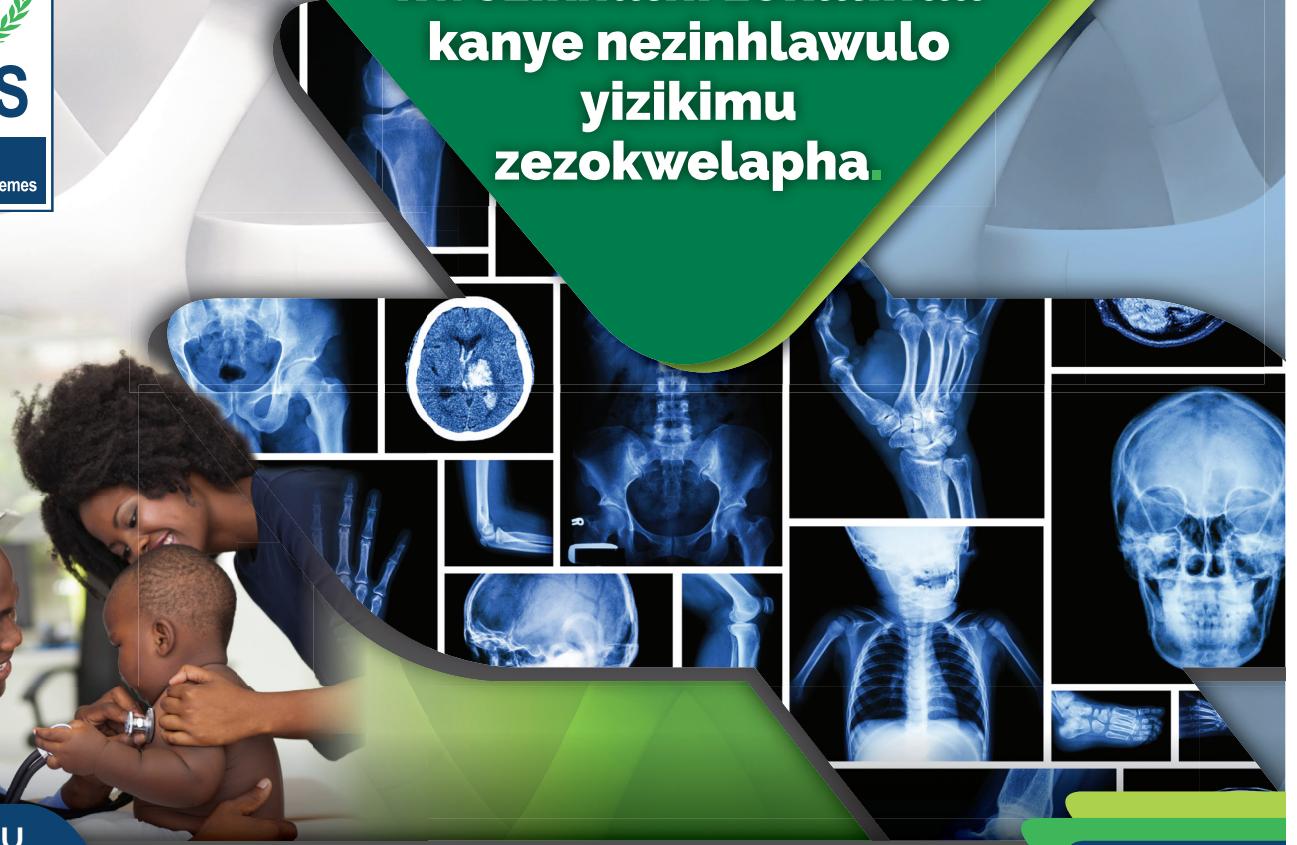




**Ukusetshenziswa
kwezikhathi zokulinda
kanye nezinhlawulo
yizikimu
zezokwelapha.**



ISIZULU



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UKUSETSHENZISWA KWEZIKHATHI ZOKULINDA KANYE NEZINHLAWULO YIZIKIMU ZEZOKWELAPHA.



Izikimu zezokwelapha azivumelekile ukuthi zingavumeli noma ubani noma abathembele kuye ukuze babe ngamalungu esikimu sezokwelapha esivulelekile.

Lokhu kuhambisana nomgomo wokubhalisa ohlin-zekelwe kuMthetho Wezikimu Zezokwelapha, Ongunombolo 131 we-1998 (uMthetho). Lokhu kuchaza ukuthi zonke izikimu ezivulelekile kumele zivume bonke abafake izicelo. Kodwa-ke, kukhona izinyathelo ezingathathwa yizikimu ukuzivikela ngokuphathelene nengozi ehambisana nokuthatha noma ubani njengelungu noma umhlomuli, noma ngabe sithini isimo sabo.

UMthetho uvumela izikimu zezokwelapha ukuthi *Zisayine futhi zizibophezele* ngokuphathelene nabantu abafaka izicelo zokuba amalungu esikimu. Zonke izikimu kudingeka ukuthi zichaze imigomo esebezayo yokusayina nokuzibophezelala, emithethweni yesikimu. Izindlela ezaahlukene zokuthi izikimu zisebenzise ukusayina nokuzibophezelala kuflanganisa *Izhkhathi zokulinda kanye Nenhlawulo Yokungena Sekuhambe Isikhathi (LJP)*.



IZIKHATHI ZOKULINDA.

1. Ukuze kuncishiswe ingozi yokukhethiswa yisimo esithile, lokhu kuchaza abantu abangena esikimi sezokwelapha kuphela uma sebenesidingo sensiza yokunakekela kwezokwelapha bese bekhansela ubulungu babo uma sekuhlinzekelwe isidingo sabo sokunakekelwa kwezempilo, izikimu zisebenzisa izikhathi zokulinda kumalungu amasha kanye nasebantwini abathembele kubo.
2. Ngesikhathi sokulinda ilungu likhokha esikimini imali njalo ngenyanga, kodwa alikwazi ukuthola nanoma yimiphi imihlomulo. Lokhu kungenzeka kufakwe noma kungafakwa kunoma yimiphi Imihlomulo Emincane Enqunyiwe (PMB), okuncike ezimweni ezithile ezichazwe kuMthetho.
3. Ngokuncika elungwini noma ezimweni zothembele kulo, izikimu zingasebenzisa lezi zikhathi ezilandelayo zokulinda:

3.1 Isikhathi sokulinda jikelele (GWP):

- i. Isikhathi Sesikhathi sokulinda jikelele siyizinyanga ezintathu.
- ii. Ilungu likhokha izimali zobulungu zenyanga kodwa alikwazi ukufaka isicelo sokukhokhelela imihlomulo esikimini. Ilungu liyazikhokhela ngokuphathelene nezidingo zalo zokunakekelwa kwezempilo, okuhlanganisa abathembele kulo.
- iii. Ilungu noma abathembele kulo kungenzeka noma kungangenzeki ukuthi bafaneleke ukuthola imihlomulo emincane Enqunyiwe ngalesi sikhathi, ngokuncika esimweni somuntu ngamunye rngokuphathelene nokuvikelwa kjesikimu sezokwelapha esedlule, kanye/noma isimo sezempilo ovele unaso.

3.2 Isikhathi sokulinda ngokuphathelene nesifo esithile:

- i. Ilungu kanye nabathembele kulo, alikwazi ukufaka isicelo sokukhokhelwa imihlomulo ngokuphathelene nezinsiza zokunakekela kwezokwelapha mayelana nezifo ezivele zikhona lapho kwacelwa khona ukucetshiswa ngokuphathelene nezempilo, kwahlonzwa isifo, kwanconya khona noma kwahlinzekwa khona ukunakekelwa noma ukwelashwa, esikhathini esiyizinyanga eziyishumi nambili ngemva kosuku lokufaka isicelo sokuba yilungu lesikhwama.

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Inqubo yokufaka isikhathazo.

- ii. Noma yisiphi isimo sezempilo ebesivele siphethe ilungu noma othembele kulo kumele kudalulwe ngokuphelele efomini lokufaka isicelo sokuba yilungu esikimini sezokwelapha. Lokhu kubalulekile ukuze isikimu sinqume izimo zokusayina kanye nokuzibophezela zelungu ngalinye noma labo abathembele kulo.
- iii. Isikhathi sesikhathi sokulinda ngokuphathelene nesifo esithile yizinyanga eziyi-12, noma isikhathi esisele esikhathini esiyizinyanga eziyi-12 esimweni lapho ofake isicelo noma abathembele kuye beshintshe ubulungu besikimu sezokwelapha ngesikhathi kusasebenza isikhathi sokulinda ngenxa yezifo ezithile esiyizinyanga eziyi-12.
- iv. Ngokuncika ezimweni zelungu kanye nakulabo abathembele kulo, isikhathi sokulinda jikelele sezinyanga ezintathu kungenzeka sisebenze ngokuphathelene nesikhathi sokulinda esiphathelene nezifo ezithile.



Ithebula elingeza ngesifanekiso sezimo izikimu ezingasebenzisa kuzo izikhathi zokulinda.

Isimo

Ofake isicelo ubengelona ilungu noma umhlomuli wesikimu sezokwelapha isikhathi esiyizinsuku ezingama-90 noma ngaphansi kwalezo, ngaphambi kosuku lokufaka isicelo sokuba yilungu lesikimu (ofake isicelo omusha).

Ofake isicelo ebeyilungu noma umhlomuli wesikimu sezokwelapha A esikhathini esingazange sinqamuke (akazange ayeke) isikhathi esiyizinyanga ezingama-24. Eyeka ukuba yilungu **lesikimu A** ezinsukwini engama-90 ngaphambi kosuku lokufaka kwasicelo **esikimini B** (usuku lokufaka isicelo esikimini luyizinsuku ezingama-90 noma ezingaphansi kwalezo kusukela ngesikhathi lokuyeka esikimini A).

Ofake isicelo ubeyilungu noma umhlomuli wesikimu sezokwelapha A esikhathini esingazange sinqamuke (akazange ayeke) isikhathi esingaphezu kwezinyanga ezingama-24. Eyeka ukuba yilungu lesikimu A ezinsukwini engama-90 ngaphambi kosuku lokufaka kwasicelo esikimini B (usuku lokufaka isicelo esikimini luyizinsuku ezingama-90 noma ezingaphansi kwalezo kusukela ngesikhathi lokuyeka esikimini A).

Ukusayina kanye nokuzibophezela okungasetshenziswa yisikimu

- Isikhathi sokulinda jikelele esiyizinyanga ezi-3.
- Isikhathi sokulinda ngokuphathelene nesifo esithile esiyizinyanga eziyi-12.
- Imihlomulo emincane Enqunyiwe ayisebenzi elungwini noma kwabathembele kulo esimweni lapho kusebenza khona isikhathi sokulinda jikelele esiyizinyanga ezi-3 noma isikhathi sokulinda ngokuphathelene nesifo esithile.
- Isikhathi sokulinda ngokuphathelene nesifo esithile yizinyanga eziyi-12, kodwa isikimu kumele sivikele imihlomulo Yemihlomulo Emincane Enqunyiwe.
- Isikhathi sokulinda jikelele kanye nangokuphathelene nezifo ezithile mayelana nezikhathi zokulinda ezingekapelelwa yisikhathi ezazibekwe yisikimu esedlule (lapho lokhu kusebenza khona).
- Izikhathi zokulinda jikelele zingafinyelela ezinyangeni ezi-3, kodwa isikimu kumele sivikele imihlomulo Yemihlomulo Emincane Enqunyiwe.

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ilungu elikhona noma nanoma yimuphi ohlomulayo esikimini sezokwelapha eshintsha esuka kwenye inketho eya kwenye esikimini sezokwelapha esifanayo.

Ingane ehlomulayo ezalwe ngesikhathi sokuba yilungu.

Ofake isicelo owayeyilungu lesikimu sezokwelapha A , futhi eyeke ubulungu esikhathini esiyizinsuku ezingama-90 ngaphambi kosuku lokufaka isicelo esikimini sezokwelapha B, ngenxa yalokhu:
Ukushintsha indawo osebenza kuyo;
Umqashi wakhe eshintsha noma eyekisa isikimu sezokwelapha sabasebenzi, futhi lapho lenguuko yenzeka khona ekuqaleni konyaka wezimali, noma lapho kunikwe khona isaziso kusenesikhathi esikimini okufakwa kuso isicelo, ekuqaleni konyaka wezimali.

Ukusayina kanye nokuzibophezela okungasetshenziswa yesikimu

- Akukho sikhathi sokulinda jikelele noma sokulinda ngokuphathelene nesifo esithile esisetshenziswayo, ngaphandle kwasesimweni lapho ilungu noma othermbele elungwini bekudingeka ukuthi alinde isikhathi esithile emhlomulweni wamanje. Esimweni esifana nalesi kusebenza isikhathi esiphelile sesikhathi sokulinda.
- Angeke kusetshenziswe isikhathi sokulinda jikelele noma isikhathi sokulinda ngokuphathelene nesifo esithile, inqobo nje uma ingabe ibhaliswe njengomhlomuli kungekadluli isikhathi esibekwe yimithetho yesikimu, okujwayeleke ukuthi kube yizinsuku ezingama-30.
- Isikimu sifanele ukusebenza izikhathi zokulinda uma ingane ingabhaliswanga kungekadluli izikhathi ezbekwe yimithetho yesikimu.
- Akukho sikhathi sokulinda jikelele noma isikhathi sokulinda ngokuphathelene nesikhathi esithile okuzosetshenziswa, okuzohlinzekwa ilungu ebelyilungu lesikimu esivaliwe. Lokhu kuthathwa ngokudlula okuphoqelekile.





INHLAWULO YOKUNGENA SEKUHAMBE ISIKHATHI.

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- UMthetho uhlinzekela izikimu zezokwelapha ukuthi zikhkhise izinhlawulo zemali ekhokhiswayo kubantu abangena esikimini sezokwelapha sebekhule kakhulu.
 - Ilungu noma ohlomulayo ongumuntu omdala oneminyaka engaphezu kwengama-35 ngesikhathi sokungena esikimini sezokwelapha, uzothinteka ngokupathelene nezinhlawulo zokungena sekuhambe isikhathi.
 - Izinhlawulo zokungena sekuhambe isikhathi sisetshe-nziswa njengendlela yokwehlisa ingozi ngokupathelene namalungu amasha sonke lesi sikhathi abengetyona i-ngxene yabakohkhela imali esikhwameni sokuvikela ingozi, kodwa manje sebezothokozela imihlomulo efanayo naleylo yamalungu okudala esesikimini.
 - Imiphumela yenhlawulo yokungena sekuhambe isikhathi iyinani elingaphezulu ngokupathelene nezimali ezikhokhisa ngenyanga amalungu noma abathembele emalungwini abaneminyaka yobudala engaphezu kwengama-35 ngesikhathi sokungena esikimini sezokwelapha.
 - Inhlawulo yokungena esikimini sezokwelapha sekuhambe isikhathi ayisebenzi kubantu ababengabahlomuli esikimini sezokwelapha osukwini oluphambi komhla lu-1 ku-Ephreli wezi-2001, abazange bayeke ukuvikeleka isikhathi esiyizinyanga ezintathu ezilandelanayo kusukela mhla lu-1 ku-Ephreli wezi-2001 kuze kufike usuku loku-faka isicelo esikimini esisha (isikhathi sikhashwele).
 - Lezi zinhlawulo zokungena sekuhambe isikhathi ezisebenzayo zifakwe emithethweni esezenza esikimini.
- Umthetho 11 no 13 woMthetho Wezikimu Zezokwelapha uthi:**

Izincuzelo. Ngokwezinholo zalesi sahluko "

Ukuvikeleka okufakazelekayo" kuchaza ukuthi noma yisiphi isikhathi lapho ongena sekuhambe isikhathi

- a wayeyilungu noma umhlomuli esikimini sezokwelapha;
- b eyilungu noma umhlomuli wenkampani esezenza nesikimini sezokwelapha lapho, ngesikhathi sokuba yilungu laleyo nkanpani, wayengabandakanya kulokho okuhlinzekelwa uMthetho.
- c umsebenzi ogqoka umfaniswano Webutho Lezokuvikela Likazwelonke LaseNingizimu Afrika, noma othembele kumsebenzi ofana nalowo, owayethola imihlomulo yezempilo Ebuthweni Lezokuvikela Likazwelonke LaseNingizimu Afrika; noma
- d ilungu noma othembele elungwini le-Permanent Force Continuation Fund, kodwa okungahlanganisi nanoma yisiphi isikhathi sokuvikeleka njengomhlomuli oneminyaka yobudala engaphansi kwengama-21;

"ukungena sekuhambe isikhathi" kuchaza ofaka isicelo sokukhkhelwa noma othembele elungwini ongumuntu omdala wofake isicelo, ngosuku lokufaka isicelo

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sobulungu noma sokuthathwa kothe-mbele elungwini, uma kwenzeka, one-minyaka yobudala engama-35 noma ngaphezulu, kodwa lokhu akuhlanganisi nanoma yimuphi ohlomulayo othokozele ukuvikelwa yisikimu sezokwelapha esisodwa noma ngaphezulu kusukela osukwini olungaphambi komhla lu-1 ku-Ephreli wezi-2001, ngaphandle kokuyeka ukuvikeleka isikhathi esingaphezu kwezinyanga ezintathu ezilandelanayo kusukela mhla lu-1 ku-Ephreli wezi-2001.

[Umhetho. 11 owesulwa yi-GNR.247 yezi-2002 futhi waphinde wafakwa yi-GNR.1360 yezi-2002 eqale ukusebenza kusukela mhla lu-1 kujanuwari wezi-2003.]

- Ofake isicelo kumele abe neminyaka yobudala engama-35 noma ngaphezulu.
- Kumele kube khona ukuyeka ukuvikeleka esikhathini esilandelanayo esiyizinyanga ezingaphezu kwezi-3 kusukela mhla lu-1 ku-Ephreli wezi-2014.

13. Izinhlawulo ngokuphathelene nezimali ezikhokhwayo mayelana nabantu abangenja sekuhambe isikhathi.

(1) Isikimu sezokwelapha kungenzaka sisebenzise izinhlawulo ezimalini ezikhokhwayo kuphela engxenyeni yokukhokha ephethelene nelungu noma othembele elungwini ongumuntu omdala okumele ekhokhe izinhlawulo zokungena sekuhambe isikhathi.

[Umhetho ongaphansi koyinhloko (1) okungene esikhundleni sawo i-GNR.1360 yezi-2002 eqale ukusebenza mhla lu-1 kujanuwari wezi-2003.]

(2) Izinhlawulo ezimalini ezikhokhwayo okubhekiswe kuzo emthethweni ongaphansi koyinhloko (1) angeke kwedlule lawa maqoqo alandelayo:

Amaqoqo ezinhlawulo	Inhlawulo engedlulwe ekhokhwayo	Umthelela ngokuphathelene nokubalwa kwezimali ezikhokhisa umhlomuli ngamunye (yenysuka engxenyeni yengozi yemali ekhokhwayo)
Iminyaka 1 - 4	Imali ekhokhwayo engu-0,05	Ukukhuphuka ngo-5% kwemali ekhokhwayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.
Iminyaka 5 - 14	Imali ekhokhwayo engu-0,25	Ukukhuphuka ngo-25% kwemali ekhokhwayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.
Iminyaka 15 - 24	Imali ekhokhwayo engu-0,05	Ukukhuphuka ngo-50% kwemali ekhokhwayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.
Iminyaka engama-25 kanye nangaphezulu	Imali ekhokhwayo engu-0,75	Ukukhuphuka ngo-75% kwemali ekhokhwayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.

[Umhetho ongaphansi koyinhloko (2) okungene esikhundleni sawo i-GNR.1360 yezi-2002 eqale ukusebenza mhla lu-1 kujanuwari wezi-2003.]



(3) Ukuhlonza iqoqo lenhlawulo okumele lisebenze ngokuphathelene nokungena sekuhambe isikhathi ngokuphathelene nohlu

Iwethebulu emthethweni ongaphansi koyinhloko (2), kuzosetshenziswa le ndlela yokubala elandelayo:

$$A = B \text{ kususwa } (35 + C)$$

Lapho:

a U-"A" uchaza inani leminyaka echazwe kuhla lokuqala lethebulu emthethweni ongaphansi koyinhloko (2), ngokwezinhloso zokuhlonza iqoqo lezinhlawulo elifanele;

b U-"B" uchaza iminyaka yobudala yongeka sekuhambe isikhathi ngesikhthi sokufaka kwakhe isicelo sokuba yilungu noma sokufaka isicelo sokufaka kothembe elungwini, bese

c U-"C" uchaza inani leminyaka yokuvikeleka engakhonjiswa ongena sekuhambe isikhathi.

[Umthetho ongaphansi koyinhloko (3) okungene esikhundleni sawo i-GNR.1360 yezi-2002 eqale ukusebenza mhla lu-1 kuJanuwari wezi-2003.]

(4) Lapho ofake isicelo noma othembele kuye eveza ubufakazi bokuthi ubevikelekile ngemva kokuba sekufakwe inhlawulo yokungena sekuhambe isikhathi, isikimu kumele siphinde sibale inhlawulo bese sibenzisa leyo nhlawulo ebukeziwe kusukela esikhathini okuhlinzekwe ngaso lobo bufakazi.

[Umthetho ongaphansi koyinhloko (4) okungene esikhundleni sawo i-GNR.1360 yezi-2002 eqale ukusebenza mhla lu-1 kuJanuwari wezi-2003.]

(5) Inhlawulo ekhokhisewa ukungena sekuhambe isikhathi ingaqhubeka nokusetsehzniswa uma kudluliselwa ilungu noma othembele elungwini ongumuntu omdala kwezinye izikimu zezo-kwelapha.

(6) Ngokuphathelene nezinhloso zemithetho engaphansi kweyinhloko (3) no (4), kuzoba ubufakazi obanele bokuvikeleka uma ofaka isicelo eletha amazwi afungelwe alotshiwe lapho esho khona

a izikhathi ezifanele zokuba kwakhe ilungu noma othembele elungwini kanye negama noma amagama ezikimu zezokwelapha ezifanele noma ezinye izinkampani ezifanele ezhambisana nesikhathi noma izikhathi ezifana naleso; futhi

b kwensiwe imizamo eyanele yokuthi kutholakale ubufakazi obubhalwe phansi ngokuphathelene nalezi zikhathi zokuvikeleka, kodwa ayiphume-langa.

[Umthetho ongaphansi koyinhloko (6) okungene esikhundleni sawo i-GNR.570 yezi-2000 kanye ne-GNR. 1360 yezi-2002 eqale ukusebenza mhla lu-1 kuJanuwari wezi-2003.]

(7) Isikimu sezokwelapha kumele sibikele u-Registrar minyaka yonke ngokuphathelene nabangene sekuhambe isikhathi eqoqweni ngalinye onyakeni odlule kanye nabo bonke.

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Umthelela ngokuphathelene nokubalwa kwezimali ezikhokhiswayo (ingxenye ekhokhiswayo ngokuphathelene nengozi komhlomuli ngamunye).



Amaqoqo ezinhlawulo	Inhlawulo engedlulwe ekhokhiswayo	Umthelela ngokuphathelene nokubalwa kwezimali ezikhokhiswa umhlomuli ngamunye (yenyuka engxenyen i yengozi yemali ekhokhiswayo)
Iminyaka 1 - 4	Imali ekhokhiswayo engu-0,05	Ukukhuphuka ngo-5% kwemali ekhokhiswayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.
Iminyaka 5 - 14	Imali ekhokhiswayo engu-0,25	Ukukhuphuka ngo-25% kwemali ekhokhiswayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.
Iminyaka 15 - 24	Imali ekhokhiswayo engu-0,05	Ukukhuphuka ngo-50% kwemali ekhokhiswayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.
Iminyaka engama-25 kanye nangaphezulu	Imali ekhokhiswayo engu-0,75	Ukukhuphuka ngo-75% kwemali ekhokhiswayo esikhathini sonke sokuba yilungu lesikimu sezokwelapha.



Ukuvikeleka okufakazelekayo

- Kuchaza isikhathi lapho ofaka isicelo wayeyilungu noma othembele elungwini lesikimu sezokwelapha (kumele akwazi ukuhlinzeka ubufakazi);
- umsebenzi ogqoka umfaniswano Webutho Lezokuvikela Likazwelonke LaseNingizimu Afrika, noma othembele kumsebenzi ofana nalowo, owayethola imihlomulo yezempiilo Ebuthweni Lezokuvikela Likazwelonke LaseNingizimu Afrika;
- ilungu noma othembele elungwini le-Permanent Force Continuation Fund (kodwa okungahlanganisi nanoma yisiphi isikhathi sokuvikeleka njengomhlomuli oneminyaka yobudala engaphansi kwengama-21); noma
- eyilungu noma umhlomuli wenkampani esebenza nesikimu sezokwelapha lapho, ngesikhathi sokuba yilungu laleyo nkampani, wayengabandakanywa kulokho okuhlinzekelwa uMthetho.

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Inqubo yokufaka isikhalazo.





UKUBONA KWESIKIMU SEZOKWELAPHA.

Isibonelo:

Ofake Isicelo T oneminyaka yobudala engama-38 futhi obeyilungu lesikimu sezokwelapha iminyaka emibili ngaphambi kokuthi esule emsebenzini ukuze ayohubeka nezfundo zakhe phesheya. Manje usebuyile eNingizimu Afrika, futhi useqashwe yinkampani eyaziwayo yakuleli, futhi usefake isicelo sokuba yilungu lesikimu sezokwelapha. Inhlawulo yokungena sekuhambe isikhathi izobalwa ngokujwayelekile ngale ndlela elandelayo:

- A = 38 - (35 + 2)
- A = 38 - 37
- A = 1 (inhlawulo yokungena sekuhambe isikhathi unyaka o-1. Uma ingena eqoqwani leminyaka yenhlawulo ewunyaka o-1 - 4)

QAPHELA: Ukusayina kanye nokuzibophezela ngokuphathelene nezikhathi zokulinda noma izinhlawulo zokungena sekuhambe isikhathi, kusebenza ezingeni lohlomulayo lokhu kuchaza esimweni ngasinye ngokuphathelene nokuthi:

- Ngabe bebengamalungu esikimu sezokwelapha phambilini (Kungeenza kusebenze Inhlawulo Yokungena Sekuhambe Isikhathi okuncike eminyakeni yobudala).
- Isikhathi sokungavikeleki ngokuphathelene nokusuka kwesinye isikimu sezokwelapha ukuya kwestandelayo (kungenzeka kusebenza isikhathi sokulinda).
- Ukuba khona kwesifo obuvele unaso lapho kwanconya noma kwahlinzekwa khona ukucetshisa kwezempi, ukuhlonzwa kwesifo, ukunakekelwa noma ukwelashwa, ngesikhathi esiyizinyanga eziyishumi namibili ngaphambi kosuku lokufakelwa isicelo sokuba yilungu lesikimu (kungenzeka kusebenze isikhathi sokulinda esiqondene nesifo).

- Ukusebenzisa izinhlawulo zokungena sekuhambe isikhathi kuyilungelo langendlela okubonwa ngayo, okuchaza ukuthi isikimu sezokwelapha kungenzeka sikhethi ukuyikhokhisa. Ezinte izikimu ziyaxegisa ngokuphathelene nalokhu futhi kungenzeka zikhokhise inhlawulo encane kuneyezinga elinconye uMthetho Wesikimu Sezokwelapha, ngokusekela emithethweni yesikimu. Amalungu Ezikimu Zezokwelapha angaxoxisana nesikimu ngokuphathelene nemigomo nemibandela yobulungu afisa ukufaka kuso isicelo.
- Uma ilungu liyongena kwesinye isikimu, isikimu esisha sinenketho yokuqhube nkokukhokhisa inhlawulo efanayo yokungena sekuhambe isikhathi, noma ukukhokhisa inhlawulo engaphansi kwaleyo engedlulwe eboniswe ethebuleni elingenhla (bhekisa ngaso sonke isikhathi emithethweni yesikimu).

**izinhlawulo zokungena sekuhambe isikhathi
aziphelelwu yisikhathi futhi zikhokhisa
isikhathi esingenamkhawulo.**

For you. For health. For life.



Thinta Umkhandlu Wezikimu Zezokwelapha (CMS).



For you. For health. For life.



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