



HELP FILE WITH REGARDS TO THE QUARTERLY STATUTORY RETURN 2022



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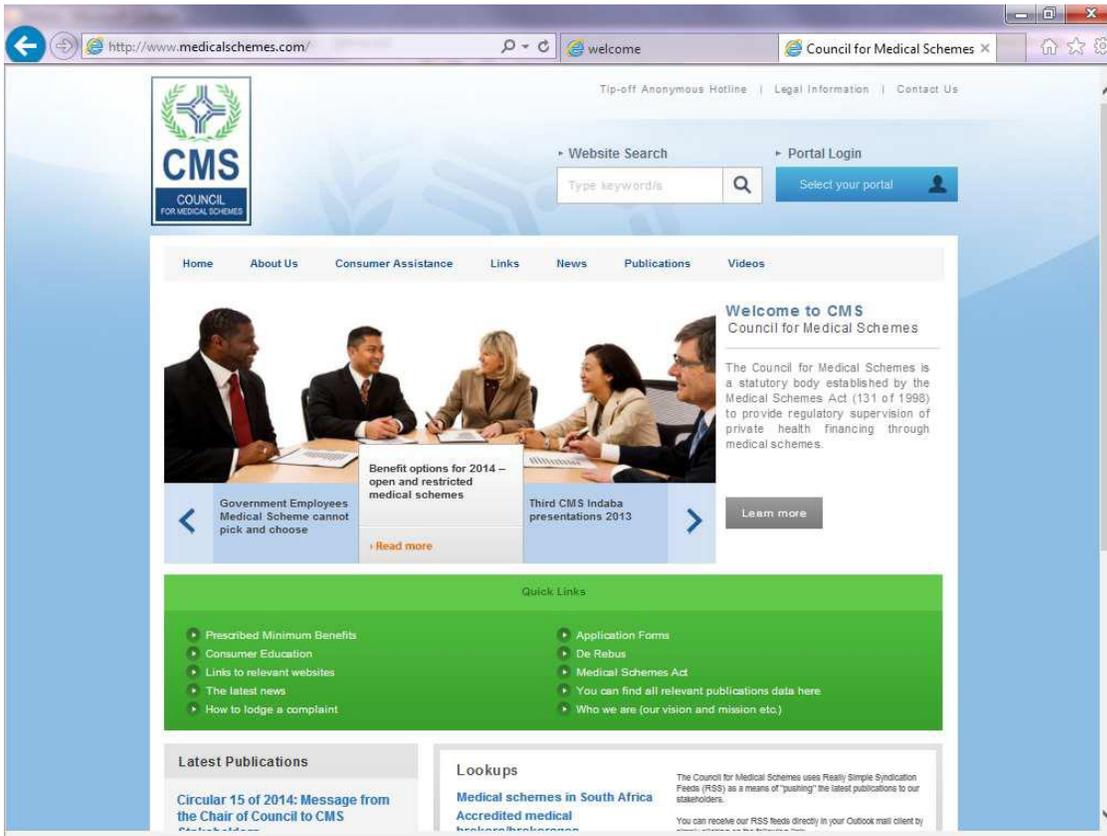


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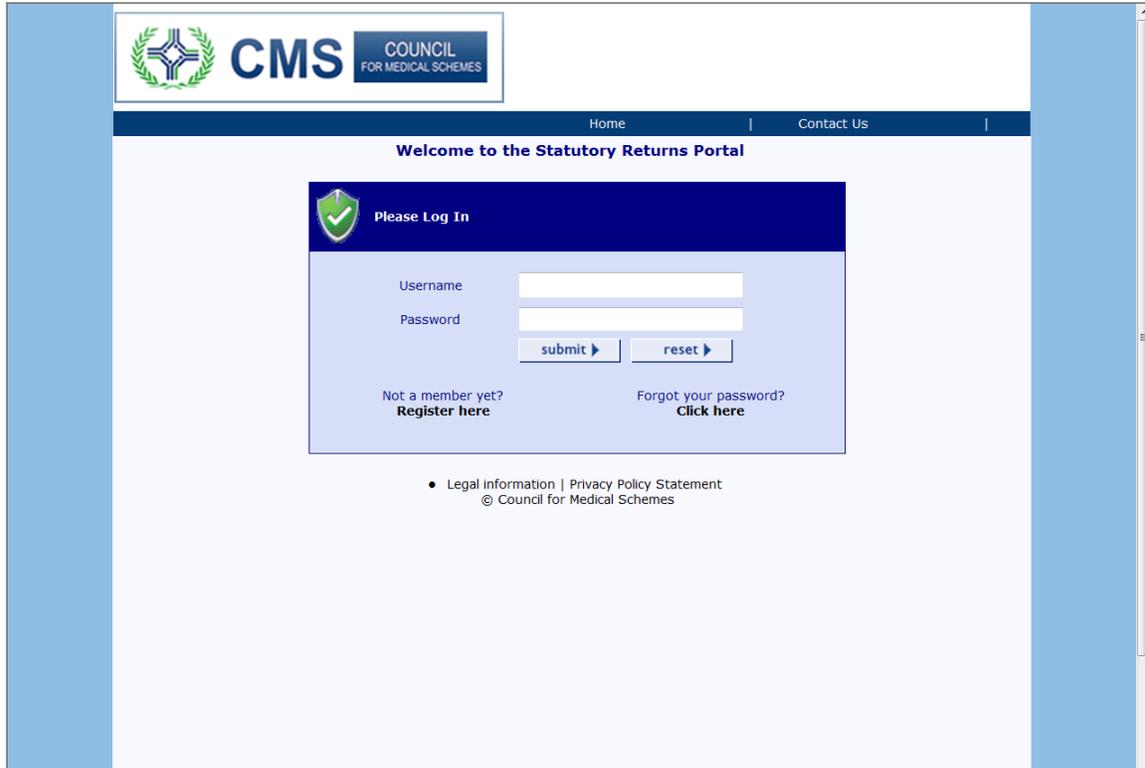
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LOGIN ONTO QUARTERLY STATUTORY RETURN



The Quarterly Statutory Return's web application is compatible with Google Chrome, Microsoft Edge and Firefox.



The screenshot shows the CMS Statutory Returns Portal. At the top left is the CMS logo (Council for Medical Schemes). To the right are links for 'Home' and 'Contact Us'. Below this is a 'Welcome to the Statutory Returns Portal' message. The main content area features a 'Please Log In' box with a green checkmark icon. Inside this box are two input fields for 'Username' and 'Password', followed by 'submit' and 'reset' buttons. Below the input fields are two links: 'Not a member yet? Register here' and 'Forgot your password? Click here'. At the bottom of the page, there is a footer with links for 'Legal information' and 'Privacy Policy Statement', and a copyright notice for the Council for Medical Schemes.

Not yet a user on the system:
Click on the words 'Register Here'.

The user should ensure that he or she selects all the schemes, for which he or she would like to register, when clicking on the button to select the schemes.

When the user submits his or her request to be registered, an e-mail will be sent to the 'administrator' of that scheme, to approve the registration of the user. Please note that our system has one administrator for each scheme, which is the very first person to register as a user for that specific scheme.

As soon as we receive the approval from the 'administrator' of the scheme, the Office will e-mail the new user his or her username and password to access the online statutory return.

The following screen will appear when the user clicked on the 'Register here' button:

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Register - Windows Internet Explorer
http://www.medicalschemes.com>Returns/register.aspx

Click on the "..."
button to select one or many Schemes

First Name

Last Name

Email

Confirm Email

Telephone

Cellphone

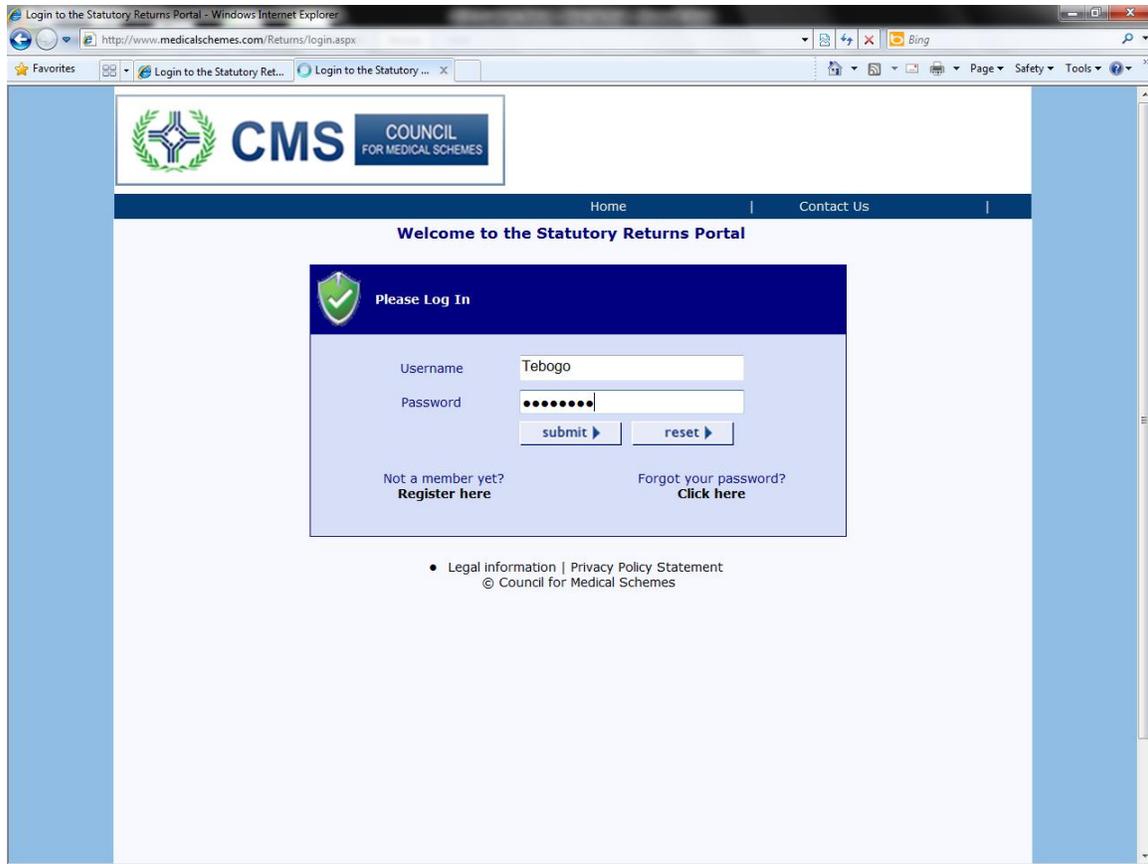
Fax

Street

City

Postal Code

The user should then capture his or her username and password on the login screen and press submit.



Forgot your password?

Should a user forget his or her password, the user should use the button provided on the login screen stating “Forgot your password? **Click here**”

The following screen will appear, and the user will be required to complete the required information and press OK. If the secret answer corresponds with the answer captured during the registration process of the user, the user will receive an e-mail from the Office with his password.

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As soon as the user has logged in, the following screen will appear. The user should choose the specific scheme he or she would like to access. The user will also have the option to choose whether he or she would like to access the current year's return or previous years' returns (in a read-only format).



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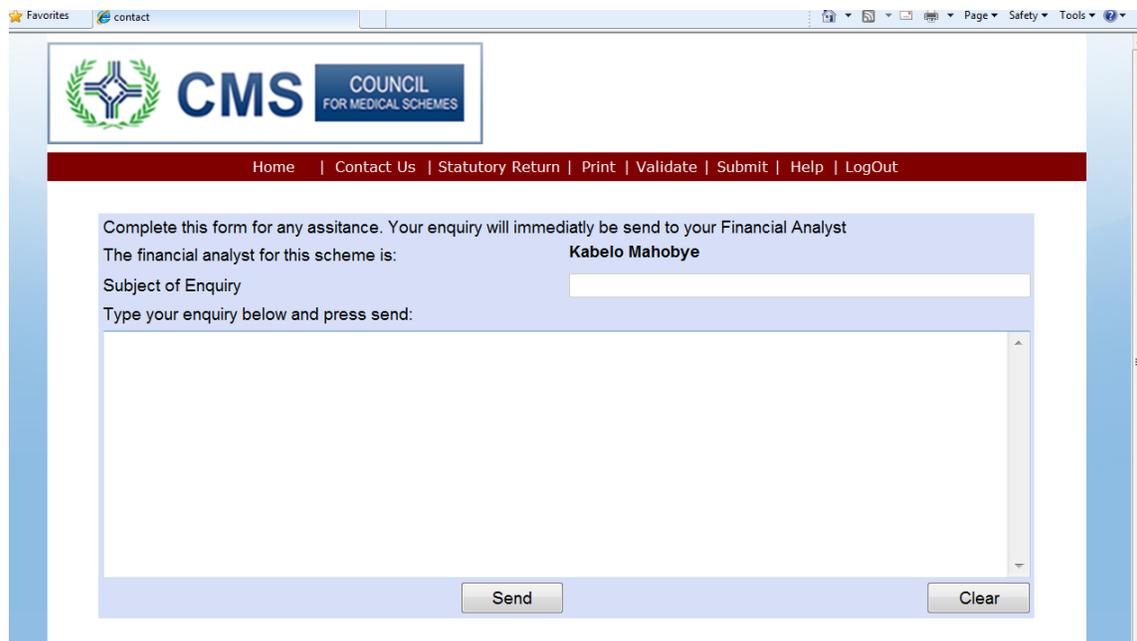


After selecting the scheme, the following screen will appear:



CONTACT US

Should a user experience any problems with the online statutory return, he or she can contact the Office at any point in time by just clicking on the '**Contact us**' option on the task bar. The following screen will appear:



The name of the financial analyst responsible for the specific scheme will appear on the screen. The user should only complete the details of his or her enquiry and press 'send'. An e-mail will be send to the specific financial analyst responsible for the scheme. It is then the financial analyst's responsibility to contact the scheme and resolve the enquiry.

STATUTORY RETURN

To access the individual parts of the online statutory return, the user should click on the 'statutory return' button on the task bar. Part 1.1 will automatically open.



Part 1.1 Details of Medical Scheme and Certification of Return

The screenshot shows the 'PART 1: DETAILS OF MEDICAL SCHEME AND CERTIFICATION OF RETURN' form. The fields are as follows:

Name of Medical Scheme:	MMED
Type of Scheme:	Test
Type of Administration:	Third party administered
Change in Administrator:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Amalgamated:	<input checked="" type="checkbox"/>
Liquidated:	<input checked="" type="checkbox"/>
Under Curatorship:	<input checked="" type="checkbox"/>
Name Change:	<input checked="" type="checkbox"/>
Financial Period End:	March 31, 2013
Ref No.:	3315
1. Initials and Surname of Principal Officer:	TEBOGO MAZIYA

A warning message box is displayed over the form with the following text:

Message from webpage
 Please ensure that the information in Part 1 is updated on a regular basis with all the necessary changes. For any updates regarding Part 1 only, please forward your query to ltwala@medicalchemes.com. For all other queries please select Contact Us from the link above.

Part 1 will be blocked for changes; Circular 27 of 2014 refers – all changes need to be sent to cmsschemeupdates@medicalchemes.com. Schemes should notify the Office of any changes in Part 1 when they take place.

Please ensure that the latest details of the Principal Officer, Chairperson, Trustee signatory, Scheme, Administrator, Fund manager, User, Auditor(s) and Liquidator and/or Curator (where applicable) are updated every quarter in part 1.1 of the return. Please note that the word document will be automatically e-mailed to the scheme officials indicated in Part 1 of the return.

Reference number

The reference number is automatically registered on our system, when the scheme is uploaded onto the system. Hence, this field will always remain a read-only field.

Please note that the reference number will stay the same if the scheme changed its name.

Amalgamations

A final set of audited accounts, including the statutory return for the year in which a scheme has amalgamated have to be prepared and submitted to the Registrar.

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Please take note that all the sections must be completed with the data for the period in which the scheme that amalgamated was in operation. This is done to ensure that the full 12 months' figures are obtained for all sections, especially part 3 and 4 in respect of the service providers and the income statement (i.e. the new scheme will not report on that data in their return as only opening balances are taken into account in their return).

Every line item of the balance sheet should be completed in detail. The closing balance sheet figures will become zero through the use of the last line item "Transfer of assets / liability due to amalgamation"; this is done to ensure that the balance is zero confirming that the scheme does not exist anymore as at the end of a quarter as it has amalgamated with another scheme. For example:

Investment classes per Annexure B	Previous Quarter		Current Quarter	
	Long Term	Short Term	Long Term	Short Term
	R	R	R	R
3.1.7.2.1- Cash, Bills, Bonds, Securities and Loans	0	0	12	12
3.1.7.2.2- Property	0	0	12	12
3.1.7.2.3- Shares and Convertible Debentures (excl. shares in property companies)	0	0	12	12
3.1.7.2.4- Debentures	0	0	12	12
3.1.7.2.5- Other derivative asset class (specify)	0	0	36	693,748
3.1.7.3- Other assets in territories outside the Republic	0	0	12	12
3.1.8- Transfer of assets due to amalgamation	0	0	12	12
3.1.9 Total investments	0	0	7,226,079	4,963,491,32
3.1.10 Outstanding cheques	0	0	15	15
3.1.11 Total investments for purposes of Annexure B	0	0	7,226,094	4,963,491,34

Please ensure that the closing balances of the scheme that amalgamated agree with the opening balance that has been transferred to the new scheme for inclusion into their accounts.



Consolidations

Where a scheme completes the quarterly return on a consolidated basis, group transactions that relates to other parties in the group (not the scheme) should be aggregated and included in the specific line provided for on the balance sheet items.

	Previous Quarter	Current Quarter
3.2.8 Loans to members - interest	0	0
3.2.9 Accrued interest	0	35,000,000
3.2.10 Member balances	0	0
3.2.11 Provider balances	0	0
3.2.12 Amounts owing by:	0	3,700,000
3.2.12.1 - Administrator	0	2,100,000
3.2.12.2 - Reinsurer (other than claim recoveries)	0	0
3.2.12.3 - Managed care organisations (other than claim recoveries)	0	1,600,000
3.2.12.4 - Brokers	0	0
3.2.12.5 Other related party (specify)	0	0
3.2.13 Sundry debtors (specify)	0	0
3.2.14 Personal medical savings account debtors (specify)	0	0
3.2.15 Less: Provision for impaired losses at quarter end (excluding risk transfer arrangements)	0	(36,000,000)
3.2.16 Trade and other receivables of group companies on consolidation	0	0
3.2.17 Transfer of assets due to amalgamation during the year	0	0
3.2.18 Total trade and other receivables	0	287,020,000

Please indicate whether the scheme has any agreements in place with employers / members to pay their contributions after 3 days of it becoming due. [Click here](#)

Please indicate the remedial actions taken by the scheme where contributions were received after three days of it becoming due. [Click here](#)

What is the nature of/reasons for the amount owed by the administrator? [Click here](#)

What is the nature of/reasons for the amount owed by reinsurers (other than claim recoveries)? [Click here](#)

What is the nature of/reasons for the amount owed by managed care organisations (other than claim recoveries)? [Click here](#)

What is the nature of/reasons for the amount owed by brokers? [Click here](#)

What is the nature of/reasons for the amount owed by other related parties? [Click here](#)

Please provide reasons why recoveries older than 120 days are more than 80% of total recoveries: [Click here](#)

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All income statement transactions for the group companies should be included in part 4 under Consolidation results (4.1.22):

Part 4.1		Part 4.2	
4.1.11	Net healthcare result	325,616,739	325,616,739
4.1.12	Less: Nett impairment losses: Other	(40,000)	(40,000)
4.1.13	Other Investment income	153,711,624	153,711,624
4.1.14	Other realised and unrealised gains/(losses)	17,276,286	17,276,286
4.1.15	Other income	1,618,264	1,618,264
4.1.16	Own facility surplus/(deficit)	0	0
4.1.17	Less: Other expenses	(100,000)	(100,000)
4.1.18	Less: Finance costs	(6,104,868)	(6,104,868)
4.1.19	Less: Investment management fees	(2,962,459)	(2,962,459)
4.1.20	Less: Operating expenses on rental of investment property	0	0
4.1.21	Surplus/(Deficit) for the year	489,015,586	489,015,586
4.1.22	Consolidation Results	50,000,000	50,000,000
4.1.23	Surplus/(Deficit) for the year after consolidation	539,015,586	539,015,586
4.1.24	Projected annual gross contributions	21,226,564.05	21,226,564.05

Please provide more information on how the projected annual gross contributions was calculated: [Click here](#)

Liquidations

A final set of accounts, including the statutory return, should be prepared until the effective date of liquidation.

Auditor(s)

The details of the auditor(s), as approved by the Registrar in terms of section 36 of the Act for the applicable financial year, should be captured in part 1.9.

Certification of the return

In terms of section 39(1) of the Act, a medical scheme shall be deemed not to have complied with any provision of this Act which imposes upon such a medical scheme the obligation to furnish to the Registrar a document prepared by the medical scheme, unless such document is signed by the Principal Officer and one other person authorised in accordance with the rules of the medical scheme to sign documents.

In addition section 39(2)(a) of the Act requires that the following persons shall sign any document within terms of any provision of the Act must be furnished by a medical scheme to the Registrar:

- In the case of a board of trustees, the chairperson of the board of trustees, and by one other member of such board; and
- In any other case, persons designated by the Registrar who exercise control over the business of the medical scheme concerned.

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It is important to note that the signing authority of a Principal Officer and/or Chairperson can only be delegated to a suitable person appointed by the board of trustees; the appointment of the acting Principal Officer should be in line with the provisions of section 57(4)(a) and 57(7) of the Medical Schemes Act, and the appointment of the acting Chairperson in line with the rules of the scheme.

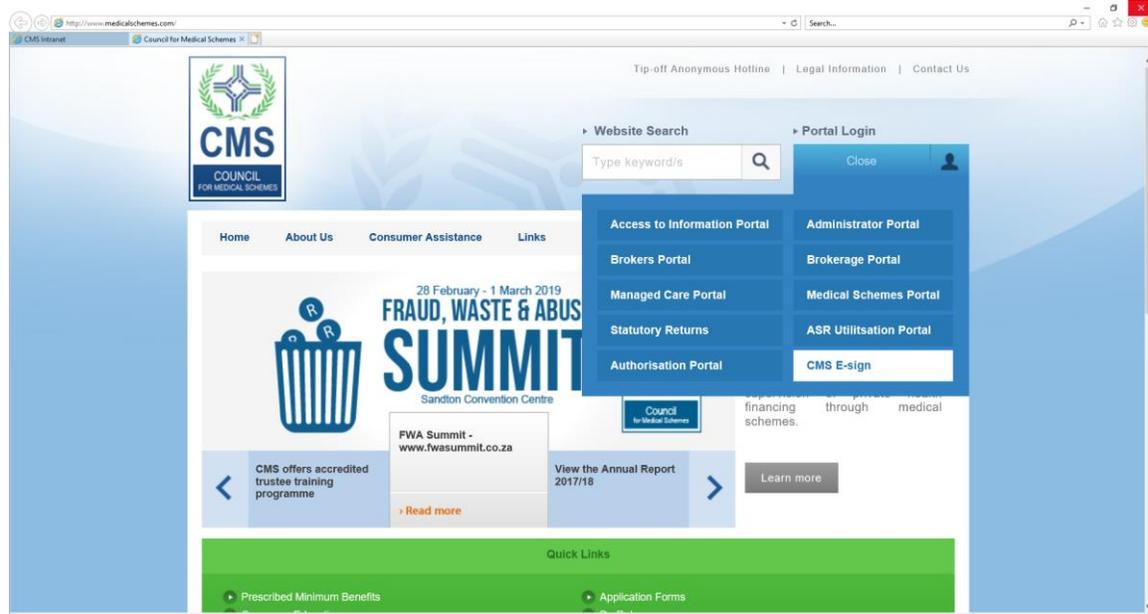
Where applicable, a copy of the signed board of trustee resolution, where another person was appointed, should accompany the quarterly statutory return.

Signflow for quarterly return purposes: electronic signatures

<https://esign.medicalschemes.com>

The SignFlow functionality is now hosted on the CMS servers. This was done in an attempt to eliminate some of the band-width related problems experienced on the cloud version.

Medical scheme officials can therefore now access the CMS E-sign portal on our website:



SignFlow SignFREE™ allows scheme officials and auditors to receive, approve (or decline) and e-sign electronic documents that were sent to them by the Council for Medical Schemes free of charge. These digital SignFREE e-signatures are securely created for each individual and will prohibit any changes being made to the document after it has been signed.

The scheme officials would simply need to open the link from their email, create their password and login to their SignFREE account.

The SignFlow workflow engine will automatically circulate the quarterly return to applicable signatories until all signatories have signed.

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The Dashboard will be the starting point for anything that a user want to do in SignFlow. Below is a description of the baskets relevant to the signing of the annual return and what it contains:



- Pending
Any items that require a user to perform an action like signing or approving will be in this basket.
- Circulating
All the documents that a user has sent to be signed will be displayed in this basket. So any document that has an incomplete workflow will be displayed here.
- Cancelled
Any document workflow that a user has cancelled will be displayed in this basket.
- Completed
Documents that have been signed and approved are stored in this basket.
- Shared
This basket will display all the documents that have been shared with a user. If the user has been added to a workflow as a viewer, documents will be displayed in this basket. They will also be displayed here if a user has been part of a workflow to sign a document.

Signing a document:

From the Dashboard there are two indicators that a user has documents pending. Firstly, a notification flashing in the top right-hand corner of the window will be displayed, and then the pending basket will indicate how many documents a user currently have pending. In addition to these, if a user is not signed into SignFlow, the user will receive an email requesting the document to be actioned.



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With these three options, there are three ways of initiating the signing process flow:

- Click on the link in the email received, and then enter the user's login details.
- Click on the flashing notification icon in SignFlow, and click on the Open button to go directly to the signing page.
- Click on the Pending basket, and select the document to be signed.

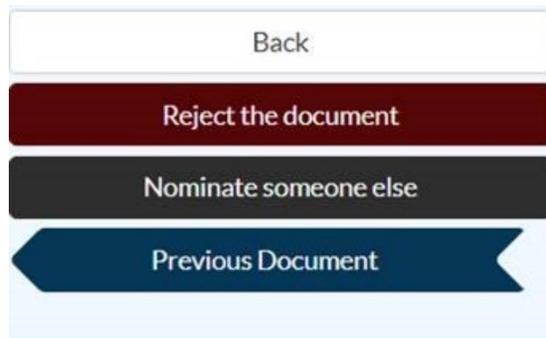
Once the signing process flow has been initiated/started, thumbnails of the pages will be displayed on the left-hand side of the page. Each page that requires an action is marked with a yellow indicator: **HERE**

If there are Plain Text Fields in the document, the user will have to complete these fields before proceeding to sign the document. Once required text fields are completed, click on the **Proceed to signing** button.

Read through the document and click on the block that says "Sign Here". The user's document is now digitally signed.

The document originator will be notified that a signatory has signed the document, and the document will be moved to the signatory's Shared basket. Shared documents do not impact the available documents on the SignFlow license, where the signatory has not originated the document.

There are other options besides signing the document, as displayed in the right-hand menu.



- **Back**
This button will take the user back to the previous step.
- **Download**
This button will download the document as a .PDF document.
- **Reject the document**
This button will reject the document sent to the user, and request that a reason why the document is being rejected is entered/provided. This reason will be sent with the user's rejection to the document originator.
- **Nominate someone else**
If the document originator allowed Proxy, by clicking on this button new window will be displayed where a user will be able to enter the details of a nominated person and send the document to them.

The current Principal Officer and Chairperson's would be able to make use of this button to re-

allocate the signatory in the event that the scheme has made alternative arrangements with the previous Principal Officer or Chairperson (i.e. as at 31 March) to sign off on the quarterly return.

Part 1.2 Benefit Options



The scheme should report separately on all registered options for the financial period concerned; even if some of the options were discontinued during the course of the year. Benefit options will be updated by the Benefit management unit according to the registered rules of the scheme. Schemes will not be able to add options in Part 1.2.

Provision has been made for financial transactions in the 'other' column in part 3.10 of the return, should the scheme have incurred some financial transactions in the quarter concerned for options that have been deregistered but are in process of being wound down.

The benefit options in part 1.2 will automatically pull through to parts 2.1, 2.2, 3.10, 3.11 and 8.1.

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Part 1.3 Board of Trustee members at the end of the quarter

Part 1.1 Part 1.2 Part 1.3

PART 1.3
BOARD OF TRUSTEE

Trustee Name	Race
ANELE DACA	Black
ELIZABETH FIGUEIREDO	White
JULINDI SCHEEPERS	White
KABELO MAHOBYE	Other
LERATO SEHULARO	Black
SAMEER RAJAB	Indian

Part 1.3 will also be updated by the Office schemes should send all updates to cmsschemeupdates@medicalschemes.com.

Please note that part 1.3 now requires racial composition of the Board of Trustees.

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PART 2 NON FINANCIAL DATA

Please note that all these sections are compulsory.

Part 2.1 Membership at the End of the Quarter

Benefit Options	Members	Adult Dependants	Child Dependants	Beneficiaries
2.1.1.1 OPTION A	185,761	123,365	141,710	450,836
2.1.1.2 OPTION B	47,099	29,324	25,478	101,901
2.1.1.3 OPTION C	32,424	18,477	20,596	71,497
2.1.1.4 OPTION D	17,517	10,649	10,510	38,676
2.1.1.5 OPTION E	1,020	653	591	2,264
2.1.1.6 OPTION F	64,555	41,110	37,682	143,347
2.1.1.7 OPTION G	15,029	3,739	5,740	24,508
2.1.1.8 OPTION H	137,656	33,758	84,138	255,552
2.1.1.9 OPTION I	88,625	56,403	57,671	202,699
2.1.2 Consolidated Total	958,519	519,651	644,793	2,122,963

Please provide the reasons, should the members and/or adult and/or child dependants be zero for any option: [Click here](#)

Please provide the reasons, and actions to be taken, should the principal members be less than 6 000 members: [Click here](#)

The membership figures for each of the benefit options should be provided in this part. The dependants should also be split between adult and child dependants as defined in the rules of the scheme. Beneficiaries are the sum of members and dependants.

Reasons should be provided where members and/or the adult and/or child dependants is zero for any option.

Reasons should also be provided should the principal members be less than 6000 members.

Part 2.2 Age Analysis of Beneficiaries as at the End of the Quarter



Statutory Returns Portal - CMS Quarter Section - Windows Internet Explorer

Home | Contact Us | Statutory Return | Print | Validate | Submit | Help | LogOut

Part 8 MMED Quarter : (1) Year : (2011)

Part 1 Part 2 Part 3 Part 4 Part 5 Part 6 Part 7

Part 2.1 Part 2.2 Part 2.3 Part 2.4 Part 2.5 Part 2.6

PART 2.2: AGE ANALYSIS OF BENEFICIARIES AS AT THE END OF THE QUARTER

		Consolidated Total		Per Benefit Option	
		Male	Female	OPTION K	
		Male	Female	Male	Female
2.2.1	Less than one year	18,052	17,565	4,688	4,544
2.2.2	1-4 years	58,502	55,714	13,764	13,347
2.2.3	5-9 years	62,099	59,047	12,894	12,547
2.2.4	10-14 years	54,741	52,653	10,238	10,018
2.2.5	15-19 years	52,423	51,004	9,523	9,071
2.2.6	20-24 years	52,303	57,974	11,127	12,946
2.2.20	Total	807,374	845,622	167,399	174,679
CUMULATIVE TOTAL		1,652,996			
65 years + ratio		6.80 %		4.20 %	
Average age per beneficiary		32.71		30.20	

Please provide the reasons, should the total males or females be zero for any option : [Click here](#)

The scheme should capture the number of beneficiaries as at the end of the quarter per age band in this section. Important to note that the age of the beneficiary should be calculated as at **1 January** of the financial year concerned. This information should be provided on an option level, and should be split between male and female beneficiaries.

The consolidated number of beneficiaries as well as the number of beneficiaries per option should validate to the number of beneficiaries captured in part 2.1.

65 years + ratio

The system automatically calculates the number of beneficiaries older than 65 years as a percentage of the total beneficiaries. This is done on a consolidated as well as option level.

Average age per beneficiary

The system automatically calculates the average age per beneficiary for the scheme as well as the individual options.

Reasons should be provided where total males or females are zero for any option.

Part 2.3 Member Movement for the Quarter

Part is disabled!!!!



Part 2.4 Waiting Periods applied during the quarter concerned

Part is disabled!!!!

Part 2.4 Number of Registered Members and Dependants at the End of Each Month

	Month	Members	Adult Dependants	Child Dependants	Beneficiaries	Dependant Ratio
2.5.1	January	0	0	0	0	0.00
2.5.2	February	0	0	0	0	0.00
2.5.3	March	72,758	519,651	3,083	595,492	7.18
2.5.4	April	0	0	0	0	0.00
2.5.5	May	0	0	0	0	0.00
2.5.6	June	0	0	0	0	0.00
2.5.7	July	0	0	0	0	0.00
2.5.8	August	0	0	0	0	0.00
2.5.9	September	0	0	0	0	0.00
2.5.10	October	0	0	0	0	0.00
2.5.11	November	0	0	0	0	0.00
2.5.12	December	0	0	0	0	0.00
2.5.13	Total	72,758	519,651	3,083	595,492	7.18

The scheme should capture the number of members, adult dependants and child dependants (as defined in the scheme’s rules) per month in this section. Beneficiaries are the sum of members and dependants.

The consolidated number of members, adult and child dependants at the end of the last month of each quarter (i.e. March, June, September and December) pulls through from the consolidated number of members, adult and child dependants captured in part 2.1.

Average members and dependants

The total number of members and dependants for the year divided with the number of months in which the medical scheme had members. For example, if a scheme had members from October to December for the financial year, the total will be divided by three.

Dependant ratio

The dependant ratio is calculated as the total dependants (adult plus child) divided by the number of members.

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Reasons should be provided should the members and/or adult and/or child dependants be zero in any month.

Part 2.6 Distribution of Membership at End of the Quarter

Part is disabled!!!!

Part 2.5 Beneficiary Racial Profile at End of the Quarter

Province	African	Coloured	Indian/Asian	White	Unknown	Beneficiaries
2.7.1 Gauteng	170,000	40,000	71,000	90,000	473	371,473
2.7.2 Limpopo	100,000	50,000	20,000	40,000	94	210,094
2.7.3 Mpumalanga	107,061	5,000	5,000	1,000	0	118,061
2.7.4 North West	0	0	0	0	135,904	135,904
2.7.5 Free State	0	0	0	0	129,392	129,392
2.7.6 Kwa-Zulu Natal	0	0	0	0	367,092	367,092
2.7.7 Western Cape	0	0	0	0	185,226	185,226
2.7.8 Eastern Cape	0	0	0	0	220,417	220,417
2.7.9 Northern Cape	0	0	0	0	50,508	50,508
2.7.10 Outside the Republic	0	0	0	0	117	117
2.7.11 Total	377,061	95,000	96,000	131,000	1,089,223	1,768,284

Please provide reasons if beneficiary race is unknown. [Click here](#)

The number of beneficiaries per race per province should be completed in this part. Beneficiaries are the sum of members and dependants.

The total number of beneficiaries per province in this part should agree with the consolidated total beneficiaries per province in part 2.6.

Should the scheme have data in the unknown column a reason box needs to be completed.

HELP FILE – QUARTERLY STATUTORY RETURN 2022



QuarterComments_2006 - Internet Explorer

http://www.medicalschemes.com>Returns/QuarterComments_2006.asp

Please provide reasons if beneficiary race is unknown.

Comments

MMED Quarter: (1) Year: (2016)

ARTER PERIOD								
	White	Unknown	Beneficiaries					
2.7.1	90,000	473	371,473					
2.7.2	40,000	94	210,094					
2.7.3	1,000	0	118,061					
2.7.4	0	135,904	135,904					
2.7.5	0	129,392	129,392					
2.7.6	0	367,092	367,092					
2.7.7	0	185,226	185,226					
2.7.8	0	220,417	220,417					
2.7.9	0	50,508	50,508					
2.7.10	0	117	117					
2.7.11	Total		377,061	95,000	96,000	131,000	1,089,223	1,788,284

Please provide reasons if beneficiary race is unknown.



Part 3.1 Investments

Investment classes per Annexure B	Previous Quarter R	Current Quarter R
3.1.1 CATEGORY ONE - Deposits and balances in current and savings accounts, negotiable deposits, money market instruments, structured bank notes, margin deposits with SAFEX and collateralised deposits.	0	1,330,100,000
1(e) <i>Inside the Republic</i>	0	1,320,100,000
1(a)(i) Per registered bank > R5 billion (specify)	0	1,250,000,000
1(a)(ii) Per registered bank > R100 million (specify)	0	70,100,000
1(a)(iii) DEPOSITS COLLATERALISED with securities issued by the government of the RSA where an appropriate ISMA has been concluded	0	0
1(b) TERRITORIES OUTSIDE THE REPUBLIC - Deposits and balances in current and savings accounts, negotiable deposits and money market instruments with a foreign bank	0	10,000,000
3.1.2 CATEGORY TWO - Bills, bonds and securities issued or guaranteed by and loans to or guaranteed by	0	2,085,000,000
2(a) <i>Inside the Republic</i>	0	2,045,000,000
2(a)(i) Instruments guaranteed by the government of the RSA	0	500,000,000
2(a)(ii) Local Authorities authorised by law to levy rates upon immovable property	0	300,000,000
2(a)(iii) Development Bank	0	10,000,000
2(a)(iv) Industrial Development Corporation (IDC)	0	150,000,000
2(a)(v) Infrastructure Finance Corporation Limited (INCA)	0	0
2(a)(vi) Land and Agricultural Bank	0	0
2(a)(vii) Trans-Caledonian Tunnel Authority (TCTA)	0	0
2(a)(viii) SA Roads Board	0	20,000,000
2(a)(ix) ESKOM	0	30,000,000
2(a)(x) Transnet	0	35,000,000
2(a)(xi) Per registered bank > R5 billion (specify)	0	325,000,000

The accounting treatment of PMSA investments is now dependent on whether the scheme’s rules state whether PMSA monies belongs to the member or not. When the rules state that savings monies belong to members, the Financial Institutions (Protection of Funds) Act, 28 of 2001 (FIA) applies, which means that these funds are trust money which must be kept separately. As such they are not to be disclosed with the scheme’s assets in Part 3.1, but rather separately disclosed in Part 7.1.

Where the schemes rules do not state that savings monies belong to members, then the savings monies are to be included as part of scheme assets in Part 3.1.

Every class of investments should be disclosed in the line item provided for that specific class of investments, and according to the issuing institution.

The scheme should provide the full details of any investments included in all the ‘other’ buttons in 3.1.

The names of all the registered banks will appear in a drop-down list and the scheme should simply choose the institution required. Please note that multiple institutions can be selected at a time. The amount invested in any one institution should be in aggregate.

Please refer to the published guideline on our website that provides a listing of all registered banks; mutual banks; local branches of foreign banks; and foreign banks with approved local representative offices as per the South African Reserve Banks’ Banks Supervision Unit as at 31 December. The guideline further sub-categorises these banks in terms of Category 1 of Annexure B to the Regulations.



The screenshot shows the 'Statutory Returns Portal' interface. A dropdown menu is open, listing bank options: CITIBANK N A, FIRSTRAND BANK LIMITED, SOUTH AFRICAN RESERVE BANK, and THE STANDARD BANK OF SOUTH AFRICA LIMITED. Below the menu is a table for 'PART 3.1: INVESTMENTS' with columns for 'Previous Quarter' and 'Current Quarter' in Rands (R). The table lists various investment categories and amounts.

	Previous Quarter	Current Quarter
	R	R
... savings accounts, negotiable deposits, deposits with SAFEX and collateralised	0	1,330,100,000
...	0	1,320,100,000
...	0	1,250,000,000
Internet Explorer	0	70,100,000
...	0	0
...	0	10,000,000
...	0	2,085,000,000
...	0	2,045,000,000
...	0	500,000,000
...	0	300,000,000
...	0	10,000,000
...	0	150,000,000
...	0	0
...	0	0
...	0	0
...	0	20,000,000
...	0	30,000,000
...	0	35,000,000
...	0	325,000,000

Any bank overdraft balances should not be netted off against positive bank balances in this part; bank overdrafts should be disclosed in part 3.3 (trade and other payables).

The names of the institutions which issued all bills, bonds, securities or any other money market investments should be selected / captured in 3.1.2 of the return.

The names of all the listed entities which are classified in categories 2(a)(i) – 2(a)(xiv) and 2(b) will appear in a drop-down list and the scheme should simply choose the institution required. Please note that multiple institutions and instrument codes can be selected at a time. The amount invested in any one institution would then need to be broken down into the individual instrument codes. Where the scheme has investments in other entities than those listed, or investments in institutions listed but in different instruments than those provided in the drop-down menu, the “other” button provided in the drop down list should be used, clearly indicating the nature of these investments.

Kindly note that the return now allows users to select multiple entities in the drop-down lists at once, and thereafter enter the numerical data.



http://www.medicalschemes.com>Returns/webform1.aspx?p=3&d=1

Statutory Returns Portal - CMS

Other - Internet Explorer

http://www.medicalschemes.com>Returns/OtherBank2014Specify.aspx?BankNumber=2&O=31212&F=PrevA10&si...

Please supply a detailed list. Please click on the (...) button and select the applicable institution (please note that only one institution can be selected at a time).

Description	Other Specify	Previous Quarter	Current Quarter	
City of Cape Town Metro		0	100,000,000	Delete
Ekurhuleni Metropolitan M		0	100,000,000	Delete
City of Tshwane Metro M		0	100,000,000	Delete
		0	0	Save

Investment classes per

2(a) Inside the Republic

2(a)(i) Instruments guaranteed i

2(a)(ii) Local Authorities authori

2(a)(iii) Development Bank

2(a)(iv) Industrial Development

2(a)(v) Infrastructure Finance C

2(a)(vi) Land and Agricultural B

2(a)(vii) Trans-Caledonian Tunn

2(a)(viii) SA Roads Board

2(a)(ix) ESKOM

2(a)(x) Transnet

2(a)(xi) Per registered bank >

2(a)(xii) Per registered bank > F

2(a)(xiii) Per corporate institution

2(a)(xiv) Per other approved by

2(b) Territories outside the

3.1.3 CATEGORY THREE - Im

3(a) Inside the Republic Per Single property - Name (specify)

Current Quarter

R

1,966,000,000

200,000,000

300,000,000

1,000,000

500,000,000

0

5,000,000

0

0

20,000,000

0

0

300,000,000

600,000,000

0

40,000,000

4,000,000

0

550,000,000

550,000,000

Select Single - Inter...

http://www.medicalschemes.com>Returns/

Done

Other (specify)

City of Johannesburg Metropolitan Municipality

http://www.medicalschemes.com>Returns/webform1.aspx?p=3&d=1

Statutory Returns Portal - CMS

Other - Internet Explorer

http://www.medicalschemes.com>Returns/OtherBank2014Specify.aspx?BankNumber=3&O=312114&F=PrevA55&si...

Please supply a detailed list. Please click on the (...) button and select the applicable institution (please note that only one institution can be selected at a time).

Description	Other Specify	Previous Quarter	Current Quarter	
Barclays Bank Plc		0	20,000,000	Delete
Edcon (Proprietary) Limit		0	10,000,000	Delete
Group Five Construction		0	5,000,000	Delete
Lewis Group Limited		0	5,000,000	Delete
		0	0	Save

Investment classes per

2(a) Inside the Republic

2(a)(i) Instruments guaranteed i

2(a)(ii) Local Authorities authori

2(a)(iii) Development Bank

2(a)(iv) Industrial Development C

2(a)(v) Infrastructure Finance Cc

2(a)(vi) Land and Agricultural Bank

2(a)(vii) Trans-Caledonian Tunnel Authority (TCTA)

2(a)(viii) SA Roads Board

2(a)(ix) ESKOM

2(a)(x) Transnet

2(a)(xi) Per registered bank > R5 billion (specify)

2(a)(xii) Per registered bank > R100 million (specify)

2(a)(xiii) Per corporate institution not included in above categorie

2(a)(xiv) Per other approved by Registrar institution not included i

2(b) Territories outside the Republic

3.1.3 CATEGORY THREE - Immoveable property, units in un

3(a) Inside the Republic Per Single property - Name (specify)

Current Quarter

R

1,966,000,000

200,000,000

300,000,000

1,000,000

500,000,000

0

5,000,000

0

0

20,000,000

0

0

300,000,000

600,000,000

0

40,000,000

4,000,000

0

550,000,000

550,000,000

Select Single - Inter...

http://www.medicalschemes.com>Returns/

Done

Other (specify)

Adcorp Holdings Limited

Airports Company South Africa Limited

Anglo American SA Finance Limited

Anglo Gold Ashanti Limited

Bank Windhoek Limited

Barclays Africa Group Limited

Barloworld Limited

Basil Read (Proprietary) Limited

Bayport Securitisation (Rt) Limited

Bidvestco Limited

Blue Diamond Investments No.2 (Proprietary) Limited

Blue Diamond Investments No.3 (Proprietary) Limited

HELP FILE – QUARTERLY STATUTORY RETURN 2022



Please refer to the published guideline on our website that provides a detailed listing of all listed instruments on the JSE Debt Market as at 31 December. The guideline further categorises these instruments in the different sub-categories to category 2 of Annexure B to the Regulations.

A detailed list of every single property investment should be captured in category 3.1.6 of the return, including the names of all property companies (again listed in a drop-down list) in which the scheme invests. The amounts can be aggregated per company or per property. These also include owner occupied properties. The said drop down list only indicate listed property companies, any other investments (i.e. owner-occupied buildings, etc.) should be entered by making use of the “other” button within the drop down list. For investments in listed securities please refer to the published guideline on our website that provides a categorisation of listed instruments on the Johannesburg Stock Exchange (JSE).

The screenshot shows the 'Statutory Returns Portal' interface. A dropdown menu is open, listing various property investment options. The main form displays 'PART 3.1: INVESTMENTS' with columns for 'Previous Quarter' and 'Current Quarter' in Rands. Below this, there is a table for 'Other - Internet Explorer' with columns for 'Description', 'Other Specify', 'Previous Quarter', 'Current Quarter', and 'Delete'.

Description	Other Specify	Previous Quarter	Current Quarter	Delete
Capital & Counties Prop		0	200,000,000	Delete
Growthpoint Properties L		0	300,000,000	Delete
Investec Property Fund L		0	100,000,000	Delete
Other (specify)	Nkandla	0	250,000,000	Delete
Vukile Property Fund Lim		0	100,000,000	Delete
		0	0	Save

Policies of Insurance where policy proceeds are directly linked to the market value of the underlying assets should be disclosed in 3.1.6.2 per insurer. Underlying assets in respect of these policies must be disclosed under the relevant categories in Part 3.1. The total in 3.1.9 will not include the policies as disclosed in 3.1.6.2.



Statutory Returns Portal - C... x

https://www.medicalschemes.com>Returns/webform1.aspx?p=...

PART 3.1: INVESTMENTS

Investment classes per Annexure B		Previous Quarter	Current Quarter
		R	R
4(a)(i)(iii)	Per Company with market capitalisation of less than R5 billion	0	2,000,000
4(a)(ii)	Exchange traded funds traded on the JSE:	0	0
4(a)(iii)	Per fund with diversified holdings across component sectors of the JSE	0	0
4(a)(iv)	Per fund with holdings focused in sub-sectors of the JSE	0	0
4(a)(v)	Units in equity unit trusts or pooled equity managed funds:	0	0
4(a)(vi)	Per unit trust with diversified holdings across the component sectors of the JSE	0	0
4(a)(vii)	Per fund with holdings focused in sub-sectors of the JSE	0	0
4(a)(viii)	Policies of insurance linked to the performance of underlying equities or equity indices:	0	0
4(a)(ix)	Per policy of insurance with diversified holdings across the component sectors of the JSE	0	0
4(a)(x)	Per policy of insurance with holdings focused in sub-sectors of the JSE	0	0
4(b)	Territories outside the Republic	0	0
3.1.5 CATEGORY FIVE - Listed and unlisted debentures			
5(a)	Inside the Republic	0	0
5(b)	Territories outside the Republic	0	0
3.1.6 CATEGORY SIX - Policies of insurance			
6(a)(i)	Policies of insurance where the policy proceeds are not directly linked to the market value of the underlying assets	0	0
6(a)(ii)	Policies of insurance where policy proceeds are directly linked to the market value of the underlying assets (specify per instrument)	0	0
6(b)	Territories outside the Republic	0	0
3.1.7 CATEGORY SEVEN - Other assets not referred to elsewhere			
7(a)(i)	Other assets inside the Republic (specify)	0	0
7(a)(ii)	Derivatives (inside the republic) (specify)	0	0
7(b)	Other assets in territories outside the Republic	0	0
3.1.8	Transfer of assets due to amalgamation	0	0
3.1.9	Total investments	0	4,505,100,000

Other - Internet Explorer

https://www.medicalschemes.com>Returns/OtherMulti2014.aspx?count=2&H1=Previous Quarter

Please supply a detailed list

Description	Previous Quarter	Current Quarter	
Mr Money Bags Med	0	100,000,000	Delete
	0	0	save

Done

Please refer to the published guideline on our website that provides information on the categorisation of all listed instruments on the JSE in accordance to the requirements of Annexure B to the Regulations in the different sub-categories of categories 3 (property), 4 (shares), 5 (debentures) and 7 (other assets). All these guidelines have been incorporated in the drop-down lists in the relevant categories.

In



Part 3.2 Trade and Other Receivables

		Previous Quarter	Current Quarter
		R	R
3.2.1	<i>Contributions outstanding:</i>	0	1,280,828,460
3.2.1.1	- Current	0	1,276,752,181
3.2.1.2	- 30 days	0	6,902,974
3.2.1.3	- 60 days	0	(5,829,095)
3.2.1.4	- 90 days	0	1,849,338
3.2.1.5	- 120 days +	0	1,153,062
3.2.2	<i>Recoveries from members for payments paid and payable (except for contributions, loans and personal medical savings account advances)</i>	0	0
3.2.2.1	- Current	0	0
3.2.2.2	- 30 days	0	0
3.2.2.3	- 60 days	0	0
3.2.18	Total trade and other receivables	0	2,644,424,907

Where a line starts with the word 'Less', the scheme should place a minus in front of the figure.

The scheme should provide a proper ageing of debtor balances, where required in the return. The scheme should not disclose the full debtor balance under one age category.

Any advances on savings plan accounts should be shown separately as part of trade and other receivables (part 3.2.3); these balances should also be aged.

Risk transfer arrangements (3.2.4) are the sum of commercial reinsurance contracts (3.2.4.1) and other risk transfer arrangements (3.2.4.2).

Commercial reinsurance contracts will constitute insurance contracts entered into with a long-term insurer registered in terms of section 9 of the Long-term Insurance Act, 1998 (Act No. 52 of 1998), or a short-term insurer registered in terms of section 9 of the Short-term Insurance Act, 1998 (Act No. 53 of 1998).

The share of outstanding claims provision covered by commercial reinsurance contracts (3.2.4.1.1) plus the share of claims reported not yet paid covered by commercial reinsurance contracts (3.2.4.1.2) must agree with the provision for reinsurance claims recovered in part 3.5.2.3.

Commercial reinsurance claims paid by the scheme but not yet recovered from the reinsurer should be included in part 3.2.4.1.2.

Other risk transfer arrangements will constitute all “other” reinsurance contracts that fall within the definition of IFRS 4, for example a capitation agreement entered into with a managed healthcare provider. Please note that not all capitation agreements will fall within the definition of IFRS 4 by default. Each contract will have to be evaluated in terms of IFRS 4.

3.2.4.2.1 has to agree to the closing balance of the outstanding claims provision-covered by Other risk transfer arrangements in 3.10.14.

All amounts owing by providers (i.e. overpayments made to providers), should be included in the provider balances line in part 3.2.11 of the return.

The scheme should include any related party debit balances at year-end in 3.2.12.5 (unless the return provides for that related party in a specific line). The scheme should consider the requirements of IAS 24 in this regard. Balances completed in this line will automatically pull through to Part 3.9 Balances at quarter end (Balance sheet) (line 3.9.2).

The scheme should ensure that they disclose every debtor in the specific line provided for in part 3.2. Sundry debtors (3.2.13) should only be used if the return did not make provision for that specific debtor.

The scheme should furthermore NOT aggregate all its sundry debtor balances together in one line item in sundry debtors (3.2.13). Any balance greater than 10% of the total trade and other receivables should be disclosed separately in part 3.2.13.

The scheme should disclose personal medical savings account debtors in 3.2.14 where amounts are still to be received from personal medical savings account investments.



The screenshot shows the 'Statutory Returns Portal - CMS Quarter Section' in a web browser. The navigation bar includes links for Home, Contact Us, Statutory Return, Print, Validate, Submit, Help, and LogOut. The main content area displays a series of tabs for Parts 1 through 9, with Part 3 currently selected. Below the tabs, a sub-navigation bar shows sections 3.1 through 3.11, with 3.18 highlighted. The main table lists various receivable categories with their respective values. Below the table, there are three text prompts with 'Click here' buttons for further information.

Code	Description	Value 1	Value 2
3.2.12.2	- Reinsurer (other than claim recoveries)	0	0
3.2.12.3	- Managed care organisations (other than claim recoveries)	0	30,000
3.2.12.4	- Brokers	0	302,880
3.2.12.5	Other related party (specify)	0	5,000,000
3.2.13	Sundry debtors (specify)	0	120,446,594
3.2.14	Personal medical savings account debtors (specify)	0	200,000
3.2.15	Less: Provision for impaired losses at quarter end (excluding risk transfer arrangements)	0	(155,782,898)
3.2.16	Trade and other receivables of group companies on consolidation	0	0
3.2.17	Transfer of assets due to amalgamation during the year	0	0
3.2.18	Total trade and other receivables	0	2,644,424,907

Please indicate whether the scheme has any agreements in place with employers / members to pay their contributions after 3 days of it becoming due. [Click here](#)

Please indicate the remedial actions taken by the scheme where contributions were received after three days of it becoming due. [Click here](#)

What is the nature of/reasons for the amount owed by the administrator? [Click here](#)

Important to note that in order to recognise a road accident fund (RAF) debtor, the following needs to be considered: -

- In terms of the Framework for the Preparation and Presentation of Financial Statements paragraph 83 an item that meets the definition of an income should be recognised if:
 - (a) it is probable that any future economic benefit associated with the item will flow to or from the enterprise; and
 - (b) the item has a cost or value that can be measured with reliability.
- The probability of future economic benefit is further explained in paragraph 85 which states that the concept of probability is used in the recognition criteria to refer to the degree of uncertainty that the future economic benefits associated with the item will flow to or from the enterprise. The concept is in keeping with the uncertainty that characterises the environment in which an enterprise operates. Assessments of the degree of uncertainty attaching to the flow of future economic benefits are made on the basis of the evidence available when the financial statements are prepared.
- Paragraph 93, which deals with the recognition of income states that the procedures normally adopted in practice for recognising income, for example, the requirement that revenue should be earned, are applications of the recognition criteria in this Framework. Such procedures are generally directed at restricting the recognition as income to those items that can be measured reliably and have a sufficient degree of certainty.
- Furthermore, in terms of IAS 37 (Provisions, Contingent Liabilities and Contingent Assets) Appendix A, no asset is recognized if the inflow of economic benefits is probable, but not virtually certain. Hence, in terms of paragraph 31 no asset is recognized. The scheme should therefore follow the disclosure requirements stipulated in paragraph 89, which states that where an inflow of economic benefits is

probable, an enterprise should disclose a brief description of the nature of the contingent assets at the balance sheet date, and, where practicable, an estimate of their financial effect, measured using the principles set out for provisions in paragraphs 36-52.

- Based on the information provided the right to receive reimbursement from the Road Accident Fund is not virtually certain and cannot be measured reliably. Unless the scheme can provide the Office with written acknowledgement guaranteeing 100% of the recoveries to be received from the Road Accident Fund, the income from the Road Accident Fund cannot be measured reliably as the scheme does not have a sufficient degree of certainty to what extent the claim will realize nor of when it will be settled by RAF. It is a known fact that claims can take as long as 6 years to be settled because of medical complications.

Thus taking cognizance of IFRS the scheme cannot raise a debtor for possible MVA recoveries because the right to receive reimbursement is not virtually certain and more importantly it cannot be measured reliably. Therefore, these MVA recoveries can only be reported as income once received.

Accrued interest (part 3.2.9) should include all accrued interest, including those specified on the schemes' investment portfolios.

Should the scheme have outstanding contributions for longer than 30 days, the scheme should indicate whether they have any agreements in place with employers or members to pay contributions after 3 days of becoming due and should also indicate remedial actions taken by the scheme where contributions were received after 3 days of becoming due.

Reasons should be provided should the administrator, reinsurer, managed care organisation, brokers or other related parties owe the scheme any amounts.



Part 3.3 Trade and Other Payables

		Previous Quarter	Current Quarter
		R	R
3.3.1	<i>Reported claims not yet paid</i>	0	641,286,893
3.3.1.1	Reported claims not yet paid -due to members (including outstanding cheques)	0	156,571,872
3.3.1.2	Reported claims not yet paid - due to providers (including outstanding cheques)	0	484,715,021
3.3.2.1	Stale cheques for claims expenses	0	0
3.3.2.2	Stale cheques for expenses other than claims	0	0
3.3.3	Net contributions received in advance	0	44,931,912
3.3.4	<i>Payments received in advance under risk transfer arrangements</i>	0	0
3.3.4.1	Payments received in advance under commercial reinsurance contracts	0	0
3.3.4.2	Payments received in advance under other risk transfer arrangements	0	0
3.3.5	Bank overdraft (current account)	0	0
3.3.6	<i>Amounts owing to:</i>	0	406,473,240
3.3.6.1	Administrators	0	262,262,004
3.3.15	Total trade and other payables	0	1,110,661,335

Reported claims not yet paid should include all the scheme’s claims creditors (including outstanding cheques relating to reported claims not yet paid that were written back to trade and other payables). It should be noted that the reported claims not yet paid must be greater than or equal to part 3.10.4.3 (Direct benefits reported not yet paid) (Consolidated total column) and part 3.10.4.6 (managed care: healthcare benefits (no transfer of risk) reported not yet paid) (Consolidated total column).

All outstanding cheques relating to expenses other than claims that have been written back to trade and other payables should be included in other payables and accrued expenses (3.3.11). The nature of these expenses must also be included.

Stale cheques are all those cheques that have not yet been cashed but have also not yet prescribed.

The scheme should include all related party credit balances in 3.3.6.5 (unless the return provides for that related party in another specific line). The scheme should consider the requirements of IAS 24 in this regard. Balances completed in this line will automatically pull through to Part 3.9 Balances at quarter end (Balance sheet) (line 3.9.2).

A reason box exists that query any debit balances captured on this part.

It should be noted that all unallocated deposits should be disclosed separately in part 3.3.9 and should not be netted off against outstanding contributions in part 3.2.1 of the return. Reasons should be provided if the unallocated deposits are greater than one month's average gross contributions.

The scheme should ensure that they disclose every creditor in the specific line provided for. Other payables and accrued expenses (3.3.11) should only be used if the return did not make provision for that specific creditor.

The scheme should furthermore NOT aggregate all its sundry creditor balances together in one line item in other payables and accrued expenses (3.3.11). Any balance greater than 10% of the total trade and other payables should be disclosed separately in part 3.3.11.

Reasons should be provided should the scheme owe its administrator, accredited managed care organisation, risk transfer provider or brokers more than one month's average fee. Where a bank overdraft (3.3.5) or current portion of borrowings (3.3.7) has been disclosed, the scheme should indicate whether Council approval was obtained in terms of Section 35(6)(c) of the Medical Schemes Act.

Where a third party administered scheme has disclosed post-retirement benefits in 3.3.10, the scheme should indicate in respect of which employees are the benefits due.

Reasons are also required where the amount owed to members exceeds 10% of the total trade and payables balance.

Important to note that the provision for outstanding claims is not included in this section but disclosed in part 3.10.

The scheme should disclose personal medical savings accounts creditors in 3.3.12 where amounts are still to be paid over to personal medical savings account investments.



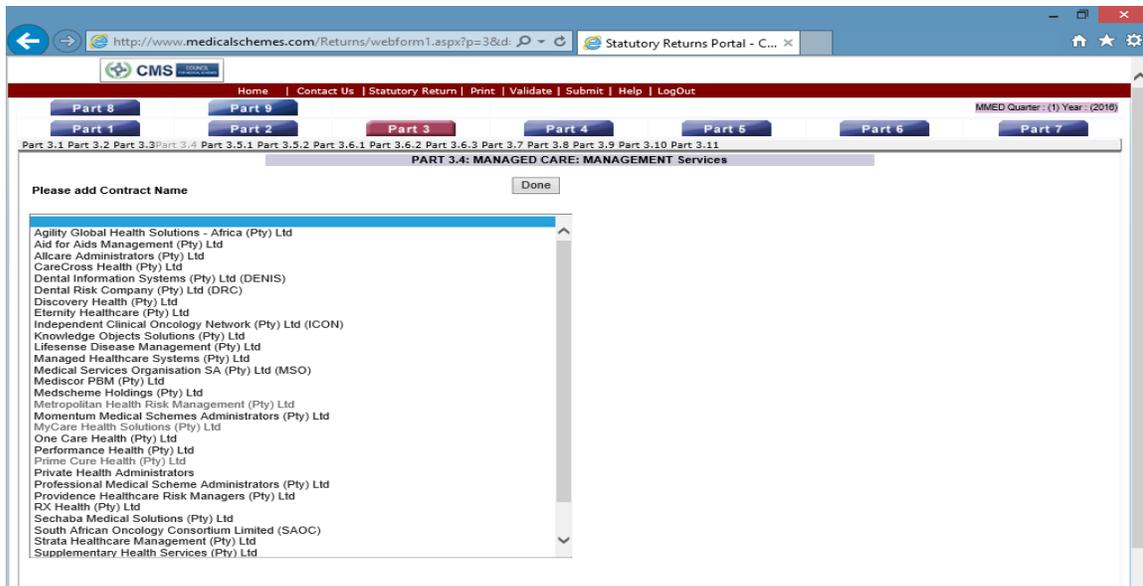
	Previous Quarter	Current Quarter
3.3.6.3 - Brokers	0	0
3.3.6.4 - Managed care organisations	0	35,000,000
3.3.6.4.1 - Accredited managed healthcare organisations (no transfer of risk)	0	15,000,000
3.3.6.4.2 - Accredited managed healthcare organisations (risk transfer arrangements)	0	15,000,000
3.3.6.4.3 - Other (non-accredited) risk transfer arrangement providers	0	5,000,000
3.3.6.5 - Other related party (specify)	0	14,200,000
3.3.7 - Current portion of non-current borrowings and other non-current liabilities	0	0
3.3.8 - Amounts owing to members (excluding reported claims not yet paid- due to members)	0	40,000,000
3.3.9 - Unallocated deposits	0	400,000
3.3.9.1 - Unallocated deposits - current	0	0
3.3.9.2 - Unallocated deposits > 30 days	0	400,000
3.3.10 - Post retirement benefits	0	0
3.3.11 - Other payables & accrued expenses	0	32,700,000
3.3.12 - Personal medical savings accounts creditors (specify)	0	0
3.3.13 - Balances of group companies on consolidation	0	0
3.3.14 - Transfer of liabilities due to amalgamation during the year	0	0
3.3.15 Total trade and other payables	0	425,300,000

- What is the nature of the reasons for the amount owed to the administrator? The amount owed is larger than the average fee per month. [Click here](#)
- What is the nature of the reasons for the amount owed to brokers? The amount owed is larger than the average fee per month. [Click here](#)
- What is the nature of the reasons for the amount owed to accredited managed care organisations (no risk transfer)? The amount owed is larger than the average fee per month. [Click here](#)
- What is the nature of the reasons for the amount owed with respect to risk transfer arrangements? The amount owed is larger than the average fee per month. [Click here](#)
- What is the nature of the reasons for the unallocated deposits? The amount owed is larger than the average gross contributions per month. [Click here](#)
- In respect of which employees are the post retirement benefits due? [Click here](#)
- Please indicate whether the scheme obtained approval from Council to directly or indirectly borrow money, as is required by section 35(6)(c) of the Medical Schemes Act: [Click here](#)
- Please provide reasons for unallocated deposits older than 30 days: [Click here](#)
- Please indicate nature of amounts owing to members: [Click here](#)
- Please provide reasons for debit balances: [Click here](#)

Part 3.4 Accredited Managed HealthCare Services (no Transfer of Risk)

This part makes provision for a split of all accredited managed healthcare services provided by accredited managed care organisations.

The part should be completed per contract; the first screen will appear as follows, the scheme may then select contracts by clicking on the “Add contract” button where every accredited managed care organisations contract can be added:



It should be noted, that similar to the Annual Return, services per accredited entity are either blocked out or allowed for input depending on whether that entity has been accredited for that service.

		Consolidated total	Per contract
		R	R
3.4.1	Active Disease Risk Management Services	10,000,000	10,000,000
3.4.2	Disease Risk Management Support Services	0	0
3.4.3	Dental Benefit Management Services	15,000,000	15,000,000
3.4.4	Hospital Benefit Management Services	0	0
3.4.5	Managed Care Network Management Services and Risk Management	2,000,000	0
3.4.6	Pharmacy Benefit Management Services	63,000,000	0
3.4.7	Total accredited managed healthcare services (no transfer of risk)	90,000,000	25,000,000

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Part 3.5.1 Net (Income)/Expense from other Risk Transfer Arrangements (Excluding Commercial Reinsurance Contracts)

This part should be completed per contract (“other” risk transfer arrangement-capitation agreement). The first screen that will appear as follows, to enable the scheme to select or capture every risk transfer arrangement contract:

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Part 3.5: RISK TRANSFER ARRANGEMENTS: MANAGED CARE: HEALTHCARE BENEFITS

Please add Contract Name

- CareCross Health (Pty) Ltd
- Centre for Diabetes and Endocrinology (Pty) Ltd
- Dental Information Systems (Pty) Ltd (DENIS)
- Dental Risk Company (Pty) Ltd (DRC)
- Enabled (Pty) Ltd
- HIV Managed Care Solutions (Pty) Ltd T/A Careworks
- Medicross Healthcare Group (Pty) Ltd
- Metropolitan Health Risk Management (Pty) Ltd
- Momentum Medical Schemes Administrators (Pty) Ltd
- One Care Health (Pty) Ltd
- Prime Care Health (Pty) Ltd
- Private Health Administrators
- Scriptpharm Risk Management (Pty) Ltd
- Universal Care (Pty) Ltd
- Other (specify)

As soon as all the contracts are captured and saved, the scheme should press the 'done' button. The following screen will appear:

NET (INCOME)/EXPENSE FROM OTHER RISK TRANSFER ARRANGEMENTS (EXCLUDING COMMERCIAL REINSURANCE CONTRACTS)

	Add contract	Consolidated total	Per contract	
			R	MMI HEALTH (PTY) LTD (On-site Ev)
3.5.1.1.9	Other (specify)	0	0	0
3.5.1.2	Less: Claims recoveries in respect of related risk transfer arrangements	(135,000,000)	(135,000,000)	(135,000,000)
Accredited managed care: healthcare benefits				
3.5.1.2.1	Active Disease Risk Management Services	(115,000,000)	(115,000,000)	(115,000,000)
3.5.1.2.1.1	Asthma / COPD / Bronchiectasis	(15,000,000)	(15,000,000)	(15,000,000)
3.5.1.2.1.2	Cardiac Failure / Cardiomyopathy / Dysrhythmias / Coronary Artery Disease	0	0	0
3.5.1.2.1.3	Chronic Renal Disease	0	0	0
3.5.1.2.1.4	Depression / Bipolar	0	0	0
3.5.1.2.1.5	Diabetes (Type 1 and 2)	0	0	0
3.5.1.2.1.6	Epilepsy	0	0	0
3.5.1.2.1.7	HIV	(30,000,000)	(30,000,000)	(30,000,000)
3.5.1.2.1.8	Hyperlipidaemia	(5,000,000)	(5,000,000)	(5,000,000)
3.5.1.2.1.9	Hypertension	(10,000,000)	(10,000,000)	(10,000,000)
3.5.1.2.1.10	Hypothyroidism	0	0	0
3.5.1.2.1.11	Maternity Program	0	0	0
3.5.1.2.1.12	Musculoskeletal program	0	0	0
3.5.1.2.1.13	Oncology	(55,000,000)	(55,000,000)	(55,000,000)
3.5.1.2.2	Disease risk management support services	0	0	0

Please provide the basis for the calculation of the estimated claims recoveries in respect of related risk transfer arrangements per contract

Please provide reasons for no claim recoveries (per contract):

It should be noted, that similar to the Annual Return, services per accredited entity are either blocked out or allowed for input depending on whether that entity has been accredited for that service.

Important to note that this part should only be completed if there was indeed a true risk transfer from the scheme to the managed care organisation. The scheme should refer to IFRS 4 in this regard, to ensure that the managed care contract meets the definition of an insurance contract. IFRS 4 requires the scheme to assess each contract separately to determine whether there is a transfer of insurance risk.

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The capitation fees or premiums paid should be captured in part 3.5.1.1; any claims recoveries (of whatever nature) should be capture in part 3.5.1.2. Please note that this figure should be a negative figure, as claims recoveries are a credit balance. The other lines (3.5.1.1.9 and 3.5.1.2.9) should only be used if the return did not make provision for a specific non-accredited service.

Your attention if furthermore drawn to IFRS 4 that indicates that a medical scheme should consider its assets under risk transfer arrangements (mainly comprising recoveries under risk transfer arrangements) for impairment. An asset under a risk transfer agreement is considered to be impaired when there is objective evidence, as a result of an event that occurred after initial recognition of the asset, that the medical scheme may not receive all amounts due to it under the terms of the contract; and that event has a reliably measurable impact on the amounts that the scheme will receive under the risk transfer agreement.

Part 3.5.1.2 (Claims recoveries in respect of related risk transfer arrangements) includes any benefits paid or provided by the contracted risk transfer arrangement entity.

Any other transactions not provided for in part 3.5.1.1 and part 3.5.1.2 should be captured in part 3.5.1.3 (other). The details of these transactions should be provided; this would include profit/(loss) sharing arrangements etc.

Should the premiums less recoveries be greater than 50% per contract, the scheme should provide the basis for the calculation of the estimated claims recoveries per contract.

Part 3.5.2 Net income/ (expenses) from risk transfer arrangements: commercial reinsurance contracts

This part should be completed per reinsurance contract; hence the first screen that will appear looks like follows, to enable the scheme to capture every reinsurance contract separately:

The screenshot shows a web browser window displaying the CMS Statutory Returns Portal. The page title is "Statutory Returns Portal - CMS Quarter Section". The URL is "http://cmsuat02/Returns/webform1.aspx?pn=3&ds=6". The page features the CMS logo and navigation links: Home, Contact Us, Statutory Return, Print, Validate, Submit, Help, LogOut. A breadcrumb trail shows "Part 1" through "Part 7", with "Part 3" highlighted. Below the breadcrumb trail, the current section is "PART 3.5.2: NET INCOME/(EXPENSES) FROM RISK TRANSFER ARRANGEMENTS: COMMERCIAL REINSURANCE CONTRACTS". The form includes a "Done" button and two "Contract" input fields with "Delete" and "save" buttons.

As soon as all the contracts are captured and saved, the scheme should press the 'done' button. The following screen will appear:



		Consolidated total	Per contract Riske
		R	R
3.5.2.1	Re-insurance premiums paid	15,000	15,000
3.5.2.2	Re-insurance claims recovered	(25,000)	(25,000)
3.5.2.3	Provision for reinsurance claims recovered	16,000	16,000
3.5.2.4	Profit/(Loss) on re-insurance arrangements	10,000	10,000
3.5.2.5	Commissions on reinsurance agreements	10,000	10,000
3.5.2.6	Discounts received	10	10
3.5.2.7	Nett income/(expense) from commercial reinsurance arrangements	26,010	26,010

Prepaid re-insurance premiums are included in current assets in part 3.2.5 of the return.

Profit/ (loss) on a commercial reinsurance arrangements (3.5.2.4) should be recognised either as a debtor or creditor over the period of risk covered by the policy that covers a period for more than one year. It is not the difference between the claims recovered and the premiums paid, but the profit/ (loss) in terms of the commercial reinsurance contract.

The commissions on commercial reinsurance arrangements (3.5.2.5) and discounts received (3.5.2.6) are as specified in the actual commercial reinsurance contract.

Please note that all expenses in respect of commercial reinsurance contracts must be captured as a negative amount and all income in respect of commercial reinsurance contracts as a positive amount.



Part 3.6.1 Administration Expenses

	Year to Date	Current Quarter
	R	R
3.6.1.1 Actuarial fees	10 453 264	10 453 264
3.6.1.1.1 IBNR Calculation	168 084	168 084
3.6.1.1.2 Pricing and benefit design	315 254	315 254
3.6.1.1.3 -Other actuarial services (specify)	9 969 928	9 969 928
3.6.1.2 Administration fees paid in respect of accredited services		
3.6.1.2.1 - Administrator	309 404 330	309 404 330
3.6.1.2.2 - Co-administrator	41 911 882	41 911 882
3.6.1.2.3 Administration expenditure: benefit management services (not accredited managed care)	32 156 086	32 156 086
3.6.1.4 Annual general meeting costs	0	0
3.6.1.5 Association fees	0	0
3.6.1.6 Audit expense	0	0
3.6.1.6.1 - Audit services	0	0
3.6.1.6.2 - Audit expenses	0	0
3.6.1.6.3 - Audit committees	0	0
3.6.1.6.4 - (Over)/under provision of prior year's audit fees	0	0
3.6.1.6.5 - Other non-audit expenses (specify)	0	0
3.6.1.6.6 - Audit expense (internal)	0	0
3.6.1.7 Bank charges	738 940	738 940
3.6.1.8 Call centre fees	0	0
3.6.1.9 Compliance and governance services	0	0
3.6.1.10 Communication with members	0	0
3.6.1.11 Consultancy fees (not the contracted administrator) (provide details)	0	0
3.6.1.12 Council for Medical Schemes expenses	6 349 925	6 349 925
3.6.1.13 Debt Collection fees	0	0
3.6.1.14 Depreciation	7 606 939	7 606 939
3.6.1.14.1 - Depreciation on PPE	7 606 939	7 606 939
3.6.1.14.2 - Depreciation on IFRS16 assets	0	0
3.6.1.15 Electronic checking fees	0	0
3.6.1.16 Entertainment	0	0
3.6.1.17 Fidelity guarantee insurance premiums	1 251 943	1 251 943

Where a line starts with the word 'Less', the scheme should place a minus in front of the figure.

The scheme should ensure that they disclose every expense in the specific line provided for in part 3.6 of the return. Other administration expenses (3.6.1.43) should only be used if the return did not make provision for that specific expense.

The audit committee fees (3.6.1.6.3) should include all audit committee fees (i.e. fees paid to non-executive audit committee members); this line does not only refer to specific audit expenses incurred by the auditor.

Administration expenditure: benefit management services (not accredited managed care) pulls through from part 3.6.3.14 Total administration expenditure: benefit management services (not accredited managed care)

Association fees (3.6.1.5) relate to fees paid to non-professional organisations such as BHF membership etc. CMS levies should be captured under 3.6.1.12 Council for Medical Schemes expenses.

In the event that a scheme entered an amount in line 3.6.1.2.2 (co-administration fees paid for ongoing services provided by third parties), but no such contracts exists in part 1.1, the scheme would be required to provide more information on the nature of the services, including the name of the provider.

Consultancy fees (3.6.1.11) are those fees paid where the board of trustees obtained expert advice on legal, accounting and/or any other business matter of which the members of the board of trustees may lack sufficient expertise.

Council for Medical Schemes expenses (3.6.1.12) are any other fees paid to the Council for Medical Schemes such as rule registration fees etc. It therefore excludes Registrar levies and penalties paid to the Council for Medical Schemes.

Investigation fees (3.6.1.20) will include any special investigations initiated by the scheme (including fraud investigations).

Please note that marketing (3.6.1.22) and advertising (3.6.1.3) expenses exclude fees paid to brokers as well as any distribution costs, which are disclosed under Part 3.10 of the return.

Please note that penalties in part 3.6.1.26 should include those penalties paid to the Registrar.

In the event that the scheme incurred rental expenditure in respect of unoccupied properties (3.6.1.24.2) the scheme would be required to provide additional information relating to the address of the properties as well as the reasons for it being unoccupied.

Professional fees (3.6.1.31) relate to membership fees paid to associations (i.e. Accountants, nurses, doctors etc.).

The scheme should furthermore NOT aggregate all its other administration expenses together in one line item in part 3.6.1.43. Every expense greater than 10% of the total administration expenses should be disclosed separately in part 3.6.1.43.

Where a scheme received a subsidy or refund from any third party for administration expenses incurred by the scheme, those subsidies should NOT be included in part 3.6.1.43. Any such subsidies should be included in 'other operating income' in part 4.1.15 of the return. The Office would like to see the total costs to administer the scheme in part 3.6.1.

Reasons should be provided if the scheme has not disclosed any fidelity guarantee insurance premiums (3.6.1.17) or any professional indemnity insurance premiums (3.6.1.32) year to date.

Part 3.6.2.1 Fee paid in respect of accredited administration services

This part only generates in respect of third party administered schemes.

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	Previous quarter	Current quarter
	R	R
3.6.2.1.1 Member record management	0	284,302,267
3.6.2.1.2 Contribution management	0	596,788
3.6.2.1.3 Claims management	0	90,000
3.6.2.1.4 Financial management	0	0
3.6.2.1.5 Information management and data control	0	14,466,359
3.6.2.1.6 Broker remuneration management	0	0
3.6.2.1.7 Customer services	0	6,038,919
3.6.2.1.8 Total fee paid to the administrator (and co-administrator) in respect of accredited administration services	0	305,424,339

Regulation 18 of the Act requires that the scope and duties of the administrator and its remuneration (as well as the basis on which the remuneration is determined) be clearly specified in the administration agreement.

In terms of Circular 48 of 2014 administrators and medical schemes are required to clearly distinguish between the various types of services delivered in terms of the administrator agreement when completing the Annual Statutory Return.

3.6.2 has been amended to incorporate requirements of circular 77 of 2019. For schemes that have adjusted their administration contracts, the new lines in 3.6.2 cater for the split of services. Schemes which have not yet adjusted their contracts, please use line 3.6.2.2.8 “General administration services”.

The following validation rules exist to ensure the completeness of Part 3.6.2.1:

- Part 3.6.1.2 Current quarter columns should be equal to Part 3.6.2.1.8 Current quarter

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Part 3.6.2.2 Fee paid in accredited administrator respect of other administration services

This part only generates in respect of third party administered schemes

The screenshot displays the CMS Statutory Returns Portal interface. The browser address bar shows 'medicalschemes.com>Returns/webform1.aspx?P=3&d=104'. The page title is 'Statutory Returns Portal - CMS'. The navigation menu includes 'Home', 'Contact Us', 'Statutory Return', 'Part', 'Validate', 'Submit', 'Help', and 'LogOut'. The 'Part 10' tab is selected. The table is titled 'FEE PAID TO ACCREDITED ADMINISTRATOR IN RESPECT OF OTHER ADMINISTRATION SERVICES' and is divided into 'Previous quarter' and 'Current quarter' columns, each with a sub-column for 'R' (Rands).

	Previous quarter		Current quarter	
	R		R	
0.2.2.1 Actuarial services	0		0	
0.2.2.2 Benefit management services	0		1,911,882	
0.2.2.3 Internal audit services	0		20,000,000	
0.2.2.4 Distribution services	0		0	
0.2.2.5 Doctor services (accredited brokers and in-house sales and marketing services)	0		0	
0.2.2.6 Marketing services	0		0	
0.2.2.7 Third party claim recovery services	0		0	
0.2.2.8 Forensic investigations and recoveries	0		0	
0.2.2.9 Governance and compliance services rendered	0		20,000,000	
0.2.2.10 Other (specify):	0		0	
0.2.2.11 Total fee paid to the administrator (and co-administrator) in respect of accredited administration services	0		41,911,882	

Circular 77 of 2019 requires medical schemes to report on any other administration fees paid per individual component per entity.



Part 3.6.3 Administration Expenditure: Benefit Management Services (not Accredited Managed Care)

		Year to Date R	Current Quarter R
3.6.3.1	Claims review and auditing	0	0
3.6.3.2	Data warehousing	0	0
3.6.3.3	Emergency transport services (i.e. call centre fees)	10,908,848	10,908,848
3.6.3.4	Ex-gratia facilitation	0	0
3.6.3.5	Forensic and fraud services	0	0
3.6.3.6	Medical advisors	0	0
3.6.3.7	Medicine bags	0	0
3.6.3.8	Nurse advice lines	0	0
3.6.3.9	Pre-authorisations	79,803,314	79,803,314
3.6.3.10	Provider network management services	4,332,935	4,332,935
3.6.3.11	Switching fees	0	0
3.6.3.12	Wellness programmes / Wellness days	9,786,320	9,786,320
3.6.3.13	Other (specify)	803,314	803,314
3.6.3.14	Total administration expenditure: benefit management services (not accredited managed care)	105,634,731	105,634,731

There is a distinct difference between disease management programmes, which makes use of the different techniques as mentioned in the definitions provided in Circular 13 of 2014, versus wellness programmes and nurse-advice lines.

Wellness programmes might be in the form of outreach programmes where members are sent for general evaluations (blood pressure, non-fasting glucose test, non-fasting total cholesterol test, weight, eyes, etc.) or it may be in the form of a benefit once yearly for instance a prostate antigen test that will be funded by the scheme (and not from the members' Personal Medical Savings Accounts). This type of services does not make use of the techniques as specified in the definition of managed healthcare.

The same apply for nurse advice lines which are accessed ad hoc, and where the nurse has access to a database of information and only relays the information, which might include a referral to a doctor. None of the managed care techniques are used for these services – it is also not possible to really measure or monitor these services for efficacy or effectiveness.

Other items to be included in this category are inter alia medical advisors, claims review and auditing, provider network management, etc. (where these services are not integral to the managed care services listed in Circular 13 of 2014).

These services are included in non-healthcare expenditure, the details of which is provided in part 3.6.3. The total in line 3.6.3.14 automatically pulls through to part 3.6.1, line 3.6.1.3.

Part 3.7 Other Realised and Unrealised Gains/ (Losses)

PART 3.7: OTHER REALISED AND UNREALISED GAINS/(LOSSES)			
		Year to Date	
		R	
3.7.1	Profit/(loss) on disposal of property, plant and equipment		0
3.7.2	Profit/(loss) on disposal of investment property		0
3.7.3	Realised gains/(losses) on disposal of available-for-sale investments / investments held at FVOCI		0
3.7.4	Unrealised gain/(loss) on revaluation of investment property		0
3.7.5	Net gains/(losses) on revaluation of investments carried at fair value through profit and loss		1,000,000
3.7.6	Other (specify)		0
3.7.7	Total realised and unrealised gains/(losses)		1,000,000

Net gains and losses arising from changes in the fair value of investments held at fair value through profit or loss are included in the income statement in the period in which they arise.

Unrealised gains and losses arising from changes in the fair value of the available-for-sale investments / investments held at FVOCI are included in the available-for-sale reserve / fair value reserve and statement of other comprehensive income.

Once an available-for-sale investment / investment held at FVOCI is sold, the realised fair value gain or loss on the changes in the fair value of the available-for-sale investments / investments held at FVOCI is included in the income statement.

Only the movement through the income statement is accounted for in this part.

The scheme should furthermore not aggregate all its realised and unrealised gains and losses in one line item in part 3.7.6. The scheme should ensure that they individually disclose all realised and unrealised gains and losses in the specific line provided for in part 3.7. Other (3.7.6) should only be used if the return does not make provision for that type of realised and unrealised gains and losses.



Part 3.8 Guarantees and Suretyship for Third Parties Liabilities (Including Contingent Liabilities) at the End of the Quarter Period

Statutory Returns Portal - CMS Quarter Section - Windows Internet Explorer
 http://cmsuat02>Returns/webform1.aspx?p=3&d=9

Home | Contact Us | Statutory Return | Print | Validate | Submit | Help | LogOut

Part 8 MMED Quarter : (1) Year : (2011)

Part 1 Part 2 Part 3 Part 4 Part 5 Part 6 Part 7

Part 3.1 Part 3.2 Part 3.3 Part 3.4 Part 3.5.1 Part 3.5.2 Part 3.6 Part 3.7 Part 3.8 Part 3.9 Part 3.10 Part 3.11

PART 3.8: GUARANTEES AND SURETYSHIP FOR THIRD PARTIES LIABILITIES (INCLUDING CONTINGENT LIABILITIES) AT THE END OF THE QUARTER PERIOD

	Guarantees	Suretyships	Encumbered Assets	Other
	R	R	R	R
3.8.1 To whom (specify)	10,000	0	12,563	0
3.8.2 Total	10,000	0	12,563	0

Part 3.8: Were the guarantees, suretyship for third party liabilities or encumbered assets approved by Council? [Click here](#)

Only tick if all values on this page should be submitted as zero.

Where the scheme has provided a guarantee and/or suretyship to a third party, details of such guarantee and/or suretyship should be disclosed, per individual party to which such guarantee or suretyship was given. The scheme is also to indicate whether approval was obtained from Council in this regard (refer to the requirements of Section 35(6)).

The scheme should also list all assets individually, which were encumbered at end of the financial period.



Part 3.9 Related Party Transactions year to date

The screenshot shows the CMS Statutory Returns Portal interface. At the top, there is a navigation bar with links for Home, Contact Us, Statutory Return, Print, Validate, Submit, Help, and LogOut. Below this, there are tabs for Part 1 through Part 8, with Part 3 highlighted. The main content area is titled 'PART 3.9: RELATED PARTY TRANSACTIONS YEAR TO DATE'. It contains a table with the following columns: Name, Nature of the related party relationship, Nature of transactions/balances at quarter end, Was the transaction/balances at arms-length (Tick/Check for Y) (Y/N), and Amount (R). The table is divided into two sections: 'INCOME STATEMENT' and 'BALANCE SHEET'. Under 'INCOME STATEMENT', there are rows for 'Transactions for the year (statement of comprehensive income)' with a total amount of 651,627,572, and specific entries for 'Trustee remuneration & considerations' (238,372) and 'Principal Officer remuneration & considerations' (544,894). Under 'BALANCE SHEET', there are rows for 'Balances at quarter end (statement of financial position)' with a total amount of 217,697,659, and a row for 'Name of consolidate party (specify)' with a value of 0. At the bottom, there is a section for 'Reasons for transactions/ balances at year-end not at arms-length:' with a 'Click here' button.

Due to inconsistencies experienced in the past, no differentiation between income and expenditure, as well as debit and credit balances are required.

Potential related parties as well as related party disclosure are discussed in detail in the relevant Appendices to the SAICA Guide. In terms of IAS 24 – *Related Party Disclosure*, “a related party is a person or entity that is related to the entity that is preparing its financial statements:

- (a) A person or a close member of that person’s family is related to a reporting entity if that person:
 - (i) has control or joint control over the reporting entity;
 - (ii) has significant influence over the reporting entity; or
 - (iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
- (b) An entity is related to a reporting entity if any of the following conditions applies:
 - (i) The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
 - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
 - (iii) Both entities are joint ventures of the same third party.
 - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.

- (v) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.
- (vi) The entity is controlled or jointly controlled by a person identified in (a).
- (vii) A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity)".

Based on the definition of related parties above, the scheme would need to select the appropriate nature of relationship from the drop-down menu supplied in part 3.9 for each individual transaction/balance:

- Associate
- Joint venture
- Key management personnel
- Significant influence
- Sponsoring employer
- Subsidiary
- Other (Specify)

The income statement should be disclosed per party and per nature of transaction in part 3.9.1. The scheme should not aggregate all the income statement related party transactions.

The balances owing to/from related parties at quarter-end should be disclosed in part 3.9.2. The balance sheet balances for the quarter should be disclosed per party and per nature. The scheme should not aggregate all the related party balances. Please note that balances captured in lines 3.2.12.5 and 3.3.6.5 will automatically pull through to line 3.9.2.

The following are examples of the type of information that we require for purposes of part 3.9 when a scheme has identified an entity as a related party:

(Please note that the following examples are not considered to be an exhaustive list of all possible related parties and transactions.)

*Board of trustees/Principal officer/Executive management and their close family members
(Key management personnel)*

- Trustee remuneration and considerations will be pulled through as an aggregate from part 3.6.37.
- Principal Officer remuneration and considerations will be pulled through from part 3.6.28 and part 3.6.29.
- Any other members of "executive" management's remuneration should be disclosed separately from the board of trustees and Principal Officers' remuneration.
- Gross contributions received (disclosed in aggregate)
- Gross claims paid (disclose in aggregate)
- Ex-gratia payments (disclose in aggregate)
- Any other transaction entered into between the scheme and one of the parties mentioned above (disclose per individual)
- Any transactions between the scheme and another entity that is controlled, jointly controlled or significantly influenced by one of the parties mentioned above (disclose per individual)
- Outstanding balances on savings accounts (disclosed in aggregate)
- Outstanding contributions payable to scheme (disclosed in aggregate)
- Outstanding claims due by the scheme (disclosed in aggregate)
- Outstanding balances with regards to any other transaction (disclose per individual)

Employer groups

(The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.)

- Grant received from employer
- Administration refund from employer
- Rent paid to the employer
- Administration fees paid if the employer group handles the administration function
- Site office costs
- Any other transactions
- Outstanding balances due by the scheme in respect of the above transactions
- Outstanding balances due to the scheme in respect of the above transactions

Administrators

(A management entity that provides key management personnel services to a scheme may be deemed a related party in respect of those key management personnel services.)

- Administration fees paid
- Administration fees recovered
- Site office costs
- Rent received (where administrator rents building from scheme)
- Rent paid (where scheme rents building from administrator)
- Any other transactions
- Outstanding balances due by the scheme in respect of the above transactions
- Outstanding balances due to the scheme in respect of the above transactions

Managed care organisations

(A management entity that provides key management personnel services to a scheme may be deemed a related party in respect of those key management personnel services.)

- Managed care fee (the total amount per party must be provided as the details would have been provided in 3.4).
- Outstanding balances due by the scheme in respect of the above transactions
- Outstanding balances due to the scheme in respect of the above transactions

Subsidiaries, Joint Ventures, and Associates

- Any transactions
- Outstanding balances due by the scheme
- Outstanding balances due to the scheme



Part 3.10 Surplus/ (Deficit) per Benefit Option

PART 3.10: SURPLUS / (DEFICIT) PER BENEFIT OPTION - ACTUAL

		Per Benefit option		Consolidated total	
		OPTION B		Current Quarter	YTD
		Current Quarter	YTD		
		R	R	R	R
3.10.1	Gross contributions	5,750,000,000	5,750,000,000	7,200,000,000	7,200,000,000
3.10.2	Less Savings contributions	0	0	(142,000,000)	(142,000,000)
3.10.3	Risk contribution income	5,750,000,000	5,750,000,000	7,058,000,000	7,058,000,000
3.10.4	Gross claims paid and reported in respect of risk carried by the scheme (including claims incurred in respect of commercial reinsurance contracts)	5,335,000,000	5,335,000,000	6,604,000,000	6,604,000,000
3.10.4.1	- Direct benefits for the period	4,600,000,000	4,600,000,000	5,651,000,000	5,651,000,000
3.10.4.2	- Direct benefits for the previous financial year	700,000,000	700,000,000	883,000,000	883,000,000
3.10.4.3	- Direct benefits reported not yet paid	0	0	0	0
3.10.4.4	- Accredited managed healthcare services (no transfer of risk)	35,000,000	35,000,000	90,000,000	90,000,000
3.10.4.5	- Services provided to members in own facilities	0	0	0	0
3.10.5	Less Savings plan claims paid	0	0	(115,000,000)	(115,000,000)
3.10.6	Less Discount received on claims	(1,000,000)	(1,000,000)	(1,400,000)	(1,400,000)
3.10.7	Less Claims recoveries from third parties	-500,000,000	-500,000,000	-500,450,000	-500,450,000
3.10.7.1	- COVID recoveries	(200,000,000)	(200,000,000)	(200,100,000)	(200,100,000)
3.10.7.2	- Forensic recoveries / Fraudulent claims recoveries	(200,000,000)	(200,000,000)	(200,200,000)	(200,200,000)
3.10.7.3	- MVA recoveries	(100,000,000)	(100,000,000)	(100,100,000)	(100,100,000)
3.10.7.4	- Other	0	0	(50,000)	(50,000)

The option names as per part 1.2 automatically pull through to part 3.10.

The contract names captured in part 3.4 and 3.5.1 pulls through to line 3.10.4.4, 3.10.17.1 and 3.10.17.2 respectively.

Where a line starts with the word 'Less', the scheme should place a minus in front of the figure.

The operating results of each benefit option under a medical scheme are to be separately disclosed, and the accounting records are to be maintained in such a way that the operating results for each benefit option can be determined.

It should be noted that the consolidated column (the sum of the individual option results) in part 3.10 should agree line by line to the individual amounts in the income statement.

Important to note that the option results are after taking into account Net impaired losses: trade and other receivables; hence other impaired losses as well as investment income does not form part of the option results.

The other column provided should be used to capture any transactions in this financial year, which relates to options that were discontinued at the beginning of the financial year, for which the scheme incurred some expenses or received some income.

The members and beneficiaries per option (3.10.36 and 3.10.37) at the end of the quarter pulls through from the members and beneficiaries captured in part 2.1 per option.

Broker service fees consist of broker fee payments (in terms of Regulation 28 of the Act) as well as distributions costs paid by the scheme. Distribution costs are mostly incurred under a co-administration or other agreement. The scheme should ensure that an accurate split between broker fees and distribution costs are made in this part. Where broker fees exceed R122.12 pampm and/or is greater than 3.45% on gross contributions, the scheme should provide reasons.

Distribution costs do not include marketing and advertising expenses unless those expenses are paid to brokers. Marketing and advertising costs paid to parties other than brokers are included in part 3.6.1.22.



Consideration should be given to related party relationships and transactions relating to brokers fees and distribution costs. These transactions should take account of the requirements of IAS 24.

Reasons should be provided by the scheme if the year to date gross contributions is zero.

Where outstanding claims over/under provision are more than 10%, scheme is required to provide reasons.

It should be noted that lines 3.10.26, 3.10.29, 3.10.31 allows scheme to provide a description and amount and should be broken down into individual amounts and not lumped together in one line. For e.g. other income 3.10.29 must be broken down into various types of other income and descriptions provided.

Where the scheme receives a grant from a sponsor, an employer, third party fund administrator, etc., whether to comply with Regulation 29 of the Regulations to the Act, namely, minimum accumulated funds to be maintained by the scheme, or for any other reason, the grant is shown separately under "Other income" in part 3.10.29. Hence, any such grants do not form part of the scheme's net healthcare results.



Part 3.11 Surplus/ (Deficit) per Benefit Option – Budget

Benefit	Year To Date	January	February	March
		R	R	R
3.11.1 Gross contributions	21,514,011,968	1,711,232,222	1,726,068,969	1,740,905,716
3.11.2 Less: Savings contributions	0	0	0	0
3.11.3 Risk contribution income	21,514,011,968	1,711,232,222	1,726,068,969	1,740,905,716
3.11.4 Relevant healthcare expenditure	(19,783,667,099)	(1,709,667,914)	(1,670,548,137)	(1,806,027,417)
3.11.4.1 Nett claims incurred in respect of risk carried by the scheme (including claims incurred in respect of commercial reinsurance contracts)	(19,783,667,099)	(1,709,667,914)	(1,670,548,137)	(1,806,027,417)
3.11.4.2 Premiums/ fees paid (Capitation fees)	0	0	0	0
3.11.5 Nett income/(expense) on commercial reinsurance contracts	0	0	0	0
3.11.6 Less: Broker service fees	0	0	0	0
3.11.6.1 - Broker fees	0	0	0	0
3.11.6.2 - Other distribution costs paid to brokers	0	0	0	0
3.11.7 Less: Administration expenses	(857,581,244)	(68,239,393)	(68,825,886)	(69,412,379)
3.11.8 Less: Nett impairment losses: Trade and other receivables	0	0	0	0
3.11.9 Net healthcare result	872,763,625	(66,675,085)	(13,305,054)	(134,534,080)
3.11.10 Less: Nett impairment losses: Other (specify)	0	0	0	0
3.11.11 Other investment income	0	0	0	0
3.11.12 Other realised and unrealised gains/(losses)	0	0	0	0
3.11.13 Other income (specify)	0	0	0	0
3.11.14 Own facility surplus/(deficit)	0	0	0	0
3.11.15 Less: Other expenses (specify)	0	0	0	0
3.11.16 Less: Finance costs	0	0	0	0
3.11.17 Less: Investment management fees	0	0	0	0

The option names per part 1.2 automatically pull through to part 3.11.

Where a line starts with the word 'Less', the scheme should place a minus in front of the figure.

The operating results of each benefit option under a medical scheme are to be separately disclosed, and the accounting records are to be maintained in such a way that the operating results for each benefit option can be determined. It should be noted that the assumptions that are to be incorporated into the budget must be completed in Part 8.1, before this part is completed.

Consolidated: Part 3.11.20.1 for January pulls automatically through from Part 7.1.5. of the Annual Return i.e. the closing Accumulated funds balance. From February to December, the balance at the end of the previous month will pull through as an opening balance for the next month. For example, 3.11.20.1 (as previously reported) for February pulls through from 3.11.23 (balance at the end of the year) for January.

It is important for schemes to pay attention to this part 3.11; when completing the budget consideration should be given to factors that could affect transactions for example change in membership; seasonality of claims etc. (Schemes should not simply divide their income or expenses by 12).

Unlock functionality has been enabled and will be active as follows:

- Q1 – Part can be fully completed, unlocking not enabled.
- Q2 – Part can be unlocked but only budget amounts from July to December can be amended.
- Q3 – Part can be unlocked but only budget amounts from October to December can be amended.
- Q4 – Unlocking not enabled.

Should the scheme unlock in Q2 or Q3, the scheme would be required to provide a reason for unlocking.



PART 4 STATEMENT OF COMPREHENSIVE INCOME

Part 4.1 Statement of comprehensive income

PART 4.1 STATEMENT OF COMPREHENSIVE INCOME			
		Year To Date	Current Quarter
		R	R
4.1.1	Gross contributions	7,200,000,000	7,200,000,000
4.1.2	Less Savings contributions	(142,000,000)	(142,000,000)
4.1.3	Risk contribution income	7,058,000,000	7,058,000,000
4.1.4	Relevant healthcare expenditure	(5,992,854,394)	(5,992,854,394)
4.1.5	Gross health care result	1,065,145,606	1,065,145,606
4.1.6	Nett income/(expense) on commercial reinsurance contracts	0	0
4.1.7	Less Broker s service fees	(24,846,606)	(24,846,606)
4.1.8	Less Administration expenses	(415,000,000)	(415,000,000)
4.1.9	Less Nett impairment losses : Trade and other receivables	(9,300,000)	(9,300,000)
4.1.10	Net health care result	615,999,000	615,999,000
4.1.11	Less: Nett impairment losses : Other	0	0
4.1.12	Other Investment income	55,500,000	55,500,000
4.1.13	Other realised and unrealised gains/(losses)	1,000,000	1,000,000
4.1.14	Other income	48,075,000	48,075,000
4.1.15	Own facility surplus/(deficit)	0	0
4.1.16	Less Other expenses	0	0
4.1.17	Less Finance costs	(5,500,000)	(5,500,000)
4.1.18	Less Investment management fees	(500,000)	(500,000)
4.1.19	Less Operating expenses on rental of investment property	(40,000)	(40,000)
4.1.20	Surplus/(Deficit) for the year	714,534,000	714,534,000
4.1.21	Consolidation Results	0	0
4.1.22	Surplus/(Deficit) for the year after consolidation	714,534,000	714,534,000
4.1.23	Projected annual gross contributions	28,800,000,000	28,800,000,000

The figures captured in 3.10 pull automatically through to this part – 4.1.1 to 4.1.20. Consolidation results should be completed in line 4.1.21.

The total amount for the current quarter should at all times agree with the amounts captured in part 3 of the return, for the individual items.

Should the projected annual gross contribution income in 4.1.23 not equal one of the following:

- Line 4.1.1 year to date divided by number of months year to date x 12,
- Line 4.1.1 year to date plus remaining months budget as per 3.11.1, or
- Line 4.1.1 year to date plus previous year remaining months per 4.2.1,

the scheme should provide more information on how it was calculated.

Part 4.2 Statement of comprehensive income - Prior Year's Actual

HELP FILE – QUARTERLY STATUTORY RETURN 2022



Part 4.1 Part 4.2

		PART 4.2 STATEMENT OF COMPREHENSIVE INCOME			
		YTD per the 2020 annual return	Total	< Jan	Feb
		R	R	R	R
4.2.1	Gross contributions	16,619,189,351	4,111,881,788	1,365,481,863	1,384,826,667
4.2.2	Less: Savings contributions	(3,615,556,386)	(894,652,680)	(297,064,829)	(301,273,351)
4.2.3	Risk contribution income	13,003,632,965	3,217,329,108	1,068,417,034	1,083,553,316
4.2.4	Less: Relevant healthcare expenditure	(11,296,455,585)	(2,702,819,138)	(1,616,242,160)	(261,434,830)
4.2.5	Gross healthcare result	1,707,177,420	1,707,177,420	(547,825,126)	822,118,486
4.2.6	Net income/(expense) on commercial reinsurance contracts	19,527	4,872	1,611	1,652
4.2.7	Less: Broker service fee	(404,569,667)	(100,933,995)	(33,375,110)	(34,220,590)
4.2.7.1	- Broker fees	(404,562,667)	(100,932,247)	(33,374,533)	(34,219,996)
4.2.7.2	- Other distribution costs paid to brokers	(7,000)	(1,748)	(577)	(594)
4.2.8	Less: Administration expenses	(2,398,799,394)	(495,814,072)	(163,779,536)	(164,907,297)
4.2.9	Less: Net impairment losses: Trade and other receivables	(16,327,046)	(4,090,460)	(1,351,179)	(1,360,483)
4.2.10	Net healthcare result	(1,112,499,160)	(86,323,683)	(748,329,340)	621,631,768
4.2.11	Less: Net impairment losses: Other (specify)	(4,000)	(4,000)	(4,000)	0
4.2.12	Other investment income	335,049,973	83,762,493	27,920,831	27,920,831
4.2.13	Less: Investment management fees	(9,354,280)	(2,250,000)	(750,000)	(750,000)
4.2.14	Less: Operating expenses on rental of investment property	(5,000)	(5,000)	(5,000)	0
4.2.15	Other realised and unrealised gains/(losses)	135,708,107	0	1,000	(1,000)
4.2.16	Other income (specify)	822,230,896	0	0	0
4.2.17	Own facility surplus/(deficit)	12,823,986	300,000	1,000,000	1,000,000
4.2.18	Less: Other expenses (specify)	(1,000)	(1,000)	(1,000)	0
4.2.19	Less: Finance costs	(14,909,824)	(2,100,000)	(1,000,000)	(1,000,000)
4.2.20	Surplus / (deficit) for the year	169,039,698	(3,921,190)	(719,167,509)	648,801,599
4.2.21	Balance at the beginning of the year	5,083,573,690	5,083,573,690	5,083,573,690	4,360,406,181
4.2.21.1	- As previously reported	4,272,533,598	4,272,533,598	4,272,533,598	4,360,406,181
4.2.21.2	- Prior period adjustment	811,040,092	811,040,092	811,040,092	0
4.2.22	Transfer to / (from) accumulated funds	(4,000,000)	(4,000,000)	(4,000,000)	0
4.2.22.1	- Due to amalgamation	60,000	60,000	60,000	0
4.2.22.2	- Due to re-measurement of investments and property, plant and equipment	60,000	60,000	60,000	0
4.2.24	Balance at the end of the year	3,121,561,222	5,075,652,500	4,360,406,181	5,009,207,780

The actual income statement figures per month from 4.2.1 to 4.2.9 will pull through from the Annual Return Part 6.2 of the previous year. The rest of the lines will need to be manually completed.

The YTD column pulls automatically through from Part 6.1 of the Annual Statutory Return. The total column, which is an add sum of the figures captured in each of the twelve months, must validate to the YTD column in respect of lines 4.2.11 to 4.2.19.



Part 5.1 Accumulated Funds

5.1.1

PART 5.1: ACCUMULATED FUNDS			
	Previous quarter	Current quarter	Year to date
	R	R	R
5.1.1 Balance at the beginning of the period	0	3,129,581,232	3,129,581,232
5.1.1.1 - As previously reported	0	3,121,581,232	3,121,581,232
5.1.1.2 - Prior period adjustment	0	8,000,000	8,000,000
5.1.2 Surplus / (deficit) for the period	0	714,534,000	714,534,000
5.1.3 Transfer to/(from) accumulated funds	0	0	0
5.1.3.1 - Due to amalgamation	0	0	0
5.1.3.2 - Due to re-measurement and property, plant and equipment	0	0	0
5.1.3.3 - Transfer from revaluation reserve due to realisation of accumulated gains or losses of equity instruments upon de-recognition	0	0	0
5.1.3.4 Other Transfers	0	0	0
5.1.4 Other (specify)	0	0	0
5.1.5 Balance at the end of the period	0	3,844,115,232	3,844,115,232

Please provide the reasons for any prior year adjustment:

The opening balance, as previously reported at the beginning of the previous period (7.1.5), pulls automatically through from the previous period's return i.e. for Quarter 1; this will pull through from the Annual Statutory Return, whereas for Quarter 2 – 4, the closing balance for the previous quarter will pull through automatically.

Therefore, the scheme should restate the prior period's figures (where applicable) on the return. The scheme should please use 5.1.1.2 only for any restatements and provide reasons.

The closing balance of the previous quarter (5.1.5) pulls automatically through to the opening balance of the current quarter (as previously reported- 5.1.1.1). Hence, the current quarter's figure will automatically incorporate any restatements of prior quarter's balances.

The surplus/ (deficit) for the period in part 5.1.2 automatically pulls through from part 4.1.21, for both the current and previous financial quarter.

The scheme should provide the exact nature of any amounts included in part 5.1.4. The scheme should also only complete this part, if the return does not cater specifically for that kind of transaction elsewhere in part 5.1.



PART 6 STATEMENT OF FINANCIAL POSITION

PART 6.1 STATEMENT OF FINANCIAL POSITION		Previous Quarter	Current Quarter
		R	R
6.1 ASSETS			
6.1.1 Non-current assets		0	307 491 328
6.1.1.1 Land & buildings (specify)		0	294 100 109
6.1.1.2 Plant & equipment		0	0
6.1.1.3 Investments		0	13 311 219
6.1.1.4 Other non-current assets (specify)		0	0
6.1.1.5 FRS 16 right-of-use assets		0	0
6.1.2 Current assets		0	26 176 968 896
6.1.2.1 Inventories		0	0
6.1.2.2 Trade and other receivables		0	633 340 734
6.1.2.3 Investments		0	20 620 849 210
6.1.2.4 Cash and cash equivalents		0	3 598 266 561
6.1.2.5 Personal medical savings account investment		0	1 324 512 391
6.1.2.6 Other current assets (specify)		0	0
6.1.3 Total assets		0	26 484 460 224
6.2 FUNDS AND LIABILITIES			
6.2.1 Members' funds		0	22 317 320 837
6.2.1.1 Accumulated funds		0	22 317 320 837
6.2.1.2 Revaluation reserve - investments		0	0
6.2.1.3 Revaluation reserve - property, plant and equipment		0	0
6.2.1.4 Reserves set aside for specific purposes (specify)		0	0
6.2.1.5 Other reserves (specify)		0	0
6.2.1.6 Minority interest		0	0
6.2.2 Non-current liabilities		0	0
6.2.2.1 Borrowings		0	0
6.2.2.2 Other non-current liabilities (specify)		0	0
6.2.3 Current liabilities		0	4 167 139 387
6.2.4 Total funds and liabilities		0	26 484 460 224

Please indicate when did the scheme obtain approval from Council to directly or indirectly borrow money, as is required by section 35(6)(c) of the Medical Schemes Act. [Click here](#)

Some of the balance sheet balances for the current quarter pulls automatically through from the individual parts, completed in part 3, 5 and part 7 of the return.

Details of land and buildings should be provided in the description line provided for in part 6.1.1.1; all the scheme's land and buildings should not be aggregated and disclosed as a single line in part 6.1.1.1.

Details of other non-current assets should be provided in the description line provided for in part 6.1.1.4; all the scheme's non-current assets should not be aggregated and disclosed as a single line in part 6.1.1.4. Personal medical savings account investment Line 6.1.2.5 pulls through from part 7.1.5.

All of the previous quarter's figures pull automatically through from the data in part 6 of the previous quarter's return.

The personal medical savings account liability (6.2.3.1) will pull through from Part 7.2.

Cash and cash equivalents will include all cash disclosed in Part 3.1.

Where the scheme has any borrowings, details of when approval was obtained by the scheme from Council to directly or indirectly borrow money must be provided, as is required by section 35(6)(c) of the Medical Schemes Act.



The scheme should ensure that the total assets in part 6.1.3 agrees with the total funds and liabilities in part 6.2.4.

PART 7 PERSONAL MEDICAL SAVINGS ACCOUNTS

Circular 2 of 2018 together with Circular 56 of 2017 provides clarity around the treatment of Personal Medical Savings Accounts (PMSA).

The accounting treatment of PMSA investments is now dependent on whether the scheme’s rules state whether PMSA monies belongs to the member or not. When the rules state that savings monies belong to members, the Financial Institutions (Protection of Funds) Act, 28 of 2001 (FIA) applies, which means that these funds are trust money which must be kept separately. As such they are not to be disclosed with the schemes assets in Part 3.1, but rather separately disclosed in Part 7.1.

Where the schemes rules do not state that savings monies belong to members, then the savings monies are to be included as part of scheme assets in Part 3.1.

Part 7.1 Personal Medical Savings Account Investment

Part 7.1 has been amended to allow the scheme the option of selecting whether the scheme’s rules indicate that savings monies belong to the members or not, or “not applicable” if the scheme has no benefit options with savings contributions. This is done by way of a drop-down box:

Part 7.1		Current Quarter
PERSONAL MEDICAL SAVINGS ACCOUNT INVESTMENT		
Description		
Do the rules of this scheme state that personal medical savings account monies belong to the members?		Yes
		R
7.1.1	Call accounts	900,000,000
7.1.2	Current accounts	200,000,000
7.1.3	Fixed deposits	50,000,000
7.1.4	Other (specify)	190,000,000
7.1.5	Less: Transfer of assets due to amalgamation during the year	0
7.1.6	Total Investments at the end of the period	1,340,000,000
7.1.7	Reconciling items (Specify)	13,000,000
7.1.8	Balance of personal medical savings accounts liability at the end of the period	1,353,000,000

If “Yes” is selected, then parts 7.1.1 to 7.1.7 are generated, and the scheme can input the various investments making up the total PMSA investments. The line item in part 7.1.7 “PMSA monies included in part 3.1” will be blocked out for entry.

The scheme should provide the exact nature of any amounts included in line 7.1.4. The scheme should only complete this line if the return does not cater specifically for that kind of balance elsewhere in part 7.1.

The scheme would also be required to provide information on the reconciling items between the balance of the investment and that of the liability in 7.1.7.

If “No” is selected, then parts 7.1.1 to 7.1.6 are blocked out, as these investments now need to be included in Part 3.1 as part of scheme assets. The only part available for input is Part 7.1.7. and the line item “PMSA monies included in part 3.1” will be available for entry as a reconciling item. The amount to be captured here must be equal to the value in part 7.2.17 to ensure the validations work.



Part 7.1 Part 7.2

Part 7.1 PERSONAL MEDICAL SAVINGS ACCOUNT INVESTMENT		
Description	Current Quarter	
Do the rules of the scheme state that personal medical savings account monies belong to the members?	No <input checked="" type="checkbox"/>	
	R	
7.1.1 Call accounts		0
7.1.2 Current accounts		0
7.1.3 Fixed deposits		0
7.1.4 Other (specify)		0
7.1.5 Less: Transfer of assets due to amalgamation during the year		0
7.1.6 Total Investments at the end of the period		0
7.1.7 Reconciling items (Specify)		13,000,000
7.1.8 Balance of personal medical savings accounts liability at the end of the period		1,353,000,000

Part 7.1 Part 7.2

Part 7.1 PERSONAL MEDICAL SAVINGS ACCOUNT INVESTMENT		
Description	Current Quarter	
Do the rules of the scheme state that personal medical savings account monies belong to the members?	No <input checked="" type="checkbox"/>	
	R	
7.1.1 Call accounts		0
7.1.2 Current accounts		0
7.1.3 Fixed deposits		0
7.1.4 Other (specify)		0
7.1.5 Less: Transfer of assets due to amalgamation during		0
7.1.6 Total Investments at the end of the period		0
7.1.7 Reconciling items (Specify)		0
7.1.8 Balance of personal medical savings accounts li		1,353,000,000

Other - Internet Explorer

Please supply a detailed list

Description	Amount	
PMSA monies included in	0	Delete
	0	Save

Done

If the scheme does not have savings accounts and contributions as part of its benefit offerings, then the scheme must select “Not Applicable” and input zeros in parts 7.1 and 7.2.

Part 7.1 Part 7.2

Part 7.1 PERSONAL MEDICAL SAVINGS ACCOUNT INVESTMENT		
Description	Current Quarter	
Do the rules of the scheme state that personal medical savings account monies belong to the members?	Not Applicable <input checked="" type="checkbox"/>	
	R	
7.1.1 Call accounts		0
7.1.2 Current accounts		0
7.1.3 Fixed deposits		0
7.1.4 Other (specify)		0
7.1.5 Less: Transfer of assets due to amalgamation during the year		0
7.1.6 Total Investments at the end of the period		0
7.1.7 Reconciling items (Specify)		0
7.1.8 Balance of personal medical savings accounts liability at the end of the period		1,353,000,000



Part 7.2 Personal Medical Savings Account Liability

		Total R
7.2.1	Balance on savings plan liability at the beginning of the year (credit balance)	1,222,301,612
7.2.2	Prior year adjustment	0
7.2.3	Less: Advances on savings plan accounts	(50,000)
7.2.4	Balance on savings plan liability at the beginning of the year (net balance)	1,222,251,612
7.2.5	Savings contributions received or receivable	142,050,000
7.2.5.1	- For the current year	142,000,000
7.2.5.2	- Received in advance	0
7.2.5.3	- Allocated to settle prior year advances	50,000
7.2.6	Transfers from other schemes	100,000,000
7.2.7	Savings plan liabilities transferred to/(from) the scheme upon amalgamation	0
7.2.8	Interest paid on savings plan accounts	5,500,000
7.2.9	Less: Transfers to other schemes	(15,500,000)
7.2.10	Less: Claims paid on behalf of members	(115,000,000)
7.2.11	Less: Administration expenses	0
7.2.12	Less: Bank charges and investment management fees incurred	0
7.2.13	Less: Refunds on death or resignation	(5,000,000)

Please provide reasons for any prior year adjustments: [Click here](#)

What procedures are in place to follow-up on members that need to be refunded: [Click here](#)

Where a line starts with the word 'Less', the scheme should place a minus in front of the figure.

The savings plan liability at the beginning of the year 7.2.1 as well as the opening advances on the savings plan account 7.2.3 is pulled through from the annual return closing savings plan liability (4.5.1.16 in the previous year's annual return) and advances on the savings plan account (4.5.1.15 in the previous year's annual return).

Any prior year adjustments must be recorded in 7.2.2 and scheme should indicate reasons for the adjustment.

The savings contributions for the current year in part 7.2.5.1 pulls automatically through from part 3.10.2.

Administration expenses in part 7.2.11 pulls automatically through from part 3.6.40 (administration expenses recoverable from savings plan accounts).

The scheme should provide the exact nature of any amounts included in line 7.2.14. The scheme should only complete this part if the return does not cater specifically for that kind of transaction elsewhere in part 7.2.

It is very important to split the debit balances included in the savings plan liability from the credit balances. These debit balances at year-end should be disclosed in part 7.2.16.

The scheme is required to split the credit savings balance at quarter-end between current members and resigned members. The scheme should further perform an ageing of the credit savings balances of resigned members between the balances younger than 6 months and the balances older than 6 months. Where amounts are disclosed under 7.2.18.2.2 (older than 6 months) the scheme is required to indicate what procedures are in place to follow-up on members that need to be refunded.

Resigned members in the ageing should include members resigned from the scheme as well as members resigned from an option with savings to an option without savings within the scheme.

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Savings plan contributions are credited on the accrual basis and withdrawals on the cash basis, i.e. no provision is made for outstanding claims at the end of the accounting period.

Where the scheme has either prescribed long outstanding PMSA monies and written it back to scheme funds, or transferred amounts to the Guardian's Fund, separate line items have been made available in 7.2.14 to cater for this.

Part 7.1 Part 7.2		Part 7.2 PERSONAL MEDICAL SAVINGS ACCOUNT LIABILITY	
7.2.5.2	- Received in advance		0
7.2.5.3	- Allocated to settle prior year advances		50,000
7.2.6	Transfers from other schemes		100,000,000
7.2.7	Savings plan liabilities transferred		0
7.2.8	Interest paid on savings plan		5,500,000
7.2.9	Less: Transfers to other schemes		(15,500,000)
7.2.10	Less: Claims paid on behalf of members		(115,000,000)
7.2.11	Less: Administration expenses		0
7.2.12	Less: Bank charges and interest		0
7.2.13	Less: Refunds on death or retirement		(5,000,000)
7.2.14	Other (specify)		(301,612)
7.2.15	Net balance at the end of period		1,334,000,000
7.2.16	Add: Advances on savings plan		19,000,000
7.2.17	Balance of personal medical savings account (opening balance)		1,353,000,000
7.2.18	Ageing of personal medical savings account		1,353,000,000
7.2.18.1	Current Members		1,250,000,000
7.2.18.2	Resigned Members		103,000,000
7.2.18.2.1	- 0 - 6 months		75,000,000
7.2.18.2.2	6 months & over	Number of members	28,000,000

Other - Internet Explorer

Please supply a detailed list

Description	Amount	
Long outstanding PMSA?	0	Delete
Transfers to the Guardian's Fund	(301,612)	Delete
	0	Save

Done



PART 8 ASSUMPTIONS

Part 8.1 General assumptions used in the budget

The scheme should provide the basis i.e. general assumptions, of the budget. Where any item increases and /or decreases by more than 10%, the scheme should provide reasons.

The details of the underlying assumptions of the budget should be provided per option, as well as on a consolidated level. All these fields are capture fields. Details of any other assumptions that do not appear on the list should be provided in 8.1.5.6.

		Consolidated	Per benefit option OPTION A
		%	%
8.1.1	Contribution increase	10.5	10.5
8.1.2	Claims increase	6.2	6.2
8.1.3	Managed care: health expenses (capitation fee)	5.3	5.3
8.1.4	Membership growth	5.0	(0.1)
8.1.5	<i>Non-health expenditure</i>		
8.1.5.1	Administration fees	5.0	5.0
8.1.5.2	Other administration costs	5.0	5.0
8.1.5.3	Managed care: management services	5.0	5.0
8.1.5.4	Broker fees	5.0	5.0
8.1.5.5	Investment return	5.0	7.0
8.1.5.6	Other (specify)	5.0	9.0
8.1.6	Reserve building	5.0	5.0

PART 9 MINIMUM ACCUMULATED FUNDS TO BE MAINTAINED IN TERMS OF REGULATION 29

Part 9.1 Cumulative Nett Gain on Re-measurement of Properties and Investments

		Year to Date
		R
9.1.1	Balance at beginning of period	263,750,500
9.1.2	Net gains/(losses) on re-measurement to fair value of financial instruments and investment properties included in the statement of income	1,000,000
9.1.3	Impairment losses and reversal of impairment losses on revaluation of investments and property, plant and equipment included in the income statement	0
9.1.4	Realisation of cumulative gains or losses recognised in the income statement on disposal of investments	0
9.1.5	Realisation of assets upon amalgamation during the year	0
9.1.6	Other (s specify)	0
9.1.7	Cumulative net unrealised non-distributable reserve movements recognised included in the statement of income	264,750,500

Part 9.1 is only applicable to those kind of investments, where it is the scheme's accounting policy to take any unrealised gains/(losses) on the re-measurement of investments to the income statement (accumulated funds); as all other unrealised gains will be accommodated in the revaluation reserves in part 6.2.1.2 and part 6.2.1.3.

This balance at the beginning of the year (9.1.1) pulls automatically through from the scheme's previous year's annual return (10.1.9).

Part 9.1 continues to extract all the Net unrealised gains/ (losses) included in the year to date's income statement.

The unrealised gains/ (losses) on revaluation of investments and property, plant and equipment included in the income statement in part 9.1.2 pulls automatically through from part 3.7.4 (unrealised gains/ (losses) on revaluation of investment property), and part 3.7.5 (net gains/ (losses) on revaluation of investments carried at fair value through the income statement) as well as part 5.1.3.2 (due to re-measurement of investments and property, plant and equipment).

Hence part 9.1.2 summarise the total gross unrealised gains/ (losses) in the year to date's accumulated funds.

However, to ensure that only the net unrealised gains/ (losses) are deducted from the solvency ratio, the scheme should capture any permanent impairment losses and reversal of impairment losses on revaluation of investments and property, plant and equipment included in the income statement in part 9.1.3. This amount should be captured as a negative amount, to ensure that it is deducted from the gross unrealised gains.

Furthermore, the scheme should deduct all realised portions of any unrealised gains/(losses), which were previously included in the accumulated funds (income statement), in part 9.1.4; this will ensure that only the net unrealised gain/(loss) is deducted from the solvency calculation.

In the event that a scheme amalgamated during the year, the scheme should ensure the accurate completion of this part up to the date of amalgamation. The realised amount upon amalgamation should be excluded in line 9.1.5.

A detailed description of any transaction included in part 9.1.6 should be provided; as this will have a direct impact on the solvency calculation of the scheme at year-end.



Part 9.2 Solvency Ratio

Part 9

PART 9.2: SOLVENCY RATIO

	R
9.2.1 Total members' funds per balance sheet	2,472,980,153
9.2.2 Less: Unrealised non-distributable reserve	0
9.2.3 Less: Funds set aside for specific purposes	0
9.2.4 Less: Cumulative net gains on revaluation of investments and property, plant and equipment included in the income statement	(277,073,259)
9.2.5 Less: Specific assets encumbered for third party liabilities	0
9.2.6 Add: Sub-ordinated loan as approved by the Council	0
9.2.7 Total net assets	2,195,906,894
	R
9.2.8 TOTAL NETT ASSETS	2,195,906,894
9.2.9 ANNUALISED GROSS CONTRIBUTIONS	21,226,564,058
9.2.10 SOLVENCY RATIO	10.35%

Please indicate the reasons for not meeting the 25% statutory solvency:

Scheme: (MMED) Quarter: (1) Year: (2013) Local intranet | Protected Mode: Off

Accumulated funds in terms of Regulation 29

Accumulated funds represent the Net asset value of the scheme excluding funds set-aside for specific purposes, unrealised non-distributable reserves and encumbered assets. Therefore, the total members' funds in 9.2.1 pull automatically through from part 6.2.1 of the return.

Unrealised non-distributable reserves

Both the revaluation reserve for investments (part 6.2.1.2) as well as the revaluation reserve for property, plant and equipment (part 6.2.1.3) should be deducted from the total members' funds for solvency purposes; to ensure that unrealised non-distributable reserves are excluded.

Therefore, part 9.2.2 automatically pulls through from part 6.2.1.2 (revaluation reserve for investments) plus part 6.2.1.3 (revaluation reserve for property, plant and equipment).

Funds set aside for specific purposes

All funds set aside for future claims, whatever they are called, should be included in accumulated funds. This has the effect of looking at the nature of the fund, rather than the name.

However, funds “set aside for specific *non-claims* purposes” should be excluded from accumulated funds.

It is therefore recommended that schemes classify their reserves properly keeping in mind the Regulation 29 prescriptions.

Part 9.2.3 pulls automatically through from part 6.2.1.4 (reserves set aside for specific purposes).

Cumulative net gains on revaluation of investments and property, plant and equipment included in the income statement Part 9.2.4 automatically pulls through from part 9.1.7; should part 9.1.7 be an unrealised gain. Where part 9.1 resulted in a net cumulative unrealised loss, it is ignored and not pulled through to part 9.2; as net unrealised losses are not added to accumulated fund to calculate solvency.

However, in some instances it was noted that a scheme's accounting policy states that for some investments the unrealised gains/ (losses) on the re-measurement of that investment are taken to the income statement (i.e. investment property), and for its other investments the unrealised gain/ (loss) on the re-measurement of that investment to fair value are taken to a revaluation reserve (i.e. available for sale investments).

Therefore, to ensure that only the net unrealised gains are deducted from solvency, the formula in part 9.2.4 also looks whether the scheme had any revaluation reserves in part 9.2.2. Where a scheme had a revaluation reserve (hence an unrealised gain) in the balance sheet, as well as an unrealised loss in part 9.1.7, the formula in part 9.2.4 will add back the unrealised loss in part 9.1.7, limited to the revaluation reserve amount in part 9.2.2. This will ensure that only unrealised gains are deducted from the solvency ratio, and that no unrealised losses are added to the solvency ratio.

Important to note that, where a scheme had a revaluation reserve in part 9.2.2 as well as a cumulative net unrealised gain in part 9.1.7 the full unrealised gain will pull through to part 9.2.4.

Encumbered assets

Section 35(4) of the Act states: "A medical scheme shall not be deemed to hold an asset for the purposes of this Act to the extent that such asset is encumbered". In addition, section 35(6)(c) states that a medical scheme shall not directly or indirectly borrow money without the prior approval of the Council or subject to such directives as the Council may issue.

Therefore, where a specific asset is encumbered in respect of obligations between other persons (third party liability), there is a risk of loss to the scheme. For example, a cession of share certificates or insurance policy as collateral for a third party loan. In such a case, the liability will be in the third party's books. Such encumbered assets should be deducted from the accumulated funds. Should other variants of encumbrances present themselves to medical schemes, the underlying principles, including risk of loss and location of liability, should be considered.

The final effect should not be an iniquitous position for the scheme.

However, where an encumbered asset is in respect of a liability that is in the scheme's balance sheet, the encumbered assets should not be deducted from accumulated funds. This would be the case, for instance, in a finance lease or instalment sale agreement where computer equipment has been purchased. If the encumbered assets were to be deducted, the net effect would be a net liability, which is tantamount to double accounting.

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Subordinated loans

The scheme should only add a subordinated loan in part 9.2.6 if Council has approved the subordinated loan, and gave approval that the specific loan can be treated as equity.

Annualised gross contributions

It should be noted that the gross annual contributions includes the contributions to members' savings accounts. Hence, the annualised gross contributions in part 9.2.9 pulls automatically through from part 4.1.24 of the return.

Where a scheme did not meet the required minimum solvency level of 25%, as set out in Regulation 29, they should complete the reason box at the bottom of part 9.2; indicating the reasons for not meeting the 25% solvency level; period of non-compliance and indicate if business plan was submitted to the Office.

Part 9

9.2.1	Total members' funds per balance sheet	2,472,980,153
9.2.2	Less: Unrealised non-distributable reserve	0
9.2.3	Less: Funds set aside for specific purposes	0
9.2.4	Less: Cumulative net gains on revaluation of investments and property, plant and equipment included in the income statement	(277,073,259)
9.2.5	Less: Specific assets encumbered for third party liabilities	0
9.2.6	Add: Sub-ordinated loan as approved by the Council	0
9.2.7	Total nett assets	2,195,906,894
		R
9.2.8	TOTAL NETT ASSETS	2,195,906,894
9.2.9	ANNUALISED GROSS CONTRIBUTIONS	21,226,564,058
9.2.10	SOLVENCY RATIO	10.35%

Please indicate the reasons for not meeting the 25% statutory solvency:

How many days was the solvency less than 25%?

When was/will the business plan be submitted to the Council for Medical Schemes (in terms of section 35 (11) and Regulation 29(4))?

Scheme : (MMED) Quarter : (1) Year : (2013) Local intranet | Protected Mode: Off 150%



PART 10 SUPPORTING FINANCIAL INFORMATION

The purpose of this part is to allow schemes to electronically submit the supporting documentation to the quarterly returns, such as the scheme’s management accounts, investment reconciliation and 3rd party investment schedules.

Electronic submission seeks to facilitate easier submission of the data and reduce wastage in terms of paper, printing, postage and storage costs. Electronic submission will also facilitate completeness of the quarterly return submission, as there are validation rules in place such that if there are no management accounts or 3rd party investment schedules attached then the return will not validate and final submission cannot occur.

Part 10

Part 10 Supporting Financial Information		
<p>The Council for Medical Schemes (CMS) requests schemes to submit financial information which supports the information captured in the quarterly return system.</p> <p>This typically includes monthly management accounts, an investment reconciliation table and supporting 3rd party investment schedules. These have historically been received in hard copy format from schemes, however from 2018 the CMS would like to collect this information electronically.</p>		
	Type	Upload
10.1	Scheme's own management accounts [.pdf ▼]	<input type="text"/> Browse... <input type="checkbox"/> Uploaded <input type="checkbox"/> Replaced <input type="button" value="Save"/> <input type="button" value="Download"/>
10.2	CMS standard electronic management accounts [.xlsx ▼]	<input type="text"/> Browse... <input type="checkbox"/> Uploaded <input type="checkbox"/> Replaced <input type="button" value="Save"/> <input type="button" value="Download"/>
10.3	Investment reconciliation table [.xlsx ▼]	<input type="text"/> Browse... <input type="checkbox"/> Uploaded <input type="checkbox"/> Replaced <input type="button" value="Save"/> <input type="button" value="Download"/>
10.4	Total Third party investment schedules 0	
10.4.1	Third party investment schedules: 1 [.zip ▼]	<input type="text"/> Browse... <input type="checkbox"/> Uploaded <input type="checkbox"/> Replaced <input type="button" value="Save"/> <input type="button" value="Download"/>
10.4.2	Third party investment schedules: 2 [.pdf ▼]	<input type="text"/> Browse... <input type="checkbox"/> Uploaded <input type="checkbox"/> Replaced <input type="button" value="Save"/> <input type="button" value="Download"/>
		<input type="text"/> Browse...

Part 10.1 allows to submit its own version of its management accounts, in either PDF or Excel format. Once uploaded the user must click on save, and the “Uploaded” tick-box will then be shown as checked as confirmation of it being uploaded.

If the user wishes to replace the file with another one, then the user must select “Browse” again, select the new file and then click on replace. The “Replaced” tick-box will then be shown as checked as confirmation.

If the user wishes to view the file that has been uploaded, the user must click on “Download” to access the file.

This works similarly in 10.3 (Scheme’s own investment reconciliation table), 10.4.1 to 10.4.3 (Third party investment schedules) and 10.5 (CMS standard investment reconciliation).

The scheme’s own investment reconciliation table in part 10.3 refer to what schemes normally submit as part of their Quarterly Return submission, which is essentially a reconciliation between what is contained in each investment schedule and what is ultimately captured as the totals in part 3.1.



This reconciliation should present how the scheme collates the totals for each individual investment on a look-through basis from the scheme's various asset managers funds or investments, and thus should reconcile to what is captured as totals in part 3.1. The accepted formats allowed are either PDF or Excel files.

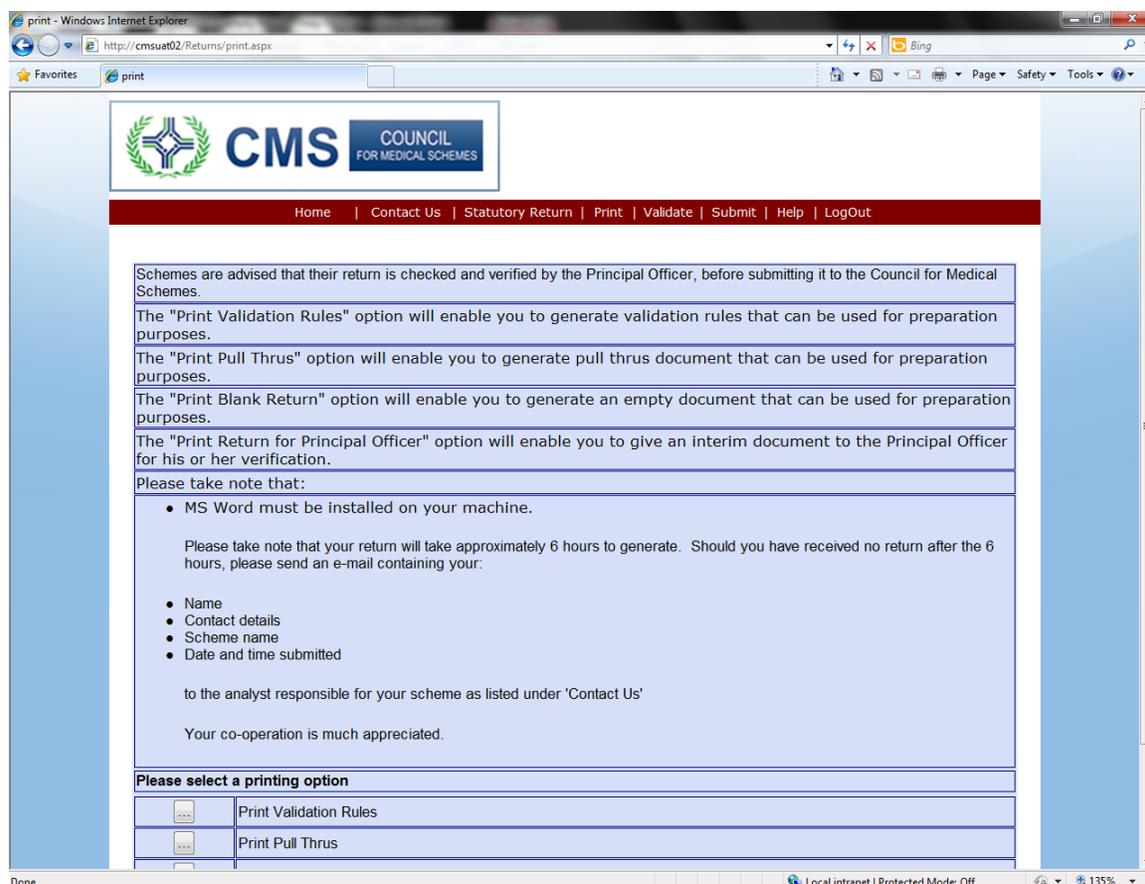
The third-party investment schedules in 10.4.1 to 10.4.3 can be either submitted in PDF, Excel or ZIP format. Space for 3 files has been allocated between 10.4.1 to 10.4.3, however if more files are required it is recommended to contain multiple files in a ZIP file. Kindly try to restrict each ZIP file to less than 10mb each.

Newly introduced in 2019 in 10.5 is the CMS standardised investment reconciliation and was referred to in Circular 29 of 2019. Contained within the reconciliation is a step by step guide on how to complete it. The purpose of this is to standardise the way we receive the investment breakdowns from schemes, as historically not all schemes provide sufficient level of detail.

Although part 10 allows users to now upload information such as management accounts and investment schedules electronically, we would still require one hard copy submission.

PRINT REQUEST FOR RETURN

To access the print options available, the user should click on the "print" option available on the task bar. The following screen will appear:



This page explains in detail the different print options available to the user as well as the procedures to be followed.

Hence, the user has the following print options:

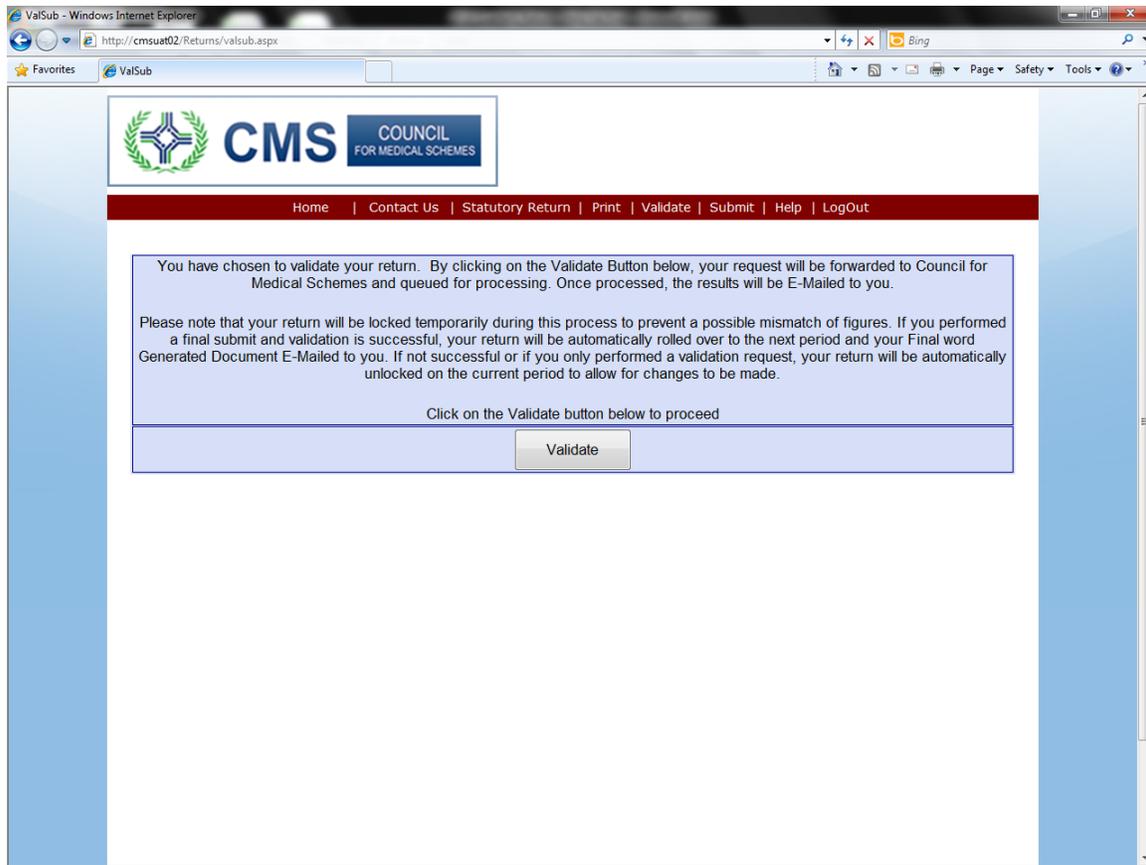
- Print validation rules: A list of all the validation rules applicable to that specific year's statutory return will be e-mailed to the user.
- Print pull throughs: A list of all the pull throughs applicable for that specific quarter's statutory return will be e-mailed to the user.
- Print a blank return: A blank word document for that specific quarter's statutory return will be e-mailed to the user. Print return for principal officer: A draft word document, which contains all the information currently captured on the return, will be e-mailed to the user.

It should be noted that all print requests are sent to the Office's generators, which are processed on a first come first serve basis. Hence, all requests are queued at the generators to be processed. Please note that it takes approximately 30 minutes for a quarterly statutory return word document to be generated. Therefore, should you be third in the queue, you will only receive your word document (whether it is a final or draft copy) in an hour and a half's time.

Also important to note that print requests will be e-mailed to the user as well as to the Principal Officer, Chairperson and Trustee signature. The data captured in part 1.1 of the return will be used to obtain the e-mail addresses of the relevant people.

VALIDATION OF RETURN

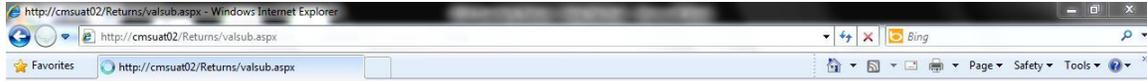
To validate a return, please click on the 'validate' option on the task bar. The following screen will appear:



This page explains in detail the validation process. It should be noted that all validation requests are sent to the Office's generators, which are processed on a first come first serve basis. Hence, all requests are queued at the generators to be processed. Please note that it takes approximately 10 minutes to validate a quarterly statutory return. Therefore, should you be fifth in the queue, you will only receive your validation results via e-mail in 50 minutes' time. (User should also note that it depends on SMTP traffic (speed of the internet) and number of users requesting prints and validations)

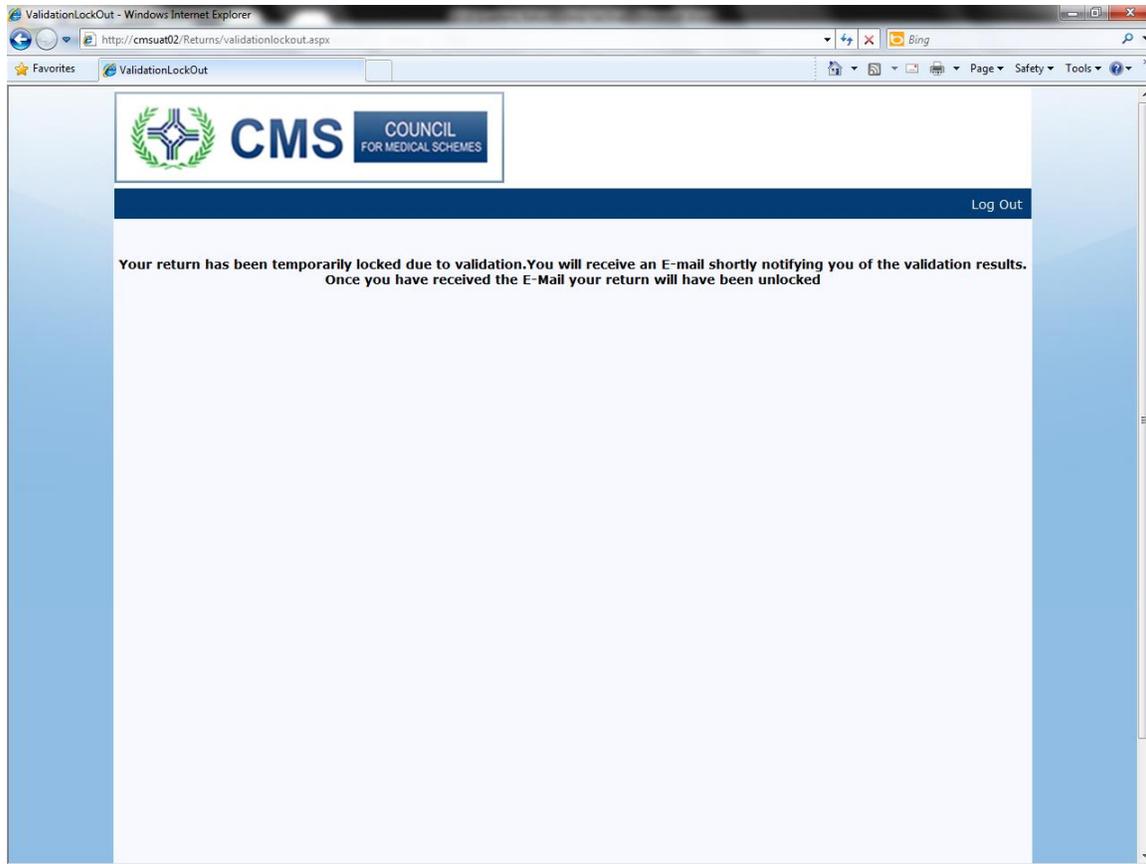
After clicking on the validate button the following screen appears, which only explains the validation process further. The user should click on OK.

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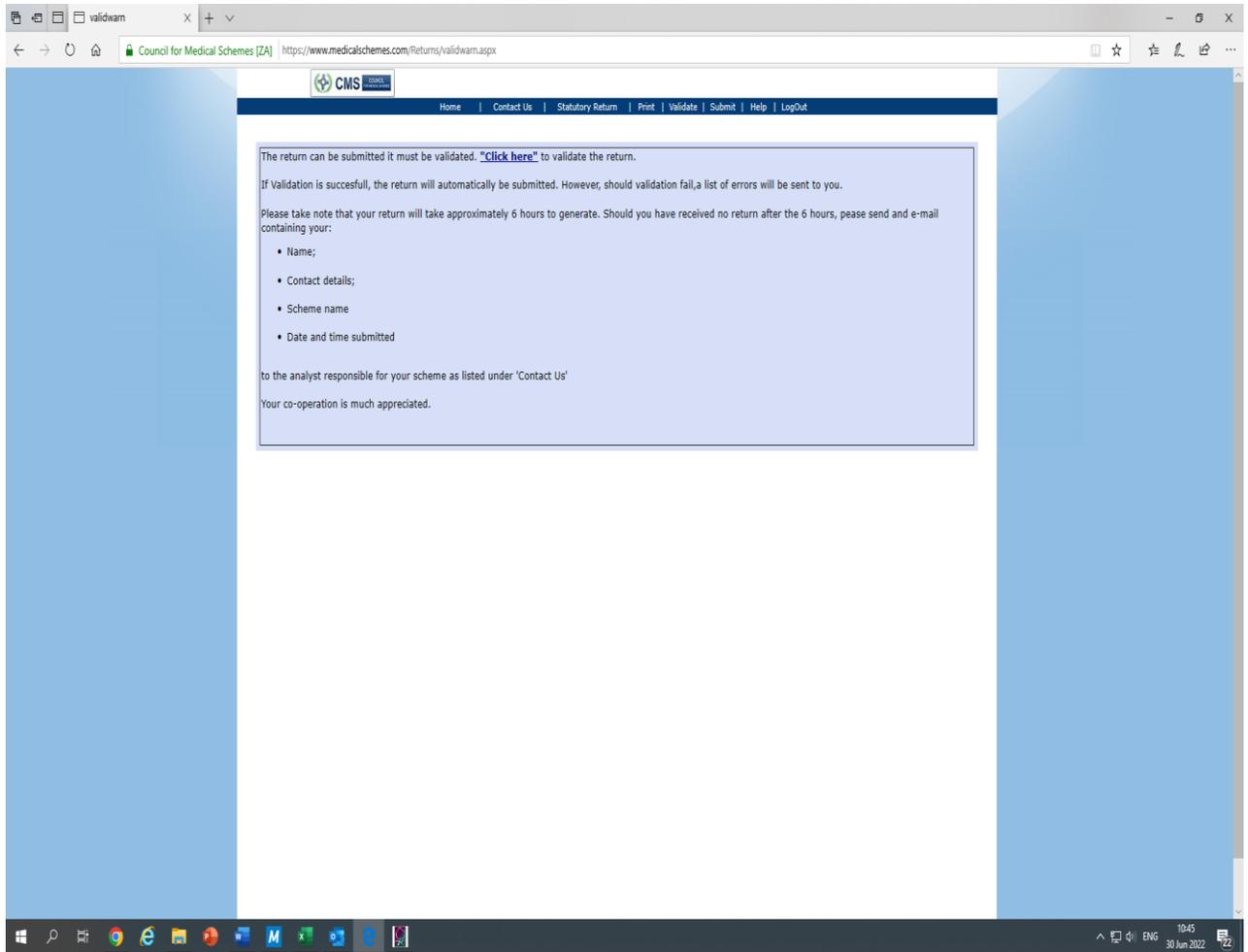
It should be noted that the user will not be able to access the online statutory return, whilst the return is in the queue to be validated. The following screen will appear, if the user tries to access the online statutory return, whilst the return is busy validating.

HELP FILE – QUARTERLY STATUTORY RETURN 2022



SUBMISSION OF RETURN

When the return has been completed in its entirety, the board of trustees have approved the draft word document and all validation rules have successfully passed; the user should use the 'submit' option on the task bar, to submit the return. The following screen will appear:



the user can submit the return, which will ensure that a final word document is e-mailed to the scheme. The return can be submitted it must be validated. "[Click here](#)" to validate the return.

:

Important to note that when the return has been submitted it will automatically be sent to the validation generators, to ensure that the final return has successfully validated. If all the validation rules passed successfully, the system will automatically send the return to the word document generator, where it will be queued for processing of the final word document.

Again, as stated under the print function, all print requests are sent to the Office's generators, which are processed on a first come first serve basis. Hence, all requests are queued at the generators to be processed. Please note that it takes approximately 30 minutes for a quarterly statutory return word document to be generated. Therefore, should you be third in the queue, you will only receive your word document (whether it is a final or draft copy) in an hour and a half's time.

HELP FILE – QUARTERLY STATUTORY RETURN 2022



It should also be noted that after the return has been submitted, it will be locked and the user will not be able to make any further adjustments to the return. Hence, before the user does a final submission of the return, he or she should ensure that the board of trustees are in agreement that no further changes are required to the online statutory return.

HELP FUNCTION

This document will be available from the 'Help' function on the task bar.

LOG OUT FUNCTION

As soon as the user presses the "Log out" button on the task bar, it will go back to the login screen:

