- 4.24 "Eligible person" in relation to membership, shall mean any person who is in the service of an employer. "Service" for the purposes of this definition, shall include working for or providing services essentially as an employee under any form of employee contract.
- 4.25 "Employer" shall mean:

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Mpho Sehlono, ME

4.25.1 any bank as defined in the Banks Act (Act 94 of 1990) and shall include the Scheme, which has entered into an agreement with the Scheme for the admission of eligible persons in its service as members of the Scheme in terms of rule 6;

medicalschemes co za 4.25.2 any other organisation which, as at 01 January 2010, has entered into such an agreement with the Scheme; and

- 4.25.3 any subsidiary in which there is a shareholding by an organisation referred to in rule 4.25.1.
- 4.26 "Ex gratia" in relation to payment of a relevant healthcare service, means a discretionary payment made on behalf of or to members in order to assist such members to meet commitments in regard to any matter specified in the definition of business of a medical scheme in Section 1.
- 4.27 "Ex-spouse" shall mean the former spouse of a member to whom the member was married in terms of any law or custom (including a former partner of a member), where such marriage or civil union has subsequently been dissolved under any applicable law or custom, provided that proof to the reasonable satisfaction of the Board of such divorce or dissolution is provided to the Board.
- 4.28 "Financial year" shall mean each period of twelve months ending on 31 December of each year.