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MEET THE GEPF'S PRINCIPAL EXECUTIVE OFFICER

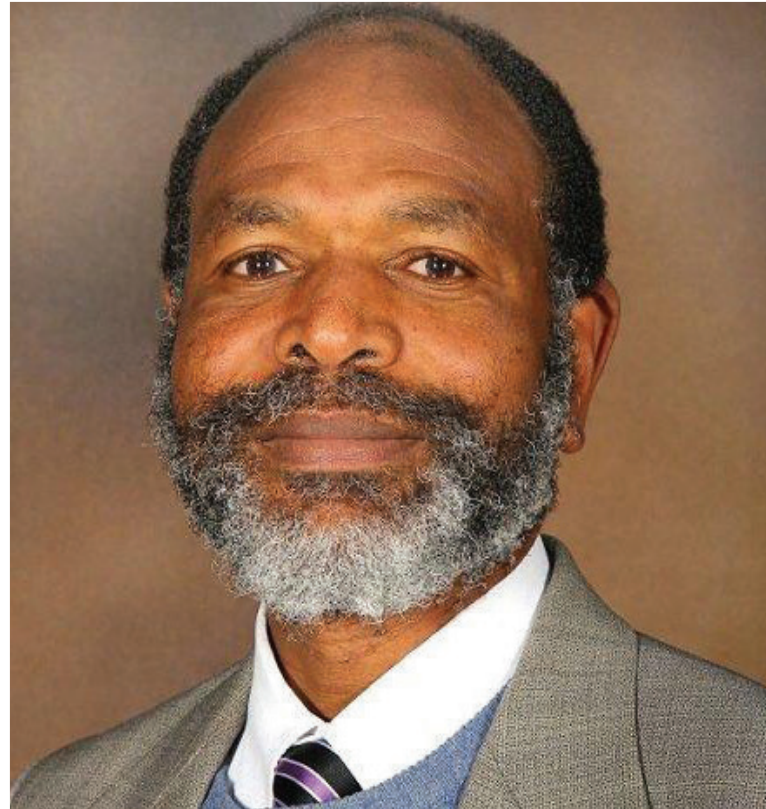
Mr Abel Sithole has been appointed as the Principal Executive Officer (PEO) of the Fund effective 1 July 2015.

Dr Renosi Mokate (GEPF Board of Trustees Chairperson) welcomed Mr Sithole's appointment. "Mr Sithole brings a wealth of experience and business acumen, and we look forward to working closely with him in continuing the good work at the Fund," she said.

For the past six years, Mr Sithole has been with the Institute for Futures Research (IFR) at the University of Stellenbosch. Before joining the IFR he spent twenty years in the insurance and retirement fund industries with liner responsibilities for employee benefits, asset management and self-administered retirement funds.

He served two terms as Chairman of the Institute of Retirement Funds (IRF), served on the Board of the Financial Planning Institute (FPI), and was a Board member of the Savings Institute of South Africa (SISA). He is also the Chairman of the Financial Services Board and Victoria & Alfred Waterfront.

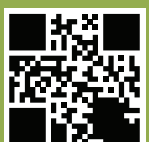
Mr Sithole holds an MA (International Relations) and MPhil (Futures Studies) from the University of Stellenbosch and an MBA from Wits Business School.



He is a Fellow of the Institute of Life and Pension Advisors (FILPA) and a qualified Chartered Financial Planner (CFP).

During his successful career he has worked and served in the financial sector in all vantage points, including consumer, principal, trustee, advisor, regulator and policy developer roles.

"GEPF's Board wanted to ensure that the process of selecting a PEO was thorough and rigorous," said Mokate. "Over the past few months Mr Sithole has proven that his exceptional qualities and leadership will ensure the Fund remains on track with its mandate and mission."



MEDICAL ASSISTANCE FOR FORMER EMPLOYEES

When government employees retire, they may qualify for a medical benefit, but this excludes members of Polmed and employees of SANDF. The following are the requirements to receive post-retirement medical assistance:



1. The employer shall continue to provide medical assistance to an employee who leaves the public service because of –
 - Retirement, including early retirement from age 50;
 - Death;
 - Discharge as a result of ill-health or injury on duty,
2. If the employee was a member of a registered medical scheme for at least 12 months on the date of retirement.
3. If an employee or pensioner dies and his/her spouse becomes the principle member of the relevant medical scheme, the employer shall transfer the benefits to the spouse
4. If a member has 15 or more years of actual service (10 years in the case of discharge due to ill health), including previous service, the government will pay two thirds of the total subscription to the employee's medical scheme to a maximum rand amount of R1014.00 for the rest of his or her life, as long as he or she remains a principal member of a medical scheme.

If a member has less than 15 years of actual service, he or she will receive a once-off medical benefit. The amount payable depends on whether he or she has less than 10 years of service or less than 15 years of service.

HOW TO APPLY FOR POST-RETIREMENT MEDICAL BENEFITS

To apply for post-retirement medical benefits when going on pension, a retiring member needs to give his or her human resources department the following documents:

- A completed Application Z583 form
- A copy of last salary advice (pay slip)
- A certified copy of their identity document (certified not longer than six months ago)
- A member with less than 15 years of service should submit a correctly completed Bank Details Z894 form as well a bank statement
- Membership certificates of all medical

schemes that a pensioner belonged to in his or her last 12 months of service for the government

- ID copies/birth certificates for all the dependents registered on the medical scheme and proof of studies for students, or medical reports for disabled dependents

If a pensioner passes away and his or her spouse was a dependent on the medical aid scheme at the date of death and then becomes the main member, the spouse will qualify for the same subsidy percentage that the pensioner received.

HELP US PREVENT FRAUD

What is Fraud?

The term Fraud can be defined as a wrongful act or criminal deception intended to result in unmerited financial or personal gain. It refers to an illegal act or series of acts that are committed by non-physical means through concealment (hiding of information) or forgery (changing of information) in order to obtain a particular gain or benefit, which is more often than not money.

This means that Fraud is fundamentally a non-violent financial crime that can be committed against a business, government or even against other individuals.

What are the types of fraud that may occur?

The following are types of fraudulent activities taking place within the GEPF environment; they are not the only fraudulent activities taking place:

1. Fraudulent exits (using form Z102): exiting of employees whilst the employees are still in service;
2. Fraudulent form Z894 submissions: interception of Z894 (banking particulars forms) and changing of the banking details on the forms to incorrect accounts;
3. Fraudulent Beneficiaries: diversion of pension fund pay-outs to unauthorised beneficiaries; and

4. Fraudulent Payments: Unclaimed Benefits payments and Death Claim payments.

Fraud Hotline

GEPF has an independent fraud hotline (0800 43 43 73) where all calls are treated as strictly confidential and objective. Callers may remain anonymous if they choose. The hotline is run from a secure location and the hotline operators have been trained to ensure that the identity of callers is protected. You do not pay for the call.

Steps to report fraud in GEPF:

1. Dial 0800 43 43 73 toll free from any Telkom telephone
2. You may remain anonymous but please give the hotline operator full details of the fraudulent, corrupt or unethical practice that you are reporting. Such details may include:
 - Who is involved and what they are doing?
 - What has happened?
 - How was it done and how often?
 - Where is it done?
 - When was the incident observed?
 - Values involved – monetary value
 - Any proof available?
 - Are there any witnesses?



You will be given a reference number. Keep this confidential as you will need this number when you make a follow-up call (call at a later date to request feedback on the original call).

The law, through the Protected Disclosures Act, protects everyone who reports unlawful or corrupt conduct.

GEPF EDUCATIONAL ROAD SHOWS CONTINUE IN FULL SWING



Thousands of GEPF members, pensioners and beneficiaries continue to benefit from the national education campaigns that are aimed at bringing the Fund closer to their homes.

The purpose of road shows is to strengthen relations with our members and to empower them with the necessary information that will assist in making their interaction with the Fund more seamless, beneficial and easier.

Furthermore, these campaigns are intended to educate members, pensioners and beneficiaries about GEPF's benefits and to offer them a platform to express their views on how the Fund is administering their pensions; their current interactions with the Fund and to seek answers on all issues pertaining to the claim process.

Members are urged to attend these events as and when they come closer to their respective areas.

For more information on when the road show is coming to your area, visit the GEPF website and be on the lookout for media adverts and SMS notifications.

We visit you in your own area because we care.



LOST YOUR PENSIONER CARD?

If you have not received your pensioner card, or if you have misplaced the one you had, do not despair! Please visit your nearest GEPF regional office or contact the GEPF using our toll free number to request a re-issue.

UPDATE YOUR DETAILS

Please remember to send us your latest address and contact details, including your cell phone number, so that we can stay in touch with you. This will assist us in processing your pension benefits efficiently and effectively, and will ensure that you receive your GEPF newsletter regularly.

Call us on 0800 117 669



CONTACT DETAILS

Toll free number:	0800 117 669	Postal Address:	GEPF Private Bag X63
Fax number:	(012) 326 2507		Pretoria
Website:	www.gepf.co.za		0001
E-mail:	enquiries@gepf.co.za		

Client Service Centres

Gauteng:	Kingsley Centre, Cnr Steve Biko and Stanza Bopape Street, Arcadia, Pretoria
Eastern Cape:	No12 Global Life Centre, Circular Drive, Bhisho
Free State:	No2 President Brand Street, Manguang
KwaZulu-Natal:	3rd Floor, Brasfort House 262, Langalibalele Street, Pietermaritzburg
Limpopo:	87 (a) Bok Street, Polokwane
Mpumalanga:	19 Hope Street, Ciliata Building Block A, Ground Floor, Mbombela
North West:	Mmabatho Mega City, Office No. 4/17, Ground Floor, Entrance 4, Mahikeng
Northern Cape:	11 Old Main Road, Kimberley
Western Cape:	21st Floor, No. 1 Thibault Square, Standard Bank Building, Long Street, Cape Town

Satellite Offices

Johannesburg:	2nd Floor, Lunga House, 124 Marshall Street (Cnr Marshall & Eloff - Gandhi Square Precinct), Marshalltown
Port Elizabeth:	Ground Floor, Kwantu Towers, Sivuyile Mini-Square, (next to City Hall)
Mthatha:	2nd Floor, PRD Building, Sutherland Street
Durban:	8th Floor, Salmon Grove Chambers, 407 Anton Lembede Street
Phuthaditjhaba:	712 Public Road, Mandela Park Shopping Centre
Thohoyandou:	2nd Floor, South African Post Office, (SAPO) Building
Rustenburg:	Tlhabane House, Unit A2221, Portion 10 of Erf 3582, Tlhabane Unit 1

Disclaimer

This statement is for information purposes only and shows an estimate of the benefits you will receive when you retire or if you should die in service or withdraw from the Fund on the date of this statement. The benefits are based on your present pensionable salary and on the information at the Fund's disposal at the date of calculation. These benefits are awarded in terms of the rules of the Fund and will be confirmed by the Fund when benefits become payable. While every effort has been made to ensure the accuracy of the information contained in the statement, it confers no rights to the benefit, it is only an estimate. This statement does not take into account any debt (including divorce debt) which may be owed to the Fund or any deduction, reduction and / or enhancement of your pension benefit which may be applicable as a result of your specific circumstances and / or conditions of employment as provided for in the GEP Law and rules. Please note that if the Benefit Statement conflicts with the rules, the rules of the Fund shall prevail. All information provided to the Fund is kept confidential. GEPF has in place generally accepted security measures for the purpose of protecting all clients' personal information from misuse, loss or falsification. Only authorised personnel have access to information submitted. It is the responsibility of the individual to ensure that his / her information is protected and sufficiently stored at all times. Information provided to GEPF is subject to the policies guiding the storage of information and will be destroyed after the prescribed retention period, or as decided on by the party responsible for this request. GEPF will not take any responsibility for information lost or abused outside of the Fund.

