NEDBANK APPLICATION FORM



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1. GP network																							
2. Specialist network	(Refer	ral requ	uired fro	om ne	twork G	iP)																	
3. Hospital network																							

Block A, Glenfield Office Park, 361 Oberon Avenue, Faerie Glen, Pretoria, 0081, RSA
 Client Service 086 000 2378
 E-mail membership@bestmed.co.za
 www.bestmed.co.za
 Reg no. 1252

3. HEALTHCARE ADVISOR DECLARATION

1. I declare that I am a Service Benefits, an								_				of the F	inancia	al Advis	ory and	l Interr	nediary	/ Servic	es Act :	37 of 20	002 to	sell Hea	alth
2. I accept that the ap	plicant	has ap	pointed	d me as	his/he	er healt	hcare a	dvisor	and tha	at he/sl	ne is en	titled to	o termi	nate m	y servi	es at h	is/her	will.					
3. I confirm that the a	oplican	t was g	given m	y perso	onal de	tails, in	cluding	my ph	ysical a	ınd pos	tal add	ress, ar	nd cont	act nun	nber.								
4. I acknowledge that amount as set by the					8 in th	e Medi	cal Sch	emes A	Act (or a	as ame	nded),	a mont	hly sta	tutory	ommi	ssion v	vill be p	aid out	: to me	up to a	ı maxin	num	
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6. I declare that the a	oplican	t is fan	niliar w	ith the	inform	nation r	equire	d in the	applic	ation fo	orm an	d he/sh	ne has p	provide	d all th	e corre	ct info	rmatio	n.				
7. I declare that the a	dvice a	nd sup	port gi	ven to	the app	olicant	was ur	biased	and in	his/he	r best i	nterest	t.										
8. I declare that the a	oplican	t has p	ersona	ılly sigr	ned this	s applic	ation f	orm.															
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Please download the Bestmed App for access to your digital membership card on date of registration, and look out for an SMS with a link after registration has been completed.

code

6. YOUR BANKING DETAILS **CLAIMS REFUND BANKING DETAILS** Bank Branch Branch code Type of account Cheque / current Savings Account number Name of the account holder $If account holder \ differs from \ principal \ member, please \ confirm \ account \ holder \ ID \ number \ / \ passport \ number \ for \ non-SA \ citizens$ Account holder ID number Signature of applicant Signature of account holder (if different from applicant) 7. APPLICANT CHECKLIST Please ensure the following compulsory documents / information are completed and attached. 1. ID / birth certificate/s of member and dependant/s. 2. If the child is older than 24 years, a declaration statement is required. Adult rates will be applicable. 3. To register adopted dependant(s), official legal court documents are mandatory. 4. In the case of extended family (parent, brother or sister, grandchild) - affidavit of dependant(s) with regards to dependency on principal member. 5. Proof of previous medical scheme membership must be provided; this applies to members and all dependants (NB: Previous membership card/s not accepted). The aforesaid proof must contain the period of cover. 6. Upon completing an affidavit, ensure full details are disclosed e.g. applicable dependants, day, month, year, names of previous schemes. 7. If you or any of your dependents have a disability, please complete the ITR-DD SARS form available on the SARS website. Bestmed will not be able to update disability records without the completed ITR-DD form. 8. If you selected a Bestmed Rhythm option, provide proof of income for both the main member and spouse (3 months' payslips or bank statements - not older than 3 months). 9. Ensure that dependant(s) full names and identity numbers are completed. Passport numbers and Country of Issue required for non-SA citizen. 10. Medical questionnaire: Each question must be completed in full (Yes/No indicator, beneficiary, diagnosed date, last treatment date, dates of last symptoms experienced, diagnosed condition, medicine and dosage, nature of treatment, level / stages of illness and hospitalisation).

11. Chronic application:

 If registered for chronic medication at the previous medical scheme, submit a copy of the previous chronic authorisation letter together with a copy of the most recent prescription, approval is subject to protocols.

Please ensure that all applicable pages are fully completed.

Qualifying Criteria of a Dependant

As per Bestmed Scheme Rules, a Dependant is:

- A Member's spouse or partner:
- A Member's dependent child who is under the age of 24 (twenty-four) years;
- A parent, brother, sister or grandchild of a Member in respect of whom the Member is liable for family care and support, and for whom adult Dependants contributions shall be payable if such Dependant is 24 (twenty-four) years of age and older;
- A Member's child who is 24 (twenty-four) years or older in respect of whom the Member is liable for family care and support, or because of a mental / physical handicap or for any similar reason is dependent on the Member and adult Dependant's contribution shall be payable.

For more information on Bestmed rules, please visit our website www.bestmed.co.za

8. DEPENDA	ANTS	ТО	BE A	DDE	D																			
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		completed if you are registering a partner / fiancé / common-law spouse with a surname that is different to that of the main member.																								
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			al member name and surname) declare that I have established a partnership with																							
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^{*} The Scheme Rules will determine admission and the applicable rates.

11. UNDERWRITING POLICY

It is important to note that proof of previous membership may prevent possible waiting periods being imposed:

Bestmed will do NO risk underwriting in respect of staff of participating employers who apply for registration as Principal members within 90 (ninety) days of the date of permanent appointment, marriage or divorce.

The Scheme may impose upon a person in respect of whom an application is made for membership or admission as a Dependant, and who was not a beneficiary of a medical scheme for a period of at least 90 (ninety) days preceding the date of application:

- A general waiting period of up to 3 (three) months;
- A condition-specific waiting period of up to 12 (twelve) months.

The Scheme may impose upon any person in respect of whom an application is made for membership or admission as a Dependant, and who was previously a beneficiary of a medical scheme for a continuous period of up to 24 (twenty-four) months, terminating less than 90 (ninety) days immediately prior to the date of application:

- A condition-specific waiting period of up to 12 (twelve) months, except in respect of any treatment or diagnostic procedures covered within the prescribed minimum benefits; or
- In respect of any person contemplated in this sub-rule, where the previous medical scheme had imposed a general or condition-specific waiting period, and such waiting period had not expired at the time of termination, a general or condition-specific waiting period for the unexpired duration of such waiting period imposed by the former medical scheme.

The Scheme may impose upon any person in respect of whom an application is made for membership or admission as a Dependant, and who was previously a beneficiary of a medical scheme for a continuous period of more than 24 (twenty-four) months, terminating less than 90 (ninety) days immediately prior to the date of application.

A general waiting period of up to 3 (three) months, except in respect of any treatment or diagnostic procedures covered within the prescribed minimum benefits.

Bestmed will implement waiting periods and evaluate and/or investigate information and membership in all cases where adverse selection is exercised to obtain specific benefits.

Monitor for possible non-disclosure

To exclude the possibility of non-disclosure of material information, for the first 12 months we will monitor membership in the following cases:

- a) Claims of new beneficiaries with less than 24 months continuous medical scheme membership and with less than 90 days break, immediately prior to date of application.
- b) When an application is made for membership or admission for a person who was not a beneficiary of a medical scheme for a period of at least 90 (ninety) days preceding the date of application.

In accordance with the Medical Schemes Act, we implore new applicants to disclose true and complete information to the Scheme. It is always better to disclose too much than too little.

Please note that if membership is subject to the above-mentioned 12-month monitor period, the Scheme may request additional medical history upon receiving a claim and/or a request for authorisation.

In this case, the Scheme will only confirm benefits once it is satisfied with the additional information received.

Late Joiner Penalty (in terms of Regulation 131 of the Medical Schemes Act (Act 131 of 1998))

Late joiner penalties can be imposed on beneficiaries over the age of 35. Depending on the number of years the beneficiary did not belong to a medical scheme, a late joiner penalty will be added to the members monthly risk contribution. The penalty is calculated on a sliding scale as shown in the table below, based on the total number of years from age 35 being effective 1 April 2001, where a beneficiary did not belong to a medical scheme

Number of years since age 35 where applicant was not a member of a medical scheme	Penalty
1 - 4 years	0.05 x risk contribution
5 - 14 years	0.25 x risk contribution
15 - 24 years	0.50 x risk contribution
25+ years	0.75 x risk contribution

12. PREVIOUS MEMBERSHIP STATUS

Please supply previous membership certificates, from a South African registered medical scheme, as relevant proof of previous medical aid cover. The submission of previous medical aid certificates will ensure correct and relevant underwriting is applied on your new profile.

Have you and/or your spouse/partner and/or dependant(s) been a member or dependant of a medical scheme?

Yes	No
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According to the Medical Scheme's Act a member / dependant may not belong to 2 medical schemes at the same time.

If "yes" please attach all previous membership certificates

Name of scheme	Member number	Principal member	Dependant	Date from	Date to

13. MEDICAL QUESTIONNAIRE (THIS SECTION IS EXTREMELY IMPORTANT)

PLEASE NOTE THAT ALL FIELDS ARE COMPULSORY.

Please complete the following questionnaire to indicate whether you and/or your dependants mentioned on this application form have a history of any medical conditions, illnesses or disorders, irrespective of it being chronic or acute and no matter how insignificant it may seem. If the answer is YES, please give full details of the person and condition concerned in the space provided. If the space provided is insufficient, provide the details on a separate page and attach it to this questionnaire, medical reports may be included. The examples listed under each condition below are not intended as a full list of conditions, disorders or symptoms, but only serve as examples. In other words, the examples below are only a limited list and do not include all possible conditions.

Have you or any of your dependants been given medical advice or a diagnosis or medical care before the date on which you are applying for membership, irrespective of it being chronic or acute and no matter how insignificant it may seem? Please clearly specify the diagnosed conditions in relevant tables.	an	te with "X" ulsory)	Name of patient	Specify illness / condition / disorder in full	Date of first diagnosis or problem	Date of latest consultation / test / treatments	Please state ALL medicines (name and dosage), nature of treatment, level / stages of illness, hospitalisation, treatment / care / advice / symptoms, dates of last symptoms experienced. Please indicate current problems, symptoms, or the use of assistive or additional therapies as well as planned or required further management	ICD-10 code (if available)
Infectious diseases e.g. hepatitis B, tuberculosis, tetanus, bilharzia, etc.	Yes	No						
2. Positive for HIV/AIDS*								
	Yes	No						
	u and/or	your de	pendants are living with HIV/AIDS. T	his information must be	disclosed to Bestm	ed within seven (7)	working days from the application date of your and/or your depembership document.	
Cancer diagnosis / treatment, or a growth or tumour of any kind? Please state type - benign or malignant.	Yes	No						
Blood conditions: e.g. anaemia, blood clotting problems, deep vein thrombosis, pulmonary embolism, platelet deficiencies, haemophilia, leukaemia, lymphoma,								
bleeding disorders.	Yes	No						
Endocrine and metabolic conditions : e.g. obesity, diabetes mellitus, porphyria, thyroid problems, Cushing syndrome, metabolic syndrome, Addison disease, any								
other endocrine or metabolic conditions	Yes	No						
Psychiatric conditions: e.g. depression, anxiety, bipolar disorder, autism, Asperger syndrome, sleeping disorders (e.g. narcolepsy), insomnia, eating disorders,								
drug or alcohol use disorder or rehabilitation, suicide attempt, post-traumatic stress disorder, counselling, recent psychological trauma.	Yes	No						
Brain and nervous system or neuromuscular conditions: e.g. paralysis, epilepsy, Parkinson disease, headaches, stroke, cerebral palsy, paraplegia,								
hemiplegia, carpal tunnel syndrome, chronic headache, migraine, multiple sclerosis, motor neuron disease, spinal cord injury, hydrocephalus, ventriculoperitoneal	Yes	No						
(VP) shunt, intellectual disability.								

Have you or any of your dependants been given medical advice or a diagnosis or medical care before the date on which you are applying for membership, irrespective of it being chronic or acute and no matter how insignificant it may seem? Please clearly specify the diagnosed conditions in relevant tables.	an	te with "X" ulsory)	Name of patient	Specify illness / condition / disorder in full	Date of first diagnosis or problem	Date of latest consultation / test / treatments	Please state ALL medicines (name and dosage), nature of treatment, level / stages of illness, hospitalisation, treatment / care / advice / symptoms, dates of last symptoms experienced. Please indicate current problems, symptoms, or the use of assistive or additional therapies as well as planned or required further management	ICD-10 code (if available)
8. Eye and eyelid conditions: e.g. vision problems, blurry vision, glasses, cataracts, keratoconus, corneal ulcers, glaucoma, squint, ptosis, retinal detachment, retinopathy, macular degeneration, retinal vein occlusion, corneal transplant, eye surgery, partial or full blindness, astigmatism, any other eye or eyelid condition.	Yes	No						
9. Ear, nose and throat problems: e.g. grommets, otitis media, tinnitus, ear infections, deafness, hearing problems, use of hearing aids, cochlear implant, tonsillitis or adenoiditis, dizziness, vertigo, previous sinus or nasal surgery, sinusitis, deviated nasal septum, allergic rhinitis, chronic blocked nose or sinuses.	Yes	No						
10. Heart and circulation problems: e.g. high blood pressure (hypertension), high cholesterol, angina, chest pain, coronary heart disease, heart attack, stents, coronary artery bypass surgery, palpitations, arrhythmia, shortness of breath, heart failure, cardiomyopathy, valvular heart disease, heart valve replacement, congenital heart disease, rheumatic fever, previous heart surgery, pacemaker, aneurysm, arterial disease, chronic venous insufficiency, varicose veins.	Yes	No						
11. Lung and breathing problems: e.g. asthma, COPD / emphysema, bronchitis, bronchiolitis, pulmonary embolism, emphysema, bronchiectasis, tuberculosis, cystic fibrosis, sarcoidosis, pneumonia.	Yes	No						
12. Digestive and gastrointestinal problems: e.g. hiatus /abdominal / inguinal hernia, reflux / heartburn, stomach ulcer, spastic colon, constipation, gallstones, hepatitis, cirrhosis, portal hypertension, alcohol or fatty liver disease, liver failure, pancreatitis, cystic fibrosis, Crohn disease, ulcerative colitis, diverticulitis, jaundice.	Yes	No						
13. Skin condition (including allergies): e.g. eczema, psoriasis, acne, chronic wounds, melanoma, skin cancer, sunspots, warts, skin tags, mole irritation or shape and colour change.	Yes	No						

Have you or any of your dependants been given medical advice or a diagnosis or medical care before the date on which you are applying for membership, irrespective of it being chronic or acute and no matter how insignificant it may seem? Please clearly specify the diagnosed conditions in relevant tables.	an	te with "X" ulsory)	Name of patient	Specify illness / condition / disorder in full	Date of first diagnosis or problem	Date of latest consultation / test / treatments	Please state ALL medicines (name and dosage), nature of treatment, level / stages of illness, hospitalisation, treatment / care / advice / symptoms, dates of last symptoms experienced. Please indicate current problems, symptoms, or the use of assistive or additional therapies as well as planned or required further management	ICD-10 code (if available)
14. Dental, oral, and maxillofacial consultation and/or treatment: e.g. dental fillings, orthodontics, crowns, dentures, implants, temporomandibular joint disorders, jaw surgery, cleft lip or palate, etc.	Yes	No						
15. Skeletal, joint and muscle deviations / problems: e.g. neck / back / knee /hip problems / pain, arthritis, rheumatoid arthritis, osteoarthritis, ankylosing spondylitis, lupus (SLE), gout, clubfoot, bunions, fibromyalgia, degenerative disc disease, scoliosis, kyphosis, spinal stenosis, fractures, physical disability, prosthesis, amputation, etc	Yes	No						
16. Kidney and urinary conditions: e.g. kidney failure, acute or chronic renal dialysis, kidney stones, glomerulonephritis, nephrotic syndrome, polycystic kidney disease, urinary incontinence, urinary tract infections, bladder infections, etc.	Yes	No						
17. Male reproductive system: e.g. prostate cancer, enlarged prostate, chronic infection, urogenital defects, varicocele, tumours, undescended testes, phimosis, urinary incontinence, urine retention, vasectomy, circumcision, erectile dysfunction, etc.	Yes	No						
18. Pregnancy or suspected pregnancy? If yes, please confirm gestation / duration of pregnancy. Are you currently undergoing treatment towards getting pregnant? Provide date of last menstrual period (LMP).	Yes	No						
19. Female reproductive system: e.g. endometriosis, menstrual problems or irregularities, infertility, hormone replacement therapy, sterilisation / hysterectomy, abnormal Pap smear result, polycystic ovarian syndrome, ovarian cysts, ectopic pregnancy, miscarriage, missed periods, etc.	Yes	No						
20. Congenital deviations: e.g. bat ears, cleft palate, patent ductus arteriosus (PDA), heart defects, Down syndrome, neural tube defects, spina bifida, brain defects, ventricular septum defect (VSD), etc.	Yes	No						
21. Rare disorders / conditions: e.g. congenital disorders of glycosylation, Hunter syndrome, lysosomal storage diseases, Klinefelter syndrome, etc.	Yes	No						

Have you or any of your dependants been given medical advice or a diagnosis or medical care before the date on which you are applying for membership, irrespective of it being chronic or acute and no matter how insignificant it may seem? Please clearly specify the diagnosed conditions in relevant tables.	an	te with "X" oulsory)	Name of patient	Specify illness / condition / disorder in full	Date of first diagnosis or problem	Date of latest consultation / test / treatments	Please state ALL medicines (name and dosage), nature of treatment, level / stages of illness, hospitalisation, treatment / care / advice / symptoms, dates of last symptoms experienced. Please indicate current problems, symptoms, or the use of assistive or additional therapies as well as planned or required further management	ICD-10 code (if available)
22. Any symptoms experienced, or other illness / medical condition that you are aware of not mentioned above, even if no doctor was consulted and irrespective of								
treated with lifestyle changes or self-medication?	Yes	No						
23. Current medication used, not yet stated above, even if not on a chronic basis. If yes, please attach a list if this								
space is not sufficient.	Yes	No						
24. Any previous operations undergone?								
	Yes	No						
25. A condition for which you and/or your dependant(s) received a payment and/or medical treatment of	Yes	No						
whatever nature: e.g. third party claim.								
26. Any other medical condition or ongoing treatment / monitoring that is not mentioned on the application	Yes	No						
form that may result in a claim within the next 12 months?								
Please note that the complete medical questionnaire medical scheme, submit							ronic application form from our website; if registered fo ption, approval is subject to protocols.	or chronic

Important: It remains the responsibility of the applicant to make full disclosure of the required information pertaining to the applicant and/or all the dependants. Should you wish to add a medical report from your family practitioner you are welcome to do so. Any misstatement in, or omission from this form whether wilful or in ignorance may lead to refusal to admit any claims, suspension or termination of membership. Should a new medical condition arise between the time of completing this application form and the commencement date of membership, the Scheme must be informed immediately. Your signature to the application form indicates, amongst others, that you understand the terms and conditions of membership, and that the information furnished in the application form is true and correct. If you are unsure about any of the questions, please do not hesitate to contact Bestmed's Contact Centre on 086 000 2378.

I																							
	(princi	oal mer	nber na	ame an	d surna	ame) a	cknowl	ledge tl	nat all i	nforma	ation de	eclared	above	is true	and co	rrect.							
Signed by	me										on th	nis			day o	f		month		Y	Y	Υ	Υ
		Signatı	ıre of p	rincipal	l memt	per																	

14. CONSENT PROVISIONS BY APPLICANT

- 1. I hereby expressly make the following acknowledgements in respect of Bestmed's processing of my Personal Information and/or Special Personal Information and/or that of my dependants / child(ren) / spouse(s) ("collectively referred to as "Personal Information"), as defined in terms of the Protection of Personal Information Act, 4 of 2013 (POPIA):
 - 1.1 That I have read and understood the provisions of Bestmed's Data Protection and Privacy Policy, thereby fully appreciating the manner in which Bestmed may process my Personal Information and for which purpose(s) Bestmed may process such Personal Information.
 - 1.2 That through submitting this application, I may be providing Bestmed with the Personal Information of my spouse(s), children and/or other dependant third parties.
 - 1.3 That by engaging with Bestmed through any physical and/or electronic means, Bestmed will in effect be processing the Personal Information provided by me from time to time.
 - 1.4 That Bestmed may from time to time, depending on the circumstances, collect my Personal Information from another source other than myself.
 - 1.5 That I fully appreciate that Bestmed places a high premium on my privacy and/or that of my dependants, spouse(s) and/or children.
 - 1.6 That I have read and understood the undertakings made by Bestmed in its Data Protection and Privacy Policy to the effect that it will ensure that any and all of my Personal Information and/or that of my dependants / child(ren) / spouse(s) shall be processed with a reasonable standard of care as may be expected from Bestmed.
 - 1.7 That I fully appreciate that Bestmed will only process my Personal Information and/or that of my dependants / child(ren) / spouse(s) in a manner consistent with the provisions of its Data Protection and Privacy Policy, as well as for the purpose(s) set forth therein.
 - 1.8 That, in accordance with the provisions of Section 18 of POPIA, I have been provided with adequate notification of the processing of my Personal Information by Bestmed, the scope and purpose(s) for such processing, as well as my rights to object to such processing should I elect to do so.
 - 1.9 That I acknowledge that the processing of my Personal Information is a mandatory requirement for the existence of a valid medical aid.
- In light of the above acknowledgements, and in accordance with the requirements set forth in Section 11 of POPIA, I hereby provide my specific and informed consent to Bestmed for the processing of my Personal Information and/or that of my dependants / child(ren) / spouse(s), for any purpose(s) legitimately connected or related to my application for membership, which purpose(s) may include, but not be limited to the following:
 - 2.1 To provide or manage any information, products and/or services requested by me pursuant to my application for membership.
 - 2.2 To establish my needs, requirements and preferences in relation to the products and/or services provided by the Bestmed.
 - 2.3 To facilitate the delivery of products and/or services to me as a member of Bestmed.
 - 2.4 To administer my claims and premiums.
 - 2.5 To activate my medical aid and/or prescribed benefits.
 - 2.6 To allocate a unique identifier to me for the purpose of securely storing, retaining, and recalling my Personal Information from time to time, including after my membership is terminated.
 - 2.7 For general administration purposes pertaining to my membership.
 - 2.8 For legal and/or contractual purposes and to enable Bestmed to comply with its contractual obligations towards me.
 - 2.9 To transact with suppliers and business partners, including healthcare service providers, managed facilities, network hospitals, pharmacies and relevant regulatory authorities to facilitate the delivery of products and/or services to me.
 - 2.10 To provide me with health and wellness information throughout the subsistence of my membership.
 - 2.11 To transact with third parties and transfer my Personal Information to such third parties for the purpose of enabling Bestmed to fulfil its contractual obligations towards me.
 - 2.12 To analyse my Personal Information collected for research and statistical purposes.
 - 2.13 To transfer my Personal Information across the borders of South Africa to other jurisdictions should it be required in the legitimate pursuit of Bestmed's business requirements.
 - 2.14 To carry out analysis and profiling of my membership profile.
- 3. In as far as I provide Bestmed with the Personal Information of any third party, including my spouse(s), children or other dependants, I hereby warrant that I have acquired the consent of such third party to do so and in the event of that individual being a child, I do so in my capacity as a "competent person" in respect of such Personal Information, as contemplated in terms of the provisions of POPIA.

Accordingly, I hereby indemnify and hold Bestmed harmless against any claims of whatever nature that may arise as a result of the processing of any Personal Information as provided by myself, for purposes of my membership with Bestmed.

4. Aside from information which is legally required (such as tax certificates, vital benefit information and claims statements) Bestmed may also send me important information about Bestmed products and services - such as the Bestmed Newsletter and additional benefit information.

Yes	No	

Signature of applicant

15. STATEMENT OF APPLICANT (principal member name and surname) hereby declare that: a. Should I be enrolled as a member of Bestmed, I shall subject myself to the rules of Bestmed; b. By signing this form, I agree to the terms and conditions of Bestmed's Beat network options and Rhythm options where applicable. c. The information furnished herein is completely true and correct to the best of my knowledge and conviction and that I have not omitted or concealed any information; I accept that a savings account will be allocated pro rata (if applicable); d. I understand that if my application for membership is approved and accepted, the information furnished on my application form will be used as the basis of my application and the payment of benefits in the future; e. I irrevocably hereby grant permission on behalf of myself as well as on behalf of my dependant(s) (if applicable) to any physician, person or party who may be in possession of or obtain information concerning my state of health or that of my dependant(s), treatment received or expected as well as any other relevant information to divulge such information to Bestmed or its proxy on demand, also after my death or that of my dependant(s); I understand that this information together with other information will be used to evaluate the payment of benefits for certain medical conditions, I warrant that I have obtained my dependant(s) consent to grant this authorisation; f. I undertake to pay my share of accounts to Bestmed; on default, I hereby authorise my employer / business to deduct the amount due from my salary or should I resign, I hereby authorise my employer / business to deduct the amount due from my pension or any other monies due to me and pay this over to Bestmed; g. I acknowledge that my date of application does not necessarily refer to my date of admission as a member of Bestmed. I further acknowledge that my date of admission will be communicated to me by Bestmed as soon as possible hereafter. h. If my health or my dependant's health changes or gets worse before the latest of these three dates — the membership start date set by Bestmed, the date Bestmed approves the application, or the date they receive the first payment — then Bestmed has the right to review the application again and may offer different membership i. If after or during my admission as a member of Bestmed it is found that any statement or information furnished by me was knowingly and/or wilfully inadequate, incomplete or untrue, Bestmed reserves the right to cancel the membership. If such is the case, I agree to refund in full to Bestmed all payments which Bestmed may have made on my behalf and to relinquish any claim to any benefits on the part of Bestmed: By signing this form, I agree to the terms and conditions of Bestmed's membership registration and confirm that I have fully read and understood each of the pages included in this form. Signature of applicant

on this

month

day of

Signed at