

[illegible]

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3. HEALTHCARE ADVISOR DECLARATION

1. I declare that I am an accredited Bestmed healthcare advisor, I am a registered advisor in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 to sell Health Service Benefits, and an accredited broker in terms of Section 65 of the Medical Schemes Act.
2. By accessing personal information as a broker, including but not limited to the applicant (member) and/or dependant personal information, I acknowledge and agree that I will be complying with the Protection of Personal Information Act 4 of 2013 ("POPIA") and any other applicable data protection law in respect of all personal information, including implementing appropriate security safeguards and responding to any data subject request directed to me.
3. I accept that the applicant has appointed me as his/her healthcare advisor and that he/she is entitled to terminate my services at his/her will.
4. I confirm that the applicant was given my personal details, including my physical and postal address, and contact number.
5. I acknowledge that in terms of Act 131 of 1998 in the Medical Schemes Act (or as amended), a monthly statutory commission will be paid out to me up to a maximum amount as set by the Medical Schemes Act.
6. I declare that there has been no misrepresentation of any fact by me and that, in the event of material or unlawful conduct, I will be responsible for refunding all monies paid in effect of such misrepresentation or conduct.
7. I declare that the applicant is familiar with the information required in the application form and he/she has provided all the correct information.
8. I declare that the advice and support given to the applicant was unbiased and in his/her best interest.
9. I declare that the applicant has personally signed this application form.
10. I am aware of the submission cut-off date for new member registrations.

4. SUMMARY OF MONTHLY COST

Failure to complete the below section in full will result in unsuccessful broker commission payments

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[illegible][illegible]

(Healthcare advisor name and code are mandatory for commission payments)

Date

D	D	M	M	Y	Y	Y	Y
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Healthcare advisor signature

5. ADDRESS AND CONTACT DETAILS (PRINCIPAL MEMBER)

Email address

Your email address is essential for correspondence.

If possible, please provide your personal email address instead of your work email address.

Cell phone
number

[illegible][illegible]

Physical address

[illegible][illegible][illegible]

Town / city																	Postal code				
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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.

6. YOUR BANKING DETAILS

DEBIT ORDER FOR MONTHLY CONTRIBUTIONS BANKING DETAILS

For monthly contributions, please complete your debit order deduction banking details below

* Debit order deduction date

20th

25th

1st

(These are our fixed debit order dates and, unfortunately, we are unable to process debit orders on any other date.)

Bank

Branch

Branch code

Type of account

Cheque / current

Savings

Account number

Select account holder

Member

Company*

Other*

***If you have selected "COMPANY" or "OTHER" please complete the sections below, including the address section. This is in accordance with SARS legislative requirements.**

COMPANY

Are you the registered owner of the company?

Yes

No

Registered name of company

Type of company (e.g. private)

Entity registration number

OTHER

Title

First name

Middle name

Surname

Account holder ID number

Passport number (for non-SA citizens)

Country of issue

SARS tax number (mandatory)

Date of birth

D

D

M

M

Y

Y

Y

Y

Physical address

(mandatory field for both
"COMPANY" and "OTHER")

Postal code

CLAIMS REFUND BANKING DETAILS

Is your claims refund banking details the same as your monthly contributions banking details?

Yes

No

If you selected "NO", please complete your claims refund banking details below

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

I/we hereby authorise Bestmed to draw against my/our account with the above-mentioned bank (or any other bank or branch to which I/we may transfer my/our account), the contribution amount for the selected benefit option on the above mentioned date or the first working day thereafter. I/we further authorise Bestmed to adjust the amount due as contributions are amended from time to time. All such withdrawals from my/our account by Bestmed shall be treated as though they have been signed by me/us personally. I/we agree to pay bank charges relating to this debit order instruction. This authority may be cancelled by me/us by giving Bestmed one month's notice in writing via email, fax or registered post, starting on the first day of the following calendar month. Should there be a breach of this contract there is a possibility that the member will be held responsible for payments incurred. I/we understand that I/we shall not be entitled to any refunds of amounts which have been withdrawn while this authority was in force if such amounts were legally owing to Bestmed. I/we acknowledge that the party hereby authorised to effect the drawing(s) against my/our account may not cede or assign any of its rights to any third party without my/our prior written consent and that I/we may not delegate any of my/our obligations in terms of this contract/authority to any third party without prior written consent of the authorised party. The deduction of debit order will take place in the month before inception date should you choose the 20th or 25th as the debit order date subject to subscriptions payable in advance.

Signature of principal member

Signature of account holder

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 Dependents 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. DEPENDANTS TO BE ADDED

1. Dependant details

First name																									
Middle name																									
Surname																									
ID number / refugee number (passport number for non-SA citizens)													Gender	☒ M	☐ F										
Country of issue													Date of birth	D	D	M	M	Y	Y	Y	Y				
SARS tax number													Dependant contact number												
Email address																									
Physical address																									
																						Postal code			

The provision of contact information for your dependant/s 18 years and older will allow Bestmed to communicate personal information related to the applicable dependant/s directly to them, in line with the POPI Act.

Relationship to principal member (Indicate with an 'X')

☐ Spouse / common-law spouse	☐ Partner / fiancé (complete declaration in section 9)	☐ Child (if difference in surname, complete declaration in section 10)	☐ Other
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If other, please specify relationship:

(affidavit / legal documents)

2. Dependant details

First name																									
Middle name																									
Surname																									
ID number / refugee number (passport number for non-SA citizens)													Gender	☒ M	☐ F										
Country of issue													Date of birth	D	D	M	M	Y	Y	Y	Y				
SARS tax number													Dependant contact number												
Email address																									
Physical address																									
																						Postal code			

The provision of contact information for your dependant/s 18 years and older will allow Bestmed to communicate personal information related to the applicable dependant/s directly to them, in line with the POPI Act.

Relationship to principal member (Indicate with an 'X')

☐ Spouse / common-law spouse	☐ Partner / fiancé (complete declaration in section 9)	☐ Child (if difference in surname, complete declaration in section 10)	☐ Other
---	--	--	--------------------------------

If other, please specify relationship:

(affidavit / legal documents)

3. Dependant details

First name																									
Middle name																									
Surname																									
ID number / refugee number (passport number for non-SA citizens)													Gender	☐ M	☐ F										
Country of issue									Date of birth	☐ D	☐ D	☐ M	☐ M	☐ Y	☐ Y	☐ Y	☐ Y								
SARS tax number									Dependant contact number																
Email address																									
Physical address																									
																						Postal code			

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Relationship to principal member (Indicate with an 'X')

☐ Spouse / common-law spouse	☐ Partner / fiancé (complete declaration in section 9)	☐ Child (if difference in surname, complete declaration in section 10)	☐ Other
---	--	--	--------------------------------

If other, please specify relationship:

(affidavit / legal documents)

4. Dependant details

First name																									
Middle name																									
Surname																									
ID number / refugee number (passport number for non-SA citizens)													Gender	☐ M	☐ F										
Country of issue									Date of birth	☐ D	☐ D	☐ M	☐ M	☐ Y	☐ Y	☐ Y	☐ Y								
SARS tax number									Dependant contact number																
Email address																									
Physical address																									
																						Postal code			

The provision of contact information for your dependant/s 18 years and older will allow Bestmed to communicate personal information related to the applicable dependant/s directly to them, in line with the POPI Act.

Relationship to principal member (Indicate with an 'X')

☐ Spouse / common-law spouse	☐ Partner / fiancé (complete declaration in section 9)	☐ Child (if difference in surname, complete declaration in section 10)	☐ Other
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If other, please specify relationship:

(affidavit / legal documents)

5. Dependant details

First name																									
Middle name																									
Surname																									
ID number / refugee number (passport number for non-SA citizens)													Gender	☐ M ☐ F											
Country of issue									Date of birth	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>								D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																		
SARS tax number									Dependant contact number																
Email address																									
Physical address																									
																						Postal code			

The provision of contact information for your dependant/s 18 years and older will allow Bestmed to communicate personal information related to the applicable dependant/s directly to them, in line with the POPI Act.

Relationship to principal member (Indicate with an 'X')

☐ Spouse / common-law spouse	☐ Partner / fiancé (complete declaration in section 9)	☐ Child (if difference in surname, complete declaration in section 10)	☐ Other
---	--	--	--------------------------------

If other, please specify relationship:

(affidavit / legal documents)

6. Dependant details

First name																									
Middle name																									
Surname																									
ID number / refugee number (passport number for non-SA citizens)													Gender	☐ M ☐ F											
Country of issue									Date of birth	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>								D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																		
SARS tax number									Dependant contact number																
Email address																									
Physical address																									
																						Postal code			

The provision of contact information for your dependant/s 18 years and older will allow Bestmed to communicate personal information related to the applicable dependant/s directly to them, in line with the POPI Act.

Relationship to principal member (Indicate with an 'X')

☐ Spouse / common-law spouse	☐ Partner / fiancé (complete declaration in section 9)	☐ Child (if difference in surname, complete declaration in section 10)	☐ Other
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If other, please specify relationship:

(affidavit / legal documents)

[illegible]

(affidavit / legal documents)

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11. UNDERWRITING POLICY

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

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:

- 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.
- 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 ALL previous membership certificates, from a South African registered medical scheme for you and your dependants, 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. In the event that you are unable to obtain previous membership certificate(s), Bestmed will accept an affidavit if previous cover was more than 5 years ago. Visit www.bestmed.co.za to complete affidavit in the relevant blocks. Please refer to applicant checklist (section 7) of this form for more details.

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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Bestmed makes provision for members that were paying their previous medical aid in arrears. Provided that there is no break in membership at the time of joining Bestmed, this may be subject to proof. Kindly indicate by marking the relevant block.

Yes	No
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You are only allowed to be a member of one medical scheme at a time; dual medical scheme membership is not permitted. If you or any of your dependants are current active members of another medical scheme, please cancel your membership first before applying to be a Bestmed Medical Scheme member.

Once cancelled, please send your membership certificate from your previous scheme (that also confirms your membership termination date) so we can activate your application.

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. Please note: Answer all questions and make sure that ALL fields are filled out completely.**

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.	Indicate with an "X" (compulsory)		Name of patient	Specify illness / condition / disorder in full	Date of first diagnosis or problem	Date of latest consultation / test / treatments / symptoms	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)
1. Infectious diseases e.g. hepatitis B, tuberculosis, tetanus, bilharzia, etc.	☐	☐						
	Yes	No						
2. Positive for HIV/AIDS*	☐	☐						
	Yes	No						
* If you and/or any of your dependants are HIV positive or have AIDS and would prefer not to disclose your and/or their HIV status on this form due to confidentiality, then you must call 012 472 6249 or send an e-mail to mhc@bestmed.co.za in order to notify Bestmed of your and/or your dependant(s) that you and/or your dependants are living with HIV/AIDS. This information must be disclosed to Bestmed within seven (7) working days from the application date of your and/or your dependant(s) membership. On receipt of this request Bestmed will determine whether underwriting conditions will be applied, and if this is the case, you will receive an amended proof of membership document.								
3. Cancer diagnosis / treatment, or a growth or tumour of any kind? Please state type - benign or malignant.	☐	☐						
	Yes	No						
4. Blood conditions: e.g. anaemia, blood clotting problems, deep vein thrombosis, pulmonary embolism, platelet deficiencies, haemophilia, leukaemia, lymphoma, bleeding disorders, etc.	☐	☐						
	Yes	No						
5. 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						
6. 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						
7. 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 (VP) shunt, intellectual disability, 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.	Indicate with an "X" (compulsory)		Name of patient	Specify illness / condition / disorder in full	Date of first diagnosis or problem	Date of latest consultation / test / treatments / symptoms	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, etc.	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, etc.	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, etc.	Yes	No						
11. Lung and breathing problems: e.g. asthma, COPD / emphysema, bronchitis, bronchiolitis, pulmonary embolism, emphysema, bronchiectasis, tuberculosis, cystic fibrosis, sarcoidosis, pneumonia, etc.	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, etc.	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, 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.	Indicate with an "X" (compulsory)		Name of patient	Specify illness / condition / disorder in full	Date of first diagnosis or problem	Date of latest consultation / test / treatments / symptoms	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						

14. POPIA PROVISIONS FOR APPLICANT

Personal Information Processing Notice: Membership Administration and Scheme Purposes

Bestmed Medical Scheme is required to process personal information, including special personal information such as health information, in order to assess, conclude, continue, administer and manage your membership and the membership of your registered dependants.

This notice explains why Bestmed collects and uses personal information, the lawful grounds relied on, and where further information can be found.

1. Information we process

Bestmed may process personal information relating to you, your spouse, partner, children and other dependants, including: personal and contact details; identity, passport, tax and demographic information; banking and payment information; employment and income information where relevant to your selected benefit option; dependant and family relationship information; previous medical scheme membership information; claims, benefits, treatment, authorisation and healthcare provider information; medical history, diagnosis, medication, disability, pregnancy, HIV/AIDS and other health-related information where required for underwriting, claims, benefits, managed care and Scheme administration; and communications with you, your dependants, healthcare providers, brokers, administrators and service providers.

2. Why we process the information

Bestmed processes this information for lawful Scheme purposes, including to: assess and process your application for membership or continuation of membership; verify identity, eligibility and dependant status; determine and administer the applicable benefit option, contributions, waiting periods, late-joiner penalties and underwriting requirements; administer debit orders, refunds and contribution payments; assess, authorise and pay claims and benefits; manage chronic, prescribed minimum benefit, managed care and other benefit processes; communicate with you and, where appropriate, your adult dependants; comply with the Medical Schemes Act, tax, financial, regulatory, audit and record-keeping obligations; prevent, detect and investigate fraud, non-disclosure, abuse or irregular claims; obtain or share information with healthcare providers, administrators, managed care providers, brokers, contracted service providers, banks, regulators and other persons where necessary for Scheme purposes; conduct reporting, analytics, actuarial, risk, quality assurance, research and statistical activities using appropriate safeguards; and enforce or defend Bestmed's rights and obligations.

3. Lawful basis for processing

Bestmed does not rely on consent as the sole basis for processing personal information required for membership.

Depending on the purpose, Bestmed processes personal information where processing is necessary to take steps relating to your application or to perform and administer the membership relationship; to comply with obligations imposed by law; to protect your or your dependants' legitimate interests, including access to healthcare funding and benefits; and to pursue Bestmed's legitimate interests or those of relevant third parties, including Scheme administration, claims management, fraud prevention, risk management and regulatory compliance.

Where the Protection of Personal Information Act 4 of 2013 ("POPIA"), or another law, requires consent or authorisation for a specific activity, Bestmed will request it separately or include it clearly in the relevant form.

Where you have appointed, or continue to be represented by, a broker who is accredited and registered to render broker services in relation to your membership ("your Broker"), Bestmed and your Broker each act as separate responsible parties in relation to your personal information and that of your registered dependants, as contemplated in POPIA. Your Broker does not process your personal information on Bestmed's behalf, under Bestmed's instruction, or as Bestmed's operator; your Broker processes it in order to perform the mandate you have given your Broker and to comply with your Broker's own obligations under the Financial Advisory and Intermediary Services Act 37 of 2002, the Medical Schemes Act 131 of 1998, and other applicable laws governing broker services. Bestmed processes and discloses your personal information to your Broker in order to perform Bestmed's own obligations to you as a member of the Scheme, and to enable your Broker to perform its obligations to you as your appointed intermediary.

4. Mandatory information

The information requested in this form is generally mandatory where it is required to assess, conclude, continue or administer membership, register dependants, determine contributions and benefits, apply underwriting rules, process claims, comply with legal obligations, or protect the Scheme against non-disclosure, fraud or abuse.

Failure to provide required information, or providing incomplete or inaccurate information, may result in Bestmed being unable to process the application, register a dependant, administer benefits, assess claims, apply the correct underwriting terms, pay refunds, comply with legal obligations, or continue membership.

5. Information about dependants and other persons

Where you provide information about your spouse, partner, child or other dependant, you confirm that you are authorised to provide that information for Scheme membership purposes. Where the dependant is a child, you confirm that you are a competent person for purposes of POPIA, where applicable.

Bestmed may communicate directly with adult dependants about their own personal information and benefits where appropriate and in line with POPIA, Scheme Rules and applicable law.

6. Sources of information

Bestmed may collect personal information directly from you or from other lawful sources where necessary for Scheme purposes. These sources may include your dependants, healthcare providers, hospitals, pharmacies, previous medical schemes, brokers, employers where applicable, administrators, managed care providers, banks, regulators, fraud-prevention bodies and other service providers.

7. Sharing of information

7.1 Bestmed may share personal information with persons and organisations where necessary for the purposes described in this notice. These may include administrators, managed care providers, healthcare providers, hospitals, pharmacies, banks, payment service providers, IT and data service providers, auditors, professional advisers, regulators, statutory bodies, law enforcement authorities, fraud-prevention bodies, your Broker, and other contracted operators or service providers.

7.2 Bestmed requires operators and service providers who process personal information on its behalf to protect the information and process it only for authorised purposes.

7.3 Your Broker is not an operator or service provider of Bestmed. Where you have appointed a broker, Bestmed and your Broker each process your personal information as separate responsible parties, and Bestmed shares your personal information with your Broker where necessary for your Broker to perform its mandate and for Bestmed to perform its obligations to you, as further described in Bestmed's Data Protection and Privacy Policy.

7.4 In order to give effect to your Broker's mandate, Bestmed may disclose the following categories of your personal information, and that of your registered dependants, to your Broker:

- Biographical information, including membership number, ID number, date of birth, postal and residential address, email address and contact numbers;
- Benefit information, including benefit option, available benefits, limits applicable to your benefit option, status of authorisations and waiting period information;
- Financial information, including monthly subscription, balance due or outstanding, available medical savings account balance, membership certificate and tax certificate; and
- Medical information, including chronic or prescribed minimum benefit conditions, claim transaction history, medication used, and medical procedures performed, including procedure codes.

7.5 By appointing, retaining or continuing to be represented by a broker in connection with your membership, you acknowledge and accept that: (a) it is necessary for Bestmed to disclose your personal information, and that of your registered dependants, to your Broker to the extent described above, in order for your Broker to perform its mandate and for Bestmed to perform its obligations to you as a member; (b) Bestmed does not rely on your consent as the sole basis for this disclosure, and processes and discloses such personal information where necessary to perform its obligations to you, to protect your legitimate interests as a member, and in pursuit of the legitimate interests of Bestmed and of your Broker, as contemplated in sections 11(1)(b), (d) and (f) of POPIA; (c) you or your Broker may terminate the broker's appointment at any time by written notice to Bestmed, following which Bestmed will not disclose further personal information to that broker, save to the extent still required by law or to complete a transaction already in progress; and (d) Bestmed will not be liable to you for any loss you may suffer arising from a disclosure of personal information to your Broker made in accordance with this clause, save to the extent that such loss arises from Bestmed's own negligence, willful misconduct, or a breach by Bestmed of its obligations under POPIA.

8. Cross-border processing

Bestmed may transfer or store personal information outside South Africa where this is necessary for Scheme administration, technology, support, service delivery, reporting or other lawful purposes. Where this occurs, Bestmed will take reasonable steps to ensure that the information receives appropriate protection as required by POPIA.

9. Retention

Bestmed will retain personal information for as long as reasonably required for the purposes for which it was collected, including membership administration, claims and benefits management, legal, regulatory, tax, audit, dispute-resolution, fraud-prevention and record-keeping purposes.

10. Privacy Policy and data subject rights

Further details about how Bestmed processes personal information, protects information, retains records, handles cross-border transfers and gives effect to data subject rights are available in Bestmed's Data Protection and Privacy Policy, available on Bestmed's website or on request.

You have rights under POPIA, including the right to request access to your personal information, request correction or deletion where applicable, object to processing in appropriate circumstances, and lodge a complaint with the Information Regulator.

11. Optional marketing and wellness communications

Bestmed may send you legally required communications and important membership, benefit, contribution, claims, tax, Scheme Rules, service and health-related information. These communications form part of Scheme administration and are not optional marketing.

Bestmed may also send you optional marketing or promotional communications about Bestmed products, services, wellness initiatives, newsletters or additional benefit information, where permitted by law.

Please indicate your preference:

Yes, I agree to receive optional marketing and promotional communications from Bestmed.

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No, I do not agree to receive optional marketing and promotional communications from Bestmed.

You may change your marketing preference or opt out of optional marketing communications at any time. Opting out of optional marketing will not affect mandatory membership, benefit, claims, legal or Scheme administration communications.

12. Applicant acknowledgement

By signing this form, I acknowledge that I have been notified of the processing of personal information by Bestmed for the purposes described above and in Bestmed's Data Protection and Privacy Policy. I understand that the processing of required personal information is necessary for Bestmed to assess, conclude, continue, administer and manage membership and related Scheme purposes.

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Signature of applicant

D	D	M	M	Y	Y	Y	Y
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15. STATEMENT OF APPLICANT

[illegible]

(principal member name and surname) hereby declare that:

1. Should I be enrolled as a member of Bestmed, I shall subject myself to the rules of Bestmed;
2. By signing this form, I agree to the terms and conditions of Bestmed's Beat network options and Rhythm options where applicable.
3. 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;
4. 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; I accept that a savings account will be allocated pro rata (if applicable);
5. 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;
6. 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;
7. 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.
8. 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 terms.
9. If after or during my admission as a member of Bestmed it is found that any statement or information furnished by me was intentionally / unintentionally 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 that the information provided is completely true, 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.

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Signature of applicant

Signed at

[illegible]

on this

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day of

month	Y	Y	Y	Y
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Cut-off date for submission of new applications is the 27th of the month, this is to secure the following months start date. Incomplete applications or missing documents may impede the start date.