# **SAPPI APPLICATION FORM**



. APPLICANT (PR	INCIPA	AL MI	ЕМВ	ER)																		
Title									В	estme	d join d	ate			D	D	М	М	Υ	Υ	Υ	Υ
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Home language																						
Passport number																			Ge	ender	М	F
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Provide <b>proof of incom</b> Please note that you w										ns).												
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1. I am limited to a hos	oital netwo	ork and	design	nated se	ervice p	orovide	rs as de	etermir	ned by	the Sch	ieme.											
2. I am aware of the loo	ation of th	ne near	est abo	ve-me	ntione	d netwo	ork hos	pital pr	rovider	S.												
3. If I willingly do not m	ake use of	the afo	oresaid	l netwo	rk prov	iders, I	am aw	are an	d agree	that I	will be	held lia	able for	а со-р	aymen	t in ter	ms of t	he Sch	eme R	ules.		
4. I am aware that this	is a unique	e benefi	it optio	n and t	hat I m	ay not,	in tern	ns of th	ne Sche	me Ru	les, cha	inge fr	om a Be	eatN op	otion to	a star	ndard E	Beat op	tion du	ring th	e year.	
Members on a Rhythm that your option is sub				o the co	ontract	ed Rhy	thm de	signat	ed ser	vice pr	ovider	netwo	rk. By s	electir	ng a Rh	ythm (	option	you ac	knowle	edge ar	nd agre	e
1. Primary care service	-																					
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3. Hospital network

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	IARATION

Service Benefits, and an accredited broker in terms of Section 65 of the Medical Schemes Act. 2. 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. 3. I confirm that the applicant was given my personal details, including my physical and postal address, and contact number. 4. 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. 5. 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. 6. I declare that the applicant is familiar with the information required in the application form and he/she has provided all the correct information. 7. I declare that the advice and support given to the applicant was unbiased and in his/her best interest. 8. I declare that the applicant has personally signed this application form. 4. SUMMARY OF MONTHLY COST Subject to the broker appointment contract with the employer group R 1. Total high risk premium (principal member or principal member and spouse/partner and child dependants) 2. Total monthly medical savings account R 3. Extended family (including monthly savings R **MONTHLY TOTAL (1-3)** R Healthcare advisor name Healthcare advisor code D D M Μ Date Healthcare advisor signature 5. ADDRESS AND CONTACT DETAILS (PRINCIPAL MEMBER) Email address Telephone number (w) Fax number Cellphone Telephone number (h) number Is your home address the same as your postal address? Yes No Home address details Address Street Suburb Town/city Postal code Postal address details (Domicilium citandi et executandi) Address Street Suburb Town/city Postal code

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

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.

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I declare that	we inte	end to c	ontinu	e living	g togetl	ner ind	efinitel	y, and I	under	take to	inform	Bestm	ned wit	:hin 30	days in	the ev	ent of	termina	ation o	f this p	artners	hip.		
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9. CHILD DE																								
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Signature of principal member

<sup>\*</sup> The Scheme Rules will determine admission and the applicable rates.

### **10. 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

### 11. 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

# **12. MEDICAL QUESTIONNAIRE**

#### 12.1 This section is extremely important:

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.	Indicat an (comp	"X"	Name of patient	Specify illness/ condition/ disorder in full	Date of first diagnosis	Date of last consultation/ test/treatment	Please state medicine and dosage, nature of treatment, level/stages of illness, hospitalisation, treatment/care/advice/symptoms
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 r Bestmed of your and/or your dependant(s) that you and/or your dependants are living v receipt of this request Bestmed will determine whether underwriting conditions will be	with HIV	/AIDS. Th	is information must be disclosed to Bestme	ed within seven (7) v	vorking days from th		
Cancer diagnosis/treatment, or a growth or tumour of any kind? Please state type - benign or malignant.							
type benign of manghant.	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					
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)	Yes	No					
shunt, intellectual disability.							
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,	Yes	No			
congenital heart disease, rheumatic fever, previous heart surgery, pacemaker, aneurysm, arterial disease, chronic venous insufficiency, varicose veins.					
<ol> <li>Lung and breathing problems: e.g. asthma, COPD/emphysema, bronchitis, bronchiolitis, pulmonary embolism, emphysema, bronchiectasis, tuberculosis,</li> </ol>	Yes	No			
cystic fibrosis, sarcoidosis, pneumonia.					
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			
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			
14. Oral, maxillofacial and dental treatment: e.g. dental fillings, braces, crowns, dentures, temporomandibular joint disorders, jaw surgery, cleft lip or palate, etc.	Yes	No			
	res	INO			
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,	Yes	No			
prosthesis, amputation, etc					
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			
disease, diffially incontinence, diffially diactimections, bladder infections, etc.					
17. Male reproductive system: e.g. prostate cancer, enlarged prostate, chronic infection, urogenital defects, varicocele, tumours, undescended testes,	Yes	No			
phimosis, urinary incontinence, urine retention, vasectomy, circumcision, erectile dysfunction, etc.	163	140			
18. Pregnancy or suspected pregnancy? If yes, please confirm gestation/duration of pregnancy. Are you currently undergoing treatment towards getting pregnant?	Yes	No			
19. Female reproductive system: e.g. endometriosis, menstrual problems or irregularities, infertility, hormone replacement therapy, sterilisation/	V	NI -			
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,	V				
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			
	162	INU			

[  (principal m	ember name a	ınd surname	) acknov	 wledge that	all informa	ation declar	 ed abov	e is true	and	correct.													
urnished in the appli	cation form is	true and co	rrect. If	you are uns	ure about	any of the	questi	ons, plea	ase d	o not hesitat	e to con	tact Bes	stmed'	s Contact (	entre o	on 086	6 000 23	78					
orm and the commer	ncement date	of members	ship, the	Scheme m	ust be info	ormed imm	iediatel	y. Your s	signa	ture to the ap	pplicatio	n form	indicat	es, among	st others	s, tha	at you und	derstand					
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should be aware	e of that may r	esult in a cla	im withi	in the next 1	2 months?	?	Yes	No															
26. Any other medic																							
			, <b>a</b> p.				Yes	No															
25. A condition for w					payment a	and/or																	
							Yes	No															
24. Any previous ope	erations under	gone?																					
							Yes	No															
23. Current medicat yes, please attac					a chronic b	asis. If																	
of treated with I	ifestyle chang	es or self-m	edicatio	n?			Yes	No															
aware of not me	entioned above	e, even if no	doctor w	vas consulte	ed and irres	spective																	

Sappi Application Form 2023-09-13 BMF-0206 V8.00

Signature of principal member

Signed by me

month

day of

on this

YY

# 13. 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
  - 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. Bestmed may identify other products and services which might be of interest to me, as well as to inform me of such products and/or services.

Yes	No
Signature of a	annlicant

# 14. THE FOLLOWING DOCUMENTS/INFORMATION ARE COMPULSORY

Please	Please ensure the following compulsory documents/information are completed and attached.																								
	1. If a child is older than 24, proof of registration at a tertiary institution (up to the age of 26) is required in order to qualify as a child dependant. If a child is older than 24 and unemployed, a declaration statement is required and adult rates will apply.															nd									
2. In th	e case o	of exter	nded fa	mily (p	arent, l	brothe	r or sis	ter, gra	andchil	d) - affi	idavit o	f deper	ndant(s	) with	regards	to dep	enden	cy on	principa	al mem	ber.				
	3. 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.															resaid									
4. In th	e case o	of a har	ndicapp	ed dep	endan	t, a rep	ort fro	m a me	edical p	oractitio	oner.														
5. If you selected a Bestmed Rhythm option, provide proof of income (3 months' payslips or bank statements - not older than 3 months).																									
6. Ensure that dependant(s) full names and identity numbers are completed. Passport numbers and Country of Issue required for non-SA citizen.																									
		estion i	must b						tor, ber	neficiar	y, diagr	nosed o	late, la	st trea	itment (	date, di	agnose	ed con	dition,	medicir	ne and	dosage	e, natur	e of	
<ul> <li>8. Chronic application:</li> <li>• 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.</li> </ul>																									
9. Upor	compl	eting a	n affida	avit, en	sure fu	ıll deta	ils are	disclos	ed e.g.	day, m	onth, y	ear, na	mes of	previo	ous sch	emes.									
5. ST <i>F</i>	TEM	ENT	OF A	APPL	ICAN	ΙΤ																			
I																									
hereby c	leclare t	that:																							
a. Shoul	d I be e	nrolled	as a m	nember	of Bes	stmed.	I shall	subiec	t mvse	If to the	e rules	of Best	med:												
b. By sig								-						nd Rh	ythm o	ptions	where	applica	able.						
c. The in	formations s accou							correct	to the	best of	my kno	owledge	e and co	nvicti	on and t	hat I ha	ave not	omitte	d or co	ncealed	l any int	ormati	on; I aco	ept tha	at a
d. Lunde	erstand	that if	my apı	plicatio	n for m			appro	ved an	d accep	oted, th	e inforr	mation	furnis	hed on	my app	olicatio	n form	will be	used a	as the b	asis o	f my ap	plicatio	on and
	ayment																								
inforr	obtain i nation t	nforma o Best	ition co	ncernir its pro	ng my : xy on (	state o deman	f healt d, also	h or th after n	at of m	y depe th or th	ndant(s at of m	s), treat ny depe	tment r ndant(	eceive s); I un	applica ed or ex iderstar / depen	pected nd that	as wel	l as an format	y other	r releva gether v	nt info with ot	rmatio her info	n to div	ulge sı	ıch
f. I unde autho			•												siness t ie to me						/ salary	or sho	uld I re	sign, I	hereby
g. I ackn		e that	my dat	e of ap	plicatio	on doe	s not n	ecessa	rily ref												e that r	ny dat	e of adr	nissior	will be

- communicated to me by Bestmed as soon as possible hereafter.
- h. Any deterioration or change in my state of health or in that of my dependant(s) before the date or event to be set by Bestmed for commencement of membership, or the date of acceptance of this application by Bestmed, or the date of receipt of the first subscription, whichever date is the latest shall entitle Bestmed to reconsider the application and propose new terms of admission.
- 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 app	licant												
Signed at						on this		day of	month	Υ	Υ	Υ	Υ