

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's ID number

Signature of applicant Signature of account holder (if different from applicant)

7. DEPENDANTS TO BE ADDED

1. Dependant details

First name

Surname

ID number (passport number for non-SA citizens) Gender M F

Country of issue Date of birth

SARS tax number

Dependant contact number

Email address

Provision of contact information for your dependant older than 18 years will allow Bestmed to communicate chronic information directly to the applicable dependant/s.

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

Spouse/common law spouse Partner/fiancé (complete declaration in section 8) Child (if difference in surname, complete declaration in section 9) Other

If other, please specify relationship:

(affidavit/legal documents and proof of income required) _____

2. Dependant details

First name

Surname

ID number (passport number for non-SA citizens) Gender M F

Country of issue Date of birth

SARS tax number

Dependant contact number

Email address

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If other, please specify relationship:

(affidavit/legal documents and proof of income required) _____

3. Dependant details

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Surname

ID number (passport number for non-SA citizens) Gender M F

Country of issue Date of birth

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If other, please specify relationship:

(affidavit/legal documents and proof of income required) _____

4. Dependant details

First name

Surname

ID number (passport number for non-SA citizens) Gender M F

Country of issue Date of birth

SARS tax number

Dependant contact number

Email address

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If other, please specify relationship:

(affidavit/legal documents and proof of income required) _____

5. Dependant details

First name

Surname

ID number (passport number for non-SA citizens) Gender M F

Country of issue Date of birth

SARS tax number

Dependant contact number

Email address

Provision of contact information for your dependant older than 18 years will allow Bestmed to communicate chronic information directly to the applicable dependant/s.

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

Spouse/common law spouse Partner/fiancé (complete declaration in section 8) Child (if difference in surname, complete declaration in section 9) Other

If other, please specify relationship:

(affidavit/legal documents and proof of income required) _____

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(s) or dependant(s) of a medical scheme(s)?

Yes

No

If "yes" please attach all previous membership certificates

| Name of scheme | Member number | Principal member | Dependant | Date from | Date to |
|----------------|---------------|------------------|-----------|-----------|---------|
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12. MEDICAL QUESTIONNAIRE

12.1 Please note: Where the answer is YES, please give full details of the person concerned in the space provided. If you or any of your dependant(s) are suffering from a chronic condition, a medical report is required setting out details of the condition. If the space provided is insufficient, write the details on a separate page and attach it to this questionnaire. The examples listed under each condition below is not intended as a full list of conditions, disorders or symptoms, but only serve as examples. **The examples listed with each section is only a limited list and does not include all possible conditions.**

| Have you or any of your proposed beneficiary-(ies) received any medical advice, diagnosis, care or was recommended for treatment for the following, within the 12- month period ending on the date on which you are applying for membership. Please clearly specify/underline the diagnosed conditions in relevant tables. | Indicate with an "X" (compulsory) | | Name of patient | Date diagnosed | Last treatment date | Please state diagnosis, medicine and dosage, nature of treatment, level/stages of illness, hospitalisation, treatment/care/advice/symptoms in the last 12 months |
|---|-----------------------------------|----|-----------------|----------------|---------------------|--|
| | Yes | No | | | | |
| 1. Congenital physical deviations: e.g. bat ears, valvular heart disease | Yes | No | | | | |
| 2. Skin conditions/abnormalities (including allergies): e.g. eczema, psoriasis, acne | Yes | No | | | | |
| 3. Skeletal, joint and muscle deviations/problems: e.g. arthritis, back/knee problems, jaw surgery/problems | Yes | No | | | | |
| 4. Sensory organ problems: hearing, speech, vision (including spectacles and/or contact lenses) | Yes | No | | | | |
| 5. Lung/respiratory problems: e.g. asthma, COPD, bronchitis, bronchiolitis, pulmonary embolism | Yes | No | | | | |
| 6. Heart/Cardio-vascular problems: e.g. hypertension, high cholesterol, heart failure, thrombosis, bypass surgery | Yes | No | | | | |
| 7. Digestive problems: e.g. hiatus hernia, reflux/heartburn, stomach ulcer, spastic colon, constipation, gallstones, liver or pancreas problems | Yes | No | | | | |
| 8. Urinary system problems: e.g. kidney infections/failure/dialysis/stones, bladder problems/infection, incontinence | Yes | No | | | | |
| 9. Metabolic diseases: e.g. obesity, diabetes type 1 or 2, porphyria, thyroid problems | Yes | No | | | | |
| 10. Mental / psychiatric problems: e.g. depression, anxiety, bipolar mood disorder, sleeping disorders, counselling | Yes | No | | | | |
| 11. Muscular/nervous system: e.g. paralysis, epilepsy, Parkinson's disease, headaches, Stroke, cerebral palsy, paraplegia, hemiplegia, amputations | Yes | No | | | | |
| 12. Substance abuse/dependence: e.g. alcohol, drugs, recent rehabilitation | Yes | No | | | | |
| 13. Cancer diagnosis/treatment, a growth or tumour of any kind? Please state type. | Yes | No | | | | |
| 14. Dental treatment: e.g. fillings, braces, crowns, dentures | Yes | No | | | | |
| 15. Ear, nose and throat problems: e.g. grommets, tonsillitis, sinus/nasal surgery, sinusitis | Yes | No | | | | |
| 16. Any previous operations undergone? | Yes | No | | | | |

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.

2. 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. 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 applicant

14. THE FOLLOWING DOCUMENTS/INFORMATION ARE COMPULSORY

Please ensure the following compulsory documents/information are completed and attached.

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|---|
| 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. |
| 2. In the case of extended family (parent, brother or sister only) - affidavit of dependant(s) with regards to dependency on principal member. |
| 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. |
| 4. In the case of a handicapped dependant, a report from a medical practitioner. |
| 5. If you selected a Bestmed Rhythym 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. |
| 7. Medical questionnaire: <ul style="list-style-type: none"> ▪ Each question must be completed in full (Yes/No indicator, beneficiary, diagnosed date, last treatment date, diagnosed condition, medicine and dosage, nature of treatment, level/stages of illness and hospitalisation). |
| 8. Upon completing an affidavit, ensure full details are disclosed e.g. day, month, year, names of previous schemes. |

15. STATEMENT OF APPLICANT

I

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. 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 applicant

Signed at

 on this

 day of

| | | | | |
|-------|---|---|---|---|
| month | Y | Y | Y | Y |
|-------|---|---|---|---|

