

### SECTION 1 JOINING DATE

I wish to join the scheme from

- Contribution collection in ADVANCE  
 Contribution collection in ARREARS

### SECTION 2 DETAILS OF PRINCIPAL MEMBER

Surname

Maiden name (if applicable)

Title  First name/s

Preferred name  Initials

Gender   Date of birth         ID/ passport number

Tax Number

Telephone (H)  Telephone (W)

Cellphone number  Fax

E-mail address

Postal address

Postal code

Physical address

Postal code

Country

Are you changing your medical scheme due to a change in your employment?

Have you had previous medical aid cover?   *If yes, please provide details below*

Name of previous medical scheme	Membership number	Date joined	Date left

Have condition specific waiting periods, exclusions or late joiner penalties ever been imposed on you when applying for membership of any other medical scheme/s?

PLEASE  - FOR STATISTICAL PURPOSES ONLY Ethnic group      Marital status

### SECTION 3 INTERMEDIARY / FINANCIAL ADVISER

*This section must be signed by the broker/ agent/ adviser if applicable*

Broker code  FSB licence number

Name of brokerage

Name of broker/agent/adviser

Telephone (W)  Cellular

Fax

E-mail address

Postal address

Physical address

#### FINANCIAL ADVISER DECLARATION

- I hereby acknowledge that I am an accredited Fedhealth Financial Adviser and that I am licensed by the Financial Services Board (FSB) in terms of the Financial Advisory and Intermediary Services Act 37 of 2002.
- I acknowledge that the applicant has appointed me as his/ her financial adviser and that the applicant is entitled to cancel my services at any time.
- I confirm that the applicant was provided with my personal details, physical and postal address and telephone number.
- I acknowledge that a monthly commission of 3% of the total monthly contribution up to a maximum, as legislated from time to time, will be paid to me in terms of the Medical Schemes Act 131 of 1998 (or as amended).
- I confirm that there has been no material misrepresentation of any fact by me and that in the event of material misconduct or unlawful conduct, I undertake to refund all monies paid in consequence of such misrepresentation or conduct.
- The applicant is familiar with the information requested in the application form and all the relevant information was provided by the applicant.
- The applicant is familiar with the information relating to the Protection of Personal Information (POPI) Act as displayed on www.fedhealth.co.za
- The advice and assistance given to the applicant was impartial and in the best interest of the applicant.
- The applicant has personally signed the application form.

Broker's/ agent's/ adviser's signature ..... Date

**SECTION 4 DETAILS OF YOUR SPOUSE / PARTNER YOU WISH TO REGISTER**

SPOUSE / PARTNER Surname

Maiden name (if applicable)

Title  First name/s  Preferred name

Cellphone number  E-mail address  Initials

Relationship to principal member  Gender  M  F

ID/ passport/ birth certificate number  Date of birth  d  d  m  m  y  y  y  y

Has this dependant had previous medical aid cover?  Yes  No *If yes, please provide details below*

Name of previous medical scheme	Membership number	Date joined	Date left
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Have condition specific waiting periods, exclusions or late joiner penalties ever been imposed on this dependant on application for membership of any other medical scheme/s?  Yes  No

**SECTION 5 DEPENDANTS YOU WISH TO REGISTER**

I confirm that I am authorised to provide and disclose the personal information of these listed dependants to the Scheme for the purpose of receiving benefits and related services.

Title <input type="text"/> Surname <input type="text"/> First name/s <input type="text"/> Preferred name <input type="text"/> ID number / passport number <input type="text"/> Date of birth <input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y E-mail address <input type="text"/> Cell <input type="text"/>	<b>1</b> Adult <input type="text"/> Child* <input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/> Marital status <input type="text"/>	<b>2</b> Adult <input type="text"/> Child* <input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/> Marital status <input type="text"/>
	<b>3</b> Adult <input type="text"/> Child* <input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/> Marital status <input type="text"/>	<b>4</b> Adult <input type="text"/> Child* <input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/> Marital status <input type="text"/>

**Please note:**

- Any dependant turning 21, and over the age of 21, must furnish either proof of registration from a full-time tertiary institution for the current year or an affidavit.
- Any dependant, other than your biological children: supporting legal documentation of adoption or foster arrangement; as well as an affidavit confirming residency, income, employment and marital status of both child and natural parents.
- Adult dependants: an affidavit confirming residency, marital status, employment status and income.

**SECTION 6 EMPLOYER INFORMATION** *This section must be completed by your employer only if employer pays your contribution*

Name of employer

Employee number  Employment date  d  d  m  m  y  y  y  y

Division code  Dept. name

Monthly salary of applicant  Fedhealth paypoint code

Medical scheme start date  0  1  m  m  y  y  y  y

We confirm that the applicant is employed by us and commenced employment on the above date

Name of salary administrator

Designation

Signature ..... Date signed  d  d  m  m  y  y  y  y

Company stamp

**SECTION 7 INCOME VERIFICATION**

Please tick appropriate box

Highest income per family per month
<input type="checkbox"/> R1 – R8 560
<input type="checkbox"/> R8 561 – R10 700
<input type="checkbox"/> R10 701 – R16 050
<input type="checkbox"/> R16 051 – >

Income is considered as the highest income earner per household. Income to declare includes, but is not limited to, average monthly earnings over the last 12 months from guaranteed earnings, guaranteed allowances, company contributions and variable pay or commissions from employment (this includes self-employment and informal employment), pension and annuity proceeds, interest earned on active and passive investments, rental income from leasing properties and distributions received from a trust.

**Please Note:**

**Should you declare income lower than your actual income, it will be considered fraud and will lead to the immediate cancellation of your membership. You will then not be able to join Fedhealth Medical Scheme again.**

**What you are required to do:**

Attach all relevant proof of income and other supporting documents requested in each section to avoid any administrative delays.

**7.1 FINANCIAL INFORMATION**

**Your financial information**

- SARS reference number   
(Please include your letter from SARS that confirms this reference number)
- Do you own your own residential property? Yes  No   
If yes,
  - What is the current bond repayment, if the property is financed? R   
(Please include your most recent bond statement – not older than three months)
  - What is the municipal value of the property? R   
(Please include your most recent statement of municipal rates and taxes – not older than three months)
- Do you own a car that is financed? Yes  No   
(Please include your most recent statement or invoice – not older than three months)

**Spouse or partner's financial information**

- SARS reference number   
(Please include your spouse or partner's letter from SARS that confirms this reference number)
- Does your spouse or partner own his or her own residential property? Yes  No   
If yes,
  - What is the current bond repayment, if the property is financed? R   
(Please include your most recent bond statement – not older than three months)
  - What is the municipal value of the property? R   
(Please include your most recent statement of municipal rates and taxes – not older than three months)
- Does your spouse or partner own a car that is financed? Yes  No   
(Please include your most recent statement or invoice – not older than three months)

Broker House: Aon South Africa (Pty) Ltd  
Tel No: 0860 835 2727  
Broker Code: AON001M16

## 7.2

## INCOME AND REQUIRED PROOF

Please give your **total** earnings, from all of the sources below, over the last 12 months:  
(Declare "R0" next to a source if you do not get income from that source.)

	Main member	Spouse or partner
Salary or wages	R <input type="text"/>	R <input type="text"/>
Commission and other rewards	R <input type="text"/>	R <input type="text"/>
Pensions or annuities	R <input type="text"/>	R <input type="text"/>
Interest on investments	R <input type="text"/>	R <input type="text"/>
Rental income	R <input type="text"/>	R <input type="text"/>
State disability allowance	R <input type="text"/>	R <input type="text"/>
Trust distributions	R <input type="text"/>	R <input type="text"/>
Other income	R <input type="text"/>	R <input type="text"/>

**Please send us copies of the following documents to prove the income that you have declared above:**

Match the number next to the source of income above with the number given below.

- Last three (3) months' (90 consecutive days) bank statements and:
  - If you are employed, send your last three (3) months' payslips, or most recent tax year's IRP5 certificate.
  - If you are a student, send your enrolment certificate from the academic institution.
  - (We do not accept student cards as proof.)
  - If you are self-employed, send your most recent audited income statement.
  - If you are unemployed, send your UIF certificate.
- Last three (3) months' (90 consecutive days) bank statements and:
  - If you are employed, send your last three (3) months' commission schedules, or most recent tax year's IRP5 certificate.
- Last three (3) months' (90 consecutive days) bank statements and:
  - Proof of annuity and employer pension or State Older Person's Grant.
- For each investment producing income, include a recent statement showing the interest earned – not older than three (3) months.
- Bank statement, clearly highlighting the rent you received, that is not older than three (3) months.
- Bank statement, clearly highlighting the grant received, that is not older than three (3) months.
- Bank statement, clearly highlighting the money received from the trust, that is not older than three (3) months.
- Official statement of income that is not older than three (3) months.

## 7.3

## ASSETS

Please give the details of all the active and passive investments on which you earn interest and/or investment income, and details of all the properties on which you earn rental income.

(Declare "R0" next to a source if you do not get income from that source.)

	Main member	Spouse or partner
1 Total market value of property on which you earn rental income (not the value of the property you live in)	R <input type="text"/>	R <input type="text"/>
2 Total market value of other investments	R <input type="text"/>	R <input type="text"/>

Please send us the following documents as proof of the investments that you have declared above:

(Match the number next to the source of income above with the number given below.)

- Most recent municipal rates and taxes statement, that isn't older than three (3) months.
- Most recent investment statement(s).



**SECTION 10****BANK DETAILS OF PRINCIPAL MEMBER***Refund of claims and debit order instruction*

I hereby instruct Fedhealth to electronically collect contributions and to deposit refunds, using the information provided below. I understand that transfers cannot be done to and from credit card accounts. I hereby authorise Fedhealth to reverse any erroneous transactions and/ or rectify any EFT errors without prior notice. Note: Direct paying members can select either of the following two dates for debit order collections.

**25th of the month**    **OR**     **First working day of the following month**

Should you miss a payment, Fedhealth reserves the right to deduct on a different date to collect the missed premium. Bank charges will apply for rejected debit orders.

1. USE THIS ACCOUNT FOR ALL TRANSACTIONS  
 2. USE THIS ACCOUNT FOR CONTRIBUTION COLLECTIONS ONLY  
**NB. If you tick this option, then you must complete bank details for claims refunds on the right.**

Bank name   
 Branch name   
 Bank branch code   
 Type of account  Cheque  Transmission  Savings  
 Name of account holder   
 Bank account number

- USE THIS ACCOUNT FOR REFUNDS ONLY  
**NB: If you ticked no. 2 on the left then bank details must be completed here.**

Bank name   
 Branch name   
 Bank branch code   
 Type of account  Cheque  Transmission  Savings  
 Name of account holder   
 Bank account number

***If only one bank account is provided, it will be used for both contribution collections and refunds.***

**Please note:**

Should a 3<sup>rd</sup> party pay the contribution on your behalf, the following supporting documents are required:

- A copy of the account holder's identity document
- A copy of the account holder's bank statement
- Account holder's letter of authority to the Scheme to deduct contributions on behalf of the member.

Account/ s holder's signature .....

Date  d  d  m  m  y  y  y  y

**SECTION 11****THIRD PARTY POWER OF AUTHORITY**

Should you want to give permission to a third party to act on your behalf, when you are unable to, please complete a separate Third Party Power of Authority Consent form.

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## SECTION 12

## DECLARATION BY PRINCIPAL MEMBER

1. I, the undersigned hereby apply for membership of Fedhealth Medical Scheme (the Scheme) and also nominate my dependants as specified.
2. I hereby undertake to observe and carry out the provisions of the Medical Schemes Act 131 of 1998 (the Act) and of the rules of the Scheme as amended from time to time.
3. I agree that the Scheme shall not be bound in any way by any representations or undertakings made or given by any person or agent which is in contradiction with the registered rules of the Scheme.
4. I further agree that the commencement of my membership and the liability of the Scheme as a result of this application is conditional upon the first contribution being paid and received by the Scheme. In addition, should I default on payment of any subsequent contributions, and fail to remedy such default within the time periods allowed in the rules, any benefits paid by the Scheme on my behalf after the receipt of my last contribution shall be reversed and payment of these claims shall be for my account.
5. I hereby authorise and request any doctor or medical professional person, or any other person who may be in possession of, or may hereafter acquire, any information concerning my/ the nominated dependant's health, whether such information relates to the past or future, to disclose such information to the Scheme or its administrator and agree that this authorisation and request shall remain in force after my/ their deaths, as well as prior thereto. I indemnify the Scheme and its trustees, agents and administrator against any claim, of whatsoever nature, which may be made against them as a result of, or arising out of the disclosure of any test results or medical information.
6. I accept any penalties/ waiting periods that may be applied in accordance with the Act. I understand that these waiting periods may include a 3 month general waiting period, a 12 month waiting period for pre-existing conditions and, if applicable, a late joiner penalty fee.
7. I hereby authorise the Scheme to deduct from my salary or any other available funds via debiting of my bank account, all contributions or any other amounts that may become due by me in terms of the Scheme's rules. In the event of arrears, I will be responsible for any legal costs that may arise in the recovery thereof.
8. It is my sole responsibility as a member to ensure that the monthly contribution is received by the Scheme.
9. I hereby acknowledge that any credit extended by the Scheme to myself or my dependants whilst a member of the Scheme will become payable in full on termination of my membership and that interest may be charged on all amounts due and owing to the Scheme.
10. I acknowledge that the Scheme may obtain any information regarding myself from any credit bureau, national loans register, South African Fraud Prevention Service or any other agent I have dealt with, with regards to my profile and credit history.
11. I understand that the Scheme may provide written notification, to my e-mail address, failing which, my financial adviser's e-mail address as supplied by my financial adviser, of changes to its rules.
12. I acknowledge that non-disclosure of any information by myself or my dependants relevant to the assessment of this application shall render any contracts to which this application relates null and void, and all contributions paid by me shall be forfeited to the Scheme. In such events, the Scheme shall be entitled to reclaim any amounts which they may have paid to me or any person on my or my dependants' behalf under such contracts.
13. Should there be any additional information required by the Scheme which is not received within 7 days, the Scheme will automatically suspend the application.
14. I acknowledge that I am not a member of more than one medical scheme.
15. I hereby authorise the Scheme or any of its nominated representatives to verify and confirm my bank details.
16. I acknowledge that a monthly commission of 3% of my total monthly contribution up to a maximum, as legislated from time to time, will be paid to the financial adviser in terms of the Medical Schemes Act 131 of 1998 (or as amended).
17. I agree to provide the Scheme with 3 months' written notice to inform Fedhealth of my intention to terminate my membership.
18. I acknowledge that it is my responsibility to notify the Scheme of any changes to the facts, or any changes in my or my dependants' state of health, between the date of signing this application form and the date when my membership commences. If this is not done before my membership commences, future claims may be rejected.
19. I hereby confirm that I understand the various partnership arrangements (either Designated Service Provider and/ or Preferred Provider) applicable to my option and am aware that co-payments and/ or lower reimbursement rates may apply to the non-use of Fedhealth partners.
20. I declare that this personal statement, whether in my handwriting or not is complete, true and correct and that I have not concealed, withheld or misstated any material facts.
21. I consent, with the permission of my dependants, that the Scheme may collect, use, process, retain and share my and my dependants personal information (PI) for the purpose of providing Medical Scheme benefits and managed healthcare services. This includes the collecting and sharing of my personal information with the Scheme's partners and facilities who are essential to the administration and membership process.\*

\* You can access more details on the Protection of your Personal and Health Information on [www.fedhealth.co.za](http://www.fedhealth.co.za). When you accept these terms and conditions you will allow us to provide your family with the full range of our Medical Scheme services.

### Sanlam Reality Access

Fedhealth members receive FREE Sanlam Reality Access membership – a value-added offering that provides you with R3 000 cover for your pets in case of an accident through PetSure, as well as up to R5 million worth of travel insurance through Travel Insurance Consultants (TIC). Your Sanlam Reality Access membership is automatically activated and terminated with your Fedhealth membership. For more information about Sanlam Reality Access you can visit [fedhealth.co.za/Sanlam-reality-access/](http://fedhealth.co.za/Sanlam-reality-access/)

#### Please note:

- Once your Sanlam Reality Access membership is activated, you will receive monthly communication from Sanlam Reality.
- You can cancel your Sanlam Reality Access membership at any time without any effect on your Fedhealth membership. Simply email [info@sanlamreality.co.za](mailto:info@sanlamreality.co.za)
- In order to offer, activate and maintain your Sanlam Reality Access membership, Fedhealth will supply your personal information to Sanlam Reality, but not your healthcare information.

By signing this section, you agree to the declaration above and give Fedhealth your consent to activate your Sanlam Reality Access membership.

Signed at ..... on this ..... day of ..... 20.....

Signature of principal member .....

Print name .....

Identity number

**Please mail completed form to:**  
 Fedhealth Medical Scheme  
 Private Bag X3045  
 Randburg  
 2125

**Or e-mail to:**  
[update@fedhealth.co.za](mailto:update@fedhealth.co.za)

**Customer Contact Centre number:**  
 0860 002 153

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