

This check list is for HR practitioners to check and ensure all the information is on the application form and all the documents that are required have been attached. It will further assist in the processing of applications and minimise delays in activation of the employees new medical scheme. The Employee Must Sign Off On The Check List.			
CHECKLIST FOR APPLICATIONS		Are the relevant documents attached?	
Please provide the following documentation with the application			
Please read and answer all the questions			
Is an affidavit attached if registering a common law spouse or partner?	Yes	No	
Is the application signed and stamped by Transnet HR practitioner(this is to confirm that you are an employee of Transnet).?	Yes	No	
You understand that the completed applications must be scanned to transnetapps@aon.co.za or faxed to 086 726 7146?	Yes	No	
Have you answered all the questions?	Yes	No	
Are all the Birth Certificates of Children where ID is not yet available attached?	Yes	No	
Do you understand that you should not resign until you accepted at the new medical scheme?	Yes	No	
Do you understand that you have to give your existing medical scheme there notice period?	Yes	No	
Have you attached the Documentary proof in case of adopted/foster child?	Yes	No	
Have you allocated your commencement date?	Yes	No	
Have you allocated your date of employment?	Yes	No	
Have you completed the section for your banking details for the medical scheme to refund you for claims?	Yes	No	
Have you selected your option?	Yes	No	
Have you signed and dated the declaration?	Yes	No	
Have you signed on all the applicable sections?	Yes	No	
Are all the ID Documents for yourself and all your dependants attached?	Yes	No	
Have you allocated your ID number and SAP number on the application?	Yes	No	
If you altered your application, did you sign next to the alteration?	Yes	No	
If you answered yes to any questions - have you given an explanation to the questions?	Yes	No	
Is your Marriage certificate attached if you regisstering a spouse?	Yes	No	
Have you attached the Membership certificates with termination dates from your previous medical schemes?	Yes	No	
Have you allocated contact details in order to be contacted?	Yes	No	
Have you given your full Postal address with postal codes?	Yes	No	
Have you attached Proof(payslip) of your taxable income, (Income Band Options only)?	Yes	No	
Have you specified your Business Unit clearly on the application?	Yes	No	
Do you fully understand that your application will not be processed until a fully completed application is received by the medical scheme with all the supporting documents?	Yes	No	
Employee Full Name & Surname:			
Date:			
Employee Signature:			

Applying to become a member of Discovery Health Medical Scheme in 2025

(limited underwriting)



Who we are

Discovery Health Medical Scheme, registration number 1125, is a not-for-profit organisation registered with the Council for Medical Schemes, and is the medical scheme that you are applying to become a member of.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, is a separate company and an authorised financial services provider and is the administrator and managed care organisation for Discovery Health Medical Scheme and takes care of the administration of your membership.

Contact us

Tel (members): **0860 99 88 77**, Tel (health partners): **0860 44 55 66**, PO Box 784262, Sandton, 2146, www.discovery.co.za, 1 Discovery Place, Sandton, 2196.

Purpose of the form

Thank you for deciding to apply to join the Discovery Health Medical Scheme. This document is an application form for membership. The information requested in this application form is required to enable the Scheme to process your membership application and to help in the administration of your membership as well as to better administer the affairs of the Scheme. This application form also contains terms and conditions applicable to your membership (Section 13). Please make sure you read and understand these terms and conditions as well as our Privacy Statement providing information on how we will be processing your personal information. This document is valid for 90 days from date of signing it. Make reference to the footnote that indicates the expiry date of the form.

Download the latest version of all forms from www.discovery.co.za, under Medical Aid > Find documents and certificates

What you must do

- Fill in the form in black ink and print clearly, or complete the form digitally. You can view the list of approved digital signature providers on www.discovery.co.za, under Medical Aid > Find documents and certificates > Application forms.
- All relevant sections must be signed by the main applicant. The main applicant must sign and date any changes. Please attach a copy of each applicant's identity document. We also accept valid passports and birth certificates for children.
- Read and understand the terms and conditions for membership (Section 13) and the Scheme Rules. The full set of Scheme Rules is available on request at www.discovery.co.za/medical-aid/scheme-rules.
- Provision is made in this form for you and your dependants to provide information relating to your race. This information is required by the Council for Medical Schemes for statistical purposes only. You are not compelled to provide this information.
- Sign section 7, 10 and 11.
- Email the completed and signed form to application@discovery.co.za.

Once you submit your application form, here is what will happen:

- You will be contacted if any details are missing or if more information is required for underwriting purposes and to process your application.
- You will receive a notification and you (and your financial adviser, if you have chosen one) will receive an email to let you know when your application is considered to have been fully and completely made. This date may differ from the date on which you sign the application form.
- If **standard terms** of acceptance are offered (no waiting periods or late-joiner penalties), your membership will be activated.
- For any **non-standard terms**, a **counter-offer letter** will be issued, which will indicate any conditions applicable to your membership (waiting periods and/or late-joiner penalties). Your membership will only be activated if you agreed to the new terms.
- We will send **your Welcome** notification via **WhatsApp** and an **Encrypted email**, if you appointed a **financial adviser**, the Welcome email will be sent to them via **Encrypted email**.

If you do not hear from the Scheme within seven days after submitting your application form, please contact us on **0860 100 345** or your financial adviser.

When you sign this application, you confirm that you have read and understood the terms and conditions (Section 13) of this form for membership as well as the Privacy statement and agree to them.

1. About yourself (main applicant)

When do you want your cover to start?	<table><tr><td>D</td><td>0</td><td>D</td><td>1</td><td>M</td><td></td><td>M</td><td></td><td>Y</td><td></td><td>Y</td><td></td><td>Y</td><td></td><td>Y</td><td></td></tr></table>	D	0	D	1	M		M		Y		Y		Y		Y																			
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Race	African	☐	Coloured	☐	Indian/Asian	☐	White	☐	Other	☐	Do not want to disclose	☐																							

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Occupation																	
Tax Number									Gross monthly earnings R								
Telephone (H)									Telephone (W)								
Cellphone																	
Email																	

Physical address

Unit/Suite number					Complex name												
Street number					Street name												
Suburb																	
City													Postal code				

Postal address (post collected from post box, suite or private bag)

Same as residential address Yes ☐ No ☐

If you do not complete a postal address, we will use your physical address for post.

☐ PO Box	☐ Private bag	Box number															
☐ Suite	☐ Postnet suite	Number															
Suburb													Post code				

2. About your spouse or partner (only complete if applying for cover)

Title					Initials											
Surname																
First name (as per identity document)																
ID or passport number																
Gender	M	☐	F	☐	Date of birth	D	D	M	M	Y	Y	Y	Y			
Race	African	☐	Coloured	☐	Indian/Asian	☐	White	☐	Other	☐	Do not want to disclose	☐				

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Marital status	Married	☐	Single	☐	Divorced	☐	Widowed	☐
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Telephone (H)									Telephone (W)								
Cellphone																	
Email																	

3. About your dependants (only complete if they are also applying for cover)

Dependant 1

Title					Initials											
Surname																
First names (as per identity document)																
ID or passport number																
Gender	M	☐	F	☐	Date of birth	D	D	M	M	Y	Y	Y	Y			
Race	African	☐	Coloured	☐	Indian/Asian	☐	White	☐	Other	☐	Do not want to disclose	☐				

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Relationship to main member

(For example mother or child. Where your child is not your biological child, please state your relationship, for example adopted child or foster child. Please attach proof of this relationship to this application.)

Married	Yes ☐	No ☐											
Does your dependant earn an income?	Yes ☐	No ☐											
How much does your dependant earn each month?	R	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> .											
How much does your dependant's spouse earn per month?	R	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> .											

Financially dependant on you?	Yes ☐	No ☐
Does your dependant's spouse earn an income?	Yes ☐	No ☐

Title						Initials														
Surname																				
First names (as per identity document)																				
ID or passport number																				
Gender	M	☐	F	☐	Date of birth															
					D		D		M		M		Y		Y		Y		Y	
Race	African	☐	Coloured	☐	Indian/Asian	☐	White	☐	Other	☐	Do not want to disclose	☐								

Relationship to main member	

Married	Yes ☐	No ☐		Financially dependant on you?	Yes ☐	No ☐
Does your dependant earn an income?	Yes ☐	No ☐	Does your dependant's spouse earn an income?	Yes ☐	No ☐	
How much does your dependant earn each month?	R .					
How much does your dependant's spouse earn per month?	R .					

Title						Initials																
Surname																						
First names (as per identity document)																						
ID or passport number																						
Gender	M	☐	F	☐	Date of birth		D		D		M		M		Y		Y		Y		Y	
Race	African	☐	Coloured	☐	Indian/Asian	☐	White	☐	Other	☐	Do not want to disclose		☐									

Relationship to main member	

Married	Yes ☐	No ☐	Financially dependant on you?	Yes ☐	No ☐
Does your dependant earn an income?	Yes ☐	No ☐	Does your dependant's spouse earn an income?	Yes ☐	No ☐
How much does your dependant earn each month?	R		Broker House Name		
How much does your dependant's spouse earn per month?	R		Broker House code		
Are you applying for more than 3 Dependants?	Yes ☐	No ☐	Broker Code: 1020		

Broker House Name: Aon South
Broker House code: 100478512
Broker Code: 1020031108

4. Your financial adviser's details

Do you want an adviser? Yes ☐ No ☐

Please complete this section if you already have a financial adviser

Financial adviser's name		Code											
Intermediary house		Code											
Financial adviser's telephone number (W)										Lead number			
Email													
Bank reference number (if applicable)											(Mandatory for all ABSA and FNB financial advisers)		

Declaration

I declare that I have read, understood and agree to the broker declaration on www.discovery.co.za/portal/rules.

I declare that:

- 4.1. I am an accredited financial adviser in terms of the Medical Schemes Act and licensed by the Financial Sector Conduct Authority in terms of the Financial Advisory and Intermediary Services Act at the date of signing this application form.
- 4.2. I am appointed by the main applicant to provide advice about this application.
- 4.3. I have a valid contract with Discovery Health Medical Scheme and I have made the client aware of the commission payable by Discovery Health Medical Scheme.
- 4.4. I am responsible for providing the main applicant with:
 - my name, physical address, postal address and the telephone number
 - impartial advice that is in his or her best interest.
- 4.5. I am accountable for any advice given to the main applicant about completion of this application form and joining Discovery Healthcare Fund.

Signature of financial adviser	Broker House Name: Aon South Africa (Pty) Ltd Broker House code: 1004785125 Broker Code: 1020031108
Signature of main applicant	



Please only sign if information is true, complete and correct.

5. Please select your health plan

Executive Plan	Comprehensive Series	Priority Series	Saver Series	Smart Series	Core Series	KeyCare Series
Executive ☐	Classic ☐	Classic ☐	Classic ☐	Classic ☐	Classic ☐	KeyCare Plus ☐
	Classic Smart ☐	Essential ☐	Classic Delta ☐	Essential ☐	Classic Delta ☐	KeyCare Core ☐
			Essential ☐	Essential Dynamic ☐	Essential ☐	Keycare Start ☐
			Essential Delta ☐	*Active Smart ☐	Essential Delta ☐	KeyCare Start Regional ☐
			Coastal ☐		Coastal ☐	

*Subject to Council for Medical Schemes Approval

You have the right to ask for help in selecting a health plan that suits your needs. Whether you have requested help or made the decision on your own, by signing this application, you confirm that you are familiar with the conditions and benefits of the plan you select.

I would like to select that my health plan complies with the requirements of Shariah

Yes ☐

No ☐

How would you like us to refund claims from the Medical Savings Account if your plan has one?

Discovery Health rate ☐

Cost ☐

Discovery Health Rate is the medical scheme rate subject to funds available. **Cost** is the full amount of the claim subject to funds available.

When you make a claim that is eligible for payment, the Scheme will use the money available in your Medical Savings Account (MSA) to pay for it. Your MSA is a combination of your annual MSA allocation, which is the amount of money you receive at the start of each year, and your accumulated MSA, which is the money that you didn't spend in previous years and that carried over to the current year.

Please complete this if you have selected the KeyCare Plus, KeyCare Start or KeyCare Start Regional Plan

- For KeyCare Plus please select a GP on the KeyCare GP Network
- For KeyCare Start please select a GP on the KeyCare Start GP Network
- For KeyCare Start Regional please select a GP on the KeyCare Start Regional GP Network
- If you have selected the KeyCare Start Regional Plan, which offers comprehensive and affordable cover in and around Polokwane, Tzaneen, Mbombela, Trichardt, Pretoria, Johannesburg, Bellville and George, please make sure that you stay or work in one of these locations so that the full benefit suite is available to you.

	Name	GP name	Practice number
Main applicant			
Spouse or partner			
Dependant 1**			
Dependant 2**			
Dependant 3**			

** Please make sure that the dependant information you give above is the same as the dependant information in section 3 of this form.

Please provide the details on a separate page if you are applying for more than 3 dependants.

6. About your employer

Please ask your employer to complete this section.

Name of employer

Employer or billing number

Employee number

Date of employment

(or PERSAL number for government employees. Please attach a clear copy of your salary slip.)

Branch name

Branch number

Employer warranty

Please ensure your employer completes this warranty if this application form is not submitted with an employer application form:

6.1. We warrant that the main applicant detailed in section 1 is an employee of our organisation.

6.2. The Discovery Health Medical Scheme may bill us for the amount due for this member in the same way as it does for our other employees with the Discovery Health Medical Scheme.

Employer's authorised signatory

Name

Designation

7. Your banking details (claim refunds)

Please note: We cannot accept credit card account details. We no longer issue cheques. If no details are provided it will impact your claims payment. If we are paying a third party bank account, the main member must insert the ID or passport number of the third party.

Bank name		
Account number		Type of account Cheque ☐ Savings ☐
Account holder		

If third party bank details, please insert the third party ID or passport number.

ID or passport number																			
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If the third party bank account is a Joint account ☐ Company account ☐ Trust account ☐

Please provide proof of bank account. Refer to Annexure A at the back of the application form for the proof of bank account required.

By signing this application, you agree that once claims have been refunded into the bank account you have chosen, the Scheme will not be responsible in any way for the amounts refunded.

You understand that you may not transfer, assign, pledge or cede the payment or receipt of any benefit by or from the Scheme to any person and if you do or attempt to do so, the Scheme may withhold, suspend or discontinue the payment of such benefit.

Signature of account holder

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Date

D	D	M	M	Y	Y	Y	Y
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Signature of main applicant

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Date

D	D	M	M	Y	Y	Y	Y
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Please only sign if information is true, complete and correct.

8. Previous medical scheme details (please give us proof in the form of a membership certificate)

Please give us the details of all registered South African medical schemes that you and your dependants being added previously belonged to. **We will use this information to determine if we need to apply any late-joiner penalty fees. We may also use the information on the membership certificate to determine if we can apply waiting periods. However it is still the applicant's obligation to disclose any and all relevant information as required above.**

Were all your dependants on the same medical scheme Yes ☐ No ☐

If you and your dependants applying for cover belonged to different medical schemes, please complete them below:

Name	Scheme name	Start date	End date if already resigned	Are they still a member?	Reason for leaving
				Yes ☐ No ☐	
				Yes ☐ No ☐	
				Yes ☐ No ☐	
				Yes ☐ No ☐	
				Yes ☐ No ☐	

9. Your health questions

Information on symptoms, conditions or disorders (must be completed for the main applicant, spouse/partner and all dependants and must include information on conditions even if covered or not on previous memberships).

Do **you or any dependants** in this application have any of the following symptoms or conditions, or have you ever had them or received treatment/investigated for them? We listed some examples of the conditions and symptoms under each question; these are only examples, it is not a full list.

We only use this information for lawful purposes. We use the information so we can:

- Process your application.
- Administer your membership in the best way.
- Verify if the information you give us on this application form is true and complete.
- Give you customised information that is relevant to your health status.
- Develop disease management programmes for specific conditions.
- Review and improve the medical scheme benefits.
- Improve the Scheme's financial modelling.
- Better assess and lower our risk.

A condition-specific waiting period on your membership if you or your dependant received a diagnosis or any medical advice, care or treatment for the condition or symptoms, or if it was recommended. This is if it was within the 12 months before you applied. The 12-month period ends on the date on which we consider this application as fully and properly made.

You must tell us in writing if any of the information you gave, in your application for membership, changes between the day you sign this document and the day your membership starts. This includes information about your health and the health of those you apply for.

Please take note that if you or any of your dependants have any symptom disorder or condition not listed in the questions below, you should highlight and provide full details of this symptom, disorder, or condition in response to questions below.

Indication of existing medical conditions on this application does not automatically enrol you/your dependants onto the Scheme's Disease Management programme. For more information with regards to the Schemes disease management enrolment visit www.discovery.co.za.

Please answer ALL questions by ticking “Yes” or “No”. If you answered 'Yes', please provide full details in the sections provided.

9.1 Heart and circulation conditions

Yes ☐ No ☐

Example: chest pain, palpitations, shortness of breath, coronary heart disease, angina, heart attack, arrhythmia, high blood pressure (hypertension), cardiomyopathy, valvular heart disease or heart valve replacement, rheumatic fever, high cholesterol, previous heart surgery, stents, pacemaker, any autoimmune conditions, any congenital conditions, peripheral vascular disease, deep vein thrombosis, pulmonary embolus, varicose veins.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/ intervention used for this condition and dosage	Date of last treatment

9.2 Metabolic or endocrine conditions

Yes ☐ No ☐

Example: diabetes mellitus (high blood sugar), diabetes insipidus, thyroid disease, Addison's disease, Cushing's syndrome, metabolic syndrome, parathyroid disease, Paget's disease, osteoporosis, growth deficiency, metabolic disorders, Conn's syndrome, any autoimmune conditions, any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/ intervention used for this condition and dosage	Date of last treatment

9.3 Tumours, growths, cancerous, non-cancerous and disorders of the skin and breast

Yes ☐ No ☐

Example: skin lesions, eczema, psoriasis, breast disease, non-cancerous tumours, cancerous tumours, cancer of any organ, fibrocystic breast disease, fibroadenoma, fibroadenosis, lump in breast, abscess, abnormal mammogram result, any autoimmune conditions, any congenital conditions or any other abnormal cancer-screening or diagnostic test result/s or other skin conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/ intervention used for this condition and dosage	Date of last treatment

9.4 Are you or any of your dependants pregnant or undergoing treatment/investigation to fall pregnant or trying to conceive or difficulty falling pregnant?

Yes ☐ No ☐

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/ intervention used for this condition and dosage	Date of last treatment

9.5 Are you or any of your dependants expecting to have medical investigations or surgery or planning hospitalisation or treatment in the next months or have you been admitted to hospital/seen in casualty in the last 12 months?

Yes ☐ No ☐

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/intervention used for this condition and dosage	Date of last treatment

9.6 Have you or any of your dependants experienced any symptoms and / or have you sought any medical advice from a medical professional in respect of a symptom / condition not yet diagnosed, or ever been diagnosed with or received treatment for, any condition/symptoms or any allergic reactions or side-effects, not mentioned in the questions above, in the last 12 months before this application?

Yes ☐ No ☐

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/intervention used for this condition and dosage	Date of last treatment

HIV and AIDS

If you, or one or more of your dependants, are HIV-positive, you or they must call us on **0860 99 88 77** within seven working days from the date we activate your Discovery Health Medical Scheme membership. We treat this information in the strictest confidence. If you, or one or more of your dependants are HIV-positive, it is in your interest to register on the HIV Care Programme. Discovery Health Medical Scheme may have waiting periods that apply in certain circumstances. This means there may be a set time period before Discovery Health Medical Scheme starts paying for any general or specific medical conditions. A 12-month condition specific waiting period or a three-month general waiting period may therefore apply to this condition or any related condition. If you do not let us know about you or your dependant's HIV status within 7 days of your membership being active, we may end your Discovery Health Medical Scheme membership.

10. Our Privacy Statement – How we will process and disclose your personal information and communicate with you

When you engage with Discovery Health Medical Scheme, you are entrusting us with your personal information. We are committed to protecting your right to privacy and keeping your information safe. Our Privacy Statement tells you how we collect, use and share your personal information, including personal information about your spouse, employees, dependants, beneficiaries and life assureds, where applicable. To view and read our Privacy Statement, please follow this link: <https://www.discovery.co.za/medical-aid/about-discovery-health-medical-scheme> and scroll to, "YOUR PRIVACY IS IMPORTANT TO US" click on the **Privacy Statement link**.

Signature of applicant

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



The applicant must sign and date any changes
Please only sign if you have read and understand this statement

11. Terms and Conditions applicable to Discovery Health Medical Scheme membership

Definitions

The Scheme refers to Discovery Health Medical Scheme, registration number 1125, registered with the Council for Medical Schemes.

Administrator refers to Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, the administrator and managed care organisation for Discovery Health Medical Scheme and a subsidiary of the Discovery Group.

Do you agree that we may send you direct electronic marketing from time to time

No, thank you ☐ Yes, I agree ☐

11.1. Scheme rules for membership

The rules of the Scheme record your rights and responsibilities for your membership. They may change from time to time. You may ask us for a copy of these rules at any time or view these rules on www.discovery.co.za.

When you sign this application, you confirm that you have read and understood these terms and conditions and you agree that you and those you apply for will be bound by these and Scheme Rules.

Where applicable you also acknowledge and confirm that you, your financial adviser, or your employer, may communicate with us on this application and your membership of the Scheme.

You give permission that the Scheme or Administrator can share your medical information and other relevant Personal Information about you and your dependant/s with your chosen financial adviser. The information will be shared so that he or she can help us if necessary while we process your membership application.

Please speak to your financial adviser or the Administrator if there is anything you do not understand.

11.2. **Who you are applying for**

You may apply to join the Scheme on your own or together with other people – your spouse, your partner and people who are financially dependent on you as defined in the Scheme rules, as referred to above. For anyone to be treated as financially dependent for this application, you must have a responsibility to provide financially for that dependant. The Scheme or Administrator might ask you to give us proof of financial or legal responsibility.

You may be called the principal member or main member in our future communications to you.

11.3. **Acting for others**

You confirm you have the right to act for others

By signing this document, you confirm that:

- you have the right to apply for membership and to act for those you apply for in any matter relating to this application.
- you have received permission from your spouse/partner and any dependant(s) over 18 to act for them in any matter relating to this application.
- I (main applicant) consent to my spouse and/or adult dependant, that is part of this application process, acting on my behalf and providing personal information, including health information, to Discovery Health for the purpose of my application to join Discovery Health Medical Scheme.
- we may be able to retrieve certain previous medical information we have for you and your dependants (if applicable) from previous memberships, however it is still the applicant's obligation to disclose any and all relevant information as required above.

11.4. **Giving and getting information**

You must give true, correct and complete information.

To consider your application for membership, the Scheme must learn more about you and those you apply for.

Information about you and those you apply for must be true, correct and complete. This includes the details you give in this application form and in future dealings with us. It is important that you tell us about any medical condition, symptom or illness relating to you or those you apply for, even if you do not consider it relevant to your application. We may ask those you apply for who are 18 and older for more information about themselves. It is still all applicant's obligation to disclose any and all relevant information as required above.

Your legal address

The Scheme or Administrator will send documents to you at the address you indicated as the communication channel you prefer to be contacted on. If it is necessary to send you any legal notices or summonses, our legal team will serve these at the physical address you have given, or at any other address you have given us. It is your responsibility to make sure we have the correct address for you.

The Scheme and Administrator may record telephone calls

The Scheme and Administrator may record telephone conversations with you and with those you apply for.

The recordings and all information we get during the recordings will be processed and kept as required by law.

The Scheme and Administrator may get information about you from other relevant sources

The Scheme and Administrator may (at any time and on an ongoing basis) obtain your personal information from other relevant sources, including medical practitioners, contracted service providers, financial advisers, credit bureaus or industry regulatory bodies ("relevant sources") and further process such information to consider your membership application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses, to profile and analyse risk or to investigate fraud, waste and/or abuse (including by medical practitioners, contracted service providers or financial advisers). We may (at any time and on an ongoing basis) verify with the relevant sources that your personal information is true, correct and complete.

You give your permission that the Scheme and Administrator may get any information that is relevant to your application from your employer.

Tell the Scheme or Administrator immediately if your information changes

You, your employer or your financial adviser must tell the Scheme or Administrator in writing if any of the information you gave, in your application for membership, changes between the day you sign this document and the day your membership starts. This includes information about your health and the health of those you apply for. We need advance notice of any administrative changes such as cancellation of membership, as we do not accept backdated changes.

When the Scheme may cancel your membership/s

The Scheme may cancel any membership if you and those you apply for:

- do not give us information that later turns out to be relevant to this application.
- give us any information that is not true, correct and complete.
- do not tell us about any relevant changes (including about your health and the health of those you apply for) between the day you sign this document and the day cover starts.

Providing false information may lead to criminal charges being brought against you. You will have to pay any amount owing to the Scheme as a result of this cancellation.

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.

Providing false information may lead to criminal charges being brought against you. You will have to pay any amount owing to the Scheme as a result of this cancellation.

11.5. **About becoming a member**

The Scheme might not pay for certain expenses immediately after you become a member

The Scheme may have waiting periods that apply in certain circumstances. This means there may be a set time period before the Scheme starts paying for any general or specific medical conditions. We will advise if any waiting periods apply. Please speak to your financial adviser or the Administrator with regard to any waiting periods applicable to your membership and the memberships of those you apply for.

Resign from current medical schemes when accepted

It is illegal to be a member of more than one medical scheme at the same time. You and those you apply for must resign from your current medical schemes when you receive notice from the Scheme by letter, email or SMS telling you that you and those you apply for have been accepted.

You must ensure contributions are paid on time

As the main member of the Scheme, you are responsible for ensuring that your contributions and the contributions of those you apply for are paid on time every month to avoid suspension of benefits. The Scheme has the right to amend monthly contributions and benefits from time to time with prior notification.

11.6. **Repaying money owed to the Scheme**

The Scheme has the right at any time to collect from you any amount that you owe. We will notify you if there is any amount that you owe to the Scheme.

You must repay any medical savings owing if you leave the Scheme

When you become a member, depending on the plan you chose, you may have money available in advance to use for medical expenses during the year. This money is allocated to an account called the 'Medical Savings Account'. If you leave the Scheme before the year is up, you must repay the portion of medical savings you have used that is more than you have paid back to the Scheme over the year.

By signing this form, you agree that any money you owe to the Scheme may be deducted from any future claim payment amounts that are due to be paid to you. You will be able to identify the debit order for the money owing to the Scheme on your bank statement, the reference number DISCSETTLE will be used.

Signature of main applicant

Date

D

D

M

M

Y

Y

Y

Y



Please only sign if information is true, complete and correct.

12. Third Party Bank Details - Annexure A

Banking details for a third party

Please attach the relevant proof of bank account if you give a third party's bank account details for claim refunds and / contribution debit orders

Documents we need for a third-party bank account

(A third party can be anyone, such as your spouse, aunt, uncle, friend, father or son.)

- Proof of the account (bank statement or bank letter not older than three months)
- A copy of the third party's (account holder) ID, passport or driving licence
- A copy of the main member's ID, passport or driving licence

Documents we need for a joint bank account

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, passport or driving licence of each of the joint owners.

Documents we need for a company account

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, passport or driving licence of the persons who have authority to sign on behalf of the company
- A letter of authority. The letter must:
 - State that the account can be used
 - State the membership details (including the membership or policy numbers) for which the bank account will be used
 - Include the details of the signatory
 - Be dated and signed by an authorised person on behalf of the company
- A copy of the company's certificate of registration.
- A copy of the main member's ID, passport or driving licence

Documents we need for a trust account

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, passport or driving licence of each of the trustees of the account
- A copy of the certificate of registration of the trust
- A copy of the trust resolution. The resolution must:
 - Show the trustees
 - Be dated and signed by an authorised person on behalf of the trust
 - Contain the membership or policy numbers
- A copy of the main member's ID, passport or driving licence

If you are completing the request on behalf of the main member, please include proof that you have the necessary authority to do so, for example, a letter of authority or a letter of executorship.

13. Debit order mandate

This signed authority and mandate refers to the application on the signed date ("the Agreement")

I, the undersigned:

- Warrant that the account information I have provided above is an account in my name and that the information furnished by me/us in this Authority and Mandate is true and correct.
- Authorise Discovery Health to issue and deliver payment instructions to my bank, recorded above, for the collection by Discovery Health from the bank account (or any other bank or branch to which I may transfer my account) any amounts due under or in terms of this application on condition that the sum of such payment instructions will never exceed my obligations as framed in the Agreement which shall commence on the date that cover starts as requested on the application form and shall continue until this Authority and Mandate is terminated by me by giving Discovery Health no less than 20 ordinary working days written notice thereof or immediately in the event that I instruct my bank to withdraw this Authority and Mandate.
- If the membership or change in account details is not activated in time for the debit order collection and there is an amount outstanding Discovery Health can collect that amount in the interim. If I change the date of the debit order after activation, I confirm that the payment instructions must be issued and delivered on the day that I have nominated ("payment day") and thereafter on the same day in each and every successive month. If the payment day falls on a Sunday or recognised South African public holiday, the payment day will automatically be the next working day;
- Acknowledge that my bank will treat each payment instruction to pay premiums or amounts due under this Agreement to Discovery Health as if each payment instruction came from me personally as the account holder.
- Undertake to advise Discovery Health in writing of any changes to my account details and acknowledge that Discovery Health will not be held responsible or liable for any claim, loss or harm that I or any third party may suffer as a result of me providing incorrect banking details herein or if the bank account is in the name of another person or entity or as a result of my failure to notify Discovery Health of a change in banking details or if the bank account has insufficient funds to meet my obligations under or in terms of the Agreement.
- Know and understand that the withdrawals hereby authorized will be processed through a computerized system provided by South African banks. The details of each withdrawal from my bank account will be printed on my bank statement and must show the reference number of the membership inserted in the Agreement so as to enable me to identify this membership.
- Acknowledge that although this Authority and Mandate may be terminated by me, such termination does not necessarily terminate this Agreement. In the event of such termination, I am not entitled to any refund of any premiums or amounts due that was withdrawn by Discovery Health whilst this Authority and Mandate was in force if such premiums or amounts were legally owing to Discovery Health in terms of the Agreement.
- Acknowledge that by signing this Authority and Mandate I am bound by the payment terms applicable to this Agreement.
- Acknowledgement that this Authority may be assigned to a third party if this agreement is also assigned to a third party.

Reference number

This Agreement reference number: System generated reference number

Abbreviated name

Abbreviated name as registered with the bank: DISCPREM

Deduction amount: as per your activation of membership letter

Deduction date: as per section 1 of your membership application form

Payment start date: as per section 1 of your membership application form

Account holder name

Signature of applicant

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



The applicant must sign and date any changes.
Please only sign if information is true, complete and correct.

This form is only a complete application when it contains all the information we need to fully process your application. We take the date on which we receive the complete application as the application date, and not the date on which you sign the form.

ATTENTION:

TO WHOM IT MAY CONCERN

TENDERING OF RESIGNATION OF TRANSMED MEMBERSHIP

DATE: ____/____/____

SURNAME: _____

FULL NAMES: _____

MEMBERSHIP NUMBER: _____

ID NUMBER: _____

CONTACT NUMBERS: _____

E-MAIL ADDRESS: _____

I would like to tender my resignation from the **TRANSMED Medical Scheme** effective immediately.

Since the rules of the scheme state I have to give **A ONE MONTH CALANDER NOTICE**, my last day on **TRANSMED Medical Scheme** will be: ____/____/____

Kind regards

Signature

**PLEASE EMAIL THIS RESIGNATION TO ENQUIRIES@TRANSMED.CO.ZA
BUT ATTACH THE COPY TO YOUR NEW APPLICATION.**

ATTENTION:
TO WHOM IT MAY CONCERN
TENDERING OF RESIGNATION OF MEMBERSHIP

DATE: ____/____/____

SURNAME: _____

FULL NAMES: _____

MEMBERSHIP NUMBER: _____

ID NUMBER: _____

CONTACT NUMBERS: _____

E-MAIL ADDRESS: _____

I would like to tender my resignation from the _____
Medical Scheme effective immediately.

Since the rules of the scheme state I have to give _____ days' notice, my last day on
_____ Medical

Scheme will be: ____/____/____

Kind regards

Signature

**PLEASE SEND TO YOUR MEDICAL SCHEME BUT ATTACH A COPY
TO YOUR APPLICATION FORM.**



Benefits of appointing Aon South Africa Healthcare as your intermediary

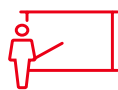
Across Aon, we are united in our passion to provide you with the insights and support to make Better Decisions around all aspects of your holistic wellbeing, medical scheme, gap cover and primary care insurance. We have a team of professional, fully accredited advisors to assist you with all your medical schemes, Gap cover and Primary care enquiries.

Our philosophy is to:



Guide:

our members in selecting the medical scheme, Gap cover insurance or Primary care options aligned to their needs.



Educate:

our members with ongoing training throughout the year, end of year medical schemes and Gap cover benefits and rate changes.



Protect:

the rights of members by applying the Medical Scheme Act and scheme rules when resolving disputes with the medical schemes on behalf of the members.

Catalogue of services and technological platform accessible to our members

- **Microsites:** Provides you with access to voice recorded Induction, Year-end launch highlight presentations, brochures, COVID-19 updates, various application forms.
- **Aon Resolution Centre:** Professional assistance with your Medical scheme, Gap cover or Primary care claim resolution, comparison or benefit explanation.
- **Year-end renewal communications:** Access to the following:
 - **Alert** - Provides high level summary of benefits and rates changes launched by medical scheme, Gap cover insurance as well as Primary care providers.
 - **Member letter** - Provides comprehensive information in relation to the benefits and rates changes implemented by Medical scheme, Gap cover or Primary care provider.
 - **Guidance letter** - Aon generates guidance letters for members that are under or over insured. The purpose of the guidance letter is to guide a member on selecting an appropriate option aligned to his/her needs.
- **Client Assistance Programme**
 - We are delighted to offer you access to a range of essential services at absolutely no charge. The Aon Client Wellbeing Programme is a telephonic, online, and structured e-mail support program (excluding in-person or video sessions). The following services are available through our third- party service provider, LifeAssist:
 - Structured Telephonic Counselling
 - Telephonic Trauma Support
 - Financial Wellbeing Coaching
 - Legal Advisory Services
 - Health and Wellness Services (professional advice from a dietician and a biokineticist)
- **General Updates:**
 - Ad-hoc updates pertaining to Medical schemes industry and providers specific updates.

Cost of appointing Aon

We are pleased to inform you that there is no additional fee charged by Aon when you appoint Aon Healthcare as your Healthcare intermediary. Aon earns monthly commission which is already included in the monthly contribution you pay over to the medical scheme. Monthly commission is part of your total monthly contributions paid to the scheme whether you have appointed Aon as broker or not. This monthly commission is 3% of the contribution to a maximum amount payable (as disclosed on the Brokers Statutory Notice) to brokers in terms of Section 65 of the Medical Schemes Act, 131 of 1998, plus value added tax (VAT). In terms of Primary Care Insurance products, we earn maximum 3%. Gap Cover Insurance products, we earn commission on a sliding scale from 5% up to 20% depending on policy holder's monthly contributions.

For more information, contact Aon South Africa:

0860 100 404 | arc@aon.co.za | www.aon.co.za

Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact. We partner with our client and seek solutions for their most important people and HR challenges. We have an established presence on social media to engage with our audiences on all matters related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

<http://www.facebook.com/Aonhealthcare>
Click "Like" on our page (Aon healthcare)

http://twitter.com/Aon_SouthAfrica
Click "follow" on our profile

Aon Employee Benefits – Healthcare

Aon South Africa Pty Ltd, an Authorised Financial Service Provider, FSP # 20555.

<http://www.aon.co.za/disclaimer>

On all services provided, Aon's Terms & Conditions of Business, as amended from time to time, are applicable and can be found at <http://www.aon.co.za/terms-of-trade> or will be sent to you upon request.

[Privacy Notice](#)

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Disclaimer:

The Benefits and contributions are subject to approval by the council for medical schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization only.

POPIA

Protection of Personal Information Act 4 of 2013 (POPIA), Medical Schemes are requesting a signed Broker Appointment letter to make certain information available to Aon South Africa (Pty) Ltd.



Contact us on: 0860 100 404, P.O. Box 78367, Sandton, 2146, www.aon.co.za
FSP number: 20555; CMS number: ORG895
Follow our [website link](#) for further information on Aon's processing of your personal information

Acknowledgement of appointment

Broker House Name: Aon South Africa (Pty)Ltd
Broker House code: 1004785125
Broker Code: 1020031108

I acknowledge and appoint Aon South Africa (Pty) Ltd as my financial advisor for all matters related to my medical scheme membership.

My ID: _____ and membership number: _____

Signed at (Town or City): _____ on yy/mm/dd: _____

I have been informed that there is no additional fee charged by Aon for providing you with healthcare intermediary services. Aon earns monthly commission which is already included in the monthly contribution you pay over to the medical scheme. Monthly commission is part of your total monthly contributions paid to the scheme. This monthly commission is 3% of the monthly contribution to a maximum amount payable (as disclosed on the Brokers Statutory Notice) to brokers in terms of Section 65 of the Medical Schemes Act, 131 of 1998, plus Value Added Tax (VAT).

Permission to process my personal information as well as personal information of all dependents included on my membership application form and I consent to Aon South Africa (Pty) Ltd accessing information listed on the table below.

I give consent for the disclosure of information about me.

Membership number: _____ ID or passport number: _____

Title: _____ Initials: _____ Surname: _____

First name(s) (as per identity document): _____

The following information should be made available to my appointed financial advisor as is necessary:

Personal examples	Benefit examples	Financial examples	Medical examples
* Name and Surname * Membership number * Date of birth * ID number * Postal Address * Physical address * E-mail Address * Telephone numbers * Cellular Number * Number of dependents	* Plan type * Medical Savings Account (MSA) * Balance Medical Scheme benefits * Spent for the year Accumulated * Medical scheme Savings Account * Medical Savings Carry over from previous year * MSA reimbursement, Scheme Rate or cost * Self-payment Gap * Above Threshold Benefit * Waiting period details * Late joiner penalty indicator * Wellness benefits	* Total Contribution * Contribution breakdown	* Chronic Indicator/confirmation (Yes/No) * In Hospital Indicator/confirmation (Yes/No) * Confirmation of claims paid and from what benefit * Claims transaction history * Procedures done in doctor's rooms paid from Hospital Benefit



By signing this letter of appointment , I confirm that I have fully read and understood the contents of this document and provide my express consent for Aon South Africa (Pty) Ltd ("Aon") to process my Personal Information including but not limited to special personal information, as well as that of my beneficiaries and where necessary including my minor children (as defined in the Protection of Personal Information Act no 4 of 2013) for the purposes set out herein and which Personal Information may be shared and or disclosed with any party including but not limited to service providers who Aon (in it's reasonable discretion) has an obligation or requirement to share or disclose my Personal Information and that of my beneficiaries and where necessary my minor children in compliance with its obligations in law or contract.

Signed at (Town or City): _____ on yy/mm/dd: _____

Signature: _____

Broker House Name: Aon South Africa (Pty)Ltd
Broker House code: 1004785125
Broker Code: 1020031108