

fedhealth member

APPLICATION FORM 2022



PLEASE FAX TO:
Fax No: 011 671 3647

OR EMAIL TO:
update@fedhealth.co.za

OR MAIL COMPLETED FORM TO:
Fedhealth Medical Scheme
Private Bag X3045
Randburg
2125

SECTION 1 CHOICE OF OPTION

Choose ONE product option by placing "x" in the appropriate box

myFED	flexiFED*	maxiFED
<input type="checkbox"/> myFED*	<input type="checkbox"/> flexiFED 1* <input type="checkbox"/> flexiFED 1Elect*	<input type="checkbox"/> maxima EXEC <input type="checkbox"/> maxima PLUS
<p>*If your contribution is paid by your employer, please also complete section 6.</p> <p>*If your contribution is not paid by your employer, please also complete section 11.</p>	<input type="checkbox"/> flexiFED 2* <input type="checkbox"/> flexiFED 2GRID* <input type="checkbox"/> flexiFED 2Elect*	
	<input type="checkbox"/> flexiFED 3* <input type="checkbox"/> flexiFED 3GRID* <input type="checkbox"/> flexiFED 3Elect*	
	<input type="checkbox"/> flexiFED 4 <input type="checkbox"/> flexiFED 4GRID* <input type="checkbox"/> flexiFED 4Elect*	

* Please also complete Section 9 for nomination of a Fedhealth network GP (General Practitioner).
• If you have selected a flexiFED option, please also ensure you complete Section 10 with regards to the MediVault and Wallet.

I wish to join the scheme from

I choose: Contribution collection in ADVANCE
 Contribution collection in ARREARS

SECTION 2 DETAILS OF PRINCIPAL MEMBER

Surname	<input type="text"/>		
Maiden name (if applicable)	<input type="text"/>		
Title	<input type="text"/>	First name/s	<input type="text"/>
Preferred name	<input type="text"/>		Initials <input type="text"/>
Gender	<input type="checkbox"/> M <input type="checkbox"/> F	Date of birth	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
ID number	<input type="text"/>	Nationality	<input type="text"/>
Country of origin of passport	<input type="text"/>		
Income Tax Number	<input type="text"/>		
Telephone (H)	<input type="text" value="()"/>	Telephone (W)	<input type="text" value="()"/>
Cellphone number	<input type="text"/>	Fax	<input type="text" value="()"/>
Email address	<input type="text"/>		
Postal address	<input type="text"/>		Postal code <input type="text"/>
Physical address	<input type="text"/>		Postal code <input type="text"/>
Country	<input type="text"/>		

We will no longer courier or post membership cards. You can find your e-card on the Fedhealth Member App and the Fedhealth WhatsApp Service.

Have you had previous medical aid cover? Yes No

Are you changing your medical scheme due to a change in your employment? Yes No

If yes, please provide details below

Name of previous medical scheme/s	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"/>

PLEASE - FOR STATISTICAL PURPOSES ONLY Ethnic group Black Coloured Indian White Asian Marital status Single Married Divorced Widowed Common law partner/ spouse

SECTION 3 INTERMEDIARY / FINANCIAL ADVISER

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

Broker code FSCA number

Name of brokerage

Name of broker/agent/adviser

Telephone (W) Cellular

Fax

Email address

Postal address

Physical address

FINANCIAL ADVISER DECLARATION

1. 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.
2. 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.
3. I confirm that the applicant was provided with my personal details, physical and postal address and telephone number.
4. 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).
5. 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.
6. The applicant is familiar with the information requested in the application form and all the relevant information was provided by the applicant.
7. The applicant is familiar with the information relating to the Protection of Personal Information Act (POPIA) as displayed on www.fedhealth.co.za
8. The advice and assistance given to the applicant was impartial and in the best interest of the applicant.
9. The applicant has personally signed the application form.
10. I acknowledge that a member must complete a broker note in the event of a member account transfer from a company exclusive broker appointment to an individual membership account.

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 Email address Initials

Relationship to principal member Gender Date of birth

ID number Nationality

Income Tax Number Passport number, if no ID

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

Name of previous medical scheme/s	Membership number	Date joined	Date left

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.

	1	Adult	Child*	2	Adult	Child*
Title	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First name/s	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Preferred name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ID number / passport number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* Child dependant = the member's dependent child up to the age of 21 or 27 if a full-time student

SECTION 10 ACTIVATION FOR FLEXIFED MEMBERS

MediVault Terms and Conditions

These are the terms and conditions that will apply to the activation and use of your MediVault and Wallet, which is available to all active Members of the Scheme who are on the flexIFED range.

The maximum, interest free loan amount that is available in your MediVault, has been pre-determined by the Scheme in line with your selected benefit option and family size or composition. You can decide how much of the total amount available in your MediVault you choose to transfer to your Wallet, at any time during the benefit year, also known as the FLEXIBLE repayment amount. The maximum repayment period for the amount transferred into your Wallet will be 12 months. Should you choose to select the FIXED repayment amount, a pre-determined Wallet amount will be activated. Please consult the Scheme brochure.

General Provisions

- a) The MediVault is available annually as per the Scheme benefit year, which runs from 1 January to 31 December. The MediVault can be accessed at any time during the benefit year.
- b) The MediVault will not be prorated for a member joining the Scheme during the benefit year unless predetermined rules are defined for a Participating Paypoint.
- c) The minimum amount which may be transferred from the MediVault to the Wallet is R600.

Eligibility Criteria

- a) The MediVault is available to all members on options which offer this benefit and who have accepted the terms and conditions of the MediVault.
- b) To qualify for the MediVault the member must be in good standing with the Scheme and over the age of 18 years.
- c) Suspended and terminated members will not be allowed to transfer any amounts from their MediVault to their Wallet, nor will suspended member be able to select the FIXED option.
- d) The legal guardian of a member younger than 18 years of age can apply for the benefit on behalf of the minor member.
- e) The MediVault is only available to active beneficiaries of the Scheme.

MediVault Conditions

- a) In order to access the loan facility in the MediVault a member will be required to accept the terms and conditions contained in this document. This acceptance can be in writing, orally or via the Fedhealth Family Room (website) or other digital platforms offered by the Scheme. If you select the FIXED option, you automatically agree to the terms and conditions.
- b) The MediVault is provided by the Scheme, in terms of the Scheme Rules, more particularly Rule 20.14 (which empowers the Board to grant repayable loans to members) and Section 30 (b) of the Medical Schemes Act 131 of 1998.
- c) The loan amount in the MediVault will only be available up to a maximum as specified on the applicable option or Company rule.
- d) The loan will not attract any interest (i.e. it will be an interest free loan).
- e) Any portion of the MediVault not transferred to the Wallet during a benefit year will not carry over to the next year.
- f) The maximum loan amount available in the MediVault may only be utilised once during a benefit year. Repayment of the loan will not result in the loan becoming available again. (i.e. the MediVault facility will not be based on a revolving credit basis).
- g) The loan is **only** activated once the member instructs the Scheme to transfer an amount from the member's MediVault to the member's Wallet, or when the member selects the FIXED option.

Wallet Activation

- a) In order to activate the Wallet, a member is required to instruct the Scheme to transfer an amount (see General Provisions above) from the member's MediVault to the member's Wallet, or when the member selects the FIXED option.
- b) Subject to the provisions under General Provisions above the member is not restricted in terms of the number of transfers from the MediVault into the Wallet in a benefit year.
- c) Any amount held in the Wallet will not earn any interest.
- d) A five (5) day cooling off period will be allowed for the purpose of cancelling the Wallet activation.

Wallet Utilisation

- a) The amount transferred to the member's Wallet can only be accessed by submitting a valid claim to the Scheme.
- b) The amount available in the member's Wallet will **only** be utilised once the member's Medical Savings Account has been exhausted.
- c) All payments made from the member's Wallet for the benefit of the member or the member's dependants will only be for the funding of relevant healthcare services and will be made directly by the Scheme to the healthcare provider, medical facility or refunded to the member.
- d) The member and his/her dependants will have access to the amount available in the member's Wallet during any waiting periods (if applicable).
- e) Any amount left over in the member's Wallet at year end will remain in the Wallet for utilisation in the following year. This amount will not earn any interest.

Repayment of the Activation Amount

- a) Repayments of the loan/s are in arrears and will commence on the debit order date selected following an instruction by the member to transfer an amount from the MediVault to the Wallet before the tenth (10th) of the month. Any transfers after the tenth (10th) will become due in the following month.
- b) If the FIXED option is selected during a benefit year, the pre-determined Wallet activation will be pro-rated to ensure repayments are completed by the end of January of the following year.
- c) Repayment of the loan payment by debit order is compulsory.
- d) The debit order deduction will be done on the selected day of the month except where it falls on a public holiday - in which case it will be collected on the day before or after, depending on the circumstances.
- e) Each and every loan activated must be repaid over a maximum 12-month period. The repayment term for that loan cannot be amended after the event.
- f) You may select a repayment period less than 12 months.
- g) Your debit order repayment amount will be adjusted with any subsequent loan activations. The FIXED option collection will remain the same, on condition that the previous year's instalment is fully paid up and no additional funds are accessed or activated during the year.
- h) A single debit order will be deducted from the member's account for contributions as well as the MediVault instalment, with the following reference: FDHSUBVLT<member number>, unless a member belongs to a Non-Participating Paypoint Group that only pays for contributions and not the MediVault instalment. In this case, a separate debit order deduction will occur with the following reference: FDHVLT<member number>.
- i) The member may make additional repayments at any time, but it will not reduce the monthly instalment; only the period of indebtedness.
- j) The member will receive a monthly statement reflecting the total MediVault Benefit, MediVault Benefit used and MediVault Benefit available.
- k) The statement will also reflect the detail of the MediVault Benefit used and repayments thereof.
- l) If a member belongs to a Participating Paypoint Group, the repayment will be collected from the Participating Paypoint Group. The member still needs to provide their banking details for collection to ensure continued collection if the member no longer belongs to the Participating Paypoint Group.
- m) The member remains ultimately responsible for the repayment of the loan.

Dependant Termination

- a) If a dependant is terminated off the membership, the amount available in the MediVault will be recalculated according to the new family size and composition.
- b) If, at the time of termination of the dependant, the member has transferred an amount to his Wallet greater than the recalculated MediVault amount, no further transfers will be allowed, however the member will still be required to repay all amounts transferred to the member's Wallet.
- c) If the member has not utilised more than the recalculated MediVault Benefit, the recalculated MediVault Benefit will be allocated as the new MediVault limit. The new MediVault available balance will be the recalculated MediVault Benefit minus the amounts transferred to the Wallet during the benefit year.

Option Change during the Benefit Year

- a) Where there is an option upgrade that takes place during the benefit year, to an option which also offers the MediVault Benefit, the MediVault Benefit will be recalculated according to the new benefit option.
- b) If a member downgrades to an option with a lower MediVault Benefit available and at the time of downgrading the member has transferred an amount to his Wallet greater than the lower MediVault Benefit, no further transfers will be allowed, however the member will still be required to repay all amounts transferred to the member's Wallet.
- c) If a member downgrades to an option with a lower MediVault Benefit available and at the time of downgrading the member has not utilised more than the lower MediVault Benefit, the lower MediVault Benefit will become the member's new MediVault limit. The new MediVault available balance will be the lower MediVault Benefit minus any amounts transferred to the member's Wallet during the benefit year.
- d) If the member moves to a Fedhealth option where the MediVault Benefit is not available, the member will be required to still repay the utilised amount transferred to the Wallet for the remainder of the repayment period. Any unused credits will be offset with any debt outstanding or refunded to the member on request.

Repayment on Termination

- a) Any outstanding loan amount owed by the member on termination of membership will be offset against any credit balances (including Wallet balances) due to the member.
- b) Any remaining loan balance outstanding must be repaid to the Scheme by the first (1st) of the month following termination.
- c) Any amount left in the member's Wallet, after all debt has been settled, will be refunded to the member.

SECTION 10 ACTIVATION FOR FLEXIFED MEMBERS (CONTINUED)

MediVault Terms and Conditions (Continued)

Repayment on Estate Late and Continuation Membership

- Any outstanding loan amount owed by the deceased member cannot become the responsibility of the new member (continuation of the surviving spouse/dependant) and needs to follow the Death Administration process as defined in Estate Act, 66 of 1965 (as amended).
- The new member must comply with the Eligibility Criteria set out above.
- The new member will be required to accept the MediVault terms and conditions before transferring a MediVault amount to their Wallet.

Repayment on Beneficiary Swop Membership

- Members requesting a Beneficiary Swop from being the member to becoming a dependant must pay all outstanding loan balances owed before the transaction will be approved.
- The new member must comply with the Eligibility Criteria set out above.
- The new member will be required to accept the MediVault terms and conditions before transferring a MediVault amount to their Wallet.
- The MediVault benefit on the new membership will only be activated after a period of 30 (thirty) days from the date of the new membership becoming active, provided that all outstanding activation amounts were settled by the dependant on the previous MediVault benefit.

Debt Collection Process

- Any outstanding loan amount for an active or terminated member will not be written off and will be pursued through debt collection.
- Deferred instalments will not be allowed and will result in full membership suspension and no claims will be paid until the member is in good standing, and the Scheme's debt collection process will follow.
- A member who continues to default on the loan instalment debt will be offset with the available Wallet credits and no further access will be allowed to the unused MediVault Benefit.
- Members will be liable to pay for all fees associated with the collection of outstanding debts.

Parental/guardian Declaration (Complete if principal member is a minor)

Parent of member (full name)	<input type="text"/>	Relation	<input type="text"/>
Parent of member's Identity Number	<input type="text"/>		
Guardian of member (full name)	<input type="text"/>	Relation	<input type="text"/>
Guardian of member's Identity Number	<input type="text"/>		
Parent/Guardian cellphone number	(<input type="text"/>)	Relation	<input type="text"/>
Parent/Guardian cellphone number	(<input type="text"/>)	Relation	<input type="text"/>
Parent/Guardian email address	<input type="text"/>	Relation	<input type="text"/>

MediVault Repayment Period

Repayments are calculated at a maximum of 12 equal instalments based on the amount transferred to the Wallet.

Members can select shorter repayment periods.

Twelve months: Yes

Shorter period: select between 1 – 12 months <12 months

Consent and Activation of MediVault

I/We wish to ACCEPT /DECLINE the Terms and Conditions of the MediVault Benefit and Wallet available to me and would like to transfer the following amount to my Wallet on my FLEXIBLE option:

MediVault to Wallet Transfer Amount : (Minimum R600 Maximum the MediVault Benefit)

R or Transfer my full MediVault Benefit

Acceptance of Offer by (tick the applicable box):

OR

I choose to select the FIXED option according to the recommended Wallet activation as per the flexiFED brochure and understand that this may be pro-rated as per my membership join date.

Member

Parent/Guardian (Provide certified copies of Parent's/Guardian's Identity Document)

I consent to my Financial Adviser / Broker activating the Wallet on my membership. I acknowledge that the Financial Adviser / Broker is acting on my behalf and I agree not to hold the Scheme liable for acting on the instructions of my Financial Adviser / Broker.

I/We Full Name Member/Parent/Guardian,

the undersigned, do hereby declare that I/We have read and understood the MediVault Benefit and Wallet terms and conditions and undertake to:

- Comply with all the undertakings as set out in the MediVault and Wallet's terms and conditions; and
- Acknowledge that I/We are responsible for the payment of the relevant MediVault instalments when activated.

Member/Parent/Guardian Signature

Date

SECTION 11 INCOME VERIFICATION FOR THE MYFED OPTION

Please tick appropriate box

Highest household income per month	
January - March 2022	From April 2022
<input type="checkbox"/> R1 – R6 251	<input type="checkbox"/> R1 – R6 251
<input type="checkbox"/> R6 252 – R10 219	<input type="checkbox"/> R6 252 – R8 550
<input type="checkbox"/> R10 220 – R12 622	<input type="checkbox"/> R8 551 – R10 219
<input type="checkbox"/> R12 623 – R14 426	<input type="checkbox"/> R10 220 – R12 622
<input type="checkbox"/> R14 427 – >	<input type="checkbox"/> R12 623 – R14 426->
	<input type="checkbox"/> R14 427 – >

Income is considered as the income of the highest 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. Members will be required to declare income on an annual basis at the beginning of the new Benefit Year.

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.

What you are required to do:

Complete the Income Verification Form and attach all relevant proof of income and other supporting documents requested in each section to avoid any administrative delays.

SECTION 12**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.

SECTION 13**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, as well as the MediVault instalment. In addition, should I default on payment of any subsequent contributions or instalments, 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 (three) month general waiting period, a 12 (twelve) month waiting period for pre-existing conditions and, if applicable, a late joiner penalty fee.
7. I hereby authorise the Payroll on behalf of the Scheme, to deduct from my salary or any other available funds via debiting of my bank account, all contributions, instalments arrears 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, instalments and any amounts that may become due by me in terms of the Scheme rules, 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 email address, or SMS failing which, my financial adviser's email address as supplied by my financial adviser, of changes to its rules.
12. I understand that should there be any outstanding debt, my account will be suspended and no claims will be paid until payment agreement is reached and received.
13. 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.
14. Should there be any additional information required by the Scheme which is not received within 7 (seven) days, the Scheme will automatically suspend the application.
15. I acknowledge that I am not a member of more than one Medical Scheme.
16. I hereby authorise the Scheme or any of its nominated representatives to verify and confirm my bank details.
17. 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).
18. I agree to provide the Scheme with 3 (three) months' written notice to inform Fedhealth of my intention to terminate my membership.
19. 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, waiting periods may apply and/ or future claims or my membership may be rejected.
20. 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.
21. 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.
22. I consent, with the permission of my dependants, that the Scheme may collect, use, process, retain and share my and my dependant's personal information 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. 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 Wealth Bonus

Do you have a Sanlam Matrix Premier product?

Yes No

If you answer yes, your I.D and membership number will be shared with Sanlam for the purpose of increasing your current Sanlam Wealth Bonus.

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

Signature of principal member

Print name

Identity number