

SECTION 1 CHOICE OF OPTION

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

Comprehensive Options	Saver Options	Hospital Plans
<input type="checkbox"/> MAXIMA PLUS <input type="checkbox"/> MAXIMA EXEC <input type="checkbox"/> MAXIMA STANDARD <input type="checkbox"/> MAXIMA STANDARD ^{Elect}	<input type="checkbox"/> MAXIMA ADVANCED <input type="checkbox"/> MAXIMA BASIS* <input type="checkbox"/> MAXIMA BASIS ^{Grid} * <input type="checkbox"/> MAXIMA SAVER* <input type="checkbox"/> MAXIMA SAVER ^{Grid} * <input type="checkbox"/> MAXIMA ENTRYSAVER* <input type="checkbox"/> MAXIMA DYNAMIC SAVER* **	<input type="checkbox"/> MAXIMA CORE <input type="checkbox"/> MAXIMA CORE ^{Grid} <input type="checkbox"/> MAXIMA ENTRYZONE <small>*Please also complete Section 10 for nomination of a Fedhealth network FP (Family Practitioner) **Please complete section 2</small>

I wish to join the scheme from

Contribution collection in ADVANCE
 Contribution collection in ARREARS

SECTION 2 INCOME VERIFICATION FOR MAXIMA DYNAMIC SAVER

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 verification will be conducted for this option. Income is considered as the highest income earner per family per month; commission and rewards from employment; interest from investments; income from leasing of assets or property; distributions received from a trust, pension and/or provident fund; and financial assistance from any social assistance programme.

IMPORTANT NOTICE:
Declaring income lower than your actual income is fraud.
This may lead to the termination of your membership.

By signing this application form, you give your permission for us to verify your declared income using all relevant internal and external sources.

Please provide the following supporting documentation as proof of income, if not joining through your employer:

- Last 3 months' (90 consecutive days) bank statements; and
- If employed, your last 3 months' payslips and commission schedules, or most recent tax year's IRP5 certificate
- If student, proof of enrolment at academic institution
- If self-employed, most current financial statements
- If pensioner, proof of annuity and/or employer pension and/or State Older Person's Grant
- If unemployed, UIF certificate

SECTION 3 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/ passport number <input type="text"/>
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="()"/>
E-mail 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"/>		

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	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 you when applying for membership of any other medical scheme/s? Yes No

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

SECTION 3 DETAILS OF PRINCIPAL MEMBER (CONTINUED)Do you want your membership pack and card: Delivered Posted Collected from nearest Medscheme Branch

Delivery Address during working hours (Monday - Friday 08:00AM - 17:00PM):

 Postal code
SECTION 4 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

A. Graham

Date

SECTION 5 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

ID/ passport/ birth certificate number Date of birth

Has this dependant 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 this dependant on application for membership of any other medical scheme/s?

SECTION 6 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	2
	Adult <input type="checkbox"/> Child* <input type="checkbox"/>	Adult <input type="checkbox"/> Child* <input type="checkbox"/>
Title	<input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/>	<input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
First name/s	<input type="text"/>	<input type="text"/>
Preferred name	<input type="text"/> Marital status <input type="text"/>	<input type="text"/> Marital status <input type="text"/>
ID number / passport number	<input type="text"/>	<input type="text"/>
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"/> Gender <input type="text" value="M"/> <input type="text" value="F"/>	<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"/> Gender <input type="text" value="M"/> <input type="text" value="F"/>
E-mail address	<input type="text"/> Cell <input type="text"/>	<input type="text"/> Cell <input type="text"/>

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

SECTION 6 DEPENDANTS YOU WISH TO REGISTER (CONTINUED)

	3 Adult <input type="checkbox"/> Child* <input type="checkbox"/>	4 Adult <input type="checkbox"/> Child* <input type="checkbox"/>
Title	<input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/>	<input type="text"/> Initials <input type="text"/> Relationship to member <input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
First name/s	<input type="text"/>	<input type="text"/>
Preferred name	<input type="text"/> Marital status <input type="text"/>	<input type="text"/> Marital status <input type="text"/>
ID number / passport number	<input type="text"/>	<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 Gender <input type="text"/> M <input type="text"/> F	<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 Gender <input type="text"/> M <input type="text"/> F
E-mail address	<input type="text"/> Cell <input type="text"/>	<input type="text"/> Cell <input type="text"/>

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

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 7 EMPLOYER INFORMATION

This section must be completed by your employer only if employer pays your contribution

Name of employer	<input type="text"/>		
Employee number	<input type="text"/>	Employment date	<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
Division code	<input type="text"/>	Dept. name	<input type="text"/>
Persal number <i>if applicable</i>	<input type="text"/>	Fedhealth paypoint code	<input type="text"/>
Maxima Dynamic Saver monthly salary of applicant	<input type="text"/>		
Medical scheme start date	<input type="text"/> 0 <input type="text"/> 1 <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y		
We confirm that the applicant is employed by us and commenced employment on the above date			
Name of salary administrator	<input type="text"/>		Company stamp
Designation	<input type="text"/>		
Signature			Date signed <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

SECTION 8 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.

<input type="checkbox"/> 1. USE THIS ACCOUNT FOR ALL TRANSACTIONS <input type="checkbox"/> 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.	<input type="checkbox"/> USE THIS ACCOUNT FOR REFUNDS ONLY NB: If you ticked no. 2 on the left then bank details must be completed here.
Bank name <input type="text"/>	Bank name <input type="text"/>
Branch name <input type="text"/>	Branch name <input type="text"/>
Bank branch code <input type="text"/>	Bank branch code <input type="text"/>
Type of account <input type="text"/> Cheque <input type="text"/> Transmission <input type="text"/> Savings	Type of account <input type="text"/> Cheque <input type="text"/> Transmission <input type="text"/> Savings
Name of account holder <input type="text"/>	Name of account holder <input type="text"/>
Bank account number <input type="text"/>	Bank account number <input type="text"/>

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

Please note:

- Should a 3rd 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.

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. 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/

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
- 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 fax to:
Fedhealth Membership
Fax No: 011 671 3647

Or e-mail to:
update@fedhealth.co.za

Customer Contact Centre number:
0860 002 153

Sanlam Reality Application form for Fedhealth Medical Aid members.

Once completed, please submit with your Medical Scheme application form.
Please tick all boxes where applicable.



Medical Scheme membership number: _____

Personal details

Full names: (As per ID) _____
Preferred name: _____
Surname: _____
Identity number: _____
Email address: _____
Postal address: _____
Contact number: _____

Sanlam Reality membership

Please select your membership option.

(Refer to our website or call 0860 732 5489 for more information.)

Membership option	Single option	Family option
Reality Health	R180 pm <input type="checkbox"/>	R230 pm <input type="checkbox"/>
Reality Core	R80 pm <input type="checkbox"/>	R115 pm <input type="checkbox"/>

Note: By selecting the family option we will automatically add your dependants as per your Medical Scheme.

Money Saver Card:

Add the Money Saver card to my membership

Note: There is no card administration fee for the first (3) months, thereafter R50 per month will apply. More cards can be ordered for family members.

Sanlam Reality communication options

I prefer to receive communication via the following channels:

Email SMS Phone Mail

I would like to receive information about discounts and special offers available only to members:

Yes No

Permission to use Medical Scheme information

Sanlam Reality will use your personal information (as supplied by your Medical Scheme) to complete your Sanlam Reality registration. Sanlam Reality will keep your personal information, as well as the information of your spouse and dependant/s, confidential. However, by signing this form, you agree to the disclosing and use of disclosed information, including that of your spouse and/or dependant/s that you have provided, in that Sanlam Reality may collect, process, store, and share all confidential information, as contained in this application and provided to us after the inception of your Sanlam Reality membership. This information may be used to:

- Administer the Sanlam Reality programme.
- Provide any services that you or your spouse or any dependant/s may require.
- Enable any contracted third party that requires such information to render a service or provide goods to you or your spouse or any dependant/s on your Sanlam Reality membership, but only if such contracted third party agrees to keep the information confidential.
- Enable any other entity within the Sanlam Group, where you or your spouse or your dependant/s have applied for a product, to administer the product.
- Health data may be shared/utilised in order to qualify for specific benefits.

I hereby agree and give permission.

Broker details

Complete this section if an intermediary introduced you to Sanlam Reality.

Surname: _____
First name: _____
Intermediary code: _____
Contact number: _____

Debit order authorisation

I hereby authorise that Sanlam Reality can use the banking details provided for my Medical Scheme claims refunds.

OR

Sanlam Reality may create a debit order instruction based on the information indicated below for the specific amount which will be deducted on the first of every month unless otherwise requested. This deduction will indicate activation of my Sanlam Reality membership and I further agree that the commencement of my membership and the liability of Sanlam Reality as a result of this application is conditional upon the first contribution being paid and received by Sanlam Reality. I undertake to inform Sanlam Reality of any changes to my bank details and authorise Sanlam Reality to verify such details. (Total 'SL' Debit or Real Futures Pty Ltd will reflect on your bank statement for this deduction.)

Debit order information:

Account name: _____
Bank: _____
Bank code: _____
Account number: _____
Account type: _____
Savings Transmission Cheque

Signature:

I hereby confirm that the above information is true and correct. I agree that by joining the Sanlam Reality programme I am bound by Sanlam Reality's rules as set out by the programme. For full T&Cs, visit www.sanlamreality.co.za.

Signed: _____

at _____ on _____

Print name: _____

Print name: _____