Applying to become a member of Netcare Medical Scheme in 2024 (with underwriting)



Contact details

Tel: 0861 638 633 • PO Box 652509, Benmore 2010 • www.netcaremedicalscheme.co.za

Thank you for applying to join Netcare Medical Scheme. This document is an application for membership form. It also contains the conditions of application. Please make sure you read and understand the Rules of Netcare Medical Scheme which can be found at www.netcaremedicalscheme.co.za

Who we are

Netcare Medical Scheme, registration number 1584, is the medical scheme that you are applying to become a member of. This is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as "the administrator") is a separate company and an authorised financial services provider (registration number 1997/013480/07), which takes care of the administration of your membership of Netcare Medical Scheme.

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

- 1. If any details are missing or if we need more information for underwriting purposes, we will contact you.
- 2. 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.
- 3. We will send you or your employer a welcome letter, SMS or an email to let you know when your application is considered to have been fully and completely made.
- 4. Your welcome pack will be delivered to your employer.

When you sign this application, you confirm that you have read and understood the conditions of application and Rules of Netcare Medical Scheme.

How to complete this form

- 1. Please use one letter per block, complete in black ink and print clearly.
- 2. Read and understand the terms and conditions for membership (Section 11) and the Scheme Rules.
- 3. Please make sure the main applicant signs section 7, 10, and 11 as well as signs and dates any changes. Please submit the form to your HR who will complete the employer warranty and submit the application on your behalf. No direct applications will be accepted.
- 4. Please attach a copy of your Identity Document (ID) as well as each applicant to this form. We also accept passports and birth certificates for children.
- 5. If you do not hear from us within seven days after submission of your application form, please call **0860 100 345** or email newbusiness_queries@netcaremedicalscheme.co.za or contact your local HR office.

I consent to my spouse and/or adult dependant acting on my behalf and providing my personal information, including health information, for the purpose of this application.

1. About yourself (main applicant)
Cover start date	$\left[egin{array}{c c c c c c c c c c c c c c c c c c c $
Title	Initials Surname
First name/s (as per identity document)	
Previous or maiden nar	ne
Gender	M F Date of birth D D M M Y Y Y
Race	African Coloured Indian/Asian White Other Do not want to disclose
•	to provide the information required on race. The scheme is required by the Council for Medical Schemes to collect this if for statistical purposes.
Your current salary	R
Preferred method of co	mmunication: Email Post By choosing email, you will receive your communication quicker and there is less of an impact on the environment.
ID or passport number	
Telephone (H)	Telephone (W)
Cellphone	

Please note that this form expires on 31/03/2025. Up to date forms are available on www.netcaremedicalscheme.co.za.

Email																															
Postal add	ress (pos	t collect	ted fr	om p	ost k	ox,	suite	or	priva	ate b	oag)																				
PO Box	F	Private E	Bag							Вох	nun	nber	-																		
Suite	Pos	stnet Su	uite								Nun	nber	-																		
Suburb																								Pos	stal	cod	е				
If your post	is deliver	ed to yo	our st	treet	addr	ess,	plea	se d	com	plete	e the	se o	deta	ils u	nde	r pl	hysid	cal a	ddre	ess.											
Physical ac	ddress:																														
Suite/Unit n	umber								Со	mpl	ex na	ame	:																		
Street numb	per									Stre	et na	ame																			
Suburb																								Pos	stal	cod	е				
Occupation																	Та	ax nu	ımbe	r											
2. About	your sp	ouse c	or pa	artne	er (i1	f ap	plyi	ng f	for	cov	er)																				
Title									In	itials	3																				
Surname																															
First name/identity docum																															
Previous or	maiden n	ame																													
Gender			М		F				Date	e of	birth	D	D	M	M	Υ	Υ	Υ	Υ												
Race		Afric	an		Colo	oured	d		India	an/A	sian		٧	/hite	•		Othe	er		Do	not	war	nt to	disc	clos	е					
You are not data and it								equii	red (on ra	ace.	The	scl	neme	e is	req	uire	d by	the	Cou	ncil	for I	Med	ical	Sch	iem	es to	o col	lect	this	
ID or passpo	ort numbe	er 📗																													
Telephone (H)																Tele	phor	ne(W	')											
Cellphone																															
Email																															
Tax number																															
Partnershi	p declara	ation											_																		
If you are no not signed a																														hav	е
We declare that by sign arrangemer the Scheme	ing this dents, such a	eclarationas sepa	on, w ratio	/e ag n. We	ree t e furt	o tel ther	I the unde	Sch ersta	neme	e ab :hat i	out a	any	cha	nge	to th	he s	statu	ıs of	our	rela	tion	ship	or a	ny c	char	nge	to o	ur liv	ving		
Since when	have you	u and yo	our pa	artne	r bee	en in	this	rela	tion	ship	that	is li	ke a	a ma	ırria	ge							D	D	M	M	Y	Y	Y	Υ	
Signature o	f main ap _l	plicant																				Date	e D	D	M	M	Y	Y	Y	Y	
Signature of	f partner																					Date	e D	D	M	M	Y	Υ	Y	Y	
				Plea	se do	o not	sigr	n an	inco	mpl	ete a	ppli	cati	on fo	rm																
3. About	your de	penda	nt/s	(if a	ıppl	ying	j for	СО	ver)																					
Dependant	t 1																														
Title						In	itials					5	Surn	ame)																
First name/ identity docum																															
Gender			M		F				Date	e of	birth	D	D	M	M	Υ	Υ	Υ	Υ												
Race		Afric	an		Colo	oured	b		India	an/A	sian		٧	/hite	•		Othe	er		Do	not	war	nt to	disc	clos	е					

You are not compelled data and it will be used	o provide the information required on race. The scheme is required by the Council for Medical Schemes to collect this for statistical purposes.	•
Relationship to main me	mber (for example, mother, child)	
ID or passport number		
If your dependant is 21	rears and older, are they:	
Married?	Yes No Financially dependent on you? Yes No	
*Disabled?	Yes No A full-time student? Yes No	
Does your dependant e	rn an income? Yes No	
How much does your de	pendant earn each month? R	
Dependant 2		
Title	Initials Surname	
First name/s (as per identity document)		
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 data and it will be used	o provide the information required on race. The scheme is required by the Council for Medical Schemes to collect this for statistical purposes.	:
Relationship to main me	mber (for example, mother, child)	
ID or passport number		
If your dependant is 21	rears and older, are they:	
Married?	Yes No Financially dependent on you? Yes No	
*Disabled?	Yes No A full-time student? Yes No	
Does your dependant e	rn an income? Yes No	
How much does your de	pendant earn each month? R	
Dependent 3		
Title	Initials Surname	
First name/s (as per identity document)		
Gender	M F Date of birth D M M Y Y Y	
Race	African Coloured Indian/Asian White Other Do not want to disclose	
You are not compelled data and it will be used	o provide the information required on race. The scheme is required by the Council for Medical Schemes to collect this for statistical purposes.	;
Date of birth		
Relationship to main me	mber (for example, mother, child)	
ID or passport number		
If your dependant is 21	rears and older, are they:	
Your child?	Yes No financially dependent on you? Yes No	
*Disabled?	Yes No A full-time student? Yes No	
Does your dependant e	rn an income? Yes No	
How much does your do	pendant earn each month? R	
4. Your employer w	arranty (this section must be signed by the HR or payroll contact)	
Name of employer	Employer or billing number	
Employee number	Date of employment	
Branch name	Branch number	

Applicants monthly salary	R				
The employer will reconfim	the income stated above				
Please make sure your empapplication.	oloyer completes this warra	nty. If this application	form is sent without a	ın employer warra	nty, we cannot process the
Employer warranty					
We warrant that the main Netcare Medical Scheme Netcare Medical Scheme	e may bill us for the amount		_	does for our other	r employees as members of
Authorised signature					
	Please do not sign an inc	omplete application fo	rm.		
Name and surname of HR o	fficial				
Designation					
	EN	IPLOYER STAMP			
5. Your banking detail	S				
Please give us the details	you would like to use fo	r your claim refunds	S.		
Please note: We cannot a	ccept credit card accoun	t details. You may c	only use a South Afr	ican bank accou	int.
Bank name					
Branch name			Branch coo	de -	
Account number			Type of ac		Savings
Account holder			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
By signing below, you agree	e that once claims have bee	n refunded into the ba	ank account you have	chosen Netcare	Medical Scheme will not be
responsible in any way for t				onecon, rectaire	Modern Continue will her be
Signature of main applicant					
If third party bank details, pl	ease insert the third party II	O number.			
ID Number					
If the third party bank accou	ınt is a Joint accou	ınt Compa	ny account Trus	st account	
Please provide proof of ban				he proof of bank a	account required.
6. Previous medical so	cheme details				
Please give us the details o membership certificate.	f all registered South Africa	n medical schemes th	at you previously belo	onged to. Please g	give us proof in the form of a
Main applicant					
Name	Scheme name	Start date	End date if already	Are they still a member?	Reason for leaving
			resigned		
				Yes No	
				Yes No	
				Yes No	
	+	+	+		+

Dependant name	Scheme name	Start date	End date if already resigned	Are the	•	eason for leaving
				Yes	No	
				Yes	No	
				Yes	No	
				Yes	No	
				Yes	No	
				Yes	No	
				Yes	No	
				Yes	No	
We use this information administer your member customised information in Scheme benefits, to impuses. A condition specific medical advice, diagnos fully and properly made. If any of your dependance details of this symptomapplication does not a information with regar	re only examples and not the only for lawful purposes, for the ship, to verify whether the irrelevant to your health statustion of Scheme's financial more waiting period will only be is, care or treatment within a state have any symptom or or condition in responsitutionatically enrol you/youts to the Scheme's Disease certain previous medical inforce that we may utilise this in	r example, enabling us information you provide s, to develop disease to delling, to assist the simposed on your men a within a 12-month per condition not listed to question 6.18 become to question 6.18 become dependents onto ase Management enrollegisted.	a and our administrator on this application for management program Scheme to better assumeriod ending on the date of the questions below. An indication of the Scheme's Disection of the Scheme's Disections of the Management wisit www.n.	or to procest rm is true and so for spectors and more dependent the dependent of dependent the on which below, you of existing ase Mana etcarement.	ss your applica and complete, ific conditions, nitigate its risk nt received or the this applicat should highl g medical con agement prog dicalscheme	ation and to optimally to provide you with to review and enhance and other beneficial were recommended anytion is considered to be ight and provide full ditions on this gramme. For moreco.za.
Example: abnorma cancer of any orga	and disorders of the skin Il pap smear results, skin le n, fibrocystic breast disease sult or other skin conditions	, fibroadenoma, lump				
Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or hospitalisation		e used for thi	

infertility, ectopic pregnance Patient name 7.4 Are you or any of your de Patient name Sy	mear results, abnormal cy, missed periods, ova ymptoms/Medical agnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or hospitalisation	carriage, polycystic ovarian s Medicine used for this condition and dosage		
Example: abnormal Pap si infertility, ectopic pregnance Patient name 7.4 Are you or any of your de Patient name Sy	mear results, abnormal cy, missed periods, ova ymptoms/Medical agnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or	Medicine used for this	osyndrome,	st
infertility, ectopic pregnand Patient name Sydi 7.4 Are you or any of your de Patient name Sy	cy, missed periods, ova ymptoms/Medical agnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or	Medicine used for this	Date of las	
7.4 Are you or any of your de	agnosis	diagnosed/ symptoms	symptoms, consultations and/or			
Patient name Sy						
Patient name Sy						
		r undergoing treat	ment/investigation	for pregnancy	Yes	No
	ymptoms/Medical agnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of lastreatment	
narcolepsy), eating disorde	ers, Alzheimer's diseas	e, autism, dementia	, attention deficit-hyp	personality disorders, sleep eractivity disorder, drug and	bing disorders l/or alcohol ab	
Patient name Sy	ttempt, post traumatic s ymptoms/Medical agnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of lastreatment	
7.6 Metabolic or endocrine co	onditions				Yes	No
				on's disease, Cushing's sync olic disorders, Conn's syndro		olic
	ymptoms/Medical agnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of las treatment	

7.2 Heart and circulatory conditions

Patient name	Symptoms/Medical	Date first	Date of las	st	Medicine	e used for this	Date of last
	diagnosis	diagnosed/ symptoms	symptoms consultation and/or hospitalis	s, ons		n and dosage	treatment taken
7.8 Brain and nerve co	onditions				I		Yes No
cerebral palsy, Par	pilepsy, seizures, multiple scle kinson's disease, paraplegia, l y, CVA, bleeding on the brain.	nemiplegia, quadripl					
Patient name	Symptoms/Medical diagnosis	Date first diagr symptoms	s c a	Date of sympton consulta and/or	ms, ations	Medicine used for this condition and dosage	Date of last treatment taken
				hospita	iisatioii		
7.9 Breathing and resp	piratory conditions chronic obstructive pulmonary	v disease, bronchiec				r emphysema, cys	Yes No tic fibrosis,
Example: asthma, sarcoidosis, pneun	chronic obstructive pulmonary nonia, interstitial lung disease/	chronic cough > 3 m	ctasis, tubercul	losis, br	onchitis o		tic fibrosis,
Example: asthma,	chronic obstructive pulmonary		ctasis, tubercul	losis, br	onchitis o	r emphysema, cys e used for this n and dosage	
Example: asthma, sarcoidosis, pneun Patient name 7.10 Musculoskeletal (Example: arthritis (scleroderma, polyr	chronic obstructive pulmonary nonia, interstitial lung disease/ Symptoms/Medical	Date first diagnosed/ symptoms n) at joint or muscular practicities nodosa, Weight 1985.	Date of las symptoms consultation and/or hospitalisations and segment's grant page ner's grant consultations and segment's grant consultations and segment consultations are segment consultations and segment consultations and segment consultations are segment consultations.	losis, bross, ons sation	Medicino conditio	e used for this n and dosage us, Sjögren's synd idosis, fibromyalgi	Partic fibrosis, Date of last treatment taken Yes No rome, a, degenerative disc

7.7 Abdominal conditions

Patient name	Symptoms/Medical diagnosis	c	oate first liagnosed/ ymptoms	syr cor and	te of last mptoms, nsultations d/or spitalisation	con	icine used for this dition and dosage	Date of treatm	of last nent taken
7.12 Blood condition	s ein thrombosis, anaemia, ITP ((platele	t deficiency),	polycyth	naemia vera, l	blood c	lotting disorders/disea	Yes ses, leuka	No aemia,
	onary embolus, haemophilia, ha								
Patient name	Symptoms/Medical diagnosis	d	Pate first liagnosed/ ymptoms	syr cor and	te of last nptoms, nsultations d/or spitalisation	con	icine used for this dition and dosage	Date of treatm	of last nent taken
7.13 Eye conditions								Yes	No
	ct, keratoconus (cross linkage), ation, cornea transplant, eye si								
Patient name	Symptoms/Medical diagnosis		osed/	and/or	oms, Itations		ne used for this ion and dosage	Date of treatme	last ent taken
				nospit	alisation				
7.14 Ear, nose and th	roat (ENT) and dentistry con	ndition	s					Yes	No
•	media (middle ear infection), ot ditis, vertigo, deafness, sinus p		•		, -	•	•	ear implar	nt,
Patient name	Symptoms/Medical diagnosis	c	Date first liagnosed/ ymptoms	syr cor and	te of last nptoms, nsultations d/or spitalisation	con	icine used for this dition and dosage	Date o	of last nent taken
7.15 Male urogenital Example: prostat	conditions e disorders, urogenital defects	, varico	ocele, tumour	rs, undes	scended teste	es, phim	osis, urinary incontine	Yes ence, rete	No ntion,
infertility.									
Patient name	Symptoms/Medical diagnosis	c	Pate first liagnosed/ ymptoms	syr cor and	te of last nptoms, nsultations d/or spitalisation	con	icine used for this dition and dosage	Date of treatm	of last nent taken

Yes

7.11 Kidney or urinary conditions including current or past dialysis

Patient name	Symptoms/Medical	Date first	Date of last	Medicine used for this	Date of last
	diagnosis	diagnosed/ symptoms	symptoms, consultations and/or hospitalisation	condition and dosage	treatment taker
7.17 Have you or any symptoms, not	of your dependant/s receive yet diagnosed by a medical p	ed, or not yet recei professional, in the	ved, medical advice last 12 months be	e or treatment for fore this application?	Yes No
Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment take
7.18 Have any of you in the questions	r dependants been diagnose above, in the last 12 months	d with or received before this applic	treatment for, any ation?	condition not mentioned	Yes No
Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taker
we activate your Netca dependants are HIV-po may have waiting perio starts paying for any ge period may therefore a offer letter, if the waiting month condition specifi	of your dependants, are HIV-posture Medical Scheme membership positive, it is in your interest to regots that apply in certain circums general or specific medical conditional poly to this condition or any relag period is applied prior to activitic waiting period on a members about you or your dependant(sbership.	ip. We treat this info gister on the HIV <i>Ca</i> stances. This means tions. A 12-month co ated condition. We vation of membership hip certificate if the v	rmation in the stricte are Programme. Netc there may be a set andition specific waiti will not indicate the 1: and due to the sensitivity waiting period is appl	st confidence. If you, or one of are Medical Scheme time period before Netcare M ng period or a three-month g 2-month condition specific way y of this information. We will ied due to the sensitivity of the	or more of your ledical Scheme eneral waiting aiting on a counter not indicate the 12- nis information. If
If you, or one or more of we activate your Netca dependants are HIV-pormay have waiting period starts paying for any geperiod may therefore a offer letter, if the waiting month condition specification on the condition of the member of the second scheme member of the waiting of the second scheme member of the second scheme	are Medical Scheme membershing besitive, it is in your interest to regots that apply in certain circums eneral or specific medical conditional pply to this condition or any relay period is applied prior to activitic waiting period on a membershabout you or your dependant(s	ip. We treat this infogister on the HIV Castances. This means tions. A 12-month cated condition. We vation of membership hip certificate if the value within 7	rmation in the stricted re Programme. Netcontended there may be a set of the production specific waiting little the 12 does not the sensitivity waiting period is applicable.	st confidence. If you, or one of are Medical Scheme time period before Netcare M ng period or a three-month g 2-month condition specific way y of this information. We will ied due to the sensitivity of the ership being active, we may of	or more of your ledical Scheme eneral waiting aiting on a counter not indicate the 12- nis information. If
If you, or one or more of we activate your Netca dependants are HIV-pormay have waiting period starts paying for any generiod may therefore a offer letter, if the waiting month condition specification you do not let us know Medical Scheme members. 8. Privacy Stateme When you engage with right to privacy and kee including personal informatical series.	are Medical Scheme membershing positive, it is in your interest to records that apply in certain circums eneral or specific medical condition or any relay period is applied prior to activitic waiting period on a membershabout you or your dependant(subership.	ip. We treat this info gister on the HIV Castances. This means tions. A 12-month coated condition. We wation of membership hip certificate if the way HIV status within 7 meme administer you are entrusting use Privacy Statement loyees, dependants	rmation in the stricted re Programme. Netce there may be a set of condition specific waiting in the sensitivity waiting period is apply days of your member of the by Discovery has with your personal tells you how we coll and beneficiaries, where Programme is the programme in the programme in the programme is the programme in the programme in the programme is the programme in the programme is the programme in the programme in the programme is the programme in the programme is the programme in the programme. The programme is the programme is the programme in the programme is the programme. The programme is the programme is the programme in the programme is the programme. The programme is the programme is the programme is the programme in the programme is the prog	ast confidence. If you, or one of are Medical Scheme time period before Netcare Mang period or a three-month good of this information. We will ised due to the sensitivity of the tership being active, we may entere applicable. To view and is are to make the committeect, use and share your personere applicable. To view and is are Medical Scheme.	ded to protecting your led to protecting your
If you, or one or more of we activate your Netca dependants are HIV-pormay have waiting period starts paying for any geperiod may therefore a offer letter, if the waiting month condition specification you do not let us know Medical Scheme members. 8. Privacy Stateme When you engage with right to privacy and kee including personal informs Statement, please follo	are Medical Scheme membershipsitive, it is in your interest to regots that apply in certain circumsteneral or specific medical condition or any relative period is applied prior to activitic waiting period on a membershabout you or your dependant(stable). Interest Medical Aid Scheme, perion your information safe. Our mation about your spouse, employ withis link: https://www.netcal	ip. We treat this info gister on the HIV Castances. This means tions. A 12-month coated condition. We wation of membership hip certificate if the way HIV status within 7 meme administer you are entrusting use Privacy Statement loyees, dependants	rmation in the stricted re Programme. Netce there may be a set of condition specific waiting in the sensitivity waiting period is apply days of your member of the by Discovery has with your personal tells you how we coll and beneficiaries, where Programme is the programme in the programme in the programme is the programme in the programme in the programme is the programme in the programme is the programme in the programme in the programme is the programme in the programme is the programme in the programme. The programme is the programme is the programme in the programme is the programme. The programme is the programme is the programme in the programme is the programme. The programme is the programme is the programme is the programme in the programme is the prog	ast confidence. If you, or one of are Medical Scheme time period before Netcare Mang period or a three-month good of this information. We will ised due to the sensitivity of the tership being active, we may entere applicable. To view and is are to make the committeect, use and share your personere applicable. To view and is are Medical Scheme.	ded to protecting your led to protecting your

9. Terms and Conditions applicable to Netcare Medical Scheme membership

1. Who "we" are

Netcare Medical Scheme, registration no 1584, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, the administrator and managed care organisation for Netcare Medical Scheme, an authorised financial services provider.

2. Rules for membership

The rules of Netcare Medical Scheme records your rights and responsibilities for your membership of Netcare Medical Scheme. They may change from time to time. You may ask Netcare Medical Scheme for a copy at any time. When you sign this application, you confirm that you have read and understood the rules and you agree that you and, those for whom you apply, will be bound by them. Where applicable you also acknowledge and confirm you or your employer appointed, may communicate with us on this application and your membership to Netcare Medical Scheme. The information will be shared so that he or she may contact us if necessary while we process your membership application. Please speak to your employer if there is anything you do not understand.

3. Acting for others

You may apply to join Netcare Medical 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 Netcare Medical Scheme rules. For anyone to be treated as financially dependent for this application, you must be responsible for providing financially for that dependent. We might ask you to provide us with proof of financial responsibility. You will be referred to as the principal member or main member in our future communications to you.

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 for whom you are applying in any matter relating to this application;
- You have received permission from your spouse and any dependant/s over 18 to act on their behalf in any matter relating to this application;
- In the event that you are signing on behalf of a minor (person younger than 18 years old) that you are a competent person and authorised to sign on their behalf.

4. Giving and getting information

You must give true, correct and complete information

To consider your application for membership, Netcare Medical Scheme must learn more about you and those for whom you apply. This information must be true, correct and complete. This includes the details you provide in this application form and in future dealings with us. It is important that you inform us of any medical condition, symptom or illness relating to you or those for whom you are applying, even if you do not consider it relevant to your application.

We may ask for more information about those for whom you are applying if they are 18 years of age or older.

Your legal address

We will send documents to you at the address you selected as the communication channel at which you prefer to be contacted. If it is necessary to send you any legal notices or summonses, our legal team will serve these at the physical address you have provided, or at any other address you have supplied. It is your responsibility to make sure we have the correct address for you.

Netcare Medical Scheme and the administrator may record telephone calls

Netcare Medical Scheme and the administrator may record telephone conversations with you and with those for whom you are applying. The recordings and all information we obtain during the recordings will be processed and retained as required by law.

We may get information about you from other relevant sources

To consider your application for membership, 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), you agree that we may obtain information about you and those for whom you are applying from other relevant sources. These include any entity that is part of Discovery Limited, medical practitioners, financial advisers, credit bureaus or industry regulatory bodies. We may (at any time and on an ongoing basis) verify with the parties mentioned in this section that the information you provide on this application and in respect of any matter pertaining to or that arises during your membership of Netcare Medical Scheme, is true, correct and complete. You give your permission that we may obtain any information that is relevant to your application and membership from your employer.

Inform us immediately if your information changes

You or your employer must inform us in writing should any of the information you have provided, in your application for membership, changes between the day you sign this document and the day your membership commences. This includes information regarding your health and the health of those for whom you apply. If at any stage you become a direct paying member, we require advance notice of any administrative changes such as cancellation of membership, as we cannot accept backdated changes.

5. When Netcare Medical Scheme may cancel your membership/s

Netcare Medical Scheme may suspend or cancel any membership immediately, if the member or dependant/s on the membership is found guilty of abuse of privilege of the Scheme. It is very important for the member and dependant/s to provide true, correct and complete information on the application form and in their dealings with the Scheme.

6. Becoming a member

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

Netcare Medical Scheme may have waiting periods that apply in certain circumstances. This means there may be a set time period before

Netcare Medical Scheme begins paying for any general or specific medical conditions. Please speak to your employer or one of our consultants to find out if waiting periods apply to your membership and the memberships of those for whom you are applying.

Resign from your 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 for whom you are applying must resign from your current medical scheme/s when you receive notice from Netcare Medical Scheme by letter, email or SMS informing you that you and those for whom you have applied have been accepted.

7. Contributions

As the main member of Netcare Medical 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.

8. Repaying money owed to the Scheme

Netcare Medical Scheme has the right at any time to collect from you any amount that you owe to the Scheme. We will notify you should there be any such amount owed to the Scheme.

Signature of main applicant

The main applicant must sign and date any changes Please do not sign an incomplete application form I confirm the information is accurate and complete

Date D D M M Y Y Y

10. Bank Details

Documents we need for a third-party bank account

Please attach the relevant proof of bank account if you give a third party's bank account details for claim refunds.

(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 (accountholder) 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.