

Applying to join Discovery Health Medical Scheme as part of an employer group in 2020

(with KeyCare and Essential Smart underwriting)



Who we are

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

Discovery Health (Pty) Ltd, registration number 1997/013480/07, (referred to as 'the administrator') 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 partner): 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 Discovery Health Medical Scheme. This document is an application form for membership. It also contains some rules for membership (Section 11). Please make sure you read and understand these rules. The full set of Scheme Rules is available on www.discovery.co.za/medical-aid/scheme-rules. This document is valid for 90 days from 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 your certificates.

What you must do

- Fill in the form in black ink and print clearly, or complete the form digitally.
- All relevant sections must be physically signed by the main applicant and cannot be signed digitally. The main applicant must sign and date any changes.
- Read and understand the rules for membership (Section 11).
- Sign section 5, 10 and 11.
- Email the completed and signed form to application@discovery.co.za or fax it to **011 539 3000**.
- Please attach a copy of each applicant's identity document. We also accept valid passports and birth certificates for children.

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.
- Your membership will be activated and you and your financial adviser will receive a welcome letter when standard terms of acceptance are offered (no waiting periods or late-joiner penalties). 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). You may accept the offer by signing and returning this letter to activate your membership.
- You or your financial adviser will receive a welcome letter, SMS or 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 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 rules for membership and agree to them.

1. About yourself (main applicant)

When do you want your cover to start?

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

Title

Initials

Surname

First name(s) (as per identity document)

Preferred name

Gender F M

Date of birth

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

Previous or maiden name

Marital Status

Occupation

Tax number

Total monthly earnings R .

ID or passport number

Country of issue

Telephone (H) -

Telephone (W) -

Cellphone -

Fax -

Email

Physical address in South Africa

Suite/Unit number Complex name

Street number Street name

Suburb Post 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.

P O 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(s) (as per identity document)

Preferred name

Previous or maiden name

Marital status Married Single Divorced Widowed

Gender M F Date of birth

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

ID or passport number Country of issue

Telephone (H) -

Telephone (W) -

Cellphone -

Fax -

Email

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

Dependant 1

Title Initials

Surname

First name(s) (as per identity document)

Preferred name

Gender M F Date of birth - -

ID or passport number Country of issue

Relationship to main member

(For example, mother, child etc. Where your child is not your biological child, please state relationship, i.e. adopted child, foster child. Please provide legal proof)

If your dependant is 21 years and older, are they:

Married Yes No Financially dependent on you? Yes No

Does your dependant earn an income? Yes No How much does your dependant earn each month? R

Does your dependant's spouse earn an income? Yes No How much does your dependant's spouse earn each month? R

Dependant 2

Title Initials

Surname

First name(s) (as per identity document)

Preferred name

Gender M F Date of birth - -

ID or passport number Country of issue

Relationship to main member

(For example, mother, child etc. Where your child is not your biological child, please state relationship, i.e. adopted child, foster child. Please provide legal proof)

If your dependant is 21 years and older, are they:

Married Yes No Financially dependant on you? Yes No

Does your dependant earn an income? Yes No How much does your dependant earn each month? R

Does your dependant's spouse earn an income? Yes No How much does your dependant's spouse earn each month? R

Dependant 3

Title Initials

Surname

First name(s) (as per identity document)

Preferred name

Gender M F Date of birth - -

ID or passport number Country of issue

Relationship to main member

(For example, mother, child etc. Where your child is not your biological child, please state relationship, i.e. adopted child, foster child. Please provide legal proof)

If your dependant is 21 years and older, are they:

Married Yes No Financially dependent on you? Yes No

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.

Please note: you can only access day-to-day cover and chronic benefits through the KeyCare general practitioner(s) you chose above.

5. Your banking details for claims refund

Your contributions will be paid by your employer as a salary deduction, you only need to give us banking details for claim refunds.

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.

Please note: We cannot accept credit card account details and only South African banking details are accepted. We no longer issue cheques. If no details are provided we will not be able to refund your claims.

Bank name			
Branch name		Branch Code	
Account number		Type of account	<input type="checkbox"/> Cheque <input type="checkbox"/> Savings
Account holder			

Signature of account holder

Signature of main applicant



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

6. About your employer

Please ask your employer to complete this section.

Please attach a clear copy of your salary slip or the letter of employment

Name of employer		Employer or billing number	
Employee number		Date of employment	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Branch name		Branch number	

If you are joining Discovery Health Medical Scheme more than three months after you were employed, please give one of the following reasons:

I was previously covered by my spouse or partner's medical scheme but:

I am now divorced My spouse or partner has been retrenched

Date - -

My spouse or partner resigned My spouse or partner is deceased

Date - -

I was a wage earner now earn a salary or I was a temporary or contract worker and I am now permanent

Date - -

I am now offered medical aid due to my new salary level or job grade

Date - -

Employer warranty

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

Employer warranty

- 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 signature	<input type="text"/>
Name	<input type="text"/>
Designation	<input type="text"/>



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

7. Your financial adviser's details (to be completed by your financial adviser)

Financial adviser's name	<input type="text"/>	Code	<input type="text"/>		
Intermediary house	<input type="text"/>	Code	<input type="text"/>		
Financial adviser's telephone number (W)	<input type="text"/>	-	<input type="text"/>	Lead number	<input type="text"/>
Email	<input type="text"/>				
Bank reference number (if applicable)	<input type="text"/>	(Mandatory for all ABSA and FNB financial advisers)			

I declare that:

- 7.1. I am an accredited financial adviser in terms of the Medical Schemes Act 131 of 1998 and licensed by the Financial Services Board in terms of the Financial Advisory and Intermediary Services Act 37 at the date of signing this application form
- 7.2. I am appointed by the employer to provide advice about this application.
- 7.3. I have a valid contract with Discovery Health Medical Scheme and I have made the client aware of the commission I receive from Discovery Health Medical Scheme.
- 7.4. I am responsible for providing the employer and main applicant with:
 - my name, physical address, postal address and telephone number
 - impartial advice that is in his or her best interest.
- 7.5. I am accountable for any advice I give to the employer and main applicant about the completion of this application form and joining Discovery Health Medical Scheme.

Signature of financial adviser	<input type="text"/>
--------------------------------	----------------------



Please only sign if this 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 previously belonged to by completing the table below and give us proof in the form of a membership certificate. We will use this information to determine if we need to apply any late-joiner penalty fees. We may use the information on the membership certificate to determine if we can apply waiting periods. Information regarding your previous medical history and your details that are held by your previous medical scheme will not be automatically transferred to Discovery Health Medical Scheme.

Were all your dependants on the same medical scheme Yes No

If not, please complete your dependants' previous medical scheme cover details below:

Name	Scheme name	Start date	End date if already resigned	Are they still a member?	Reason for leaving
		<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	

		D D M M Y Y Y Y	D D M M Y Y Y Y	<input type="checkbox"/> Yes <input type="checkbox"/> No
		D D M M Y Y Y Y	D D M M Y Y Y Y	<input type="checkbox"/> Yes <input type="checkbox"/> No
		D D M M Y Y Y Y	D D M M Y Y Y Y	<input type="checkbox"/> Yes <input type="checkbox"/> No
		D D M M Y Y Y Y	D D M M Y Y Y Y	<input type="checkbox"/> Yes <input type="checkbox"/> No

9. Your health questions

For any person named on this application form:

9.1. Are you or any of your dependants pregnant or undergoing treatment/investigation for pregnancy? Yes No

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

9.2. Have you or any of your dependants ever been diagnosed with cancer and received treatment in the last 12 months? Yes No

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

9.3. Are you or any of your dependants expecting to have medical investigations or surgery or planning hospitalisation or treatment in the next 12 months? Yes No

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

HIV

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 HIVCare 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 may therefore apply to this condition or any related condition. If you do not let us know about your 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

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.

Discovery Group refers to Discovery Limited, registration number 1999/007789/06, including all subsidiaries of the group. Subsidiaries in

the Group include authorised financial services providers.

You and your refers to the member and the dependants on the medical scheme which may include your spouse, children and other dependants as the case may be.

Your personal information refers to personal information about you, and your employees (as relevant). It includes information about health, financial status, gender, age, contact numbers and addresses.

Process(ing) (of) information means the automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information.

Competent person means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a member or dependant for example a parent or legal guardian.

1. When you engage with the Scheme and Administrator, you entrust us with personal information about yourself, your family, and in some cases, your employees. We are committed to protecting your right to privacy.
2. The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your personal information, in a manner that is compliant, ethical, adheres to industry best practice and applicable protection of personal information legislation as enacted from time to time.
3. We have a duty to take all reasonably practicable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To enable this we will always endeavour to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third party data sources.
4. You have the right to object to the processing of your personal information and have a choice whether or not to accept these terms and conditions. However, it is important to note that the Scheme and Administrator require your acceptance to activate and service your medical scheme membership. If you do not accept these terms and conditions, we cannot activate and service your medical scheme membership.
5. The Scheme and Administrator will keep your personal information confidential. You may have given us this information yourself or we may have collected it from other sources. If you share your personal information with any third parties, we will not be responsible for any loss suffered by you or your employer (where applicable).
6. You understand and / or acknowledge that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. By submitting your dependents' relevant personal information, you hereby confirm that you are duly authorised to share such information with us. We will furthermore process their information for the purposes set out in this Privacy Statement.
7. Each party accepts responsibility to the extent that the processing activities of personal information fall under the control of that party and agrees to indemnify the other party/ies against any loss or damage, direct or indirect, that an employee may suffer because of any unauthorised use of the employees' personal information or if a breach of the employees' personal information occur, but only if the processing of that personal information is controlled by that party.
8. If you are giving consent for a person under 18 (a minor) you confirm that you are a competent person and that you have authority to give their consent for them.
9. You agree that the Scheme and Administrator may process your personal information for the following purposes:
 - 9.1. to verify the accuracy, correctness and completeness of any information provided to the Scheme and Administrator in the course of processing an application for membership or providing services related to the membership
 - 9.2. for the administration of your health plan;
 - 9.3. for the provision of managed care services to you on your health plan;
 - 9.4. for the provision of relevant information to a contracted third party who requires this information in order to provide a healthcare service to you on your health plan;
 - 9.5. to profile and analyse risk;
 - 9.6. to share your personal information with external health providers for them to assess or evaluate certain clinical information, in the event that you are subject to such a clinical assessment.
 - 9.7. Examples of how this will happen include:
 - 9.7.1. Sharing your personal information with your chosen financial adviser during the application process to help the Administrator, if necessary, while we process your membership application;
 - 9.7.2. Getting your personal information from other relevant sources, including medical practitioners, contracted service providers, financial advisers, credit bureaus, entities that are part of Discovery Group or industry regulatory bodies ("relevant sources") and further processing of such information to consider your membership application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses. We may (at any time and on an ongoing basis) verify with the relevant sources that your personal information is true, correct and complete;
 - 9.7.3. If you have joined as a member of an employer group, getting from and sharing with your employer information that is relevant to your application;
 - 9.7.4. Communicating with you about any changes in your health plan, including your contributions or changes and enhancements to the benefits you are entitled to on the health plan you have chosen;
Transferring your personal information outside the borders of the Republic of South Africa where appropriate, for example to administer international emergency or treatment benefit and Africa Benefit, or if you provide an email address which is hosted outside the borders of South Africa, or for processing, storage or academic research. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to. If a third party asks the Scheme and Administrator for any of your personal information, we will share it with them only if:
 - 9.7.4.1. you have already given your consent for the disclosure of this information to that third party; or
 - 9.7.4.2. we have a legal or contractual duty to give the information to that third party
10. You consent and agree that:
 - 10.1. we may process your information, including personal and special personal information, to adhere to South African Legislative reporting

obligations and to perform transaction monitoring activities;

10.2. we may communicate such personal information to local Regulatory Bodies as well as to other entities in the Discovery Group if any Legislative reportable matters are identified.

11. The Scheme and the Administrator will provide your personal information to any other entity within the Discovery Group with whom you or your dependant/s already have a relationship; or where you or your dependant/s have applied for a product, service or benefit from such entity. This information will be provided for the administration of your or your dependant/s products or benefits with other entities within the Discovery Group.
12. The Scheme and Administrator may share and combine all your personal information for any one or more of the following purposes:
 - 12.1. market, statistical and academic research; and
 - 12.2. to customise our benefits and services to meet your needs.Your personal information may be shared with third parties such as academics and researchers, including those outside South Africa. We ensure that the academics and researchers will keep your personal information confidential and all data will be made anonymous to the extent possible and where appropriate. No personal information will be made available to a third party unless that third party has agreed to abide by strict confidentiality protocols that we require. If we publish the results of this research, you will not be identified by name. If we want to share your personal information for any other reason, we will do so only with your permission.
13. By signing this application form, you authorise the Scheme and Administrator to obtain and share information about your creditworthiness with any credit bureau or credit providers' industry association or industry body. This includes information about credit history, financial history, judgments, default history and sharing of information for purposes of risk analysis, tracing and any related purposes.
14. We may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.
15. The Scheme and Administrator have the right to communicate with you electronically about any changes on your health plan, including your contributions or changes and improvements to the benefits you are entitled to on the health plan you have chosen.
16. The Scheme and Administrator have a duty to keep you updated about any offers and new products that are made available from time to time. The Scheme, Administrator, any entity within the Discovery Group and contracted third-party service providers may communicate with you about these.
17. You may opt of Electronic Marketing on www.discovery.co.za or the Discovery App. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.
18. You have the right to know what personal information the Scheme holds about you. If you wish to receive this information please complete a 'PAIA Form to Request Access to Records' on www.discovery.co.za/medical-aid/about-discovery-health-medical-scheme and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.
19. You agree that the Scheme and Administrator may keep your personal information until you ask us to delete or destroy it. You have the right to ask us to update, correct or delete your personal information, unless the law requires us to keep it. Where we cannot delete your personal information, we will take all practical steps to de-personalise it.
20. Where the Scheme and Administrator are required by law to collect and keep personal information, we shall do so. At a minimum, this includes the following:
 - 20.1. Medical Schemes Act, 1998
 - 20.2. The Consumer Protection Act, 2008
 - 20.3. The Protection of Personal Information Act, 2013
 - 20.4. Electronic Communications and Transactions Act,
 - 20.5. Legislation specific to Discovery Health (Pty) Ltd only:
 - 20.5.1. Financial Advisory and Intermediary Services Act, 2002.
21. You agree that the Scheme and Administrator may transfer your personal information outside South Africa:
 - 21.1. if you give us an email address that is hosted outside South Africa; or
 - 21.2. to administer certain services, for example, cloud services.

When we share your information to administer certain services, we will ensure that any country, company or person that we pass your personal information to agrees to treat your information with the same level of protection as we are obliged to.

22. If the Scheme or Administrator becomes involved in a proposed or actual amalgamation, transfer or merger, acquisition or any form of sale of any assets, as appropriate, we have the right to share your personal information with third parties in connection with the transaction. In the case of such an event, the new entity will have access to your personal information.
23. The Scheme may change this Privacy Statement at any time. The current version is available on www.discovery.co.za.
24. If you believe that the Scheme or Administrator have used your personal information contrary to this Privacy Statement, you have the right to lodge a complaint with the Information Regulator, under POPIA, but we encourage you to first follow our internal complains process to resolve the complaint. We explain the complaints and disputes process on the website www.discovery.co.za. Contact details for the Information Regulator: The Information Regulator (South Africa) | SALU Building | 316 Thabo Sehume Street | Pretoria | Tel: 012 406 4818 | Fax: 086 500 3351 | inforeg@justice.gov.za

Signature of main applicant

Date

D	D
---	---

 -

M	M
---	---

 -

Y	Y	Y	Y
---	---	---	---

The main applicant must sign and date any changes.



Please only sign if you have read and understand this statement.

11. Discovery Health Medical Scheme rules for 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.

Discovery Group refers to Discovery Limited, registration number 1999/007789/06, including all subsidiaries of the group. Subsidiaries in the Group are authorised financial services providers.

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 rules and you agree that you and those you apply for will be bound by them.

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.

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.

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, entities that are part of Discovery Group 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. 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.

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.

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.

Application to join Vitality 2020



Purpose of the form

Thank you for deciding to apply to join Discovery Vitality (Pty) Ltd. This document is an application form for membership. It also contains some rules for membership. Please make sure you read and understand these rules.

What you must do

- Please complete this form in its entirety, and print clearly
- Read and understand the membership rules
- Sign the application form
- Submit the form by email at vitalitysales@discovery.co.za or by fax to (011) 539 2509

Contact us

Tel: 0860 99 88 77, PO Box 653574, Benmore 2010, www.discovery.co.za

1. Join Vitality

The Vitality contributions for 2020 are:

	Vitality
Member	R280
Member + spouse or dependant	R340
Member + 2 spouse or dependants	R395

Join Vitality Yes

2. Join Vitality Active

The Vitality Active contributions for 2020 are:

Main member	R89
Each additional adult member	R79

Join Vitality Active Yes

3. Personal details

Main applicant's name and surname

Main applicant's ID number

*Employer number

Health membership number

Vitality commencement date - -

*An employer number is only required if your employer will pay for your Vitality contribution.

4. Banking details and payment date

If you are paying your own Vitality contribution, please complete this section.

Bank name

Branch name

Branch number - -

Account number

Type of account Cheque Savings

Accountholder's signature

Signature of main applicant

Please note:

If the Vitality contribution will not be paid from your own bank account, then the account holder must sign above to give consent to their account being debited.

If your activation request reaches Vitality between the 1st and 15th of the month, your membership will be effective from the first of the current month. If you activate Vitality between the 16th and last day of the month, your membership will be effective from the first of the following month.

If your membership is not activated in time for the debit order collection, your first contribution will be collected with the next debit order unless it has been paid in the interim.

You confirm that the information provided is for an account in your name and that you have the right to give Discovery Vitality (Pty) Ltd the authority to debit the account on a monthly basis. You confirm that the account listed above is compliant with the Financial Intelligence Centre Act ("FICA").

5. Our Privacy Statement

Permission to process and disclose information and to communicate with you

When you engage with us, you trust us with personal information about yourself, your family, and in some case, your employees. We are committed to protecting your right to privacy.

The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your Personal Information, in line with the Protection of Personal Information Act ("POPIA").

1. Definitions
 - 1.1. We, us and our refers to Discovery Vitality (Pty) Ltd.
 - 1.2. You and your refers to the owner of the Vitality membership.
 - 1.3. Your personal information refers to personal information about you, your spouse, your dependents, your beneficiaries and your employees (as relevant). It includes information about health, financial status, gender, age, contact numbers and addresses. For purposes of this privacy statement, "personal information" has the meaning ascribed thereto in the Protection of Personal Information Act 4 of 2013.
 - 1.4. Process information means the automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information.
 - 1.5. Competent person means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child, for example a parent or legal guardian.
2. When you engage with us, you trust us with personal information about yourself, your family, and in some case, your employees. We are committed to protecting your right to privacy. The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act ("POPIA").
3. You have the right to object to the processing of your personal information. It is voluntary to accept these terms and conditions. However, we require your acceptance to activate and service your Vitality membership. This means that if you do not accept, we cannot activate and service your Vitality membership.
4. We will keep your personal information confidential. You may have given us this information yourself or we may have collected it from other third parties such as service providers, partners or public sources. We will only use the information collected if the law allows us to, or for a purpose set out in this privacy statement. We require our service providers and partners to process your personal information for specified purposes and in accordance with our instructions, in the event that you share your personal information with any other third parties, we will not be responsible for any loss suffered by you, your dependants, your beneficiaries, your spouse or your employees (if applicable).
5. You understand that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the membership / benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.

6. If you are an employer, you agree to indemnify us against any loss or damage, direct or indirect, that an employee suffers because of the unauthorised use of your employees' personal information, when the processing activities falls under the control of you as an employer. As an employer you also agree to indemnify us in the event that you misrepresented that you have the legal authority to consent on behalf of a minor.
7. If you are giving consent for a person under 18 (a minor) you confirm that you are a competent person and that you have authority to give their consent for them.
8. You agree that we may process your personal information for the following purposes:
 - 8.1. The administration of the Vitality programme;
 - 8.2. The provision of any services that you or any dependant on your Vitality membership may require;
 - 8.3. The rendering of services by Vitality; and The provision of relevant information to a contracted third party who require such information to render a service to you or any dependant on your Vitality membership and only if such contracted third party agrees to keep the information confidential.
9. If a third party asks us for any of your personal information, we will share it with them only if:
 - 9.1. you have already given your consent for the disclosure of this information to that third party; or
 - 9.2. we have a legal or contractual duty to give the information to that third party; or
 - 9.3. for risk and fraud prevention purposes.
10. You confirm that we may share your personal information and personal information about your spouse and/or dependents, within the Discovery Group of companies for:
 - 10.1. administration 10.2.fraud prevention; and
 - 10.2. where necessary to provide Group-wide services, benefits and infrastructure to help you in your personal or professional capacity.
11. You also confirm that we may share and combine all your personal information and personal information about your spouse and/or dependents for any one or more of the following purposes:
 - 11.1. market, statistical and academic research; and
 - 11.2. to customise our benefits and services to meet your needs.
 - 11.3. You agree that your personal information may be shared with third parties such as academics and researchers, including those outside South Africa. We ensure that the academics and researchers will keep your personal information confidential and all data will be made anonymous to the extent possible and where appropriate. No personal information will be made available to a third party unless that third party has agreed to abide by strict confidentiality protocols that we require.

If we publish the results of this research, you will not be identified by name. If we want to share your personal information for any other reason, we will do so only with your permission.
12. By signing this application form, you authorise us to obtain and share information about your creditworthiness with any credit bureau or credit provider's industry association or industry body. This includes information about credit history, financial history, judgments, default history (in accordance with the requirements of the National Credit Act and Regulations) and sharing of information for purposes of risk analysis, tracing and any related purposes.
13. We may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you
14. We have the right to communicate with you electronically about any changes on your Vitality membership, including your contributions or changes and improvements to the benefits you are entitled to on your Vitality membership
15. We have a duty to keep you updated about any offers and new products that we make available from time to time. Any entity within the Discovery Group and contracted third-party service providers may communicate with you about these.
16. Please let us know if you do not wish to receive any direct telephone marketing from us.
17. You have the right to know what personal information we hold about you. If you wish to receive a copy, please complete a form called an 'Access Request Form' on www.discovery.co.za and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.
18. You have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it. This is unless the law requires us to keep it.
19. We are required to collect and keep personal information in terms of the following laws:
 - 19.1. The Electronic Communications and Transactions Act (ECT)
 - 19.2. The Financial Intelligence Centre Act (FICA)
 - 19.3. The Financial Advisory and Intermediary Services Act (FAIS)
 - 19.4. The National Credit Act (NCA)
 - 19.5. The Consumer Protection Act (CPA)
20. You agree that we may transfer your personal information outside South Africa:
 - 20.1. if you give us an email address that is hosted outside South Africa; or
 - 20.2. to administer certain services, for example, cloud services.
21. We will ensure that any country, company or person that we pass your personal information to agrees to treat your information with the same level of protection as we are obliged to. If we become involved in a proposed or actual merger, acquisition or any form of sale of any assets, we have the right to share your personal information with third parties in connection with the transaction. In the case of a merger, acquisition or sale, the new entity will have access to your personal information. The terms of this Privacy Statement will continue to apply.
22. We may change this Privacy Statement at any time. The most updated version will always be available on www.discovery.co.za.
23. If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns

with us. If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA.

The contact details are:

The Information regulator (South Africa) Tel: 012 406 4818

SALU Building, Fax: 086 500 3351

316 Thabo Sehume Street, infoereg@justice.gov.za

Pretoria

6. Vitality rules for membership

Discovery Vitality (Pty) Ltd is separate from the Scheme and Discovery Health (Pty) Ltd

Discovery Vitality (Pty) Ltd is a separate company from Discovery Health (Pty) Ltd ('the administrator') and it is formally registered under the name Discovery. Vitality (Pty) Ltd, (registration number 1999/007736/07) and takes care of the administration of the Vitality programmes ('Discovery Vitality').

Rules of the Vitality programme

A full set of rules is available on www.discovery.co.za or you can call Discovery Vitality on 0860 99 88 77. In the event of a conflict between what is set out here, on our website and the rules of Vitality, the rules will always apply.

Your contributions to Discovery Vitality (Pty) Ltd are separate

The contributions you pay are for Discovery Vitality and are not part of the contributions you pay to your medical scheme

Cancellation of Vitality membership

Please give notice on the first day of the month if you wish to cancel your Vitality membership in that month. Otherwise, your membership will only end on the last day of the next month. You must be a member of Vitality at the time of the **billing cycle (not the time of the transaction) to be eligible for your reward.

**Billing Cycle refers to the date decided by Discovery Vitality, on which your Vitality benefits are calculated on a monthly basis.

When you sign this application to join Vitality or Vitality Active, you confirm that you accepted the rules for membership and you agree that you, and those you apply for, will be bound by them.

Signed at (town or city)

Signature of main applicant

Date - -



The main applicant must sign and date any changes.