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BRINGING MEDICAL COVER TO YOU



Your LA Health Medical Scheme

application form 2019

You need to complete this form in full when you apply to join LA Health Medical Scheme.
Please tear off this section and keep it until you get further communication from us about your application.

Thank you for applying to join LA Health Medical Scheme

Thank you for choosing LA Health Medical Scheme to look after your healthcare needs.

Who we are

LA Health Medical Scheme (referred to as 'the Scheme'), registration number 1145, 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). We take care of the administration of your membership for the Scheme.

What happens next with your application?

Once you submit your application to us, the following will happen:

- We capture and check your details.
- If there is any information missing, we will call you or write to you.
- To finalise your membership, we may also speak to your broker about any other requirements.

When we have accepted your application, we will communicate with you

- We will SMS your membership number to you when we activate your membership.
- We will also send you a new member welcome pack that includes the following:
 - A welcome letter, which confirms the Benefit Option you have chosen and all other relevant details about your membership
 - Your LA Health Medical Scheme membership card
 - Car stickers with our contact details in case of an emergency
 - A Benefit Brochure, which outlines your benefits.

Once you get written notification from LA Health Medical Scheme that your application is successful, please cancel your current medical scheme membership, as it is illegal to belong to two medical schemes at the same time. If you have not heard from us seven days after submitting your application, please contact your broker.

Before you send us the application form portion of this document, please make sure your employer has stamped it to show they are aware that you want to join LA Health Medical Scheme.

Broker name:

Accreditation number:

Telephone number:

FAIS number:

D. About your dependant/s (if applying for cover). Please attach a copy of all your dependants' ID/passport/birth certificates

	3	4	5	6
	Child (up to 27 years) ☐ or adult ☐ Sex ☐ M ☐ F	Child (up to 27 years) ☐ or adult ☐ Sex ☐ M ☐ F	Child (up to 27 years) ☐ or adult ☐ Sex ☐ M ☐ F	Child (up to 27 years) ☐ or adult ☐ Sex ☐ M ☐ F
Title				
Surname				
First name(s)				
Relationship to main member				
Date of birth				
ID or passport number				

E. Previous medical scheme details. (Please supply proof of current membership, if applicable)

Have you ever belonged to a medical scheme before? Yes ☐ No ☐

Name of scheme Membership number

Date of joining to or currently a member ☐

F. Option selection

1. LA KeyPlus ☐ LA Focus ☐ LA Active ☐ LA Comprehensive ☐ LA Core ☐

Pay Medical Savings Account claims at LA Health Rate ☐ or at Cost ☐ (if applicable) Note: not available to LA KeyPlus members.

Please complete if you have selected the LA KeyPlus Option.

	Name	General Practitioner (GP)	Practice number	Second GP name	Practice number
Main applicant					
Spouse/partner					
Dependant*					
Dependant*					
Dependant*					

Please make sure the dependant information supplied above is the same as the dependant information in Section D of this form. If you live far away from where you work or you often need to work in different towns or provinces, you may need a second GP. Please complete the relevant section if you need a second GP allocated to you.

Please note: you can only access day-to-day cover and chronic benefits through the KeyCare network GPs you chose above.

G. Banking details (for claims reimbursement and/or contributions)

Bank name	Branch
Account type	Branch code
Name of accountholder	Original hand signature required
Account number	
Signature of accountholder	

H. How did you join LA Health Medical Scheme?

How did you join LA Health Medical Scheme? Through your broker ☐ Through your employer or co-worker ☐ On your own ☐

I. Your broker details

Name of broker	
Name of broker house	
Signature of broker	Broker code
Broker's stamp	I hereby confirm that i appoint the broker indicated above to act on my behalf.
	Date

Your broker is not employed by LA Health Medical Scheme, but is appointed by you and acts as your representative.

Please sign Section K on reverse side.

How to complete this form

- ## Member details

I request that all future medical scheme contributions be paid to LA Health Medical Scheme in respect of my membership.

The date I will be joining LA Health Medical Scheme is

(Please mark with an X)

* These Benefit Options have Medical Savings Accounts. When my LA Health Medical Scheme membership is confirmed, any balance of my current Medical Savings Account (with my current medical scheme) must be transferred to LA Health Medical Scheme (in terms of the Medical Schemes Act and its regulations).

My membership will include the following number of dependant/s:

Signed at _____ on

Y	Y	Y	Y	M	M	D	D
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Signature of main member	Original hand signature required
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I confirm the information is accurate and complete

Code									
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Code									
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Definitions

The Scheme refers to LA Health Medical Scheme, registration number 1145, registered with the Council for Medical Schemes.

Administrator refers to Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

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.

You and your refer to the member and his/her dependants who are registered as beneficiaries of the Scheme.

Your personal information refers to personal information about you, your spouse, your dependants, your beneficiaries, 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 trust us with personal information about yourself, your family, and in some cases, 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").
2. 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 the Scheme and Administrator require your acceptance of these terms and conditions, otherwise we cannot activate and service your medical scheme membership.
3. 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).
4. 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 policy/benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.
5. If you are an employer, you agree to indemnify the Scheme and Administrator against any loss or damage, direct or indirect, that an employee suffers because of any unauthorised use of your employees' personal information.
6. 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.
7. You agree that the Scheme and Administrator may process your personal information for the following purposes:
 - for the administration of your benefit option;
 - for the provision of managed care services to you on your benefit option;
 - for the provision of relevant information to a contracted third party who requires this information to provide a healthcare service to you on your benefit option;
 - to analyse risks, trends and profiles ;
 - to share your personal information with external healthcare providers for the purposes of evaluating certain clinical information, in the event that you require medical treatment.

Examples of this include:

- i. Sharing your personal information with your chosen financial adviser during the membership application process to enable the Administrator to process your membership application;
 - ii. 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 assess and value 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;
 - iii. If you have joined as a member of an employer group, getting information from and sharing information with your employer that is relevant to your application for membership, with due regard for considerations of confidentiality in respect of your state of health;
 - iv. Communicating with you about any changes to your benefit option, including changes to your contributions or the benefits you are entitled to on the benefit option you have chosen.
8. If a third party asks the Scheme and Administrator for any of your personal information, we will share it with them only if:
 - you have already given your consent for the disclosure of this information to that third party; or
 - we have a legal or contractual duty to give the information to that third party, or
 - we need to share it with them for risk analytical or fraud detection, prevention or recovery purposes.
 9. The Scheme and the Administrator may 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, and for fraud detection, prevention or recovery purposes.
 10. The Scheme and Administrator may share and combine all your personal information for any one or more of the following purposes:
 - market, statistical and academic research; and
 - to customise our benefits and services to meet your needs.

Information about you may be shared with third parties such as academics and researchers, including those outside South Africa. We ensure that all data about you that is shared with such third parties will be made anonymous to the extent possible and where appropriate. Note also that personal information will be made available to such third party only if that third party has agreed to abide by strict confidentiality protocols that we require. If we publish the results of any academic 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.

11. By accepting this privacy statement, 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, and default history. It also includes sharing of information for purposes of risk analysis, tracing and any related purposes.
12. The Scheme and Administrator have the right to communicate with you electronically about any changes to your benefit option, including changes to your contributions or changes to the benefits you are entitled to on the benefit option you have chosen.
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. 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.

15. Please let the Administrator know if you do not wish to receive any direct telephonic marketing.

16. You have the right to know what personal information the Scheme and Administrator holds about you. If you wish to receive this information please complete an 'Access Request Form', attached to the PAIA manual, on www.lahealth.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.

17. 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.

18. Where the Scheme and Administrator are required by law to collect and keep personal information, we shall do so. We are required to collect and keep personal information in terms of the following laws:

- Medical Schemes Act, 1998
- The Consumer Protection Act, 2008
- The Protection of Personal Information Act, 2013
- Electronic Communications and Transactions Act, 2002
- Promotion of Access to Information Act, 2002

Legislation specific to Discovery Health (Pty) Ltd only:

- Financial Advisory and Intermediary Services Act, 2002
- Companies Act, 2008

19. You agree that the Scheme and Administrator may transfer your personal information outside South Africa:

- if you give us an email address that is hosted outside South Africa; or
- for processing, storage or academic research, or
- to administer certain services, for example, cloud services.

When we share your information with a person (or company) outside South Africa, we will require of, such person (or company) to treat your information in a manner that complies with the requirements of that country and at least with the same level of protection as we are obliged to do in South Africa. Unless you specifically give us consent to share your personal information with such person (or company).

20. If the Scheme or Administrator becomes involved in a proposed or actual amalgamation or 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 such an event, the new entity will have access to your personal information. The terms of this Privacy Statement will continue to apply.

21. The Scheme or Administrator may change this Privacy Statement at any time. The current version is available on www.lahealth.co.za.

22. If you believe that the Scheme or Administrator have used your personal information contrary to this Privacy Statement, we encourage you to first follow our internal complaints process to resolve the complaint. We explain the complaints and disputes process on the website at www.lahealth.co.za. If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA.

Contact details for the Information Regulator are:

The Information Regulator (South Africa)
SALU Building
316 Thabo Sehume Street
PRETORIA

Ms Mmamoroke Mphelo
Tel: 012 406 4818
Fax: 086 500 3351
infoereg@justice.gov.za

Signature of Main Member

Original hand signature required

The main applicant must sign and date any changes.

K. LA Health Medical Scheme rules for membership

The rules of LA Health Medical Scheme record your rights and responsibilities for your membership of the Scheme. They may change from time to time. You may ask us 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 you apply for will be bound by them. Where applicable you also acknowledge and confirm that the financial advisor you or your employer appointed, may communicate with us on this application and your membership of LA Health Medical Scheme.

You give permission that LA Health Medical Scheme and Discovery Health (Pty) Ltd can share your medical information and other relevant Personal Information about you and your dependant/s with your financial advisor. The information will be shared so that he or she can help Discovery Health (Pty) Ltd if necessary while we process your membership application. Please speak to your financial advisor or Discovery Health (Pty) Ltd if there is anything you do not understand.

1. Who you are applying for

You may apply to join LA Health 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 LA Health Medical Scheme rules. For anyone to be treated as financially dependent for this application, you must have a legal responsibility to provide financially for that dependant/s. We 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.

2. 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 and any dependant/s over 18 to act for them in any matter relating to this application.

3. Giving and getting information

You must give true, correct and complete information

To consider your application for membership, LA Health Medical 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 LA Health Medical Scheme and Discovery Health (Pty) Ltd. It is important that you tell LA Health Medical Scheme and Discovery Health (Pty) Ltd 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 information and this will be treated as if LA Health Medical Scheme had asked you in your role as main member.

Your legal address

We 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.

Discovery Health (Pty) Ltd and LA Health Medical Scheme may record telephone calls

Discovery Health (Pty) Ltd and LA Health Medical Scheme 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.

LA Health Medical Scheme and Discovery Health (Pty) Ltd 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, you agree that Discovery Health (Pty) Ltd and LA Health Medical Scheme may get information about you and those you apply for from other relevant sources. These include any entity that is part of Discovery Limited,

medical practitioners, financial advisors, credit bureaus or industry regulatory bodies. Discovery Health (Pty) Ltd and LA Health Medical Scheme may (at any time and on an ongoing basis) verify with the parties mentioned in this section that the information you give on this application and in respect of any matter pertaining to or that arose during your membership of LA Health Medical Scheme, is true, correct and complete. You give your permission that LA Health Medical Scheme and Discovery Health (Pty) Ltd may get any information that is relevant to your application from your employer.

Tell LA Health Medical Scheme or Discovery Health (Pty) Ltd immediately if your information changes

You, your employer or your financial advisor must tell LA Health Medical Scheme or Discovery Health (Pty) Ltd 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 backdated changes may not be accepted.

When LA Health Medical Scheme may cancel your membership/s

LA Health Medical Scheme may cancel any memberships immediately, if you and those you apply for:

- do not give LA Health Medical Scheme and Discovery Health (Pty) Ltd information that later turns out to be relevant to this application;
- Give LA Health Medical Scheme and Discovery Health (Pty) Ltd any information that is not true, correct and complete;
- do not tell LA Health Medical Scheme and Discovery Health (Pty) Ltd 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.

4. About becoming a member

LA Health Medical Scheme might not pay for certain expenses immediately after you become a member.

Waiting periods may apply in certain circumstances to your membership. This means there may be a set time period before LA Health Medical Scheme starts paying for any general or specific medical conditions. Please speak to your financial advisor or Discovery Health (Pty) Ltd to find out if waiting periods apply 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 LA Health Medical 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 LA Health 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.

5. Repaying money owed to the Scheme

LA Health Medical Scheme has the right at any time to collect from you any amount that you owe to the Scheme. 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 LA Health Medical Scheme.

When you become a member, depending on the benefit option you chose, you may have money available in advance to use for medical expenses during the year. This money is made available in an account called the 'Medical Savings Account'. If you leave LA Health Medical 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 LA Health Medical Scheme during the specific 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.

I hereby acknowledge that I have read and understood the terms and conditions as set out in sections J and K of this application form.

Date

Y	Y	Y	Y	M	M	D	D
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Signature of member

Original hand signature required

Please do not sign an incomplete application form.

● Client Services 0860 103 933 ● Fax 011 539 7276 ● www.lahealth.co.za ● service@discovery.co.za ●

● LA Health Medical Scheme, registration number 1145, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07.

Discovery Health (Pty) Ltd is an authorised financial services provider. ●

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