

FEDHEALTH SAVINGS APPLICATION FORM

Fedhealth Savings refers to the innovative MediVault and Wallet facility for day-to-day expenses.

PLEASE COMPLETE THIS FORM AND THEN PRINT, SIGN, SCAN AND EMAIL IT TO MEDIVault@FEDHEALTH.CO.ZA

Broker House: Aon South Africa (Pty) Ltd
Tel No: 0860 100 404
Broker Code: AON001M16

SECTION 1 FEDHEALTH SAVINGS TERMS AND CONDITIONS

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

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

Fedhealth Savings Benefit	This is the interest free loan available to members, the Scheme pre-determined amount is based on the benefit option, day-to-day choice selected as well as the family size and/or composition. By selecting a flexiFED range option the member accepts the terms and conditions for Fedhealth Savings as defined.
Fedhealth Savings Day-to-day choice	Hospital Plan - Member choice not to utilise the Fedhealth Savings Benefit during the benefit year. A member can however change to a Fedhealth Savings Backup Plan during the benefit year as and when needed.
	Fedhealth Savings Plan - Member choice to have the Scheme automate the Scheme pre-determined amount annually (only) on the 1 January to their Fedhealth Savings. This amount will be pro-rated for new members joining the Scheme during the benefit year. Members can only move to another day-to-day choice at the beginning of the Benefit year, by instructing the Scheme to end date their Savings Plan at the end of the Benefit year (31 December).
	Fedhealth Backup Savings Plan - Member choice to utilise the Fedhealth Savings Benefit as and when needed.
How the Fedhealth Savings works	<ul style="list-style-type: none"> The member activates funds from the Fedhealth Savings Benefit by utilising the various platforms available to members. The minimum activation per transaction is R600 and the maximum as defined in Scheme rules per plan and day-to-day choice. The maximum amount may be restricted by the members company rules. This activates the member's loan agreement and the maximum repayment period for the amount activated will be 12 instalments (interest-free), members can select a payment term < 12 months. The first instalment will become due on the first (1st) day of the month following any transfer of an amount before/on the tenth (10th) of the month any other activations thereafter will become due in the following month.
Fedhealth Savings Account	This is the account which will hold any amount which the member activated. This is also the account from which the Scheme will fund any claim for a relevant healthcare service (as defined in the Medical Schemes Act 131 of 1998) once the member's Medical Savings Account has been depleted.
How the Fedhealth Savings works	On instruction by the member the Scheme will activate an amount to the member's Fedhealth Savings Account, which will then become available to the member for the funding of any claim for a relevant healthcare service. A claim will only be funded from the member's Fedhealth Savings once the member's Medical Savings Account has been depleted.
Participating Paypoint Group (PPG)	A paypoint that is willing to facilitate and/or contribute 100% towards the Member's instalment. PPG may instruct the Scheme to restrict the Fedhealth Savings Benefits to their rules set for their employees.
Repayments	<ul style="list-style-type: none"> Repayment of the loan/s are in arrears and will commence on the debit order date selected following the members transfer before (raised for the current month) or after (raised the following month) the tenth (10th) of the month. Repayment by debit order is compulsory and therefor require bank details. There will be a single debit order collection, which will include the monthly contribution. Any arrears will be collected on a separate debit order instruction. If the collection date falls on a public holiday, the collection date will be amended to the day before or after, depending on the circumstances. The maximum repayment period is 12 months
Relevant Healthcare Services	Any healthcare treatment as defined in the Medical Schemes Act 131 of 1998.
Family Size or Composition	Principal Member Adult Dependant Child Dependant* *Maximum 3 Children

General Provisions

- The Fedhealth Savings is available annually as per the Scheme benefit year, which runs from 1 January to 31 December. Only Fedhealth Backup Savings Plan can be accessed any time of the year.
- The Fedhealth Savings will be prorated for a member joining the Scheme during the benefit year unless predetermined rules are defined for a Participating Paypoint.
- The minimum amount which may be activated from the Fedhealth Savings is R600.

Eligibility Criteria

- The Fedhealth Savings is available to all members on options which offer this benefit. Members automatically accept the terms and conditions upon joining a flexiFED option.
- To qualify for the Fedhealth Savings Benefit the member must be in good standing with the Scheme and over the age of 18 years.
- Suspended and terminated members will not be allowed to activate any amounts from their Fedhealth Savings, nor will suspended members be able to select the Fedhealth Savings Plan.
- The legal guardian of a member younger than 18 years of age can apply for the benefit on behalf of the minor member.
- The Fedhealth Savings is only available to active beneficiaries of the Scheme.

Fedhealth Savings Conditions

- When a member joins a flexiFED option they automatically accept the terms and conditions for Fedhealth Savings.
- The Fedhealth Savings is provided by the Scheme, in terms of the Scheme Rules, more particularly Rule 19.13 (which empowers the Board to grant repayable loans to members) and Section 30 (b) of the Medical Schemes Act 131 of 1998.
- The loan amount in the Fedhealth Savings will only be available up to a maximum as specified on the applicable option or company rule for a Participating Paypoint.
- The loan will not attract any interest (i.e. it will be an interest free loan).
- Any portion of the Fedhealth Savings not activated during a benefit year will not carry over to the next year.
- The maximum loan amount available in the Fedhealth Savings may only be utilised once during a benefit year. Repayment of the loan will not result in the loan becoming available again. (i.e. the Fedhealth Savings facility will not be based on a revolving credit basis).
- The loan is **only** activated once the member instructs the Scheme to activate an amount from the Fedhealth Savings.

SECTION 1**FEDHEALTH SAVINGS TERMS AND CONDITIONS (CONTINUED)****Fedhealth Savings Activation**

- a) The member activates the Fedhealth Savings Benefit by utilising the various platforms available to members. When a member selects the Fedhealth Savings Plan, the annual pre-determined amount will be automatically activated on the 1st January annually.
- b) Subject to the provisions under General Provisions above, members on the Fedhealth Backup Savings Plan are not restricted in terms of the number of activations in a benefit year.
- c) Any amount held in the Fedhealth Savings account will not earn any interest.
- d) A five (5) day cooling off period will be allowed for the purpose of cancelling the activation.

Fedhealth Savings Utilisation

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

Repayment of the Activated amount

- a) Repayments of the loan/s are in arrears and will commence on the debit order date selected following an instruction by the member to activate an amount from the Fedhealth Savings before the tenth (10th) of the month. Any transfers after the tenth (10th) will become due in the following month.
- b) If the Fedhealth Savings Plan is selected during a benefit year, the pre-determined activation will be pro-rated to ensure repayments are completed by the end of January of the following year (applicable to new members only).
- c) Repayment of the loan payment by debit order is compulsory, therefore bank details must be provided, refer to section 7 of the application form.
- d) The debit order deduction will be done on the selected day of the month except where it falls on a public holiday - in which case it will be collected on the day before or after, depending on the circumstances.
- e) Each and every loan activated must be repaid over a maximum 12 month period. The repayment term for that loan cannot be amended after the event.
- f) You may select a repayment period less than 12 months.
- g) Your debit order repayment amount will be adjusted with any subsequent loan activations. The Fedhealth Savings Plan collection will remain the same, on condition that the previous year's instalment is fully paid up and no additional funds are accessed or activated during the year.
- h) A single debit order will be deducted from the member's account for contributions as well as the Fedhealth Savings, with the following reference: FDHSUBVLT<member numbers>, unless a member belongs to a Non-Participating Paypoint Group that only pays for contributions and not the Fedhealth Savings instalment. In this case, a separate debit order deduction will occur with the following reference: FDHVLT<member number>.
- i) The member may make additional repayments at any time, but it will not reduce the monthly instalment; only the period of indebtedness.
- j) The member will receive a monthly statement reflecting the total Fedhealth Savings Benefit, Fedhealth Savings Benefit used and Fedhealth Savings Benefit available.
- k) The statement will also reflect the detail of the Fedhealth Savings Benefit used and repayments thereof.
- l) If a member belongs to a Participating Paypoint Group, the repayment will be collected from the Participating Paypoint Group. The member still needs to provide their banking details for collection to ensure continued collection if the member no longer belongs to the Participating Paypoint Group.
- m) The member remains ultimately responsible for the repayment of the loan.

Dependant Termination

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

Option Change during the Benefit Year

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

Repayment on Termination

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

Repayment on Estate Late and Continuation Membership

- a) Any outstanding loan amount owed by the deceased member cannot become the responsibility of the new member (continuation of the surviving spouse/dependant) and needs to follow the Death Administration process as defined in Estate Act, 66 of 1965 (as amended).
- b) The new member must comply with the Eligibility Criteria set out above.
- c) When a new member joins a flexiFED option they automatically accept the terms and conditions for Fedhealth Savings.

Repayment on Beneficiary Swop Membership

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

Debt Collection Process

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

SECTION 2**DETAILS OF PRINCIPAL MEMBER**

Member number	<input type="text"/>
Member name and surname	<input type="text"/>
Member Identity Number	<input type="text"/>
Member cellphone number	(<input type="text"/>) <input type="text"/>
Member email address	<input type="text"/>

SECTION 7

BANK DETAILS OF PRINCIPAL MEMBER

Refund of claims and debit order instruction

I hereby instruct Fedhealth to electronically collect contributions and Fedhealth Savings instalments as a single debit order and to deposit refunds, using the information provided below (Direct Paying Members only). Should the collection date fall on a public holiday, the Scheme reserves the right to collect prior to or after the holiday. I understand that transfers cannot be done to and from credit card accounts. I hereby authorise Fedhealth to reverse any erroneous transactions and/or rectify any EFT errors without prior notice.

Note: Direct paying members can select from the following dates for debit order collections:

☐ 1st of the month ☐ 5th of the month OR ☐ 25th of the month

Should you miss a payment, Fedhealth reserves the right to deduct on a different date to collect the missed premium. Bank charges will apply for rejected debit orders. The debit order collection description will have the following prefix before your membership number for **current** contribution collections: FDHSUBS, for **arrear** contribution collections: FDHARR and a Fedhealth Savings instalment collection: FDHVLT for arrears, or for a single debit order collection FDHSUBSVLT. Any arrear collection will include ARR with previous abbreviates.

Due to changes in cross-border payment regulations within the Common Monetary Area (CMA), which includes South Africa, Namibia, Lesotho, and Eswatini, Fedhealth can no longer debit your account. Payments must now be paid directly into the Scheme bank account.

Nedbank SA,

Account number: 1984563009, Branch Code:198405.

- ☐ 1. USE THIS ACCOUNT FOR ALL COLLECTIONS INCLUDING FEDHEALTH SAVINGS INSTALMENTS AND REFUNDS
- ☐ 2. USE THIS ACCOUNT FOR ALL COLLECTIONS ONLY
NB: If you tick this option, you must complete bank details for claims refunds on the right.

Bank name

Branch name

Bank branch code

Type of account

Name of account holder

Bank account number

- ☐ USE THIS ACCOUNT FOR REFUNDS ONLY
NB: If you ticked no. 2 on the left, bank details must be completed here.
- ☐ USE THIS ACCOUNT FOR FEDHEALTH SAVINGS DEDUCTIONS ONLY

Bank name

Branch name

Bank branch code

Type of account

Name of account holder

Bank account number

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

Account/s holder's signature

Date

3rd Party Payor

Should a third party pay the contribution and/or Fedhealth Savings instalment on your behalf, the following supporting documents are required, certified by a commissioner of oaths and not older than three months:

- Account holder's identity document
- Account holder's bank statement
- Account holder's letter of authority to the Scheme to deduct contributions on behalf of the member. This also needs to include the relationship of the account holder to the principal member as well as a physical address, and where an individual, their Income Tax Number.

3rd Party Details

Surname

Title First name/s

Physical address

Relationship to principal member Nationality

ID number Passport number, if no ID

Country of issue

Income Tax Number Company registration number

SECTION 4

PARENTAL/GUARDIAN DECLARATION (COMPLETE IF PRINCIPAL MEMBER IS A MINOR)

Parent of member (full name) Relation

Parent of member's Identity Number

Guardian of member (full name) Relation

Guardian of member's Identity Number

Parent/Guardian cellphone number Relation

Parent/Guardian cellphone number Relation

Parent/Guardian email address Relation

SECTION 5

FEDHEALTH SAVINGS REPAYMENT PERIOD

Repayments are calculated at a maximum of 12 equal instalments based on the amount activated.

Members can select shorter repayment periods.

Twelve months: Yes ☐

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

I would like to activate the following amount from my Fedhealth Backup Savings option.

Activation Amount: (Minimum R600)

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or ☐ Activate my full benefit

OR

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

☐

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

☐

I consent to my Financial Adviser / Broker activating the Fedhealth Savings on my membership. I acknowledge that the Financial Adviser / Broker is acting on my behalf and

☐

I agree not to hold the Scheme liable for acting on the instructions of my Financial Adviser / Broker.

☐

I/We Full Name Member/Parent/Guardian,

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

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

Member/Parent/Guardian Signature

Date

d	d	m	m	y	y	y	y
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