

Who we are

The South African Police Service Medical Scheme (Polmed), registration number 374 is a restricted medical scheme registered in terms of the Medical Schemes Act 131 of 1998 (the Act). It is a non-profit organisation registered with the Council for Medical Schemes. Polmed offers two excellent healthcare benefit options: **Marine and Aquarium**.

For more information on how to join Polmed, please visit www.polmed.co.za or call **0860 765 633**.

Documentation required from main member (*mandatory*)

- Copy of ID
- Latest payslip and letter of appointment (not older than 3 months)
- Bank statement or stamped bank confirmation (not older than 3 months)
- Previous medical aid certificate with resignation date (if applicable)

Documentation required for each dependant

Description of dependants	Documentation required
Spouse	<ul style="list-style-type: none"> • A marriage certificate if married. • If in a customary marriage, a declaration from the member confirming obligation towards his/her spouse. • Membership certificate from previous medical scheme (where applicable) • Copy of ID document.
Partner	<ul style="list-style-type: none"> • A declaration confirming obligation that the dependant is the member's life partner. • Membership certificate from previous medical scheme (where applicable) • Copy of ID document.
Children under the age of 21	<ul style="list-style-type: none"> • A declaration confirming obligation towards the child and reason for difference in surname if the child's surname differs from the main member. • Copy of ID document or birth certificate.
Child 21 years and older	<ul style="list-style-type: none"> • For students: Proof of registration at a recognised tertiary institution and a declaration confirming factual dependency of the main member. • For mental and physical disability: Proof of disability from a medical practitioner (a medical practitioner report completed by a medical practitioner) and a declaration confirming factual dependency on the main member, and that the child is not in a state institution. • If the child is not a student or disabled: A declaration confirming factual dependency on the main member. • A declaration confirming member is the biological parent of child and that the child is financially dependent on the member and is unemployed. • Copy of ID document.
Extended family (Parents, step parents, parents-in-law, step parents -in-law)	<ul style="list-style-type: none"> • A declaration confirming factual dependency of any such dependants. • Proof of income (including income from SASSA) • Membership certificate from previous medical scheme (where applicable) • Copy of ID document.

Declaration - A declaration MUST be an affidavit commissioned by a commissioner of oaths.

Factual dependence - A factual dependant depends on the main member for family care and support.

- A copy of each dependant's ID or birth certificate.
- Previous medical aid certificate for each dependant.
- Adult dependant rates are payable for all eligible dependants over the age of 21.
- Child rates are payable for disabled dependants, minor dependants and students between 21 and 25 years old.
- Unsubsidised Adult contributions are payable for dependants over the age of 21 years not studying and financially dependent on member, and students over the age of 25 years.

Submitting your completed application form

Submit your completed application form in any of the following ways:

Email: polmedmembership@medscheme.co.za

Fax: 0861 888 110

Walk-in Centres: Drop it off at any of the Polmed Walk-in-Centres nation wide.

Use this checklist to **ensure** that you have completed all the relevant sections.

- | | |
|--|---|
| <input type="checkbox"/> Section 1: Main Member Employment Details | <input type="checkbox"/> Section 6: Chronic Medication |
| <input type="checkbox"/> Section 2: Main Member Details | <input type="checkbox"/> Section 7: Disclosure of Personal Information |
| <input type="checkbox"/> Section 3: Benefit Option Selection | <input type="checkbox"/> Section 8: Consent and Declaration |
| <input type="checkbox"/> Section 4: Your Bank Account Details | <input type="checkbox"/> Section 9: Terms and Conditions |
| <input type="checkbox"/> Section 5: Pre-existing Medical Conditions | |



Dependant 2

Name

Surname

Passport country of origin

Initials Title/Rank

Identity Number Date of birth

Cellphone

Email address

Relationship to main member Gender

Is the dependant factually dependant on main member Yes No

Dependant type Spouse Ex-Spouse Partner Child under the age of 21 Child of 21 and older
 Extended family (Parents, step parents, parents in law, step parents -in-law)

Dependant 3

Name

Surname

Passport country of origin

Initials Title/Rank

Identity Number Date of birth

Cellphone

Email address

Relationship to main member Gender

Is the dependant factually dependant on main member Yes No

Dependant type Spouse Ex-Spouse Partner Child under the age of 21 Child of 21 and older
 Extended family (Parents, step parents, parents in law, step parents -in-law)

Refer to completing the Registering of Dependants Form for more than 3 dependants.

Section 3: Benefit Option Selection

Please select only one benefit option from the list below and mark the applicable block with an X.

Marine Aquarium

- If you and your dependant(s) will be using the same nominated GP - tick box
- If you have ticked the above box, you only need to complete the main member GP nomination.

Member/Dependant	Name of Polmed beneficiary	Name of GP	Practice number	Doctor's telephone number
Main member 1				
Dependant 1				
Dependant 2				
Dependant 3				

Section 4: Your Bank Account Details

You need to complete this section in full, as we cannot register you as a member of Polmed if we do not have your bank account details. We require these details to pay any money that may be due to you, to collect your medical scheme contributions (if applicable) or recover any money that you may owe Polmed.

Name of bank

Name of account holder

Bank account no.

Branch name

Branch code

Type of account Current Savings Transmission

Debit order reference: **Polmed Your Membership no.** (e.g. POLMED123456789)

I understand that the estimated monthly contributions (which are dependent on the value of any subsidy received) that I will be expected to pay if this application is accepted have also been explained to me prior to me making this application.

I hereby authorise you to issue and deliver payment instructions

Monthly for collection against my bank account.

Account holder's signature Date of signature

Section 5: Pre-existing Medical Conditions

The scheme reserves the right to impose waiting periods as defined in the rules. Should any of these apply to you, you will be notified in writing by the Scheme within one month of registration.

Medical History and General Health

To be completed by each applicant in respect of himself/herself and all his/her dependants. Please complete all the required information by inserting a tick in the relevant box. If the answer to any question is "YES", provide details overleaf.

I understand that if I do not provide full information about all medical conditions known to me at the time of this application or before acceptance of the application, my membership may be declared null and void.

1. Have you or any of your dependants ever experienced any of the following in the past 12 months?
- | | | |
|--|------------------------------|-----------------------------|
| 1.1 Any disorder/dysfunction of the heart (e.g. heart attack, rheumatic fever, heart murmur, coronary artery disease, chest pain, shortness of breath or palpitations)? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 1.2 High blood pressure or disorder/dysfunction of the blood vessels (e.g. high cholesterol, stroke or circulatory disorder/dysfunction)? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 1.3 Any respiratory or lung disorder/dysfunction (e.g. asthma, bronchitis, persistent cough or tuberculosis)? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 1.4 Any disorder/dysfunction of the digestive system, gall bladder or liver (e.g. actual or suspected gastric or duodenal ulcer, recurrent indigestion, hiatus hernia, hepatitis B or persistent diarrhoea)? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

- 1.5 Any disorder/dysfunction of the kidneys, bladder or reproductive organs (e.g. albumin in urine, stones, prostatitis, pancreatitis or venereal disease) or gynaecology-related symptoms or conditions (i.e. problems with female organs)?
- 1.6 Any nervous, mental or other neurological disorder/dysfunction (e.g. epilepsy, migraine, blackouts, loss of consciousness, paralysis, anxiety disorder/dysfunction or depression)?
- 1.7 Any eye, ear, nose or throat disorder/dysfunction (e.g. ear discharge, defective vision, recurrent tonsillitis, swollen glands, persistent mouth sores, cataracts or any hereditary eye disease, functional nose impairment or chronic sinusitis)?
- 1.8 Any disorder/dysfunction of muscles, bones, joints, limbs or spine (e.g. rheumatism, arthritis, gout, slipped disc or other back trouble)?
- 1.9 Any disorder/dysfunction of muscles, bones, joints, limbs or spine (e.g. rheumatism, arthritis, gout, slipped disc or other back trouble)?
- 1.10 Any lumps, growths (benign or malignant), types of cancers (including Hodgkins and leukaemia), skin cancers or skin disorders/dysfunctions?
- 1.11 Any tropical disease (e.g. bilharzia, malaria or cholera)?
- 1.12 Any other condition, illness, disease, disorder/dysfunction, disability or accident which required medical, radiological, surgical, pathological or dental investigations during the past 12 months?
2. Are you or your dependants receiving any surgical, medical, major dental (including implants), chiropractic, optical or gynaecological treatment, procedures, advice or test?
3. Do you or any of your dependants have any physical (include dental) abnormality, deformality, handicap or defect, whether congenital or as a result of an accident, disease or some other cause?
4. Do you or any of your dependants currently use medication on a daily basis?
5. Has your weight or the weight of any of your dependants changed by more than 5kg over the last 12 months?
6. Do you or any of your dependants experience any other ailment or disease at present?
7. Are there, in respect of you or your dependants, any other circumstances not mentioned elsewhere in this declaration/questionnaire relating to past or present diseases, accidents, operations or condition (is your dependent currently pregnant) for which advice has been sought or treatment has been received or recommended during the past 12 months?
8. Are you or any of your dependants expecting to undergo any medical procedure, is your dependent currently pregnant or expecting to receive any major dental treatment during the next 12 months?

If you have answered "YES" to any of the preceding questions, please complete details in the following section in full: Should you require more than 3 responses kindly complete on a separate page and attach to this application form.

Question	Question number	Question number	Question number
Name of person suffering from illness/condition			
Type of illness/condition			
Date on which illness/condition began			
Date of last occurrence			
If hospitalised, when and for how many days			
Details of operations previously performed			
Name of attending medical practitioner			

Section 6: Chronic Medication

Do/does your dependant(s) use chronic medication? If “Yes” - please provide details: YES NO

Dependant	Illness/Condition	Period Medication Used													
		<i>From:</i>	D	D	M	M	Y	Y	<i>To:</i>	D	D	M	M	Y	Y
		<i>From:</i>	D	D	M	M	Y	Y	<i>To:</i>	D	D	M	M	Y	Y
		<i>From:</i>	D	D	M	M	Y	Y	<i>To:</i>	D	D	M	M	Y	Y
		<i>From:</i>	D	D	M	M	Y	Y	<i>To:</i>	D	D	M	M	Y	Y
		<i>From:</i>	D	D	M	M	Y	Y	<i>To:</i>	D	D	M	M	Y	Y
		<i>From:</i>	D	D	M	M	Y	Y	<i>To:</i>	D	D	M	M	Y	Y

Section 7: Disclosure of Personal Information

1. Sharing your personal health information electronically with Polmed, its administrators, managed care organisations and/or its agents supports them in making better treatment decisions by having your detailed clinical history on hand. It avoids repetition of tests or treatment being prescribed when these have already been tried. Do you understand and agree to share your membership’s information electronically to improve the quality of the healthcare you receive?

YES NO

2. Polmed complies with national and international laws about storing and sharing your information in , a safe secure, electronic environment. Do you understand and agree that we will only provide access to authorised users? Cross-border storage is standard practice in countries with advanced standards of healthcare. This also complies with the Protection of Personal Information Act.

YES NO

3. You can withdraw consent to share your personal healthcare information at any time. Do you understand and agree that you will be able to do this by calling the Client Service Call Centre and making this request?

YES NO

4. If you don’t agree to share your personal health information, do you understand and agree that your health information will not be shared unless you provide this consent? Your current medical benefits will however not be affected.

YES NO

Section 8: Consent & Declaration

My dependant(s) and I hereby give permission for the medical practitioner and/or staff member of the hospital in whose care I am/my dependant(s) are to supply:

- i. Any information that Polmed, its administrator/managed care organisation and/or its agents need in order to settle any claim submitted by me or my dependant(s) to Polmed, its administrator/managed care organisation and/or its agents;
- ii. Polmed, its administrator/managed care organisation and/or its agents case manager with any information the case manager needs in order to manage my case or that of my dependant(s);
- iii. The healthcare management with any information, on an anonymous and untraceable basis, that is required for administrative and statistical purposes.

It is important to give Polmed, its administrator/managed care organisation and/or its agents your consent to negotiate with your doctor(s), hospital or any other healthcare provider in order to ensure that you receive optimal care.



I declare that:

- i. The content of this form is true, correct and complete;
- ii. I have made my option choice on page four and that I have familiarised myself with the benefit structure under the chosen option;
- iii. The mentioned particulars concerning my dependant(s) and myself are correct and I/he/she/they qualify/ies for admission as beneficiaries in terms of the rules of the Scheme;
- iv. My mentioned dependant(s) are fully dependent on me.

I, and my dependant(s), shall adhere to Polmed rules. I herewith irreversibly authorise my employer to recover from my salary/bank account any amount I may legally owe Polmed and to pay over to Polmed or its agent all amounts thus recovered.

Signature

Date

Section 9: Terms and Conditions (your responsibilities)

Your application form will only be processed upon your signature appearing in this section which indicates your acceptance of the terms and conditions appearing below.

The terms and conditions contain acknowledgements of fact that may impact on your rights and that of your dependants. You are therefore advised to read them carefully. The registered Polmed Rules, available on the Polmed' website, www.polmed.co.za, or by calling **0860 765 633** must be read together with these terms and conditions.

- | | | |
|--|--|---|
| <p>1. This application is made by myself to join Polmed and on behalf of my dependants and I confirm my authority to apply for the persons listed as dependants in this application form.</p> | <p>any of my dependants and I, and for any purpose which directly relates to our medical scheme membership or which is authorized in terms of the Act, the Rules or any other legislation. I direct that person to provide Polmed, its administrator, its managed care organization and/or any of its agents with such information upon request.</p> | <p>6. I understand that neither my registered dependants nor I may belong to two medical schemes at the same time.</p> |
| <p>2. I understand that acceptance of my dependants and I for membership to Polmed, is based on my answers and supporting information supplied on this form. It will form the basis of my membership. I understand that failure to disclose any material information of both my dependant's and I may result in my membership being cancelled or suspended.</p> | <p>4. I hereby declare that the dependant(s) listed on this application form is dependent on me for family care and support and are unable to support himself/ herself financially/factually.</p> | <p>7. I undertake to notify Polmed within 30 days of any change in the circumstances or details of my dependants and I.</p> |
| <p>3. I also understand that I must provide Polmed all such information and evidence as it may require from time-to-time for purposes of my dependants and my membership of Polmed. I authorize Polmed, its administrator, its managed care organisation and/or any of its agents to obtain from any person any information which may be required concerning</p> | <p>5. I understand that Polmed reserves the right to impose waiting periods and late joiner penalties on any beneficiary (dependants and I). Based on the information provided in this application Polmed will notify me should any of these waiting periods apply to me and/or any of my registered dependants.</p> | <p>8. In the event of termination of membership, I acknowledge that I will be required to refund Polmed any sum of money due which has been paid by the Scheme for my dependants and I.</p> |
| | | <p>9. I understand the benefits of the selected option that my dependants and I will be entitled to and confirm that I have had an opportunity to consider such benefits and raise any queries pertaining thereto.</p> |
| | | <p>10. The total monthly contributions that I will be expected to pay have been explained to me prior to me making this application and I understand that it is my responsibility as a member to make sure that Polmed receives either my portion (where applicable) or the total monthly contribution due, failing</p> |



Section 9: Terms and conditions (your responsibilities)

which my membership and/ or benefits may be suspended or cancelled.

- 11. I hereby authorize and instruct my employer to deduct from my remuneration, any such amount(s) that I may owe to Polmed from time- to-time and to pay such amounts to Polmed. Insofar as may be necessary, I hereby authorize to issue and deliver payment instructions to my bank for collection against my above-mentioned bank account.
- 12. I hereby consent to the recording of all conversations between myself and/or any of my dependants and Polmed, its administrator, its managed care organization and/or any of its agents or contracted parties, and acknowledge and agree for all information obtained through these conversations to form part of the records of Polmed. I also consent that all these records remain the sole property of Polmed which records may be retained for such periods as provided for in the Rules and the relevant legislation.
- 13. Polmed will only pay for claims if such claims are, in Polmed' sole discretion, deemed valid and comply with the registered Polmed Rules.

- 14. I agree that the Scheme, its administrator and managed care organisation may process mine and my dependants' personal information for the following purposes:
 - 14.1. to assess and process this application for membership.
 - 14.2. for the administration of my health plan.
 - 14.3. for the provision of managed care services on my chosen health plan.
 - 14.4. for the provision of relevant information to a contracted third party who requires this information in order to provide a healthcare service.
 - 14.5. to profile and analyze risk.
 - 14.6. For any other lawful purpose.
- 15. I warrant that my dependants have granted me permission to furnish all their personal information to Polmed, I confirm that I have received their permission to do so for the purposes set out herein. Where I am giving consent for a minor, I confirm that I am a competent person in respect of such minor and that I have such authority to give consent for them on their behalf.

- 16. As a member of Polmed, I authorize the Scheme to engage with my dependants and I to confirm our most recent contact details. Polmed will use this information to communicate pertinent information to my dependants and I.
- 17. I warrant that all and any information supplied in this application form is, to the best of my knowledge and belief, true, correct and complete.
- 18. I have read and I understand the Polmed Rules 16.4 governing the payment of third-party claims and undertake to reimburse the Scheme for all medical claims paid on my behalf where the third party liable, pays out such medical expenses incurred. In instances where the third party undertakes to pay any future medical expenses, I undertake to inform Polmed accordingly and agree that Polmed will not be liable for payment of these future medical expenses, which shall remain the responsibility of the third party.
- 19. I have read and understood the terms and conditions as contained herein. I acknowledge that my dependants and I shall be bound by these terms and conditions as well as by the registered Polmed Rules. My signature below binds my dependants and I thereto.

My signature below confirms that I give permission to the above on my dependants' and my behalf.

Signature

Date

