

Contact details

Tel: 0860 002 107 • PO Box 652509, Benmore 2010 • www.bemas.co.za

Applying to become a member in 2024 (No underwriting)

This application should be completed by new employees who join the Society within 90 days of their employment date.

Thank you for deciding to apply to join the BMW Employees Medical Aid Society. This document is an application form for membership. It also contains some terms and conditions. Please make sure you read and understand these terms.

Who we are

The BMW Employees Medical Aid Society (referred to as 'BEMAS'), registration number 1526, 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 BEMAS.

How to complete this form

1. Please use one letter per block, complete with black ink and print clearly.
2. Read and understand the terms & conditions (section 7).
3. Sign sections 5, 6 and 7.
4. Please make sure the main applicant signs and dates any changes.
5. Once completed, fax the completed and signed form to **011 539 3000** or email it to **application@bemas.co.za**.
6. Please attach a copy of each applicant's identity document to this application form. We also accept valid passports and birth certificates for children.
7. Provision is made in this form for you and your dependants to provide information relating to your race. This information is required by the Council for Medical Scheme for statistical purposes only. You are not compelled to provide this information.

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

- If any details are missing or if we need more information for underwriting purposes, we will contact you.
- We will activate your membership and send you or your employer a letter of confirmation when we are offering standard terms of acceptance (no waiting periods or late-joiner penalties). For any non-standard terms, we will issue a counter-offer letter 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 for us to activate your membership.
- We will send you or your employer a welcome letter, SMS or an email to let you know when your application is considered to have been fully and completely made. This date may differ from the date on which you sign the application form.
- You will then get a pack in the post.

If you do not hear from us seven days after sending us your application form, please contact us on **0860 100 345** or your employer contact person.

When you sign this application, you confirm that you have read and understood the terms and conditions (Section 7 of this form) for membership and agree to them.

I consent to my spouse and/or adult dependant (who is part of this application), acting on my behalf and providing my personal information, including health information, to BMW Employees Medical Aid Society for the purpose of my application to join the Society.

Yes No

1. About yourself (main applicant)

When do you want your cover to start? Employee number

Title Initials

Surname

First name(s) (as per identity document)

Gender M F Date of birth

Race African Coloured Indian/Asian White Other Do not want to disclose

You are not compelled to provide the information required on race. The Society is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Preferred communication E-mail Post

BEMABM001

ID or passport number

Telephone (H) Telephone (W)

Cellphone Fax

E-mail

Postal address (Post collected from post box, suite or private bag)

P O Box Private Bag Box number

Suite Postnet Suite Number

Suburb Postal code

If your post is delivered to your street address, please complete these details under physical address.

Physical address:

Unit/suite number Complex name

Street number Street name

Suburb

City Postal code

2. About your spouse or partner (only complete if applying for cover)

Title Initials

Surname

First name(s) (as per identity document)

Gender M F Date of birth

Race African Coloured Indian/Asian White Other Do not want to disclose

You are not compelled to provide the information required on race. The Society is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

ID or passport number

Telephone (H) Telephone (W)

Cellphone Fax

E-mail address

3. About your dependant/s (only complete if applying for cover)

Dependant 1

Title Initials

Surname

First names(s) (as per identity document)

Gender M F Date of birth

Race African Coloured Indian/Asian White Other Do not want to disclose

You are not compelled to provide the information required on race. The Society is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

ID or passport number

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

Disabled? Yes No A student? Yes No

Does your dependant earn an income? Yes No

How much does your dependant earn each month? R

Dependant 2

Title Initials

Surname

First names(s) (as per identity document)

Gender M F Date of birth

Race African Coloured Indian/Asian White Other Do not want to disclose

You are not compelled to provide the information required on race. The Society is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

ID Number or passport

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

Disabled? Yes No A student? Yes No

Does your dependant earn an income? Yes No

How much does your dependant earn each month? R

Dependant 3

Title Initials

Surname

First name(s) (as per identity document)

Gender M F Date of birth

Race African Coloured Indian/Asian White Other Do not want to disclose

You are not compelled to provide the information required on race. The Society is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

ID or passport number

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

Disabled? Yes No A student? Yes No

Does your dependant earn an income? Yes No

How much does your dependant earn each month? R

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.

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.
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 that when you include your spouse and/or dependants 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 dependants' 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' 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:
 - for the administration of your health plan
 - for the provision of managed care services to you on your health plan;
 - 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;
 - to analyse risks, trends and profiles;
 - to share your personal information with external health providers for the purposes of evaluating certain clinical information, in the event that you require medical treatment.
 - to investigate and/or remedy fraud, waste and abuse.Examples of how this will happen include:
 - 9.1. Obtaining and sharing your personal information with other relevant sources, including medical practitioners, contracted service providers, health information exchanges, 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;
 - 9.2. If you have joined as a member of an employer group, getting information from and sharing 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;
 - 9.3. 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;
10. 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.
11. You consent and agree that:
 - We may process your information, including personal and special personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists and to perform transaction monitoring activities;
 - We may communicate such personal information to local and international Regulatory Bodies as well as to other entities in the Discovery Group if you are matched to one of these sanctions lists.
12. 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.
13. 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 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.
14. By accepting this privacy statement, you authorise the Scheme and Administrator to obtain and share information about your credit worthiness 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.

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. 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.
17. 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.
18. You may opt out 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.
19. You have the right to know what personal information the Scheme holds about you. If you wish to receive this information please complete an 'Access to Records', attached to the PAIA manual on <https://www.discovery.co.za/portal/individual/bemas-paia> 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.
20. 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.
21. 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:
 - 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
22. 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 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 do in South Africa. Unless you specifically give us consent to share your personal information with such person (or company).
23. 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.
24. The Scheme may change this Privacy Statement at any time. The current version is available on www.bemas.co.za.
25. 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 www.bemas.co.za. Contact details for the Information Regulator:
 The Information Regulator (South Africa) 33 Hoofd Street
 Forum III, 3rd Floor Braampark
 P.O Box 31533
 Braamfontein, Johannesburg, 2017 Mr Marks Thibela
 Chief Executive Officer
 Tel No. **+27 (0) 10 023 5207**, Cell No. **+27 (0) 82 746 4173**
inforeg@justice.gov.za

7. BMW Employees Medical Aid Society terms and conditions

7.1. Who "we" are

BMW Employees Medical Aid Society (BEMAS), registration no 1526, registered with the Council for Medical Schemes is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, the administrator and managed care organisation for BEMAS, and an authorised financial services provider.

7.2. Terms and conditions for membership

The terms and conditions of BEMAS records your rights and responsibilities for your membership of BEMAS. 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 terms and conditions and you agree that you and those you apply for will be bound by them. Where applicable you also acknowledge and confirm that your employer-appointed contact person, may communicate with us on this application and your membership of BEMAS. You give permission that we can share your medical information and other relevant personal information about you and your dependant/s. The information will be shared so that he or she can help us if necessary while we process your membership application.

7.3. Who are you applying for

You may apply to join BEMAS on your own or together with other people like your spouse, your partner and/or people who are financially dependent on you as defined in the BEMAS terms and conditions. For anyone to be treated as financially dependent for this application, you must have a legal responsibility to provide financially for that dependant. 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.

7.4. Acting for others

You confirm that you have the right to act for others

7.4.1. you have the right to apply for membership and to act for those you apply for in any matter relating to this application;

7.4.2. you have received permission from your spouse and any dependant/s over 18 to act for them in any matter relating to this application.

7.5. Giving and getting information

You must give true, correct and complete information.

To consider your application for membership, BEMAS 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

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.

BEMAS and Discovery Health (Pty) Ltd may record telephone calls

We 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.

BEMAS 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, to profile and analyse risk or to investigate fraud, waste and/or abuse (including by medical practitioners, contracted service providers). You agree that we can 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 advisers, credit bureaus or industry regulatory bodies. We may (at any time and on an ongoing basis) verify with the parties mentioned in this section that the information you give on this application and in respect of any matter pertaining to or that arose during your membership of BEMAS, is true, correct and complete. You give your permission that we may get any information that is relevant to your application from your employer.

Tell BEMAS or Discovery Health (Pty) Ltd immediately if your information changes

You or your employer must inform us 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 BEMAS may cancel your membership

BEMAS may cancel any memberships immediately, 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.

7.6. About becoming a member

BEMAS might not pay for certain expenses immediately after you become a member

BEMAS may have waiting periods that apply in certain circumstances. This means there may be a set time period before BEMAS starts paying for any general or specific medical conditions. Please speak to your employer 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 scheme/s when you receive notice from BEMAS 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 BEMAS, 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 Society has the right to amend monthly contributions and benefits from time to time.

7.7. Repaying money owed to the Society

BEMAS has the right at any time to collect from you any amount that you owe to the Society. We will notify you if there is any amount that you owe to the Society.

Signature of main applicant

Date

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

Annexure A -Third party Bank details

Please attach the relevant proof of bank account if you providing a third party bank account for claims refund.

THIRD PARTY ACCOUNT (e.g. spouse, aunt, uncle, friend, father, son)

- Proof of the account (bank statement or bank letter not older than three months)
- A copy of the third party's (account holder) ID, Passport or Driver's Licence
- A copy of the main members ID, Passport or Driver's Licence.

JOINT ACCOUNT

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, Passport or Driver's Licence of each of the joint

COMPANY ACCOUNT

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, Passport or Driver's Licence of the signatories who have authority to sign on behalf of the company
- A letter of authority stating that the account can be used including the details of the signatory and stating the membership details for which the bank account will be used. The letter must be dated, signed by an authorized person on behalf of the company and it must contain the membership or policy number(s).
- A copy of the company's certificate of
- A copy of the main members ID, Passport or Driver's Licence.

TRUST ACCOUNT

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, Passport or Driver's Licence of each of the trustees of the account
- A copy of the Trust's certificate of registration
- A copy of the Trust resolution, showing the The resolution must be dated, signed by an authorized person on behalf of the Trust and it must contain the membership or policy number(s).
- A copy of the main members ID, Passport or Driver's Licence.

If you are completing the request on behalf of the main member, please include proof that you have obtained the necessary authority (example, Letter of Authority or Letter of Executorship).