

## WHAT CLIENTS SHOULD KNOW!

1. Manage All's **professional fee** is 2.9% of contribution to a maximum of R65.00 plus VAT per month.
2. Manage All's **call centre telephone** number for any client queries is : **086 110 1368** .
3. Manage All will keep **clients informed** regarding the progress of an application by means of SMS's.
4. Manage All will include a form "**Acknowledge of Membership card**". Clients must complete this form and post it back to Manage All in the self-addressed envelope provided.
5. All Manage All **phone calls are recorded** for compliance purposes.
6. **Entry level options** and hospital plans are recommended for young, healthy clients with only 2 beneficiaries in the family and under the age of 35 years.
7. Members changing membership from a Medical Scheme where contributions were paid in arrears to a Medical Scheme where contributions are paid in advance, might have one month in which **both Medical Schemes will raise contributions** .
8. The **Rules** of a Medical Scheme is **available** on request.
9. The **Rules** of a Medical Scheme always **supersede** any brochure or quote.
10. Medical Schemes can **terminate membership** of a client should all **information** required not be disclosed on the application and discovered afterwards.
11. Medical Schemes do **revise benefits and contributions annually** or as needed, and a quote obtained from Manage All is subject to these revisions. A quote is therefore valid for 12 months on the condition that the client's or his dependant's health does not change and the Medical Scheme does not change the rules.
12. Medical Schemes **underwrite all new applications** according to the Medical Scheme's Act, 131 of 1998.
13. Medical Schemes can impose a **Late Joiner Penalty** , which is **not included** in the Manage All Analysis / Quote, without proof of membership of all previous medical scheme membership.
14. Medical Schemes can impose a **general waiting period** of up to three months and a Designated Service Provider for PMB. conditions might be applicable, of which State facilities could be a provider.
15. Medical Schemes can impose a **condition specific waiting period** for up to 12 months where no benefits related to such a condition will be paid.
16. Medical Schemes only pay for **Generic medication** and make use of formularies or medicine lists.
17. Medical Schemes can impose **co-payments** for benefits such as medication where the member demands a branded medicine instead of generic medicine.
18. Medical Schemes can contract a **Designated Service Provider (DSP)** to provide certain benefits such as Dentistry, Medicines, Handling of PMB.'s.
19. Medical Schemes pay Scheme Tariffs (ST) or "**contracted in**" **tariffs for out-of-hospital** services such as pharmacy dispensing services. Any private, contracted-out, levies or professional fees must be paid by the member himself.
20. Medical Schemes may impose **co-payments on abusive** procedures in hospital.
21. Medical Scheme benefit- and saving limits are **pro-rated** should a client join after January and the benefit is not "Unlimited".
22. Medical Schemes with **saving options** give the full amount for the year when joining or at the beginning of a new year. Should a member wish to move to another medical scheme during the year, and the savings limit is depleted, Medical Schemes require the pro-rated used amount, to be **paid back** .
23. Medical Schemes are doing a "**Non-Disclosure check**" during the first year of membership should a member request authorization for an elective procedure or admission to a hospital, which might take longer to obtain authorization for admission.

24. Medical Schemes require a **handwritten cancellation** letter to cancel a member's membership.
25. Medical Schemes require **up to 3 months cancellation period** when cancelling an existing membership.
26. Medical Schemes will **deduct a double** contribution or require a member to the first contribution into the scheme's bank account should the **acceptation of membership** take place after the 15th of a month for the following month.
27. Members on **Chronic medication must apply** for their chronic medication as soon as a member number was received.
28. **New born babies** must be registered within 30 days after birth to prevent waiting periods.
29. **Contributions & Premiums** must be paid on time to prevent suspension / cancellation of membership.
30. **Double deductions for contributions** will be made should an application been approved after the 15th of the month prior to the inception date and the member does not deposit the first month contribution into the bank account of the medical scheme.
31. Debit Orders will be **deducted separately** for each debit order signed for the Medical Scheme, Short-term insurance products and Professional Fees.
32. Medical Schemes will always pay the member if your **healthcare professional charges more** than the applicable option or plan type tariff, and not direct to the provider
33. All Short-term Insurance products such as Gap Cover or Co-payment waiver **benefits will be paid to the client** and not to the service provider.
34. By signing this document, I authorize Manage All and all product suppliers to **keep me updated** on my product chosen and on information about any offers or new products they may make available at any time.
35. Manage All (Pty) Ltd has adopted a **Conflict of Interest Management Policy** in order to avoid, or where this is not possible, mitigate any conflict of interest between Manage All (Pty) Ltd as financial services provider (including its representatives) and clients. The policy is available on the website of Manage All (Pty) Ltd. or a copy of the policy can be obtained upon your request.
36. Manage All **contact details** : **Telephone** : (012) 998-9505; **Easy Access** : (086) 110-1368; **Office Mobile** : (082) 387-1791; **Fax** : (086) 681-0975; After hours Emergency Number: (073) 339-4630; **E-mail** : mail@manageall.net; **Website** : www.manageall.net; **Postal Address**: P O Box 42335, Moreleta Park 0044; **Street Address**: 829 Rubenstein Drive, Moreleta Park 0181, Pretoria

**"we manage all your medical scheme needs"**