

UNDERWRITING QUESTIONS

PLEASE ANSWER "YES" OR "NO" FOR EVERY QUESTION ("Y" or "N")

		APPLICANT	SPOUSE	DEPENDANT 1	DEPENDANT 2	DEPENDANT 3	DEPENDANT 4
1	High blood pressure, high cholesterol or lipids, Ischaemic heart disease, Heart failure, Angina, Stroke (CVA) or Peripheral vascular disease.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Obstructive lung disease (asthma, emphysema or c.o.a.d)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Diabetes (insulin or non-insulin dependant diabetes mellitus)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Hypo or hyperthyroidism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Arthritis, i.e. osteo, rheumatoid arthritis or gout all related musculoskeletal conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Osteoporosis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Gastro-Oesophageal reflux disease (gord/heartburn) or stomach or duodenal ulcers (please circle)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8*	Immune deficiency states i.e. hiv/aids*, immunoglobulin deficiencies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Anaemia or abnormalities of clotting mechanism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Hormone replacement therapy, endometriosis or ovarian cysts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Depression and/or anxiety disorders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Any nervous or mental complaint e.g epilepsy, blackouts, paralysis or headaches.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Glaucoma , cataracts or any other disorders of the eye.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Parkinson's disease or Multiple Sclerosis (please circle where applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Hyperplasia of prostate (BPH) or prostatism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	Inflammatory Bowel Disease (Crohns Disease or Ulcerative Colitis)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	Urinary tract infection or calculi (stones)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	Back or neck related condition (lumbago, sciatica, injury, spasm etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19	Are you pregnant, if so how many weeks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20	Have you had any surgical procedure during the past 12 months or planning a surgical procedure for the following 12 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21	Are you on any medication at present?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22	Is there any other condition or symptom, which is not detailed above, for which medical advice, diagnosis, care or treatment has already been recommended or received, or could potentially result in a medical aid claim within the next 12 months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23	Skin conditions/disorders e.g Acne, Eczema, Psoriasis etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24	Ear, nose or throat disorders, e.g. ear discharge, recurrent tonsillitis?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25	Infectious diseases e.g Tuberculosis. Shingles, measles etc,	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26	Malignant neoplasms (Cancer, growths or malignant tumours)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27	Benign Neoplasms (non malignant tumours/growths)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28	Specialized dentistry /maxillo facial treatment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29	Have you had or are you expecting to have Plastic or reconstructive surgery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Should you be HIV positive and not wish to disclose this on your application form, please note that once you have received your membership (contract) number we require you to please fax confirmation of your HIV/Aids status to our HIV/Aids Department on (031) 580 0484. Please note that this may result in you receiving a second card from the Scheme pending whether your application will require underwriting as per current legislation.

Question No.	Nature and duration of complaint and full details of treatment being received or expected to be received	Name and telephone number of attending doctor or hospital	When did you last have symptoms or last receive treatment ?

NB: Failure to disclose any pre-existing conditions could result in benefits being limited, excluded and /or membership terminated.



WAITING PERIODS

Moto Health Care reserves the right to underwrite all applications according to the rules and regulations set out in the Medical Schemes Act (Act 131 of 1988) that prevail at the time of the application. These include the imposition of a 3 month general waiting period (all benefits), a 12 month waiting period on pre-existing sickness conditions and late joiner premium penalties.

PREVIOUS MEDICAL SCHEME INFORMATION

Please detail previous medical scheme membership

Name of Scheme	Membership No.	On date	Off date	Name of Employer

Please attach certificates of membership (not membership cards) which are required in order to avoid late joiner penalties, waiting periods and condition specific exclusions

ACKNOWLEDGEMENTS

1. I acknowledge that I am aware of the provisions of your Rules dealing with the submission of fraudulent claims to the scheme, the commission of fraudulent acts and the non-disclosure of material information to the Scheme. In particular, I am aware that I am not permitted to allow any person other than my registered dependants to use my membership card.
2. I am aware that, if I am accepted for membership, your Moto Health Care will be binding on me and that, in the case of a dispute, the registered rules will be decisive.
3. I hereby authorise and instruct my Employer to deduct from my remuneration and any other sums due to me (any amounts which may be due by me to a pension fund or provident fund) who holds funds for my benefit after I cease employment to pay, and continue to pay, the amounts referred to in the first sentence hereof to Moto Health Care as and when they fall due. Furthermore, I understand that I will be liable for any legal costs incurred in the recovery of any amount owing to the Schemes.
4. I am aware that proof of identification may be requested at any stage.
5. All sums due by me to Moto Health Care shall be forthwith due and payable by me to Moto Health Care on demand.
6. If I am accepted as a member, I must, both now and in future, give the Scheme all such information and evidence as it may require from time to time. For this purpose, I authorise the Scheme and/or the Administrator and/or my financial advisor to obtain from any person any necessary information that they in their sole and absolute discretion may require concerning any of my dependants or me in assessing any risk or claim in relation to this application or regarding my medical scheme membership and I direct that person to provide the Scheme and/or the Administrator and/or financial adviser with such information on request. I authorise any medical doctor or other provider who has attended me in the past or who will attend me in the future to provide the Scheme and/or the Administrator with such information as it may require. I therefore waive the provisions of any law or regulation that restricts the giving of such information. I understand that I must also submit to any examination by the Scheme's medical assessor as and when the Scheme requires this.

ONLINE ACCESS

1. I accept that Moto Health Care will not in any way be responsible or liable for any claims of any nature whatsoever made by anyone (myself excluded) which arise as a result of my failing to keep my password and user name secure and confidential to myself.
2. I indemnify Moto Health Care and hold it harmless against any such claims.
3. I understand that this service may not be available 24 hours a day.

DECLARATION

1. The answers given herein are full, complete and true and, if I am accepted as a member of Moto Health Care, will constitute the basis of my membership.
2. I realise that I must submit evidence of the good health of myself and my dependants and that benefits may be limited or excluded in respect of any particular ailment, disease, disorder, condition or disability which existed on my admission date.
3. I am bound now, and in the future, if I am accepted as a member, to give Moto Health Care all such information and evidence as Moto Health Care may from time to time require and to this end authorise the medical practitioner or other provider who has attended me in the past or who will attend me in the future to provide Moto Health Care with such information as Moto Health Care may require, hereby waiving the provisions of any law or regulation restricting the giving of such information. I must also submit as and when required by Moto Health Care to examination by Moto Health Care's Medical Assessor.
4. Words used in this application shall bear the meaning ascribed to them in the Rules.

Signature

Date

Signed by me as Applicant declaring that I have carefully read this application form and accepting that the fact that I have applied does not necessarily mean that I will be accepted as a member.

**Membership will only be awarded upon receipt of a fully completed application form.
Incomplete forms will be sent back to you.**

