



Introducing our new  
**WHATSAPP/ CALL ME BACK NUMBER.**

You can now get a hold of us easier.

WhatsApp through your queries or simply request a call back by sending a request to **063 695 1984**.



**POPIA - THIRD PARTY CONSENT**

The Protection of Personal Information Act, No 4 of 2013 promotes the protection of personal information by public and private bodies. The Protection of Personal Information (POPIA) Act has been signed into law by the President on 19 November and published in the Government Gazette Notice 37067 on 26 November 2013.

**What does the POPI ACT mean for you in terms of your Suremed Health membership?**

Suremed Health cannot provide any information that can be used to identify a living natural person or legal entity to someone who is not entitled to the said information.

**This information can be any of the following:**

- Contact details
- Demographics
- Medical information
- Historical records
- Anything confidential

**This means:**

- A Scheme member may query their own accounts and medical information only (unless written consent has been given).
- A principal member and spouse on a membership may query the medical information of minors on that membership.
- If you have someone who assists you with your accounts or you assist another member with their accounts you are required to sign a third party consent form.

This is available from the customer care team on **info@suremedhealth.co.za** or **086 008 0888**.



**MEDICAL SCHEME MYTHS – HERE'S THE TRUTH**

**MYTH: MEDICAL SCHEMES MAKE A PROFIT.**

**FACT:** Medical schemes as such are not profit-making organisations. When Suremed Health makes a profit; these are used to grow the Scheme, stabilise contributions and improve benefits. None of the profits are in anyway distributed to the administrators or any other 3rd party. Suremed Health's current reserve percentage is 97%.

**MYTH: A SCHEME CAN REFUSE MY APPLICATION.**

**FACT:** No it cannot. A scheme can make you pay a late-joiner penalty, and impose a general waiting period of three months or a condition-specific waiting period of no more than 12 months on a new member but it cannot refuse your application if you can pay the membership contribution.

**MYTH: IF MY SCHEME GIVES 100% COVER IT MEANS I DON'T HAVE TO PAY IN ANYTHING.**

**FACT:** Not True. Schemes cover you according to your specific options benefits. Providers are able to charge any tariff rate and this may often be at a higher rate that what the Medical Scheme covers. Please do not hesitate to contact Suremed Health if you require a quotation for your procedure. The provider can give you or our customer care team (086 008 0888) a quote and then we can provide you with what the Scheme will cover. This will enable you to negotiate with your provider.

**MYTH: A SCHEME CAN TELL ME WHICH MEDICATION TO USE.**

**FACT:** They can encourage you to use the medication on their medicines formulary. If you choose not to, you might have to pay the difference in cost, but they cannot force you to take a particular type of medication.