

KEYCARE INCOME VERIFICATION FREQUENTLY ASKED QUESTIONS (FAQS)

DISCOVERY HEALTH MEDICAL SCHEME
2022



What is KeyCare income verification (confirmation)?

If you are a member of a KeyCare plan, you pay contributions according to your income.

We need to make sure that our clients are paying the contributions that apply to their specific monthly income. To support this, we confirm KeyCare members' income yearly. Where we need further information, we ask members to send us the documents we need.

We will let you know if we need more information

If we need further information from you, we will let you know that you must send us supporting documents to confirm your income. We will let you know in the year-end letter that we will send to you.

If we do not get all the supporting documents and other documents that we need as proof of your income, we may put you on the highest payable premium for KeyCare.

What is considered as income?

- The earnings, commission, and rewards from employment for the main member, the registered spouse or partner who earns the highest amount
- Interest from investments
- Income from leasing of assets or property
- Distributions received from trusts, pension funds and provident funds
- Receipt of any financial assistance according to any statutory social assistance programme

What documents do we need?

- Latest three months' (90 consecutive days) bank statements (for the main member and their spouse, where applicable)
- Latest proof of income (for the main member and their spouse, where applicable) based on the relevant option below:
 - **Formally employed**
If the member is formally employed, please send us all the applicable documents below:
 - For monthly earners, latest three months' payslips
 - For biweekly earners, latest four payslips (two months)
 - For weekly earners, weekly payslips for a full calendar month
 - Latest SARS IRP5
 - Employer letter (not older than 90 days) on a company letterhead or with a company stamp confirming the member's income
 - Payroll extract not older than six months
 - Letter of appointment not older than 30 days if recently employed
 - **Self-employed**
If the member is self-employed, please send us all the applicable documents below:
 - Recently audited financial statements
 - Most recent IRP5
 - Letter from accountants or auditors (not older than three months) confirming the member's gross monthly income or drawings
 - If the business is exempted from having to declare income, then please send us an affidavit not older than 90 days explaining this and confirming the member's gross monthly income
 - **Pensioner**
If the member is a pensioner, please send us all the applicable documents below:
 - Proof of social or employer pension or older persons' grant
 - Proof of annuities, rental income and income on investment for the main member and their spouse, where applicable
 - Pension statement or a letter from the South African Social Security Agency (SASSA)
 - Most recent IRP5 and an affidavit if they cannot give any the above

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- **Unemployed or a housewife**

If the member is unemployed or a housewife, please send us the following documents:

- Legal proof of unemployment not older than 90 days (this can be an affidavit, certificate of service, retrenchment and UIF certificate, or a letter from the Department of Labour confirming employment record)
- An affidavit if the above cannot be provided for the main member and their spouse, where applicable

- **Disabled, incapacitated or both**

If the member is disabled, incapacitated or both, please send us the following documents:

- Proof of disability grant
- Letter from a relevant institution confirming the member's confinement if the member is incapacitated
- An affidavit if they cannot give the above

- **Student**

If the member is a student, please send us proof of full-time enrolment at a tertiary institute. Please note that the following documents are not considered proof of enrolment: student card, statement of account, invoices, timetable or admission letter.

How long does it take to verify my income?

We try to review all requests as soon as possible. However, it may take up to 10 working days during the year-end period.

What happens if I do not send you the information to verify my income?

If you do not give us the information we ask for, you will have to pay the highest premium payable for your chosen KeyCare option from 1 January the next year.



Contact us

Tel: 0860 99 88 77(members), Tel: 0860 44 55 66(health partners)

Go to www.discovery.co.za to get help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

1 | STEP 1 – TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has not been resolved, please complete our online complaints form on our website at www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1, you can escalate your complaint to the Principal Officer of Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on our website at www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | STEP 3 – TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information on the Scheme's dispute process on the website.

4 | STEP 4 – TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za | 0861 123 267 | www.medicalschemes.co.za

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Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.