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E-mail: student@universal.co.za Website: www.universal.co.za/student.html Administered by Universal Healthcare Administrators (Pty) Ltd

Date: 2011/11/15 Name: Kobus Surname: Fick

Student No: 123456 Passport No: 1234657

Membership Application

We are pleased to welcome you to the CompCare Wellness NetworX option for students with effect from 2012/01/01 to 2012/12/01. CompCare Wellness is a Registered Medical Scheme and qualifies as an approved Medical Insurance product for foreign students as required by the Department of Home affairs.

Your medical aid number is 4900000. Your new medical aid card, which shows your medical aid number, will follow shortly.

We acknowledge receipt of your contribution of ZAR5412, which covers membership of the Scheme for 11 months.

Please note the following:

- 1. This cover will not be cancelled for any reason unless we are requested to do so by the Institution at which you are studying.
- 2. Please ensure that you consult your selected contracted Universal Healthcare Doctor for all your medical requirements. Two out-of-area visits per beneficiary will be covered per annum. The member is required to pay the out-of-area provider in cash and claim back. Reimbursement is at 80% of the cost of the claim to a maximum of R750 per event (i.e. for the GP consultation and all related costs).
- 3. If your contracted Doctor refers you to a Hospital or a Specialist, please ensure that you contact us for an authorisation. If you are referred without an authorisation, the account will not be paid.
- 4. In the rare case that you receive an account from a Doctor, please send it to us and we will reimburse your costs at the agreed rate.
- 5. Should you wish to change your selected Doctor, please contact us at least 30 days in advance of the change.
- A 12 month exclusion applies to pregnancy and related claims if applicable.
 We sincerely hope that your membership of the Scheme will be long and mutually benefic

We sincerely hope that your membership of the Scheme will be long and mutually beneficial. Please contact us by phone, fax or e-mail should you have any query.

Yours sincerely

CompCare Wellness Medical Scheme