

Proof of monthly income - Necesses

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Necesses is an income-based benefit option and requires that members' monthly contributions should be calculated according to acceptable proof of income, to ensure the continued sustainability of the option.

Proof of income for new enrolments and benefit option changes

If you do not inform Medihelp of your gross monthly income and that of your spouse/partner (if registered as your dependant) at the time of your enrolment on Necesses, you will automatically pay subscriptions according to the benefit option's highest income category. If the highest of either your gross monthly income or that of your spouse/partner is less than the income indicated for the highest income category (R11 001 and more), you are required to send proof of your gross monthly income to Medihelp to establish whether you qualify for lower monthly subscriptions applicable to a lower income category.

Proof of income by members currently enrolled on Necesses

If your subscriptions are calculated according to the lower income category, you must annually provide Medihelp with proof of your and your spouse's/partner's (if applicable) current gross monthly incomes, even if your monthly incomes have not changed and your subscriptions must still be calculated according to the same income category. Medihelp will request proof of income from you at the end of each year to calculate your January subscription, and you must please provide relevant proof of income to Medihelp by the due date indicated in the letter. In some cases, we may also request proof of income during the course of a year.

If Medihelp does not receive proof of income by the date requested, your monthly subscriptions will be adjusted to that of the higher income category. Subscription adjustments to the higher income category will apply from the **January premium**.

Should your financial situation change during the course of the year and you request Medihelp to pay subscriptions according to the lower income category, your request will be considered on receipt of acceptable proof of income and the completed income declaration form.

Which income should you declare?

It is essential that you provide details of your income as well as that of **your spouse/partner** who is registered as your dependant, as Medihelp will use the higher of these two incomes to determine your subscription category.

The enclosed document explains the various sources from which you and/or your spouse/partner (if registered as your dependant) might derive an income, as well as the proof required by Medihelp in each case.

Please read the definition of gross monthly income in this document, as this is what is required by Medihelp.

Members whose subscriptions are paid by their employer

If your employer is registered with Medihelp as an employer group that receives a monthly account to pay subscriptions to Medihelp on behalf of its employees, it may be that your employer already provides Medihelp with your gross monthly income on a monthly basis or on request. If you are not certain whether you or your employer should declare your income to Medihelp, please phone Medihelp's Call Centre on 086 0100 678.

Students studying full-time

Students who are principal members of the Necesses benefit option and who currently earn R600 or less per month and are studying full-time at a **tertiary institution**, may qualify to pay their monthly subscriptions according to a lower income category by providing proof of their **registration as full-time students**. A separate information document with more guidelines can be requested from Medihelp's Call Centre should this be applicable to your situation.

Complete the form and return it to us

To prevent delays in calculating your subscriptions, please complete the attached declaration form in full, sign the form and return it to Medihelp with all the necessary documentary proof. You can email the documentation to **subscriptions@medihelp.co.za** or fax it to **012 336 9537**. You can also make use of Medihelp's Member Zone at www.medihelp.co.za to declare your income and submit the supporting documentation.

Please phone Medihelp's Call Centre on **086 0100 678** if you have any questions or require additional information.

Explanation of income and acceptable proof of income

Gross monthly income

Gross monthly income includes all forms of remuneration before any deductions, even one-off payments, irrespective of the source. It includes income from investments, income from trusts, income from full-time employment, pension and annuities, income from profession/own business, UIF payments, and allowances from other sources.

NB: Members must declare all income.

Calculation of monthly income

- Annual gross income is divided by 12 to calculate the average gross monthly income (e.g. income indicated on your IRP 5 or ITA 34).
- The average of three months' gross income is accepted as representing a year's average gross monthly income (e.g. as indicated on three months' salary advices).
- Irregular income: The monthly average is calculated by dividing the total gross income earned in a year by 12.
- Annual single payments (e.g. 13th cheque) are divided by 12 to calculate the monthly average.
- Weekly wages are multiplied by 52 and then divided by 12 to calculate the monthly equivalent.
- Employer contributions (e.g. pension fund contributions) are not taken into account.
- One-off pension payments are not taken into account.

Pensioners

This includes:

- Pensions and annuities

Acceptable proof of income:

- Most recent tax assessment – ITA 34
- Past three months' pension payment advices. If you have fewer than three months' proof, please also supply the past three months' bank statements*
- SASSA documents must be accompanied by the past three months' bank statements*

Self-employed

This includes:

- Income from vocation/profession, as well as total income from business and irregular income

Acceptable proof of income:

- Most recent tax assessment – ITA 34
- Letter of auditor/accountant/tax adviser
- Past three months' commission and bank statements*

Income from full-time employment

This includes:

- Basic salary, overtime and commission
- Bonuses (all types, e.g. 13th cheque, production bonus etc.)
- Allowances (all types, e.g. car/travelling, cell phone etc.)
- Fringe benefits (e.g. company car)

Acceptable proof of income:

- Past three months' official pay slips
- Most recent tax assessment – ITA 34
- IRP 5 of previous tax year
- Past three months' commission statements and bank statements* indicating commission deposits
- An official appointment letter by an employer, not older than three months, which indicates the member's gross monthly income

Income from investments

This includes:

- Interest, dividends and rental income

Acceptable proof of income:

- Letter of auditor/accountant/tax adviser
- Most recent tax assessment – ITA 34
- IT3(a) and past three months' bank statements*
- Rental income – rental agreement and the past three months' bank statements*

Unemployed

This includes:

- Individuals who earn no income from a vocation/profession/business or individuals who receive an allowance

Acceptable proof of income:

- UIF payments
- Past three months' bank statements*

Income from trusts

Acceptable proof of income:

- Latest tax assessment – ITA 34
- The past three months' bank statements indicating trust payments*

Students

This includes:

- Members who are full-time students at tertiary institutions

Acceptable proof of income:

- A notice or letter of confirmation on an official letterhead from the institution where the member is registered as a full-time student
- New students who register for the first time: A letter of acceptance for the specific study year

Full-time students who are 26 years or older or have dependants:

- Proof of studies as well as the past three months' bank statements*

**Only the past three months' official bank statements indicating the account holder's initials and surname will be accepted. Please indicate clearly on the bank statements which payments refer to your income.*

Medihelp may require additional proof other than the above.

Proof of income declaration – Necesses

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Instructions:

1. Please complete sections 1 and 2 in black ink and sign the form.
2. Consult the "Explanation of Income and acceptable proof of income" form for details of acceptable proof of income.
3. Attach the required proof and return the documents with this form to Medihelp.
4. Full-time students need only complete this form if they are 26 years or older OR have registered dependants. Please indicate at section 2 that you are a full-time student.
5. You only need to declare your spouse's/partner's income if he/she is your registered dependant.

1. Membership details

Member No.

ID-/passport No.

Title Mr Mrs Ms Other (specify)

Initials _____ Surname _____

Tel No. _____

Email address _____

2. Declaration of income

Monthly income means the gross monthly income before any deductions.

If you do not earn an income, please indicate below at "Occupation" that you do not earn an income.

Member occupation _____

Spouse/partner occupation _____

Source of income	Average monthly income	
	Member	Spouse/partner
Income from full-time employment (salary etc.)		
Pension / Annuity		
Income from vocation / profession / business		
Unemployed (e.g. UIF payments)		
Income from investment (rental income, interest, dividends)		
Income from trusts		
Other (please specify):		
Total		

Please remember:

- Your application to pay the subscriptions for a lower income category can only be considered on receipt of a **duly completed and signed declaration form** with the relevant proof.
- The Rules of Medihelp stipulate that committing a fraudulent act, such as providing false information about your actual income, may result in the termination of your membership.

I confirm that I have declared all my income and that the information is true and accurate.

Member's signature

Date