

ClaimSmart

Service Agreement

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This agreement explains the practical terms under which ClaimSmart provides medical aid claim support and related administrative assistance. Please read it before paid work begins.

1. What ClaimSmart can help with

Depending on your needs, ClaimSmart may assist with medical aid claims and resubmissions, rejected or unpaid claims, chronic medication and PMB applications, authorisations and re-authorisations, benefit queries, oncology and special benefits, extended medicine supply, medical devices or supplies, GAP Cover claims and related administrative follow-up.

The exact service will depend on your circumstances, the information available and the rules or requirements of the relevant medical scheme or third party.

2. What ClaimSmart does - and does not do

ClaimSmart provides administrative support, practical guidance and follow-up. Where you have authorised us to do so, we may communicate with medical schemes, administrators, healthcare providers, pharmacies, hospitals, GAP Cover providers and other relevant parties.

IMPORTANT: ClaimSmart does not make medical scheme or GAP Cover decisions and cannot guarantee payment, approval, funding or a particular outcome. Benefits and decisions remain subject to the relevant scheme, policy, clinical and legal requirements.

3. What we need from you

- Accurate, complete and up-to-date information.
- The documents reasonably needed for your matter, supplied as soon as possible.
- Any existing claim, authorisation or query reference numbers and previous correspondence.
- Prompt notice if your medical aid, plan, contact details or relevant circumstances change.
- The authority or consent needed for ClaimSmart to communicate on your behalf.

ClaimSmart is not responsible for delays or unsuccessful outcomes caused by incorrect, incomplete or late information supplied to us or by delays and decisions of third parties.

4. Medical scheme and third-party rules

Claims and benefits may be affected by your plan, available limits, waiting periods, exclusions, formularies, clinical protocols, Designated Service Provider requirements, PMB rules, authorisation requirements and the information supplied by healthcare providers. ClaimSmart cannot override these requirements.

5. Privacy and communication

ClaimSmart handles personal and health information in accordance with applicable privacy requirements and our Privacy Notice / POPIA consent. We may contact you by telephone, email, WhatsApp or another agreed channel. Please keep your contact details current and retain your original records where applicable.

6. Fees

Where a fee applies, ClaimSmart will communicate the fee before the service is undertaken, where reasonably practicable. The fee is for ClaimSmart's time, administrative work and support; it is not a fee for a guaranteed medical scheme or GAP Cover outcome.

Any additional work outside the agreed scope will be discussed with you before it is undertaken where reasonably practicable.

7. Follow-up and timing

ClaimSmart will make reasonable efforts to handle and follow up matters within the agreed scope. Response and processing times may depend on medical schemes, administrators, healthcare providers and other third parties and are therefore not controlled by ClaimSmart.

8. Ending or changing the service

You may ask ClaimSmart to stop assisting with a matter at any time. ClaimSmart may also stop or limit a service where we cannot obtain the information or authority needed, where the requested action falls outside our scope, or where continuing would be unlawful or unreasonable. Any fees already due for work completed remain payable.

9. Acceptance

By signing below, I confirm that I understand the service requested, the applicable fee communicated to me, and the terms above. I understand that ClaimSmart cannot guarantee approval or payment and that final decisions remain with the relevant medical scheme, GAP Cover provider or other third party.

Client full name	ID / Passport number
Medical aid scheme	Membership number

Client signature	Date	ClaimSmart representative
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