

DO WHAT'S RIGHT EVERY TIME

STOP FRAUD, WASTE, ABUSE AND ERROR.

Be alert. Be accountable.
Be the reason we stay protected.



MBMED

Your Quick Guide to protecting your medical aid from FWAE

QUESTION 1

WHAT IS FWAE?

FWAE stands for Fraud, Waste, Abuse and Error – behaviours or mistakes that drain resources from medical aid schemes.

QUESTION 2

HOW DOES IT AFFECT ME?

Every rand lost through FWAE is money taken from the shared pool of member contributions. That means higher premiums and fewer benefits for you.

QUESTION 3

IS IT STILL FRAUD IF I JUST USE BENEFITS I DON'T REALLY NEED?

Yes. Wasteful use of benefits still drains funds meant for all members and contributes to higher costs.

QUESTION 4

WHAT HAPPENS IF SOMEONE IS CAUGHT COMMITTING FRAUD?

Schemes take a zero-tolerance approach. Membership can be terminated, employment affected, and criminal charges laid.

QUESTION 5

HOW CAN I HELP PREVENT FWAE?

By checking your claims, protecting your membership details, refusing to collude in false claims, and reporting suspicious activity.

QUESTION 6

CAN I REPORT FRAUD ANONYMOUSLY?

Yes. Dedicated whistleblower hotlines allow you to report in confidence or anonymously.

Fraud, Waste, Abuse & Error aren't just a scheme problem. They're everyone's problem. By following these steps, you protect your benefits - and every member's future.



- Check your claims for accuracy
- Keep your membership card and details safe
- Never share your membership number
- Don't accept cash for claims you didn't receive
- Report suspicious behaviour via the official whistleblower channels

EIGHT WAYS TO SUBMIT A REPORT TO THE WHISTLE BLOWERS ETHICS HOTLINE



Call directly on the toll-free number 0800 112 811

Use the dedicated Whistle Blowers hotline number to make a report via the live answering service.



Download and use the Whistle Blowers app

Download the secure Whistle Blowers app from Google Play or the Apple App Store. The app guides you through the reporting process.



SMS to 33490

Send your report via the SMS line from anywhere in South Africa at a cost of R1.50.



Post a letter of your report

Send a letter of your report to Whistle Blowers via post using the below details:

Freepost KZN665, Musgrave, South Africa, 4062



Report online at www.whistleblowing.co.za

Visit the Whistle Blowers website to report and make your submission via the online reporting platform.



Fax your report

Send your report to Whistle Blowers via a fax line: Toll-free on **0800 212 689**



Email to information@whistleblowing.co.za

Send an email of your report privately to Whistle Blowers.



WhatsApp

Send your report to Whistle Blowers via WhatsApp on: **031 308 4664**

Remember, reports can be submitted anonymously or in confidence.