



PIC Manual to Accessing Information ("Manual")

This Manual has been prepared in terms of section 51 of the Promotion of Access to Information Act 2 of 2000 ("PAIA") and updated in the light of the Protection of Personal Information Act 4 of 2013 ("POPIA").

1. Introduction

This manual is for Prosperity Health Namibia (Pty) Ltd and the entities under the ambit of the Prosperity Group which utilise Prosperity Information Connect ("PIC") as an IT Operator.

2. The Purpose of PAIA

PAIA is an Act that was passed to give effect to the constitutional right, held by every South African enabling them to access information which is held by the State or another person and which is required for the exercise or protection of any right.

Where a request is effected in terms of PAIA, the body to which the request is made is obligated to give access to the requested information, except where the Act expressly provides that the information may not, or must not be released.

It is imperative to note that that PAIA recognises certain limitations to the right of access to information, including, but not exclusively, limitations aimed at the reasonable protection of privacy, commercial confidentiality, efficient and good governance, and in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution.

POPIA was enacted in November of 2013, in order to promote the protection of personal information processed by public and private bodies. POPIA amends certain provisions of PAIA, bringing about a balance between the need for access to information against the need to ensure the protection of personal information.

3. Information manual

PAIA requires the compilation of an information manual that provides information on both the types and categories of records held by a private body. This document therefore serves as Prosperity's information manual. This Manual is compiled in accordance with section 51 of PAIA and the applicable Schedule to POPIA. It is intended to provide a description of the records held by and on behalf of Prosperity; to outline the procedure to be followed and the fees payable when requesting access to any of these records in the exercise of the right of access to information, with a view of enabling requesters to obtain records which they are entitled to in an efficient manner.



This Manual is available for public inspection:

- on the website free of charge to the requestor.
- Upon the request of the requestor with the payment of the prescribed fee.
- The Manual may be requested from the designated Information Officer; whose details appear below.

4. Contact details of the Information Officer of Prosperity

The responsibility for administration of, and compliance with, PAIA and POPIA have been delegated to the Information Officer.

Requests pursuant to the provisions of PAIA and/or POPIA should be directed to the Information Officer as follows:

Name: Mr. Shaun Hide

Physical Address: 4th Floor, Meersig Building Nr 1, Constantia Boulevard, Constantia Kloof, Roodepoort, Johannesburg 1709

Telephone: +27 10 001 5107

Email Address: shaun.hide@hitasp.com

5. Information Regulator's Guide

An official Guide has been compiled which contains information to assist a person wishing to exercise a right of access to information in terms of PAIA and POPIA. This Guide is made available by the Information Regulator (established in terms of POPIA). Copies of the updated Guide are available from the Information Regulator in the manner prescribed.

Physical Address: The Information Regulator (South Africa) JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

P.O Box: 31533 Braamfontein, Johannesburg, 2017

Telephone Number: +27 (0) 10 023 5207

Fax Number: (011) 403-0668

Complaints email: complaints.IR@justice.gov.za

General enquiries email: inforeg@justice.gov.za

6. Automatic disclosure



A private body may, on a voluntary basis, make available a description of categories of records that are automatically available without a person having to request access in terms of PAIA.

The only fee for access to these records may be a prescribed fee for reproduction.

- Brochures;
- Trade circulars;
- Pamphlets.

7. Types and categories of records

Records held in Accordance with other Legislation

A requester may also request information that is available in terms of other legislation, such as:

South African legislation -

- The Medical Schemes Act, No. 131 of 1998;
- Competition Act, No. 89 of 1998;
- The Companies Act, No. 71 of 2008;
- Long Term Insurance Act, No. 52 of 1998;
- Short Term Insurance Act, No. 53 of 1998;
- The Labour Relations Act, No. 66 of 1995;
- Employment Equity Act, No. 55 of 1998;
- Financial Intelligence Centre Act, No. 38 of 2001;
- Income Tax Act, No. 58 of 1962;
- Value-added Tax Act, No. 89 of 1991;
- The above is not an exhaustive list of statutes that may require Prosperity to keep records.

Namibian Legislation, with applicable Regulations –

- Namibian Constitution of 1990;
- Medical Aid Funds Act, No. 23 of 1995;
- Competition Act, No. 2 of 2003,
- Labour Act, No. 11 of 2007;
- Affirmative Action (Employment) Act, No.29 of 1998;
- The Companies Act, No. 28 of 2004;
- Income Tax Act, No. 24 of 1981;
- Financial Intelligence Act, No. 13 of 2012;
- Namibia Financial Institutions Supervisory Act, No. 3 of 2001;



- Usury Act, No. 73 of 1968;
- Prevention and Combating of Terrorist and Proliferation Activities Act, No. 4 of 2014;
- Prevention of Organised Crime Act, No. 29 of 2004;
- The above is not an exhaustive list of statutes that may require Prosperity to keep records.

*Applicable legislation is dependent on whether or not the Data Subject is resident in the Republic of South Africa or the Republic of Namibia.

Subject Categories of Records

The information is classified and grouped according to records relating to the following subjects and categories:

Personnel Records

"Personnel" refers to any individual employed by Prosperity and who receives, or is entitled to receive, remuneration and any other person who assists in carrying out or conducting the business of Prosperity. It includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as independent contractors.

Personal records provided by personnel include:

- Records provided by a third party relating to Prosperity personnel;
- Conditions of employment and other personnel-related contractual and quasi-legal records, including job applications;
- Internal evaluation records and other internal records;
- Correspondence relating to, or emanating from, personnel (internal and external to the organization); and
- Training schedules and material;
- Payment records (and beneficiary payments), including banking details.

Client Records

"Client" refers to any natural or juristic entity that receives services from Prosperity. This includes prospective clients who submit applications to Prosperity, but who ultimately do not become Prosperity clients.

Requests for records pertaining to the diagnosis, treatment or health of members of the medical schemes administered by Prosperity may be requested from Prosperity, where applicable.



Client related records include:

- Records provided by a client to a third party acting for or on behalf of Prosperity;
- Records provided by a third party (for example, records from a medical practitioner or financial adviser);
- Records generated by or within Prosperity relating to its clients;
- Transactional records and recorded call centre calls;
- Correspondence with a client that is implicitly or explicitly of a private or confidential nature
- Records pertaining to a client retrieved from "other sources".

Records: Private Bodies

These records include, but are not limited to, the records which pertain to the business affairs of Prosperity and include:

- Financial records;
- Operational records;
- Information technology;
- Communication;
- Administrative records, such as contracts and service level agreements;
- Product records;
- Statutory records;
- Internal Policies and procedures; and
- Human resources records.

Records: Other Parties

These records include:

- Records held by Prosperity pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party (for example third party beneficiaries or employees of a client), and records third parties have provided about Prosperity's contractors / suppliers.



- Prosperity may possess records pertaining to other parties including, but not limited to, contractors, suppliers, and service providers and such other parties may possess records that can be said to belong to Prosperity.

8. Processing details

In terms of POPIA, data must be processed for a specified purpose. The purpose for which data are processed by Prosperity is dependent on the nature of the data and the particular data subject. This purpose is ordinarily disclosed, explicitly or implicitly, at the time the data are collected.

Purpose of the Processing

Personnel Data

Prosperity processes personnel data for business administration purposes in instances related to payroll purposes. Personnel data is also processed to the extent required by legislation and regulations. Sensitive personal information in terms of the Employment Equity Act 55 of 1998.

Client Related Data

Prosperity processes client related records as an integral party of its commercial service offering, in instances relating to the processing of client related records during the client application process, in assessing a client's profile and risk, in administering a client's health plan and for research purposes relevant. Prosperity may also process data provided to it by credit bureaus or industry regulatory bodies (and other "sources", including a client's employer) to consider a client's application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses, for example.

This list of processing purposes is non-exhaustive.

Third Party Data

Prosperity processes third party records for business administration purposes.

Other Party Data

Prosperity processes "other party" records for business administration purposes. For example, personnel data may be processed in order to effect payment to contractors and / or suppliers.



In performing these various tasks, Prosperity may, amongst others, collect, collate, process, store and disclose personal information.

Categories of Data Subjects

Prosperity holds information and records on the following category of data subject:

- Employees / personnel of Prosperity;
- Clients of Prosperity;
- Any third party with whom Prosperity conducts its business services;
- Prosperity contractors;
- Prosperity Suppliers;
- Prosperity Service providers.

This list of categories of data subjects is non-exhaustive.

Recipients to Whom Personal Information Will Be Supplied

Depending on the nature of the data, Prosperity may supply information or records to the following categories of recipients:

- Statutory oversight bodies, regulators or judicial commissions of enquiry making a request for data, where required.
- Any court, administrative or judicial forum, arbitration, statutory commission, or ombudsman making a request for data or discovery in terms of the applicable rules;
- South African Revenue Services, or another similar authority;
- A contracted third party who requires this information to provide a healthcare service to a client or any dependent/s on the client's medical aid fund plan;
- Third parties with whom Prosperity has a contractual relationship for the retention of data (for example, Document Warehouse Namibia);
- Research/ academic institutions;
- Auditing and accounting bodies (internal and external);
- Anyone making a successful application for access in terms of PAIA;

Planned Transborder Flows of Personal Information

Prosperity may transfer personal information to a third party who is in a foreign country in order to administer certain services, but may only do so subject to the provisions of POPIA. Cross - border transfers of information are envisaged, subject to the provisions of POPIA.

Security Measures



Prosperity takes extensive information security measures to ensure the confidentiality, integrity and availability of personal information in its possession. Appropriate technical and organizational measures designed to ensure that personal data remain confidential and secure against unauthorized or unlawful processing and against accidental loss, destruction or damage are additionally undertaken.

9. Grounds for refusal of access to records

Prosperity may refuse a request for information on the following basis:

- Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;
- Mandatory protection of the commercial information of a third party, if the record contains:
 - o Trade secrets of that third party;
 - o Financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party; and
 - o Information disclosed in confidence by a third party to Prosperity, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition.
 - Mandatory protection of confidential information of third parties if it is protected in terms of any agreement or legislation;
 - Mandatory protection of the safety of individuals and the protection of property;
 - Mandatory protection of records which would be regarded as privileged in legal proceedings;
 - The commercial activities of Prosperity, which may include Prosperity's trade secrets;
 - A computer program which is owned by Prosperity and which is protected by copyright.
 - The research information relating to Prosperity or a third party, if its disclosure would disclose the identity of the institution, the researcher or the subject matter of the research and would place the research at a serious disadvantage;
 - Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

10. Access procedure

A requester is any person making a request for access to a record held by Prosperity. The requester is entitled to request access to information, including information pertaining to third parties, Prosperity is however not obliged to grant such access. Apart from the fact that access



to a record can be refused based on the grounds set out in paragraph 9 above, in order to successfully access information, the requester must fulfill the prerequisite requirements for access in terms of PAIA, including the payment of a request and access fee.

Access Request Procedure

A requester requiring access to information held by Prosperity must complete the prescribed form, enclosed herewith as Annexure 2 ("Access Request Form"), submit it to the Information Officer at the postal or physical address, fax number or electronic mail address recorded in paragraph 4 and pay a request fee (and a deposit, if applicable).

In order to facilitate a timely response to requests for access, all requesters should take note of the following when completing the Access Request Form:

- The Access Request Form must be comprehensively completed.
- Proof of identity is required to authenticate the identity of the requester. Therefore, in addition to the access request form, requesters will be required to supply a copy of their identification document.
- Every applicable question must be answered. If a question does not apply "N/A" should be stated in response to that question. If there is nothing to disclose in reply to a particular question "Nil" should be stated in response to that question.

The Access Request Form must be completed with enough particularity to enable the Information Officer to identify:

The record(s) requested;

- The identity number of the requester;
- The form of access required if the request is granted;
- The postal address or fax number of the requester.
- The requester must also state that he or she requires the information in order to exercise or protect a right, and clearly state the nature of the right to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.

Where a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer.

Where an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.



The requester will be informed in writing whether access has been granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he must state the manner and the particulars so required.

Payment of Fees

Payment details can be obtained from the Information Officer and can be made via a direct deposit. Prosperity requires proof of payment to be submitted together with the Access Request Form.

The following fees are (or may be) payable:

- Request fee
- Access fee
- Reproduction fee
- Request fee

Request Fee

An initial "request fee" is payable on submission of the Access Request Form. The prescribed fee is set out below in Annexure 1. Note that the requester may lodge a complaint to the Information Regulator or an application with a court against the tender or payment of the request fee.

Access Fee

Where the request for access is successful, an access fee must be paid. This fee is for the search, reproduction and/or preparation of the record(s). The access fee will be calculated based on the prescribed fees set out below in Annexure 1. Note that the requester may lodge a complaint to the Information Regulator or an application with a court against the tender or payment of the access fee.

Reproduction Fee

The reproduction fee applies in respect of documents/records which are voluntarily disclosed (see 'Automatic Disclosure' above). This is for reproduction, copying and transcribing the relevant documents / records. The reproduction fee will be calculated based on the prescribed fees set out below in Annexure 1.

Deposit



In the case where the search for, and the preparation of, the record for disclosure would, in the opinion of the Information Officer, require more than 6 hours, the requester may be required to pay as a deposit one third of the access fee (the fee which will be payable if the request is granted). Note that the requester may lodge a complaint to the Information Regulator or an application with a court against the tender or payment of the deposit.

Where a deposit has been paid in respect of a request for access which is subsequently refused, then the Information Officer must refund the deposit to the requester within reasonable time.

The requester must pay the prescribed fee before any processing, or any further processing, can take place.

Third Party Notification

Prosperity must take all reasonable steps to inform a third party to whom or which a requested record relates if the disclosure of that records would -

- involve the disclosure of personal information about that third party;
- involve the disclosure of trade secrets of that third party; financial, commercial, scientific or technical information (other than trade secrets) of that third party, the disclosure of which would be likely to cause harm to the commercial or financial interests of that third party; or information supplied in confidence by a third party, the disclosure of which could reasonably be expected to put that third party at a disadvantage in contractual or other negotiations; or to prejudice that third party in commercial competition;
- constitute an action for breach of a duty of confidence owed to a third party in terms of an agreement; or
- involve the disclosure of information about research being, or to be, carried out by or on behalf of a third party, the disclosure of which would be likely to expose the third party, a person that is or will be carrying out the research on behalf of the third party, or the subject matter of the research, to serious disadvantage.

Prosperity will inform the third party as soon as reasonably possible, but in any event, within 21 days after that request is received.

Within 21 days of being informed of the request, the third party may-

- make written or oral representations to the Information Officer why the request for access should be refused; or
- give written consent for the disclosure of the record to the requester.
- Prosperity will notify the third party of the outcome of the request. If the request is granted, adequate reasons for granting the request will be given.



The third party may lodge a complaint to the Information Regulator or an application with a court against the decision within 30 days after notice is given, after which the requester will be given access to the record after the expiry of the 30-day period.

11. Notification of decision

The Information Officer will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.

The 30 day period, within which Prosperity has to decide whether to grant or refuse the request, may be extended for a further period of not more than 30 days if the information cannot reasonably be obtained within the original 30 day period. For example, the time period may be extended if the request is for a large amount of information, or the request requires Prosperity to search for information held elsewhere for example Document Warehouse Namibia.

The Information Officer will notify the requester in writing should an extension be required. The requester may lodge a complaint to the Information Regulator or an application with a court against the extension.

12. Remedies available where Prosperity Elects Refusal of Information Requested.

Internal Remedies

Prosperity does not have internal appeal procedures. Therefore, the decision made by the Information Officer is final. Requesters who are dissatisfied with a decision of the Information Officer will have to exercise external remedies at their disposal.

External Remedies

All complaints, by a requester or a third party, can be made to the Information Regulator or a court, in the manner prescribed below.

Complaints to The Information Regulator

The requester or third party, as the case may be, may submit a complaint in writing to the Information Regulator, within 180 days of the decision, alleging that the decision was not in compliance with the provisions of PAIA.

The Information Regulator will investigate the complaint and reach a decision - which may include a decision to investigate, to take no further action or to refer the complaint to the Enforcement Committee established in terms of POPIA. The Information Regulator may serve an enforcement notice confirming, amending or setting aside the impugned decision, which must be accompanied by reasons.



Application to Court

An application to court maybe brought in the ordinary course. For purposes of PAIA, any reference to an application to court includes an application to a Magistrates' Court.

Annexure 1: Prescribed Fees and Reproduction Fees

Where Prosperity has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question.

The applicable fees for reproduction as referred to above are: (VAT inclusive)

- All requested data will be stored on a memory stick for which a fee of R90.00 will be charged.

Request Fees

Where a requester submits a request for access to information held by Prosperity on a person other than the requester himself/herself, the request fee is payable up-front before the institution will further process the request received.

Access Fees

An access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specially excluded in terms of the Act or an exclusion is determined by the Minister in terms of section 54(8). The applicable access fees which will be payable are:

The applicable fees which will be payable are: (VAT inclusive)

- R90.00

Deposits

Where Prosperity receives a request for access to information held on a person other than the requester himself/herself and the Information Officer upon receipt of the request is of the opinion that the preparation of the required record of disclosure will take more than 6 hours, a deposit is payable to the requester.

The amount of the deposit is equal to 1/3 of the amount of the applicable access fee.



Important Notification: In terms of Regulation 8, Value Added Tax (VAT) must be added to all fees prescribed in terms of the Regulations. Therefore, the fees reflected above are VAT inclusive.