

DO WHAT'S RIGHT EVERY TIME

STOP FRAUD, WASTE, ABUSE AND ERROR.



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



Bonitas
Medical Aid for South Africa

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

WAYS TO SUBMIT A REPORT TO THE WHISTLE BLOWERS ETHICS HOTLINE



Call directly on the toll-free number **0800 213 113**
Use the dedicated Whistle Blowers hotline number to make a report via the live answering service.



Email to **bonitas@whistleblowing.co.za**
Send an email of your report privately to Whistle Blowers.



SMS to **33490**
Send your report via the SMS line from anywhere in South Africa at a cost of R1.50.



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



Remember, reports can be submitted anonymously or in confidence.