Applying to join Discovery Health Medical Scheme as part of an employer group in 2025

(with KeyCare and Essential Smart underwriting)

Discovery Health Medical Scheme

Who we are

Discovery Health Medical Scheme, registration number 1125, is a not-for-profit organisation registered with the Council for Medical Schemes and is the medical scheme that you are applying to become a member of.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, is a separate company and an authorised financial services provider and is the administrator and managed care organisation for Discovery Health Medical Scheme and takes care of the administration of your membership.

Contact us

Tel (members): **0860 99 88 77**, Tel (health partners): **0860 44 55 66**, **www.discovery.co.za**, PO Box 784262, Sandton, 2146,
1 Discovery Place, Sandton, 2196.

Purpose of the form

Thank you for deciding to apply to join Discovery Health Medical Scheme. This document is an application form for membership. The information requested in this application form is required to enable the Scheme to process your membership application and to help in the administration of your membership as well better administer the affairs of the Scheme.
This application form also contains terms and conditions applicable to your membership (Section 11). Please make sure you read and understand these terms and conditions as well as our Privacy Statement providing information on how we will be processing your personal information. This document is valid for 90 days from date of signing it. Make reference to the footnote that indicates the expiry date of the form.

Download the latest version of all forms from **www.discovery.co.za**, under Medical Aid > Find documents and certificates.

What you must do

- Fill in the form in black ink and print clearly, or complete the form digitally. You can view the list of approved digital signature providers on **www.discovery.co.za**, under Medical Aid > Find documents and certificates > Application forms.
- All relevant sections must be signed by the main applicant. The main applicant must sign and date any changes.
- Read and understand the terms and conditions for membership (Section 11) and the Scheme Rules. The full set of Scheme Rules is available on request at **www.discovery.co.za/medical-aid/scheme-rules**.
- Sign section 5, 10 and 11.
- Email the completed and signed form to **application@discovery.co.za**.
- Please attach a copy of each applicant's identity document. We also accept valid passports and birth certificates for children.
- Provision is made in this form for you and your dependants to provide information relating to your race. This information is required by the Council for Medical Scheme for statistical purposes only. You are not compelled to provide this information.

Once you submit your application form, here is what will happen:

- You will be contacted if any details are missing or if more information is required for underwriting purposes and to process your application.
- You will receive a message and you (and your financial adviser, if you have chosen one) will receive an email to let you know when your application is considered to have been fully and completely made. This date may differ from the date on which you sign the application form.
- If standard terms of acceptance are offered (no waiting periods or late-joiner penalties), your membership will be activated and you or your financial adviser will receive a welcome letter. For any non-standard terms, a counter-offer letter will be issued, which will indicate any conditions applicable to your membership (waiting periods and/or late-joiner penalties).
- You may accept the offer by signing and returning this letter to activate your membership. Once we receive your acceptance you and your financial adviser will receive a welcome letter.

If you do not hear from the Scheme within seven days after submitting your application form, please contact us on **0860 100 345** or your financial adviser.

When you sign this application, you confirm that you have read and understood the terms and conditions (section 11 of this form) for membership as well as the Privacy Statement and agree to them.

1. About yourself (main applicant)

When do you want your cover to start? D D 0 1 M M Y Y Y Y

Title | Initials

Surname

First names (as per identity document)

ID or passport number

Gender M F Date of birth D D M M Y Y Y Y

Race African Coloured Indian/Asian White Other Do not want to disclose

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Occupation

Tax Number | Gross monthly earnings **R** .

Telephone (H) | Telephone (W)

Cellphone

Email

Physical address

Unit/Suite number | Complex name

Street number | Street name

Suburb

City | Postal code

Postal address (post collected from post box, suite or private bag)

Same as residential address Yes No

If you do not complete a postal address, we will use your physical address for post.

PO Box | Private bag | Box number

Suite | Postnet suite | Number

Suburb | Post code

2. About your spouse or partner (only complete if applying for cover)

Title | Initials

Surname

First name (as per identity document)

ID or passport number

Gender M F | Date of birth D D M M Y Y Y Y

Race African | Coloured | Indian/Asian | White | Other | Do not want to disclose

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Marital status Married | Single | Divorced | Widowed

Telephone (H) | Telephone (W)

Cellphone

Email

3. About your dependants (only complete if they are also applying for cover)

Dependant 1

Title | Initials

Surname

First names (as per identity document)

ID or passport number

Gender M F | Date of birth D D M M Y Y Y Y

Race African | Coloured | Indian/Asian | White | Other | Do not want to disclose

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Relationship to main member

(For example mother or child. Where your child is not your biological child, please state your relationship, for example adopted child or foster child. Please attach proof of this relationship to this application.)

If your dependant is 21 years and older, are they:

Married Yes ☐ No ☐ Financially dependant on you? Yes ☐ No ☐

Does your dependant earn an income? Yes ☐ No ☐ Does your dependant's spouse earn an income? Yes ☐ No ☐

How much does your dependant earn each month? **R** .

How much does your dependant's spouse earn per month? **R** .

Dependant 2

Title Initials

Surname

First names (as per identity document)

ID or passport number

Gender M ☐ F ☐ Date of birth D D M M Y Y Y Y

Race African ☐ Coloured ☐ Indian/Asian ☐ White ☐ Other ☐ Do not want to disclose ☐

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Relationship to main member

(For example mother or child. Where your child is not your biological child, please state your relationship, for example adopted child or foster child. Please attach proof of this relationship to this application.)

If your dependant is 21 years and older, are they:

Married Yes ☐ No ☐ Financially dependant on you? Yes ☐ No ☐

Does your dependant earn an income? Yes ☐ No ☐ Does your dependant's spouse earn an income? Yes ☐ No ☐

How much does your dependant earn each month? **R** .

How much does your dependant's spouse earn per month? **R** .

Dependant 3

Title Initials

Surname

First names (as per identity document)

ID or passport number

Gender M ☐ F ☐ Date of birth D D M M Y Y Y Y

Race African ☐ Coloured ☐ Indian/Asian ☐ White ☐ Other ☐ Do not want to disclose ☐

You are not compelled to provide the information required on race. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Relationship to main member

(For example mother or child. Where your child is not your biological child, please state your relationship, for example adopted child or foster child. Please attach proof of this relationship to this application.)

If your dependant is 21 years and older, are they:

Married Yes ☐ No ☐ Financially dependant on you? Yes ☐ No ☐

Does your dependant earn an income? Yes ☐ No ☐ Does your dependant's spouse earn an income? Yes ☐ No ☐

How much does your dependant earn each month? **R** .

How much does your dependant's spouse earn per month? **R** .

Are you applying for more than 3 Dependants? Yes ☐ No ☐

Note: If you are applying for more than 3 dependants, please add the details on a separate page.

4. Your plan choice

Plan		Description
Essential Smart	☐	Hospital (Smart Hospital Network), chronic and day-to-day cover
KeyCare Core	☐	Hospital (KeyCare Hospital Network), chronic cover only
KeyCare Start	☐	Hospital (KeyCare Start Hospital Network), chronic (State facility) and day-to-day cover
KeyCare Start Regional	☐	Hospital (KeyCare Start Regional Hospital Network), chronic and day-to-day cover
KeyCare Plus	☐	Hospital (KeyCare Hospital Network), chronic and day-to-day cover

Refer to the KeyCare Series or Smart Series Health Plan Guide on **www.discovery.co.za** for more benefit details.

I would like to select that my health plan complies with the requirements of Shariah Yes ☐ No ☐

Income is defined as the main member's guaranteed gross monthly income before deductions.

IMPORTANT NOTICE: Declaring income lower than your actual income is fraud. This may lead to the termination of your membership and criminal charges may be brought against you. If your income is not declared, your income verification status will default to the highest income band. It is your responsibility to provide accurate income information otherwise the Scheme may not be in a position to refund the excess amount paid by you. Income verification will be conducted by the Scheme and Administrator who will verify the income amount declared below with a third party service provider i.e. credit bureau, when considering your membership application. Should there be an inconsistency between the income declared and the verification by the third-party service provider, we may request that an additional form be completed and additional supporting documentation be supplied in order to verify your income. By signing this application form, you give your permission for us to verify your declared income as referred to above.

	Main member	Spouse or partner
Total earnings over the last 12 months	R	R
Occupation		

I declare that this income declaration is true and accurate

Signature of main applicant

Please only sign if information is true, complete and correct.

Please complete this if you have selected the KeyCare Plus, KeyCare Start or KeyCare Start Regional Plan.

- For KeyCare Plus please select a GP on the KeyCare GP Network
- For KeyCare Start please select a GP on the KeyCare Start GP Network
- For KeyCare Start Regional please select a GP on the KeyCare Start Regional GP Network
- If you have selected the KeyCare Start Regional Plan, which offers comprehensive and affordable cover in and around Polokwane, Tzaneen, Mbombela, Trichardt, Bellville, Pretoria, Johannesburg and George, please make sure that you stay or work in one of these locations so that the full benefit suite is available to you.

	Name	GP name	Practice number
Main applicant			
Spouse or partner			
Dependant 1**			
Dependant 2 **			
Dependant 3 **			

** Please make sure that the dependant information you give above is the same as the dependant information in section 3 of this form.

Please provide the details on a separate page if you are applying for more than 3 dependants.

5. Your banking details for claims refund

Your contributions will be paid by your employer as a salary deduction, you only need to give us banking details for claim refunds.

By signing this application, you agree that once claims have been refunded into the bank account you have chosen, the Scheme will not be responsible in any way for the amounts refunded.

Please note: We cannot accept credit card account details and only South African banking details are accepted. We no longer issue cheques. If no details are provided we will not be able to refund your claims.

If we are paying a third party bank account, the main member must insert the ID number of the third party.

Bank name

Branch name | Branch code - -

Account number | Type of account Cheque Savings

Account holder

If third party bank details, please insert the third party ID number

If the third party bank account is a Joint account Company account Trust account

please provide proof of bank account. Refer to Annexure A at the back of the application form for the proof of bank account required. By signing this application, you agree that once claims have been refunded into the bank account you have chosen, the Scheme will not be responsible in any way for the amounts refunded.

You understand that you may not transfer, assign, pledge or cede the payment or receipt of any benefit by or from the Scheme to any person and if you do or attempt to do so, the Scheme may withhold, suspend or discontinue the payment of such benefit.

Signature of account holder

Signature of main applicant

Please only sign if information is true, complete and correct.

6. About your employer

Please ask your employer to complete this section.

Please attach a clear copy of your salary slip or the letter of employment

Name of employer | Employer or billing number

Employee number | Date of employment D D M M Y Y Y Y

Branch name | Branch number

If you are joining Discovery Health Medical Scheme more than three months after you were employed, please give one of the following reasons:

I was previously covered by my spouse or partner's medical scheme but:

I am now divorced | My spouse or partner has been retrenched

Date D D M M Y Y Y Y

My spouse or partner resigned | My spouse or partner is deceased

Date D D M M Y Y Y Y

I was a wage earner now earn a salary or I was a temporary or contract worker and I am now permanent

Date D D M M Y Y Y Y

I am now offered medical aid due to my new salary level or job grade

Date D D M M Y Y Y Y

Employer warranty

Please ensure your employer completes this warranty if this application form is not submitted with an employer application form:

6.1. We warrant that the main applicant detailed in section 1 is an employee of our organisation.

6.2. The Discovery Health Medical Scheme may bill us for the amount due for this member in the same way as it does for our other employees with the Discovery Health Medical Scheme.

Employer's authorised signature

Please only sign if information is true, complete and correct.

Name

Designation

7. Your financial adviser's details (to be completed by your financial adviser)

Financial adviser's name | Code

Intermediary house | Code

Financial adviser's telephone number (W) | Lead number

Email

Bank reference number (if applicable) (Mandatory for all ABSA and FNB financial advisers)

I declare that:

7.1. I am an accredited financial adviser in terms of the Medical Schemes Act 131 of 1998 and licensed by the Financial Services Board in terms of the Financial Advisory and Intermediary Services Act 37 at the date of signing this application form

7.2. I am appointed by the employer to provide advice about this application.

7.3. I have a valid contract with Discovery Health Medical Scheme and I have made the client aware of the commission I receive from Discovery Health Medical Scheme.

7.4. I am responsible for providing the employer with:
- my name, physical address, postal address and telephone number
- impartial advice that is in its best interest.

7.5. I am accountable for any advice I give to the employer and main applicant about the completion of this application form and joining Discovery Health Medical Scheme.

Signature of financial adviser

Date D D M M Y Y Y Y

Please only sign if information is true, complete and correct.

8. Previous medical scheme details (please give us proof in the form of a membership certificate)

Please give us the details of all registered South African medical schemes that you and your dependants previously belonged to. **We will use this information to determine if we need to apply any late-joiner penalty fees. We may also use the information on the membership certificate to determine if we can apply waiting periods.**

Were all your dependants on the same medical scheme Yes No

If you and your dependants applying for cover belonged to different medical schemes, please complete them below:

Name	Scheme name	Start date	End date if already resigned	Are they still a member?	Reason for leaving
				Yes No	
				Yes No	
				Yes No	
				Yes No	
				Yes No	

9. Your health questions

For any person named on this application form:

We may be able to retrieve certain previous medical information for you and your dependants (if applicable), we have from previous policies. However, it is still your obligation to disclose any and all relevant information as required. By signing this, you agree that we may utilize this information for the purposes noted below.

Signature

Information on symptoms, conditions or disorders (must be completed for the main applicant, spouse/partner and all dependants and must include information on conditions even if covered or not on previous memberships)

Do **you or any dependants** in this application have any of the following symptoms or conditions, or have you ever had them, been investigated or received treatment for them? We listed some examples of the conditions and symptoms under each question; these are only examples, it is

not a full list.

We only use this information for lawful purposes. We use the information so we can:

- Process your application.
- Administer your membership in the best way.
- Verify if the information you give us on this application form is true and complete.
- Give you customised information that is relevant to your health status.
- Develop disease management programmes for specific conditions.
- Review and improve the medical scheme benefits.
- Improve the Scheme's financial modelling.
- Better assess and lower our risk.

A condition-specific waiting period on your membership if you or your dependant received a diagnosis or any medical advice, care or treatment for the condition or symptoms, or if it was recommended. This is if it was within the 12 months before you applied. The 12-month period ends on the date on which we consider this application as fully and properly made.

You must tell us in writing if any of the information you gave, in your application for membership, changes between the day you sign this document and the day your membership starts. This includes information about your health and the health of those you apply for.
Please take note that if you or any of your dependants have any disorder, symptom or condition not listed in the questions below, you should highlight and provide full details of this symptom or condition in response to question 9.3 below.

Indication of existing medical conditions on this application does not automatically enroll you/your dependants onto the Scheme's Disease Management programme. For more information with regards to the Schemes disease management enrollment visit **www.discovery.co.za.**

If you answer '**Yes**', please provide full details in the sections provided.

9.1 Are you or any of your dependants pregnant or undergoing treatment/investigation to fall pregnant or trying to conceive or difficulty falling pregnant? Yes ☐ No ☐

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/intervention used for this condition and dosage	Date of last treatment

9.2. Have you or any of your dependants ever been diagnosed with cancer and received treatment in the last 12 months? Yes ☐ No ☐

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/intervention used for this condition and dosage	Date of last treatment

9.3. Are you or any of your dependants expecting to have medical investigations or surgery or planning hospitalisation or treatment in the next 12 months or have been admitted to hospital/ seen in casualty in the last 12 months? Yes ☐ No ☐

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/ symptoms	Date of last symptoms, consultation and/or hospitalisation	Medicine or surgical procedure/intervention used for this condition and dosage	Date of last treatment

HIV and AIDS

If you, or one or more of your dependants, are HIV-positive, you or they must call us on **0860 99 88 77** within seven working days from the date we activate your Discovery Health Medical Scheme membership. We treat this information in the strictest confidence. If you, or one or more of your dependants are HIV-positive, it is in your interest to register on the HIV *Care* Programme. Discovery Health Medical Scheme may have waiting periods that apply in certain circumstances. This means there may be a set time period before Discovery Health Medical Scheme starts paying for any general or specific medical conditions. A 12-month condition specific waiting period or a three-month general waiting period may therefore apply to this condition or any related condition. If you do not let us know about you or your dependant's HIV status within 7 days of your membership being active, we may end your Discovery Health Medical Scheme membership.

10. Our Privacy Statement – How we will process and disclose your personal information and communicate with you

When you engage with Discovery Health Medical Scheme, you are entrusting us with your personal information. We are committed to protecting your right to privacy and keeping your information safe. Our Privacy Statement tells you how we collect, use and share your personal information, including personal information about your spouse, employees, dependants, beneficiaries and life assureds, where applicable. To view and read our Privacy Statement, please follow this link: **https://www.discovery.co.za/medical-aid/about-discovery-health-medical-scheme** and scroll to, “YOUR PRIVACY IS IMPORTANT TO US” click on the **Privacy Statement link**.

Signature of main applicant

Date D D M M Y Y Y Y

The applicant must sign and date any changes
Please only sign if you have read and understand this statement

11. Terms and Conditions applicable to Discovery Health Medical Scheme membership

Definitions

The Scheme refers to Discovery Health Medical Scheme, registration number 1125, registered with the Council for Medical Schemes.

Administrator refers to Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, the administrator and managed care organisation for Discovery Health Medical Scheme and a subsidiary of the Discovery Group.

Do you agree that we may send you direct electronic marketing from time to time No, thank you ☐ Yes, I agree ☐

11.1. ***Scheme rules for membership***

The rules of the Scheme record your rights and responsibilities for your membership. They may change from time to time. You may as us for a copy of these rules at any time or view these rules on **www.discovery.co.za**.

When you sign this application, you confirm that you have read and understood these terms and conditions and you agree that you and those you apply for will be bound by these and Scheme Rules.

Where applicable you also acknowledge and confirm that you, your financial adviser, or your employer, may communicate with us on this application and your membership of the Scheme.

You give permission that the Scheme or Administrator can share your medical information and other relevant Personal Information about you and your dependant/s with your chosen financial adviser. The information will be shared so that he or she can help us if necessary while we process your membership application.

Please speak to your financial adviser or the Administrator if there is anything you do not understand.

11.2. ***Who you are applying for***

You may apply to join the Scheme on your own or together with other people – your spouse, your partner and people who are financially dependent on you as defined in the Scheme rules, as referred to above. For anyone to be treated as financially dependent for this application, you must have a responsibility to provide financially for that dependant. The Scheme or Administrator might ask you to give us proof of financial or legal responsibility.

You may be called the principal member or main member in our future communications to you.

11.3. ***Acting for others***

You confirm you have the right to act for others

By signing this document, you confirm that:

- you have the right to apply for membership and to act for those you apply for in any matter relating to this application.
- you have received permission from your spouse/partner and any dependant(s) over 18 to act for them in any matter relating to this application.
- I (main applicant) consent to my spouse and/or adult dependant, that is part of this application process, acting on my behalf and providing personal information, including health information, to Discovery Health for the purpose of my application to join Discovery Health Medical Scheme.
- we may be able to retrieve certain previous medical information we have for you and your dependants (if applicable) from previous memberships, however it is still the applicant's obligation to disclose any and all relevant information as required above.

11.4. ***Giving and getting information***

You must give true, correct and complete information.

To consider your application for membership, the Scheme must learn more about you and those you apply for.

Information about you and those you apply for must be true, correct and complete. This includes the details you give in this application form and in future dealings with us. It is important that you tell us about any medical condition, symptom or illness relating to you or those you apply for, even if you do not consider it relevant to your application. We may ask those you apply for who are 18 and older for more information about themselves. It is still all applicant's obligation to disclose any and all relevant information as required above.

Your legal address

The Scheme or Administrator will send documents to you at the address you indicated as the communication channel you prefer to be contacted on. If it is necessary to send you any legal notices or summonses, our legal team will serve these at the physical address you have given, or at any other address you have given us. It is your responsibility to make sure we have the correct address for you.

The Scheme and Administrator may record telephone calls

The Scheme and Administrator may record telephone conversations with you and with those you apply for.

The recordings and all information we get during the recordings will be processed and kept as required by law.

The Scheme and Administrator may get information about you from other relevant sources

The Scheme and Administrator may (at any time and on an ongoing basis) obtain your personal information from other relevant sources, including medical practitioners, contracted service providers, financial advisers, credit bureaus or industry regulatory bodies ("relevant sources") and further process such information to consider your membership application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses, to profile and analyse risk or to investigate fraud, waste and/or abuse (including by medical practitioners, contracted service providers or financial advisers). We may (at any time and on an ongoing basis) verify with the relevant sources that your personal information is true, correct and complete.

You give your permission that the Scheme and Administrator may get any information that is relevant to your application from your employer.

Tell the Scheme or Administrator immediately if your information changes

You, your employer or your financial adviser must tell the Scheme or Administrator in writing if any of the information you gave, in your application for membership, changes between the day you sign this document and the day your membership starts. This includes information about your health and the health of those you apply for. We need advance notice of any administrative changes such as cancellation of membership, as we do not accept backdated changes.

When the Scheme may cancel your membership/s

The Scheme may cancel any membership if you and those you apply for:

- do not give us information that later turns out to be relevant to this application.
- give us any information that is not true, correct and complete.
- do not tell us about any relevant changes (including about your health and the health of those you apply for) between the day you sign this document and the day cover starts.

Providing false information may lead to criminal charges being brought against you. You will have to pay any amount owing to the Scheme as a result of this cancellation.

Monitor for possible non-disclosure.

To exclude the possibility of non-disclosure of material information, for the first 12 months we will monitor membership in the following cases:

a) Claims of new beneficiaries with less than 24 months continuous medical scheme membership and with less than 90 days break, immediately prior to date of application.

b) When an application is made for membership or admission for a person who was not a beneficiary of a medical scheme for a period of at least 90 (ninety) days preceding the date of application.

In accordance with the Medical Schemes Act, we implore new applicants to disclose true and complete information to the Scheme.
It is always better to disclose too much than too little.

Providing false information may lead to criminal charges being brought against you. You will have to pay any amount owing to the Scheme as a result of this cancellation.

11.5. ***About becoming a member***

The Scheme might not pay for certain expenses immediately after you become a member

The Scheme may have waiting periods that apply in certain circumstances. This means there may be a set time period before the Scheme starts paying for any general or specific medical conditions. We will advise if any waiting periods apply. Please speak to your financial adviser or the Administrator with regard to any waiting periods applicable to your membership and the memberships of those you apply for.

Resign from current medical schemes when accepted

It is illegal to be a member of more than one medical scheme at the same time. You and those you apply for must resign from your current medical schemes when you receive notice from the Scheme by letter, email or SMS telling you that you and those you apply for have been accepted.

You must ensure contributions are paid on time

As the main member of the Scheme, you are responsible for ensuring that your contributions and the contributions of those you apply for are paid on time every month to avoid suspension of benefits. The Scheme has the right to amend monthly contributions and benefits from time to time with prior notification.

11.6. ***Repaying money owed to the Scheme***

The Scheme has the right at any time to collect from you any amount that you owe.
We will notify you if there is any amount that you owe to the Scheme.

You must repay any medical savings owing if you leave the Scheme

When you become a member, depending on the plan you chose, you may have money available in advance to use for medical expenses during the year. This money is allocated to an account called the 'Medical Savings Account'. If you leave the Scheme before the year is up, you must repay the portion of medical savings you have used that is more than you have paid back to the Scheme over the year.

By signing this form, you agree that any money you owe to the Scheme may be deducted from any future claim payment amounts that are due to be paid to you.You will be able to identify the debit order for the money owing to the Scheme on your bank statement, the reference number DISCSETTLE will be used.

Signature of main applicant

Please only sign if information is true, complete and correct.

Date D D M M Y Y Y Y