Bankmed
Yours in good health

MORE COVER

2023 Benefits and Contributions Launch

13 October 2022

MORE THAN A MEMBER **MORE WITH BANKMED.**

Agenda

01 | Welcome

02 | Opening Address
Teddy Mosomothane (Bankmed CEO)

03 | Selected Financial Indicators
Teddy Mosomothane (Bankmed CEO)

04 | 2023 Benefits and Contributions
Dr Niri Naidoo (Operations & Clinical Executive)

05 | Q & A and Closing

Welcome

Our Partnership is thicker than COVID-19

- Blood is thicker than water;
- Our partnership is thicker than COVID-19;
- 40 836 unique positive cases, 97.6% recovery rate, 70.7% adult vaccination rate;
- If you did not get the vaccine or the booster, you are still encouraged to go and get it!

The character of the unfolding future

- Not asking for permission;
- Unapologetic;
- Sometimes just rude.

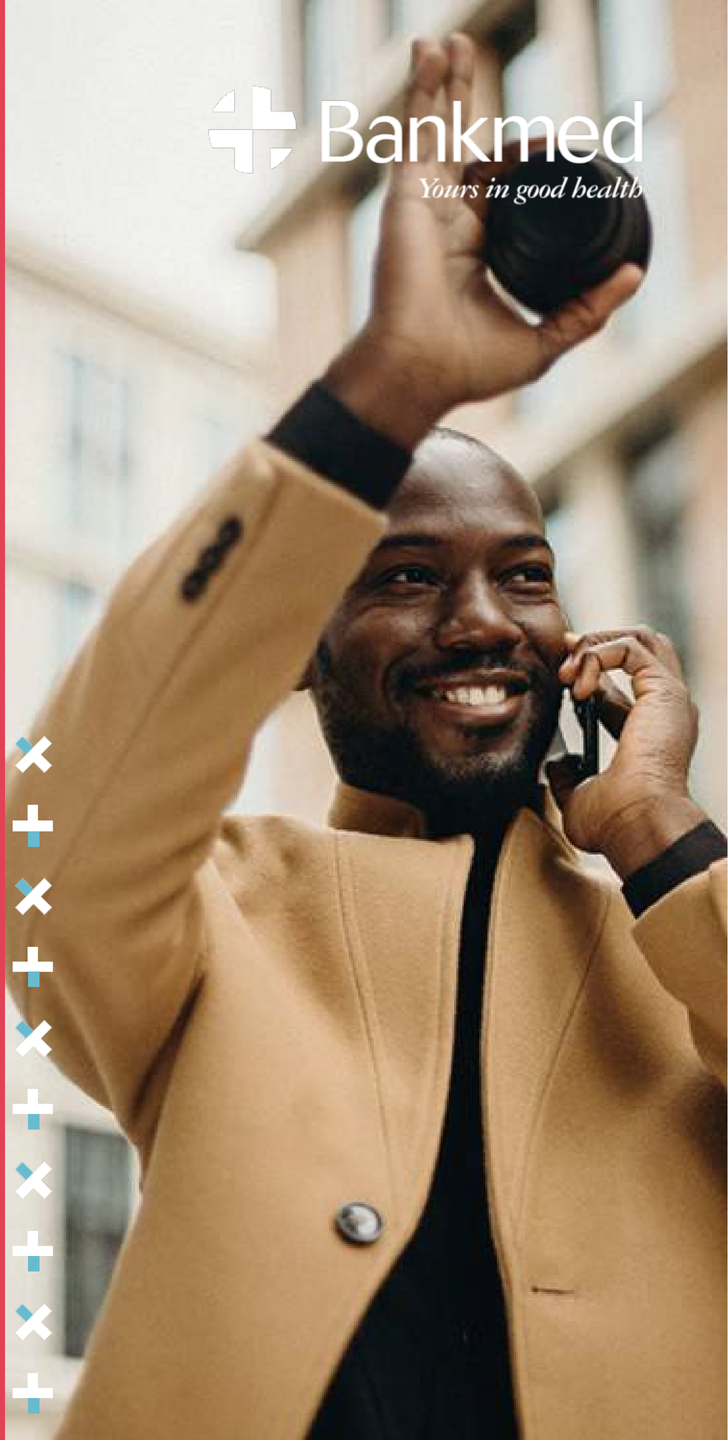
Some features of the “New Normal”

The evolving healthcare solutions, which change how patients access healthcare and the places of care, include:

- Hospital at home;
- Remote diagnosis/monitoring;
- Virtual consultations;
- Digital pharmacy;
- Alternative wellness offerings, e.g. home-based screening (partly in response to the changing world of work).

Recalibrate our solutions for the "New Normal"

- Bankmed is committed to remaining relevant;
- Our partnership enables us to co-create solutions that are responsive to our requirements;
- We are therefore well positioned to recalibrate our solutions for the new normal.



What do we hold onto in our journey going forward?

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- Partnership in Health and Wellness
- Commitment to Best-of-Class Member Experience
- Exclusivity and Responsiveness (Closed Scheme)
- Technology and Innovation as Enablers
- 41% Better Value in 2022 (NMG)
- Financial Stability (GCR)
- Better Quality (HQA)

Lifetime value for all your life stages

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Plus	Top of the range Plan with savings and an ATB (safety net) for when savings are exhausted
Comprehensive	Plan with a comprehensive range of benefits paid from both insured and savings out-of-hospital
Traditional	Network Plan with a wide range of benefits with annual insured sub-limits for day-to-day expenses
Core Saver	Predominantly a Hospital Plan with a small savings component for day-to-day expenses
Basic	Wide range of Primary Care benefits (including non PMBs) available via the GP Entry Plan Network
Essential	Lean, low cost Plan. Benefits limited to PMBs only available via the GP Entry Plan Network

Let's find our new Balance

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Know your health
Start you journey to understanding your health by completing the health assessments. These assessments are the first step to ensuring you take the necessary steps to improving your health.

Improve your health
The Bankmed app will set you a personalized weekly physical activity target through Active Rewards. You can track your physical activity using compatible fitness device and see our progress towards the weekly goals

Get rewarded
As a Balance member, you can enjoy great rewards for making healthy lifestyle choices ranging from weekly rewards to discounts and savings

Each step has a particular focus in getting you to live a healthier life and is accessed through the Bankmed app

Your Rewards

Up to 15%
back on HealthyFood at Pick n Pay or Woolworths

Up to 15%
back on thousands of HealthyCare items at Clicks or Dis-chem stores

You get exclusive access to Active Rewards for free. Active Rewards is a free in-app wellness programme that encourages you to get active and rewards you for doing so.

Up to 15%
upfront discount on qualifying sports gear and equipment from Sportsmans Warehouse and Total Sports

30% off
Your monthly gym fees from Virgin Active or Planet Fitness

Up to 80% off
Allen Carr's EasyWay to Stop Smoking

Let's be intentional about thriving in the "New Normal"

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- Adopt a healthy behaviour;
- Use the Bankmed Wellness Screening Toolkit;
  - URL: https://www.bankmed.co.za/portal/individual/wellnessscreening-toolkit
- Optimise other available benefits to know your health;
- Extract as much return as you can from your investment in your good health with Bankmed;
- Activate Balance and Active Rewards.

Let’s be intentional about thriving in the new normal

2023 Contribution Increases

Average Contribution Increases | 2011 – 2022

Bankmed vs the Top 3 Open Schemes

	Bankmed	Average Open Schemes
2011	7.2%	8.5%
2012	7.1%	8.7%
2013	6.9%	9.6%
2014	6.9%	8.9%
2015	7.9%	8.3%
2016	7.8%	9.0%
2017	7.8%	11.0%
2018	8.1%	8.3%
2019	7.9%	9.6%
2020	7.3%	9.2%
2021	3.6%	4.8%
2022	3.2%	6.2%

The Open Schemes included in this analysis is DHMS, Bonitas and Momentum

Average Contribution Increases 2023 | Industry

1	2	3	4	5	6	7
DHMS	CAMAF	Momentum Health Medical Scheme	FedHealth	Bonitas	MEDSHIELD	BestMed
*CPI + 3% or 4%	7.7%	8.5%	8.8%	5.9%	6.7%	8.5%
April - December 2023: *CPI + 3% or 4%		April - December 2023: 8.5%		April - December 2023: 5.9%		

Annual Increase Comparisons

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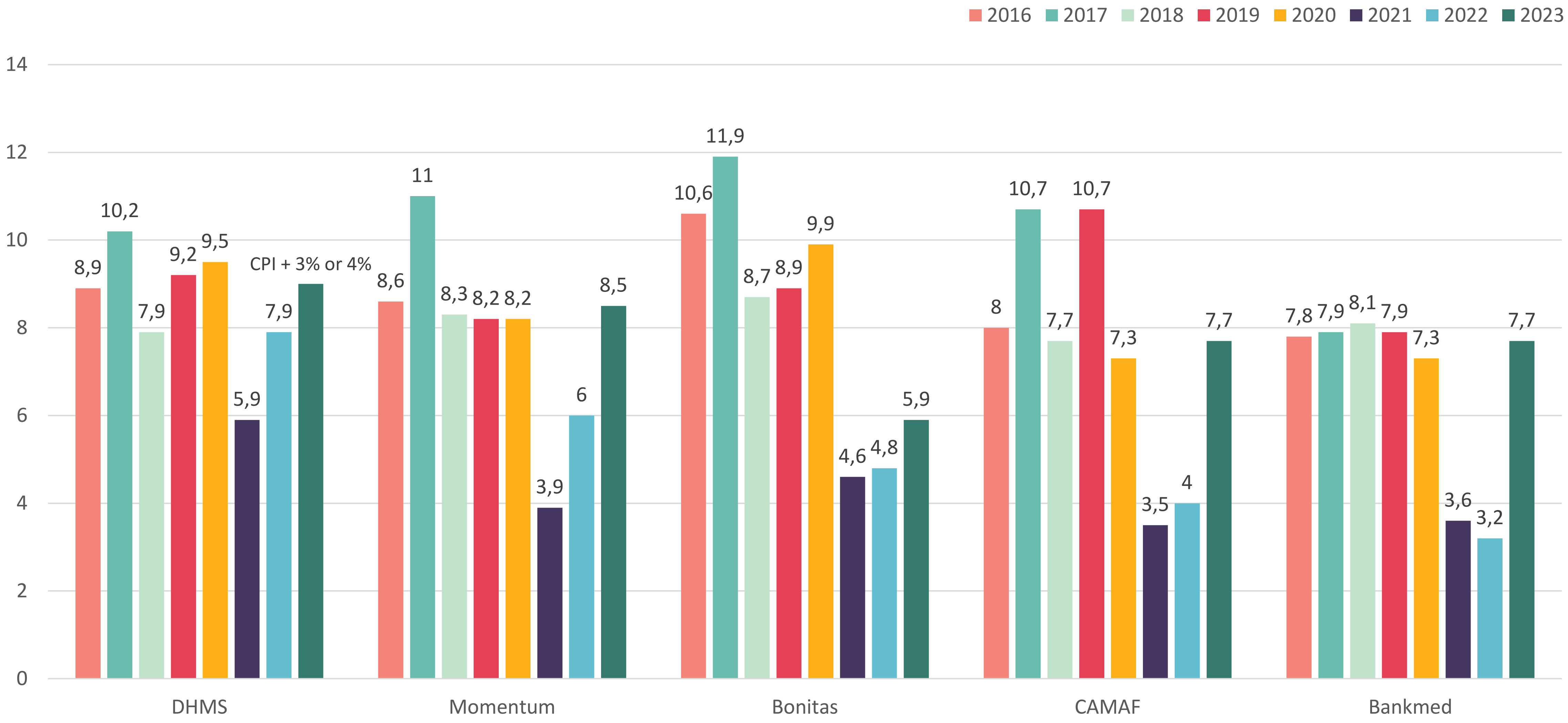

April - December 2023: *CPI + 3% or 4%

April - December 2023: 8.5%

April - December 2023: 5.9%

2023 Bankmed Contribution Increases

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Plan	2018 Increase	2019 Increase	2020 Increase	2021 Increase	2022 Increase	2023 Increase
Essential	6%	5.5%	5%	2.5%	1.0%	6.5%
Basic	6.5%	6.5%	6%	2.5%	1.0%	6.5%
Core Saver	7.5%	7.4%	7%	3.5%	3.5%	7.9%
Traditional	8.25%	7.4%	7%	3.5%	3.5%	7.9%
Comprehensive	8.5%	8.5%	7.8%	3.9%	3.5%	7.9%
Plus	8.75%	9%	8%	3.9%	3.5%	8%
Average	**8.1%**	**7.9%**	**7.3%**	**3.6%**	**3.2%**	**7.7%**

Annual limits of many medical categories were **increased** generally by **6.5%**

Plan structure

A Plan to suit everyone

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Contributions

Plus	Top of the range Plan with savings and an ATB (safety net) for when savings are exhausted
Comprehensive	Plan with a comprehensive range of benefits paid from both insured and savings out-of-hospital
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Managed Care Programmes

Rich spectrum of Wellness and Preventive Care Benefits

Wellness-Based Incentive Programme Balance is available to all members (Active Rewards launched)

Essential and Basic Plan Overview

Plan Benefits	Essential Plan	Basic Plan
Positioned for	Entry level Plan, suited for low healthcare needs. PMB cover only	Low contribution Plan with IH and OH benefits and chronic disease benefits
Wellness and Preventative Care Benefits	Rich spectrum, expect for contraception	Rich spectrum
Restricted GP Network	Yes	Yes
Specialist Network	Yes	Yes
GP Specialist Referral	Yes	Yes
Hospital Network	Yes	Yes
Pathology, Radiology and Medication	Restricted formularies	
Managed Care Programmes	HIV Programme and Oncology Programme: PMB level of cover only	
Optometry Benefit	No	Isoleso Optometry Network
Basic Dentistry	No	Yes

Core Saver, Traditional, Comprehensive and Plus Plan Overview

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Plan Benefits	Core Saver Plan	Traditional Plan	Comprehensive Plan	Plus Plan
Positioned for	Young, healthy members with relatively low healthcare needs. Limited MSA for day-to-day expenses	Network Plan with comprehensive medical cover to meet moderate to high healthcare needs.	Plan suitable for moderate to high healthcare needs for members who want a savings component	Designed for moderate to high healthcare needs for members who want a savings component and ATB
Wellness and Preventative Care Benefits	Rich spectrum	Rich spectrum	Rich spectrum	Rich spectrum
Medical Savings Account	Yes	No	Yes	MSA + ATB
GP Network	Yes	Yes	Yes	Yes
Specialist Network	Yes	Yes	Yes	Yes
GP Specialist Referral	Yes	Yes	No	No
Hospital Network	No	Yes	No	No
Managed Care Programmes	PMB level of cover	Cover for both PMBs and Non-PMBs subject to pre-authorisation		
Optometry Benefit	Subject to MSA	Insured	Insured / MSA	MSA / ATB
Basic Dentistry	Subject to MSA	Yes	Yes	MSA / ATB
Dental Admissions	Emergency/PMB cover only	R 2 175		

2023 Benefit Enhancements

The principles behind the annual review include the following:

01 To enhance benefits/innovation- these do come at a cost but are necessary to remain competitive and be the medical scheme of choice for the Financial Services Sector;

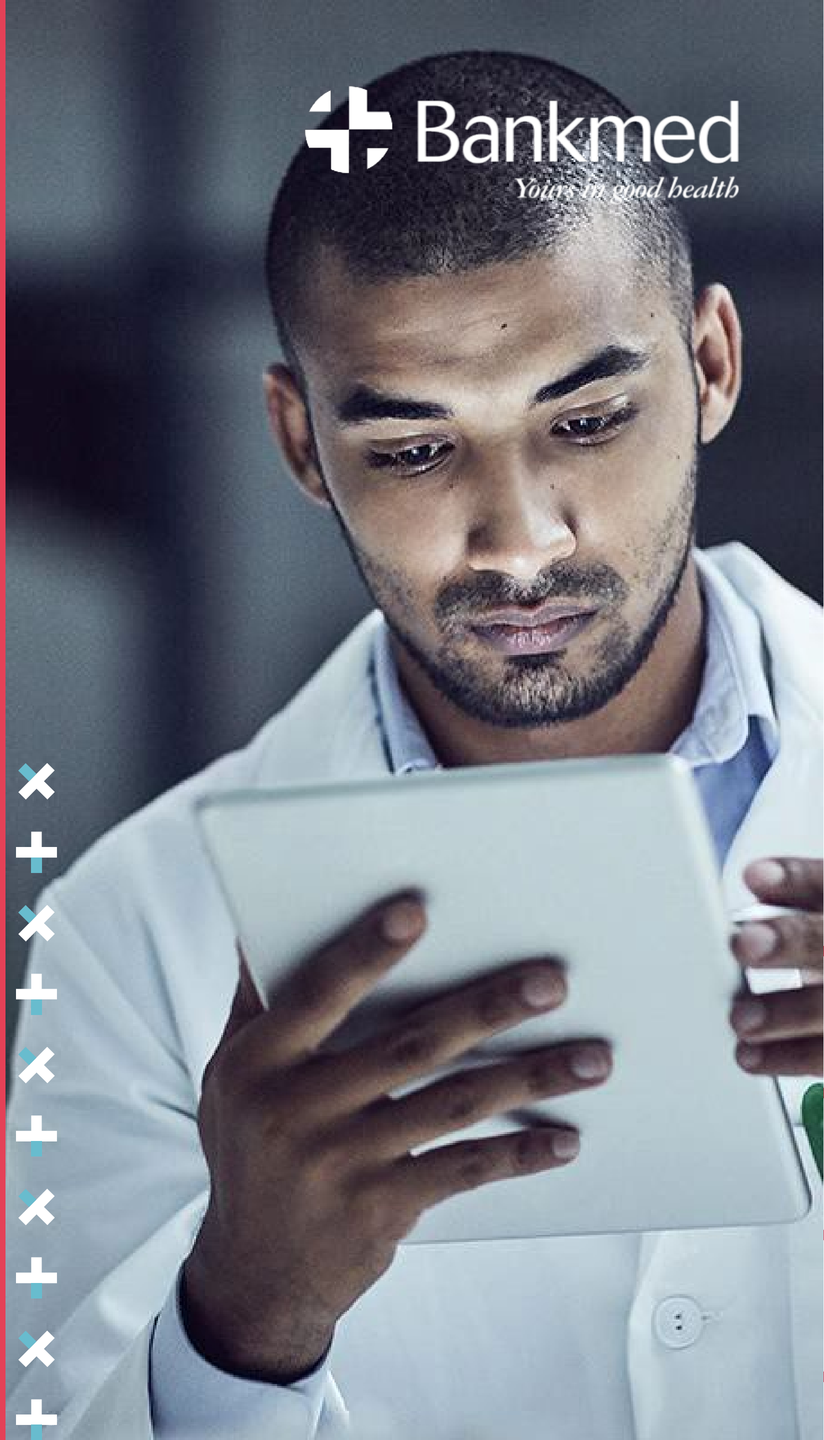
02 To optimize Risk Management in order to keep contribution increases low;

03 To consider a tiered differentiation in benefits between plans especially for the “discretionary benefits” where members perceive value and would therefore consider higher premiums justifiable;

04 To lower out of pocket payments;

05 To improve member experience;

06 To ensure alignment of benefits with Clinical Best Practice.



2023 Enhancements informed by

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- A fine balancing act between Benefit Enhancements, Affordability, Inflationary challenges and Scheme Sustainability
- Learnings from the Pandemic: focus on Digital/Remote Healthcare Initiatives and appropriate Settings of Care
- Principles of Value Based Contracting, Clinical Risk Management and Clinical Best Practice
- Member-centric philosophy of Bankmed
- Employer Group requests

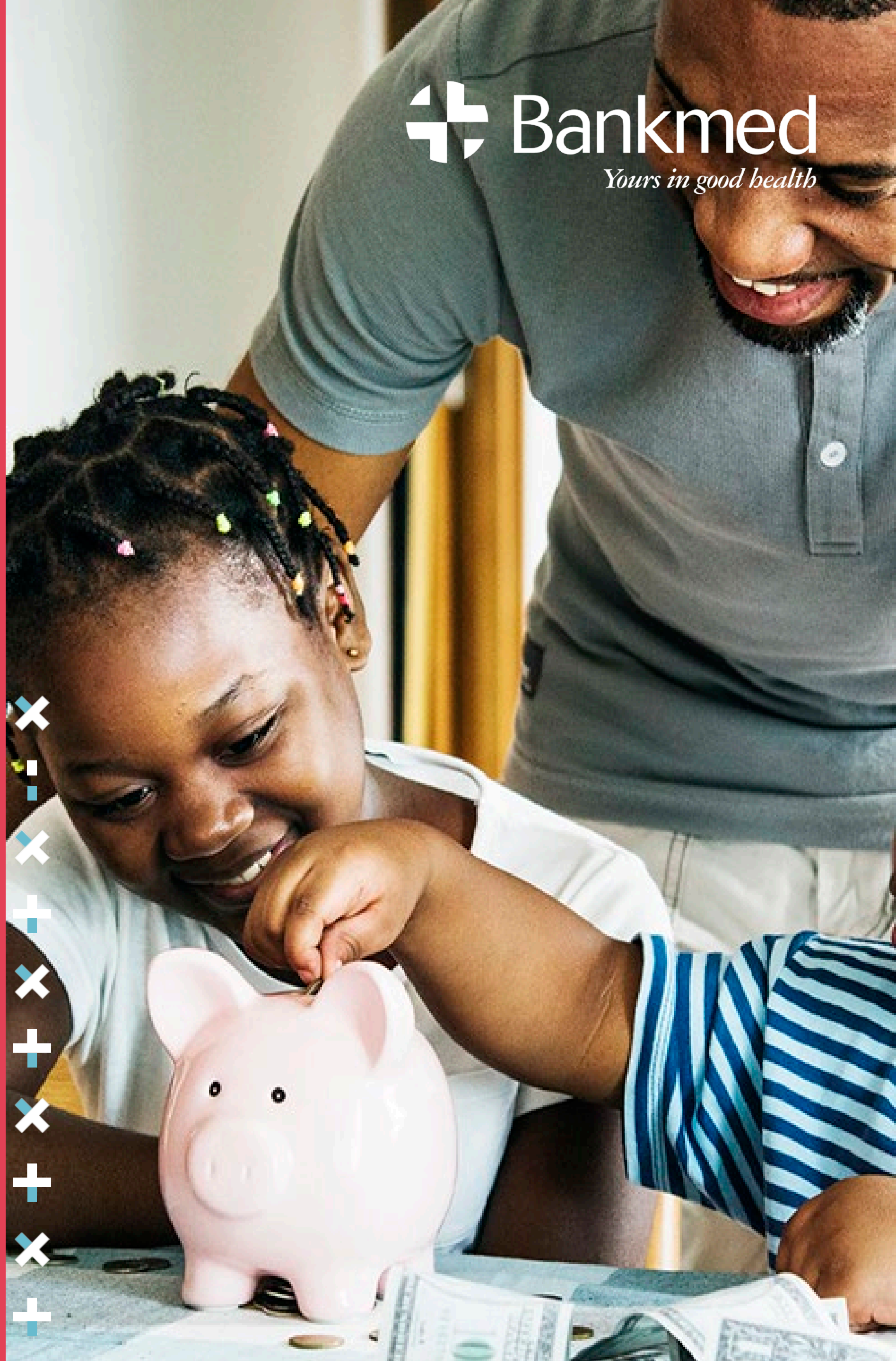
Wellness

Human Papilloma Virus Vaccine

- Current Bankmed benefit: Beneficiaries aged between 9 and 16 years from the insured benefit as part of the Wellness and Preventative Care Benefits;

- The Advisory Committee on Immunization Practices (ACIP) (advisor to the Director of the Centres for Disease Control and Prevention) recommends routine vaccination at age 11 or 12 years (vaccination can start at age 9).
  The ACIP also recommends vaccination for everyone up to age 25 years if not adequately vaccinated when younger;

- In 2023 the benefit age limit will increase to between 9 and 25 years.



Post-engagement Wellness Management Programme

- Two dietitian and two biokinetist consultations were implemented in 2020 for members identified at moderate to high risk for Hypertension, Diabetes and Hyperlipidemia following a PHA;
- A report by the World Economic Forum (2018) showed that about half of all business leaders are concerned that at least one Non-Communicable Disease (NCD) will hurt their company's bottom line in the next five years;
- "**South Africa** is ranked the **unhealthiest country on earth**" from 191 countries assessed across the globe as per the article by the Business Insider US (March 2019). **The ranking is based on 10 measures**: Healthy Life Expectancy, Blood Pressure, Blood Sugar, **Obesity**, Depression, Happiness, Alcohol use, Tobacco use, Inactivity and Government spending on Healthcare;

Post-engagement Wellness Management Programme

- The latest statistics from the World Health Organization (WHO) show that South Africans have a **26%** probability of dying from Cardiovascular Disease, Cancer, Diabetes or Chronic Respiratory Disease between ages 30 and 70. The WHO also found that **more than 28% of adults were obese, the highest obesity rate in sub-Saharan African countries;**
- In 2023 the benefit of two dietician and two biokinetist consultations will be extended to members with an abnormal BMI of ≥ 35 post a PHA.

Diabetes Disease Management Programme

Diabetes Disease Management Programme

- Diabetes is one of the highest causes of natural death in South Africa;
- Diabetes is a chronic, metabolic disease characterised by elevated levels of blood glucose and leads to serious damage to the heart, blood vessels, eyes, kidneys and nerves over time;
- Currently Bankmed beneficiaries living with Diabetes have access to two Disease Management Programmes namely the CDE and the Diabetes Care Programme delivered through the Premier Plus GP Network;
- In 2023, an enhanced Diabetes Disease Management Programme will be implemented;
- Those members not on a programme will be encouraged by their treating doctors to enrol to access additional benefits;

Diabetes Management Programme

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In addition to the Basket of Care services members will have access to the following:

- Diabetes Nurse Education;
- Dedicated Care Navigators to guide members along their care pathways and to seamlessly access benefits and care;
- A dedicated line for Diabetes queries;
- Individually tailored lifestyle coaching e.g. weight loss, exercise programmes, coping with stress and change;
- Personalized quality scorecard which highlights areas where the member and family should focus self-care (medication optimization, quit smoking, sleep optimization, stress management and emotional wellbeing, exercise and fitness, nutrition, gut health, goal setting, change management, engagement and reinforcement).

End of Life Care

Advanced Illness Member Support Programme (AIMSP)

- The AIB and CCB were implemented to provide members with advanced illness, access to a comprehensive suite of benefits for their out-of-hospital palliative/supportive care needs;
- This benefit has demonstrated ongoing success since inception;
- The challenge: **Members are often referred too late;**
- The objective of the AIMSP is to provide members, with advanced disease, access to a team (social worker/counsellor and palliatively trained GP) that can support members in understanding their illness, navigating appropriate care and formulating a personalized care plan;
- Evidence suggests that earlier conversations on formulating a care plan increases the likelihood that members will access appropriate care when required at end of life.

Advanced Illness Member Support Programme (AIMSP)

Member Journey

AISMP: A view of the member journey and toolkit

Compassion and care above and beyond

Proactive engagement
Identify and engage member/ family
Explain additional benefits and services to member

Member declines benefit or does not show interest
Send member a decline letter and a copy of AIMSP brochure

Member Interested
Send member a letter and a copy of the AIMSP Brochure

Member wants the benefit
- The team connects the member with a Palliative care GP/ Specialist
- Benefit confirmation letter is sent with approval for palliative care doctor
- AIMSP brochure sent

Member follow up
The team follows up with specific members to check-in e.g. have they seen the GP as yet/ have they looked at the information shared

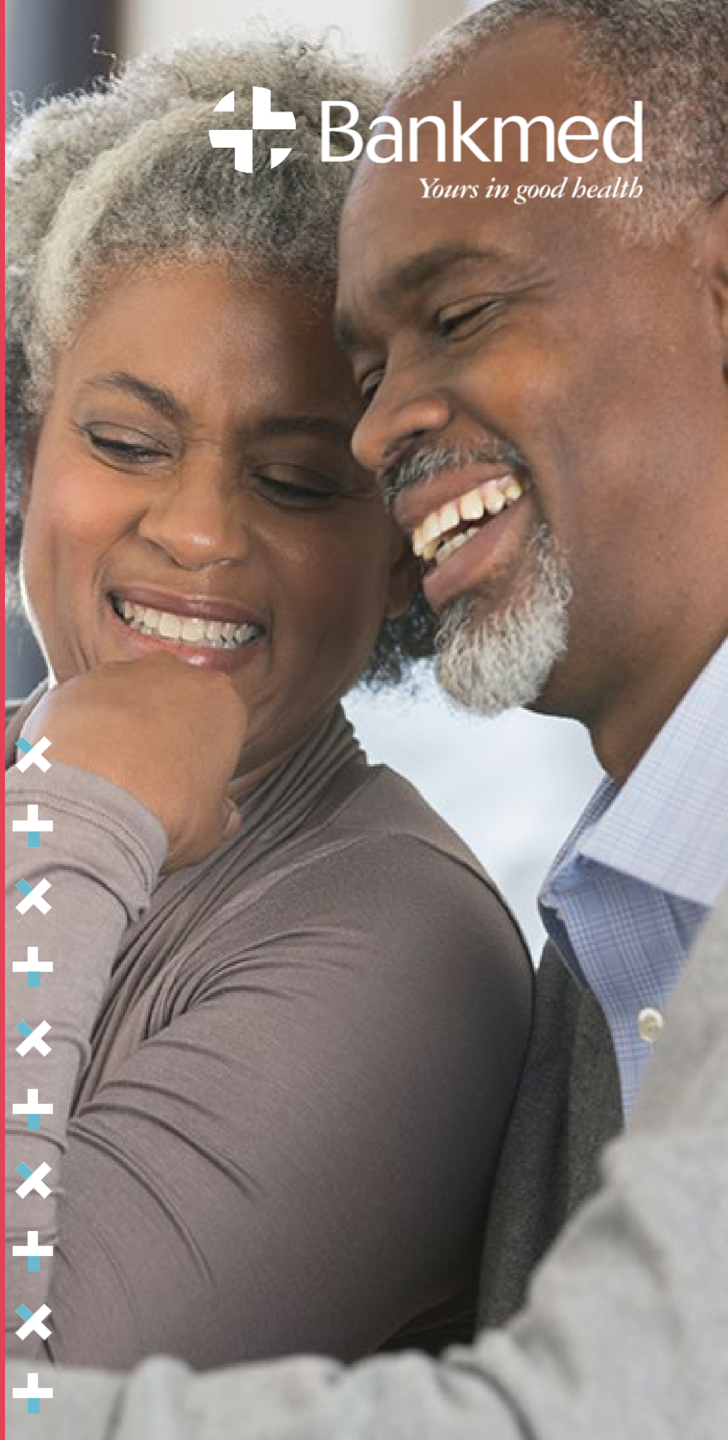
Advanced Illness Benefit

- There are currently two benefit structures in place for the management of End of Life (EoL) care, namely the Compassionate Care Benefit (CCB) and the Advanced Illness Benefit (AIB);
  - The AIB provides members, with advanced cancer, access to comprehensive out of hospital benefits to manage their palliative care needs in the comfort of their own home. AIB enables delivery of optimal palliative care via proactive care coordination;
  - The CCB provides members with other life limiting conditions the same benefit offerings as AIB;
- In 2023 these two benefit structures will be collapsed into one programme;
- This is a high touch programme where care coordinators support members and their families through the most vulnerable of times.

Hospital @ Home

Hospital @ Home

- Bankmed currently participates in the Hospital @ Home initiative for COVID-19 only;
- In 2023, this initiative will be extended to allow any admission of low acuity where the patient meets criteria and the doctor is willing to “admit” the patient at home;
- A detailed clinical assessment to ensure patient safety and subsequent eligibility will be carried out;
- Clinical criteria must be met for the safe treatment of low acuity conditions and optimal patient recovery. Risks, complexity and comorbidities are identified through the assessment.



Hospital @ Home

- Patient categories:
  - Home-based care for members at risk for readmission;
  - Home-based care for members discharged early from hospital;
  - Home-based acute care for members for low acuity conditions;
  - Home-based care for end of life palliative care.

NB: All categories of admissions will be paid in lieu of hospitalization subject to clinical entry criteria being met.

Hospital @ Home

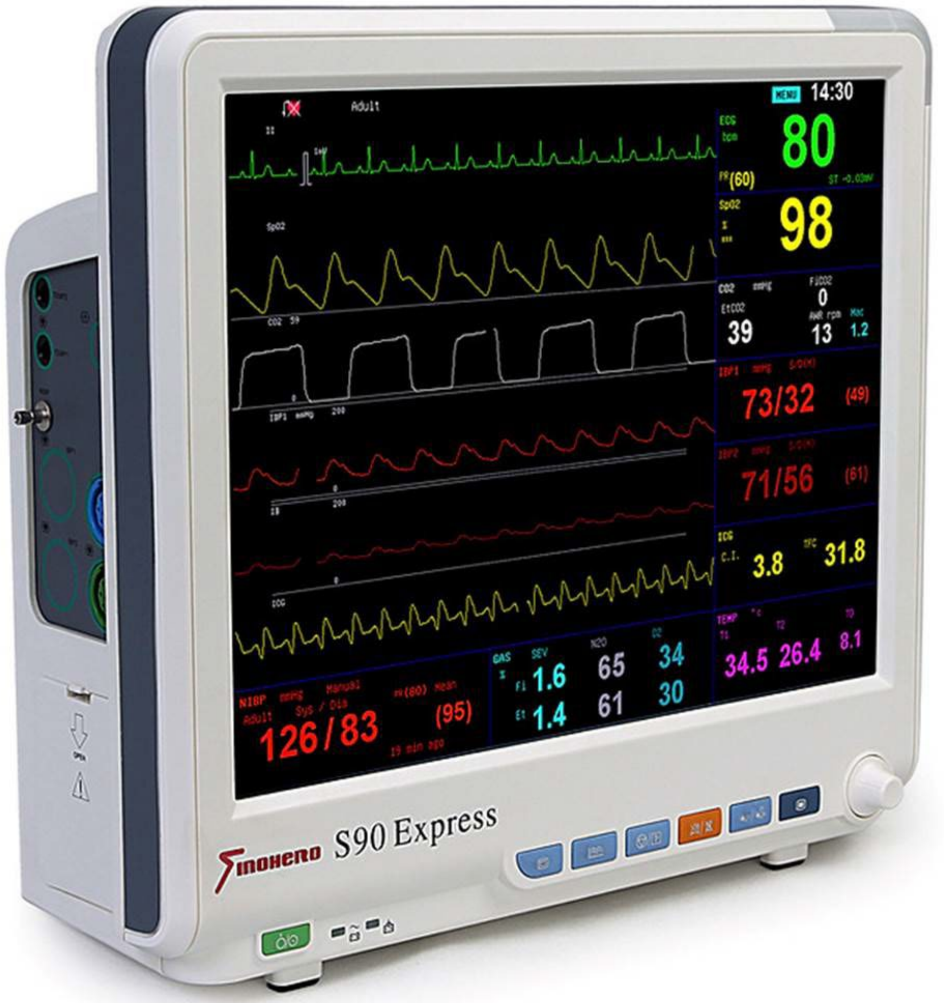
Support:

- Integrated management dashboard for live monitoring by Healthcare Providers;
- Supportive physical and virtual consultations by specialist care team;
- Library with condition specific and procedural content;
- 24/7 GP oversight panel for immediate care and advice;
- End to end digital medication journey with live tracking.

Remote monitoring process is via:

- Biosensor patch;
- Pulse oximeter;
- Thermometer;
- Weight scale;
- Blood Pressure cuff.

Hospital @ Home | Dashboard Monitoring



Provider contracting

Doctors Rooms Procedures

- This initiative is to expand the list of procedures (20) that can be performed safely in a Specialist's Rooms;
- These are minor procedures. The list has been reviewed and approved by the different specialist societies;
- This enhancement is aligned to appropriate Settings of Care;
- Examples of the procedures:
  - Small bursa or ganglion excision
  - Diagnostic Hysteroscopy
  - Circumcision
  - Epidermoid Cyst excision
- These procedures will be paid in lieu of hospitalization.

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Speech Processor Upgrade

Speech Processor Upgrade

- The current benefit cycle for a speech processor upgrade is 5 years;
- Advancements in cochlear implant sound processor technology have significantly contributed to improving the quality of life for cochlear implant recipients.
- Due to the rapid changes in technology the cycle will be shortened to 3 years effective 1st January 2023.

Health Quality Assessment (HQA)

Health Quality Assessment

- Benchmarking exercise in the funding industry
- Highlights key quality issues in the SA medical scheme industry
- Drives improvement in the delivery of evidence-based medicine
- 17 schemes participated in 2021 HQA from 6 different Administrators
- Comprised of 119 benefit options
- Represented 7,17 million beneficiaries
  (80,4% of the medical scheme population)
- 187 Indicators in four categories are evaluated, namely:
  - Prevention and Screening
  - Hospitalisation
  - Maternity and New-born
  - Chronic Disease Management

Bankmed compared to Industry | 2021

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Primary Care (Including Screening)

	Indicator	Bankmed	Industry	Benchmark
Prevention	Flu vaccine coverage > = 65years (%)	31.13%	20.48%	44%
	Pneumococcal vaccine coverage ≥ 65 years old (%)	12.73%	5.57%	N/A
Screening	Cervical Cytology coverage (previous 3 years) (%)	37.76%	27.81%	70%
	Mammogram coverage (ages 50-74 years in previous 2 years) (%)	31.27%	19.79%	67%
	Bone densitometry coverage for all females aged 65 years or older (%)	13.32%	6.57%	N/A
	Colorectal cancer screening ≥ 50 years in previous year (FOBT, %)	1.44%	1.08%	N/A
	Percentage of beneficiaries ≥ 2 years old visiting dentists	29.25%	20.19%	N/A

Bankmed compared to Industry | 2021

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Chronic Disease Management

	Indicator	Bankmed	Industry	Benchmark
Diabetes	HbA1c coverage for Diabetic patients (%)	**64.97%**	65.08%	67.2%
	Cholesterol related tests coverage for Diabetic patients (%)	**60.21%**	58.00%	87%
	Monitoring Nephropathy for Diabetic patients (%)	**71.46%**	70.35%	95.7%
	Podiatrist cover (%)	**5.66%**	3.40%	68.5%
	Statin coverage (%)	**65.30%**	63.74%	80.6%
	% of Hypoglycaemia related hospital events	**0.28%**	0.51%	N/A
	Lower Limb amputations per 1 000 diabetics	**2.21**	2.99	N/A

Bankmed compared to Industry | 2021

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Chronic Disease Management

	Indicator	Bankmed	Industry	Benchmark
Ischaemic Heart Disease	Aspirin coverage for IHD beneficiaries (%)	91.29%	78.21%	88.6%
	Cholesterol test coverage for IHD beneficiaries (%)	59.76%	52.97%	88.9%
	Statin Coverage for IHD beneficiaries (%)	84.78%	79.28%	N/A
	Beta blocker coverage	56.48%	52.97%	90%
	Flu coverage of IHD registered beneficiaries	28.54%	20.48%	39.1%
Asthma	Lung function test coverage	11.52%	8.06%	N/A
	Flu vaccine coverage	18.31%	13.89%	45.1%

Bankmed compared to Industry | 2021

Hospitalisation

	Indicator	Bankmed	Industry
Cardiac Procedures	Stents	**1.64**	1.23
	Average length of stay for all cases (days)	**4.36**	4.01
	Readmission for any reason within 30 days	**6.84%**	10.13%
Spinal Surgery	Number of spinal fusion cases per 1 000 beneficiaries	**1.74**	1.45
	Average length of stay (days)	**6.72**	6.97
	Readmission rate within 30 days (% of total admission)	**6.40%**	7.20%

Bankmed compared to Industry | 2021

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Maternal and New-born

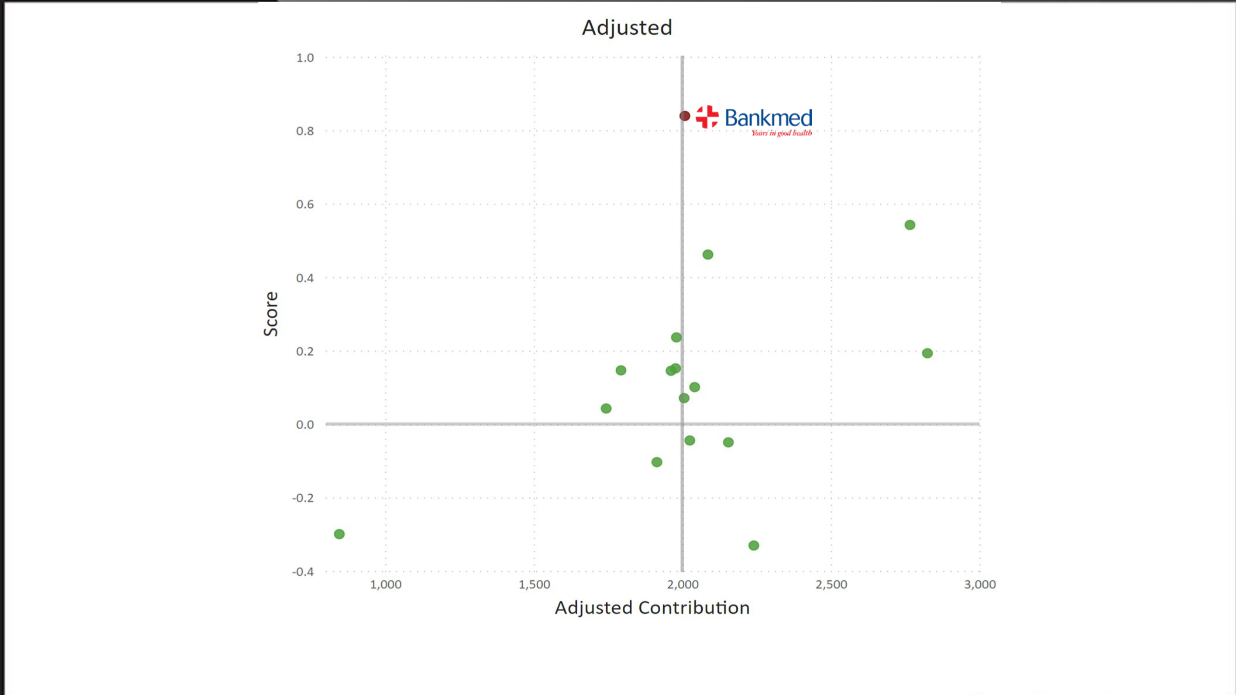
	Indicator	Bankmed	Industry
Maternal and New-born	Number of Teenage Pregnancy (10-19 years inclusive) cases per 1 000 teenage beneficiaries	1.63	2.79
	TSH Coverage in New Borns (≤ 6 weeks old) (%)	91.04%	78.87%
	Hepatitis B serology coverage during pregnancy	71.32%	55.34%
	HIV Screening during pregnancy	75.98%	66.39%
	Haemoglobin (Hb) test coverage during pregnancy	89.81%	79.70%
	Caesarean Section rate	77.87%	75.19%

Bankmed

compared

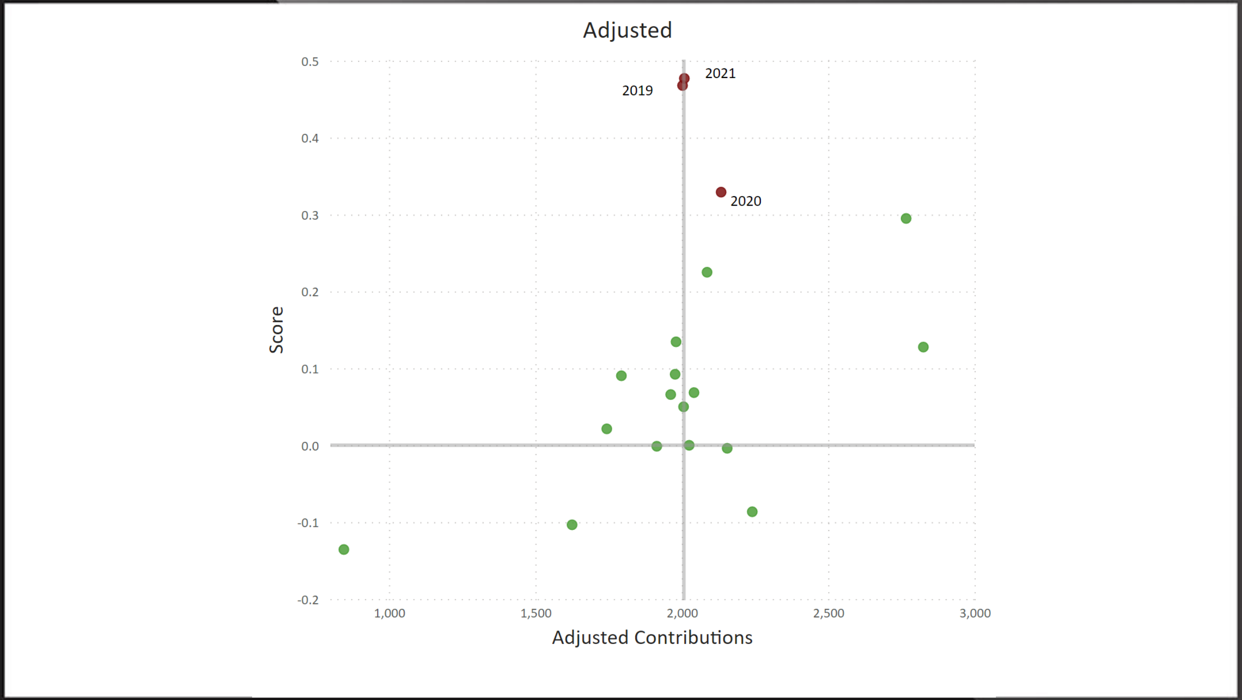
to Industry

2021



3 Year View

Bankmed compared to Industry schemes average score



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Thank you

Q&A

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