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ANNEXURE A:

COMPLIANCE WITH SUBMISSION OF AUDITED ANNUAL FINANCIAL STATEMENTS AND STATUTORY RETURNS

Section 37 of the Medical Schemes Act 131 of 1998 requires every medical scheme to submit its audited Annual Financial Statements, Annual Statutory Returns, and Report of the Board of Trustees within four months after the financial year end to the Registrar. The deadline for the submission of the above documents was 29 April 2016, as per Circular 21 of 2016.

The following scheme submitted its documents after the deadline as stipulated in Circular 21 of 2016. However, the scheme demonstrated good cause for late submission and penalties were waived.

Name of scheme	Outstanding documents	Number of days late
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	All documents	4



ANNEXURE B:

CONSOLIDATED MEMBERSHIP ANALYSIS FOR THE YEAR ENDED 31 DECEMBER 2015

		Members			Dependants			Beneficiaries	
	2015	2014	% change	2015	2014	% change	2015	2014	% change
Membership as at 31 December									
Registered schemes	3 950 927	3 921 232	0.8	4 858 596	4 893 226	(0.7)	8 809 523	8 814 458	(0.1)
- Open schemes	2 327 137	2 295 664	1.4	2 611 316	2 604 311	0.3	4 938 453	4 899 975	0.8
- Restricted schemes	1 623 790	1 625 568	(0.1)	2 247 280	2 288 915	(1.8)	3 871 070	3 914 483	(1.1)
Total membership	3 950 927	3 921 232	0.8	4 858 596	4 893 226	(0.7)	8 809 523	8 814 458	(0.1)
Average membership for the year									
Registered schemes	3 932 700	3 900 846	0.8	4 842 920	4 885 193	(0.9)	8 775 618	8 786 033	(0.1)
- Open schemes	2 310 701	2 275 407	1.6	2 601 780	2 590 325	0.4	4 912 483	4 865 729	1.0
- Restricted schemes	1 621 999	1 625 439	(0.2)	2 241 140	2 294 868	(2.3)	3 863 135	3 920 304	(1.5)
Average membership	3 932 700	3 900 846	0.8	4 842 920	4 885 193	(0.9)	8 775 618	8 786 033	(0.1)
Average no of dependants per average member	1.2	1.3							
Overall pensioner ratio	7.7%	7.3%							
- Open schemes	8.8%	8.5%							
- Restricted schemes	6.1%	5.9%							
Average age per beneficiary	32.3	32.1							
- Open schemes	33.8	33.6							
- Restricted schemes	30.5	30.2							

ANNEXURE C:

BENEFICIARIES AT THE END OF THE YEAR (2005, 2014, 2015): DATA FOR FIGURES 4-6

			20	05					20)14					201	15		
	Ор	en	Restr	ricted	All sch	iemes	Open	1	Rest	ricted	All sc	hemes	Ор	en	Restri	icted	All sch	emes
Age	Female	Male	Female	Male	Female	Male	Female Ma	ale	Female	Male	Female	Male	Female	Male F	emale I	Male	Female N	/lale
under 1	48 806	52 039	12 763	13 516	61 569	65 555	68 477	71 293	64 491	66 365	132 968	137 658	67 241	69 308	62 978	65 483	130 219	134 791
1–4	144 288	151 685	59 446	61 339	203 734	213 024	158 312	164 240	157 218	160 840	315 530	325 080	157 533	163 455	152 540	156 235	310 073	319 690
5–9	197 208	208 489	80 559	83 270	277 767	291 759	185 543	192 492	194 748	200 957	380 291	393 449	191 271	198 396	193 400	199 319	384 671	397 715
10–14	211 309	224 899	84 397	88 148	295 706	313 047	159 430	165 710	172 437	175 157	331 867	340 867	162 151	167 772	169 536	173 059	331 687	340 831
15–19	212 209	220 918	78 898	81 128	291 107	302 046	151 655	155 254	166 507	163 517	318 162	318 771	150 938	154 006	160 571	158 320	311 509	312 326
20–24	169 761	152 465	58 722	54 158	228 483	206 623	154 392	138 150	101 669	75 116	256 061	213 266	150 355	134 692	98 806	73 067	249 161	207 759
25–29	173 974	134 053	67 382	59 577	241 356	193 630	209 725	180 268	147 379	101 243	357 104	281 511	206 908	175 769	142 017	95 261	348 925	271 030
30–34	218 672	178 510	89 123	79 782	307 795	258 292	224 421	202 868	173 900	134 934	398 321	337 802	231 369	207 771	175 044	133 894	406 413	341 665
35–39	225 441	188 742	87 090	90 393	312 531	279 135	204 510	196 782	170 939	132 595	375 449	329 377	205 323	195 459	166 216	131 063	371 539	326 522
40–44	215 129	185 488	85 171	91 077	300 300	276 565	193 332	188 598	172 251	134 896	365 583	323 494	195 050	190 627	170 510	132 192	365 560	322 819
45–49	196 912	171 700	62 641	71 661	259 553	243 361	171 168	161 787	151 515	130 868	322 683	292 655	171 827	161 793	151 643	129 391	323 470	291 184
50-54	149 276	136 136	47 433	50 622	196 709	186 758	161 548	152 868	127 564	112 062	289 112	264 930	160 974	150 293	128 852	114 044	289 826	264 337
55–59	121 101	112 538	40 076	40 562	161 177	153 100	137 934	130 157	96 749	83 047	234 683	213 204	140 552	130 922	98 602	84 613	239 154	215 535
60–64	82 090	78 446	32 152	28 926	114 242	107 372	108 056	96 469	64 610	49 751	172 666	146 220	111 068	98 952	66 467	50 040	177 535	148 992
65–69	57 866	51 616	27 988	23 993	85 854	75 609	87 136	73 851	47 541	33 231	134 677	107 082	90 756	75 924	48 928	34 099	139 684	110 023
70–74	41 816	33 794	21 777	17 503	63 593	51 297	62 840	50 541	36 327	24 171	99 167	74 712	66 074	53 170	37 127	24 502	103 201	77 672
75–79	31 068	22 037	16 647	11 793	47 715	33 830	42 281	31 214	26 993	16 507	69 274	47 721	45 625	33 519	28 151	17 228	73 776	50 747
80–84	18 936	11 356	11 202	6 580	30 138	17 936	25 372	16 002	17 994	9 466	43 366	25 468	26 756	17 142	18 217	9 644	44 973	26 786
85+	11 733	5 575	7 191	3 686	18 924	9 261	17 217	8 082	13 575	5 353	30 792	13 435	18 752	8 960	14 327	5 684	33 079	14 644
Total	2 527 595	2 320 486	970 658	957 714	3 498 253	3 278 200	2 523 349	2 376 626	2 104 407	1 810 076	4 627 756	4 186 702	2 550 523	2 387 930	2 083 932	1 787 138	4 634 455	4 175 068

ANNEXURE D:

BENEFICIARIES BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015

			2014					2015		
	Open so	chemes	Restricted	schemes	All schemes	Open s	chemes	Restricted	schemes	All schemes
Year of birth	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries
1900	-	-	-	2	2	-	-	-	2	2
1901	-	-	-	2	2	-	-	-	1	1
1902	-	-	-	-	-	-	-	-	-	-
1903	-	-	-	-	-	-	-	-	-	-
1904	-	1	-	1	2	-	1	-	-	1
1905	-	1	-	-	1	-	-	-	-	-
1906	-	-	-	1	1	-	-	-	1	1
1907	-	1	-	1	2	-	1	-	-	1
1908	-	4	-	1	5	-	3	-	-	3
1909	_	3	1	1	5	-	1	-	1	2
1910	_	6	1	8	15	-	3	-	6	9
1911	_	15	1	17	33	-	12	-	9	21
1912	_	22	1	17	40	1	11	-	10	22
1913	_	29	1	27	57	-	20	-	18	38
1914	1	52	3	50	106	-	32	1	32	65
1915	3	78	3	64	148	1	53	-	47	101
1916	6	134	4	125	269	1	99	1	89	190
1917	5	183	4	149	341	4	134	1	102	241
1918	6	310	12	289	617	2	221	8	218	449
1919	11	428	6	391	836	7	331	9	287	634
1920	36	706	26	632	1 400	11	524	14	491	1 040
1921	37	986	26	855	1 904	13	793	16	670	1 492
1922	48	1 345	34	1 011	2 438	21	1 080	17	808	1 926
1923	62	1 666	54	1 340	3 122	27	1 368	27	1 114	2 536
1924	94	2 176	71	1 690	4 031	49	1 842	37	1 421	3 349
1925	107	2 788	78	2 087	5 060	68	2 351	43	1 781	4 243
1926	131	3 416	114	2 549	6 210	68	3 005	58	2 264	5 395
1927	157	4 151	152	3 090	7 550	117	3 664	81	2 774	6 636
1928	185	5 025	156	3 543	8 909	138	4 546	100	3 219	8 003
1929	228	5 893	194	4 227	10 542	145	5 378	116	3 847	9 486
1930	270	7 280	283	4 866	12 699	186	6 701	172	4 535	11 594
1931	325	7 908	246	5 132	13 611	210	7 305	165	4 758	12 438
1932	367	8 653	347	5 665	15 032	299	8 098	206	5 334	13 937
1933	393	9 753	361	5 956	16 463	315	9 157	201	5 678	15 351
1934	471	10 815	427	6 642	18 355	325	10 291	249	6 395	17 260
1935	546	12 449	456	7 326	20 777	399	11 920	252	7 023	19 594
1936	579	13 860	534	8 290	23 263	473	13 272	351	8 008	22 104
1937	658	15 447	565	8 753	25 423	537	14 911	362	8 625	24 435
1938	731	17 364	591	9 642	28 328	615	16 820	392	9 401	27 228
1939	826	18 755	654	10 449	30 684	679	18 294	479	10 207	29 659
1940	901	20 347	752	11 093	33 093	770	19 845	550	10 885	32 050
1941	937	21 041	696	10 541	33 215	784	20 560	454	10 391	32 189
1942	1 037	22 793	841	11 993	36 664	931	22 272	566	11 829	35 598
1943	1 145	24 989	827	12 358	39 319	1 019	24 479	599	12 203	38 300
1944	1 265	27 119	852	13 368	42 604	1 126	26 625	612	13 291	41 654

ANNEXURE D: BENEFICIARIES BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

			2014					2015		
	Open so	chemes	Restricted	schemes	All schemes	Open s	chemes	Restricted	schemes	All schemes
Year of birth	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries
1945	1 385	27 292	900	13 706	43 283	1 195	26 932	688	13 603	42 418
1946	1 499	31 478	997	15 148	49 122	1 360	30 950	777	15 011	48 098
1947	1 727	33 289	1 101	16 269	52 386	1 563	32 787	830	16 119	51 299
1948	1 920	33 629	1 334	16 783	53 666	1 660	33 241	920	16 712	52 533
1949	2 039	34 385	1 461	17 240	55 125	1 893	33 710	1 067	16 855	53 525
1950	2 162	36 830	1 495	19 952	60 439	2 108	35 193	1 480	17 843	56 624
1951	2 212	36 824	1 445	19 479	59 960	2 023	35 986	1 217	18 905	58 131
1952	2 454	41 234	1 706	24 176	69 570	2 582	39 630	1 666	22 294	66 172
1953	2 712	42 575	1 990	24 719	71 996	2 620	41 243	1 652	23 578	69 093
1954	3 048	44 989	2 083	27 706	77 826	2 975	43 156	2 117	25 468	73 716
1955	3 174	47 163	2 121	29 369	81 827	3 222	44 949	2 130	27 236	77 537
1956	3 427	50 060	2 351	33 202	89 040	3 439	48 374	2 230	31 632	85 675
1957	3 608	51 864	2 486	35 292	93 250	3 682	50 113	2 305	33 857	89 957
1958	4 027	54 979	2 873	39 862	101 741	4 119	53 142	2 655	38 037	97 953
1959	4 156	55 324	2 774	40 160	102 414	4 305	53 451	2 781	38 483	99 020
1960	4 540	58 450	3 127	43 961	110 078	4 635	56 434	3 199	42 009	106 277
1961	4 442	56 395	2 882	42 184	105 903	4 571	54 829	3 089	40 765	103 254
1962	5 089	60 034	3 441	47 851	116 415	5 218	58 332	3 503	46 103	113 156
1963	5 140	59 645	3 612	49 596	117 993	5 417	57 706	3 686	47 776	114 585
1964	5 317	60 165	3 647	50 781	119 910	5 549	58 228	3 838	49 069	116 684
1965	5 473	58 703	3 697	50 861	118 734	5 675	56 984	3 932	49 156	115 747
1966	5 545	59 803	3 991	52 396	121 735	5 981	58 192	3 948	50 727	118 848
1967	5 948	60 495	3 837	52 567	122 847	6 058	59 012	4 050	50 724	119 844
1968	6 495	64 360	4 338	56 362	131 555	6 822	62 665	4 573	55 280	129 340
1969	6 603	65 278	4 311	55 181	131 373	6 945	63 727	4 366	53 393	128 431
1970	7 274	68 687	4 747	57 971	138 679	7 854	66 933	4 929	56 136	135 852
1971	7 250	68 424	4 533	53 887	134 094	7 933	66 821	4 671	52 301	131 726
1972	8 255	71 249	5 278	59 910	144 692	8 960	69 771	5 347	58 393	142 471
1973	8 365	69 423	5 035	55 741	138 564	8 737	68 050	5 230	54 204	136 221
1974	8 997	71 763	5 567	56 814	143 141	9 458	70 450	5 728	55 566	141 202
1975	9 515	71 033	5 685	56 203	142 436	10 033	69 861	6 020	54 994	140 908
1976	9 852	70 619	5 771	54 249	140 491	10 390	69 641	6 120	52 961	139 112
1977	10 191	69 761	5 907	53 550	139 409	10 957	68 785	6 200	52 541	138 483
1978	10 814	68 688	6 212	52 379	138 093	11 280	68 220	6 446	51 610	137 556
1979	11 762	69 025	6 721	53 782	141 290	12 243	68 647	6 824	53 183	140 897
1980	12 309	71 302	6 953	53 584	144 148	13 342	70 977	7 475	52 995	144 789
1981	13 278	72 038	7 278	53 358	145 952	14 174	72 115	7 830	52 785	146 904
1982	14 346	74 814	8 349	55 778	153 287	15 777	74 517	8 878	55 664	154 836
1983	15 191	72 702	8 816	53 343	150 052	16 563	73 115	9 256	53 433	152 367
1984	15 838	69 449	9 103	49 822	144 212	17 114	70 480	9 725	50 383	147 702
1985	16 571	67 859	9 919	46 757	141 106	17 905	69 253	10 678	47 795	145 631
1986	16 376	61 034	10 033	40 263	127 706	17 786	62 650	10 672	41 943	133 051
1987	16 712	55 250	9 883	34 245	116 090	17 823	57 671	10 630	35 796	121 920
1988	17 411	50 892	10 142	29 531	107 976	18 428	53 578	10 815	31 167	113 988
1989	17 081	47 484	10 389	26 339	101 293	19 309	49 074	11 319	27 617	107 319

ANNEXURE D: BENEFICIARIES BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

			2014					2015		
	Open so	chemes	Restricted	schemes	All schemes	Open s	chemes	Restricted	schemes	All schemes
Year of birth	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries
1990	16 058	44 042	10 662	23 624	94 386	18 971	44 892	11 689	24 422	99 974
1991	14 105	42 985	9 669	23 587	90 346	17 848	41 248	11 494	22 358	92 948
1992	11 569	42 204	8 459	25 817	88 049	15 499	39 280	10 360	21 708	86 847
1993	10 994	41 969	5 997	32 603	91 563	12 651	38 941	9 680	22 871	84 143
1994	6 843	53 695	4 181	58 636	123 355	11 869	39 380	6 511	31 300	89 060
1995	6 249	55 764	4 346	60 672	127 031	7 906	53 484	4 422	56 721	122 533
1996	5 606	56 294	4 518	63 245	129 663	7 240	53 628	4 449	59 405	124 722
1997	5 748	56 099	4 613	63 356	129 816	6 337	54 305	4 397	60 191	125 230
1998	5 751	55 718	4 718	61 641	127 828	6 153	54 016	4 542	59 056	123 767
1999	6 133	56 024	4 902	63 030	130 089	6 642	54 581	4 912	60 374	126 509
2000	6 681	58 231	5 337	64 390	134 639	6 872	56 862	5 161	61 962	130 857
2001	6 776	58 024	5 442	63 856	134 098	7 126	56 654	5 380	61 663	130 823
2002	6 916	58 335	5 598	64 255	135 104	7 564	57 022	5 533	61 879	131 998
2003	7 361	59 998	6 010	64 359	137 728	7 867	58 728	5 888	62 195	134 678
2004	8 261	62 106	6 527	68 404	145 298	8 739	61 135	6 347	66 175	142 396
2005	8 751	64 455	6 943	70 235	150 384	9 300	63 407	7 060	68 177	147 944
2006	9 379	66 828	7 566	72 057	155 830	10 123	65 638	7 677	70 120	153 558
2007	10 067	67 357	7 804	72 166	157 394	10 707	66 625	7 661	70 041	155 034
2008	11 192	70 050	8 537	74 897	164 676	11 614	69 459	8 633	73 003	162 709
2009	11 344	69 467	8 652	73 135	162 598	12 128	69 011	8 790	71 527	161 456
2010	11 760	68 103	8 873	70 652	159 388	12 328	67 922	9 058	69 544	158 852
2011	12 081	67 872	9 294	69 163	158 410	12 932	67 820	9 403	68 811	158 966
2012	13 053	66 489	10 072	67 270	156 884	13 469	67 218	9 998	67 733	158 418
2013	17 317	60 012	15 330	57 765	150 424	14 186	64 973	10 806	63 808	153 773
2014	66 462	3 921	58 358	3 340	132 081	18 919	58 700	15 851	55 497	148 967
2015						69 659	524	58 556	1 479	130 218
Totals	649 555	4 240 773	452 103	3 458 708	8 801 139	715 673	4 211 051	477 889	3 391 897	8 796 510

We expect the number of beneficiaries in the highlighted cells to be zero as no beneficiary born in 2015 can be a member of an option for more than 12 months

Notes:

a. Beneficiaries in this section are as per submission using the DDDR system. The membership in this annexure is slightly different to the membership reported in the Annual Report and Annexure B. The difference is as a result of data extractions from two different systems at different times.

b. New beneficiaries refers beneficiaries who were new on the benefit option in the respective financial year.

c. Old beneficiaries refers beneficiaries who were on the same benefit option in the respective financial year as in the previous financial year

ANNEXURE E:

UTILISATION OF SERVICES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

		2015	2014			
	Onen echemes	Restricted schemes	Consolidated	Onen sehemee	Restricted schemes	Consolidated
	Open schemes	Restricted scrienies	Consolidated	Open schemes	Restricted scrienies	Consolidated
Utilisation of primary healthcare services						
Provider utilisation per 1 000 beneficiaries						
General Medical Practice	681.94	814.05	738.48	683.57	805.37	736.49
General Dental Practice	197.15			197.48		214.51
Registered Nurses	11.77	13.20	12.39	8.80	9.76	9.22
Provider utilisation per patient	11.77	15.20	12.55	0.00	5.10	J.22
General Medical Practice	3.47	3.73	3.59	3.52	3.79	3.65
General Dental Practice						1.96
Registered Nurses	2.10 2.32					1.90 2.76
Registered Nuises	2.32	2.03	2.30	2.00	2.51	2.10
Utilisation of hospitals						
Same-day inpatient admissions per 1 000 beneficiaries						
Sub-Acute Facilities	0.06	0.14	0.10	0.06	0.16	0.10
Provincial Hospitals	1.02	28.85	13.09	1.31	32.44	14.96
Private Hospitals ('A' - Status)	9.85	20.69	14.55	9.91	18.53	13.69
Private Hospitals ('B' - Status)	64.83	102.18	81.03	66.05	102.24	81.92
Private Hospitals ('A' & 'B' - Status)	74.68	122.87	95.58	75.96	120.77	95.61
Private Rehab Hospital (Acute)	0.01	0.01	0.01	0.01	0.00	0.01
Unattached Operating Theatres	0.06	0.06	0.06	0.08	0.00	0.07
	12.85	8.45	10.95	11.56	7.57	9.81
Approved Day Clinics Inpatient admissions per 1 000 beneficiaries	12.00	0.40	10.95	11.30	1.51	9.01
Drug & Alcohol Rehab	1.06	0.78	0.04	1.05	0.74	0.91
Sub-Acute Facilities	2.35	3.02	0.94 2.64	2.25	3.24	2.68
Mental Health Institutions	4.22	4.05	4.15	3.83	3.24	3.86
Provincial Hospitals	1.16	3.59	2.21	1.09	4.59	2.62
	18.46	26.64	22.01		29.15	22.50
Private Hospitals ('A' - Status)	154.03	137.46	146.84	17.31		
Private Hospitals ('B' - Status)	172.49		168.85	150.27	138.51 167.66	145.11 167.62
Private Hospitals ('A' & 'B' - Status)	0.34	164.10		167.58		
Private Rehab Hospital (Acute)	1	0.25	0.30	0.37	0.25	0.32
Hospices	0.27	0.23	0.25	0.29	0.26	0.28
Average length of stay	44.70	44.74	40.00	44.04	45.00	40.07
Drug & Alcohol Rehab	11.76	14.74	12.83	11.81	15.90	13.27
Mental Health Institutions	10.89	11.72	11.24	11.29	12.22	11.70
Sub-Acute Facilities Provincial hospitals	10.04 6.55	9.76	9.91	9.30	9.11 16.37	9.20 14.24
	3.76	11.51	10.04	7.21		
Private Hospitals ('A' - Status)		4.02	3.89	3.79	3.95	3.88
Private Hospitals ('B' - Status) Private Hospitals ('A' & 'B' - Status)	4.10 4.07	4.52 4.44	4.27 4.22	4.18 4.14	4.60 4.49	4.36
	7.64	29.49	16.21		36.27	4.29
Hospices	7.04	29.49	10.21	5.90	30.21	18.41
Same-day case admissions by admission category (per 1 000 beneficiaries)	2.00	4.00	2.60	2.45	2.05	0.66
Ambulatory cases Emergency room visits	3.22 8.73	1.98	2.68	3.15	2.05 8.65	2.66
Emergency room visits	1	8.84	8.78	8.44		8.53
Medical cases	18.68	140.28	71.50	18.20	144.91	74.01
Surgical cases Maternity cases	66.51	16.46	44.77	64.73		42.25
	0.44	1.60	0.96	0.40	0.73	0.55
All same-day inpatient cases	85.42	157.58	116.76	83.13	158.99	116.54
Inpatient admissions by admission category (per 1 000 beneficiaries)	400 44	470.00	400.00	107.70	400.70	407.00
All admission categories	196.41	179.26	188.96	187.76	186.79	187.33
Medical cases Consider a second	114.32	149.84	129.75	109.07	153.99	128.86
Surgical cases	68.23	15.33	45.26	65.06		43.84
Maternity cases	27.42	26.60	27.06	27.02	30.11	28.42
Average length of stay by admission category (per 1 000 beneficiaries)						
All admission categories	4.37	4.70	4.51	4.34	5.05	4.65
Maternity cases	2.73	2.63	2.69	2.73	2.69	2.71

		2015			2014	
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
				·		
Medical cases	4.82	4.97	4.89	4.82	5.43	5.15
Surgical cases	3.96	3.99	3.96	3.88	3.78	3.86
Inpatient admissions by level of care (per 1 000 beneficiaries)						
General Ward admissions	170.57	170.97	170.75	171.94	167.12	169.80
High Care admissions	25.15	20.09	22.92	24.31	19.11	22.00
ICU (Intensive Care Unit) admissions	10.80	9.32	10.15	10.62	8.28	9.58
Median number of PMB (Prescribed Minimum Benefits) related admissions	104.51	99.58	101.92	96.24	104.188	101.97
Repeat admissions (within 90 days) per 1 000 inpatient admissions	297.52	115.27	220.99	289.08	113.91	214.93
Average length of stay by level of care (per 1 000 beneficiaries)						
General Ward admissions	3.78	4.13	3.93	3.80	4.12	3.94
High Care admissions	3.47	3.96	3.66	3.50	3.98	3.68
ICU (Intensive Care Unit) admissions	5.08	5.04	5.06	5.08	5.69	5.31
Utilisation of diagnostic technology services (per 1 000 beneficiaries)						
PET (Prositron Emission Tomography) scans	0.41	0.20	0.32	0.34	0.19	0.27
Angiograms	1.76	0.71	1.31	1.64	0.61	1.19
Renal dialysis services	6.42	3.95	5.38	5.53	3.65	4.73
Bone density scans	7.38	4.29	6.01	7.32	4.32	5.96
MRI (Magnetic Resonance Imaging) scans	28.49	19.01	24.28	26.24	17.91	22.49
CT (Computerised Tomography) scans	48.67	33.71	42.02	45.95	32.19	39.74
Preventative services****						
Contraceptive coverage						
Number of women using contraceptives (per 1 000 female beneficiaries aged 15–49 years)	29.47	23.28	26.69	26.77	20.73	24.03
Child health coverage						
Number of new-borns with suspected septicaemia who receive appropriate antibiotic therapy	473.0	1 824.0	2 297.0	533.0	1 937.0	2 470.0
Number of children (0–59 months) with diarrhoea receiving oral rehydration solution (ORS) (per 1 000 beneficiaries aged 0–5 years)	26.08	63.92	44.49	25.66	61.98	43.61
Number of children (6–59 months) receiving Vitamin A supplementation (per 1 000 beneficiaries aged 0–5 years)	0.73	2.21	1.45	0.57	3.11	1.83
Number of children aged 6–59 months with malaria (per 1 000 beneficiaries aged 0–5 years)	0.47	8.58	4.42	1.3	8.62	4.91
Immunisation coverage						
Number of children (0–1 year) who received BCG (Bacillus Calmette-Gurein) vaccine	11.0	11.0	22.0	18.0	26.0	44.0
Number of children (6 weeks-6 years) who received DTaP (Diptheria, Tetanus, Pertussis) vaccine	2 189.0	498.0	2 687.0	1 709.0	379.0	2 088.0
Number of children (9 months and older) who received chicken pox vaccine	1 800.0	578.0	2 378.0	989.0	355.0	1 344.0
Number of children (8 weeks–2 years) who received Pentavalent vaccine	1 252.0	285.0	1 537.0	1 695.0	851.0	2 546.0
Number of children (6 weeks–5 years) who received Hexavalent vaccine	4 484.0	2 224.0	6 708.0	2 870.0	1 359.0	4 229.0
Number of children (1–15 years) who received Hepatitis A vaccine	2 524.0	1 447.0	3 971.0	2 555.0	1 583.0	4 138.0
Number of children (9 months and older) who received Measles vaccine	2 734.0	1 093.0	3 827.0	2 367.0	851.0	3 218.0
Number of children (1 year and older) who received MMR (Measles, Mumps and Rubella) vaccine	670.0	367.0	1 037.0	442.0	113.0	555.0
Number of children (0 years and older) who received OPV (Oral Polio Vaccine) vaccine	8 516.0	4 634.0	13 150.0	10 708.0	3 885.0	14 593.0
Number of children (6 weeks–5 years) who received PCV (Pneumoccocal Conjugate Vaccine) vaccine	7 670.0	3 001.0	10 671.0	7 173.0	2 490.0	9 663.0
Number of children (6 weeks) who received Rotavirus vaccine	1 435.0	1 134.0	2 569.0	1 242.0	1 032.0	2 274.0
Number of children (32 weeks) who received Rotavirus vaccine	24.0	781.0	805.0	26.0	792.0	818.0
Number of children (6 years and older) who received Td (Tetanus, Diptheria) vaccine	43.0	19.0	62.0	41.0	16.0	57.0
Number of children (3–12 years) who received Quadrivalent vaccine	278.0	18.0	296.0	328.0	17.0	345.0
Number of beneficiaries who received influenza vaccine (per 1 000 beneficiaries)	9.53	2.54	6.46	7.94	1.78	5.2
Eye care coverage Number of beneficiaries who received cataract surgery (per 1 000 beneficiaries)	5.36	2.65	4.17	5.19	2.67	4.07
Mental health coverage	5.30	2.00	4.17	5.19	2.07	4.07
Number of beneficiaries with psychosis (per 1 000 beneficiaries)	20.22	8.95	15.26	19.26	8.97	14.69
Number of beneficiaries with depression (per 1 000 beneficiaries) Cancer care coverage	54.48	33.01	45.04	51.77	30.1	42.14
Number of beneficiaries with breast cancer (per 1 000 female beneficiaries)	49.3	36.08	43.35	45.99	32.58	39.89
Number of beneficiaries with pleast cancer (per 1 000 female beneficiaries)	7.68	6.31	7.06	7.1	6.41	6.79
Number of beneficiaries with prostate cancer (per 1 000 male beneficiaries)	25.02	22.75	24.05	22.81	20.02	21.6
Number of beneficiaries with prostate cancer (per 1 000 hate beneficiaries)	4.62	4.62	4.62	4.41	4.33	4.37
inditing of neutringules with colon cancer (her 1 000 neutringules)	4.62	4.62	4.62	4.41	4.33	4.37

		0015			0011	
	Onen eekemee	2015	Connellidated	Onen eekemee	2014	Consolidated
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Number of beneficiaries with lung cancer (per 1 000 beneficiaries)	2.51	3.55	2.97	2.49	3.37	2.89
Number of beneficiaries with liver cancer (per 1 000 beneficiaries)	0.48	3.58	1.85	0.53	5.54	2.76
Number of women aged 30–49 years screened for cervical cancer (per 1 000 female beneficiaries aged 30–49 years)	201.46	116.37	162.99	203.01	128.23	168.82
Maternal health coverage						
Number of birth admissions (per 1 000 female beneficiaries)	26.32	26.62	26.46	26.8	27.47	27.1
Total number of live births (per 1 000 births)	839.42	931.90	880.27	846.00	945.47	890.65
Number of caesarean sections performed (per 1 000 female beneficiaries)	646.9	708.5	674.8	642.2	697.0	667,46
Number of birth admissions to women under 15 years (per 1 000 female beneficiaries aged under 15 years)	0.56	0.59	0.58	0.48	0.62	0.55
Number of birth admissions to women between 15–19 years (per 1 000 female beneficiaries aged 15–19 years)	9.43	17.33	13.5	9.78	19.07	14.63
Number of mammograms paid (per 1 000 female beneficiaries aged 50–69 years)	320.43	237.14	286.59	313.45	248.07	286.98
Number of pap smears paid for (per 1 000 female beneficiaries aged 15–69 years)	172.25	147.88	161.58	175.41	154.08	166.00
Intra Uterine Contraceptive Device (IUCD) inserted into a woman aged 15–49 years (per 1 000 female beneficiaries aged 15–49 years)	7.98	6.7	7.41	7.78	6.88	7.37
Surgical procedure to protect a woman from further pregnancy (count)	6 939.0	2 178.0	9 117.0	6 651.0	2 412.0	9 063.0
Surgical procedure to prevent a man from being fertile (count)	4 723.0	1 420.0	6 143.0	4 383.0	1 474.0	5 857.0
Subdermal contraceptive implant inserted just under the skin of a woman aged 15–49 years upper arm (per 1 000 female beneficiaries aged 15–49 years)	0.07	0.15	0.11	0.12	0.2	0.16
HIV and TB care coverage	0.07	0.10	0.11	0.12	0.2	0.10
Number of beneficiaries registered on a HIV (Human Immunodeficiency Virus) disease management program (per 1 000 beneficiaries)	16.6	48.7	30.7	17.5	40.4	27.7
Number of beneficiaries receiving treatment for HIV at least once during the financial year (per 1 000 beneficiaries)	21.7	53.2	35.5	20.4	48.9	33.1
Number of unique beneficiaries tested for HIV (per 1 000 beneficiaries)	1.21	0.92	1.08	1.17	8.77	4.55
Number of circumcisions in 15–49 year old males (per 1 000 beneficiaries aged 15–49 years)	4.22	7.13	5.47	4.47	9.17	6.5
	19 479.0	4 977.0	24 456.0	15 511.0	6 461.0	21 972.0
Number of unique HIV beneficiaries on ART (Antiretroviral Therapy) who are virologically suppressed (VL load < 1000 copies/mL) Number of HIV-positive beneficiaries screened for TB (Tuberculosis)	1 298.0	184.0	1 482.0	1 132.0	258.0	1 390.0
Number of HIV-exposed infants born within the last 12 months who received an HIV test within 2 months of birth	77.0	61.0	138.0	67.0	59.0	126.0
·	22.0	84.0		27.0	36.0	63.0
Number of HIV-exposed infants born within the last 12 months who received PMTCT (Prevention of Mother to Child Transmission) prophylaxis	13 963.0	04.0	106.0	16 112.0	30.0	
Number of HIV negative beneficiaries issued with Post Exposure Prophylaxis (PEP) following Occupational Exposure	13 903.0	- 60.0	13 963.0	10 112.0	-	16 112.0
Number of HIV negative beneficiaries issued with Post Exposure Prophylaxis (PEP) following Sexual Assault	752.0	60.0	60.0	- 240.0	- 06.0	- 445.0
Number of beneficiaries on TB preventive therapy (isoniazid) for HIV-positive people newly enrolled in HIV care		269.0	1 021.0	349.0	96.0	445.0
Number of TB patients with test results for isoniazid and rifampicin drug susceptibility	768.0	233.0	1 001.0	632.0	312.0	944.0
Number of beneficiaries on second-line treatment coverage among multidrug-resistant tuberculosis (MDR-TB) cases	95.0 249.0		95.0	98.0	76.0	174.0
Number of unique beneficiaries screened for TB		266.0 16 860.0	515.0	302.0 2 596.0	351.0	653.0
Number of unique beneficiaries tested for TB	2 259.0		19 119.0		17 512.0	20 108.0
Number of unique beneficiaries with confirmed TB diagnosis Number of unique beneficiaries on first-line TB treatment	265.0 205.0	182.0	447.0	267.0	278.0	545.0
· ·	205.0	12.0	217.0	218.0	236.0	454.0
Malaria care coverage	0.20	0.40	0.04	0.24	0.40	0.00
Number of beneficiaries receiving intermittent preventive therapy for malaria during pregnancy (IPTp) (per 1 000 beneficiaries)	0.30	0.16	0.24	0.31	0.18	0.26
Number of beneficiaries with confirmed malaria cases (per 1 000 beneficiaries)	1.25	0.06	0.72	1.69	1.66	1.68
Number of beneficiaries treated for confirmed malaria cases (per 1 000 beneficiaries)	5.11	0.10	2.90	4.70	1.64	3.34
Recorded deaths						
Hospital deaths (per 1 000 admissions)	10.10	11.54	10.71	11.18	14.98	12.79
Troopidi dealito (per 1 000 dell'ilosiono)	10.10	11.04	10.71	11.10	14.50	12.70
Utilisation of Specialists, Support Specialists, Medical Technology and Supplementary and Allied Health Professionals (per 1 000 beneficiaries)						
Out-of-hospital						
Medical Specialists	224.01	204.50	215.41	222.55	204.57	214.53
Surgical Specialists	139.45	117.38	129.72	139.29	115.68	128.76
Dental Specialists	31.37	52.78	40.80	31.14	53.57	41.15
Anaesthetists	12.98	5.10	9.51	12.58	4.69	9.06
Pathology	313.80	298.30	306.97	313.52	287.95	302.11
Radiology	180.07	164.27	173.11	177.68	161.67	170.54
Medical Technology	4.26	7.04	5.48	3.86	6.01	4.82
Supplementary and Allied Health Professionals	414.08	369.07	394.25	399.15	354.67	379.31
In-hospital						
Medical Specialists	119.16	111.83	115.93	113.72	111.14	112.57
Surgical Specialists	113.66	83.03	100.16	109.81	80.93	96.92
randri grantari	3.00					
Dental Specialists	1.10	2.95	1.91	1.20	3.10	2.04

	2015				2014	
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Pathology	137.34	118.36	128.97	133.48		124.99
Radiology	91.08	76.86	84.81	86.55		81.56
Medical Technology	0.70	1.73	1.16	0.52		0.94
Supplementary and Allied Health Professionals	115.51	117.09	116.21	108.83	112.17	110.32
In- and out-of-hospital						
Medical Specialists	343.18	316.33	331.35	336.27	315.71	327.10
Surgical Specialists	253.10	200.41	229.88	249.10		225.68
Dental Specialists	32.47	55.73	42.72	32.33		43.19
Anaesthetists	98.16	73.06	87.10	95.98		85.24
Pathology	451.14	416.66	435.95	447.00		427.10
Radiology	271.15	241.13	257.92	264.23		252.10
Medical Technology	4.96	8.77	6.64	4.37	7.48	5.76
Supplementary and Allied Health Professionals	529.59	486.17	510.46	507.99	466.84	489.63
Prevalence of conditions on the Chronic Disease List (beneficiaries with at least one CDL claim) (per 1 000 beneficiaries)						
Addison's Disease (ADS)	0.15	0.14	0.15	0.14		0.12
Asthma (AST)	39.73	50.94	44.66	38.66	48.94	43.24
Bronchiectasis (BCE)	0.70	1.70	1.13	0.71	2.05	1.30
Bipolar Mood Disorder (BMD)	10.10	9.16	9.69	9.74	8.26	9.08
Cardiac Failure (CHF)	9.62	12.78	11.09	9.22	12.43	10.74
Cardiomyopathy Disease (CMY)	4.76	5.52	5.09	4.80	5.63	5.17
Chronic Obstructive Pulmonary Disease (COP)	5.95	5.79	5.88	5.87	6.02	5.94
Chronic Renal Disease (CRF)	4.03	5.28	4.58	3.73	4.86	4.23
Crohn's Disease (CSD)	0.81	0.55	0.70	0.79	0.51	0.67
Diabetes Insipidus (DBI)	0.33	0.55	0.42	0.32	0.52	0.41
Diabetes Mellitus Type 1 (DM1)	11.32	14.23	12.60	11.19	13.99	12.44
Diabetes Mellitus Type 2 (DM2)	41.59	56.93	48.33	38.76	53.46	45.30
Dysrhythmias (DYS)	7.60	5.93	6.87	7.19	5.89	6.61
Epilepsy (EPL)	10.81	12.60	11.60	10.45	11.78	11.04
Glaucoma (GLC)	8.29	8.05	8.18	7.85	7.32	7.61
Haemophilia (HAE)	0.06	0.05	0.06	0.06	0.05	0.06
HIV (HIV)	21.73	53.17	35.53	20.39	48.93	33.08
Hyperlipidaemia (HYL)	71.75	69.18	70.62	68.74	63.79	66.54
Hypertension (HYP)	144.85	164.74	153.59	141.40	156.99	148.34
Ulcerative Colitis (IBD)	1.95	1.89	1.92	1.89	1.86	1.88
Coronary Artery Disease (IHD)	24.65	21.73	23.37	24.01	21.08	22.71
Multiple Sclerosis (MSS)	0.58	0.38	0.49	0.57	0.48	0.53
Parkinson's Disease (PAR)	1.49	1.44	1.47	1.42	1.35	1.39
Rheumatoid Arthritis (RHA)	6.65	9.06	7.71	6.29	8.69	7.36
Schizophrenia (SCZ)	0.94	1.34	1.11	0.91	1.25	1.06
Systemic Lupus Erythematosus (SLE)	1.11	1.01	1.07	1.06	0.92	1.00
Hypothyroidism (TDH)	24.55	22.82	23.78	23.30	21.36	22.44
Number of beneficiaries registered on the schemes' chronic disease management programme for each CDL (per 1 000 beneficiaries)						
Addison's Disease (ADS)	0.11	0.12	0.11	0.10	0.08	0.09
Asthma (AST)	23.27	30.94	26.65	22.34		24.94
Bronchiectasis (BCE)	0.18	0.14	0.16	0.15		0.14
Bipolar Mood Disorder (BMD)	7.22	6.88	7.07	6.91	6.11	6.55
Cardiac Failure (CHF)	4.47	6.93	5.61	4.28		5.35
Cardiomyopathy Disease (CMY)	2.96	3.39	3.15	2.87	3.36	3.09
Chronic Obstructive Pulmonary Disease (COP)	2.14	2.77	2.42	2.04		2.14
Chronic Renal Disease (CRF)	1.13	1.57	1.32	1.03		1.18
Crohn's Disease (CSD)	0.39	0.28	0.34	0.38		0.32
Diabetes Insipidus (DBI)	0.04	0.08	0.06	0.04	0.06	0.05
Diabetes Mellitus Type 1 (DM1)	3.75		3.70	3.81	3.53	3.68
Diabetes Mellitus Type 1 (DM1)	29.04	48.40	37.55	26.85		34.66
Diabetes meintus Type 2 (Diviz)	29.04	48.40	31.55	20.85	44.41	34.00

		2015			2014	
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Dysrhythmias (DYS)	5.32	3.05	4.32	5.29	3.00	4.27
Epilepsy (EPL)	5.63	8.06	6.70	5.52	7.40	6.36
Glaucoma (GLC)	4.73	5.25	4.96	4.51	4.73	4.61
Haemophilia (HAE)	0.03	0.03	0.03	0.03	0.02	0.03
HIV (HIV)	16.62	48.74	30.72	17.54	40.43	27.72
Hyperlipidaemia (HYL)	47.43	58.37	52.24	46.22	52.44	48.99
Hypertension (HYP)	95.92	132.08	111.82	95.29	124.50	108.30
Ulcerative Colitis (IBD)	0.71	0.65	0.69	0.67	0.58	0.63
Coronary Artery Disease (IHD)	12.31	10.71	11.61	11.84	10.02	11.03
Multiple Sclerosis (MSS)	0.28	0.21	0.25	0.25	0.30	0.28
Parkinson's Disease (PAR)	1.12	1.22	1.16	1.11	1.14	1.12
Rheumatoid Arthritis (RHA)	3.99	5.48	4.65	3.83	5.01	4.36
Schizophrenia (SCZ)	0.66	0.95	0.79	0.66	0.88	0.76
Systemic Lupus Erythematosus (SLE)	0.64	0.67	0.66	0.60	0.59	0.60
Hypothyroidism (TDH)	16.41	19.45	17.75	16.06	18.37	17.09

Notes:

a. Beneficiaries in this section refer to utilising beneficiaries for indicators where a "per beneficiary" or "per in-patient admission" is used.

b. Beneficiaries in this section refer to average number of beneficiaries as at December 2014/15 for indicators where a "per 1 000 beneficiary" is used.

c. The 2014 figures have been restated.

^{****}Preventative data is not available for all schemes. Data must be interpreted with caution

ANNEXURE F:

INDUSTRY TOTAL BENEFITS PAID

		0000	ab am an			Protrictor	d och om co		Total benefits paid fo ended 31 Decembe		Total benefits paid fo ended 31 Decembe		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	Total benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015	Open so 2015	2014	2014	2015	Restricted	2014	2014	2015	2015	2014	2014		2015	2014	
Discipline (Discipline code)	2015	% of total		% of total		2015 % of total	2014	% of total			2014			2015	2014	
General Practitioner	4 316 698 112.77	5.35%	4 054 101 480.72	5.54%	4 292 155 258.52	7.40%	4 105 202 428.56	7.60%	8 608 853 371.29	6.21%	8 159 303 909.28	6.41%	5.51%	982.11	930.52	5.54%
General Medical Practice (014)	4 276 103 913.73		4 018 229 678.55		4 269 823 674.97		4 083 583 465.12		8 545 927 588.70		8 101 813 143.67			974.93	923.96	
Family Medicine (015)	40 594 199.04		35 871 802.17		22 331 583.55		21 618 963.44		62 925 782.59		57 490 765.61			7.18	6.56	i
																i
All Specialists	19 922 768 047.07	24.69%	17 799 603 794.05	24.32%	12 665 340 528.40	21.83%	11 584 644 965.98	21.44%	32 588 108 575.47	23.50%	29 384 248 760.03	23.09%	10.90%	3 717.71	3 351.09	10.94%
Anaesthetists	1 929 989 893.37	2.39%	1 733 385 877.50	2.37%	935 447 987.81	1.61%	870 601 851.28	1.61%	2 865 437 881.18	2.07%	2 603 987 728.78	2.05%		326.89		10.08%
Anaesthetists (10)	1 929 989 893.37		1 733 385 877.50		935 447 987.81		870 601 851.28		2 865 437 881.18		2 603 987 728.78			326.89	296.97	
,					00.101									320.00		
Pathology	4 119 158 647.24	5.11%	3 708 665 633.63	5.07%	3 240 175 487.12	5.58%	2 934 868 816.49	5.43%	7 359 334 134.36	5.31%	6 643 534 450.12	5.22%	10.77%	839.57	757.65	10.81%
Pathology Independent Practice Specialist (52)	4 020 434 915.73	211170	3 624 490 074.26	2.0.70	3 195 934 007.52	3.0070	2 890 975 048.75	3 70	7 216 368 923.25	3.0.70	6 515 465 123.01	J.2270	70	823.26	743.05	1 2 2 3 7 7 0
Nuclear Medicine (25)	98 723 731.51		84 175 559.37		44 241 479.60		43 893 767.74		142 965 211.11		128 069 327.11			16.31	14.61	i
Tradical medicine (25)	00.120.00.0		0.1.0000.01								.20 000 02					i l
Radiology	3 645 691 574.72	4.52%	3 244 552 382.81	4.43%	2 298 603 014.21	3.96%	2 133 434 395.93	3.95%	5 944 294 588.93	4.29%	5 377 986 778.74	4.23%	10.53%	678.14	613.33	10.57%
Diagnostic Radiology (38)	3 561 009 633.86	1.0270	3 171 320 864.11		2 206 776 123.66	0.0070	2 046 879 783.96	0.0070	5 767 785 757.52	1.2070	5 218 200 648.07	1.2070	10.0070	658.00	595.10	10.01 70
Radiography (39)	84 681 940.86		73 231 518.70		91 826 890.55		86 554 611.97		176 508 831.41		159 786 130.67			20.14	18.22	i l
Tradiography (66)	01001010.00		10 201 010.10		01 020 000.00		00 00 1 0 1 1.01		110 000 001.11		100 100 100.01			20.11	10.22	, ,
Medical Specialists	5 477 561 808.00	6.79%	4 879 330 440.60	6.67%	3 719 185 569.91	6.41%	3 369 956 369.76	6.24%	9 196 747 377.91	6.63%	8 249 286 810.36	6.48%	11.49%	1 049.18	940.78	11.52%
Independent Practice Specialist Medicine (18)	1 588 852 096.91		1 363 920 656.83		1 216 848 282.57		1 120 579 358.59		2 805 700 379.48		2 484 500 015.42			320.08	283.34	
Independent Practice Specialist Obstetrics and Gynaecology (16)	1 048 831 623.07		978 849 772.77		846 266 258.30		747 745 932.77		1 895 097 881.37		1 726 595 705.54			216.20	196.91	, ,
Paediatrics Independent Practice Specialist (32)	671 853 997.75		598 017 227.13		530 769 695.03		490 749 517.21		1 202 623 692.78		1 088 766 744.34			137.20	124.17	, ,
Independent Practice Specialist Radiation Oncology (40)	668 344 568.72		595 585 338.06		401 036 524.26		344 680 830.93		1 069 381 092.98		940 266 168.99			122.00	107.23	, ,
Psychiatry (22)	519 281 836.39		449 508 021.96		406 914 067.48		369 253 536.04		926 195 903.87		818 761 558.00			105.66	93.37	i l
Cardiology (21)	417 749 768.28		383 907 287.68		90 170 445.23		84 086 153.41		507 920 213.51		467 993 441.09			57.94	53.37	i l
Neurology (20)	206 233 079.20		178 097 527.28		118 650 896.50		110 746 955.75		324 883 975.70		288 844 483.03			37.06	32.94	i
Dermatology (12)	132 883 112.53		120 198 403.82		64 014 030.35		58 735 112.60		196 897 142.88		178 933 516.42			22.46	20.41	i
Medical Oncology (23)	71 637 854.20		70 947 433.49		13 682 548.83		13 539 946.96		85 320 403.03		84 487 380.45			9.73	9.64	i
Pulmonology (17)	83 949 733.54		78 460 941.22		9 745 752.64		10 248 364.66		93 695 486.18		88 709 305.88			10.69	10.12	i
Clinical Haematology (27)	38 043 101.13		32 172 766.54		15 761 956.91		14 231 747.50		53 805 058.04		46 404 514.04			6.14	5.29	i
Paediatric Cardiology (33)	17 412 891.76		17 637 093.52		1 590 044.90		1 974 848.39		19 002 936.66		19 611 941.91			2.17	2.24	l
Rheumatology (31)	12 259 114.12		11 902 187.90		3 136 578.42		2 889 341.78		15 395 692.54		14 791 529.68			1.76	1.69	l
Independent Practice Specialist Clinical Pharmacology (112)	70 191.52		61 150.70		361 185.17		328 954.35		431 376.69		390 105.05			0.05	0.04	l
Emergency Medicine Independent Practice Specialist (35)	157 519.38		61 798.47		236 703.32		165 318.82		394 222.70		227 117.29			0.04	0.04	i
Physical Medicine (34)	1 319.50		2 833.23		200 100.02		100 0 10.02		1 319.50		2 833.23			0.00	0.00	i
Occupational Medicine Independent Practice Specialist (29)	1 0 10.00		2 000.20		600.00		450.00		600.00		450.00			0.00	0.00	i l
3335 patiental medicine independent i ractice opecialist (23)			-		000.00		730.00		000.00		750.00			0.00	5.00	,
Surgical Specialists	4 750 366 123.74	5.89%	4 233 669 459.51	5.78%	2 471 928 469.35	4.26%	2 275 783 532.52	4.21%	7 222 294 593.09	5.21%	6 509 452 992.03	5.12%	10.95%	823.93	742.36	10.99%
Orthopaedics (28)	1 294 819 989.38		1 140 061 475.05		652 419 080.06		585 186 326.82		1 947 239 069.44		1 725 247 801.87			222.14	196.75	
Surgery/Paediatric surgery Independent Practice Specialist (42)	1 041 861 026.71		931 910 947.09		562 463 030.56		525 851 202.08		1 604 324 057.27		1 457 762 149.17			183.02	166.25	, ,
Ophthalmology (26)	834 663 550.22		734 852 020.54		470 428 255.54		416 004 039.92		1 305 091 805.76		1 150 856 060.46			148.89	131.25	, ,
Urology (46)	431 343 297.73		397 016 938.51		214 582 693.34		201 340 262.48		645 925 991.07		598 357 200.99			73.69	68.24	, !
Independent Practice Specialist Neurosurgery (24)	351 001 749.23		319 308 874.62		182 712 276.45		174 459 787.23		533 714 025.68		493 768 661.85			60.89	56.31	,
Otorhinolaryngology (30)	316 157 744.96		287 335 963.42		174 010 841.07		163 336 884.65		490 168 586.03		450 672 848.07			55.92	51.40	,
Cardio Thoracic Surgery (44)	278 595 470.58		243 817 788.75		143 728 756.33		141 740 789.21		422 324 226.91		385 558 577.96			48.18	43.97	i
Plastic and Reconstructive Surgery (36)	135 748 684.75		119 153 105.26		62 899 111.13		59 229 568.75		198 647 795.88		178 382 674.01			22.66	20.34	
Gastroenterology (19)	66 174 610.18		60 212 346.27		8 684 424.87		8 634 671.38		74 859 035.05		68 847 017.65			8.54	7.85	l
oustroomerology (13)	00 174 010.10		00 212 040.21		0 004 424.07		0 004 07 1.00		17 000 000.00		00 047 017.00			0.34	1.00	

ANNEXURE F: INDUSTRY TOTAL BENEFITS PAID (CONTINUED)

									Total benefits paid fo ended 31 Decemb		Total benefits paid fo ended 31 Decemb		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
		Open s					schemes									
Discipline (Discipline code)	2015	2015 % of total	2014	2014 % of total		2015 % of total	2014		2015	2015 % of total				2015	2014	
Dentists	1 748 837 599.19	2.17%	1 639 340 521.74	2.24%	1 501 037 399.68	2.59%	1 442 725 434.70	2.67%	3 249 874 998.87	2.34%	3 082 065 956.44	2.42%	5.44%	370.75	351.49	5.48%
General Dental Practice (054)	1 748 837 599.19		1 639 340 521.74		1 501 037 399.68		1 442 725 434.70		3 249 874 998.87		3 082 065 956.44			370.75	351.49	
Dental Specialists	544 558 769.67	0.67%	505 474 711.95	0.69%	379 302 879.31	0.65%	364 978 412.15	0.68%	923 861 648.98	0.67%	870 453 124.10	0.68%	6.14%	105.40	99.27	6.17%
Orthodontics (064)	236 450 340.09		219 995 902.04		102 512 597.24		98 765 390.48		338 962 937.33		318 761 292.52			38.67	36.35	
Maxillo-facial and Oral Surgery (062)	162 648 301.16		150 777 963.80		65 163 282.65		60 676 796.41		227 811 583.81		211 454 760.21			25.99	24.12	ı l
Dental Therapy (095)	31 325 391.60		29 535 781.29		164 895 827.25		161 581 786.01		196 221 218.85		191 117 567.30			22.39	21.80	i
Dental Technician (093)	56 848 384.16		48 757 617.08		32 465 736.97		29 330 048.14		89 314 121.13		78 087 665.22			10.19	8.91	i
Periodontics (092)	32 666 977.69		31 806 968.51		6 949 912.11		7 083 144.03		39 616 889.80		38 890 112.54			4.52	4.44	i
Prosthodontic (094)	24 608 551.77		24 593 340.23		7 313 097.33		7 537 521.10		31 921 649.10		32 130 861.33			3.64	3.66	, [
Oral pathology (098)	10 823.20		7 139.00		2 425.76		3 725.98		13 248.96		10 864.98			0.00	0.00	, [
, , , , , , , , , , , , , , , , , , , ,			. 100.00		2 120.70		5 120.00		.3210.30		.5 50 1.50			0.00	3.00	, l
Supplementary and Allied Health Professionals	5 535 461 337.76	6.86%	4 878 910 718.83	6.66%	4 500 057 314.48	7.76%	4 029 779 987.06	7.46%		7.24%	8 908 690 705.89	7.00%	12.65%	1 144.87	1 015.98	12.69%
Optometrists (70)	1 448 624 352.25		1 313 316 960.69		1 182 016 292.65		1 148 538 954.32		2 630 640 644.90		2 461 855 915.01			300.11	280.76	, [
Clinical Technology (75)	1 186 776 348.93		1 028 132 783.75		1 057 165 497.83		925 899 405.41		2 243 941 846.76		1 954 032 189.16			255.99	222.84	, [
Physiotherapists (72)	1 068 216 418.77		953 652 587.77		719 530 652.13		663 262 003.16		1 787 747 070.90		1 616 914 590.93			203.95	184.40	i
Psychologists (86)	579 053 230.16		510 308 064.50		501 510 540.28		453 981 797.56		1 080 563 770.44		964 289 862.06			123.27	109.97	ı l
Pharmacies (60)	115 871 935.83		103 599 513.99		11 101 405.74		14 015 772.40		126 973 341.57		117 615 286.39			14.49	13.41	ı l
Speech Therapy and Audiology (82)	252 886 871.21		214 450 780.57		239 672 406.18		186 512 459.44		492 559 277.39		400 963 240.01			56.19	45.73	ı l
Orthotists and Prosthetists (87)	215 494 046.42		189 528 355.93		216 252 334.36		179 781 777.55		431 746 380.78		369 310 133.48			49.25	42.12	i
Occupational Therapy (66)	146 165 203.94		121 666 074.44		132 196 118.88		109 578 138.67		278 361 322.82		231 244 213.11			31.76	26.37	i
Dieticians (84)	89 805 639.99		71 937 477.78		95 159 106.69		70 769 318.35		184 964 746.68		142 706 796.13			21.10	16.27	i
Chiropractors (4)	101 023 897.34		90 137 477.50		29 663 918.12		28 215 514.06		130 687 815.46		118 352 991.56			14.91	13.50	i
Registered Nurses (88)	78 193 334.94		62 328 057.42		57 871 144.80		47 047 281.04		136 064 479.74		109 375 338.46			15.52	12.47	i
Hearing Aid Acoustician (83)	44 353 875.61		40 470 923.52		52 189 267.31		51 702 418.80		96 543 142.92		92 173 342.32			11.01	10.51	i
Biokinetics (91)	66 655 802.20		58 772 564.61		16 816 664.53		15 524 065.11		83 472 466.73		74 296 629.72			9.52	8.47	i
Social Workers (89)	27 905 093.54		20 756 942.15		67 855 691.15		52 963 120.74		95 760 784.69		73 720 062.89			10.92	8.41	i
Podiatry (68)	41 184 684.47		37 091 580.50		16 205 323.78		15 812 722.21		57 390 008.25		52 904 302.71			6.55	6.03	i
Homoeopaths (8)	29 836 981.93		31 436 391.01		11 743 111.87		10 991 324.40		41 580 093.80		42 427 715.41			4.74	4.84	i
Nursing Agencies/Home Care Services (80)	23 132 380.50		16 703 097.48		22 975 374.48		20 320 800.80		46 107 754.98		37 023 898.28			5.26	4.22	ı l
Registered Counsellors (81)	10 996 791.62		6 756 893.42		63 127 076.62		29 701 228.53		74 123 868.24		36 458 121.95			8.46	4.16	ı l
Optical Dispensers (71)	2 531 487.69		2 864 502.36		3 992 898.67		3 501 947.34		6 524 386.36		6 366 449.70			0.74	0.73	ı l
Acupuncturist (105)	1 775 042.17		1 488 892.38		579 715.02		482 042.23		2 354 757.19		1 970 934.61			0.27	0.22	ı l
Art Therapists (67)	611 669.76		615 183.43		164 650.09		217 208.13		776 319.85		832 391.56			0.09	0.09	i
Psychometry (85)	347 392.89		331 669.63		372 005.25		325 536.21		719 398.14		657 205.84			0.08	0.03	i
Osteopathy (102)	737 259.06		217 115.56		167 854.59		130 599.45		905 113.65		347 715.01			0.10	0.04	i
Psychological Counsellors – Namibian Practitioners Only (99)	2 667 529.47		1 906 930.49		155 066.61		207 221.85		2 822 596.08		2 114 152.34			0.32	0.24	i
Orthoptists (74)	217 898.11		214 975.62		48 232.12		51 826.83		266 130.23		266 802.45			0.03	0.24	, [
Medical Scientist (69)	199 491.14		125 086.33		131 834.69		89 617.39		331 325.83		214 703.72			0.03	0.03	, [
Phytotherapy (103)	56 963.67		42 163.00		28 881.40		43 665.03		85 845.07		85 828.03			0.04	0.02	, [
	67 082.97		42 163.00 16 969.67		35 048.72		43 787.27		102 131.69		60 756.94				0.01	, [
Naturopathy (101)	30 684.24		1 918.00		1 248 238.67		43 787.27 46 177.87		1 278 922.91		48 095.87			0.01 0.15		, [
Oral Hygiene (113)															0.01	, [
Community Dentistry (96)	37 553.64		30 426.00		36 318.75		12 862.01		73 872.39		43 288.01			0.01	0.00	, [
Pharmacotherapist (61)	2 113.30		7 400 05		42,000,50		2 674.03		2 113.30		2 674.03			0.00	0.00	, [
Ayurveda (104)	4 400 00		7 490.05		13 092.50		3 531.07		13 092.50		11 021.12			0.00	0.00	, [
Therapeutic Massage Therapist (107)	1 400.00		-		1 200.00		2 900.00		2 600.00		2 900.00			0.00	0.00	, [
Therapeutic Reflexologist (108)	880.00		869.28		30 350.00		287.80		31 230.00		1 157.08			0.00	0.00	, [
Therapeutic Aromatherapist (106)	-		-		-		-		-		-			-	-	, [
Namibian Practitioners Only (7)	-		-		-		-		-		-			-	-	, [
Nutritionist (2)			-				-		-		-			-	-	, [
Medical Genetics (115)	729.20		-		556.70		-		1 285.90		-			0.00	-	, [
Unani-Tibb (109)	-		-		-		-		-		-			-	-	

ANNEXURE F: INDUSTRY TOTAL BENEFITS PAID (CONTINUED)

		Open so	obomos			Restricted	d cohomos		Total benefits paid for ended 31 Decembe	,	Total benefits paid for ended 31 Decembe		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015	2015	2014	2014	2015	2015	2014	2014	2015	2015	2014	2014		2015	2014	
Discipline (Discipline code)		% of total		% of total		% of total										
Medical Technology	22 623 973.46	0.03%	15 432 601.52	0.02%	37 224 224.54	0.06%	27 099 325.15	0.05%	59 848 198.00	0.04%	42 531 926.67	0.03%	40.71%	6.83		40.76%
Medical Technology (037)	22 623 973.46		15 432 601.52		37 224 224.54		27 099 325.15		59 848 198.00		42 531 926.67			6.83	4.85	
Hospitals	30 480 494 062.36	37.78%	27 618 086 800.41	37.73%	21 004 032 055.23	36.20%	19 506 834 568.82	36.10%	51 484 526 117.59	37.12%	47 124 921 369.23	37.04%	9.25%	5873.45	5374.30	9.29%
Private Hospitals ('B' - Status) (058)	26 529 658 465.71		24 163 854 336.14		17 245 172 384.16		16 003 921 937.62		43 774 830 849.87		40 167 776 273.76			4 993.91	4 580.88	
Private Hospitals ('A' - Status) (057)	2 391 580 607.66		2 109 257 240.62		2 503 987 277.57		2 335 191 258.20		4 895 567 885.23		4 444 448 498.82			558.49	506.86	
Approved Unattached Operating Theatre Unit/Day Clinics (077)	599 902 535.80		508 144 280.84		287 221 877.53		246 471 138.59		887 124 413.33		754 615 419.43			101.20	86.06	
Mental Health Institutions (055)	418 085 560.99		364 558 144.45		339 466 860.78		315 100 696.90		757 552 421.77		679 658 841.35			86.42	77.51	
Sub-Acute Facilities (049)	247 680 285.48		199 670 786.32		223 573 436.57		198 594 758.20		471 253 722.05		398 265 544.52			53.76	45.42	
Private Rehab Hospital (Acute) (059)	139 215 646.81		129 259 386.75		102 875 579.09		95 835 197.97		242 091 225.90		225 094 584.72			27.62	25.67	
Provincial Hospitals (056)	69 909 841.29		67 150 174.02		227 064 184.34		249 439 723.30		296 974 025.63		316 589 897.32	0.25%	-6.20%	33.88	36.11	-6.16%
Drug & Alcohol Rehab (047)	68 346 652.50		61 664 864.97		66 671 388.60		56 078 709.35		135 018 041.10		117 743 574.32			15.40	13.43	
Hospices (079)	13 670 980.83		12 244 788.97		6 960 731.47		5 216 056.95		20 631 712.30		17 460 845.92			2.35	1.99	
Unattached Operating Theatres/Day Clinics (076)	2 443 485.29		2 282 797.33		1 038 335.12		985 091.74		3 481 820.41		3 267 889.07			0.40	0.37	
Other Health Services	1 540 559 412.51	1.91%	1 375 759 257.47	1.88%	1 233 047 359.70	2.13%	1 080 724 281.41	2.00%	2 773 606 772.21	2.00%	2 456 483 538.88	1.93%	12.91%	316.42	280.15	12.95%
Blood Transfusion Services (78)	703 971 061.39		661 612 844.91		456 771 008.21		448 346 877.08		1 160 742 069.60		1 109 959 721.99			132.42	126.58	
Ambulance Services – Advanced (9)	325 254 517.44		288 593 671.35		353 969 785.49		289 487 160.64		679 224 302.93		578 080 831.99			77.49	65.93	
Group Practices (50)	258 141 687.15		236 843 562.10		190 643 755.54		176 598 727.15		448 785 442.69		413 442 289.25			51.20	47.15	
Clinical Services (90)	114 650 830.00		88 281 513.06		111 495 400.74		64 805 562.56		226 146 230.74		153 087 075.62			25.80	17.46	
Group Practices/Hospitals (51)	22 656 504.61		14 220 975.31		17 704 332.99		14 699 953.51		40 360 837.60		28 920 928.82			4.60	3.30	
Foreign Services (6)	14 831 073.27		6 475 175.79		3 201 654.19		2 802 301.83		18 032 727.46		9 277 477.62			2.06	1.06	
Ambulance Services – Basic (13)	236 118.59		218 961.36		7 458.50		27 142.14		243 577.09		246 103.50			0.03	0.03	
Ambulance Services – Intermediate (11)	2 600 102.50		3 023 115.23		437 788.30		509 793.59		3 037 890.80		3 532 908.82			0.35	0.40	
Travel Clinic (48)	-		13 398.20		-		-		-		13 398.20			-	0.00	
Accredited Blood and Blood Product Couriers (3)	-		-		-		-		-		-			-	-	
Other benefits	98 217 517.56		76 476 040.16		98 816 175.74		83 446 762.91		197 033 693.30		159 922 803.07			22.48	18.24	
Medicines Dispensed	12 305 621 396.07	15.25%	11 248 105 799.96	15.37%	10 016 151 327.00	17.26%	9 595 510 196.30	17.76%	22 321 772 723.07	16.09%	20 843 615 996.26	16.38%	7.09%	2546.51	2377.08	7.13%
Pharmacies	11 046 972 527.10		10 024 281 178.09		8 731 804 085.14		8 273 799 592.53		19 778 776 612.24	,,,,,,,	18 298 080 770.62			2 256.40	2 086.78	
General Practitioners	479 601 718.80		474 804 491.43		764 387 985.02		797 506 316.36		1 243 989 703.82		1 272 310 807.79			141.92	145.10	
Medical Specialists	194 536 431.54		218 676 626.25		97 449 149.68		116 351 370.07		291 985 581.22		335 027 996.32			33.31	38.21	
Other Health Services	262 098 385.69		236 951 277.96		143 258 493.45		169 710 318.06		405 356 879.14		406 661 596.02			46.24	46.38	
Surgical Specialists	192 737 529.56		176 952 581.49		121 896 360.99		114 760 263.71		314 633 890.55		291 712 845.20			35.89	33.27	
Radiology	50 923 261.81		46 097 933.41		86 769 083.64		59 843 938.17		137 692 345.45		105 941 871.58			15.71	12.08	
Supplementatry and Allied Health Professionals	57 659 589.00		51 399 595.76		47 488 090.02		43 535 807.91		105 147 679.02		94 935 403.67			12.00	10.83	
Pathology	17 996 656.42		17 005 477.91		21 730 076.87		18 664 881.13		39 726 733.29		35 670 359.04			4.53	4.07	
Anaesthetists	2 799 878.25		1 662 930.03		1 208 514.74		1 136 376.72		4 008 392.99		2 799 306.75			0.46	0.32	
Dental Specialists	244 629.75		214 188.32		120 060.33		113 287.32		364 690.08		327 475.64			0.04	0.04	
Medical Technology	5 739.33		10 731.38		13 377.00		65 755.52		19 116.33		76 486.90			0.00	0.01	
Dentists	45 048.82		48 787.93		26 050.12		22 288.80		71 098.94		71 076.73			0.01	0.01	
Total out-of-hospital managed care arrangements	4 230 738 041.00	5.24%	4 041 940 869.00	5.52%	2 350 097 025.00	4.05%	2 262 935 220.00	4.19%	6 580 835 066.00	4.74%	6 304 876 089.00	4.96%	4.38%	750.75	719.03	4.41%
Ex-gratia payments ¹	30 923 290.62	0.04%	27 297 111.88	0.04%	38 906 794.16	0.07%	37 169 831.92	0.07%	69 830 084.78	0.05%	64 466 943.80	0.05%	8.32%	7.97	7.35	8.36%
						3.2. 70				3.2270						
	80 679 284 771.68	100%	73 204 053 667.53		58 017 352 722.72	100%	54 037 604 652.05	100%	138 696 637 494.40		127 241 658 319.58	100%	9.00%			9.04%

^{1.} Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the "normal benefits" paid

^{2.} The discipline code (015) Specialist Family Medicine has been grouped under the General Practitioner Group Discipline in the write-up and in Annexures F, G and H. This will in future be grouped under the Medical Specialist Group Discipline as stated in Annexure J.

ANNEXURE G:

INDUSTRY TOTAL RISK BENEFITS PAID

	2015	Open sc		2014	2015	Restricted	<u> </u>	2014	Total benefits paid for ended 31 Decembe		Total benefits paid for ended 31 Decembe	er 2014	Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	Total benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015	2015 % of total		2014 % of total	2015	2015 % of total			2015	2015 % of total				2010	2014	
General Practitioner	2 670 792 388.04	3.99%	2 611 931 585.38	4.12%	3 821 935 022.03	6.62%	3 696 213 806.91	7.18%	6 492 727 410.07	5.21%	6 308 145 392.29	5.49%	2.93%	740.70	719.40	2.96%
General Medical Practice (014)	2 646 143 922.94		2 590 455 389.93		3 807 235 699.84		3 682 199 748.81		6 453 379 622.78		6 272 655 138.74			736.21	715.36	
Family Medicine (015)	24 648 465.10		21 476 195.45		14 699 322.19		14 014 058.10		39 347 787.29		35 490 253.55			4.49		1
All Specialists	17 522 528 362.12	26.19%	15 716 922 085.30	24.81%	12 315 075 488.40	21.32%	11 260 758 651.71	21.87%	29 837 603 850.52	23.94%	26 977 680 737.01	23.49%	10.60%	3 403.93	3 076.63	10.64%
Anaesthetists	1 914 090 687.59	2.86%	1 718 306 293.31	2.71%	930 131 135.40	1.61%	865 448 307.90	1.68%	2 844 221 822.99	2.28%	2 583 754 601.21	2.25%	10.08%	324.47	294.66	10.12%
Anaesthetists (10)	1 914 090 687.59		1 718 306 293.31		930 131 135.40		865 448 307.90		2 844 221 822.99		2 583 754 601.21			324.47	294.66	
Pathology	3 317 226 244.68	4.96%	3 025 512 840.21	4.78%	3 126 010 039.08	5.41%	2 816 028 622.31	5.47%	6 443 236 283.76	5.17%	5 841 541 462.52	5.09%	10.30%	735.06	666.19	10.34%
Pathology Independent Practice Specialist (52)	3 225 637 137.88		2 947 458 365.49		3 082 181 251.68		2 772 560 049.03		6 307 818 389.56		5 720 018 414.52			719.61	652.33	
Nuclear Medicine (25)	91 589 106.80		78 054 474.72		43 828 787.40		43 468 573.28		135 417 894.20		121 523 048.00			15.45	13.86	
Radiology	3 114 750 059.09	4.66%	2 794 427 948.43	4.41%	2 247 755 940.48	3.89%	2 091 557 200.62	4.06%	5 362 505 999.57	4.30%	4 885 985 149.05	4.25%	9.75%	611.76	557.22	9.79%
Diagnostic Radiology (38)	3 033 075 477.92		2 723 295 012.22		2 158 282 774.84		2 007 047 232.48		5 191 358 252.76		4 730 342 244.70			592.24	539.47	
Radiography (39)	81 674 581.17		71 132 936.21		89 473 165.64		84 509 968.14		171 147 746.81		155 642 904.35			19.52	17.75	
Medical Specialists	4 754 954 602.90	7.11%	4 236 056 466.34	6.69%	3 596 969 618.26	6.23%	3 264 327 304.93	6.34%	8 351 924 221.16	6.70%	7 500 383 771.27	6.53%	11.35%	952.80	855.37	11.39%
Independent Practice Specialist Medicine (18)	1 476 269 627.88		1 270 752 029.93		1 197 006 636.37		1 103 196 584.56		2 673 276 264.25		2 373 948 614.49			304.97	270.73	
Independent Practice Specialist Obstetrics and Gynaecology (16)	794 378 495.35		744 980 627.60		799 692 634.58		707 759 550.79		1 594 071 129.93		1 452 740 178.39			181.85	165.68	
Paediatrics Independent Practice Specialist (32)	558 550 410.64		496 923 797.53		503 474 836.87		467 981 470.28		1 062 025 247.51		964 905 267.81			121.16	110.04	
Independent Practice Specialist Radiation Oncology (40)	662 657 396.68		591 844 623.90		400 399 631.73		344 222 880.52		1 063 057 028.41		936 067 504.42			121.28	106.75	
Psychiatry (22)	457 973 574.76		393 563 966.06		399 668 299.39		362 894 669.41		857 641 874.15		756 458 635.47			97.84	86.27	
Cardiology (21)	365 437 144.47		337 450 298.86		86 005 696.20		79 939 951.48		451 442 840.67		417 390 250.34			51.50	47.60	
Neurology (20)	183 769 846.20		158 377 059.41		115 506 791.00		107 971 884.63		299 276 637.20		266 348 944.04			34.14	30.38	
Dermatology (12)	51 742 614.35		48 710 074.17		52 113 347.39		48 320 748.69		103 855 961.74		97 030 822.86			11.85	I	
Medical Oncology (23)	70 030 678.18		69 615 231.73		13 562 464.04		13 436 385.15		83 593 142.22		83 051 616.88			9.54	9.47	
Pulmonology (17)	73 029 096.91		69 091 022.49		8 957 047.74		9 620 522.75		81 986 144.65		78 711 545.24			9.35	I	
Clinical Haematology (27)	36 562 504.38		30 897 295.62		15 539 513.03		13 982 142.14		52 102 017.41		44 879 437.76			5.94	5.12	
Paediatric Cardiology (33)	14 623 587.25		14 610 730.46		1 473 818.09		1 797 384.29		16 097 405.34		16 408 114.75			1.84	1.87	
Rheumatology (31) Independent Practice Specialist Clinical Pharmacology (112)	9 732 037.79 39 778.37		9 142 290.07 40 557.23		2 994 567.56 338 314.95		2 739 733.54 317 683.78		12 726 605.35 378 093.32		11 882 023.61 358 241.01			1.45 0.04	I	
Emergency Medicine Independent Practice Specialist (35)	156 490.19		40 557.23 54 028.05		235 419.32		145 262.92		376 093.32		199 290.97			0.04		1
Physical Medicine (34)	1 319.50		2 833.23		230 419.32		145 202.92		1 319.50		2 833.23			0.00		
Occupational Medicine Independent Practice Specialist (29)	-		-		600.00		450.00		600.00		450.00			0.00		
Surgical Specialists	4 421 506 767.86	6.61%	3 942 618 537.01	6.22%	2 414 208 755.18	4.18%	2 223 397 215.95	4.32%	6 835 715 523.04	5.48%	6 166 015 752.96	5.37%	10.86%	779.83	703 19	10.90%
Orthopaedics (28)	1 240 051 760.94	3.0170	1 090 527 513.16	J.LL /0	639 973 755.89	1.1070	574 286 553.97	1.02/0	1 880 025 516.83	3.1070	1 664 814 067.13	3.01 70	. 0.0070	214.48		
Surgery/Paediatric surgery Independent Practice Specialist (42)	1 005 230 297.14		898 269 498.54		554 818 718.95		518 787 320.85		1 560 049 016.09		1 417 056 819.39			177.97	161.61	
Ophthalmology (26)	716 306 083.61		635 414 796.84		452 514 490.31		399 948 505.95		1 168 820 573.92		1 035 363 302.79			133.34	118.08	
Urology (46)	384 703 918.94		355 272 384.97		208 127 101.72		195 334 759.24		592 831 020.66		550 607 144.21			67.63		
Independent Practice Specialist Neurosurgery (24)	339 581 368.39		309 411 224.27		180 492 366.35		172 454 585.87		520 073 734.74		481 865 810.14			59.33		
Otorhinolaryngology (30)	270 261 021.53		244 888 692.34		165 116 272.63		155 310 647.39		435 377 294.16		400 199 339.73			49.67	45.64	
Cardio Thoracic Surgery (44)	277 424 339.14		242 638 876.98		143 527 259.46		141 504 380.89		420 951 598.60		384 143 257.87			48.02	43.81	
Plastic and Reconstructive Surgery (36)	127 669 309.86		111 428 974.96		61 652 420.57		57 858 271.66		189 321 730.43		169 287 246.62			21.60	19.31	
Gastroenterology (19)	60 278 668.31		54 766 574.95		7 986 369.30		7 912 190.13		68 265 037.61		62 678 765.08		1	7.79	7.15	.1 '

ANNEXURE G: INDUSTRY TOTAL RISK BENEFITS PAID (CONTINUED)

									Total benefits paid for ended 31 December	~	Total benefits paid for ended 31 December	-	Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015	Open so	chemes 2014	2014	2015	Restricted 2015	schemes 2014	2014	2015	2015	2014	2014		2015	2014	
Discipline (Discipline code)	2010	% of total		% of total		% of total		% of total	2010	% of total		% of total		2010	2011	
Dental Specialists	295 537 994.77	0.44%	281 706 165.14	0.44%	350 396 818.48	0.61%	339 343 387.35	0.66%	645 934 813.25	0.52%	621 049 552.49	0.54%	4.01%	73.69	70.83	4.04%
Orthodontics (064)	95 924 502.60		92 836 624.11		88 071 834.66		85 847 534.55		183 996 337.26		178 684 158.66			20.99	20.38	1
Dental therapy (095)	18 364 961.39		17 942 820.72		161 461 447.08		158 639 071.45		179 826 408.47		176 581 892.17			20.51	20.14	1
Maxillo-facial and Oral Surgery (062)	122 705 793.58		114 431 975.74		60 614 205.40		56 612 224.13		183 319 998.98		171 044 199.87			20.91	19.51	1
Dental Technician (093)	26 803 462.03		24 353 636.25		28 824 583.07		26 327 605.06		55 628 045.10		50 681 241.31			6.35	5.78	1
Periodontics (092)	17 779 598.77		17 864 791.22		5 318 977.67		5 439 383.99		23 098 576.44		23 304 175.21			2.64	2.66	1
Prosthodontic (094)	13 957 054.10		14 273 439.70		6 103 844.90		6 475 037.19		20 060 899.00		20 748 476.89			2.29	2.37	1
Oral pathology (098)	2 622.30		2 877.40		1 925.70		2 530.98		4 548.00		5 408.38			0.00	0.00	1
Supplementary and Allied Health Professionals	3 581 896 826.71	5.35%	3 148 233 637.60	4.97%	4 094 136 455.15	7.09%	3 678 512 239.11	7.14%	7 676 033 281.86	6.16%	6 826 745 876.71	5.94%	12.44%	875.70	778.55	12.48%
Optometrists (70)	319 143 008.07	3.0070	308 193 991.71	70	894 947 059.99		897 979 195.19	2.1170	1 214 090 068.06	3.1070	1 206 173 186.90	2.0170		138.51	137.56	12.1073
Clinical technology (75)	1 179 667 998.04		1 021 585 842.04		1 056 077 095.24		924 952 676.82		2 235 745 093.28		1 946 538 518.86			255.06	221.99	I
Physiotherapists (72)	819 644 034.25		735 410 049.83		678 918 495.75		627 576 619.21		1 498 562 530.00		1 362 986 669.04			170.96	155.44	I
Psychologists (86)	425 670 432.12		371 278 069.80		480 210 711.52		435 976 177.66		905 881 143.64		807 254 247.46			103.34	92.06	(L
Pharmacies (60)	79 941 372.12		71 762 875.97		8 366 657.60		11 608 805.71		88 308 029.72		83 371 681.68			10.07	9.51	(L
Speech Therapy and Audiology (82)	184 022 387.80		154 289 739.42		230 356 886.28		179 279 187.44		414 379 274.08		333 568 926.86			47.27	38.04	1
Orthotists and Prosthetists (87)	156 465 119.25		138 126 177.43		212 269 991.37		176 022 400.06		368 735 110.62		314 148 577.49			42.07	35.83	1
Occupational Therapy (66)	104 961 919.75		85 958 051.66		124 648 299.31		103 472 455.31		229 610 219.06		189 430 506.97			26.19	21.60	1
Dieticians (84)	70 387 515.64		54 886 373.31		89 824 374.61		66 740 430.33		160 211 890.25		121 626 803.64			18.28	13.87	1
Chiropractors (4)	33 734 520.06		31 524 494.06		21 808 721.96		21 140 681.33		55 543 242.02		52 665 175.39			6.34	6.01	1
Registered Nurses (88)	59 313 366.92		46 603 459.54		54 984 741.82		44 859 962.31		114 298 108.74		91 463 421.85			13.04	10.43	1
Hearing Aid Acoustician (83)	33 188 370.63		30 840 075.92		50 482 637.14		50 054 553.83		83 671 007.77		80 894 629.75			9.55	9.23	1
Biokinetics (91)	33 088 038.60		30 389 925.36		13 783 425.20		12 899 305.86		46 871 463.80		43 289 231.22			5.35	4.94	1
Social Workers (89)	20 284 902.52		14 392 063.43		65 703 660.35		51 617 294.56		85 988 562.87		66 009 357.99			9.81	7.53	1
Podiatry (68)	18 102 615.08		16 738 266.18		12 216 105.22		12 190 011.45		30 318 720.30		28 928 277.63			3.46	3.30	1
Homoeopaths (8)	12 484 670.31		14 603 201.71		8 943 046.13		8 592 722.27		21 427 716.44		23 195 923.98			2.44	2.65	1
Nursing Agencies/Home Care Services (80)	22 328 177.66		15 929 718.49		22 824 181.17		20 208 428.95		45 152 358.83		36 138 147.44			5.15	4.12	1
Registered Counsellors (81)	7 523 205.85		3 945 818.43		61 778 011.53		29 112 055.46		69 301 217.38		33 057 873.89			7.91	3.77	1
Optical Dispensers (71)	444 222.80		623 522.81		3 345 056.01		2 829 324.72		3 789 278.81		3 452 847.53			0.43	0.39	1
Acupuncturist (105)	169 897.20		151 194.50		398 332.42		344 389.64		568 229.62		495 584.14			0.06	0.06	1
Art Therapists (67)	428 720.17		453 180.82		151 788.72		199 585.14		580 508.89		652 765.96			0.07	0.07	1
Psychometry (85)	127 569.72		159 637.66		348 386.25		298 843.36		475 955.97		458 481.02			0.05	0.05	1
Osteopathy (102)	79 948.53		72 915.29		88 729.54		92 771.73		168 678.07		165 687.02			0.02	0.02	1
Psychological Counsellors – Namibian Practitioners Only (99)	384 714.14		102 283.37		155 066.61		207 221.85		539 780.75		309 505.22			0.06	0.04	
Orthoptists (74)	108 171.69		106 092.49		33 252.04		37 811.60		141 423.73		143 904.09			0.02	0.02	
Medical Scientist (69)	160 871.86		89 634.66		125 085.50		83 288.99		285 957.36		172 923.65			0.03	0.02	I
Phytotherapy (103)	885.50		1 755.46		24 790.22		38 070.33		25 675.72		39 825.79			0.00	0.00	I
Naturopathy (101)	6 805.83		5 232.08		22 444.28		33 054.29		29 250.11		38 286.37			0.00	0.00	(L
Oral Hygiene (113)	20 785.92		847.60		1 238 167.52		45 634.87		1 258 953.44		46 482.47			0.14	0.01	(L
Community Dentistry (96)	11 926.77		8 427.24		18 361.35		12 735.21		30 288.12		21 162.45			0.00	0.00	1
Pharmacotherapist (61)	651.91		- 420.05		- 13 092.50		2 674.03 3 369.60		651.91 13 092.50		2 674.03 3 789.65			0.00	0.00	(I
Ayurveda (104)	-		420.05						13 092.50					0.00		1
Therapeutic Massage Therapist (107) Therapeutic Reflexologist (108)	1		299.28		- 29 800.00		500.00		29 800.00		500.00 299.28			0.00	0.00	I
Therapeutic Aromatherapist (106)	1		233.20		29 000.00		-		29 000.00		299.20			0.00	0.00	I
Namibian Practitioners Only (7)			-		-		-				-			·	-	I
Nutritionist (2)			-				-]		-					(I
Medical Genetics (115)	729.20		-				-		729.20		-			0.00		(L
Unani-Tibb (109)	-		-				-		-		-			-	-	(L
Medical Technology	18 292 047.58	0.03%	12 447 735.34	0.02%	35 492 559.71	0.06%	25 611 425.88	0.05%		0.04%	38 059 161.22	0.03%	41.32%	6.14		41.37%
Medical Technology (037)	18 292 047.58		12 447 735.34		35 492 559.71		25 611 425.88		53 784 607.29		38 059 161.22			6.14	4.34	1

ANNEXURE G: INDUSTRY TOTAL RISK BENEFITS PAID (CONTINUED)

		Open so	'hemes			Restricted	schemes		Total benefits paid for ended 31 December	-	Total benefits paid for ended 31 Decembe		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015	2015	2014	2014	2015	2015	2014	2014	2015	2015	2014	2014		2015	2014	A I
Discipline (Discipline code)		% of total		% of total		% of total										
Hospitals	30 316 532 467.99	45.32%	27 465 794 102.14	43.35%	20 976 633 508.72	36.32%	19 482 554 511.07	37.83%	51 293 165 976.71	41.15%	46 948 348 613.21	40.88%	9.25%		5354.16	
Private Hospitals ('B' - Status) (058)	26 386 415 628.50		24 030 202 232.10		17 221 818 921.69		15 983 070 309.59		43 608 234 550.19		40 013 272 541.69			4 974.90	4 563.26	
Private Hospitals ('A' - Status) (057)	2 380 740 995.06		2 099 605 868.82		2 501 236 964.62		2 332 980 178.90		4 881 977 959.68		4 432 586 047.72			556.94	505.51	
Approved Unattached Operating Theatre Unit/Day Clinics (077)	594 361 286.46		502 792 128.13		286 814 517.67		246 042 413.89		881 175 804.13		748 834 542.02			100.53	85.40	
Mental Health Institutions (055)	417 924 713.64		364 342 484.81		339 432 978.06		315 096 762.75		757 357 691.70		679 439 247.56			86.40	77.49	
Sub-Acute Facilities (049)	247 572 193.68		199 630 096.93		223 504 559.95		198 583 116.15		471 076 753.63		398 213 213.08			53.74	45.41	
Private Rehab Hospital (Acute) (059)	139 102 826.66		129 239 557.38		102 875 042.73		95 830 036.68		241 977 869.39		225 069 594.06			27.61	25.67	
Provincial Hospitals (056)	66 326 783.29		64 166 182.92	0.10%	226 298 018.20		248 722 401.17	0.48%	292 624 801.49		312 888 584.09	0.27%	-6.48%	33.38	35.68	
Drug & Alcohol Rehab (047)	68 293 468.74		61 576 572.87		66 669 404.49		56 060 969.67		134 962 873.23		117 637 542.54			15.40	13.42	
Hospices (079)	13 370 624.59		11 977 010.41		6 945 435.74		5 184 072.53		20 316 060.33		17 161 082.94			2.32	1.96	
Unattached Operating Theatres/Day Clinics (076)	2 423 947.37		2 261 967.77		1 037 665.57		984 249.74		3 461 612.94		3 246 217.51			0.39	0.37	
Other Health Services	1 436 686 215.86	2.15%	1 331 141 098.25	2.10%	1 270 079 112.08	2.20%	1 065 389 457.81	2.07%	2 706 765 327.94	2.17%	2 396 530 556.06	2.09%	12.95%	308.79	273.31	12.98%
Blood Transfusion services (78)	703 761 652.52		660 903 534.63		456 610 960.86		448 266 042.38		1 160 372 613.38		1 109 169 577.01			132.38	126.49	
Ambulance Services – Advanced (9)	325 207 928.21		288 538 245.92		353 778 563.85		289 229 215.18		678 986 492.06		577 767 461.10			77.46	65.89	
Group practices (50)	216 779 376.72		198 445 045.74		184 839 776.02		172 018 133.82		401 619 152.74		370 463 179.56			45.82	42.25	
Clinical services (90)	108 605 083.68		84 195 709.41		111 057 972.04		64 499 402.77		219 663 055.72		148 695 112.18			25.06	16.96	
Group Practices/Hospitals (51)	20 852 963.61		12 902 917.80		17 411 666.03		14 457 917.09		38 264 629.64		27 360 834.89			4.37	3.12	
Foreign Services (6)	14 788 112.13		6 417 931.29		3 130 239.57		2 750 013.36		17 918 351.70		9 167 944.65			2.04	1.05	
Ambulance Services – Basic (13)	236 118.59		217 830.66		7 458.50		26 493.21		243 577.09		244 323.87			0.03	0.03	
Ambulance Services – Intermediate (11)	2 599 967.57		3 023 115.23		431 037.37		503 775.55		3 031 004.94		3 526 890.78			0.35	0.40	
Travel Clinic (48)	-		13 398.20		-		-		-		13 398.20			-	0.00	
Accredited Blood and Blood Product Couriers (3)	-		-		-		-		-		-			-	-	
Other benefits	43 855 012.83		76 483 369.37		142 811 437.84		73 638 464.45		186 666 450.67		150 121 833.82			21.30	17.12	
Medicines Dispensed	8 131 051 310.17	12.16%	7 590 811 434.84	11.98%	9 121 679 818.83	15.79%	8 788 306 025.30	17.07%	17 252 731 129.00	13.84%	16 379 117 460.14	14.26%	5.33%	1968.22	1867.93	3 5.37%
Pharmacies	7 150 618 225.59		6 615 741 168.65		7 931 417 054.59		7 552 844 679.23		15 082 035 280.18		14 168 585 847.88			1 720.59	1 615.84	
General Practitioners	250 748 607.28		272 826 088.08		678 959 663.48		719 208 925.60		929 708 270.76		992 035 013.68			106.06	113.14	
Medical Specialists	181 454 633.66		205 937 571.25		95 371 917.14		114 316 847.71		276 826 550.80		320 254 418.96			31.58	36.52	
Other Health Services	245 575 621.75		221 884 003.11		141 960 886.53		168 628 426.04		387 536 508.28		390 512 429.15			44.21	44.54	
Surgical Specialists	182 420 884.29		166 575 077.54		120 400 991.46		113 303 837.79		302 821 875.75		279 878 915.33			34.55	31.92	
Radiology	50 092 360.61		45 022 709.39		86 322 405.38		59 514 057.02		136 414 765.99		104 536 766.41			15.56	11.92	
Supplementatry and Allied Health Professionals	50 255 445.51		44 870 938.72		44 355 121.99		40 710 045.80		94 610 567.50		85 580 984.52			10.79	9.76	
Pathology	17 166 821.38		16 176 487.33		21 562 600.19		18 485 074.61		38 729 421.57		34 661 561.94			4.42	3.95	
Anaesthetists	2 554 581.42		1 616 057.54		1 189 547.90		1 125 647.63		3 744 129.32		2 741 705.17			0.43	0.31	
Dental Specialists	148 330.87		137 919.20		105 792.57		89 087.28		254 123.44		227 006.48			0.03	0.03	
Medical Technology	2 626.77		4 180.76		11 462.12		61 705.64		14 088.89		65 886.40			0.00	0.01	
Dentists	13 171.04		19 233.27		22 375.48		17 690.95		35 546.52		36 924.22			0.00	0.00	
Total out-of-hospital managed care arrangements	2 251 593 276.00	3.37%	4 513 482 597.00	7.12%	4 329 241 790.00	7.50%	1 791 393 492.00	3.48%	6 580 835 066.00	5.28%	6 304 876 089.00	5.49%	4.38%	750.75	719.03	4.41%
Ex-gratia payments ¹	8 765 695.71	0.01%	35 036 289.85	0.06%	61 064 389.07	0.11%	29 430 653.95	0.06%	69 830 084.78	0.06%	64 466 943.80	0.06%	8.32%	7.97	7.35	8.36%
Total benefits	66 893 521 828.88	100%	63 356 595 535.44	100%	57 760 933 897.30	100%	51 497 362 982.20	100%	124 654 455 726.18	100%	114 853 958 517.64	100%	8.53%	14 220.80	13 098.36	8.57%

^{1.} Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the "normal benefits" paid

^{2.} The discipline code (015) Specialist Family Medicine has been grouped under the General Practitioner Group Discipline in the write-up and in Annexures F, G and H. This will in future be grouped under the Medical Specialist Group Discipline as stated in Annexure J.

ANNEXURE H:

INDUSTRY TOTAL BENEFITS PAID FROM SAVINGS

		Open sc	hemes			Restricted	schemes		Total benefits paid fo ended 31 Decembe		Total benefits paid fo ended 31 Decemb		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	Total benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
Discipline (Discipline code)	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total	change	2015	2014	
General Practitioner	1 645 905 724.73	14.03%	1 442 169 895.34	13.96%	470 220 236.49	20.34%	408 988 621.65	19.89%	2 116 125 961.22	15.07%	1 851 158 516.99	14.94%	14.31%	241.41	211.11	14.35%
General Medical Practice (014)	1 629 959 990.79		1 427 774 288.62		462 587 975.13		401 383 716.31		2 092 547 965.92		1 829 158 004.93			238.72	208.60	
Family Medicine (015)	15 945 733.94		14 395 606.72		7 632 261.36		7 604 905.34		23 577 995.30		22 000 512.06			2.69	2.51	
All Specialists	2 400 239 684.95	20.46%	2 082 681 708.75	20.16%	350 265 040.00	15.15%	323 886 314.27	15.75%	2 750 504 724.95	19.59%	2 406 568 023.02	19.43%	14.29%	313.78	274.45	14.339
Anaesthetists	15 899 205.78	0.14%	15 079 584.19	0.15%	5 316 852.41	0.23%	5 153 543.38	0.25%	21 216 058.19	0.15%	20 233 127.57	0.16%	4.86%	2.42	2.31	4.89%
Anaesthetists (10)	15 899 205.78		15 079 584.19		5 316 852.41		5 153 543.38		21 216 058.19		20 233 127.57			2.42	2.31	
Pathology	801 932 402.56	6.84%	683 152 793.42	6.61%	114 165 448.04	4.94%	118 840 194.18	5.78%	916 097 850.60	6.52%	801 992 987.60	6.47%	14.23%	104.51	91.46	14.27%
Pathology Independent Practice Specialist (52)	794 797 777.85	0.0470	677 031 708.77	0.0170	113 752 755.84	4.5470	118 414 999.72	0.1070	908 550 533.69	0.0270	795 446 708.49	0.47 /0	14.2070	103.65	90.72	
Nuclear Medicine (25)	7 134 624.71		6 121 084.65		412 692.20		425 194.46		7 547 316.91		6 546 279.11			0.86	0.75	1
radioa modium (20)	7 104 024.71		3 121 004.00		712 UJ2.2U		720 107.70		7 047 010.31		0 070 270.11			0.00	0.75	
Radiology	530 941 515.63	4.53%	450 124 434.38	4.36%	50 847 073.73	2.20%	41 877 195.31	2.04%	581 788 589.36	4.14%	492 001 629.69	3.97%	18.25%	66.37	56.11	18.29
Diagnostic Radiology (38)	527 934 155.94		448 025 851.89		48 493 348.82		39 832 551.48		576 427 504.76		487 858 403.37			65.76	55.64	
Radiography (39)	3 007 359.69		2 098 582.49		2 353 724.91		2 044 643.83		5 361 084.60		4 143 226.32			0.61	0.47	
Medical Specialists	722 607 205.10	6.16%	643 273 974.26	6.23%	122 215 951.65	5.29%	105 629 064.83	5.14%	844 823 156.75	6.02%	748 903 039.09	6.05%	12.81%	96.38	85.41	12.859
Independent Practice Specialist Medicine (18)	112 582 469.03		93 168 626.90		19 841 646.20		17 382 774.03		132 424 115.23		110 551 400.93			15.11	12.61	
Independent Practice Specialist Obstetrics and Gynaecology (16)	254 453 127.72		233 869 145.17		46 573 623.72		39 986 381.98		301 026 751.44		273 855 527.15			34.34	31.23	
Paediatrics Independent Practice Specialist (32)	113 303 587.11		101 093 429.60		27 294 858.16		22 768 046.93		140 598 445.27		123 861 476.53			16.04	14.13	
Independent Practice Specialist Radiation Oncology (40)	5 687 172.04		3 740 714.16		636 892.53		457 950.41		6 324 064.57		4 198 664.57			0.72	0.48	
Psychiatry (22)	61 308 261.63		55 944 055.90		7 245 768.09		6 358 866.63		68 554 029.72		62 302 922.53			7.82	7.11	
Cardiology (21)	52 312 623.81		46 456 988.82		4 164 749.03		4 146 201.93		56 477 372.84		50 603 190.75			6.44	5.77	
Neurology (20)	22 463 233.00		19 720 467.87		3 144 105.50		2 775 071.12		25 607 338.50		22 495 538.99			2.92	2.57	
Dermatology (12)	81 140 498.18		71 488 329.65		11 900 682.96		10 414 363.91		93 041 181.14		81 902 693.56			10.61	9.34	
Medical Oncology (23)	1 607 176.02		1 332 201.76		120 084.79		103 561.81		1 727 260.81		1 435 763.57			0.20	0.16	
Pulmonology (17)	10 920 636.63		9 369 918.73		788 704.90		627 841.91		11 709 341.53		9 997 760.64			1.34	1.14	
Clinical Haematology (27)	1 480 596.75		1 275 470.92		222 443.88		249 605.36		1 703 040.63		1 525 076.28			0.19	0.17	
Paediatric Cardiology (33)	2 789 304.51		3 026 363.06		116 226.81		177 464.10		2 905 531.32		3 203 827.16			0.33	0.37	
Rheumatology (31)	2 527 076.33		2 759 897.83		142 010.86		149 608.24		2 669 087.19		2 909 506.07			0.30	0.33	
Independent Practice Specialist Clinical Pharmacology (112)	30 413.15		20 593.47		22 870.22		11 270.57		53 283.37		31 864.04			0.01	0.00	
Emergency Medicine Independent Practice Specialist (35)	1 029.19		7 770.42		1 284.00		20 055.90		2 313.19		27 826.32			0.00	0.00	
Physical Medicine (34)	-		-		-		-		-		-			-	-	
Occupational Medicine Independent Practice Specialist (29)	-		-		-		-		-		-			-	-	
Surgical Specialists	328 859 355.88	2.80%	291 050 922.50	2.82%	57 719 714.17	2.50%	52 386 316.57	2.55%	386 579 070.05	2.75%	343 437 239.07	2.77%	12.56%	44.10	39.17	12.609
Orthopaedics (28)	54 768 228.44		49 533 961.89		12 445 324.17		10 899 772.85		67 213 552.61		60 433 734.74			7.67	6.89	
Surgery/Paediatric surgery Independent Practice Specialist (42)	36 630 729.57		33 641 448.55		7 644 311.61		7 063 881.23		44 275 041.18		40 705 329.78			5.05	4.64	
Ophthalmology (26)	118 357 466.61		99 437 223.70		17 913 765.23		16 055 533.97		136 271 231.84		115 492 757.67			15.55	13.17	
Urology (46)	46 639 378.79		41 744 553.54		6 455 591.62		6 005 503.24		53 094 970.41		47 750 056.78			6.06	5.45	
Independent Practice Specialist Neurosurgery (24)	11 420 380.84		9 897 650.35		2 219 910.10		2 005 201.36		13 640 290.94		11 902 851.71			1.56	1.36	
Otorhinolaryngology (30)	45 896 723.43		42 447 271.08		8 894 568.44		8 026 237.26		54 791 291.87		50 473 508.34			6.25	5.76	
Cardio Thoracic Surgery (44)	1 171 131.44		1 178 911.77		201 496.87		236 408.32		1 372 628.31		1 415 320.09			0.16	0.16	
Plastic and Reconstructive Surgery (36)	8 079 374.89		7 724 130.30		1 246 690.56		1 371 297.09		9 326 065.45		9 095 427.39			1.06	1.04	
Gastroenterology (19)	5 895 941.87		5 445 771.32		698 055.57		722 481.25		6 593 997.44		6 168 252.57			0.75	0.70	
Dentists	1 088 993 084.46	9.28%	990 251 717.14	9.58%	115 838 464.85	5.01%	102 876 103.59	5.00%	1 204 831 549.31	8.58%	1 093 127 820.73	8.82%	10.22%	137.45	124.66	10.26
General Dental Practice (054)	1 088 993 084.46		990 251 717.14		115 838 464.85		102 876 103.59		1 204 831 549.31		1 093 127 820.73			137.45	124.66	

ANNEXURE H: INDUSTRY TOTAL BENEFITS PAID FROM SAVINGS (CONTINUED)

														Total benefits	Total benefits	
									Total benefits paid for	the year	Total benefits paid for		Total	paid for the year		nahna
									ended 31 Decembe	er 2015	ended 31 Decembe		benefits	ended 31 December 2015	ended 31 December 2014	pabpa o/
		Open so				Restricted	schemes						. %	(pabpa)	(pabpa)	change
	2015	2015	2014	2014	2015	2015	2014	2014	2015	2015	2014	2014	change	2015	2014	Ĭ
Discipline (Discipline code)		% of total		% of total		% of total		% of total		% of total		% of total		21-1		
Dental Specialists	249 020 774.90	2.12%	223 768 546.81	2.17%	28 906 060.83	1.25%	25 635 024.80	1.25%	277 926 835.73	1.98%	249 403 571.61	2.01%	11.44%	31.71	28.44	
Orthodontics (064)	140 525 837.49		127 159 277.93		14 440 762.58		12 917 855.93		154 966 600.07		140 077 133.86			17.68	15.97	1
Dental Therapy (095)	12 960 430.21		11 592 960.57		3 434 380.17		2 942 714.56		16 394 810.38		14 535 675.13			1.87	1.66	'
Maxillo-facial and Oral Surgery (062)	39 942 507.58		36 345 988.06		4 549 077.25		4 064 572.28		44 491 584.83		40 410 560.34			5.08	4.61	'
Dental Technician (093)	30 044 922.13		24 403 980.83		3 641 153.90		3 002 443.08		33 686 076.03		27 406 423.91			3.84	3.13	
Periodontics (092)	14 887 378.92		13 942 177.29		1 630 934.44		1 643 760.04		16 518 313.36		15 585 937.33			1.88	1.78	1
Prosthodontic (094)	10 651 497.67		10 319 900.53		1 209 252.43		1 062 483.91		11 860 750.10		11 382 384.44			1.35	1.30	
Oral pathology (098)	8 200.90		4 261.60		500.06		1 195.00		8 700.96		5 456.60			0.00	0.00	
Supplementary and Allied Health Professionals	1 953 564 511.05	16.65%	1 730 677 081.23	16.75%	405 920 859.33	17.56%	351 267 747.95	17.08%	2 359 485 370.38	16.80%	2 081 944 829.18	16.81%	13.33%	269.17	237.43	13.37%
Optometrists (70)	1 129 481 344.18		1 005 122 968.98		287 069 232.66		250 559 759.13		1 416 550 576.84	10070	1 255 682 728.11			161.60	143.20	
Clinical Technology (75)	7 108 350.89		6 546 941.71		1 088 402.59		946 728.59		8 196 753.48		7 493 670.30			0.94	0.85	1
Physiotherapists (72)	248 572 384.52		218 242 537.94		40 612 156.38		35 685 383.95		289 184 540.90		253 927 921.89			32.99	28.96	1
Psychologists (86)	153 382 798.04		139 029 994.70		21 299 828.76		18 005 619.90		174 682 626.80		157 035 614.60			19.93	17.91	1
Pharmacies (60)	35 930 563.71		31 836 638.02		2 734 748.14		2 406 966.69		38 665 311.85		34 243 604.71			4.41	3.91	
Speech Therapy and Audiology (82)	68 864 483.41		60 161 041.15		9 315 519.90		7 233 272.00		78 180 003.31		67 394 313.15			8.92	7.69	
Orthotists and Prosthetists (87)	59 028 927.17		51 402 178.50		3 982 342.99		3 759 377.49		63 011 270.16		55 161 555.99			7.19	6.29	
Occupational Therapy (66)	41 203 284.19		35 708 022.78		7 547 819.57		6 105 683.36		48 751 103.76		41 813 706.14			5.56	4.77	
Dieticians (84)	19 418 124.35		17 051 104.47		5 334 732.08		4 028 888.02		24 752 856.43		21 079 992.49			2.82	2.40	1 1
Chiropractors (4)	67 289 377.28		58 612 983.44		7 855 196.16		7 074 832.73		75 144 573.44		65 687 816.17			8.57	7.49	1
Registered Nurses (88)	18 879 968.02		15 724 597.88		2 886 402.98		2 187 318.73		21 766 371.00		17 911 916.61			2.48	2.04	1 1
Hearing Aid Acoustician (83)	11 165 504.98		9 630 847.60		1 706 630.17		1 647 864.97		12 872 135.15		11 278 712.57			1.47	1.29	
Biokinetics (91)	33 567 763.60		28 382 639.25		3 033 239.33		2 624 759.25		36 601 002.93		31 007 398.50			4.18	3.54	
Social Workers (89)	7 620 191.02		6 364 878.72		2 152 030.80		1 345 826.18		9 772 221.82		7 710 704.90			1.11	0.88	1 1
Podiatry (68)	23 082 069.39		20 353 314.32		3 989 218.56		3 622 710.76		27 071 287.95		23 976 025.08			3.09	2.73	
Homoeopaths (8)	17 352 311.62		16 833 189.30		2 800 065.74		2 398 602.13		20 152 377.36		19 231 791.43			2.30	2.19	
Nursing Agencies/Home Care Services (80)	804 202.84		773 378.99		151 193.31		112 371.85		955 396.15		885 750.84			0.11	0.10	1 1
Registered Counsellors (81)	3 473 585.77		2 811 074.99		1 349 065.09		589 173.07		4 822 650.86		3 400 248.06			0.55	0.39	
Optical Dispensers (71)	2 087 264.89		2 240 979.55		647 842.66		672 622.62		2 735 107.55		2 913 602.17			0.31	0.33	
Acupuncturist (105)	1 605 144.97		1 337 697.88		181 382.60		137 652.59		1 786 527.57		1 475 350.47			0.20	0.33	
Art Therapists (67)	182 949.59		162 002.61		12 861.37		17 622.99		195 810.96		179 625.60			0.02	0.17	
Psychometry (85)	219 823.17		172 031.97		23 619.00		26 692.85		243 442.17		198 724.82			0.02	0.02	
															0.02	
Osteopathy (102) Psychological Counsellors – Namibian Practitioners Only (99)	657 310.53 2 282 815.33		144 200.27 1 804 647.12		79 125.05		37 827.72		736 435.58 2 282 815.33		182 027.99 1 804 647.12			0.08 0.26	0.02	
Orthoptists (74)	109 726.42		108 883.13		14 980.08		- 14 015.23		2 202 615.33 124 706.50		122 898.36			0.26	0.21	1 '
Medical Scientist (69)	38 619.28		35 451.67		6 749.19		6 328.40		45 368.47		41 780.07			0.01	0.01	
	56 078.17		35 45 1.67 40 407.54		4 091.18		5 594.70		45 366.47 60 169.35		46 002.24			0.01	0.00	
Phytotherapy (103)	60 277.14		40 407.54 11 737.59		4 091.18 12 604.44		5 594.70 10 732.98		72 881.58		46 002.24 22 470.57				0.01	
Naturopathy (101)	9 898.32		1 070.40		12 604.44		10 732.98 543.00		72 881.58 19 969.47		1 613.40			0.01 0.00	0.00	
Oral Hygiene (113)	9 898.32 25 626.87		21 998.76		17 957.40		543.00 126.80		19 969.47 43 584.27		22 125.56			0.00	0.00	
Community Dentistry (96)	1 461.39				17 957.40		120.00		43 584.27 1 461.39		22 120.00			0.00		'
Pharmacotherapist (61)	1 401.39		7 070.00		-		161.47		1 401.39		- 7 231.47			0.00	0.00	1
Ayurveda (104) Therapputic Massage Therapist (107)	4 400 00				1 000 00				2 600.00					0.00	0.00	
Therapeutic Massage Therapist (107)	1 400.00 880.00		- 570.00		1 200.00		2 400.00				2 400.00 857.80			0.00		
Therapeutic Reflexologist (108) Therapeutic Aromatherapist (106)	000.00		570.00		550.00		287.80		1 430.00		007.60			0.00	0.00	1 '
Namibian Practitioners Only (Not recognised by (HPCSA) (7)	_		-		-		-		-		-			-	-	
	_		-		-		-		-		_			·	-	
Nutritionist (2)	_		-		556.70		-		- EEC 70		_			0.00	-	
Medical Genetics (115)	_		-				-		556.70		-			0.00	-	
Unani-Tibb (109)	-		-		-		-		-		-			-	-	
Medical Technology	4 331 925.88	0.04%	2 984 866.18	0.03%	1 731 664.83	0.07%	1 487 899.27	0.07%	6 063 590.71	0.04%	4 472 765.45	0.04%	35.57%	0.69	0.51	
Medical Technology (037)	4 331 925.88		2 984 866.18		1 731 664.83		1 487 899.27		6 063 590.71		4 472 765.45			0.69	0.51	<u> </u>

ANNEXURE H: INDUSTRY TOTAL BENEFITS PAID FROM SAVINGS (CONTINUED)

		Open so	chemes			Restricted	schemes		Total benefits paid fo ended 31 Decemb		Total benefits paid fo ended 31 Decembe		Total benefits %	Total benefits paid for the year ended 31 December 2015 (pabpa)	Total benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
St. 1 1 1 1 1 1 1 1 1 1	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total	change	2015	2014	
Discipline (Discipline code)	163 961 594.37	% of total	152 292 698.27	% OF TOTAL	27 398 546.51	% OF TOTAL	24 280 057.75	% OF TOTAL	191 360 140.88	% of total	176 572 756.02	% of total	8.37%	21.83	20.14	8.41%
Hospitals Private Hospitals ('B' - Status) (058)	143 242 837.21	1.40%	133 652 104.04	1.47 70	23 353 462.47	1.19%	20 851 628.03	1.10%	166 596 299.68	1.30%	154 503 732.07	1.43%	0.37 %	19.01	17.62	
Private Hospitals ('A' - Status) (057)	10 839 612.60		9 651 371.80		2 750 312.95		2 211 079.30		13 589 925.55		11 862 451.10			1.55	1.35	
Approved Unattached Operating Theatre Unit/Day Clinics (077)	5 541 249.34		5 352 152.71		407 359.86		428 724.70		5 948 609.20		5 780 877.41			0.68	0.66	
Mental Health Institutions (055)	160 847.35		215 659.64		33 882.72		3 934.15		194 730.07		219 593.79			0.00	0.00	
Sub-Acute Facilities (049)	108 091.80		40 689.39		68 876.62		11 642.05		176 968.42		52 331.44			0.02	0.03	
Private Rehab Hospital (Acute) (059)	112 820.15		19 829.37		536.36		5 161.29		113 356.51		24 990.66			0.02	0.01	
Provincial Hospitals (056)	3 583 058.00		2 983 991.10	0.03%	766 166.14		717 322.13	0.03%	4 349 224.14		3 701 313.23	0.03%	17.50%	0.01	0.00	
	53 183.76		88 292.10	0.03%	1 984.11		17 739.68	0.03%	4 349 224.14 55 167.87		106 031.78	0.03%	17.30%	0.50	0.42	17.34%
Drug & Alcohol Rehab (047)	300 356.24		267 778.56		15 295.73		31 984.42		315 651.97		299 762.98			0.01	0.01	
Hospices (079) Unattached Operating Theatres/Day Clinics (076)	19 537.92		20 829.56		669.55		842.00		20 207.47		21 671.56			0.04	0.03	
Torialiached Operating Theatres/Day Clinics (076)	19 557.92		20 029.50		009.55		042.00		20 201.41		21 07 1.30			0.00	0.00	
Other Health Services	49 576 562.47	0.42%	49 159 042.02	0.48%	17 264 881.80	0.75%	10 793 940.80	0.52%	66 841 444.27	0.48%	59 952 982.82	0.48%	11.49%	7.63	6.84	11.53%
Blood Transfusion Services (78)	209 408.87		709 310.28		160 047.35		80 834.70		369 456.22		790 144.98			0.04	0.09	
Ambulance Services – Advanced (9)	46 589.23		55 425.43		191 221.64		257 945.46		237 810.87		313 370.89			0.03	0.04	
Group Practices (50)	41 362 310.43		38 398 516.36		5 803 979.52		4 580 593.33		47 166 289.95		42 979 109.69			5.38	4.90	
Clinical Services (90)	6 045 746.32		4 085 803.65		437 428.70		306 159.79		6 483 175.02		4 391 963.44			0.74	0.50	
Group Practices/Hospitals (51)	1 803 541.00		1 318 057.51		292 666.96		242 036.42		2 096 207.96		1 560 093.93			0.24	0.18	
Foreign Services (6)	42 961.14		57 244.50		71 414.62		52 288.47		114 375.76		109 532.97			0.01	0.01	
Ambulance Services – Basic (13)	-		1 130.70		-		648.93		-		1 779.63			-	0.00	
Ambulance Services – Intermediate (11)	134.93		-		6 750.93		6 018.04		6 885.86		6 018.04			0.00	0.00	
Travel Clinic (48)	-		_		-		-		-		-			-	-	
Accredited Blood and Blood Product Couriers (3)	_		_		_		_		_		_			_	_	
Other benefits	65 870.55		4 533 553.59		10 301 372.08		5 267 415.66		10 367 242.63		9 800 969.25			1.18	1.12	
Other Berteine	00 07 0.00		4 000 000.03		10 001 012.00		0 201 410.00		10 001 242.00		3 000 303.20			1.10	1.12	
Medicines Dispensed	4 174 570 085.90	35.59%	3 657 294 365.12	35.40%	894 471 508.17	38.69%	807 204 171.00	39.25%	5 069 041 594.07	36.10%	4 464 498 536.12	36.04%	13.54%	578.29	509.15	13.58%
Pharmacies	3 896 354 301.51		3 408 540 009.44		800 387 030.55		720 954 913.30		4 696 741 332.06		4 129 494 922.74			535.81	470.94	
General Practitioners	228 853 111.52		201 978 403.35		85 428 321.54		78 297 390.76		314 281 433.06		280 275 794.11			35.85	31.96	
Medical Specialists	13 081 797.88		12 739 055.00		2 077 232.54		2 034 522.36		15 159 030.42		14 773 577.36			1.73	1.68	
Other Health Services	16 522 763.94		15 067 274.85		1 297 606.92		1 081 892.02		17 820 370.86		16 149 166.87			2.03	1.84	
Surgical Specialists	10 316 645.27		10 377 503.95		1 495 369.53		1 456 425.92		11 812 014.80		11 833 929.87			1.35	1.35	
Radiology	830 901.20		1 075 224.02		446 678.26		329 881.15		1 277 579.46		1 405 105.17			0.15	0.16	
Supplementatry and Allied Health Professionals	7 404 143.49		6 528 657.04		3 132 968.03		2 825 762.11		10 537 111.52		9 354 419.15			1.20	1.07	
Pathology	829 835.04		828 990.58		167 476.68		179 806.52		997 311.72		1 008 797.10			0.11	0.12	
Anaesthetists	245 296.83		46 872.49		18 966.84		10 729.09		264 263.67		57 601.58			0.03	0.01	
Dental Specialists	96 298.88		76 269.12		14 267.76		24 200.04		110 566.64		100 469.16			0.01	0.01	
Medical Technology	3 112.56		6 550.62		1 914.88		4 049.88		5 027.44		10 600.50			0.00	0.00	
Dentists	31 877.78		29 554.66		3 674.64		4 597.85		35 552.42		34 152.51			0.00	0.00	
Total out-of-hospital managed care arrangements		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	0.00%	_		0.00%
Total out 5. Hospital Hallagea early all all golffonts		0.0070		0.0070		0.0070		3.0070		3.00 /0		0.0070	0.0070			0.0070
Ex-gratia payments ¹		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	0.00%	-	-	0.00%
Total benefits	11 730 163 948.71	100%	10 331 279 920.86	100%	2 312 017 819.51	100%	2 056 419 881.08	100%	14 042 181 768.22	100%	12 387 699 801.94	100%	13.36%	1 601.96	1 412.74	13.39%

^{1.} Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the "normal benefits" paid

^{2.} The discipline code (015) Specialist Family Medicine has been grouped under the General Practitioner Group Discipline in the write-up and in Annexures F, G and H. This will in future be grouped under the Medical Specialist Group Discipline as stated in Annexure J.

ANNEXURE I:

BENEFICIARIES WITH ONE OR MORE CDL CONDITIONS BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015

			2014					2015		
	Open scl	hemes	Restricted	schemes	All schemes	Open s	chemes	Restricted	schemes	All schemes
	New chronic	Old chronic	New chronic	Old chronic	Total chronic	New chronic	Old chronic	New chronic	Old chronic	Total chronic
Year of birth	beneficiaries									
1900	-	-	-	-	-	-	-	-	-	-
1901	-	-	-	1	1	-	-	-	1	1
1902	-	-	-	-	-	-	-	-	-	-
1903	-	-	-	-	-	-	-	-	-	-
1904	-	- ,	-	-	-	-	-	-	-	-
1905	-	1	-	-	1	-	-	-	-	-
1906	-	-	-	- ,	-	-	-	-	-	- ,
1907	-	1	-	1	2	-	1	-	-	1
1908	-	2	-	-	2	-	2	-	-	2
1909	-	2	1	-	3	-	1	-	-	1
1910	-	4	1	4	9	-	1	-	3	4
1911	-	6	1	13	20	-	2	-	8	10
1912 1913	-	11	- 1	10	21	1	9	-	4	11 21
1913	- 1	13 25	1	18 35	32 62	-	16	-	12 21	37
1914	1	44	1	43	90		31	-	36	67
1916	5	69	1	91	166	-	53	-	63	116
1917	3	114	1	107	229	2	84	_	76	162
1918	3	185	7	218	413	1	134	2	166	303
1919	5	276	2	284	567	2	215	4	216	437
1920	17	464	11	468	960	4	342	6	364	716
1921	21	678	16	672	1 387	7	543	3	536	1 089
1922	28	934	26	815	1 803	8	751	7	670	1 436
1923	34	1 168	33	1 102	2 337	14	951	12	918	1 895
1924	45	1 493	37	1 370	2 945	24	1 250	19	1 156	2 449
1925	61	1 969	43	1 715	3 788	26	1 645	18	1 477	3 166
1926	81	2 423	67	2 070	4 641	32	2 124	30	1 872	4 058
1927	87	2 910	101	2 513	5 611	56	2 570	30	2 308	4 964
1928	97	3 550	96	2 931	6 674	61	3 186	52	2 695	5 994
1929	131	4 190	111	3 449	7 881	67	3 818	64	3 185	7 134
1930	143	5 224	170	3 938	9 475	90	4 764	74	3 713	8 641
1931	183	5 637	158	4 203	10 181	99	5 209	81	3 989	9 378
1932	184	6 196	198	4 569	11 147	135	5 783	98	4 389	10 405
1933	199	6 944	226	4 789	12 158	136	6 535	100	4 668	11 439
1934	238	7 730	266	5 283	13 517	141	7 371	121	5 192	12 825
1935	280	8 741	257	5 799	15 077	160	8 410	129	5 739	14 438
1936	299	9 665	305	6 518	16 787	203	9 319	163	6 504	16 189
1937	329	10 711	318	6 888	18 246	233	10 403	174	6 993	17 803
1938	367	11 925	319	7 422	20 033	270	11 663	179	7 473	19 585
1939	414	12 835	387	8 042	21 678	276	12 650	218	8 116	21 260
1940	410	13 608	395	8 279	22 692	282	13 449	223	8 426	22 380
1941	420	13 919	358	7 987	22 684	307	13 807	209	8 162	22 485
1942	429	15 082	421	8 920	24 852	359	14 891	252	9 070	24 572
1943	453	16 192	431	9 105	26 181	411	16 128	254	9 322	26 115

ANNEXURE I: BENEFICIARIES WITH ONE OR MORE CDL CONDITIONS BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

			2014					2015		
	Open so			schemes	All schemes		chemes		schemes	All schemes
	New chronic	Old chronic	New chronic	Old chronic	Total chronic	New chronic	Old chronic	New chronic	Old chronic	Total chronic
Year of birth	beneficiaries	beneficiaries	beneficiaries	beneficiaries	beneficiaries	beneficiaries	beneficiaries	beneficiaries	beneficiaries	beneficiaries
1944 1945	498	17 084 17 162	425 446	9 844 9 817	27 851	407 390	17 119 17 307	269 272	10 196 10 161	27 991 28 130
1945	529 571	19 216	471	10 658	27 954 30 916	451	19 395	272	11 075	31 212
1946 1947	600	19 830	490	11 219	32 139	479	20 004	310	11 684	31 212
1947	645	19 614	539	11 356	32 154	481	19 922	327	11 851	32 477 32 581
1949	642	19 386	586	11 416	32 030	545	19 568	390	11 839	32 342
1950	682	20 084	607	12 304	33 677	635	20 042	508	12 066	33 251
1951	715	19 856	568	12 165	33 304	533	20 042	430	12 562	33 568
1952	709	21 562	587	13 943	36 801	694	21 489	551	13 943	36 677
1953	772	21 075	702	14 137	36 686	705	21 264	564	14 492	37 025
1954	781	21 376	684	14 883	37 724	743	21 338	688	14 787	37 556
1955	835	21 833	714	15 244	38 626	750	21 805	687	15 382	38 624
1956	829	22 219	718	16 731	40 497	765	22 560	675	17 184	41 184
1957	775	21 798	735	17 162	40 470	782	22 237	647	17 690	41 356
1958	903	22 381	768	18 453	42 505	857	22 866	717	19 127	43 567
1959	839	21 442	731	18 373	41 385	791	21 992	685	18 954	42 422
1960	893	21 509	803	18 854	42 059	836	22 178	842	19 574	43 430
1961	830	19 960	733	17 978	39 501	813	20 729	757	18 759	41 058
1962	881	20 335	771	19 028	41 015	871	21 057	801	20 025	42 754
1963	846	19 163	738	18 916	39 663	912	20 017	766	19 942	41 637
1964	828	18 203	734	18 611	38 376	848	19 054	827	19 646	40 375
1965	790	16 641	722	17 588	35 741	836	17 495	780	18 801	37 912
1966	801	16 027	703	17 623	35 154	795	16 948	769	18 637	37 149
1967	809	15 469	596	16 690	33 564	832	16 417	737	17 842	35 828
1968	777	15 566	676	17 006	34 025	812	16 493	838	18 033	36 176
1969	722	15 104	678	15 601	32 105	801	16 042	746	16 764	34 353
1970	821	14 809	709	15 445	31 784	856	15 776	748	16 640	34 020
1971	768	14 186	637	13 594	29 185	786	15 198	726	14 810	31 520
1972	781	13 915	702	14 042	29 440	870	14 939	716	15 289	31 814
1973	809	12 570	595	12 129	26 103	788	13 610	685	13 220	28 303
1974	780	12 399	628	11 390	25 197	773	13 395	715	12 620	27 503
1975	731	11 337	572	10 622	23 262	758	12 303	695	11 723	25 479
1976	768	10 623	615	9 367	21 373	740	11 765	627	10 554	23 686
1977	707	9 899	594	8 774	19 974	744	10 775	671	9 834	22 024
1978	727	9 199	548	8 107	18 581	735	10 222	687	9 207	20 851
1979	678	8 466	584	7 440	17 168	746	9 473	651	8 451	19 321
1980	713	7 961	554	6 801	16 029	772	8 933	685	7 806	18 196
1981	797	7 532	525	6 364	15 218	737	8 598	685	7 367	17 387
1982	782	7 193	540	5 993	14 508	758	8 187	721	6 953	16 619
1983	744	6 437	559	5 282	13 022	691	7 377	703	6 251	15 022
1984	595	5 431	537	4 439	11 002	662	6 384	678	5 277	13 001
1985	710	4 969	524	3 772	9 975	659	5 774	726	4 519	11 678
1986	692	4 186	499	2 928	8 305	616	4 848	544	3 632	9 640
1987	669	3 561	383	2 379	6 992	609	4 208	584	2 919	8 320
1988	766	3 349	427	1 875		661	3 951	577	2 306	7 495
1989	715	3 119	439	1 803	6 076	735	3 462	519	2 082	6 798

ANNEXURE I: BENEFICIARIES WITH ONE OR MORE CDL CONDITIONS BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

			2014					2015		
	Open sch	hemes	Restricted	schemes	All schemes	Open so	chemes	Restricted	schemes	All schemes
	New chronic	Old chronic	New chronic	Old chronic	Total chronic	New chronic	Old chronic	New chronic	Old chronic	Total chronic
Year of birth	beneficiaries									
1990	654	2 929	393	1 612	5 588	677	3 082	525	1 849	6 133
1991	469	2 962	301	1 646	5 378	543	2 924	352	1 731	5 550
1992	470	2 844	261	1 870	5 445	657	2 907	399	1 790	5 753
1993	415	2 759	162	2 035	5 371	678	2 895	265	1 832	5 670
1994	203	3 303	131	2 555	6 192	668	2 853	170	2 080	5 771
1995	219	3 465	138	2 766	6 588	307	3 696	107	3 036	7 146
1996	130	3 474	142	2 827	6 573	144	3 618	118	3 004	6 884
1997	139	3 448	149	2 812	6 548	180	3 660	134	3 019	6 993
1998	118	3 446	136	2 729	6 429	133	3 630	136	2 947	6 846
1999	117	3 449	156	2 733	6 455	141	3 560	139	2 905	6 745
2000	136	3 560	184	2 895	6 775	131	3 686	146	3 103	7 066
2001	128	3 652	190	2 836	6 806	136	3 731	187	3 068	7 122
2002	134	3 687	168	2 986	6 975	138	3 777	132	3 163	7 210
2003	154	3 834	171	3 092	7 251	157	3 979	169	3 303	7 608
2004	170	3 972	181	3 197	7 520	155	4 124	194	3 438	7 911
2005	153	4 065	215	3 218	7 651	175	4 220	245	3 464	8 104
2006	189	4 163	274	3 281	7 907	176	4 326	190	3 692	8 384
2007	219	4 057	252	3 520	8 048	162	4 293	220	3 821	8 496
2008	217	3 958	255	3 425	7 855	196	4 262	260	3 749	8 467
2009	204	3 635	278	3 310	7 427	208	3 999	240	3 655	8 102
2010	304	3 247	237	2 896	6 684	209	3 762	296	3 407	7 674
2011	255	2 678	239	2 436	5 608	234	3 443	255	3 132	7 064
2012	253	1 904	247	1 968	4 372	202	2 745	233	2 579	5 759
2013	131	984	416	1 154	2 685	150	1 899	268	1 953	4 270
2014	236	2	465	9	712	208	984	350	992	2 534
2015						196	4	402	3	605
Totals	45 042	919 454	38 607	721 626	1 724 729	43 428	948 735	37 871	760 734	1 790 768

We expect the number of beneficiaries in the highlighted cells to be zero as no beneficiary born in 2015 can be a member of an option for more than 12 months

Notes

a. Chronic beneficiaries in this section are as per submission using the DDDR system

b. New chronic beneficiaries refers to chronic beneficiaries who were new on the benefit option in the respective financial year

c. Old chronic beneficiaries refers to chronic beneficiaries who were on the same benefit option in the respective financial year as in the previous financial year

ANNEXURE J:

BHF PCNS DISCIPLINE CODES USED IN THE ANALYSIS OF HEALTHCARE UTILISATION DATA

BHF PCNS discipline code		HF PCNS iscipline	BHF PCNS sub-dicipline	CMS subgroup
discipilite code	Sub-discipline code	ocipino —	Sab dicipline	- Sab group
neral Practitioners				
014	000 General Medical Practice			General Practitioners
014	001 General Medical Practice	Cardiology (Lesotho Pr		General Practitioners
014	002 General Medical Practice	Sexual Health (Lesotho	Practitioners only)	General Practitioners
ecialists				
012	000 Dermatology			Medical Specialists
015	000 Specialist Family Medicine			Medical Specialists
016	000 Independent Practice Specialist Obstetric	s and Gynaecology		Medical Specialists
016	001 Independent Practice Sub Specialist Obs	tetrics and Gynaecology Critical Care		Medical Specialists
016	002 Independent Practice Sub Specialist Obs	tetrics and Gynaecology Gynaecological Oncolo	gy	Medical Specialists
016	003 Independent Practice Sub Specialist Obs	tetrics and Gynaecology Medical Genetics		Medical Specialists
016	004 Independent Practice Sub Specialist Obs	tetrics and Gynaecology Maternal and Foetal Me	edicine	Medical Specialists
016	005 Independent Practice Sub Specialist Obs	tetrics and Gynaecology Reproductive Medicine		Medical Specialists
016	006 Independent Practice Sub Specialist Obs	tetrics and Gynaecology Infectious Diseases		Medical Specialists
017	000 Pulmonology			Medical Specialists
018	000 Independent Practice Specialist Medicine	,		Medical Specialists
018	001 Independent Practice Subspecialist Medi			Medical Specialists
018				Medical Specialists
018	003 Independent Practice Subspecialist Media	'		Medical Specialists
018	004 Independent Practice Subspecialist Medi	5,		Medical Specialists
018	005 Independent Practice Subspecialist Medi			Medical Specialists
018	006 Independent Practice Subspecialist Medi			Medical Specialists
018	007 Independent Practice Subspecialist Medi			Medical Specialists
018	008 Independent Practice Subspecialist Medi			Medical Specialists
018	009 Independent Practice Subspecialist Medi			Medical Specialists
018	010 Independent Practice Subspecialist Medi			Medical Specialists Medical Specialists
	011 Independent Practice Subspecialist Medi			Medical Specialists Medical Specialists
018		""		Medical Specialists Medical Specialists
018	012 Independent Practice Subspecialist Medi	cine Rheumatology		l '
020	000 Neurology			Medical Specialists
021	000 Cardiology	l		Medical Specialists
021	001 Cardiology Independent Practice Sub Sp			Medical Specialists
021	002 Cardiology Independent Practice Sub Sp			Medical Specialists
021	003 Cardiology Independent Practice Sub Spo	ecialist Special Merit		Medical Specialists
022	000 Psychiatry			Medical Specialists
023	000 Medical Oncology			Medical Specialists
027	000 Clinical Haemotology			Medical Specialists
027	001 Clinical Haematology Independent Praction		gical)	Medical Specialists
027	002 Clinical Haematology	Paediatrics		Medical Specialists
027	003 Clinical Haematology	Medicine		Medical Specialists
029	000 Occupational Medicine Independent Prac	tice Specialist		Medical Specialists
031	000 Rheumatology			Medical Specialists
032	000 Paediatrics Independent Practice Special	ist		Medical Specialists
032	001 Paediatrics Independent Practice Sub Sp	ecialist Neurology		Medical Specialists
032	002 Paediatrics Independent Practice Sub Sp	ecialist Developmental Paediai	trics	Medical Specialists
032	003 Paediatrics Independent Practice Sub Sp	ecialist Medical Oncology		Medical Specialists

BHF PCNS	BHF PCNS BHF PCNS	BHF PCNS	CMS
discipline code	sub-discipline code discipline	sub-dicipline	subgroup
032	004 Paediatrics Independent Practice Sub Specialist	Infectious Diseases	Medical Specialists
032	005 Paediatrics Independent Practice Sub Specialist	Medical Genetics	Medical Specialists
032	006 Paediatrics Independent Practice Sub Specialist	Endocrinology	Medical Specialists
032	007 Paediatrics Independent Practice Sub Specialist	Gastroenterology	Medical Specialists
032	008 Paediatrics Independent Practice Sub Specialist	Neonatology	Medical Specialists
032	009 Paediatrics Independent Practice Sub Specialist	Pulmonology	Medical Specialists
032	010 Paediatrics Independent Practice Sub Specialist	Rheumatology	Medical Specialists
032	011 Paediatrics Independent Practice Sub Specialist	Nephrology	Medical Specialists
032	012 Paediatrics Independent Practice Sub Specialist	Critical Care	Medical Specialists
032	013 Paediatrics Independent Practice Sub Specialist	Cardiology	Medical Specialists
032	014 Paediatrics Independent Practice Sub Specialist	Clinical Haematology	Medical Specialists
033	000 Paediatric Cardiology		Medical Specialists
034	000 Physical Medicine		Medical Specialists
035	000 Emergency Medicine Independent Practice Specialist		Medical Specialists
040	000 Independent Practice Specialist Radiation Oncology		Medical Specialists
097	000 Independent Practice Specialist Public Health Medicine		Medical Specialists
112	000 Independent Practice Specialist Clinical Pharmacology		Medical Specialists
019	000 Gastroenterology		Surgical Specialists
024	000 Independent Practice Specialist Neurosurgery	Oritical Core	Surgical Specialists
024	001 Independent Practice Sub Specialist Neurosurgery	Critical Care	Surgical Specialists
026 028	000 Orthogodica		Surgical Specialists
	000 Orthopaedics		Surgical Specialists
030 036	000 Otorhinolaryngology		Surgical Specialists
042	000 Plastic and Reconstructive Surgery 000 Surgery/Paediatric surgery Independent Practice Specialist		Surgical Specialists Surgical Specialists
042	001 Surgery Independent Practice Sub Specialist	Vascular Surgery	Surgical Specialists
042	002 Surgery Independent Practice Sub Specialist	Critical Care	Surgical Specialists Surgical Specialists
042	003 Surgery Independent Practice Sub Specialist	Gastroenterology	Surgical Specialists
042	004 Surgery Independent Practice Sub Specialist	Paediatric Surgery	Surgical Specialists
044	000 Cardio Thoracic Surgery	acditatic outgory	Surgical Specialists
046	000 Urology		Surgical Specialists
010	000 Anaesthetists		Anaesthetists
025	000 Nuclear Medicine		Pathology
052	000 Pathology Independent Practice Specialist		Pathology
052	001 Pathology Independent Practice Sub-Specialist	Anatomy	Pathology
052	002 Pathology Independent Practice Sub-Specialist	Chemical	Pathology
052	003 Pathology Independent Practice Sub-Specialist	Clinical	Pathology
052	004 Pathology Independent Practice Sub-Specialist	Forensic	Pathology
052	005 Pathology Independent Practice Sub-Specialist	Clinical Haematology	Pathology
052	006 Pathology Independent Practice Sub-Specialist	Medical Genetics	Pathology
052	007 Pathology Independent Practice Sub-Specialist	Microbiology	Pathology
052	008 Pathology Independent Practice Sub-Specialist	Infectious Diseases	Pathology
052	009 Pathology Independent Practice Sub-Specialist	Virology	Pathology
038	000 Diagnostic Radiology	-	Radiology
039	000 Radiography		Radiology
039	001 Radiography	Diagnosis	Radiology
039	002 Radiography	Therapy	Radiology
039	003 Radiography	Nuclear Medicine	Radiology
039	004 Radiography	Ultrasound	Radiology

BHF PCNS discipline code	BHF PCNS sub-discipline code BHF PCNS discipline	BHF PCNS sub-dicipline	CMS subgroup
Dentists			
054	000 General Dental Practice		
Dental Specialists			
062	000 Maxillo-facial and Oral Surgery		Dental Specialists
064	000 Orthodontics		Dental Specialists
092	000 Periodontics		Dental Specialists
093	000 Dental Technician		Dental Specialists
094	000 Prosthodontic		Dental Specialists
095	000 Dental Therapy		Dental Specialists
098	000 Oral Pathology		Dental Specialists
upplementary and Allied Healt			
002	000 Nutritionist		Supplementary and Allied Health Professionals
004	000 Chiropractors		Supplementary and Allied Health Professionals
007	000 Namibian Practitioners Only (Not recognised by (HPCSA)		Supplementary and Allied Health Professionals
007	001 Namibian Practitioners Only (Not recognised by (HPCSA)	Acupuncturist	Supplementary and Allied Health Professionals
007	002 Namibian Practitioners Only (Not recognised by (HPCSA)	Reflexologists	Supplementary and Allied Health Professionals
007	003 Namibian Practitioners Only (Not recognised by (HPCSA)	Forensic	Supplementary and Allied Health Professionals
008	000 Homoeopaths		Supplementary and Allied Health Professionals
060	000 Pharmacies		Supplementary and Allied Health Professionals
060	001 Pharmacies	Consultant Pharmacy	Supplementary and Allied Health Professionals
061	000 Pharmacotherapist		Supplementary and Allied Health Professionals
065	000 Counsellor (Lesotho Practitioners only)		Supplementary and Allied Health Professionals
066	000 Occupational Therapy		Supplementary and Allied Health Professionals
067	000 Art Therapists		Supplementary and Allied Health Professionals
068	000 Podiatry		Supplementary and Allied Health Professionals
069	000 Medical Scientist	Clinical Biochemist	Supplementary and Allied Health Professionals
069	001 Medical Scientist	Genetic Councillor	Supplementary and Allied Health Professionals
069	002 Medical Scientist	Medical Biological Scientist	Supplementary and Allied Health Professionals
069	003 Medical Scientist	Medical Physicist	Supplementary and Allied Health Professionals
070	000 Optometrists		Supplementary and Allied Health Professionals
070	001 Supplementary Optometrists	Visual Science, Ocular Pathology and Dispensing of Spectacles	Supplementary and Allied Health Professionals
071	000 Optical Dispensers		Supplementary and Allied Health Professionals
071	001 Supplementary Optical Dispensers	No limitations	Supplementary and Allied Health Professionals
072	000 Physiotherapists		Supplementary and Allied Health Professionals
073	000 Masseurs		Supplementary and Allied Health Professionals
074	000 Orthoptists		Supplementary and Allied Health Professionals
075	000 Clinical Technology		Supplementary and Allied Health Professionals
075	001 Clinical Technology	Cardio-Vascular Perfusion	Supplementary and Allied Health Professionals
075	002 Clinical Technology	Pulmonology	Supplementary and Allied Health Professionals
075	003 Clinical Technology	Nephrology	Supplementary and Allied Health Professionals
075	004 Clinical Technology	Reproductive biology	Supplementary and Allied Health Professionals
075	005 Medical Technology	Pathology	Supplementary and Allied Health Professionals
075	006 Clinical Technology	Neurophysiology	Supplementary and Allied Health Professionals
075	007 Clinical Technology	Critical Care	Supplementary and Allied Health Professionals
075	008 Clinical Technology	Cardiology	Supplementary and Allied Health Professionals
075	009 Biokinetics	- i	Supplementary and Allied Health Professionals
080	000 Nursing Agencies/Home Care Services		Supplementary and Allied Health Professionals
081	000 Registered Counsellors		Supplementary and Allied Health Professionals
082	000 Speech Therapy and Audiology		Supplementary and Allied Health Professionals

BHF PCNS BHF PC	CNS BHF PCNS	BHF PCNS	CMS
discipline code sub-disciplir		sub-dicipline	subgroup
082	001 Speech Therapy	Only	Supplementary and Allied Health Professionals
082	002 Audiology	Only	Supplementary and Allied Health Professionals
083	000 Hearing Aid Acoustician		Supplementary and Allied Health Professionals
084	000 Dieticians		Supplementary and Allied Health Professionals
085	000 Psychometry		Supplementary and Allied Health Professionals
086	000 Psychologists		Supplementary and Allied Health Professionals
086	001 Psychologists	Clinical	Supplementary and Allied Health Professionals
086	002 Psychologists	Counselling	Supplementary and Allied Health Professionals
086	003 Psychologists	Educational	Supplementary and Allied Health Professionals
086	004 Psychologists	Industrial	Supplementary and Allied Health Professionals
086	005 Psychologists	Neuropsychologists	Supplementary and Allied Health Professionals
087	000 Orthotists and Prosthetists		Supplementary and Allied Health Professionals
088	000 Registered Nurses		Supplementary and Allied Health Professionals
088	001 Registered Nurses	Midwife only	Supplementary and Allied Health Professionals
088	002 Registered Nurses	Psychiatric only	Supplementary and Allied Health Professionals
088	009 Registered Nurses	Primary Care	Supplementary and Allied Health Professionals
089	000 Social Workers		Supplementary and Allied Health Professionals
091	000 Biokinetics		Supplementary and Allied Health Professionals
096	000 CommunityDentistry		Supplementary and Allied Health Professionals
099	000 Psychological Counsellors – Namibian Practitioners Only		Supplementary and Allied Health Professionals
101	000 Naturopathy		Supplementary and Allied Health Professionals
102	000 Osteopathy		Supplementary and Allied Health Professionals
103	000 Phytotherapy		Supplementary and Allied Health Professionals
104	000 Ayurveda	Ayurveda Practitioner	Supplementary and Allied Health Professionals
104	001 Ayurveda	Primary Healthcare Advisor	Supplementary and Allied Health Professionals
104	002 Ayurveda	Yoga Therapist	Supplementary and Allied Health Professionals
105	000 Acupuncturist		Supplementary and Allied Health Professionals
106	000 Therapeutic Aromatherapist		Supplementary and Allied Health Professionals
107	000 Therapeutic Massage Therapist		Supplementary and Allied Health Professionals
108	000 Therapeutic Reflexologist		Supplementary and Allied Health Professionals
109	000 Unani-Tibb		Supplementary and Allied Health Professionals
110	000 Clinical Pharmacokineticist		Supplementary and Allied Health Professionals
111	000 Radiopharmacist		Supplementary and Allied Health Professionals
113	000 Oral Hygiene		Supplementary and Allied Health Professionals
115	000 Medical Genetics		Supplementary and Allied Health Professionals
Medical Technology			
037	000 Medical Technology		Medical Technology
037	001 Medical Technology	Blood Transfusion Technology	Medical Technology
037	002 Medical Technology	Cardiology	Medical Technology
037	003 Medical Technology	Chemical Pathology	Medical Technology
037	004 Medical Technology	Clinical Pathology	Medical Technology
037	005 Medical Technology	Cytotechnology	Medical Technology
037	006 Medical Technology	Forensic Pathology	Medical Technology
037	007 Medical Technology	Haematology	Medical Technology
037	008 Medical Technology	Histopathological Technique	Medical Technology
037	009 Medical Technology	Lung Function	Medical Technology
037	010 Medical Technology	Microbiology	Medical Technology
037	011 Medical Technology	Parasitology	Medical Technology
037	012 Medical Technology	Pharmacology	Medical Technology
037	013 Medical Technology	Virology	Medical Technology
	o to intodiodi Toolinology	1,110,041	modical i sofillology

BHF PCNS	BHF PCNS BHF PCNS	BHF PCNS	CMS
discipline code	sub-discipline code discipline	sub-dicipline	subgroup
Hospitals			
047	000 Drug & Alcohol Rehab	(Department of Health)	Hospitals
047	001 Drug & Alcohol Rehab	(Welfare)	Hospitals
049	000 Sub-Acute Facilities		Hospitals
049	001 Sub-Acute Facilities	General Care	Hospitals
049	002 Sub-Acute Facilities	Psychiatry	Hospitals
049	003 Sub-Acute Facilities	Physical Rehab	Hospitals
049	004 Sub-Acute Facilities	All Services	Hospitals
049	005 Sub-Acute Facilities	Post Natal Unit	Hospitals
049	006 Sub-Acute Facilities	Psychiatric/Post Natal	Hospitals
049	007 Sub-Acute Facilities	Rehab/Post Natal	Hospitals
049	008 Sub-Acute Facilities	Specialised Psychiatric Unit Only	Hospitals
055	000 Mental Health Institutions		Hospitals
056	000 Provincial Hospitals		Hospitals
056	001 Provincial Hospitals	District Hospital	Hospitals
056	002 Provincial Hospitals	Regional Hospital	Hospitals
056	003 Provincial Hospitals	Tertiary/Academic Hospital	Hospitals
056	004 Provincial Hospitals	DOH Oral healthcare Centre	Hospitals
056	009 Provincial Hospitals	Primary Care	Hospitals
056	010 Provincial Hospitals	DOH Orthotics & Prosthetics Centre	Hospitals
056	011 Provincial Hospitals	Central Hospital	Hospitals
056	012 Provincial Hospitals	Specialised Hospital	Hospitals
056	013 Provincial Hospitals	Small District Hospital	Hospitals
056	014 Provincial Hospitals	Medium District Hospital	Hospitals
056	015 Provincial Hospitals	Large District Hospital	Hospitals
057	000 Private Hospitals ('A' - Status)		Hospitals
057	001 Private Hospitals ('A' - Status)	+ICU +Theatre Less than 100 beds	Hospitals
057	002 Private Hospitals ('A' - Status)	-ICU +Theatre	Hospitals
057	003 Private Hospitals ('A' - Status)	+ICU -Theatre	Hospitals
057	004 Private Hospitals ('A' - Status)	-ICU -Theatre	Hospitals
057	005 Private Hospitals ('A' - Status)	+Theatre Maternity only	Hospitals
057	006 Private Hospitals ('A' - Status)	-Theatre Maternity only	Hospitals
057	007 Private Hospital	Namibian Rural Health Centres	Hospitals
057	008 Private Hospital Lesotho	-ICU + Theatre	Hospitals
057	100 Private Hospitals ('A' - Status)	Mine Hospitals	Hospitals
057	200 Private Hospitals ('A' - Status)	State subsidised	Hospitals
058	000 Private Hospitals ('B' - Status)		Hospitals
059	000 Private Rehab Hospital (Acute)		Hospitals
076	000 Unattached Operating Theatres/Day Clinics		Hospitals
077	000 Approved Uattached Operating Theatre Unit/Day Clinics		Hospitals
079	000 Hospices	CA Commander sint	Hospitals
079	001 Hospices	SA Cancer Associations	Hospitals

BHF PCNS	BHF PCNS	BHF PCNS	BHF PCNS	CMS
discipline code	sub-discipline code	discipline	sub-dicipline	subgroup
Other Health Services				
003	000 Accredited Blood	and Blood Product Couriers		Other Health Services
006	000 Foreign Services			Other Health Services
009	000 Ambulance Servi	ices – Advanced		Other Health Services
009	001 Ambulance Servi	ice	Basic Life Support Service	Other Health Services
009	002 Ambulance Servi	ice	Intermediate Life Support Service	Other Health Services
009	003 Ambulance Servi	ice	Advance Life Support Service	Other Health Services
009	004 Ambulance Servi	ice	Provincial Ambulance Service	Other Health Services
011	000 Ambulance Servi	ices – Intermediate		Other Health Services
013	000 Ambulance Servi	ices – Basic		Other Health Services
048	000 Travel Clinic			Other Health Services
050	000 Group practices			Other Health Services
050	009 Group Practice		Primary Care	Other Health Services
050	010 Delayed Children	Development Clinic	Welfare & DOH	Other Health Services
051	000 Group practices/l	Hospitals		Other Health Services
078	000 Blood transfusion	n services		Other Health Services
090	000 Clinical services			Other Health Services
090	001 Clinical services		Oxygen Supplier	Other Health Services
090	002 Clinical services		Wheelchairs Supplier	Other Health Services
090	003 Clinical services		Ear & Voice Prosthetic Supplier	Other Health Services
090	004 Clinical services		Eye Prosthetic Supplier	Other Health Services
090	005 Clinical services		Breast Prosthetic Supplier	Other Health Services

ANNEXURE K:

MANAGED CARE INDICATOR RESULTS PER SCHEME AND BENEFIT OPTION FOR 2014 AND 2015

	Financial Year							2	.014 Covera	age Ratios	S									
		Asthma	Cardiac Failure	Chronic	Chr	onic Renal Di)isease		Mellitus Ty	<u> </u>	- Diabetes Mellit	is Tyne 2	HIV		Hyne	ertension		Coronary	Artery Disc	28SE
	CDL condition	Astrilla	Cardiac r andre	Obstructive	CHI	Offic Nerial Di	isease	Diabetes	ivicilitus ry	ype i L	Diabetes Meint	us Type 2	1117		Пурс	a terision		COLOTTAL y	nitery Dist	est one
Scheme name	Option name	one (1) or flu vaccine more lung function test	one (1) or more flu vaccine electrocardi ogram	one (1) or flu vaccine more lung function test	urine protein / creatinine ratio test		(1) or more than e total one (1) sterol renal sonar	urine protein / creatinine ratio test	two (2) or on more mo HBA1C cho tests	ne (1) or ore total polesterol cri test ra	urine two (2) o protein / more reatinine HBA1C atio test tests	r one (1) or more total cholesterol test		iral Load enducted e	(1) electrocardio Cre	ne (1) or lea more or eatinine / cl GFR test	more total more total holesterol test	one or more (1) or electrocardi ogram	ne (1) DM (1) oreening test cha	total
AECI Medical Aid Society	Comprehensive	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.5%	0.5%	0.0%	1.6% 0.1	% 1.3%	8.8%	23.8%	0.4%	9.6%	3.2%	0.0%	0.0%	0.0%
AECI Medical Aid Society	Value	0.0% 0.0%	25.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	29.9% 29.9		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alliance-Midmed Medical Scheme	Alliance-Midmed Policy 120	4.3% 14.8%			50.0%		25.0% 0.0%	71.4%	28.6%	21.4%	53.9% 18.7		92.8%	92.8%	26.2%	31.2%	43.1%	51.1%	61.7%	46.8%
Anglo Medical Scheme	Managed Care Plan	12.2% 10.6%	17.8% 8.2%	15.3% 15.3%	4.1%		5.0% 0.0%	1.1%	0.0%	0.5%	7.4% 1.1		73.9%	73.1%	23.8%	2.8%	33.8%	30.1%	29.7%	16.4%
Anglo Medical Scheme Anglo Medical Scheme	Standard Care Plan Value Care Plan	4.6% 5.7% 0.0% 0.0%	15.2% 2.49 0.0% 0.09	8.8% 13.8% 0.0% 0.0%	3.9% 0.0%		3.9% 0.0% 0.0% 0.0%	3.1% 0.0%	2.1% 0.0%	0.0% 0.0%	3.4% 0.4 0.0% 0.0		77.5% 0.0%	78.0% 0.0%	15.6% 0.0%	1.4% 0.0%	23.0% 0.0%	16.7% 0.0%	15.8% 0.0%	7.1% 0.0%
Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	3.2% 5.7%		1.7% 11.2%	1.3%		9.2% 0.0%	20.5%	10.3%	7.0%	29.1% 7.1		50.0%	51.2%	11.6%	1.5%	18.5%	18.7%	15.9%	7.3%
Bankmed	Bankmed Basic	0.0% 0.0%	33.3% 0.0%	0.0% 12.5%	23.1%		61.5% 0.0%	7.9%	71.1%	21.1%	48.8% 50.3		64.8%	63.8%	7.1%	1.8%	36.5%	36.8%	50.0%	35.5%
Bankmed	Bankmed Comprehensive	8.2% 9.7%	29.3% 13.5%	13.3% 20.1%	30.0%		17.3% 0.2%	28.2%	28.5%	21.3%	54.5% 51.0		77.9%	77.3%	24.8%	3.1%	43.9%	34.5%	38.1%	35.8%
Bankmed	Bankmed Core Saver	2.3% 4.0%		5.7% 11.4%	15.4%		6.4% 0.0%	20.2%	19.1%	13.9%	46.4% 45.7		71.1%	69.7%	13.5%	2.1%	27.8%	27.2%	30.5%	29.4%
Bankmed	Bankmed Plus	13.8% 17.3%	30.0% 12.1%	15.8% 23.9%	34.9%	14.3% 2	23.8% 0.0%	29.8%	28.2%	22.2%	61.3% 53.9	% 53.2%	82.1%	82.1%	30.9%	3.8%	46.6%	39.0%	41.2%	36.8%
Bankmed	Bankmed PMB	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	14.3% 14.3	% 0.0%	52.0%	56.0%	0.0%	0.0%	3.4%	0.0%	0.0%	0.0%
Bankmed	Bankmed Traditional	5.8% 7.6%	28.3% 8.7%	9.5% 14.5%	34.0%		19.9% 0.0%	24.2%	25.7%	22.1%	52.1% 49.6		75.5%	73.8%	23.1%	2.9%	42.7%	33.5%	37.8%	36.5%
Barloworld Medical Scheme	Barloworld Medical Scheme	0.2% 6.5%	0.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.2% 0.0		7.4%	23.3%	0.3%	6.5%	2.3%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Beat 1	10.4% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Beat 2 Beat 3	4.2% 0.0% 10.7% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0% 0.0 0.0% 0.0		0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0%
Bestmed Medical Scheme Bestmed Medical Scheme	Beat 4	10.7% 0.0% 8.5% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0% 0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0 0.0% 0.0		0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0%
Bestmed Medical Scheme	Pace 1	9.2% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pace 2	13.4% 0.0%		0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pace 3	17.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pace 4	15.3% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pulse 1	16.7% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pulse 2	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
BMW Employees Medical Aid Society	BMW Option 119	1.0% 3.5%	19.5% 0.0%	2.9% 8.6%	4.3%		8.7% 0.0%	8.8%	5.3%	3.5%	35.8% 13.1		78.0%	77.2%	12.9%	1.8%	24.8%	22.7%	20.2%	11.8%
Bonitas Medical Fund	BonCap	0.0% 0.0%		0.0% 0.0%	1.0%		0.5% 0.0%	0.0%	0.0%	0.0%	1.0% 0.1		10.4%	16.3%	0.2%	1.0%	0.4%	0.0%	0.0%	0.0%
Bonitas Medical Fund	BonClassic	0.4% 8.4%	0.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.3%	0.1%	0.1%	0.7% 0.4		9.9%	18.0%	0.5%	7.8%	3.3%	0.0%	0.0%	0.0%
Bonitas Medical Fund	BonComprehensive	0.0% 0.0%		0.5% 11.6%	2.5%		0.0% 0.0%	0.4%	0.4%	0.0%	1.0% 0.1		8.1%	22.6%	0.6%	7.6%	2.7%	0.0%	0.0%	0.0%
Bonitas Medical Fund Bonitas Medical Fund	BonEssential BonSave	0.0% 0.0% 0.2% 3.0%		0.0% 0.0% 0.0% 0.0%	0.0% 3.1%		0.0% 0.0% 0.0% 0.5%	0.0% 0.4%	0.0% 0.2%	0.0% 0.2%	3.1% 0.0 1.3% 0.5		15.1% 13.2%	20.8% 22.1%	0.4% 0.3%	3.1% 4.9%	3.1% 2.2%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%
Bonitas Medical Fund	Primary	0.1% 2.5%		0.0% 0.0%	0.2%		0.0% 0.3%	0.4%	0.2%	0.2%	1.6% 0.4		13.2%	22.1%	0.3%	5.0%	2.2%	0.0%	0.0%	0.0%
Bonitas Medical Fund	Standard	0.2% 3.9%		0.0% 0.0%	2.0%		0.2% 0.2%	0.2%	0.1%	0.2%	1.3% 0.3		12.0%	23.4%	0.4%	6.5%	2.3%	0.0%	0.0%	0.0%
BP Medical Aid Society	BPSA Medical Society	12.8% 9.1%		16.7% 11.8%	27.3%		21.2% 0.0%	15.0%	12.1%	10.3%	54.0% 48.8		81.6%	82.4%	25.3%	3.5%	38.6%	33.1%	36.3%	31.2%
Building & Construction Industry Medical Aid Fund	Basic Option	0.0% 0.0%		0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cape Medical Plan	Healthpact Premium	0.0% 0.0%	38.9% 2.8%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	10.5% 70.9	% 51.2%	0.0%	0.0%	0.0%	0.0%	0.0%	45.1%	58.8%	45.1%
Cape Medical Plan	Healthpact Select	0.0% 0.0%	52.6% 10.5%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	11.4% 54.3	% 34.3%	0.0%	0.0%	0.0%	0.0%	0.0%	60.7%	64.3%	50.0%
Cape Medical Plan	Healthpact Silver	0.0% 0.0%	57.1% 7.1%	0.0% 0.0%	25.0%		25.0% 0.0%	28.6%	71.4%	57.1%	10.9% 77.7		0.0%	0.0%	20.4%	28.4%	48.8%	58.0%	56.8%	49.4%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Alliance	0.0% 0.0%	42.4% 18.2%	0.0% 0.0%	28.6%		42.9% 0.0%	25.0%	50.0%	25.0%	5.9% 28.2		83.3%	83.3%	37.2%	39.5%	50.7%	56.6%	60.3%	35.3%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Double Plus	0.0% 0.0%	43.9% 9.1%	0.0% 0.0%	25.0%		25.0% 0.0%	0.0%	0.0%	0.0%	3.1% 18.8		88.8%	87.7%	22.4%	27.5%	42.0%	48.5%	50.9%	35.2%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Essential Plus	0.0% 0.0%	50.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 0.0		72.2%	66.7%	18.4%	20.4%	38.8%	66.7%	33.3%	66.7%
Chartered Accountants (SA) Medical Aid Fund (CAMAF) Chartered Accountants (SA) Medical Aid Fund (CAMAF)	First Choice	0.0% 0.0% 0.0% 0.0%	42.5% 12.5% 50.0% 0.0%	0.0% 0.0% 0.0% 0.0%	11.1% 100.0%		44.4% 0.0% 66.7% 0.0%	0.0%	0.0%	0.0% 0.0%	5.8% 30.8 0.0% 0.0		93.6% 81.1%	92.9% 79.2%	19.4% 14.7%	24.8% 24.2%	31.3% 29.4%	52.3% 41.7%	52.3% 33.3%	30.2% 33.3%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Network Choice Vital	0.0% 0.0%					37.5% 0.0%		0.0% 75.0%	25.0%	0.0% 0.0		0.0%	0.0%	17.1%	19.8%	48.0%	45.0%	51.9%	38.9%
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Compcare Wellness Medical Scheme	Axis	0.0% 0.0%			0.0%		0.0% 0.0%	33.3%	33.3%	33.3%	34.2% 19.0		0.0%	0.0%	0.0%	0.0%	0.0%	27.8%	0.0%	7.4%
Compcare Wellness Medical Scheme	Dynamix	0.0% 0.0%			0.0%		0.0% 0.0%		64.9%	24.3%	55.2% 48.7		0.0%	0.0%	0.0%	0.0%	0.0%	44.4%	0.0%	23.7%
Composer Wellness Medical Scheme	Mumed	0.0% 0.0%			0.0%		0.0% 0.0%		38.5%	19.2%	37.5% 36.7		70.3%	68.6%	0.0%	0.0%	0.0%	39.8%	0.0%	22.6%
Compcare Wellness Medical Scheme Compcare Wellness Medical Scheme	NetworX	0.0% 0.0% 0.0% 0.0%			0.0%		0.0% 0.0%		25.0% 33.3%	12.5% 16.7%	34.1% 36.6 50.9% 47.8		0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	33.3% 49.7%	0.0%	16.7% 25.5%
Compcare Wellness Medical Scheme Compcare Wellness Medical Scheme	Pinnacle Symmetry	0.0% 0.0% 0.0% 0.0%			0.0% 0.0%		0.0% 0.0% 0.0% 0.0%		57.1%	7.1%	50.9% 47.8 47.5% 48.4		0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	49.7% 46.6%	0.0% 0.0%	25.5%
De Beers Benefit Society	De Beers Benefit Society	0.0% 0.0%			20.0%		40.0% 0.0%		0.0%	0.0%	5.0% 7.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Discovery Health Medical Scheme	Classic Comprehensive	5.0% 7.0%			4.7%		10.9% 0.2%		6.5%	8.2%	23.3% 6.9		43.3%	43.1%	10.3%	1.3%	16.7%	18.7%	18.6%	11.3%
Discovery Health Medical Scheme	Classic Comprehensive Zero MSA	3.2% 8.1%			0.0%		0.0% 0.0%		3.1%	6.3%	13.3% 1.7		20.0%	20.0%	4.2%	0.0%	4.2%	12.0%	10.0%	10.0%
Discovery Health Medical Scheme	Classic Core	2.6% 3.9%			1.5%		7.6% 0.0%	14.9%	5.7%	5.1%	18.4% 5.3		39.7%	39.7%	5.7%	0.9%	10.2%	14.1%	13.3%	8.5%
Discovery Health Medical Scheme	Classic Priority	3.2% 4.5%			3.3%	12.4%	7.4% 0.1%	15.3%	6.6%	7.1%	21.9% 7.2		40.2%	40.0%	8.0%	1.0%	15.0%	18.2%	16.8%	11.2%
Discovery Health Medical Scheme	Classic Saver	2.3% 3.8%	13.3% 3.0%		3.2%		7.5% 0.1%	14.5%	5.1%	6.1%	20.6% 6.3		43.4%	42.8%	6.9%	1.0%	12.9%	15.8%	15.4%	9.4%
Discovery Health Medical Scheme	Coastal Core	2.9% 3.4%			4.0%		8.3% 0.2%	17.5%	5.5%	7.9%	20.4% 5.6		44.4%	43.8%	6.4%	1.3%	11.2%	16.1%	15.1%	10.7%
Discovery Health Medical Scheme	Coastal Saver	2.4% 3.3%			4.4%		8.6% 0.1%		8.1%	10.0%	24.9% 7.6		50.7%	49.7%	7.8%	1.5%	16.1%	18.8%	20.0%	13.8%
Discovery Health Medical Scheme	Essential Comprehensive	4.2% 4.6%			3.3%		9.0% 0.0%	16.5%	6.3%	8.1%	20.9% 5.9		45.9%	45.2%	7.8%	0.9%	12.4%	17.3%	18.4%	10.4%
Discovery Health Medical Scheme	Essential Core	1.7% 3.8%			1.8%		10.7% 0.0%		5.5%	5.3%	16.7% 4.5		32.1%	32.1%	5.1%	0.9%	8.7%	12.8%	13.8%	6.9%
Discovery Health Medical Scheme Discovery Health Medical Scheme	Essential Priority Essential Saver	3.6% 3.6% 1.5% 2.9%			4.6% 2.2%		6.9% 1.1% 9.4% 0.6%		3.7% 4.7%	3.3% 5.0%	19.7% 6.8 19.0% 5.3		41.7% 41.3%	40.6% 41.3%	7.8% 5.6%	1.0% 0.8%	12.8% 10.4%	14.6% 14.7%	16.5%	9.9% 7.8%
Discovery Health Medical Scheme	Loociilidi Odvei	1.5/0 2.9%	12.3/0 2.2%	2.070 0.9%	Z.Z ⁻ /0	13.7 /0	J.470 U.0%	13.4%	4.1 /0	J.U /0	19.070 5.3	0.0%	41.5%	+1.370	3.0%	0.0%	10.476	14.770	14.3%	1.0%

	Financial Year							2014	1 Coverage	e Ratios									
	CDL condition	Asthma	Cardiac Failure	Chronic	Chronic	: Renal Disease		Diabetes Mel			Mellitus Typ	e 2	HIV	ŀ	lypertension		Coronary.	Artery Dise	ease
	CDE CONdition		one (1) or	Obstructive	urine	one (1) or		urine two l	(2) or one (1)	1) or urine	two (2) or one	(1) or		one or more		- 20	one or	lea	ast one
Scheme name	Option name	one (1) or flu vaccine more lung function test	more electrocardi flu vaccine ogram	flu vaccine more lung function test	protein / one () creatinine ratio test	more total " e cholesterol	nore than one (1) nal sonar	protein / mo creatinine HBA ratio test tes	ore more to A1C cholest ests test	total protein /	more more HBA1C chole tests te	total CD4 c	ount Viral Loa cted conducte	d (1)	more or	r more total cholesterol test	more (1) or electrocardi ogram		or more total plesterol test
Quantum Medical Aid Society	Essential Comprehensive	5.7% 8.0%	25.0% 0.0%	0.0% 0.0%		0.0%	0.0%			5.4% 20.3%			50.0% 50.			7.4%	0.0%	0.0%	0.0%
Quantum Medical Aid Society	Essential Saver	2.4% 2.2%	12.6% 3.6%	0.0% 0.0%		3.8% 10.4%	0.0%			2.4% 21.7%	4.2%		50.1% 50.			12.9%	12.7%	17.3%	6.0%
Quantum Medical Aid Society	KeyCare Plus	0.0% 0.0%	20.0% 0.0% 41.7% 8.3%	0.0% 0.0% 0.0% 0.0%		0.0% 0.0% 3.6% 21.4%	0.0% 0.0%			0.0% 28.6%	11.4%		13.8% 43. 31.3% 81.			15.8%	9.1%	22.7% 47.5%	9.1% 35.0%
Rand Water Medical Scheme Rand Water Medical Scheme	Option A Option B Plus	0.0% 0.0% 0.0% 0.0%	41.7% 8.3% 0.0% 0.0%	0.0% 0.0%		3.6% 21.4% 0.0% 0.0%	0.0%			0.0% 0.0% 0.0% 0.0%	0.0% 0.0%		33.3% 83.			33.3% 18.2%	34.4% 0.0%	0.0%	0.0%
Remedi Medical Aid Scheme	Classic	1.1% 3.0%	12.9% 3.5%	0.0% 1.4%		9.0% 10.3%	1.7%			8.3% 22.6%	5.5%		19.2% 48.			10.5%	6.8%	8.2%	6.4%
Remedi Medical Aid Scheme	Comprehensive	3.0% 4.9%	10.0% 4.1%	3.1% 3.1%		9.5% 6.0%	0.0%			1.6% 17.2%			39.8% 38.		1.1%	12.1%	14.1%	16.2%	11.7%
Remedi Medical Aid Scheme	Standard	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 2.4%	1.2%	1.2%	24.2% 20.			0.0%	0.0%	0.0%	0.0%
Resolution Health Medical Scheme	Classic	7.5% 10.9%	0.0% 0.0%	22.4% 38.8%	6.7% 8	0.0% 40.0%	0.0%	18.8%	54.2% 29	9.2% 56.6%	56.8%	29.8%	92.7% 90.	2% 0.0%	0.0%	0.0%	55.7%	60.1%	33.5%
Resolution Health Medical Scheme	Foundation	2.4% 4.9%	0.0% 0.0%	5.9% 17.6%		0.0% 20.0%	0.0%			0.0% 43.0%	41.5%		51.8% 59.			18.0%	13.9%	41.7%	5.6%
Resolution Health Medical Scheme	Hospital	1.3% 9.3%	0.0% 0.0%	0.0% 11.1%		0.0%	0.0%			2.5% 22.0%	16.5%		12.9% 50.		0.4%	6.9%	6.1%	10.2%	4.1%
Resolution Health Medical Scheme Resolution Health Medical Scheme	Millennium	10.5% 10.5% 6.6% 10.6%	0.0% 0.0% 0.0% 0.0%	14.6% 24.4% 14.5% 33.9%		9.2% 23.1% 5.6% 25.9%	0.0% 0.0%			0.3% 56.9% 9.8% 47.9%			65.7% 71. 74.9% 76.		1.2% 1.0%	28.1% 20.7%	58.0%	58.0% 36.5%	39.0% 21.0%
Resolution Health Medical Scheme	Progressive Flex Supreme	6.6% 10.6% 19.9% 14.6%	0.0% 0.0%	26.3% 42.1%		1.7% 33.3%	0.0%			2.9% 61.2%			95.2% 90.			33.4%	44.5% 70.8%	71.5%	36.9%
Retail Medical Scheme	Essential Option	3.0% 4.9%	7.8% 0.0%	0.0% 0.0%		5.4% 7.7%	0.0%			9.7% 27.8%			53.6% 53.			14.4%	10.0%	11.8%	9.4%
Retail Medical Scheme	Essential Plus Option	3.4% 5.5%	16.7% 1.3%	2.2% 8.7%		0.0% 0.0%	0.0%			5.7% 23.6%			65.0% 65.			13.7%	10.7%	15.5%	8.9%
Rhodes University Medical Scheme	RUMED	17.4% 5.8%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%	15.8% 2		7.6%			31.8% 100.		0.0%	0.0%	50.0%	50.0%	50.0%
SABC Medical Aid Scheme	SABC Plan 009	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 0.8%	0.3%	1.0%	7.3% 23.			2.5%	0.0%	0.0%	0.0%
SAMWUMed	Option A	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		1.1% 2.8%	0.0%			0.0% 0.0%	0.0%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
SAMWUMed	Option B	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0%	0.0%			0.0% 5.7%	2.9%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Sasolmed SEDMED	Sasolmed SEDMED	0.2% 6.6% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%		0.6% 0.3% 0.0% 0.0%	0.0% 0.0%			0.0% 0.5% 0.0% 0.0%	0.1%	0.4%	4.8% 18. 0.0% 0.			0.7% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%
Selfmed Medical Scheme	MED Elite	0.0% 0.0%	31.3% 6.3%	0.0% 0.0%		0.0% 0.0% 6.7% 33.3%	0.0%			4.0% 50.0%	0.0% 0.0%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Selfmed Medical Scheme	MedXXI	0.0% 0.0%	27.3% 6.1%	0.0% 0.0%		3.8% 6.9%	0.0%			5.6% 50.0%	0.0%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Selfmed Medical Scheme	Selfmed 80 %	0.0% 0.0%	58.3% 20.8%	0.0% 0.0%		0.0% 0.0%	0.0%			1.4% 45.0%	0.0%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Selfmed Medical Scheme	SelfNET	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0% 0.	0.0%		0.0%	0.0%	0.0%	0.0%
Selfmed Medical Scheme	Selfsure	0.0% 0.0%	57.5% 15.0%	0.0% 0.0%	4.2% 1	2.5% 8.3%	0.0%	5.2% 2	20.7%	8.6% 36.4%	0.0%	0.0%	0.0% 0.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sisonke Health Medical Scheme	Heritage Plan	2.8% 10.3%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			0.0% 0.0%	0.0%		0.1% 23.			0.0%	46.7%	19.3%	0.0%
Sisonke Health Medical Scheme	Pride Plan	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 0.0%	0.0%		14.3% 14.			0.0%	0.0%	0.0%	0.0%
Sizwe Medical Fund	Savings Care	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0%	0.0%			0.0% 0.0%	0.0%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Sizwe Medical Fund Sizwe Medical Fund	Affordable Care Gomomo Care	0.0% 0.0% 0.0% 0.0%	0.6% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%		0.0% 0.0% 0.0% 0.0%	0.0% 0.0%			2.3% 5.1% 0.0% 0.0%	5.2% 0.0%	2.8% 0.0%	0.0% 0. 0.0% 0.			0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%
Sizwe Medical Fund	Full Benefit	0.0% 0.0%	3.2% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			2.2% 9.5%	8.5%	4.4%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Sizwe Medical Fund	Primary Care	0.0% 0.0%	1.2% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			1.1% 6.4%	6.0%	3.7%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
SA Breweries Medical Aid Scheme (SABMAS)	Comprehensive Option	9.0% 11.1%	52.5% 6.6%	19.4% 45.2%	15.8% 7	3.7% 52.6%	0.0%	17.0% 7	73.6% 26	6.4% 62.1%	61.5%	31.0%	37.4% 86.	3% 24.2%	4.6%	46.8%	50.3%	64.6%	38.6%
SA Breweries Medical Aid Scheme (SABMAS)	Essential Option	1.1% 6.8%	16.7% 0.0%	33.3% 66.7%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	0.0% 51.6%	52.7%	20.7%	78.5% 77.	3% 17.1%	4.5%	32.1%	71.4%	85.7%	35.7%
South African Police Service Medical Scheme (POLMED)	Higher Plan	5.7% 4.6%	18.0% 7.5%	5.8% 9.8%		9.0% 16.9%	0.4%			2.0% 47.7%			79.2% 77.			33.1%	24.7%	33.0%	29.1%
South African Police Service Medical Scheme (POLMED)	Lower Plan	2.0% 1.4%	13.3% 2.7%	1.1% 3.2%		5.1% 3.5%	0.0%			7.9% 31.0%			72.1% 70.			18.0%	10.7%	14.7%	12.4%
Spectramed	Spectra Aqua	5.6% 5.6% 15.4% 13.1%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0%		0.0% 0.0% 0.5% 53.7%	0.0% 0.0%			3.1% 42.7% 3.3% 69.9%			57.1% 57. 92.5% 91.		0.0%	11.7%	26.5%	50.0%	23.5% 42.7%
Spectramed Spectramed	Spectra Azure Spectra Capri	15.4% 13.1% 20.9% 28.6%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%		5.7% 55.7% 5.7% 57.1%	0.0%			3.3% 69.9% 0.0% 77.7%		45.9%	0.0% 0.		0.0%	0.0% 0.0%	68.1% 72.9%	76.3% 0.0%	61.2%
Spectramed	Spectra Cobalt	11.3% 14.9%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%		57.1% 2	1.4% 57.7%			94.7% 90.		0.0%	0.0%	49.5%	54.7%	33.7%
Spectramed	Spectra Cyan	16.7% 9.3%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	30.8% 10	00.0% 38	8.5% 49.3%	53.1%	25.8%	68.0%	0% 14.2%	1.0%	25.7%	45.7%	46.9%	33.3%
Suremed Health	Challenger	7.9% 28.9%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%		0.0% 16	6.7% 7.4%	0.0%		90.9% 90.			0.0%	71.4%	52.4%	42.9%
Suremed Health	Explorer	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			4.3% 3.3%	0.0%		3.9% 3.			0.0%	23.1%	12.8%	2.6%
Suremed Health	Navigator	2.9% 8.6%	0.0% 0.0%	0.0% 0.0%		0.0%	0.0%			0.0% 5.0%			67.6% 70.			0.0%	60.0%	30.0%	40.0%
Suremed Health TFG Medical Aid Scheme	Shuttle	2.1% 6.4% 0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0%	0.0%			1.4% 4.2%			98.8% 98.			0.0%	61.1%	66.7%	38.9%
TFG Medical Aid Scheme TFG Medical Aid Scheme	Plan A Plan B	0.0% 0.0% 3.8% 4.4%	6.7% 0.0% 20.0% 5.7%	0.0% 0.0% 0.0% 0.0%		0.0% 0.0% 0.0% 0.0%	0.0% 0.0%			0.0% 12.5% 5.0% 32.6%			10.7% 40. 9.1% 9.			16.1% 28.2%	25.7% 28.2%	14.3% 25.2%	8.6% 12.6%
Thebemed	Energy	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 0.0%	0.0%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Thebemed	Universal	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 0.0%	0.0%	0.0%	0.0% 0.			0.0%	0.0%	0.0%	0.0%
Tiger Brands Medical Scheme	Mzansi Network Option	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 52.6%			0.0% 0.			0.0%	0.0%	0.0%	0.0%
Tiger Brands Medical Scheme	Option 1	0.0% 0.0%	39.6% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	15.0%	70.0% 20	0.0% 60.0%	53.8%	27.5%	31.1% 78.	9% 0.0%		0.0%	45.6%	0.0%	30.3%
Topmed Medical Scheme	TopMed Active Saver	5.7% 8.0%	0.0% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 56.3%			37.8% 83.			37.3%	53.3%	53.3%	53.3%
Topmed Medical Scheme	TopMed Hospital Plan	10.1% 5.9%	22.2% 11.1%	15.4% 23.1%		0.0% 0.0%	0.0%			5.4% 33.7%			0.0% 0.			21.8%	31.9%	41.7%	27.8%
Topmed Medical Scheme	TopMed Limited	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0%	0.0%			0.0%	0.0%		0.0% 0.			0.0%	0.0%	0.0%	0.0%
Topmed Medical Scheme Topmed Medical Scheme	TopMed Network TopMed Paladin Comprehensive	0.0% 0.0% 8.9% 5.7%	50.0% 0.0% 48.0% 8.0%	0.0% 0.0% 22.2% 61.1%		0.0% 0.0% 0.0% 0.0%	0.0% 0.0%			0.0% 0.0% 1.4% 59.4%	0.0% 17.2%		0.0% 0. 00.0% 94.			63.2% 44.9%	42.9% 40.0%	0.0% 55.0%	35.7% 38.3%
Topmed Medical Scheme Topmed Medical Scheme	TopMed Paladin Comprehensive TopMed Professional	29.8% 20.2%	48.0% 8.0% 66.7% 14.3%	22.2% 61.1% 35.3% 32.4%		0.0% 0.0%	0.0%			0.0% 65.4%			96.0% 96.			53.5%	40.0% 53.2%	62.7%	46.5%
Topmed Medical Scheme	TopMed Professional TopMed Rainbow Comprehensive	20.2% 17.2%	39.2% 19.6%	20.0% 40.0%		0.0% 18.8%	0.0%			6.3% 64.8%			0.0% 94.			43.0%	48.6%	55.9%	34.7%
Topmed Medical Scheme	TopMed Savings	14.4% 9.7%	46.6% 13.6%	19.5% 36.6%		0.0% 38.9%	0.0%			4.4% 58.1%			00.0% 99.			43.4%	52.2%	62.0%	45.7%
Transmed Medical Fund	Guardian	17.0% 3.4%	13.8% 13.1%	9.5% 6.6%		7.6% 11.9%	0.0%			8.6% 44.4%			54.5% 54.			27.8%	19.2%	30.5%	24.6%
Transmed Medical Fund	Private Network Saver	9.6% 8.4%	24.0% 12.2%	10.6% 18.4%		3.6% 29.2%	0.0%			2.3% 53.1%			79.7% 78.			39.9%	33.6%	36.2%	34.4%
Transmed Medical Fund	State Plus Network	0.0% 0.0%	10.4% 0.0%	0.0% 0.0%		0.0% 0.0%	0.0%			0.0% 34.8%			0.0% 0.			0.0%	14.4%	0.0%	29.4%
Transmed Medical Fund	State Plus Own Choice	7.7% 3.5%	16.5% 8.4%	7.0% 7.5%		4.6% 15.7%	0.0%			8.1% 39.5%			72.8% 71.			31.8%	21.1%	33.2%	30.4%
Tsogo Sun Group Medical Scheme	Classic Comprehensive	2.6% 3.9% 0.9% 2.6%	36.7% 3.3% 19.2% 0.0%	0.0% 0.0% 0.0% 0.0%		0.0% 0.0% 5.8% 5.3%	0.0%			6.8% 23.6% 0.0% 30.5%	3.6% 8.4%		58.1% 58. 57.3% 55.			14.3% 17.5%	18.1% 28.3%	13.3% 19.6%	4.8% 10.9%
Tsogo Sun Group Medical Scheme	Classic Saver	0.9% 2.6%	19.2% 0.0%	0.0% 0.0%	5.3% 1	0.0% 5.3%	0.0%	22.2%	2.2%	0.0% 30.5%	6.4%	0.9%	01.5% 55.	+70 9.8%	1.0%	17.5%	28.3%	19.6%	10.9%

	Financial Year							2014	4 Coverage	Ratios									
	CDL condition	Asthma	Cardiac Failure	Chronic Obstructive	Chron	ic Renal Disease	e	Diabetes Me	ellitus Type	e 1 Diabetes	Mellitus Type	2	HIV	Нур	ertension		Coronary A	Artery Dis	ease
	ODE CONTRION	one (1) or	one (1) or	one (1) or	urine one	(1) or one (1) or	more than	urine two	(2) or one (1)	1) or urine	two (2) or one (1	') or		one or more	one (1) or leas	st one (1)	one or	le (1) DM (1)	ast one
Scheme name	Option name	flu vaccine more lung	more electrocardi flu vaccine	flu vaccine more lung function	creatinine HhA	nore total cholesterol	one (1) enal sonar	protein / mo creatinine HB/	nore more to BA1C cholest	terol creatinine	more more HBA1C choles			(1) electrocardio (nore total nlesterol el	more (1) ectrocardi	reening test chr	total olesterol
Malaas Madiaal Cahama	Diag A	12.10/ 15.00/	ogram	10.09 19.09	ratio test	test		ratio test tes	ests test	ratio test	tests tes	6 20/	0/ 100.00/	gram (eGFR test	test	ogram AF 69/		test
Malcor Medical Scheme Malcor Medical Scheme	Plan A Plan B	12.1% 15.0% 4.1% 4.7%	24.1% 12.1% 16.0% 0.0%	10.0% 18.0% 5.1% 17.9%	4.8% 23.1%	19.0% 28.6% 30.8% 15.4%	0.0% 0.0%			8.8% 55.0% 0.6% 48.0%		6.3% 100.0° 8.5% 81.5°		28.7% 21.6%	3.4% 3.4%	45.0% 41.1%	45.6% 33.3%	44.9% 42.7%	26.5% 30.8%
Malcor Medical Scheme	Plan C	2.7% 5.4%	28.6% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	42.9%	14.3% 14	4.3% 50.0%	17.9% 2	5.0% 73.7	% 78.9%	16.0%	3.8%	23.6%	12.5%	12.5%	0.0%
Malcor Medical Scheme	Plan D	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			0.0%		0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Massmart Health Plan Massmart Health Plan	Choice Essential	0.0% 0.0% 0.0% 0.0%	53.8% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0%	8.3% 0.0%		5.0% 55.9% 0.0% 0.0%		8.2% 0.0° 0.0% 0.0°		0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%
Massmart Health Plan	Network	0.0% 0.0%	100.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			8.6% 53.7%		7.1% 0.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MBMed Medical Aid Fund	MBMed	0.3% 2.1%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0%		0.0% 0.3%		0.7% 3.0		0.8%	4.6%	0.7%	0.0%	0.0%	0.0%
Medihelp Medihelp	Dimension Elite Dimension Prime 1	44.1% 24.4% 18.0% 13.4%	0.0% 0.0% 0.0% 0.0%	39.0% 50.4% 20.0% 30.0%	27.7% 6.7%	0.0% 63.8% 80.0% 46.7%	2.1% 0.0%			3.7% 91.5% 9.3% 63.2%		6.7% 0.0° 2.1% 0.0°		0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%
Medihelp	Dimension Prime 2	15.8% 10.0%	81.6% 21.1%	29.6% 44.4%	12.0%	92.0% 36.0%	0.0%			0.9% 77.6%		1.6%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Medihelp	Dimension Prime 3	21.7% 10.3%	0.0% 0.0%	31.0% 47.9%	12.1%	75.8% 36.4%	0.0%	5.3%	80.4% 34	4.4% 80.2%	82.0% 4	9.5% 0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Medihelp	Medihelp Plus	45.1% 33.2%	0.0% 0.0%	35.3% 47.1%	38.2%	76.5% 55.9%	0.0%			3.7% 0.0%		0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Medihelp Medihelp	Necesse Unify	9.3% 4.9% 0.0% 0.0%	70.6% 7.4% 0.0% 0.0%	10.0% 36.7% 0.0% 0.0%	0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0%	4.1% 0.0%		8.4% 82.6% 0.0% 0.0%		8.6% 0.0° 0.0% 0.0°		0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0%
Medimed Medical Scheme	Alpha	4.3% 10.1%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			6.8% 11.5%		7.6% 57.8		0.0%	0.0%	0.0%	62.1%	69.0%	37.9%
Medimed Medical Scheme	Essential Option	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0%		0.0% 1.2%		3.7% 77.1	% 77.1%	0.0%	0.0%	0.0%	35.7%	21.4%	21.4%
Medimed Medical Scheme	Medisave – Max	2.9% 11.4%	0.0% 0.0%	0.0% 0.0%	50.0%	0.0% 0.0%	0.0%	13.3%		6.7% 8.8%		2.9% 66.7		0.0%	0.0%	0.0%	30.0%	75.0%	55.0%
Medimed Medical Scheme Medipos Medical Scheme	Medisave – Standard Option A	1.1% 4.4% 17.3% 15.4%	0.0% 0.0% 23.9% 12.1%	0.0% 0.0% 11.0% 18.7%	0.0% 26.8%	0.0% 0.0% 17.9% 16.1%	0.0%	1.8% 33.5%		2.8% 5.6% 2.0% 53.1%		4.7% 74.7° 4.4% 85.7°		0.0% 26.1%	0.0% 2.5%	0.0% 38.4%	22.0% 27.9%	38.0% 34.5%	32.0% 28.6%
Medipos Medical Scheme	Option B	2.5% 5.4%	24.0% 8.5%	8.4% 9.6%	28.7%	18.4% 19.5%	0.0%			6.8% 43.9%		9.6% 76.6		15.3%	2.1%	30.4%	25.0%	32.6%	29.1%
Medipos Medical Scheme	Option C	1.0% 5.0%	20.0% 0.0%	0.0% 0.0%	15.4%	15.4% 7.7%	0.0%	17.2%	17.2% 13	3.8% 35.0%	39.0% 3	0.1% 70.8	% 70.8%	9.9%	2.2%	20.4%	28.3%	26.1%	23.9%
Medshield Medical Scheme	Core Plus	0.4% 8.4%	0.0% 0.0%	0.0% 0.0%	3.8%	3.8% 1.3%	0.0%	0.9%		0.9% 4.0%		3.5% 0.0		0.5%	4.5%	2.4%	0.0%	0.0%	0.0%
Medshield Medical Scheme Medshield Medical Scheme	MediBonus MediPhila	0.3% 10.1% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	1.2% 0.0%	1.2% 0.0% 0.0% 0.0%	0.0% 0.0%	0.0% 0.0%		0.0% 1.4% 0.0% 0.0%		1.1% 11.2° 0.0% 0.0°		0.5% 0.0%	6.8% 0.0%	1.9% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%
Medshield Medical Scheme	MediPlus	0.1% 4.6%	0.0% 0.0%	0.0% 0.0%	1.4%	1.6% 0.2%	0.5%	0.5%		0.4% 1.8%		1.6% 12.5		0.3%	6.0%	2.2%	0.0%	0.0%	0.0%
Medshield Medical Scheme	MediValue	0.3% 2.7%	0.0% 0.0%	0.0% 0.0%	0.6%	0.6% 0.0%	0.0%	0.3%	0.0%	0.3% 2.2%	0.2%	1.6% 8.1	% 11.3%	0.2%	4.6%	1.7%	0.0%	0.0%	0.0%
Medshield Medical Scheme	Premium Plus	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0%		0.0% 0.8%		1.3% 6.8		0.7%	6.0%	1.6%	0.0%	0.0%	0.0%
Medshield Medical Scheme Metropolitan Medical Scheme	Standard Classic	0.2% 4.9% 0.0% 0.0%	0.0% 0.0% 33.3% 0.0%	0.0% 0.0% 0.0% 0.0%	3.9% 25.0%	3.9% 0.0% 25.0% 0.0%	0.0%			0.7% 2.3% 8.6% 25.9%		2.1% 9.8 9.6% 35.9		0.3% 11.4%	5.9% 1.1%	2.5% 19.3%	0.0% 0.0%	0.0% 0.0%	0.0%
Metropolitan Medical Scheme	Premier	4.3% 4.7%	23.5% 5.9%	13.3% 14.7%	28.6%	19.0% 19.0%	0.0%			9.8% 52.0%		6.1% 69.2		19.0%	3.6%	33.5%	26.3%	36.8%	34.4%
Momentum Health	Access	5.9% 4.3%	33.3% 6.3%	20.0% 40.0%	0.0%	0.0% 0.0%	0.0%			3.5% 50.5%		7.2% 91.8		14.4%	1.6%	34.5%	46.2%	51.6%	42.9%
Momentum Health	Custom	15.9% 8.4%	44.3% 25.3%	41.2% 35.3%	22.2%	87.5% 50.0%	4.2%			2.0% 51.4%		6.3% 0.0		18.5%	4.0%	37.6%	45.6%	51.1%	27.4%
Momentum Health Momentum Health	Extender Incentive	21.6% 17.3% 15.4% 9.7%	53.1% 30.5% 39.9% 26.0%	26.3% 43.2% 32.7% 32.7%	12.3% 19.5%	64.9% 35.1% 71.1% 40.6%	0.0% 0.0%	7.7		4.5% 64.5% 3.4% 57.1%		5.0% 86.0° 8.0% 95.1°		30.3% 21.8%	4.3% 3.8%	46.4% 39.5%	51.8% 44.4%	56.5% 50.5%	34.0% 28.1%
Momentum Health	Ingwe	6.0% 5.0%	33.3% 9.3%	11.8% 29.4%	0.0%	0.0% 0.0%	0.0%			0.4% 52.0%		8.3% 88.9		9.6%	1.4%	31.9%	25.0%	43.0%	17.0%
Momentum Health	Summit	29.9% 20.8%	44.4% 25.0%	30.3% 48.5%	17.6%	70.6% 47.1%	0.0%			4.1% 75.3%		7.6% 71.4		36.8%	5.1%	49.2%	49.2%	57.8%	29.9%
Motohealth Care Motohealth Care	Classic	7.7% 12.0% 0.3% 2.6%	26.1% 8.3% 64.4% 4.4%	12.4% 38.0% 0.0% 37.5%	16.7% 0.0%	70.8% 35.4% 0.0% 0.0%	0.0% 0.0%			5.2% 59.8% 7.0% 19.0%		5.1% 84.8° 4.8% 69.9°		24.8% 5.9%	3.4% 0.8%	45.1% 6.3%	40.2% 31.7%	53.8% 28.6%	34.4% 14.9%
Motohealth Care	Custom Essential	0.0% 0.0%	0.0% 0.0%	0.0% 37.5%	0.0%	0.0% 0.0%	0.0%	0.0%		0.0% 50.0%		0.0% 40.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Motohealth Care	Hospicare	1.3% 11.8%	25.7% 0.7%	6.3% 43.8%	0.0%	0.0% 0.0%	0.0%	0.0%		0.0% 47.4%		2.4% 100.0		18.4%	1.5%	28.1%	37.6%	38.3%	22.6%
Motohealth Care	Optimum	10.0% 19.1%	32.3% 7.2%	21.6% 43.2%	21.4%	50.0% 42.9%	0.0%			2.7% 66.5%		5.9% 78.6		31.7%	4.7%	53.4%	47.5%	63.5%	40.5%
Naspers Medical Fund Naspers Medical Fund	M-Med Option N Option Basic	1.2% 4.0% 0.0% 0.0%	9.4% 0.0% 0.0% 0.0%	0.0% 11.1% 0.0% 0.0%	0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0%	21.9% 0.0%		6.8% 32.2% 0.0% 6.7%		6.1% 49.2° 6.7% 22.0°		8.7% 4.0%	2.4% 1.1%	18.0% 7.6%	19.8% 9.5%	16.5% 19.0%	13.2% 11.9%
Naspers Medical Fund	N Option Plus	1.2% 3.5%	6.0% 4.0%	5.0% 8.3%	11.4%	8.6% 11.4%	0.0%			3.0% 7.8%		4.1% 17.9		2.7%	0.5%	4.5%	13.1%	10.4%	8.9%
Nedgroup Medical Aid Scheme	Hospital	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	9.1%	0.0% 0.0%	0.0%	4.3%	2.1%	6.4% 11.0%		8.5% 16.7	% 29.2%	0.7%	4.4%	5.9%	0.0%	0.0%	0.0%
Nedgroup Medical Aid Scheme	Platinum	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			0.0% 1.9%		0.6% 0.0		0.4%	6.5%	2.1%	0.0%	0.0%	0.0%
Nedgroup Medical Aid Scheme Nedgroup Medical Aid Scheme	Savings Traditional	0.2% 4.8% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	1.6% 3.1%	1.6% 0.0% 3.1% 1.5%	1.6% 0.0%			0.0% 2.6% 1.1% 1.6%		1.7% 10.6° 2.1% 9.4°		0.3% 0.4%	5.0% 7.1%	2.4% 3.4%	0.0% 0.0%	0.0% 0.0%	0.0%
Nedgroup Medical Aid Scheme	Traditional Plus	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			0.0%		0.0% 0.0		0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Netcare Medical Scheme	Netcare Savings Option	8.9% 15.0%	19.8% 3.6%	9.5% 28.8%	49.1%	24.8% 26.1%	0.0%			1.7% 49.8%		7.7% 30.9		23.1%	4.1%	34.1%	41.0%	36.3%	25.4%
Old Mutual Staff Medical Aid Fund	Hospital Plan	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	10.0%	10.0% 0.0%	0.0%	8.3%		8.3% 6.3%		4.7% 16.0		0.9%	8.5%	5.7%	0.0%	0.0%	0.0%
Old Mutual Staff Medical Aid Fund Old Mutual Staff Medical Aid Fund	Network Plan Savings Plan	0.0% 0.0% 0.3% 4.4%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0%	0.0% 2.4%		0.0% 0.0% 2.4% 1.9%		0.0% 15.7° 2.2% 7.1°		0.0% 0.4%	2.5% 7.8%	0.0% 2.4%	0.0% 0.0%	0.0% 0.0%	0.0%
Old Mutual Staff Medical Aid Fund	Traditional Plan	0.2% 9.6%	0.0% 0.0%	0.0% 0.0%	5.6%	8.5% 0.0%	0.0%	0.0%		0.0% 3.7%		2.8% 16.5		0.3%	9.6%	3.0%	0.0%	0.0%	0.0%
Old Mutual Staff Medical Aid Fund	Traditional Plus Plan	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0%		0.0% 0.9%		1.8% 0.0		0.5%	9.7%	2.4%	0.0%	0.0%	0.0%
Parmed Medical Aid Scheme	Plan - 007	0.8% 10.4% 7.5% 7.5%	0.0% 0.0% 20.0% 14.5%	0.0% 0.0% 17.5% 17.5%	2.1% 13.3%	2.1% 0.0% 6.7% 13.3%	0.0% 0.0%	0.0% 21.6%		0.0% 1.3% 1.8% 56.0%		1.1% 6.3 0.7% 83.3		0.3%	8.7% 3.1%	2.5% 36.5%	0.0%	0.0%	0.0%
PG Group Medical Scheme Pick n Pay Medical Scheme	PG Group Medical Scheme Pick n Pay Medical Scheme	7.5% 7.5% 0.0% 0.0%	20.0% 14.5% 0.0% 0.0%	17.5% 17.5% 0.0% 0.0%	0.0%	6.7% 13.3% 0.0% 0.0%	0.0%			1.8% 56.0% 5.0% 11.1%		0.7% 83.3° 8.4% 0.7°		22.4% 0.3%	3.1% 0.0%	0.5%	29.9% 0.0%	38.1% 0.0%	35.8% 0.0%
Platinum Health	PlatCap	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			0.0%		0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Platinum Health	PlatComprehensive	0.0% 0.0%	0.0% 0.0%	0.0% 39.5%	0.0%	0.0% 0.0%	0.0%			0.0%		0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Platinum Health	PlatSave	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%			0.0% 0.0%		0.0% 0.0		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Profmed Profmed	Pro Active Pro Active Plus	6.0% 4.6% 4.4% 8.8%	0.0% 0.0% 0.0% 0.0%	17.9% 14.3% 23.1% 23.1%	6.3% 16.7%	50.0% 37.5% 16.7% 16.7%	0.0% 0.0%			2.2% 6.9% 4.0% 8.9%		5.7% 0.0° 1.5% 28.6°		9.6% 13.7%	2.1% 2.7%	24.6% 30.2%	21.9% 28.1%	33.8% 36.4%	22.8% 35.5%
Profmed	Pro Pinnacle	21.5% 27.3%	0.0% 0.0%	32.6% 32.6%	25.0%	39.3% 50.0%	0.0%			9.3% 9.6%		7.3% 20.0		34.8%	4.7%	51.9%	52.5%	63.4%	40.7%
Profmed	Pro Secure	13.4% 11.8%	0.0% 0.0%	29.2% 26.4%	12.1%	54.5% 33.3%	0.0%	22.0%	68.0% 34	4.0% 9.7%	51.7% 3	1.2% 0.0	% 0.0%	25.0%	3.3%	43.3%	44.0%	51.1%	38.8%
Profmed	Pro Secure Plus	22.5% 17.4%	0.0% 0.0%	23.3% 33.3%	15.8%	63.2% 36.8%	0.0%	15.0%	80.0% 25	5.0% 8.4%	57.8% 4	0.6%	% 0.0%	30.0%	4.0%	47.4%	48.0%	54.7%	38.3%

The state of the s		CDL condition	Asthm	a <u></u>	Cardiac F	ailure L	Objet	tive	Chr <u>o</u>	nic Renai	Disease_	וט ו	iabetes <u>iv</u>	ieiiitus iy	pe iD	iabetes ivie	eiiitus Type 2		HIV	<u>Hy</u>	pertension		Coronary	Artery Dis	ease
Marche M		CDL CONDITION			ono (1) or		Obstruc	TIVE	urino	0.5	no (1) or		rino tu	10 /2) or on	o (1) or	rino two	(2) or one (1)			,		post one (1)	oneor	J le	ast one
Make Manufale Sire 1964 1969 1969 1969 1969 1969 1969 1969	Scheme name	Option name	flu vaccine mo	ore lung	orie (1) or more electrocardi ogram	u vaccine fi	u vaccine m fi	function cre	eatinine Hb	e (1) or mo more cho A1c test	ore total mor olesterol on test	e than pro e (1) crea 'sonar ratio		more moi	re total pro	nine two otein/ m atinine HB io test te	ore more to			(1) electrocardio gram	more or Creatinine / c		more (1) oi Mectrocardi si ogram	ne (1) DM (1) creening test ch	or more total plesterol
Make Manufale Sire 1964 1969 1969 1969 1969 1969 1969 1969	Malcor Medical Scheme	Plan A	12.1%	15.0%	24.1%	12.1%	10.0%	18.0%	4.8%	19.0%	28.6%	0.0%	14.0%	10.5%	8.8%	55.0%	21.7% 26.	100.09	% 100.0%	28.7%	3.4%	45.0%	45.6%	44.9%	26.5%
See The Section of Section 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Malcor Medical Scheme																								30.8%
Second collection Seco	Quantum Medical Aid Society	Essential Comprehensive	5.7%	8.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	23.1%	0.0%	15.4%	20.3%	4.3% 11.	50.09	% 50.0%	5.4%	0.3%	7.4%	0.0%	0.0%	0.0%
STAMEN PROPERTY STATE AND ALTER STATE AND ALTE	Quantum Medical Aid Society	Essential Saver	2.4%	2.2%	12.6%	3.6%	0.0%	0.0%	6.3%	18.8%	10.4%	0.0%	15.7%	3.6%	2.4%	21.7%	4.2% 9.	50.19	% 50.4%	6.7%	1.2%	12.9%	12.7%	17.3%	6.0%
Sealer Security of Sealer Security of Sealer Sealer Security of Sealer Sealer Security of Sealer Sealer Sealer Security of Sealer Seale	Quantum Medical Aid Society	KeyCare Plus		0.0%	20.0%				0.0%	0.0%	0.0%		25.0%			28.6%							9.1%		9.1%
Second column Second colum	Rand Water Medical Scheme																								35.0%
Secretal Secretal Secretar Sec		l ·																							0.0%
Search March Sales Allers Alle																									6.4% 11.7%
Seminant profession of the control o		· ·																							0.0%
Seminant Membra Control Contro											40.0%														33.5%
See New New New New New New New New New N	Resolution Health Medical Scheme										20.0%														5.6%
Secription Mean Position of Mean Positio	Resolution Health Medical Scheme	Hospital	1.3%	9.3%	0.0%	0.0%	0.0%	11.1%	0.0%	0.0%	0.0%	0.0%	6.3%	31.3%		22.0%	16.5% 5.	5% 42.99			0.4%		6.1%	10.2%	4.1%
Second column Second colum	Resolution Health Medical Scheme	Millennium	10.5%	10.5%	0.0%	0.0%	14.6%	24.4%	7.7%	69.2%	23.1%	0.0%	12.1%	54.5%	30.3%	56.9%	52.3% 26.	65.79	% 71.7%	12.1%	1.2%	28.1%	58.0%	58.0%	39.0%
The section of the se	Resolution Health Medical Scheme	Progressive Flex	6.6%	10.6%	0.0%	0.0%	14.5%	33.9%	14.8%	55.6%	25.9%	0.0%	9.1%	51.2%	19.8%	47.9%	44.8% 27.	74.9	% 76.6%	11.0%	1.0%	20.7%	44.5%	36.5%	21.0%
Semi-definition of the control of th	Resolution Health Medical Scheme	·																							36.9%
Tree Note Note Note Note No. 2002 17.6 588 18.6 59	Retail Medical Scheme	· '																							9.4%
All Charles Manue Machine Machin		·																							8.9%
MARCAMEN 1905 190	,																								50.0%
MANAMER Comp																									0.0% 0.0%
Sammers Sammer																									0.0%
EXEMPLY MATERIAL Media (Same M	Sasolmed																								0.0%
Description Control	SEDMED																								0.0%
Same Medical Scanes Same Medi	Selfmed Medical Scheme	MED Elite	0.0%	0.0%	31.3%	6.3%	0.0%	0.0%	11.1%	66.7%	33.3%	0.0%	4.0%	4.0%	4.0%	50.0%	0.0% 0.	0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Seitles Marcial Solaries Carlos Carlo	Selfmed Medical Scheme	MedXXI	0.0%	0.0%	27.3%	6.1%	0.0%	0.0%	6.9%	13.8%	6.9%	0.0%	2.8%	13.9%	5.6%	50.0%	0.0% 0.	0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Selement Medical Solvens	Selfmed Medical Scheme	Selfmed 80 %	0.0%	0.0%	58.3%	20.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.7%	17.1%	11.4%	45.0%	0.0% 0.	0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
inclinate search Montan Samme	Selfmed Medical Scheme																								0.0%
Since Head Monte Stamme Monte Near 10% 00%	Selfmed Medical Scheme																								0.0%
Same Macked Fined Serings Case		· ·																							0.0%
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Same Morder Find Common Came O.D.N. O.D.		_																							0.0%
State Medical Fired																									0.0%
Seam Model Fine Part Par	Sizwe Medical Fund																								0.0%
Seemand Motor Moto	Sizwe Medical Fund												5.2%												0.0%
South Affairs Private Private South Affairs	SA Breweries Medical Aid Scheme (SABMAS)	Comprehensive Option	9.0%	11.1%	52.5%	6.6%	19.4%	45.2%	15.8%	73.7%	52.6%	0.0%	17.0%	73.6%	26.4%	62.1%	61.5% 31.	1% 87.49	% 86.8%	24.2%	4.6%	46.8%	50.3%	64.6%	38.6%
Court Plant 1.5 1.	SA Breweries Medical Aid Scheme (SABMAS)	Essential Option	1.1%	6.8%	16.7%	0.0%	33.3%	66.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.6%	52.7% 20.	78.5	% 77.8%	17.1%	4.5%	32.1%	71.4%	85.7%	35.7%
Spectramed Spectra Agua Spectr	South African Police Service Medical Scheme (POLMED)	*		4.6%																			24.7%		29.1%
Spectromed Spectra Assure Spectra Assure Spectra Assure Spectra Capir 20.9% 20.9	, , ,	Lower Plan																							12.4%
Specimen	Spectramed	· ·																							23.5%
Spectramed 1.5% 1.49% 0.0% 0.	1 '	1 *																							42.7% 61.2%
Spectamed Special Sp	1 *	· ·													21.4%										33.7%
Challenger		l ·				0.107.0		0.070						• • • • • • • • • • • • • • • • • • • •	38.5%	• · · · · ·		,	,,,					• , .	33.3%
Euromed Health Navigator 9	Suremed Health																								42.9%
Suremed Health Surfler	Suremed Health	•																							2.6%
Fig. Marical Aki Scheme Plan A 0.0%	Suremed Health	Navigator	2.9%	8.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	0.0% 37.	67.69	% 70.6%	0.0%	0.0%	0.0%	60.0%	30.0%	40.0%
Fire Mended Ale Scheme Fine B	Suremed Health																								38.9%
Thebemed Energy 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	TFG Medical Aid Scheme																								8.6%
Trebemed Universal Univers																									12.6%
Tiger Brands Medical Scheme Mzansi Network Option 0.0% 0.																									0.0% 0.0%
Tiger Brands Medical Scheme Option 1 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.																									0.0%
Topmed Medical Scheme TopMed Active Saver TopMed Active Saver TopMed Linker TopMed Rollar Comprehensive Linker Lin	Tiger Brands Medical Scheme	·																							30.3%
TopMed Hodical Scheme TopMed Limited TopMed Limited TopMed Medical Scheme TopMed Limited TopMed Now	Topmed Medical Scheme	1 *																							53.3%
TopMed Netical Scheme TopMed Paladin Comprehensive TopMed Paladin Comprehensive TopMed Paladin Comprehensive TopMed Paladin Comprehensive TopMed Medical Scheme TopMed Paladin Comprehensive TopMed Medical Scheme TopMed Medical Scheme TopMed Medical Scheme TopMed Medical Scheme TopMed Rainbow Comprehensive TopMed Rainbow Comprehensive TopMed Rainbow Comprehensive TopMed Savings TopMed Savings TopMed Savings TopMed Savings TopMed Medical Scheme TopMed Rainbow Comprehensive TopMed Savings TopMed Nation TopMed Nation TopMed Nation TopMed Medical Scheme TopMed Medical Scheme TopMed Rainbow Comprehensive TopMed Savings TopMed Nation TopMed Nation TopMed Medical Scheme TopMed Nation TopMed Medical Scheme TopMed Rainbow Comprehensive TopMed Nation TopMe	Topmed Medical Scheme	·																							27.8%
TopMed Paladin Comprehensive 8.9% 5.7% 48.0% 8.0% 22.2% 61.1% 0.0% 0.0% 0.0% 0.0% 78.6% 35.7% 21.4% 59.4% 17.2% 31.8% 100.0% 94.4% 19.5% 28.7% 44.9% 40.0% 55.0% 10.0% 10.0% 10.0% 10.0% 10.0% 0.0% 0	Topmed Medical Scheme	TopMed Limited	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0% 0.	0.0	% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TopMed Professional 29.8% 20.2% 66.7% 14.3% 35.3% 32.4% 15.4% 0.0% 46.2% 0.0% 60.0% 30.0% 40.0% 65.4% 22.6% 46.9% 96.0% 96.0% 31.4% 36.8% 53.5% 53.2% 62.7% 10.0%	Topmed Medical Scheme	· ·			50.0%																		42.9%		35.7%
TopMed Rainbow Comprehensive 7.7 Medical Scheme 7.7	Topmed Medical Scheme	1 '																							38.3%
TopMed Savings 14.4% 9.7% 46.6% 13.6% 19.5% 36.6% 33.3% 0.0% 38.9% 0.0% 71.1% 20.0% 24.4% 58.1% 16.2% 38.6% 100.0% 99.2% 21.6% 26.7% 43.4% 52.2% 62.0% 10.0%	Topmed Medical Scheme	·																							46.5%
Transmed Medical Fund Guardian 17.0% 3.4% 13.8% 13.1% 9.5% 6.6% 19.5% 7.6% 11.9% 0.0% 11.5% 10.2% 8.6% 44.4% 38.0% 32.7% 54.5% 54.5% 16.6% 0.8% 27.8% 19.2% 30.5% 17.2% 19.2%	Topmed Medical Scheme	·																							34.7%
Franked Medical Fund Private Network Saver 9.6% 8.4% 24.0% 12.2% 10.6% 18.4% 37.5% 23.6% 29.2% 0.0% 14.3% 14.7% 12.3% 53.1% 48.7% 46.4% 79.7% 78.8% 22.2% 2.7% 39.9% 33.6% 36.2%	1 *	, ,																							45.7%
Fransmed Medical Fund State Plus Network 0.0%																									24.6% 34.4%
Fransmed Medical Fund State Plus Own Choice 7.7% 3.5% 16.5% 8.4% 7.0% 7.5% 24.2% 14.6% 15.7% 0.0% 9.7% 9.4% 8.1% 39.5% 40.4% 37.2% 72.8% 71.8% 13.7% 1.2% 31.8% 21.1% 33.2% Isogo Sun Group Medical Scheme Classic Comprehensive 2.6% 3.9% 36.7% 3.3% 0.0% 0.0% 0.0% 0.0% 0.6% 23.6% 3.6% 6.4% 58.1% 58.1% 9.6% 1.8% 14.3% 18.1% 13.3%																									34.4% 29.4%
Tsogo Sun Group Medical Scheme Classic Comprehensive 2.6% 3.9% 36.7% 3.3% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.8% 6.8% 23.6% 3.6% 58.1% 58.1% 58.1% 9.6% 1.8% 14.3% 18.1% 13.3%																									30.4%
																									4.8%
Tsogo Sun Group Medical Scheme Classic Saver 0.9% 2.6% 19.2% 0.0% 0.0% 0.0% 5.3% 15.8% 5.3% 0.0% 22.2% 2.2% 0.0% 30.5% 8.4% 6.9% 57.3% 55.4% 9.8% 1.0% 17.5% 28.3% 19.6%	Tsogo Sun Group Medical Scheme	Classic Saver	0.9%	2.6%	19.2%	0.0%	0.0%	0.0%	5.3%	15.8%	5.3%		22.2%	2.2%	0.0%	30.5%					1.0%	17.5%	28.3%	19.6%	10.9%

	Financial Year											2	2014 Cov	erage Rat	ios										
	CDL condition	Asthma		Cardiac Fa	ailure	Chror Obstruc		Ch	nronic Rer	nal Diseas	е	Diabetes	Mellitus	5 Туре 1	Diabetes	s Mellitus	Type 2	HI	IV	Н	ypertensio	n	Coronar	y Artery Di	sease
Scheme name	Option name	one flu vaccine mor funct		one (1) or more flu electrocardi ogram	u vaccine	flu vaccine T	one (1) or more lung function test	urine protein / creatinine ratio test	more	cholostorol	more than one (1) renal sonar	urine protein / creatinine ratio test	two (2) or more HBA1C tests	one (1) or more total cholesterol test	urine protein / creatinine ratio test		one (1) or more total cholesterol test	CD4 count conducted		(1) electrocardio		least one (1) or more total cholesterol test	one or more (1) electrocardi ogram	one (1) DM (1 screening test ci	least one (1) or more total tholesterol test
Umvuzo Health Medical Scheme	Extreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Standard	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Supreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Ultra Affordable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3.1%	3.3%	13.9%	3.7%	0.0%	0.0%	5.0%	15.0%	10.0%	0.0%	13.3%	2.2%	2.2%	20.1%	3.8%	8.2%	56.7%	55.7%	6.8%	1.0%	12.5%	16.7%	14.8%	8.8%
University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	1.0%	1.9%	14.0%	35.5%	0.3%	9.8%	2.5%	0.0%	0.0%	0.0%
Witbank Coalfields Medical Aid Scheme	Comprehensive option	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.8%	19.6%	0.0%	0.0%	0.0%	31.4%	0.0%	9.9%
Witbank Coalfields Medical Aid Scheme	Yebomed	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wooltru Healthcare Fund	Core Option	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	42.9%	51.4%	28.6%	0.0%	0.0%	4.3%	1.7%	33.3%	15.8%	31.6%	21.1%
Wooltru Healthcare Fund	Extended Option	6.0%	9.3%	21.6%	8.1%	0.0%	0.0%	35.0%	15.0%	5.0%	0.0%	13.8%	20.7%	13.8%	56.1%	56.9%	52.8%	93.3%	93.3%	24.8%	5.2%	39.0%	31.8%	37.6%	32.9%
Wooltru Healthcare Fund	Plus Option	2.6%	6.3%	19.3%	2.3%	3.0%	9.1%	31.7%	16.7%	23.3%	0.0%	33.6%	30.2%	20.8%	47.0%	46.7%	41.7%	74.1%	73.6%	14.6%	2.9%	31.0%	26.3%	30.5%	24.3%
	Sum	4.2%	5.1%	19.2%	5.9%	6.9%	11.9%	13.3%	14.6%	11.7%	0.2%	13.1%	10.1%	8.0%	31.7%	25.8%	23.5%	52.7%	53.0%	11.0%	2.9%	21.1%	22.3%	24.7%	17.8%
	Min	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Max	100%	33%	100%	31%	41%	67%	100%	100%	100%	4%	79%	100%	58%	92%	89%	62%	100%	100%	43%	77%	63%	73%	86%	75%

	Financial Year										201	15 Coveraç	ge Ratios	S										
	CDL condition	Asthma	Cardia	: Failure	Chron		Chro	onic Rena	al Disease		Diabetes	Mellitus T	Гуре 1	Diabetes	Mellitus T	ype 2	HIV	/	Нур	ertension	1	Coronary	Artery Di	sease
Scheme name	Option name	one (1) i flu vaccine more lui functio test	or one (1) or ng more n electrocard iogram	flu vaccine	flu vaccine m	IIVE ne (1) or ore lung function test	urine orotein / or reatinine Hb ratio test		nore total holesterol	ore than one (1) k nal sonar	urine t protein / reatinine ratio test	two (2) or o more m HBA1C ch tests	one (1) or nore total holesterol test	urine i protein / creatinine ratio test	more m	one (1) or nore total holesterol test	CD4 count \ conducted c	Viral Load conducted	one or o more (1) electrocard C	one (1) or (1 more (1 reatinine / eGFR test cl	least one 1) or more total holesterol test	one or more (1)	ne (1) DM (creening	least one (1) or more total tholesterol test
AECI Medical Aid Society	Comprehensive	0.2% 7.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.5%	1.7%	13.3%	23.8%	0.4%	9.0%	3.1%	0.0%	0.0%	0.0%
AECI Medical Aid Society	Value	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.2%	47.3%	13.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
Alliance-Midmed Medical Scheme Anglo Medical Scheme	Alliance-Midmed Policy 120	6.9% 13.		12.5% 5.3%	9.1%	36.4%	33.3%	100.0%	100.0% 5.5%	0.0%	70.0%	40.0% 0.0%	60.0% 0.0%	60.6%	18.1% 0.8%	47.7%	97.6%	96.4% 63.2%	27.3% 13.9%	33.8% 1.9%	52.6% 20.8%	62.3% 19.3%	77.4% 19.3%	66.0% 10.3%
Anglo Medical Scheme	Managed Care Plan Standard Care Plan	7.9% 7. 4.3% 4.		1.8%	7.4% 3.7%	8.8% 2.4%	2.7% 3.7%	8.2% 14.8%	9.3%	0.0%	1.5% 4.3%	0.0%	1.1%	5.4% 1.2%	0.0%	1.9% 1.5%	62.4% 71.8%	75.3%	10.1%	1.4%	15.8%	15.2%	13.8%	6.5%
Anglo Medical Scheme	Value Care Plan	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	4.0% 6.	3% 12.2%	5.9%	3.4%	2.6%	3.8%	7.5%	6.3%	0.0%	14.5%	1.8%	4.2%	16.6%	4.3%	7.6%	41.8%	42.9%	5.9%	0.8%	10.1%	13.9%	12.3%	7.7%
Bankmed	Bankmed Basic	0.0% 0.	0% 37.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%	67.4%	23.3%	50.7%	56.2%	25.7%	75.9%	75.4%	9.9%	1.0%	36.1%	48.9%	48.9%	34.1%
Bankmed	Bankmed Comprehensive	10.9% 9.		14.4%	15.5%	19.7%	28.6%	14.0%	19.8%	0.8%	26.0%	24.3%	19.3%	55.9%	51.6%	51.4%	76.4%	76.0%	25.2%	3.4%	45.5%	36.4%	40.0%	38.2%
Bankmed	Bankmed Core Saver	4.3% 5.		3.0%	8.8%	9.9%	18.6%	12.8%	12.8%	0.0%	24.7%	24.7%	17.5%	44.7%	44.4%	39.4%	72.0%	72.3%	14.7%	2.5%	30.4%	27.2%	29.9%	28.1%
Bankmed Bankmed	Bankmed Plus Bankmed PMB	18.5% 17. 0.0% 0.		13.8% 0.0%	19.3% 0.0%	19.3% 0.0%	41.0% 100.0%	16.2% 0.0%	33.3% 0.0%	0.0%	25.1% 0.0%	26.0% 0.0%	21.6% 0.0%	62.3% 23.1%	56.0% 15.4%	56.8% 7.7%	75.0% 52.2%	72.6% 47.8%	31.1% 4.9%	3.6% 4.9%	48.4% 9.8%	40.4% 0.0%	45.8% 0.0%	38.6% 0.0%
Bankmed	Bankmed Traditional	8.8% 8.		13.6%	13.4%	16.2%	30.5%	13.8%	20.4%	0.0%	25.7%	22.4%	16.7%	51.2%	47.9%	48.0%	78.8%	78.2%	22.6%	3.4%	43.1%	34.7%	38.3%	37.8%
Barloworld Medical Scheme	Barloworld Medical Scheme	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	1.2%	2.8%	7.8%	16.8%	0.2%	6.7%	2.1%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Beat 1	13.6% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Beat 2	9.3% 0.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Beat 3	10.2% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Beat 4	10.5% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme Bestmed Medical Scheme	Pace 1 Pace 2	9.2% 0. 18.8% 0.		0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0% 0.0%
Bestmed Medical Scheme	Pace 3	23.0% 0.		0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pace 4	18.5% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pulse 1	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bestmed Medical Scheme	Pulse 2	0.0% 0.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
BMW Employees Medical Aid Society	BMW Option 119	1.5% 5.		1.8%	2.9%	8.6%	3.2%	17.5%	11.1%	0.0%	8.8%	4.4%	2.9%	40.2%	11.5%	16.1%	77.2%	76.3%	11.5%	2.9%	25.7%	16.0%	20.0%	8.0%
Bonitas Medical Fund	BonCap	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.8%	0.2%	0.6%	5.9%	7.8%	0.2%	1.0%	0.6%	0.0%	0.0%	0.0%
Bonitas Medical Fund Bonitas Medical Fund	BonClassic	0.3% 9. 0.0% 0.		0.0% 0.0%	0.0% 0.5%	0.0% 15.8%	1.8% 3.5%	2.1% 3.5%	0.4% 0.0%	0.4% 0.0%	0.1% 0.0%	0.3% 0.0%	0.1%	1.0% 0.4%	0.5% 0.1%	1.3% 0.2%	3.5% 7.3%	6.2% 17.5%	0.4% 0.4%	9.0% 8.1%	3.3% 2.3%	0.0% 0.0%	0.0% 0.0%	0.0%
Bonitas Medical Fund	BonComprehensive BonEssential	0.0% 0.		0.0%	0.0%	0.0%	2.8%	2.8%	0.0%	2.8%	1.4%	0.0%	1.4%	2.1%	0.1%	0.2 %	11.7%	14.3%	0.4%	3.3%	2.2%	0.0%	0.0%	0.0%
Bonitas Medical Fund	BonSave	0.1% 3.		0.0%	0.0%	0.0%	1.8%	1.8%	0.0%	0.5%	0.7%	0.4%	0.2%	1.7%	0.4%	1.6%	11.0%	17.1%	0.2%	5.4%	2.3%	0.0%	0.0%	0.0%
Bonitas Medical Fund	Primary	0.1% 2.		0.0%	0.0%	0.0%	1.6%	1.8%	0.2%	0.4%	0.1%	0.1%	0.2%	1.9%	0.4%	1.3%	12.2%	18.9%	0.3%	5.2%	1.9%	0.0%	0.0%	0.0%
Bonitas Medical Fund	Standard	0.2% 4.	8% 0.0%	0.0%	0.0%	0.0%	2.5%	2.8%	0.3%	0.4%	0.1%	0.1%	0.1%	1.4%	0.2%	0.9%	11.7%	21.0%	0.4%	6.7%	2.5%	0.0%	0.0%	0.0%
BP Medical Aid Society	BPSA Medical Society	14.0% 11.		16.3%	24.2%	18.2%	25.7%	17.1%	11.4%	0.0%	13.2%	12.4%	9.1%	52.4%	48.5%	40.8%	83.3%	82.6%	25.1%	4.1%	38.7%	34.5%	42.1%	33.2%
Building & Construction Industry Medical Aid Fund	Basic Option	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cape Medical Plan	Healthpact Premium	0.0% 0.		11.1% 27.8%	0.0%	0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	0.0%	0.0% 0.0%	0.0%	6.6% 0.0%	85.5% 0.0%	69.7%	100.0%	100.0%	0.0% 0.0%	0.0% 0.0%	0.0%	51.0%	69.4% 59.1%	63.3% 68.2%
Cape Medical Plan Cape Medical Plan	Healthpact Select Healthpact Silver	0.0% 0. 0.0% 0.		5.9%	0.0% 0.0%	0.0%	75.0%	25.0%	75.0%	0.0%	0.0% 50.0%	83.3%	0.0% 50.0%	15.5%	80.3%	0.0% 56.3%	0.0% 0.0%	0.0% 0.0%	21.6%	33.9%	0.0% 52.4%	77.3% 54.4%	63.3%	52.2%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Alliance	0.0% 0.		12.5%	0.0%	0.0%	40.0%	80.0%	50.0%	0.0%	20.0%	20.0%	20.0%	8.0%	21.6%	20.5%	84.6%	84.6%	38.2%	40.6%	52.9%	46.0%	46.6%	30.7%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Double Plus	0.0% 0.		14.9%	0.0%	0.0%	15.2%	27.3%	18.2%	0.0%	20.0%	60.0%	80.0%	1.7%	12.8%	9.4%	84.3%	82.9%	24.5%	30.2%	41.7%	42.6%	40.3%	27.2%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Essential Plus	0.0% 0.	0% 50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	83.7%	81.6%	16.0%	18.5%	27.7%	60.0%	60.0%	60.0%
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	First Choice	0.0% 0.		10.2%	0.0%	0.0%	10.0%	30.0%	30.0%	0.0%	0.0%	0.0%	0.0%	4.1%	28.6%	18.4%	93.8%	90.7%	19.9%	22.9%	31.8%	36.7%	42.2%	29.4%
Chartered Accountants (SA) Medical Aid Fund (CAMAF) Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Network Choice	0.0% 0. 0.0% 0.	0% 50.0% 0% 26.9%	0.0% 7.7%	0.0% 0.0%	0.0%	33.3% 37.5%	0.0% 37.5%	33.3% 50.0%	0.0%	0.0% 20.0%	0.0% 40.0%	0.0% 20.0%	0.0% 6.8%	0.0% 28.8%	0.0%	77.9% 95.5%	77.9% 95.5%	12.0% 17.3%	16.2% 19.5%	28.9% 50.3%	50.0% 35.4%	21.4% 36.0%	35.7% 33.7%
Charlered Accountants (SA) Medical Aid Fund (CAIMAF)	Vital	0.0% 0.	0% 26.9%	1.176	0.0%	0.0%	37.5%	37.5%	50.0%	0.0%	20.0%	40.0%	20.0%	0.0%	20.0%	15.3%	95.5%	95.5%	17.5%	19.5%	50.5%	35.4%	30.0%	33.1%
Composer Wellness Medical Scheme	Axis	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.6%	17.1%	9.5%	0.0%	0.0%	0.0%	0.0%	0.0%	14.9%	0.0%	6.0%
Composer Wellness Medical Scheme	Dynamix	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	53.2%	19.1%	49.4%	43.3%	27.2%	0.0%	0.0%	0.0%	0.0%	0.0%	38.2%	0.0%	24.9%
Compcare Wellness Medical Scheme Compcare Wellness Medical Scheme	Mumed NetworX	0.0% 0. 0.0% 0.		0.0% 0.0%	0.0% 0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.8% 0.0%	35.7% 0.0%	14.3% 0.0%	39.0% 44.2%	40.2% 46.5%	21.4% 16.3%	72.0% 0.0%	71.4% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	33.1% 20.0%	0.0% 0.0%	27.2% 20.0%
Compcare Wellness Medical Scheme	Pinnacle	0.0% 0.		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	26.7%	60.0%	20.0%	50.2%	48.3%	26.4%	0.0%	0.0%	0.0%	0.0%	0.0%	46.4%	0.0%	31.3%
Compcare Wellness Medical Scheme	Symmetry		0% 29.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%	44.7%	18.4%	45.7%	44.0%	25.6%	0.0%	0.0%	0.0%	0.0%	0.0%	37.2%	0.0%	25.3%
De Beers Benefit Society	De Beers Benefit Society	0.0% 0.		0.0%	0.0%	0.0%	15.4%	23.1%	15.4%	0.0%	0.0%	0.0%	0.0%	3.6%	5.8%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Discovery Health Medical Scheme	Classic Comprehensive		5% 17.2%	7.8%	7.1%	11.3%	5.1%	15.1%	12.9%	0.2%	18.0%	6.1%	8.0%	24.5%	7.1%	12.9%	43.7%	43.4%	10.3%	1.5%	16.7%	19.0%	19.1%	11.8%
Discovery Health Medical Scheme	Classic Comprehensive Zero MSA		9% 10.0%	0.0%	0.0%	0.0%	14.3%	14.3%	14.3%	0.0%	3.8%	0.0%	0.0%	8.9%	3.6%	3.6%	16.7%	16.7%	2.5%	0.7%	6.1%	11.1%	8.9%	6.7%
Discovery Health Medical Scheme	Classic Core		2% 11.7%	3.7%	5.7%	10.3%	2.9%	15.0%	11.0%	0.0%	15.7%	5.8%	6.7%	18.8%	5.5%	9.2%	38.5%	38.8%	6.2%	1.0%	10.4%	15.1%	15.3%	8.9%
Discovery Health Medical Scheme Discovery Health Medical Scheme	Classic Priority Classic Saver		8% 16.6% 0% 14.5%	6.4% 4.5%	6.7% 4.7%	10.2% 9.9%	4.0% 3.8%	12.8% 11.5%	9.8% 9.6%	0.0% 0.1%	13.8% 13.6%	5.8% 5.4%	6.7% 5.9%	22.6% 22.3%	7.0% 6.9%	12.4% 11.4%	42.3% 45.7%	42.3% 45.3%	7.9% 6.9%	1.3% 1.3%	15.1% 13.2%	17.7% 15.8%	17.5% 15.7%	10.9% 9.4%
Discovery Health Medical Scheme	Coastal Core		5% 14.5%	4.5% 5.7%	6.8%	9.9%	4.8%	18.6%	9.6%	0.1%	17.1%	5.6%	7.5%	22.5%	6.3%	12.2%	45.7 % 45.4%	45.5%	6.8%	1.6%	12.0%	17.1%	17.5%	11.8%
Discovery Health Medical Scheme	Coastal Saver		3% 15.4%	4.5%	4.2%	9.3%	5.1%	15.9%	9.2%	0.1%	17.2%	7.7%	9.3%	26.7%	8.0%	16.4%	52.2%	51.8%	8.1%	1.8%	16.6%	19.1%	20.3%	13.8%
Discovery Health Medical Scheme	Essential Comprehensive		8% 13.0%	7.0%	5.8%	8.4%	4.0%	14.1%	10.4%	0.2%	12.9%	4.5%	5.1%	21.2%	6.0%	10.5%	47.0%	46.5%	7.6%	1.1%	12.9%	16.4%	17.8%	10.5%
Discovery Health Medical Scheme	Essential Core	2.6% 3.	7% 13.7%	3.8%	4.8%	9.3%	3.3%	11.4%	8.1%	0.0%	9.9%	3.8%	3.6%	17.8%	5.0%	8.5%	37.3%	37.3%	5.2%	0.9%	8.7%	14.6%	13.4%	7.1%
Discovery Health Medical Scheme	Essential Priority		5% 10.7%	6.0%	4.4%	10.1%	6.0%	9.6%	8.4%	1.2%	11.3%	4.0%	4.4%	24.0%	6.8%	10.4%	41.7%	41.4%	6.5%	1.5%	12.8%	15.4%	15.4%	8.4%
Discovery Health Medical Scheme	Essential Saver	2.2% 3.	5% 12.8%	4.0%	3.5%	8.2%	3.1%	14.2%	8.7%	0.3%	14.3%	4.8%	5.3%	20.8%	5.9%	9.3%	41.5%	41.7%	5.2%	1.2%	10.5%	14.3%	14.8%	8.3%

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Discovery Health Medical Scheme KeyCare Access 0.2% 7.3% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 25.0 96.4% 27.3% 33.8% 52.6% 62.3% 77.4% 66.0 63.2% 13.9% 1.9% 20.8% 19.3% 19.3% 10.3% 75.3% 10.1% 1.4% 15.8% 15.2% 13.8% 6.5 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 42.9% 5.9% 0.8% 10.1% 13.9% 12.3% 7.7 75.4% 9.9% 1.0% 36.1% 48.9% 48.9% 34.1 76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7%
Discovery Health Medical Scheme KeyCare Core 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 25.0 96.4% 27.3% 33.8% 52.6% 62.3% 77.4% 66.0 63.2% 13.9% 1.9% 20.8% 19.3% 19.3% 10.3% 75.3% 10.1% 1.4% 15.8% 15.2% 13.8% 6.5 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 42.9% 5.9% 0.8% 10.1% 13.9% 12.3% 7.7 75.4% 9.9% 1.0% 36.1% 48.9% 48.9% 34.1 76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7%
Discovery Health Medical Scheme KeyCare Plus 6.9% 13.8% 58.3% 12.5% 9.1% 36.4% 33.3% 100.0% 100.0% 0.0% 0.0% 60.0% 60.6% 18.1% 47.7% 97.6% Engen Medical Benefit Fund Engen Medical Benefit Fund Fedhealth Medical Scheme Blue Door Plus 4.3% 4.3% 4.3% 9.8% 1.8% 3.7% 2.4% 3.7% 14.8% 9.3% 0.0% 0.	96.4% 27.3% 33.8% 52.6% 62.3% 77.4% 66.0 63.2% 13.9% 1.9% 20.8% 19.3% 19.3% 10.3% 75.3% 10.1% 1.4% 15.8% 15.2% 13.8% 6.5 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 42.9% 5.9% 0.8% 10.1% 13.9% 12.3% 7.7 75.4% 9.9% 1.0% 36.1% 48.9% 48.9% 34.1 76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1%
Engen Medical Benefit Fund Engen Medical Scheme Blue Door Plus Blue Door Blue Blue Blue Blue Blue Blue Blue Blue	63.2% 13.9% 1.9% 20.8% 19.3% 19.3% 10.3% 75.3% 10.1% 1.4% 15.8% 15.2% 13.8% 6.5 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 42.9% 5.9% 0.8% 10.1% 13.9% 12.3% 7.7 75.4% 9.9% 1.0% 36.1% 48.9% 48.9% 34.1 76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0%
Fedhealth Medical Scheme Blue Door Plus	75.3% 10.1% 1.4% 15.8% 15.2% 13.8% 6.5 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 42.9% 5.9% 0.8% 10.1% 13.9% 12.3% 7.7 75.4% 9.9% 1.0% 36.1% 48.9% 48.9% 34.1 76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Fedhealth Medical Scheme Maxima Basis 0.0%	42.9% 5.9% 0.8% 10.1% 13.9% 12.3% 7.7 75.4% 9.9% 1.0% 36.1% 48.9% 48.9% 34.1 76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0
Fedhealth Medical Scheme Maxima Entrysaver 0.0% 0.0% 37.1% 0.0%	75.4% 9.9% 1.0% 36.1% 48.9% 48.9% 34.1 76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0
Fedhealth Medical Scheme Maxima Entryzone 10.9% 9.6% 31.3% 14.4% 15.5% 19.7% 28.6% 14.0% 19.8% 0.8% 26.0% 24.3% 19.3% 55.9% 51.6% 51.4% 76.4% Fedhealth Medical Scheme Maxima Exec 4.3% 5.0% 21.0% 3.0% 8.8% 9.9% 18.6% 12.8% 0.0% 24.7% 24.7% 17.5% 44.4% 39.4% 72.0% Fedhealth Medical Scheme Maxima Plus 18.5% 17.2% 30.4% 13.8% 19.3% 19.3% 41.0% 16.2% 33.3% 0.0% 25.1% 26.0% 21.6% 62.3% 56.0% 56.8% 75.0% Fedhealth Medical Scheme Maxima Saver 0.0% <th>76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0</th>	76.0% 25.2% 3.4% 45.5% 36.4% 40.0% 38.2 72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0
Fedhealth Medical Scheme Maxima Exec 4.3% 5.0% 21.0% 3.0% 8.8% 9.9% 18.6% 12.8% 0.0% 24.7% 24.7% 17.5% 44.7% 44.4% 39.4% 72.0% Fedhealth Medical Scheme Maxima Plus 18.5% 17.2% 30.4% 13.8% 19.3% 19.3% 41.0% 16.2% 33.3% 0.0% 25.1% 26.0% 21.6% 62.3% 56.0% 56.8% 75.0% Fedhealth Medical Scheme Maxima Saver 0.0% <th>72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0</th>	72.3% 14.7% 2.5% 30.4% 27.2% 29.9% 28.1 72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0
Fedhealth Medical Scheme Maxima Plus 18.5% 17.2% 30.4% 13.8% 19.3% 19.3% 19.3% 19.3% 19.3% 0.0% 25.1% 26.0% 21.6% 62.3% 56.0% 56.8% 75.0% Fedhealth Medical Scheme Maxima Saver 0.0% <	72.6% 31.1% 3.6% 48.4% 40.4% 45.8% 38.6 47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Fedhealth Medical Scheme Maxima Saver 0.0%	47.8% 4.9% 4.9% 9.8% 0.0% 0.0% 0.0% 78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
Fedhealth Medical Scheme Maxima Standard 8.8% 8.6% 30.5% 13.6% 13.4% 16.2% 30.5% 13.8% 20.4% 0.0% 25.7% 22.4% 16.7% 51.2% 47.9% 48.0% 78.8% Fedhealth Medical Scheme Ultima 200 0.0% 0.	78.2% 22.6% 3.4% 43.1% 34.7% 38.3% 37.8 16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
Fedhealth Medical Scheme Ultima 200 0.0%	16.8% 0.2% 6.7% 2.1% 0.0% 0.0% 0.0 0.0% 0.0% 0.0% 0.0% 0.0%
Fedhealth Medical Scheme Ultimax 13.6% 0.0% <	
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Fishing Industry Medical Scheme (Fish-Med) Standard 10.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Food Workers Medical Benefit Fund Food Workers Medical Benefit Fund 10.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Genesis Medical Scheme Private 9.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0% 0.0%
Genesis Medical Scheme Private Choice 18.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Genesis Medical Scheme Private Plus 18.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
Giencore Medical Scheme 107 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Golden Arrow Employees' Medical Benefit Fund Advance 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Golden Arrow Employees' Medical Benefit Fund Primary 1.5% 5.1% 8.8% 1.8% 2.9% 8.6% 3.2% 17.5% 11.1% 0.0% 8.8% 4.4% 2.9% 40.2% 11.5% 16.1% 77.2%	76.3% 11.5% 2.9% 25.7% 16.0% 20.0% 8.0
Golden Arrow Employees' Medical Benefit Fund Standard 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	7.8% 0.2% 1.0% 0.6% 0.0% 0.0% 0.0
Government Employees Medical Scheme (GEMS) Beryl 0.3% 9.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.4% 0.4% 0.4	6.2% 0.4% 9.0% 3.3% 0.0% 0.0% 0.0
Government Employees Medical Scheme (GEMS)	17.5% 0.4% 8.1% 2.3% 0.0% 0.0% 0.0 14.3% 0.6% 3.3% 2.2% 0.0% 0.0% 0.0
Government Employees Medical Scheme (GEMS) Onyx 0.0%<	14.3% 0.6% 3.3% 2.2% 0.0% 0.0% 0.0 17.1% 0.2% 5.4% 2.3% 0.0% 0.0% 0.0
Government Employees Medical Scheme (GEMS) Sapphire 0.1% 2.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 0.1	18.9% 0.3% 5.2% 1.9% 0.0% 0.0% 0.0
Grintek Electronics Medical Aid Scheme Option 1 0.2% 4.8% 0.0% 0.0% 0.0% 0.0% 0.3% 0.4% 0.1% 0.1% 0.1% 1.4% 0.2% 0.9% 11.7%	21.0% 0.4% 6.7% 2.5% 0.0% 0.0% 0.0
Horizon Medical Scheme Hospital Plus Savings Plan 14.0% 11.5% 25.5% 16.3% 24.2% 18.2% 25.7% 17.1% 11.4% 0.0% 13.2% 12.4% 9.1% 52.4% 48.5% 40.8% 83.3%	82.6% 25.1% 4.1% 38.7% 34.5% 42.1% 33.2
Horizon Medical Scheme Hospital Core Plan 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Horizon Medical Scheme Hospital Plus Network Plan 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	100.0% 0.0% 0.0% 0.0% 51.0% 69.4% 63.3
Hosmed Medical Aid Scheme Access 0.0% 0.0% 55.6% 27.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	0.0% 0.0% 0.0% 0.0% 77.3% 59.1% 68.2 0.0% 21.6% 33.9% 52.4% 54.4% 63.3% 52.2
Hosmed Medical Aid Scheme Plus 0.0% 0.0% 61.8% 5.9% 0.0% 0.0% 75.0% 25.0% 75.0% 0.0% 50.0% 83.3% 50.0% 15.5% 80.3% 56.3% 0.0% 140.0% 80.0% 50.0% 0.0% 50.0% 0.0% 2	0.0% 21.6% 33.9% 52.4% 54.4% 63.3% 52.2 84.6% 38.2% 40.6% 52.9% 46.0% 46.6% 30.7
Hosmed Medical Aid Scheme Value 0.0% 0.0% 29.7% 14.9% 0.0% 0.0% 15.2% 27.3% 18.2% 0.0% 80.0% 80.0% 1.7% 12.8% 9.4% 84.3%	82.9% 24.5% 30.2% 41.7% 42.6% 40.3% 27.2
Impala Medical Plan 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	81.6% 16.0% 18.5% 27.7% 60.0% 60.0% 60.0
Imperial Group Medical Scheme Imperialmed Budget Plan 0.0% 0.0% 32.7% 10.2% 0.0% 0.0% 10.0% 30.0% 30.0% 0.0% 0.0% 0.0% 0.0% 0.0	90.7% 19.9% 22.9% 31.8% 36.7% 42.2% 29.4
Imperial Group Medical Scheme Imperial Medith Plan 0.0% 0.0% 50.0% 0.0% 0.0% 0.0% 0.0% 0.0	77.9% 12.0% 16.2% 28.9% 50.0% 21.4% 35.7
Keyhealth Equilibrium 0.0% 0.0% 26.9% 7.7% 0.0% 0.0% 37.5% 50.0% 0.0% 20.0% 40.0% 20.0% 6.8% 28.8% 15.3% 95.5%	95.5% 17.3% 19.5% 50.3% 35.4% 36.0% 33.7
Keyhealth Essence 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Keyhealth Gold 100.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0 0.0% 0.0%
Keyhealth Origin 100.0% 0.0%	0.0% 0.0% 0.0% 0.0% 14.9% 0.0% 6.0
Keyhealth Silver 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 38.2% 0.0% 24.9
LA Health Medical Scheme LA Active 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	71.4% 0.0% 0.0% 0.0% 33.1% 0.0% 27.2
LA-Health Medical Scheme LA Comprehensive 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 20.0% 0.0% 20.0
LA-Health Medical Scheme LA Core 0.0% 0.0% 42.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 26.7% 60.0% 20.0% 50.2% 48.3% 26.4% 0.0%	0.0% 0.0% 0.0% 0.0% 46.4% 0.0% 31.3
LA-Health Medical Scheme LA Focus 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 0.0% 0.0% 37.2% 0.0% 25.3
LA-Health Medical Scheme LA Keyplus 0.0% 0.0% 0.0% 0.0% 0.0% 15.4% 23.1% 15.4% 0.0% 0.0% 0.0% 3.6% 5.8% 2.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0
Libcare Medical Scheme Libcare 5.8% 7.5% 17.2% 7.8% 7.1% 11.3% 5.1% 15.1% 12.9% 0.2% 18.0% 6.1% 8.0% 24.5% 7.1% 12.9% 43.7% Liberty Medical Scheme Complete Plus 4.9% 4.9% 10.0% 0.0% 0.0% 0.0% 14.3% 14.3% 14.3% 0.0% 3.8% 0.0% 0.0% 8.9% 3.6% 3.6% 16.7%	43.4% 10.3% 1.5% 16.7% 19.0% 19.1% 11.8 16.7% 2.5% 0.7% 6.1% 11.1% 8.9% 6.7
0.00	38.8% 6.2% 1.0% 10.4% 15.1% 15.3% 8.9
Liberty Medical Scheme Complete Standard 3.1% 4.2% 11.7% 3.7% 5.7% 10.3% 2.9% 15.0% 11.0% 0.0% 15.7% 5.8% 6.7% 18.8% 5.5% 9.2% 38.5% Liberty Medical Scheme Hospital Plus 4.0% 4.8% 16.6% 6.4% 6.7% 10.2% 4.0% 12.8% 9.8% 0.0% 13.8% 5.8% 6.7% 22.6% 7.0% 12.4% 42.3%	42.3% 7.9% 1.3% 15.1% 17.7% 17.5% 10.9
Liberty Medical Scheme Hospital Standard 2.8% 4.0% 14.5% 4.5% 4.7% 9.9% 3.8% 11.5% 9.6% 0.1% 13.6% 5.4% 5.9% 22.3% 6.9% 11.4% 45.7%	45.3% 6.9% 1.3% 13.2% 15.8% 15.7% 9.4
Liberty Medical Scheme Saver Plus 3.4% 3.5% 14.2% 5.7% 6.8% 9.8% 4.8% 18.6% 9.6% 0.0% 17.1% 5.6% 7.5% 22.6% 6.3% 12.2% 45.4%	44.6% 6.8% 1.6% 12.0% 17.1% 17.5% 11.8
Liberty Medical Scheme Saver Standard 2.6% 3.3% 15.4% 4.5% 4.2% 9.3% 5.1% 15.9% 9.2% 0.1% 17.2% 7.7% 9.3% 26.7% 8.0% 16.4% 52.2%	51.8% 8.1% 1.8% 16.6% 19.1% 20.3% 13.8
Liberty Medical Scheme Traditional Basic 4.8% 4.8% 13.0% 7.0% 5.8% 8.4% 4.0% 14.1% 10.4% 0.2% 12.9% 4.5% 5.1% 21.2% 6.0% 10.5% 47.0%	46.5% 7.6% 1.1% 12.9% 16.4% 17.8% 10.5
Liberty Medical Scheme Traditional Standard 2.6% 3.7% 13.7% 3.8% 4.8% 9.3% 3.3% 11.4% 8.1% 0.0% 9.9% 3.8% 3.6% 17.8% 5.0% 8.5% 37.3%	37.3% 5.2% 0.9% 8.7% 14.6% 13.4% 7.1
Liberty Medical Scheme Traditional Ultimate 3.7% 3.5% 10.7% 6.0% 4.4% 10.1% 6.0% 9.6% 8.4% 1.2% 11.3% 4.0% 4.4% 24.0% 6.8% 10.4% 41.7%	41.4% 6.5% 1.5% 12.8% 15.4% 15.4% 8.4
Lonmin Medical Scheme Lonmin Medical Scheme Benefit Plan 2.2% 3.5% 12.8% 4.0% 3.5% 8.2% 3.1% 14.2% 8.7% 0.3% 14.3% 4.8% 5.3% 20.8% 5.9% 9.3% 41.5% Makoti Medical Scheme Makoti Comprehensive 5.9% 9.7% 20.4% 7.3% 6.2% 10.2% 10.0% 19.7% 18.5% 0.6% 16.0% 6.9% 7.8% 22.8% 8.2% 11.3% 34.1%	41.7% 5.2% 1.2% 10.5% 14.3% 14.8% 8.3 34.1% 11.3% 2.3% 16.5% 16.5% 17.7% 11.2
Makoti Medical Scheme Makoti Comprehensive 5.9% 9.7% 20.4% 7.3% 6.2% 10.2% 10.0% 19.7% 18.5% 0.6% 16.0% 6.9% 7.8% 22.8% 8.2% 11.3% 34.1% Makoti Medical Scheme Makoti Primary 1.8% 0.0% 11.1% 0.0% <t< th=""><th>34.1% 11.3% 2.3% 16.5% 16.5% 17.7% 11.2 41.6% 1.7% 0.4% 8.5% 0.0% 0.0% 0.0</th></t<>	34.1% 11.3% 2.3% 16.5% 16.5% 17.7% 11.2 41.6% 1.7% 0.4% 8.5% 0.0% 0.0% 0.0

Company Comp		Financial Year											201	15 Coverac	ge Ratios	S										
Part		CDI condition	Asthm	na	Cardiac F	ailure			Chro	onic Rena	al Disease					Diabetes	Mellitus T	Гуре 2	HIV	/	Hvc	ertension		Coronary	Artery Di:	sease
Second		CDL condition		(4)	(1)	andro	30311 40		01110		(1)			. (0)	<i>(</i> 1)	Bidbotos		31			, , , , , , , , , , , , , , , , , , ,	(a) /	east one	,	ratory Di	least one
Sementenderseme m. 1	Scheme name	Option name	m	nore lung function test	more flu	ı vaccine l	n		protein / o creatinine ratio test			ore than one (1) nal sonar	urme i protein / creatinine ratio test		1 ()	protein / creatinine ratio test					more (1)	more (1)	or more total nolesterol test	more (1) electrocard iogram	creening	total
Marcon M	Malcor Medical Scheme	Plan A		11.1%			9.7%		7.4%	14.8%			6.6%											21.3%		14.2%
March Marc	Malcor Medical Scheme																									9.2%
March 196 19																										31.5%
Meller March and Fine 1906 20	Massmart Health Plan																									0.0%
	Massmart Health Plan	Network								0.0%						47.4%	49.5%				0.0%					0.0%
Seedle Se	MBMed Medical Aid Fund	MBMed	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.3%	0.7%	3.4%	3.7%	0.5%	6.3%	0.9%	0.0%	0.0%	0.0%
Lake-free presuments 2 28 48 28 28 28 28 28	Medihelp																									0.0%
Seedless See	Medihelp																									0.0%
Markey Ma	1 '																									
Selection	· ·																									0.0%
Service Medical Control Contro	Medihelp	L. '																								0.0%
Amount of the continue Contin	Medihelp																									0.0%
Markes - M	Medimed Medical Scheme	Alpha	5.7%	10.0%	0.0%		0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	17.4%	39.1%	30.4%	10.2%		33.0%			0.0%		0.0%	41.4%		31.0%
Section Marken M	Medimed Medical Scheme	·																								23.1%
Network Medical Samener Signation 11 12 12 13 15 15 15 15 15 15 15	Medimed Medical Scheme																									
Makes Medical Singers Start		I																								
Makes Makes Saver	1 '	· ·																								
Marchest Mar	Medipos Medical Scheme	· ·																								25.9%
Near-time Near	Medshield Medical Scheme	· ·	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.5%	3.6%	0.5%	3.2%	0.0%	0.0%	0.6%	5.1%	2.1%	0.0%	0.0%	0.0%
Melleren Meller Marie Storee Meller Meller Meller Storee Meller M	Medshield Medical Scheme	MediBonus	0.3%	9.2%	0.0%	0.0%	0.0%	0.0%	2.1%	2.1%	0.7%	0.0%	0.0%	0.0%	0.0%	1.6%	0.1%	1.4%	9.1%	13.7%	0.6%	6.9%	2.7%	0.0%	0.0%	0.0%
Members Moral Sorvers Members Moral Sorvers Members Moral Sorvers Moral Market Moral Market Moral Sorvers Moral Market Moral Mar	Medshield Medical Scheme		0.0%				0.0%		0.0%	0.0%	0.0%	0.0%	0.0%		0.0%			0.0%	0.0%		0.0%		0.0%	0.0%		0.0%
Networker Market Somme Suncered Plane Brown Suncere	Medshield Medical Scheme																									0.0%
Number of March 1976 197																										
Mempelate Medical Series Desire D																										
Newtoning Section Se	Metropolitan Medical Scheme																									0.0%
Mooretin-Nearh	Metropolitan Medical Scheme	L .			22.1%	6.7%		17.9%	34.5%	21.8%				17.8%	14.1%	53.4%	49.3%			66.9%	20.3%			29.9%		36.7%
Management Health	Momentum Health	Access	8.0%	6.8%	32.5%	5.0%	0.0%	20.0%	0.0%	0.0%	0.0%	0.0%	8.0%	40.0%	16.0%	50.7%	52.6%	29.2%	91.1%	90.5%	14.2%	1.9%	35.8%	36.2%	48.9%	33.0%
Momentum-Health Nomentum-Health Nomentum-H	Momentum Health																									28.3%
Morentame Health Signe S. S. S. S. S. S. S. S																										
Moderatin Membership Summit Simmit Simmi	L																									
Moorbank Care Design	Momentum Health	I_ *																								32.8%
Mothetenth Care Secretarial O.0% O.0%	Motohealth Care	a																								31.9%
Motherhath Care Hospicare 1,71% 9,21% 18,8% 14,1% 5,9% 23,9% 20,0% 80,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	Motohealth Care	Custom	0.0%	0.0%	41.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	28.0%	4.0%	15.5%	10.1%	4.5%	64.4%	63.0%	5.4%	0.5%	5.4%	24.7%	23.5%	12.4%
Mohobelin Care	Motohealth Care	Essential																								0.0%
Negers Medical Fund Notice Basic On 50 00 00 00 00 00 00 00 00 00 00 00 00		I - 1																								
Naspers Medical Fund No Oylon Plass 00% 00% 00% 00% 00% 00% 00% 00% 00% 0		1 '																								
Nagens Medical Furd Nogino Plas 3.7% 5.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		The state of the s		,																						4.1%
Nedgroup Medical Aid Scheme	Naspers Medical Fund	1 '																								13.2%
Nedgroup Medical Aid Scheme Traditional Plus O/N 0/N 0/N 0/N 0/N 0/N 0/N 0/N 0/N 0/N 0	Nedgroup Medical Aid Scheme	1 '	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.7%	5.7%	3.8%	5.4%	1.6%		7.2%	14.5%	0.5%	5.3%	4.9%	0.0%	0.0%	0.0%
Nedgroup Medical Ad Scheme Traditional Plus 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Nedgroup Medical Aid Scheme																									0.0%
Nedgroup Medical Aid Scheme Net Strong Option Net Strong Net Strong Net Strong Option Net Strong Net S	_ · ·	1 *																								0.0%
Nelscare Medical Scheme Nelscare Savings Option 12.0% 13.5% 14.2% 2.1% 10.2% 28.1% 50.7% 28.2% 22.5% 0.5% 38.1% 19.2% 15.3% 51.6% 22.8% 28.1% 26.2% 26.5% 20.5% 4.7% 38.6% 34.1% 28.1% 26.7% 28.0% 4.7% 38.6% 34.1% 28.1% 26.7% 28.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0		I																								
Hospital Plan	Netcare Medical Scheme																									22.6%
Network Plan 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	Old Mutual Staff Medical Aid Fund	·																								0.0%
Old Mutual Staff Medical Aid Fund Traditional Plan Tradit	Old Mutual Staff Medical Aid Fund	1 '		0.0%	0.0%			0.0%	0.0%	0.0%	0.0%		0.0%		0.0%	4.3%	0.0%	0.0%		11.9%	1.3%			0.0%	0.0%	0.0%
Old Mutual Staff Medical Aid Fund Traditional Plus Plan 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Old Mutual Staff Medical Aid Fund	1 *																								0.0%
Parmed Medical Aid Scheme Plan - 007 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	Old Mutual Staff Medical Aid Fund																									0.0%
PG Group Medical Scheme PG Group Medical Scheme PG Group Medical Scheme Pick n Pay Medical Scheme 9.2% 9.2% 25.0% 7.1% 10.4% 20.8% 14.3% 7.1% 7.1% 0.0% 14.0% 16.3% 14.0% 53.4% 50.7% 45.2% 77.5% 77.5% 23.3% 3.9% 38.7% 32.8% 40.6% 33.6% pick n Pay Medical Scheme 9.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0																										0.0%
Pick n Pay Medical Scheme Pick n Pay Medical Scheme 0.0% 0																										33.6%
Platinum Health PlatCap 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Pick n Pay Medical Scheme	·																								0.0%
PlatSave 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Platinum Health	*																								0.0%
Pro Active 8.5% 4.4% 0.0% 0.0% 22.2% 14.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 15.2% 47.8% 17.4% 7.5% 34.0% 20.6% 71.4% 57.1% 9.1% 2.1% 25.6% 22.7% 32.4% 18.1% Profined Pro Pinnacle 8.2% 8.9% 0.0% 0.0% 20.0% 26.7% 50.0% 75.0% 0.0% 0.0% 19.2% 34.6% 23.1% 9.3% 43.3% 27.8% 100.0% 100.0% 12.5% 3.6% 31.6% 35.7% 41.4% 34.3% Profined Pro Pinnacle 22.5% 26.2% 0.0% 0.0% 28.2% 41.0% 30.8% 34.6% 53.8% 0.0% 10.1% 66.9% 36.9% 0.0% 0.0% 37.1% 5.5% 51.5% 53.3% 64.8% 37.5% Profined Pro Secure 19.2% 12.3% 0.0% 0.0% 26.6% 30.4% 25.6% 56.4% 35.9% 2.6% 33.3% 73.5% 35.3% 12.9% 54.4% 35.3% 0.0% 0.0% 0.0% 25.2% 42.0% 45.2% 41.0% 51.8% 39.6% <th>Platinum Health</th> <th>I '</th> <th>0.0%</th> <th></th> <th></th> <th></th> <th>0.0%</th> <th></th> <th>0.0%</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>0.0%</th> <th></th> <th></th> <th></th> <th></th> <th>0.0%</th> <th></th> <th></th> <th>0.0%</th>	Platinum Health	I '	0.0%				0.0%		0.0%									0.0%					0.0%			0.0%
Pro Active Plus 8.2% 8.9% 0.0% 20.0% 26.7% 50.0% 75.0% 0.0% <t< th=""><th>Platinum Health</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>0.0%</th></t<>	Platinum Health																									0.0%
Profined Pro Pinnacle 22.5% 26.2% 0.0% 0.0% 28.2% 41.0% 30.8% 34.6% 53.8% 0.0% 16.7% 76.7% 26.7% 10.1% 66.9% 36.9% 0.0% 0.0% 37.1% 5.5% 51.5% 53.3% 64.8% 37.5% Profined Pro Secure 19.2% 12.3% 0.0% 0.0% 26.6% 30.4% 25.6% 56.4% 35.9% 2.6% 33.3% 73.5% 35.3% 12.9% 54.4% 35.3% 0.0% 0.0% 25.2% 4.2% 45.2% 41.0% 51.8% 39.6%	Profined																									18.1%
Profined Pro Secure 19.2% 12.3% 0.0% 0.0% 26.6% 30.4% 25.6% 56.4% 35.9% 2.6% 33.3% 73.5% 35.3% 12.9% 54.4% 35.3% 0.0% 0.0% 25.2% 4.2% 45.2% 41.0% 51.8% 39.6%		I																								
TOURING THIS I 41.170 17.470 V.V/0 U.U/MI 30.476 30.476 10.276 37.576 37.1761 11.176	Profmed	Pro Secure Plus	27.7%	19.2%	0.0%	0.0%	38.2%	38.2%	10.5%	57.9%	42.1%	0.0%	18.2%	72.7%	22.7%	10.6%	52.5%	32.7%	0.0%	0.0%	30.1%	4.2%	45.6%	54.4%	54.4%	37.3%

	Financial Year											201	15 Coverac	ge Ratios	S										
	CDL condition	Asthr	na	Cardiac F	ailure	Chron		Chro	onic Rena	al Disease			Mellitus T		Diabetes	Mellitus T	ype 2	HIV	/	Нур	ertension		Coronary	Artery Dis	sease
Scheme name	Option name	o. flu vaccine m	one (1) or nore lung function test	one (1) or more flu electrocard iogram	u vaccine l		IVE ne (1) or nore lung function test	urine o protein / o creatinine ratio test HI		one (1) or nore total m holesterol cen test ren	ore than one (1) c nal sonar	urine t protein / creatinine ratio test		one (1) or nore total holesterol test	urine protein / creatinine ratio test		one (1) or nore total holesterol test	CD4 count \ conducted c		, , , , , , , , , , , , , , , , , , ,	one (1) or	east one) or more total nolesterol test	one or o more (1) selectrocard iogram	creening	least one () or more total nolesterol test
Quantum Medical Aid Society	Essential Comprehensive	14.1%	11.3%	25.0%	4.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	34.8%	4.3%	13.0%	24.2%	6.5%	11.3%	50.0%	41.7%	7.9%	0.4%	9.7%	15.3%	15.3%	12.5%
Quantum Medical Aid Society Quantum Medical Aid Society	Essential Saver KeyCare Plus	3.5% 0.0%	4.2% 0.0%	11.1% 25.0%	6.8% 0.0%	7.7% 0.0%	12.8%	6.8% 0.0%	18.2% 0.0%	13.6% 0.0%	0.0%	12.6% 30.0%	4.6% 10.0%	4.0% 20.0%	22.0% 29.7%	4.6% 10.8%	10.1% 13.5%	56.3% 50.0%	57.8% 50.0%	7.0% 8.6%	1.1% 1.9%	13.6% 16.2%	16.2% 14.7%	17.4% 20.6%	7.2% 11.8%
Rand Water Medical Scheme	Option A	0.0%	0.0%	39.1%	6.3%	0.0%	0.0%	20.0%	40.0%	33.3%	0.0%	3.1%	15.3%	5.1%	6.8%	56.9%	37.2%	90.7%	89.3%	19.0%	29.7%	37.5%	39.9%	49.2%	35.2%
Rand Water Medical Scheme	Option B Plus	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.7%	50.0%	33.3%	0.0%	0.0%	3.0%	12.1%	9.1%	0.0%	0.0%	0.0%
Remedi Medical Aid Scheme	Classic	0.7%	2.3%	11.0%	3.0%	0.0%	1.8%	5.9%	8.8%	7.4%	0.0%	15.6%	7.0%	6.5%	23.6%	6.9%	11.8%	56.7%	56.4%	6.0%	1.6%	10.4%	8.1%	7.4%	5.3%
Remedi Medical Aid Scheme	Comprehensive	4.0%	5.0%	10.9%	4.0%	2.0%	6.6%	4.9%	9.8%	5.9%	0.0%	15.7%	5.2%	10.2%	18.6%	5.9%	12.8%	41.5%	40.2%	6.2%	1.4%	13.1%	16.4%	16.8%	13.7%
Remedi Medical Aid Scheme	Standard	0.9%	1.8%	14.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.5%	4.7%	1.9%	40.2%	14.5%	28.4%	46.8%	45.8%	8.2%	1.7%	20.4%	17.3%	22.1%	16.3%
Resolution Health Medical Scheme	Classic	13.8%	10.8%	0.0%	0.0%	23.5%	25.5%	0.0%	0.0%	0.0%	0.0%	5.9%	33.3%	19.6%	54.3%	52.3%	25.4%	0.0%	0.0%	9.5%	1.0%	23.3%	44.1%	50.3%	26.9%
Resolution Health Medical Scheme Resolution Health Medical Scheme	Foundation Hospital	2.6% 0.0%	1.3% 0.0%	0.0% 0.0%	0.0% 0.0%	7.1% 0.0%	7.1% 33.3%	16.7% 25.0%	83.3% 75.0%	50.0% 75.0%	0.0%	3.6% 5.3%	42.9% 36.8%	3.6% 15.8%	45.6% 36.9%	48.0% 26.1%	7.0% 16.2%	76.0% 93.3%	66.5% 80.0%	5.7% 5.7%	0.9% 0.7%	17.4% 7.5%	26.2% 0.0%	42.9% 0.0%	19.0% 0.0%
Resolution Health Medical Scheme	Millennium	12.7%	16.0%	0.0%	0.0%	21.1%	28.9%	15.4%	53.8%	23.1%	0.0%	32.1%	75.0%	21.4%	61.4%	59.3%	31.5%	77.1%	72.5%	13.5%	1.2%	26.2%	47.3%	53.6%	31.8%
Resolution Health Medical Scheme	Progressive Flex	9.4%	13.5%	0.0%	0.0%	18.8%	29.7%	8.3%	54.2%	25.0%	0.0%	13.4%	44.1%	23.6%	50.8%	46.8%	26.2%	83.1%	79.0%	12.2%	0.7%	23.7%	37.9%	42.7%	26.5%
Resolution Health Medical Scheme	Supreme	20.4%	14.3%	0.0%	0.0%	30.9%	36.4%	5.0%	55.0%	35.0%	5.0%	12.8%	53.2%	23.4%	64.1%	58.6%	31.4%	89.5%	89.5%	19.4%	1.0%	31.8%	54.1%	58.5%	18.5%
Retail Medical Scheme	Essential Option	2.7%	5.5%	6.5%	0.0%	0.0%	0.0%	7.3%	16.4%	10.9%	0.0%	21.5%	10.0%	12.3%	31.0%	9.2%	16.2%	57.5%	57.2%	7.4%	2.1%	16.0%	17.0%	19.3%	13.6%
Retail Medical Scheme	Essential Plus Option	3.8%	6.8%	14.1%	5.1%	3.9%	11.8%	0.0%	0.0%	0.0%	0.0%	32.0%	12.0%	28.0%	30.9%	8.6%	19.4%	72.2%	72.2%	10.4%	1.7%	17.1%	16.3%	16.9%	9.4%
Rhodes University Medical Scheme	RUMED	18.9%	11.7%	0.0%	0.0%	0.0%	0.0%	75.0%	0.0%	0.0%	0.0%	8.7%	17.4%	47.8%	6.3%	14.6%	38.5%	52.2%	100.0%	0.0%	0.0%	0.0%	65.7%	45.7%	51.4%
SABC Medical Aid Scheme SAMWUMed	SABC Plan 009 Option A	0.3% 0.0%	7.5% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0% 3.4%	0.0% 3.4%	0.0%	0.5% 0.0%	0.5% 0.0%	0.8%	9.9% 0.0%	20.7% 0.0%	0.5% 0.0%	8.0% 0.0%	3.3% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%
SAMWUMed	Option B	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sasolmed	Sasolmed	0.2%	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.4%	4.7%	17.2%	0.2%	5.4%	0.6%	0.0%	0.0%	0.0%
SEDMED	SEDMED	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Selfmed Medical Scheme	MED Elite	0.0%	0.0%	14.3%	2.4%	0.0%	0.0%	7.7%	23.1%	15.4%	0.0%	3.4%	0.0%	0.0%	2.6%	39.7%	20.5%	100.0%	100.0%	0.0%	0.0%	0.0%	25.3%	30.1%	19.3%
Selfmed Medical Scheme	MedXXI	0.0%	0.0%	17.4%	1.2%	0.0%	0.0%	6.7%	10.0%	10.0%	0.0%	1.6%	14.8%	6.6%	4.3%	34.0%	18.4%	40.0%	40.0%	0.0%	0.0%	0.0%	19.3%	17.6%	12.3%
Selfmed Medical Scheme	Selfmed 80 %	0.0%	0.0%	31.9%	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.7%	16.2%	13.5%	9.4%	59.4%	38.5%	25.0%	25.0%	0.0%	0.0%	0.0%	47.3%	49.5%	30.1%
Selfmed Medical Scheme Selfmed Medical Scheme	SelfNET Selfsure	0.0% 0.0%	0.0% 0.0%	0.0% 37.1%	0.0% 12.9%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0%	0.0% 1.2%	0.0% 10.6%	0.0% 9.4%	0.0% 6.7%	0.0% 63.3%	0.0% 37.2%	0.0% 77.5%	0.0% 75.5%	2.9% 0.0%	2.9% 0.0%	26.5% 0.0%	0.0% 33.1%	40.0% 34.3%	20.0% 24.6%
Sisonke Health Medical Scheme	Heritage Plan	7.0%	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	1.5%	0.0%	0.0%	0.0%	59.3%	22.8%	1.6%
Sisonke Health Medical Scheme	Pride Plan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.1%	22.2%	3.7%	99.0%	99.0%	0.0%	0.0%	0.0%	0.0%	50.0%	0.0%
Sizwe Medical Fund	Savings Care	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	10.0%	20.0%	10.0%	0.0%	0.0%	0.0%
Sizwe Medical Fund	Affordable Care	1.3%	2.1%	0.8%	0.4%	0.9%	1.6%	0.0%	0.0%	0.0%	0.0%	6.0%	6.0%	3.0%	6.9%	6.8%	3.3%	62.6%	62.4%	4.4%	14.2%	7.6%	3.0%	0.0%	2.7%
Sizwe Medical Fund	Gomomo Care	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	0.6%	1.0%	0.6%	0.0%	0.0%	0.0%
Sizwe Medical Fund	Full Benefit	7.1%	8.5%	2.7%	2.4%	3.8%	2.7%	0.0%	0.0%	0.0%	0.0%	7.9%	8.2%	3.5%	11.3%	10.4%	5.2%	0.0%	0.0%	11.2%	30.5%	16.7%	6.4%	0.0%	5.6%
Sizwe Medical Fund SA Breweries Medical Aid Scheme (SABMAS)	Primary Care Comprehensive Option	0.8% 11.8%	1.4% 14.3%	1.5% 48.1%	0.6% 18.5%	0.7% 34.4%	1.7% 34.4%	0.0% 20.0%	0.0% 80.0%	0.0% 46.7%	0.0%	6.2% 10.8%	6.4% 62.2%	1.5% 24.3%	7.6% 66.2%	8.1% 68.4%	4.2% 37.1%	72.6% 89.8%	72.0% 89.8%	3.2% 23.8%	13.5% 5.4%	7.7% 48.9%	3.3% 55.1%	0.0% 63.1%	1.8% 44.9%
SA Breweries Medical Aid Scheme (SABMAS)	Essential Option	4.0%	9.3%	12.5%	0.0%	0.0%	33.3%	20.0%	80.0%	40.7%	20.0%	25.0%	75.0%	12.5%	62.1%	67.9%	30.5%	83.9%	82.8%	19.4%	3.4%	36.4%	62.5%	75.0%	50.0%
South African Police Service Medical Scheme (POLMED)	Higher Plan	6.9%	4.6%	19.4%	8.2%	6.6%	9.5%	24.8%	17.8%	16.3%	0.2%	17.7%	16.2%	12.8%	51.8%	46.3%	43.8%	78.9%	78.1%	16.9%	3.6%	35.3%	26.4%	35.1%	31.1%
South African Police Service Medical Scheme (POLMED)	Lower Plan	2.6%	1.8%	15.9%	3.5%	2.1%	3.5%	9.4%	5.2%	6.0%	0.5%	15.5%	14.1%	11.5%	36.8%	36.4%	31.8%	72.4%	71.7%	7.4%	2.4%	19.9%	11.1%	16.7%	12.7%
Spectramed	Spectra Aqua	5.4%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	40.6%	25.0%	11.7%	50.0%	50.0%	3.3%	0.0%	4.3%	13.3%	35.6%	13.3%
Spectramed	Spectra Azure	16.3%	14.6%	0.0%	0.0%	13.5%	30.2%	16.3%	72.1%	48.8%	0.0%	19.6%	53.9%	17.6%	61.2%	56.2%	30.2%	83.2%	78.6%	14.9%	1.0%	27.8%	48.0%	55.4%	31.9%
Spectramed	Spectra Capri	18.5%	19.6%	0.0%	0.0%	30.8%	23.1%	0.0%	0.0%	0.0%	0.0%	50.0%	50.0%	25.0%	77.3%	72.0% 47.5%	44.7%	0.0%	0.0%	22.0%	1.9%	33.1%	56.3%	68.9%	34.0% 24.8%
Spectramed Spectramed	Spectra Cobalt Spectra Cyan	12.6% 11.3%	6.0% 9.8%	0.0% 0.0%	0.0% 0.0%	12.5% 22.7%	28.1% 27.3%	10.0% 0.0%	70.0% 0.0%	30.0% 0.0%	0.0%	6.8% 6.1%	36.4% 48.5%	15.9% 18.2%	53.2% 52.6%	50.7%	22.2% 28.1%	76.5% 70.5%	70.6% 68.9%	10.3% 10.5%	1.2% 0.9%	19.6% 21.0%	37.6% 33.6%	43.1% 42.5%	21.2%
Suremed Health	Challenger	9.4%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%	0.0%	57.1%	12.7%	0.0%	43.6%	100.0%	100.0%	0.0%	0.0%	0.0%	21.7%	30.4%	26.1%
Suremed Health	Explorer	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Suremed Health	Navigator	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.7%	0.0%	20.0%	68.8%	71.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Suremed Health	Shuttle	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TFG Medical Aid Scheme	Plan A	0.0%	0.0%	23.1%	7.7%	0.0%	9.1%	7.7%	0.0%	15.4%	0.0%	9.1%	6.1%	3.0%	25.0%	11.2%	13.8%	50.8%	50.8%	7.4%	1.8%	16.7%	23.7%	28.9%	21.1%
TFG Medical Aid Scheme Thebemed	Plan B	4.6% 0.0%	5.9% 0.0%	24.1% 0.0%	3.4% 0.0%	11.1% 0.0%	11.1% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	0.0%	16.7% 0.0%	11.1% 0.0%	9.3% 0.0%	37.9% 0.0%	11.0% 0.0%	17.9% 0.0%	20.0% 0.0%	20.0% 0.0%	16.2% 0.0%	1.8% 0.0%	28.7% 0.0%	30.8% 0.0%	26.9% 0.0%	17.3% 0.0%
Thebemed	Energy Universal	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Tiger Brands Medical Scheme	Mzansi Network Option	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.6%	44.4%	25.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
Tiger Brands Medical Scheme	Option 1	0.0%	0.0%	41.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%	62.5%	31.3%	58.8%	53.8%	30.4%	76.8%	73.7%	0.0%	0.0%	0.0%	45.1%	0.0%	35.6%
Topmed Medical Scheme	TopMed Active Saver	3.2%	6.4%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	54.5%	27.3%	9.1%	52.3%	13.5%	24.5%	91.7%	91.7%	16.8%	20.7%	34.0%	56.7%	50.0%	43.3%
Topmed Medical Scheme	TopMed Hospital Plan	8.0%	5.8%	33.3%	9.5%	13.3%	13.3%	0.0%	0.0%	0.0%	0.0%	50.0%	21.4%	21.4%	39.9%	10.6%	27.4%	100.0%	100.0%	11.4%	14.2%	23.8%	31.4%	33.3%	28.6%
Topmed Medical Scheme	TopMed Limited	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Topmed Medical Scheme	TopMed Network	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	25.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	71.4%	92.9%	42.9%
Topmed Medical Scheme Topmed Medical Scheme	TopMed Paladin Comprehensive TopMed Professional	16.3% 18.7%	11.9% 24.1%	40.9% 66.7%	13.6% 31.1%	17.4% 22.9%	34.8% 48.6%	0.0% 15.4%	0.0%	0.0% 61.5%	0.0%	63.6% 81.8%	27.3% 63.6%	36.4% 36.4%	68.6% 67.2%	22.7% 21.2%	30.8% 43.2%	94.1% 0.0%	97.1% 0.0%	21.9% 31.0%	29.2% 41.3%	46.0% 53.7%	48.0% 53.4%	61.8% 62.7%	38.2% 41.8%
Topmed Medical Scheme	TopMed Rainbow Comprehensive	19.1%	16.0%	46.2%	25.6%	16.7%	38.9%	18.2%	0.0%	9.1%	9.1%	90.9%	36.4%	9.1%	70.1%	21.6%	35.8%	100.0%	100.0%	27.9%	34.0%	44.5%	44.5%	57.8%	31.2%
Topmed Medical Scheme	TopMed Savings	13.4%	11.4%	44.3%	14.8%	24.0%	46.0%	40.9%	0.0%	54.5%	0.0%	79.1%	48.8%	39.5%	56.7%	18.2%	36.7%	93.2%	94.6%	21.6%	26.7%	43.6%	53.6%	50.5%	41.4%
Transmed Medical Fund	Guardian	18.9%	4.1%	15.4%	13.1%	11.1%	6.2%	18.7%	4.4%	10.4%	0.0%	13.7%	11.3%	10.3%	45.7%	37.1%	34.4%	50.0%	50.0%	17.4%	0.9%	28.8%	20.8%	31.9%	24.8%
Transmed Medical Fund	Private Network Saver	9.5%	7.2%	24.2%	9.4%	7.9%	17.1%	42.7%	26.6%	24.2%	0.0%	20.1%	21.4%	16.8%	51.7%	48.7%	45.8%	82.7%	82.7%	20.8%	2.7%	39.4%	32.2%	37.4%	36.2%
Transmed Medical Fund	State Plus Network	0.0%	0.0%	7.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	34.2%	39.6%	23.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.1%	0.0%	32.0%
Transmed Medical Fund	State Plus Own Choice	9.2%	3.7%	17.5%	12.0%	9.1%	9.2%	24.1%	11.5%	17.2%	0.6%	10.8%	10.8%	8.0%	41.6%	41.2%	37.8%	76.1%	75.5%	13.8%	1.5%	32.3%	21.9%	34.0%	31.2%
Tsogo Sun Group Medical Scheme	Classic Comprehensive	2.8%	3.4%	27.5%	7.5%	0.0%	0.0%	8.3%	20.8%	20.8%	0.0%	22.2%	16.7%	8.3%	32.4%	13.0%	13.0%	47.7%	45.5%	8.4%	1.6%	14.6%	19.0%	21.5%	8.9%
Tsogo Sun Group Medical Scheme	Classic Saver	1.2%	2.8%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.3%	0.0%	0.0%	27.6%	9.7%	8.2%	59.7%	58.6%	7.6%	1.2%	15.5%	17.9%	14.3%	1.8%

	Financial Year											20	15 Covera	age Ratio	S										
	CDL condition	Asthm	na	Cardiac F	ailure	Chroi Obstrui		Ch	ronic Rena	al Disease	Э	Diabetes	Mellitus	Type 1	Diabetes	Mellitus	Туре 2	HIV	′	Ну	pertensior	า	Coronary	Artery Dis	sease
Scheme name	Option name	flu vaccine m	one (1) or nore lung function test	one (1) or more electrocard iogram	flu vaccine		one (1) or more lung function test	urine protein / creatinine ratio test	more I	one (1) or more total cholesterol test	more than one (1) enal sonar	urine protein / creatinine ratio test	two (2) or more HBA1C tests	one (1) or more total cholesterol test	urine protein / creatinine ratio test	more	one (1) or more total cholesterol test	CD4 count 1 conducted d		more (1) electrocard	one (1) or more Creatinine / eGFR test	least one (1) or more total cholesterol test	one or more (1) electrocard iogram	one (1) DM (1, screening test ch	least one f) or more total nolesterol test
Umvuzo Health Medical Scheme	Extreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Standard	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Supreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	2.1%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Ultra Affordable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	4.2%	2.2%	7.3%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.7%	1.4%	1.4%	17.0%	3.9%	5.5%	59.5%	59.0%	6.0%	1.0%	11.1%	12.5%	15.1%	5.5%
University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	14.5%	14.8%	25.3%	8.8%	19.4%	23.9%	3.6%	7.1%	3.6%	0.0%	9.8%	0.0%	3.3%	45.8%	13.1%	17.0%	71.6%	70.9%	21.0%	2.9%	31.5%	29.0%	25.1%	12.6%
Witbank Coalfields Medical Aid Scheme	Comprehensive option	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.8%	21.0%	0.0%	0.0%	0.0%	21.9%	0.0%	10.9%
Witbank Coalfields Medical Aid Scheme	Yebomed	5.4%	0.0%	0.0%	0.0%	10.0%	0.0%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.5%	86.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wooltru Healthcare Fund	Core Option	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.6%	48.6%	32.4%	0.0%	0.0%	11.8%	0.8%	31.9%	36.8%	52.6%	31.6%
Wooltru Healthcare Fund	Extended Option	7.2%	15.2%	21.2%	6.1%	0.0%	0.0%	41.2%	17.6%	17.6%	0.0%	20.0%	20.0%	10.0%	56.0%	48.0%	42.4%	93.3%	86.7%	24.0%	4.7%	37.7%	32.9%	41.2%	34.1%
Wooltru Healthcare Fund	Plus Option	3.1%	6.0%	14.4%	2.2%	1.4%	9.7%	34.5%	18.2%	14.5%	0.0%	26.3%	26.3%	18.0%	49.8%	45.8%	41.2%	75.9%	76.3%	15.8%	4.0%	30.0%	28.2%	32.2%	29.0%
	Sum	4.9%	5.2%	19.4%	7.0%	7.9%	12.2%	14.6%	15.4%	12.8%	0.2%	12.8%	10.0%	8.0%	33.0%	26.2%	24.3%	58.6%	59.0%	10.7%	3.4%	21.3%	22.1%	24.7%	18.0%
	Min	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Max	100%	29%	100%	37%	100%	54%	100%	100%	100%	20%	100%	100%	100%	98%	91%	70%	100%	100%	40%	41%	55%	77%	93%	75%

Notes:

a. Where the prevalence on an option is zero it is either there are beneficiaries on that specific CDL condition or the option does not actively manage the CDI condition

b. The indicators listed are a subset of the indicators collected from schemes and these relate to process indicators only

c. The Coverage ratio is the proportion of beneficiaries registered for a chronic program receiving the appropriate level of care

ANNEXURE L:

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015

			Registered	d schemes				0 "11					,		
	(Open schemes		Re	stricted schemes			Consolidated			Per member *		Pi		
	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R	R	change	R	R	change
Assets															
Non-current assets	7 767 903	6 438 427	20.6	13 445 502	12 349 169	8.9	21 213 405	18 787 596	12.9	5 408.6	5 010.2	8.0	2 425.9	2 218.5	9.3
Property, plant and equipment	51 737	51 117	1.2	167 476	131 147	27.7	219 213	182 264	20.3	105.5	87.3	20.8	44.9	36.8	22.0
Investments	7 715 095	6 376 920	21.0	13 259 624	12 216 425	8.5	20 974 719	18 593 345	12.8	8 652.0	11 590.4	(25.4)	3 758.5	5 274.3	(28.7)
Other non-current assets	1 071	10 390	(89.7)	18 402	1 597	1 052.3	19 473	11 987	62.5	8.7	5.3	64.2	3.7	2.3	60.9
Current assets	29 905 516	29 150 429	2.6	17 882 995	17 182 505	4.1	47 788 511	46 332 934	3.1	12 095.5	11 815.9	2.4	5 424.6	5 256.5	3.2
Inventories	-	-	-	547	886	(38.3)	547	886	(38.3)	8.5	13.1	(35.1)	3.9	6.0	(35.0)
Trade and other receivables	2 912 548	2 979 004	(2.2)	1 098 226	856 121	28.3	4 010 774	3 835 125	4.6	1 015.1	978.0	3.8	455.3	435.1	4.6
Investments	15 684 372	14 725 056	6.5	5 642 723	5 078 784	11.1	21 327 095	19 803 840	7.7	6 353.7	7 471.6	(15.0)	2 803.0	3 414.3	(17.9)
Cash and cash equivalents	5 861 943	6 583 586	(11.0)	8 953 952	9 114 021	(1.8)	14 815 895	15 697 607	(5.6)	3 750.0	4 003.2	(6.3)	1 681.8	1 780.9	(5.6)
Personal medical savings account trust investment	5 446 649	4 862 778	12.0	2 186 369	1 878 529	16.4	7 633 018	6 741 307	13.2	2 217.6	2 020.6	9.7	1 006.0	908.5	10.7
Other current assets	4	5	(20.0)	1 178	254 164	(99.5)	1 182	254 169	(99.5)	3.8	283.7	(98.7)	1.6	105.6	(98.5)
Total assets	37 673 419	35 588 856	5.9	31 328 497	29 531 674	6.1	69 001 916	65 120 530	6.0	17 464.7	16 607.2	5.2	7 832.7	7 387.9	6.0
Total assets	07 070 413	00 000 000	0.0	01 020 401	20 001 014	0.1	03 001 310	00 120 000	0.0	11 404.1	10 007 .2	0.2	7 002.1	7 007.5	0.0
Funds and liabilities															
Members' funds	27 016 328	25 905 889	4.3	25 081 586	24 183 547	3.7	52 097 914	50 089 436	4.0	13 186.3	12 773.9	3.2	5 913.8	5 682.6	4.1
Accumulated funds	26 337 758	24 984 556	5.4	23 918 977	22 755 622	5.1	50 256 735	47 740 178	5.3	12 720.2	12 174.8	4.5	5 704.8	5 416.1	5.3
Revaluation reserve – investments	673 060	915 026	(26.4)	1 102 930	1 375 254	(19.8)	1 775 990	2 290 280	(22.5)	1 278.8	1 701.5	(24.8)	604.0	801.4	(24.6)
Revaluation reserve – property, plant and equipment	5 510	6 307	(12.6)	38 753	32 414	19.6	44 263	38 721	14.3	130.3	114.1	14.2	51.9	45.4	14.3
Reserves set aside for specific purposes	-		-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves	-	-	-	20 926	20 257	3.3	20 926	20 257	3.3	2 115.9	2 169.5	(2.5)	1 072.0	1 083.3	(1.0)
Minority interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-current liabilities	21 962	22 947	(4.3)	47 459	47 806	(0.7)	69 421	70 753	(1.9)	128.9	133.3	(3.3)	62.0	63.5	(2.4)
Borrowings	-	25	(100.0)	-	771	(100.0)	-	796	(100.0)	-	6.1	(100.0)	-	2.8	(100.0)
Other non-current liabilities	21 962	22 922	(4.2)	47 459	47 035	0.9	69 421	69 957	(0.8)	128.9	131.8	(2.2)	62.0	62.8	(1.3)
Current liabilities	10 635 129	9 660 020	10.1	6 199 452	5 300 321	17.0	16 834 581	14 960 341	12.5	4 260.9	3 815.2	11.7	1 911.0	1 697.3	12.6
Personal medical savings account trust liability	5 565 596	4 965 918	12.1	2 407 442	2 108 969	14.2	7 973 038	7 074 887	12.7	2 310.6	2 110.5	9.5	1 047.8	948.6	10.5
Trade and other payables	2 624 256	2 474 480	6.1	1 535 549	1 034 648	48.4	4 159 805	3 509 128	18.5	1 052.9	894.9	17.7	472.2	398.1	18.6
Provision for outstanding claims	2 445 277	2 219 622	10.2	2 253 381	2 154 327	4.6	4 698 658	4 373 949	7.4	1 193.2	1 116.2	6.9	535.0	496.5	7.8
Other current liabilities	-	-	-	3 080	2 377	29.6	3 080	2 377	29.6	3.6	2.7	33.3	1.3	1.0	30.0
Total funds and liabilities	37 673 419	35 588 856	5.9	31 328 497	29 531 674	6.1	69 001 916	65 120 530	6.0	17 464.7	16 607.2	5.2	7 832.7	7 387.9	6.0

Prior year figures have been restated.

Schemes liquidated with effect from 31 December 2013 and those which amalgamated on 1 January 2014 have been excluded from the opening balances.

^{*} Per member and per beneficiary figures were only calculated in respect of those schemes with such balances.

ANNEXURE M:

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2015

			Registered	schemes											
	C	pen schemes		Res	ricted schemes									pabpm	
	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R	R	change	R	R	change
Gross contribution income	89 811 375	82 351 780	9.1	61 814 149	57 853 960	6.8	151 625 524	140 205 740	8.1	3 212.9	2 995.2	7.3	1 439.8	1 329.8	8.3
Savings contribution income	(12 254 027)	(10 938 977)	(12.0)	(2 626 277)	(2 336 031)	(12.4)	(14 880 304)	(13 275 008)	(12.1)	(364.7)	(335.4)	(8.7)	(165.2)	(150.4)	(9.8)
Net contribution income	77 557 348	71 412 803	8.6	59 187 872	55 517 929	6.6	136 745 220	126 930 732	7.7	2 897.6	2 711.6	6.9	1 298.5	1 203.9	7.9
Relevant healthcare expenditure	(68 816 158)	(62 681 438)	(9.8)	(56 141 467)	(52 611 234)	(6.7)	(124 957 625)	(115 292 672)		(2 647.8)	(2 463.0)	(7.5)	(1 186.6)	(1 093.5)	(8.5)
Net claims incurred	(66 487 483)	(60 551 492)	(9.8)	(54 977 043)	(51 575 383)	(6.6)	(121 464 526)	(112 126 875)	(8.3)	(2 573.8)	(2 395.4)	(7.4)	(1 153.4)	(1 063.5)	(8.5)
Accredited managed healthcare services (no transfer of risk)	(2 195 222)	(2 040 024)	(7.6)	(1 309 795)	(1 227 299)	(6.7)	(3 505 017)	(3 267 323)	(7.3)	(75.0)	(70.9)	(5.8)	(33.6)	(31.4)	(7.0)
Net income/(expense) on risk transfer arrangements*	(133 453)	(89 922)	(48.4)	145 371	191 448	(24.1)	11 918	101 526	(88.3)	0.3	2.8	(89.3)	0.2	1.3	(84.6)
Gross healthcare result	8 741 190	8 731 365	0.1	3 046 405	2 906 695	4.8	11 787 595	11 638 060	1.3	249.8	248.6	0.5	111.9	110.4	1.4
Net non-healthcare expenditure	(9 306 817)	(8 693 980)	(7.0)	(3 700 185)	(3 400 090)	(8.8)	(13 007 002)	(12 094 070)	(7.5)	(275.6)	(258.4)	(6.7)	(123.5)	(114.7)	(7.7)
Net income/(expenses) on commercial reinsurance	-	3 290	(100.0)	-	-	-	-	3 290	(100.0)	-	32.9	(100.0)	-	13.8	(100.0)
Brokers costs**	(1 732 774)	(1 639 830)	(5.7)	(73 616)	(67 252)	(9.5)	(1 806 390)	(1 707 082)	(5.8)	(60.3)	(57.8)	(4.3)	(28.2)	(26.9)	(4.8)
Administration expenditure	(7 442 852)	(6 973 792)	(6.7)	(3 558 080)	(3 264 984)	(9.0)	(11 000 932)	(10 238 776)	(7.4)	(233.1)	(218.7)	(6.6)	(104.5)	(97.1)	(7.6)
Net impairment losses: trade and other receivables	(131 191)	(83 648)	(56.8)	(68 489)	(67 854)	(0.9)	(199 680)	(151 502)	(31.8)	(4.3)	(3.3)	(30.3)	(1.9)	(1.4)	(35.7)
Net healthcare result	(565 627)	37 385	(1 613.0)	(653 780)	(493 395)	(32.5)	(1 219 407)	(456 010)	(167.4)	(25.8)	(9.7)	(166.0)	(11.6)	(4.3)	(169.8)
Net impairment losses: other	(8 877)	(7 298)	(21.6)	-	-	-	(8 877)	(7 298)	(21.6)	(13.2)	(1.7)	(676.5)	(6.5)	(0.8)	(712.5)
Other investment income	1 887 426	1 692 639	11.5	1 521 366	1 275 956	19.2	3 408 792	2 968 595	14.8	72.2	63.7	13.3	32.4	28.3	14.5
Realised and unrealised gains/(losses)	318 500	498 130	(36.1)	247 648	519 269	(52.3)	566 148	1 017 399	(44.4)	12.3	22.5	(45.3)	5.5	10.0	(45.0)
Other income	63 728	77 905	(18.2)	192 481	214 782	(10.4)	256 209	292 687	(12.5)	5.6	6.4	(12.5)	2.5	2.9	(13.8)
Own facility surplus/(deficit)	(5 567)	(3 947)	(41.0)	1 806	(2 614)	169.1	(3 761)	(6 561)	42.7	(1.5)	(2.9)	48.3	(0.8)	(1.4)	42.9
Other expenditure	(3 384)	(3 926)	13.8	(461)	(2 662)	82.7	(3 845)	(6 588)	41.6	(1.8)	(2.0)	10.0	(0.9)	(0.9)	-
Finance costs	(333 380)	(270 506)	(23.2)	(140 733)	(113 056)	(24.5)	(474 113)	(383 562)	(23.6)	(11.5)	(9.3)	(23.7)	(5.2)	(4.2)	(23.8)
Net surplus for the year (before consolidation)	1 352 819	2 020 382	(33.0)	1 168 327	1 398 280	(16.4)	2 521 146	3 418 662	(26.3)	53.4	73.0	(26.8)	23.9	32.4	(26.2)
Consolidation results	-	(5 080)	100.0	(4 067)	5 100	(179.7)	(4 067)	20	(20 435.0)	(2.0)	-	(100.0)	(0.7)	-	(100.0)
Net surplus for the year (after consolidation)	1 352 819	2 015 302	(32.9)	1 164 260	1 403 380	(17.0)	2 517 079	3 418 682	(26.4)	53.3	73.0	(27.0)	23.9	32.4	(26.2)
Other comprehensive income	(242 447)	3 840	(6 413.7)	(266 221)	323 891	(182.2)	(508 668)	327 731	(255.2)	(28.7)	18.7	(253.5)	(13.4)	8.8	(252.3)
Fair value adjustment on available-for-sale investments	22 517	218 631	(89.7)	4 932	354 418	(98.6)	27 449	573 049	(95.2)	1.7	35.1	(95.2)	0.8	16.6	(95.2)
Reclassification adjustment	(264 483)	(214 854)	(23.1)	(277 256)	(34 531)	(702.9)	(541 739)	(249 385)	(117.2)	(38.1)	(20.5)	(85.9)	(18.0)	(9.7)	(85.6)
Land and buildings revaluation	(797)	306	(360.5)	-	-	-	(797)	306	(360.5)	(0.5)	0.2	(350.0)	(0.2)	0.1	(300.0)
Other	316	(243)	230.0	6 103	4 004	52.4	6 419	3 761	70.7	1.8	1.1	63.6	0.8	0.5	60.0
Total comprehensive income for the year	1 110 372	2 019 142	(45.0)	898 039	1 727 271	(48.0)	2 008 411	3 746 413	(46.4)	42.6	80.0	(46.8)	19.1	35.5	(46.2)
-															

Notes

Prior year figures have been restated.

pampm = per average member per month (in respect of those schemes which incurred such income or expenditure)

pabpm = per average beneficiary per month (in respect of those schemes which incurred such income or expenditure)

^{*} Net income/(expense) on risk transfer arrangements represents the difference between capitation fees and the estimated recoveries in respect of risk transfer arrangements. This amount indicates whether the scheme derived any value for money from these arrangements.

^{**} Broker costs include broker fees and distribution costs.

ANNEXURE M: STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Total non-healthcare expenditure per average member and beneficiary were calculated for only those schemes which incurred such expenditure:

	2015 pabpm R	2014 pabpm R	% change	2015 pampm R	2014 pampm R	% change
Open schemes	172.8	150.5	14.8	365.2	315.6	15.7
Restricted schemes	91.8	83.4	10.1	217.4	199.6	8.9
Total registered schemes	149.4	127.0	17.6	327.1	276.9	18.1

ANNEXURE N:

CONSOLIDATED STATEMENT OF CHANGES IN FUNDS AND RESERVES FOR THE YEAR ENDED 31 DECEMBER 2015

			Registered	schemes									_		
	C	pen schemes		Res	tricted schemes								Pe		
	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R	R	change	R	R	change
Accumulated funds															
Balances at the beginning of the year	24 984 556	22 774 041	9.7	22 755 622	21 446 951	6.1	47 740 178	44 220 992	8.0	12 083.3	11 277.3	7.1	5 419.2	5 016.9	8.0
- As previously reported	24 984 556	22 774 041	9.7	22 755 622	21 458 201	6.0	47 740 178	44 232 242	7.9	12 083.3	11 280.2	7.1	5 419.2	5 018.1	8.0
- Prior year adjustment	-	-	-	-	(11 250)	100.0	-	(11 250)	100.0	-	(65.1)	100.0	-	(1.3)	100.0
Surplus/(deficit) for the year	1 352 819	2 015 302	(32.9)	1 164 260	1 403 380	(17.0)	2 517 079	3 418 682	(26.4)	637.1	871.8	(26.9)	285.7	387.8	(26.3)
Transfer to/(from) accumulated funds	67	195 456	(100.0)	-	(99 785)	100.0	67	95 671	(99.9)	0.1	61.7	(99.8)	-	10.9	(100.0)
- Due to amalgamation/liquidation	67	185 203	(100.0)	-	(99 785)	100.0	67	85 418	(99.9)	0.1	68.1	(99.9)	-	9.7	(100.0)
- Due to re-measurement of investments and property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Other transfers	-	10 253	(100.0)	-	-	-	-	10 253	(100.0)	-	34.5	(100.0)	-	1.2	(100.0)
Other	316	(243)	230.0	(905)	5 076	(117.8)	(589)	4 833	(112.2)	(2.2)	15.7	(114.0)	(1.0)	0.5	(300.0)
Balance at the end of the year	26 337 758	24 984 556	5.4	23 918 977	22 755 622	5.1	50 256 735	47 740 178	5.3	12 720.2	12 174.8	4.5	5 704.8	5 416.1	5.3
Revaluation reserve (investments)															
Balances at the beginning of the year	915 026	911 249	0.4	1 375 254	1 056 019	30.2	2 290 280	1 967 268	16.4	1 713.0	1 450.8	18.1	808.4	684.2	18.2
- As previously reported	915 026	911 249	0.4	1 375 254	1 056 019	30.2	2 290 280	1 967 268	16.4	1 713.0	1 450.8	18.1	808.4	684.2	18.2
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised gains/(losses) on revaluation of investments	22 517	218 631	(89.7)	4 932	354 418	(98.6)	27 449	573 049	(95.2)	19.9	422.6	(95.3)	9.4	199.3	(95.3)
Realised (gains)/losses on derecognition of investments	(264 483)	(214 854)	(23.1)	(277 256)	(34 531)	(702.9)	(541 739)	(249 385)	(117.2)	(457.8)	(246.4)	(85.8)	(217.2)	(116.4)	(86.6)
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	-	(652)	100.0	-	(652)	100.0	-	-	-	-	-	-
Balance at the end of the year	673 060	915 026	(26.4)	1 102 930	1 375 254	(19.8)	1 775 990	2 290 280	(22.5)	1 278.8	1 701.5	(24.8)	604.0	801.4	(24.6)
Revaluation reserve (property, plant and equipment)															
Balances at the beginning of the year	6 307	16 254	(61.2)	32 414	32 414	-	38 721	48 668	(20.4)	114.0	76.4	49.2	45.4	32.2	41.0
- As previously reported	6 307	16 254	(61.2)	32 414	21 164	53.2	38 721	37 418	3.5	114.0	80.7	41.3	45.4	36.9	23.0
- Prior year adjustment	-	-	-	-	11 250	(100.0)	-	11 250	(100.0)	-	65.1	(100.0)	-	22.7	(100.0)
Unrealised gains/(losses) on re-measurement of property, plant and equipment	(797)	306	(360.5)	-	-	-	(797)	306	(360.5)	(6.1)	2.4	(354.2)	(2.9)	1.1	(363.6)
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	(10 253)	100.0	6 339	-	100.0	6 339	(10 253)	161.8	166.1	(34.5)	581.4	73.8	(15.6)	573.1
Balance at the end of the year	5 510	6 307	(12.6)	38 753	32 414	19.6	44 263	38 721	14.3	130.3	114.1	14.2	51.9	45.4	14.3

ANNEXURE N: CONSOLIDATED STATEMENT OF CHANGES IN FUNDS AND RESERVES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

			Registere	d schemes				Cancalidated			Dor mombor *		D	or banafialary*	
	(Open schemes		Res	tricted schemes			Consolidated		'	Per member *		P	er beneficiary *	
	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R	R	change	R	R	change
Reserves set aside for specific purposes															
Balances at the beginning of the year	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-
- As previously reported	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves															
Balances at the beginning of the year	-	-	-	20 257	21 329	(5.0)	20 257	21 329	(5.0)	2 048.2	1 561.2	31.2	1 037.8	750.4	38.3
- As previously reported	-	-	-	20 257	21 329	(5.0)	20 257	21 329	(5.0)	2 048.2	1 561.2	31.2	1 037.8	750.4	38.3
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	669	(1 072)	162.4	669	(1 072)	162.4	67.6	(78.5)	186.1	34.3	(37.7)	191.0
Balance at the end of the year	-	-	-	20 926	20 257	3.3	20 926	20 257	3.3	2 115.9	2 169.5	(2.5)	1 072.0	1 083.3	(1.0)

Notes

Prior year figures have been restated.

Schemes liquidated with effect from 31 December 2013 and those which amalgamated on 1 January 2014 have been excluded from the opening balances.

^{*} Per member and per beneficiary figures were only calculated in respect of those schemes with such reserves.

ANNEXURE 0:

STATEMENT OF COMPREHENSIVE INCOME DETAILS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	No. of dependants per member	Net contributions	Net relevant healthcare expenditure (note a)	Administration expenses	Broker fees (note b)	Net impairment losses: trade and other receivables	Net reinsurance results	Net healthcare result	Own facility surplus/(deficit)	Net surplus/(deficit) after consolidation results
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Register	ed schemes – open														
1252	Bestmed Medical Scheme	93 066	196 466	37.1	12.5	1.1	3 552 873	3 242 230	276 554	70 010	3 769	-	(39 691)	(5 567) 38 603
1512	Bonitas Medical Fund	295 462	654 190	31.6	6.2	1.2	10 560 509	9 933 399	905 046	202 946	13 395	-	(494 277)	-	(205 559)
1034	Cape Medical Plan	5 849	12 308	38.3	14.1	1.1	145 689	155 806	17 564	-	55	-	(27 736)	-	347
1491	Compcare Wellness Medical Scheme	16 898	27 983	35.5	11.2	0.7	446 565	414 048	52 785	7 357	597	-	(28 223)	-	(18 144)
1125	Discovery Health Medical Scheme	1 250 194	2 663 054	32.9	7.8	1.1	40 066 741	34 503 626	4 002 090	982 874	71 193	-	506 959	-	1 276 142
1202	Fedhealth Medical Scheme	71 900	144 054	37.9	12.9	1.0	2 750 291	2 507 078	261 853	45 876	3 269	-	(67 785)	-	10 624
1554	Genesis Medical Scheme	8 391	21 152	32.2	6.6	1.5	245 447	181 812	32 236	2 106	102	-	29 192	-	53 938
1537	Hosmed Medical Aid Scheme	26 206	72 242	31.0	3.5	1.8	1 255 612	1 107 164	117 008	23 115	(1 855)	-	10 179	-	29 294
1087	Keyhealth	35 801	75 724	41.9	20.5	1.1	1 736 617	1 630 111	137 589	20 806	1 548	-	(53 437)	-	34 434
1576	Liberty Medical Scheme	55 995	113 063	38.5	14.1	1.0	2 001 908	1 865 665	193 600	41 163	1 305	-	(99 825)	-	(80 070)
1466	Makoti Medical Scheme	2 436	4 775	28.0	0.4	1.0	47 090	40 134	5 569	1 271	(64)	-	179	-	2 941
1149	Medihelp	94 316	203 659	36.9	13.7	1.2	3 822 196	3 380 975	378 218	52 060	12 070	-	(1 127)	-	104 473
1506	Medimed Medical Scheme	5 982	14 423	28.9	3.4	1.4	141 993	128 860	12 648	-	145	-	340	-	9 293
1140	Medshield Medical Scheme	75 679	159 452	37.8	12.6	1.1	2 588 050	2 452 153	198 627	54 108	(2 941)	-	(113 897)	-	43 961
1167	Momentum Health	126 070	240 822	32.7	8.1	0.9	3 061 735	2 638 358	287 136	146 922	1 540	-	(12 221)	-	48 632
1575	Resolution Health Medical Scheme	22 525	45 575	38.7	13.1	1.0	758 516	661 293	81 915	13 980	1 821	-	(493)	-	2 468
1446	Selfmed Medical Scheme	7 879	13 638	46.9	27.7	0.7	290 482	262 168	31 186	1 032	222	-	(4 126	-	15 172
1486	Sizwe Medical Fund	52 767	126 822	32.7	7.8	1.4	2 304 586	2 035 882	215 678	38 289	1 044	-	13 693	-	105 364
1141	Spectramed	17 296	33 062	44.2	20.9	0.9	574 759	563 042	88 762	4 022	21 488	-	(102 555)	-	(83 950)
1464	Suremed Health	1 537	3 070	34.7	9.0	1.0	50 180	42 490	6 089	736	(114)	-	978	-	4 038
1592	Thebemed	9 319	21 296	26.6	0.4	1.3	189 612	156 263	25 683	5 113	395	-	2 159	-	4 651
1422	Topmed Medical Scheme	24 088	48 069	36.3	13.1	1.0	679 158	661 618	65 777	15 953	2 101	-	(66 291)	-	(32 416)
Sub-tota	l: registered open schemes	2 310 701	4 912 483	33.8	8.8	1.1	77 557 348	68 816 158	7 442 852	1 732 774	131 191	-	(565 627)	(5 567) 1 352 819

ANNEXURE 0: STATEMENT OF COMPREHENSIVE INCOME DETAILS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref. no	Name of medical scheme	Average members	Average beneficiaries	Average age pb	Pensioner ratio (65+ years) %	No. of dependants per member	Net contributions	Net relevant healthcare expenditure (note a) R'000	Administration expenses	Broker fees (note b) R'000	Net impairment losses: trade and other receivables R'000	Net reinsurance results R'000	Net healthcare result R'000	Own facility surplus/(deficit) R'000	Net surplus/(deficit) after consolidation results R'000
Registe	red schemes – restricted				·		·								
1005	AECI Medical Aid Society	7 294	14 701	39.2	21.7	1.0	355 100	322 265	17 898	-	(89)	-	15 024	-	21 832
1465	Alliance-Midmed Medical Scheme	1 726	4 312	31.4	5.8	1.5	72 696	68 965	4 618	-	(48)	-	(838)	-	1 080
1012	Anglo Medical Scheme	9 184	19 322	42.2	25.4	1.1	369 034	460 000	28 472	-	(32)	-	(119 407)	-	(24 296)
1571	Anglovaal Group Medical Scheme	3 672	7 404	39.6	21.1	1.0	124 602	115 600	10 914	-	(20)	-	(1 892)	-	17 286
1279	Bankmed	104 526	210 929	30.4	7.3	1.0	3 428 834	3 304 514	273 002	-	1 583	-	(150 265)	-	42 874
1507	Barloworld Medical Scheme	5 830	12 844	32.8	11.5	1.2	294 301	292 716	15 148	-	6	-	(13 568)	-	943
1526	BMW Employees Medical Aid Society	3 274	7 652	27.9	1.9	1.4	129 652	122 006	7 030	-	297	-	319	-	6 724
1237	BP Medical Aid Society	1 944	4 100	44.1	27.0	1.1	90 069	108 795	4 758	-	70	-	(23 554)	-	5 164
1590	Building & Construction Industry Medical Aid Fund	5 255	13 466	28.4	2.3	1.6	108 589	82 660	13 450	29	-	-	12 451	-	18 664
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 176	46 184	29.5	5.7	0.9	880 497	831 967	101 616	-	257	-	(53 343)	-	(25 890)
1068	De Beers Benefit Society	5 881	12 131	44.9	24.1	1.1	288 512	276 573	21 944		(101)	-	(9 904)	-	21 395
1572	Engen Medical Benefit Fund	3 636	7 810	37.7	14.9	1.1	172 267	162 984	8 259		57	-	967	-	8 363
1271	Fishing Industry Medical Scheme (Fish-Med)	1 241	2 941	26.2	0.3	1.4	10 977	8 658	1 771	-	9	-	539	-	1 153
1086	Food Workers Medical Benefit Fund	11 910	18 128	28.6	0.3	0.5	21 908	11 748	6 697	-	-	-	3 463	-	12 712
1253	Glencore Medical Scheme	9 817	30 329	23.3	0.7	2.1	385 719	397 107	19 498	-	179	-	(31 064)	-	(22 451)
1270	Golden Arrow Employees' Medical Benefit Fund	2 769	6 185	32.9	5.2	1.2	32 475	49 865	4 890		20	-	(22 300)	-	5 393
1598	Government Employees Medical Scheme (GEMS)	671 215	1 771 786	29.9	5.4	1.6	27 570 368	26 379 576	1 343 518		52 382	-	(205 108)	-	5 314
1523	Grintek Electronics Medical Aid Scheme	682	1 625	35.0	7.5	1.4	29 689	30 850	2 418	-	70	-	(3 650)	-	(2 178)
1566	Horizon Medical Scheme	2 443	3 960	27.5	2.4	0.6	37 175	26 543	5 550	-	19	-	5 063	-	7 784
1591	Impala Medical Plan	10 648	22 241	29.2	1.8	1.1	117 101	112 135	3 697	-	44	-	1 226	-	1 259
1559	Imperial Group Medical Scheme	7 680	17 557	29.0	2.8	1.3	326 745	294 845	20 847	-	15	-	11 038	-	39 677
1145	LA-Health Medical Scheme	55 712	135 287	29.6	6.8	1.4	1 911 827	1 578 866	177 371	43 343	3 804	-	108 443	-	158 455
1197	Libcare Medical Scheme	6 030	13 004	30.7	6.7	1.2	213 702	184 897	16 403	-	71	-	12 332	-	36 884
1599	Lonmin Medical Scheme	17 158	20 156	35.4	-	0.2	155 594	164 951	12 813	-	18	-	(22 188)	-	(4 900)
1547	Malcor Medical Scheme	5 104	12 135	32.4	5.9	1.4	231 108	243 848	13 774	397	158	-	(27 069)	-	5 272
1495	Massmart Health Plan	8 548	15 146	28.5	1.1	0.7	202 547	174 071	15 692	-	(523)	-	13 307	-	21 271
1039	MBMed Medical Aid Fund	4 004	9 674	28.9	5.1	1.4	148 661	129 240	8 883	-	(45)	-	10 583	-	17 958
1548	Medipos Medical Scheme	12 496	25 482	35.7	12.0	1.0	449 665	454 186	24 719	-	577	-	(29 818)		957
1105	Metropolitan Medical Scheme	4 689	10 541	32.1	7.6	1.2	175 068	183 993	13 248	-	92	-	(22 265)	-	206
1600	Motohealth Care	25 677	56 024	34.1	10.0	1.2	714 889	675 839	61 210	3 300	919	-	(26 379)	-	977
1241	Naspers Medical Fund	8 629	16 352	29.2	5.6	0.9	240 213	214 997	22 915	-	102	-	2 200	-	6 583
1469	Nedgroup Medical Aid Scheme	28 565	51 874	32.7	9.6	0.8	821 983	782 219	67 376	-	828	-	(28 441)	-	50 821
1584	Netcare Medical Scheme	17 172	37 656	29.1	3.6	1.2	619 967	611 317	31 079	-	223	-	(22 652)	-	(5 558)
1214	Old Mutual Staff Medical Aid Fund	17 826	32 860	32.1	8.6	0.8	472 716	422 182	42 564	-	1 363	-	6 607	-	25 912
1441	Parmed Medical Aid Scheme	2 443	5 029	48.2	28.9	1.1	213 679	199 991	9 725	-	(510)	-	4 473	-	17 839
1186	PG Group Medical Scheme	1 358	2 896	32.5	9.6	1.1	46 194	48 900	3 240	-	(58)	-	(5 888)	-	(839)
1563	Pick n Pay Medical Scheme	7 683	16 123	29.7	3.8	1.1	214 523	222 427	19 968	-	325	-	(28 197)	-	19 691
1583	Platinum Health	64 005	98 776	33.2	1.7	0.6	1 052 640	1 013 780	71 477	-	1 931	-	(34 548)	2 670	(7 670)
1194	Profmed	29 982	66 661	40.2	15.3	1.2	1 216 964	1 095 198	145 137	8 033	-	-	(31 404)	-	34 548
1516	Quantum Medical Aid Society	5 202	10 714	32.6	9.1	1.1	132 964	127 830	13 277	-	300	-	(8 442)	-	(43)
1201	Rand Water Medical Scheme	3 179	8 503	30.8	6.3	1.7	172 410	153 585	7 984	-	-	-	10 841	-	20 484

ANNEXURE 0: STATEMENT OF COMPREHENSIVE INCOME DETAILS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref. no. Name of medical scheme		Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	No. of dependants per member	Net contributions	Net relevant healthcare expenditure (note a)	Administration expenses		Net impairment losses: trade and other receivables			Own facility surplus/(deficit)	Net surplus/(deficit) after consolidation results
			Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1430 Remedi Medical Aid Scheme	20 592	46 166	29.0	4.7	1.3	768 914	696 182	46 554	-	(78)	-	26 255	-	57 739
1176 Retail Medical Scheme	10 718	19 041	29.1	3.1	0.8	191 090	177 804	23 431	-	(15)	-	(10 130)	-	1 878
1013 Rhodes University Medical Scheme	1 107	2 294	39.3	16.7	1.1	41 381	36 268	2 651	-	(26)	-	2 488	-	5 613
1209 SA Breweries Medical Aid Scheme (SABMAS)	9 694	21 793	29.1	4.7	1.2	331 202	314 324	25 130	-	49	-	(8 300)	-	10 668
1424 SABC Medical Aid Scheme	4 912	10 632	34.1	10.6	1.2	232 409	198 229	12 950	-	(17)		21 247	-	62 506
1038 SAMWUMed	38 664	86 877	30.7	3.4	1.3	1 147 577	942 412	56 943	3 153	1 261		143 807	(999)	195 569 c
1234 Sasolmed	28 465	76 228	30.2	5.2	1.7	1 483 439	1 434 344	69 026	-	636		(20 567)	-	27 370
1531 SEDMED	930	2 060	43.7	23.2	1.2	31 701	34 094	2 178	693	-	-	(5 264)	-	55
1568 Sisonke Health Medical Scheme	8 201	17 828	30.6	1.9	1.2	265 418	243 059	22 182	-	54	-	125	135	6 609 c
South African Police Service Medical Scheme (POLMED)	172 039	492 221	26.8	2.8	1.9	7 647 836	7 293 973	361 327	-	1 405	-	(8 868)	-	228 649
1578 TFG Medical Aid Scheme	2 873	6 177	31.2	6.5	1.2	114 689	89 930	7 169	-	46	-	17 545	-	39 739
1544 Tiger Brands Medical Scheme	4 320	9 634	40.4	19.1	1.2	220 555	218 021	10 162	-	(190)	-	(7 437)	-	2 690
1582 Transmed Medical Fund	40 615	68 008	51.0	37.1	0.7	850 694	895 798	86 464	-	380	-	(131 947)	-	(117 286)
1579 Tsogo Sun Group Medical Scheme	4 699	10 273	25.8	1.5	1.2	105 060	92 751	12 181	-	55	-	74	-	5 687
1597 Umvuzo Health Medical Scheme	27 113	56 369	27.9	0.3	1.1	642 030	521 420	60 995	14 585	76	-	44 953	-	54 268
1520 University of KwaZulu-Natal Medical Scheme	3 350	6 988	39.7	17.8	1.1	114 111	108 228	8 981	-	24	-	(3 123)	-	1 827
1282 University of the Witwatersrand Staff Medical Aid Fund	2 903	5 446	42.7	19.7	0.9	139 872	130 425	8 645	-	488	-	314	-	5 677
1291 Witbank Coalfields Medical Aid Scheme	9 898	25 456	29.5	5.0	1.6	324 667	304 622	22 046	81	60	-	(2 141)	-	32 899
1293 Wooltru Healthcare Fund	9 641	19 144	29.5	5.5	1.0	281 603	266 896	24 214	-	(10)	-	(9 496)	-	454
Sub-total: registered restricted schemes	1 621 999	3 863 135	30.5	6.1	1.4	59 187 872	56 141 467	3 558 080	73 616	68 489	-	(653 780)	1 806	1 164 260
Total registered schemes	3 932 700	8 775 618	32.3	7.7	1.2	136 745 220	124 957 625	11 000 932	1 806 390	199 680	-	(1 219 407)	(3 761)	2 517 079

Notes

a Including accredited managed healthcare services (no transfer of risk)

b Including broker service fees and other distribution costs paid

c The scheme operated its own facility.

pb = per beneficiary

ANNEXURE P:

STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other	r receivables	Cash and cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/15	31/12/15	31/12/15	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
Registe	red schemes – open													
1252	Bestmed Medical Scheme	94 266	104 639	198 905	1 012 055	895 759	70 367	6.1	19 450	526 879	1 907 814	1 150 631	1 082 962	13 264
1512	Bonitas Medical Fund	295 488	358 896	654 384	1 331 133	2 844 794	466 132	15.2	607 294	247 473	4 175 927	3 042 250	2 935 237	-
1034	Cape Medical Plan	5 783	6 330	12 113	166 452	70 747	701	1.6	59 479	10 567	237 199	213 471	190 286	-
1491	Compcare Wellness Medical Scheme	16 321	11 023	27 344	3 531	224 183	28 532	21.8	125 807	35 230	227 714	154 648	151 144	-
1125	Discovery Health Medical Scheme	1 267 877	1 423 975	2 691 852	1 071	18 832 292	1 632 586	12.0	2 198 127	3 667 456	18 833 363	12 929 013	12 929 013	-
1202	Fedhealth Medical Scheme	71 228	71 654	142 882	599 520	801 451	182 131	22.8	438 836	180 484	1 400 971	1 099 727	1 038 741	-
1554	Genesis Medical Scheme	8 592	12 896	21 488	139 882	341 208	3 174	4.4	338 034	-	481 090	437 869	400 036	-
1537	Hosmed Medical Aid Scheme	25 937	45 354	71 291	98 110	317 326	15 185	4.4	36 877	-	415 436	330 545	337 105	-
1087	Keyhealth	36 027	40 183	76 210	603 253	240 850	88 532	17.4	93 464	58 851	844 103	613 307	615 731	2 993
1576	Liberty Medical Scheme	56 976	57 141	114 117	285 263	338 163	27 672	4.5	88 177	208 206	623 426	279 399	279 399	-
1466	Makoti Medical Scheme	2 431	2 310	4 741	11 341	43 775	370	2.9	43 405	- 44.074	55 116	53 346	51 851	
1149 1506	Medihelp Medimed Medical Scheme	91 947 6 097	106 569 8 540	198 516 14 637	554 603 87 735	1 058 217 99 072	107 494 11 820	10.1 25.0	909 448 61 301	41 274 25 950	1 612 820 186 806	1 368 271 147 742	1 164 904 147 455	5 352
1140	Medshield Medical Scheme	75 006	81 793	156 799	1 002 293	1 021 818	18 236	25.0	122 408	135 760	2 024 111	1 626 828	1 439 720	-
1167	Momentum Health	128 681	119 491	248 172	971 094	391 516	38 618	4.3	67 491	109 356	1 362 610	972 712	972 712	
1575	Resolution Health Medical Scheme	21 048	21 230	42 278	488	166 371	51 280	23.5	88 823	26 268	166 859	83 149	83 149	190
1446	Selfmed Medical Scheme	8 123	5 837	13 960	381 895	4 320	970	1.2	3 350	-	386 215	355 064	355 064	161
1486	Sizwe Medical Fund	52 317	73 049	125 366	422 276	834 823	74 018	11.7	333 113	57	1 257 099	1 078 891	1 109 210	-
1141	Spectramed	16 130	14 585	30 715	559	449 925	65 155	34.2	92 477	115 802	450 484	257 580	257 441	-
1464	Suremed Health	1 480	1 502	2 982	7 022	39 328	3 527	23.7	13 711	6 640	46 350	34 025	33 802	-
1592	Thebemed	9 364	12 048	21 412	2	56 499	8 743	16.8	27 409	-	56 501	42 387	42 209	-
1422	Topmed Medical Scheme	25 665	25 448	51 113	44 514	756 663	8 879	4.2	31 368	44 495	801 177	699 681	680 320	-
Sub-tota	al: registered open schemes	2 327 137	2 611 316	4 938 453	7 767 903	29 905 515	2 912 548	11.8	5 861 943	5 446 649	37 673 418	27 016 328	26 337 758	21 962

Ref. no.	Name of medical scheme	Current liabilities	Trade and othe	er payables	Personal medical savings account trust liability	Outstanding	claims provision	Net assets (members funds per BS)	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents: Gross relevant healthcare expenditure incurred coverage (note d)	Net assets per Regulation 29	Solvency ratio
		R'000	R'000	Days outstanding (note b)	R'000	R'000	Prior year claims provision utilised (note c) %	R'000			Months	R'000	%
Register	ed schemes – open												
1252	Bestmed Medical Scheme	743 918	116 045	13.1	538 757	89 116	99.9	1 150 631	2.5	1.2	0.9	1 083 562	25.6
1512	Bonitas Medical Fund	1 133 677	509 023	18.7	256 016	368 639	101.6	3 042 250	3.7	2.5	2.4	2 916 063	26.1
1034	Cape Medical Plan	23 728	8 324	19.5	10 504	4 900	83.6	213 471	10.0	3.0	4.2	190 286	117.5
1491	Compcare Wellness Medical Scheme	73 066	27 081	23.9	36 435	9 550	102.5	154 648	3.1	3.1	4.3	145 999	30.6
1125	Discovery Health Medical Scheme	5 904 350	1 182 605	12.5	3 736 659	985 087	103.1	12 929 013	3.2	3.2	3.7	12 929 013	26.0
1202	Fedhealth Medical Scheme	301 244	22 217	3.2	187 526	91 500	103.8	1 099 727	4.7	2.7	2.0	1 038 741	35.7
1554	Genesis Medical Scheme	43 222	19 974	40.1	8 503	14 745	93.3	437 869	11.1	7.9	20.3	400 036	152.2
1537	Hosmed Medical Aid Scheme	84 890	26 508	8.7	-	58 382	93.1	330 545	4.9	3.7	3.3	330 545	26.3
1087	Keyhealth	227 803	94 059	21.1	63 594	70 150	91.4	613 307	3.7	1.1	0.6	610 455	32.9
1576	Liberty Medical Scheme	344 027	47 062	9.2	209 888	87 077	102.2	279 399	1.8	1.0	0.6	279 399	12.6
1466	Makoti Medical Scheme	1 771	1 771	16.1	-	-	-	53 346	31.1	24.7	13.0	51 851	110.1
1149	Medihelp	239 197	83 563	9.0	42 605	113 029	94.8	1 368 271	6.6	4.4	3.2	1 148 613	29.6
1506	Medimed Medical Scheme	39 064	2 845	8.1	26 620	9 600	95.3		4.8	2.5	4.8	147 455	85.5
1140	Medshield Medical Scheme	397 283	144 020	21.4	138 555	114 708	99.7	1 626 828	5.1	2.6	4.1	1 439 057	53.2 e
1167	Momentum Health	389 898	76 520	10.6	108 474	204 904	102.1	972 712	3.5	1.0	1.0	949 716	28.7
1575	Resolution Health Medical Scheme	83 520	27 109	15.0	26 268	30 143	114.7	83 149	2.0	2.0	1.5	83 149	10.5
1446	Selfmed Medical Scheme	30 991	19 397	27.0	-	11 594	94.7	355 064	12.4	0.1	0.2	346 757	119.4
1486	Sizwe Medical Fund	178 208	97 699 39 102	17.5	38 115 802	80 471	96.8 92.7	-	7.1	4.7	4.5	1 078 891 257 441	46.8
1141 1464	Spectramed Suremed Health	192 904 12 324	2 748	25.3 23.6	6 876	38 000 2 700	98.9	257 580 34 025	3.8	2.3 3.2	4.8 7.6	33 802	37.0 62.1
1592	Thebemed	14 113	4 249	9.9	- 0070	9 864	83.1	42 387	4.0	4.0	3.7	42 209	22.3
1422	Topmed Medical Scheme	101 496	26 162	14.4	46 201	29 134	95.8		7.9	7.5	11.3	662 731	86.4
1722	Tophica modical contents	101 430	20 102	14.4	40 201	20 104	33.0	000 001	1.5	1.5	11.5	002 731	00.4
Sub-tota	I: registered open schemes	10 635 129	2 624 256	13.9	5 565 596	2 445 277	100.8	27 016 328	3.5	2.8	3.2	26 206 039	29.2

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and othe	r receivables	Cash and cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/15	31/12/15	31/12/15	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
Registe	red schemes – restricted													
1005	AECI Medical Aid Society	7 195	7 441	14 636	286 592	96 190	2 338	2.4	93 852	-	382 782	366 350	370 150	-
1465	Alliance-Midmed Medical Scheme	1 759	2 577	4 336	-	72 968	1 551	7.1	15 076	25 212	72 968	43 856	43 856	-
1012	Anglo Medical Scheme	9 148	10 067	19 215	215 714	2 727 490	8 927	7.3	756 446	133 667	2 943 204	2 781 626	2 667 495	-
1571	Anglovaal Group Medical Scheme	3 696	3 773	7 469	115 172	72 611	1 593	3.7	47 912	23 106	187 783	152 787	145 102	-
1279	Bankmed	107 553	108 709	216 262	1 318 304	1 317 060	142 166	13.1	429 879	535 166	2 635 364	1 916 160	1 687 144	7 659
1507	Barloworld Medical Scheme	5 765	7 028	12 793	218 061	96 596	3 310	4.1	93 286	-	314 657	293 856	258 043	8 076
1526	BMW Employees Medical Aid Society	3 278	4 435	7 713	59 202	30 686	2 257	6.3	26 990	1 439	89 888	83 635	71 558	-
1237	BP Medical Aid Society	1 920	2 101	4 021	65 813	49 073	698	2.8	28 752	-	114 886	109 571	102 631	-
1590	Building & Construction Industry Medical Aid Fund	5 048	8 135	13 183	18 457	107 541	2 489	8.4	105 052	-	125 998	117 486	115 203	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	24 793	21 104	45 897	453 274	188 325	7 635	2.9	85 576	95 114	641 599	497 244	353 456	-
1068	De Beers Benefit Society	5 842	6 195	12 037	437 360	93 419	4 809	6.1	15 602	-	530 779	489 547	489 547	15 421
1572	Engen Medical Benefit Fund	3 651	4 106	7 757	107 330	38 483	1 466	2.8	20 400	16 617	145 813	118 005	98 527	-
1271	Fishing Industry Medical Scheme (Fish-Med)	1 396	1 889	3 285	2 965	7 921	1 004	33.4	6 917	-	10 886	9 640	9 585	-
1086	Food Workers Medical Benefit Fund	12 255	6 160	18 415	125 230	6 078	2 028	33.8	4 050	-	131 308	129 859	122 001	-
1253	Glencore Medical Scheme	9 130	19 236	28 366	147 898	63 885	3 096	2.9	60 789	-	211 783	193 612	169 222	-
1270	Golden Arrow Employees' Medical Benefit Fund	2 805	3 358	6 163	35 191	16 901	1 537	17.3	15 364	-	52 092	47 673	47 415	-
1598	Government Employees Medical Scheme (GEMS)	674 673	1 107 097	1 781 770	384 199	4 270 202	318 107	4.1	3 405 171	459 251	4 654 402	2 660 727	2 660 727	-
1523	Grintek Electronics Medical Aid Scheme	693	957	1 650	5 448	19 293	441	5.4	18 852	-	24 741	23 216	23 216	-
1566	Horizon Medical Scheme	2 554	1 574	4 128	21 044	14 748	2 411	22.4	11 670	667	35 792	33 079	30 379	-
1591	Impala Medical Plan	10 537	11 601	22 138	44 275	11 441	308	1.0	11 133	-	55 715	45 870	42 984	-
1559	Imperial Group Medical Scheme	7 697	10 135	17 832	196 673	118 755	14 123	15.8	104 632	-	315 427	300 984	278 833	-
1145	LA-Health Medical Scheme	56 801	81 514	138 315	5 664	1 160 060	44 563	6.9	433 003	80 994	1 165 724	877 254	877 254	3 910
1197	Libcare Medical Scheme	5 928	6 853	12 781	279 568	63 753	2 363	3.3	26 323	35 066	343 321	300 702	300 702	-
1599	Lonmin Medical Scheme	16 170	3 070	19 240	27 447	31 721	1 100	2.6	30 621	-	59 167	41 844	40 506	-
1547	Malcor Medical Scheme	5 090	7 038	12 128	35 183	46 216	579	0.9	45 499	138	81 399	62 800	59 371	-
1495	Massmart Health Plan	9 195	6 850	16 045	130 672	74 425	709	1.1	9 663	53 952	205 097	139 862	138 267	-
1039	MBMed Medical Aid Fund	4 012	5 709	9 721	61 152	66 113	12 292	30.2	53 821	-	127 265	121 288	123 987	-
1548	Medipos Medical Scheme	12 370	12 848	25 218	529 588	55 825	36 137	29.3	17 438	2 251	585 414	560 800	542 429	-
1105	Metropolitan Medical Scheme	3 843	4 752	8 595	126 172	10 577	1 035	2.2	9 541	-	136 749	129 542	121 216	-
1600	Motohealth Care	25 152	29 595	54 747	280	566 249	34 335	15.3	165 621	65 898	566 529	446 224	446 224	-
1241	Naspers Medical Fund	8 748	7 742	16 490	114 569	97 237	2 711	3.4	30 408	29 009	211 807	170 770	170 770	-
1469	Nedgroup Medical Aid Scheme	28 716	23 063	51 779	353 929	44 684	13 023	5.3	1 321	30 340	398 613	320 764	316 200	-
1584	Netcare Medical Scheme	17 682	20 932	38 614	-	455 567	580	0.3	56 366	95 305	455 567	291 554	291 554	-

Ref. no	Name of medical scheme	Current liabilities	Trade and oth	er payables	Personal medical savings account trust liability	Outstanding	claims provision	Net assets (members funds per BS)	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents: Gross relevant healthcare expenditure incurred coverage (note d)	Net assets per Regulation 29	Solvency ratio
		R'000	R'000	Days outstanding (note b)	R'000	R'000	Prior year claims provision utilised (note c) %	R'000			Months	R'000	%
Registe	red schemes – restricted												
1005	AECI Medical Aid Society	16 432	3 432	3.9	-	13 000	99.9	366 350	23.3	5.9	3.5	366 350	103.2
1465	Alliance-Midmed Medical Scheme	29 111	2 553	13.5	25 337	1 222	90.5	43 856	-	-	-	36 973	46.5
1012	Anglo Medical Scheme	161 578	8 780	7.0	135 816	16 982	99.6	2 781 626	18.2	16.9	59.8	2 257 554	505.2
1571	Anglovaal Group Medical Scheme	34 996	7 335	23.2	24 261	3 400	73.6	152 787	5.4	2.1	3.9	145 102	93.2
1279	Bankmed	711 545	23 570	2.6	534 877	153 098	98.8	1 916 160	3.7	1.9	2.0	1 687 144	42.5
1507	Barloworld Medical Scheme	12 726	4 184	5.2	-	8 542	93.3	293 856	15.1	7.6	3.8	258 043	87.7
1526	BMW Employees Medical Aid Society	6 254	2 226	6.7	1 528	2 500	103.5	83 635	14.4	4.9	2.6	71 558	54.7
1237	BP Medical Aid Society	5 315	718	2.4	-	4 597	97.8	109 571	21.6	9.2	5.3	102 631	114.0
1590	Building & Construction Industry Medical Aid Fund	8 511	3 271	14.4	-	5 240	93.9	117 486	14.8	12.6	15.3	115 203	106.1
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	144 355	22 481	9.9	97 874	24 000	92.2	497 244	4.4	1.3	1.1	353 456	36.8
1068	De Beers Benefit Society	25 811	11 272	14.9	-	14 540	101.2	489 547	12.9	3.6	3.8	428 967	148.7
1572	Engen Medical Benefit Fund	27 808	2 055	4.6	17 430	8 323	95.1	118 005	5.2	1.4	1.4	98 527	51.5
1271	Fishing Industry Medical Scheme (Fish-Med)	1 246	1 039	43.8	-	207	99.7	9 640	8.7	6.4	9.6	9 585	87.3
1086	Food Workers Medical Benefit Fund	1 449	1 006	31.3	-	443	85.1	129 859	90.6	4.2	4.1	122 001	556.9
1253	Glencore Medical Scheme	18 171	6 171	5.7	-	12 000	96.1	193 612	11.7	3.5	1.8	169 222	43.9
1270	Golden Arrow Employees' Medical Benefit Fund	4 419	2 594	19.0	-	1 825	97.0	47 673	11.8	3.8	3.7	47 415	146.0
1598	Government Employees Medical Scheme (GEMS)	1 993 675	498 822	6.9	493 716	1 000 800	101.6	2 660 727	2.3	2.1	1.6	2 660 727	9.5
1523	Grintek Electronics Medical Aid Scheme	1 526	1 162	13.7	-	364	95.2	23 216	16.2	12.6	7.3	22 738	76.6
1566	Horizon Medical Scheme	2 714	663	9.1	729	1 321	79.7	33 079	13.2	5.4	4.9	29 379	74.7 e
1591	Impala Medical Plan	9 846	9 846	32.0	-	-	-	45 870	5.7	1.2	1.2	42 984	36.7
1559	Imperial Group Medical Scheme	14 444	1 556	1.9	-	12 888	84.2		21.8	8.2	4.3	278 833	85.3
1145	LA-Health Medical Scheme	284 560	57 892	13.4	181 868	44 800	94.1		4.0	4.1	6.2	877 254	37.4
1197	Libcare Medical Scheme	42 619	1 549	3.1	35 206	5 864	96.5	300 702	8.1	1.5		275 257	105.1
1599	Lonmin Medical Scheme	17 323	13 623	30.1	-	3 700	89.7	41 844	3.4	1.8	2.2	40 506	26.0
1547	Malcor Medical Scheme	18 599	14 560	21.8	138	3 900	98.3		4.4	2.5		59 371	25.7
1495	Massmart Health Plan	65 234	5 333	11.2	52 275	7 626	104.6		3.1	1.1		138 412	58.5
1039	MBMed Medical Aid Fund	5 977	1 494	4.2	-	4 482	91.1		21.3	11.1		121 288	81.6
1548	Medipos Medical Scheme	24 614	3 804	3.1	2 262	18 548	96.9		23.8	2.3		542 429	120.6
1105	Metropolitan Medical Scheme	7 207	2 162	4.3	-	5 046	101.7		19.0	1.5		121 216	69.2
1600	Motohealth Care	120 305	6 930	3.7	65 494	47 881	100.8		4.7	4.7	7.2	446 224	54.4
1241	Naspers Medical Fund	41 037	6 029	10.2	29 108	5 900	95.9		5.2	2.4		157 076	53.3
1469	Nedgroup Medical Aid Scheme	77 849	10 846	5.1	33 649	33 355	101.2		5.1	0.6		316 200	35.1
1584	Netcare Medical Scheme	164 013	16 674	10.0	95 892	51 447	92.7	291 554	2.8	2.8	6.1	249 983	34.3

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and othe	r receivables	Cash and cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/15	31/12/15	31/12/15	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
1214	Old Mutual Staff Medical Aid Fund	18 333	15 208	33 541	177 461	117 750	18 144	12.5	60 860	38 746	295 211	230 430	218 423	-
1441	Parmed Medical Aid Scheme	2 424	2 545	4 969	116 692	99 569	844	1.4	98 724	-	216 260	192 905	172 105	-
1186	PG Group Medical Scheme	1 366	1 563	2 929	-	91 475	3 804	22.6	1 312	25 798	91 475	59 224	59 224	-
1563	Pick n Pay Medical Scheme	7 711	8 512	16 223	232 233	215 170	195	0.2	129 805	85 171	447 403	350 030	280 423	-
1583	Platinum Health	63 347	35 572	98 919	6 295	382 532	91 197	31.6	61 367	454	388 827	261 367	261 367	5 270
1194	Profmed	30 367	36 712	67 079	696 984	179 185	2 807	0.8	3 413	-	876 169	802 342	644 943	-
1516	Quantum Medical Aid Society	5 174	5 443	10 617	137 977	34 734	3 129	7.4	22 272	9 334	172 712	153 536	146 546	-
1201	Rand Water Medical Scheme	3 202	5 336	8 538	-	167 655	4 294	9.1	65 805	-	167 655	160 223	160 223	-
1430	Remedi Medical Aid Scheme	20 849	25 966	46 815	440 318	247 329	9 757	4.4	208 736	28 835	687 647	584 271	581 151	-
1176	Retail Medical Scheme	11 062	8 610	19 672	224 676	49 193	419	0.8	41 774	6 999	273 869	237 932	188 083	-
1013	Rhodes University Medical Scheme	1 123	1 207	2 330	21 732	29 102	4 302	37.9	24 800	-	50 833	47 628	47 646	-
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 795	12 174	21 969	148 687	316 761	1 985	2.0	52 393	49 404	465 448	391 034	360 527	-
1424	SABC Medical Aid Scheme	4 930	5 740	10 670	177 312	170 110	3 615	4.8	82 237	84 258	347 422	228 224	209 869	-
1038	SAMWUMed	38 165	47 736	85 901	64 271	972 052	12 857	4.1	182 935	-	1 036 323	955 094	927 592	4 396
1234	Sasolmed	28 350	47 311	75 661	565 620	252 023	10 809	2.7	235 483	-	817 643	733 861	738 452	-
1531	SEDMED	949	1 163	2 112	10 398	10 838	407	4.7	2 123	-	21 236	14 190	13 665	-
1568	Sisonke Health Medical Scheme	8 198	9 681	17 879	136 009	82 679	5 448	7.5	76 359	872	218 688	195 329	175 541	-
1580	South African Police Service Medical Scheme (POLMED)	171 263	320 291	491 554	3 336 287	1 355 943	155 531	7.4	819 010	-	4 692 230	4 012 286	4 001 036	-
1578	TFG Medical Aid Scheme	2 903	3 338	6 241	50 348	65 263	1 369	4.4	35 393	-	115 611	110 173	110 438	-
1544	Tiger Brands Medical Scheme	4 327	5 325	9 652	89 355	44 442	4 688	7.8	39 754	-	133 798	123 017	124 545	-
1582	Transmed Medical Fund	37 895	24 803	62 698	146 189	18 159	10 040	4.3	8 119	-	164 349	119 656	119 735	-
1579	Tsogo Sun Group Medical Scheme	4 765	5 660	10 425	-	113 994	1 041	2.8	96 795	16 158	113 994	90 763	90 763	-
1597	Umvuzo Health Medical Scheme	26 370	28 663	55 033	51 386	242 583	54 832	31.2	187 216	-	293 968	203 675	202 627	-
1520	University of KwaZulu-Natal Medical Scheme	3 359	3 575	6 934	76 242	124 936	940	2.4	69 785	15 211	201 178	129 114	119 524	-
1282	University of the Witwatersrand Staff Medical Aid Fund	2 889	2 533	5 422	93 512	51 103	2 347	6.1	48 756	-	144 615	137 735	125 537	-
1291	Witbank Coalfields Medical Aid Scheme	9 689	15 339	25 028	440 618	238 444	19 701	17.1	34 273	141 934	679 062	492 192	461 392	2 726
1293	Wooltru Healthcare Fund	9 890	9 630	19 520	82 473	117 881	2 005	2.6	27 426	-	200 354	187 173	162 048	-
Sub-tota	al: registered restricted schemes	1 623 790	2 247 280	3 871 070	13 445 502	17 882 996	1 098 226	6.5	8 953 952	2 186 369	31 328 498	25 081 586	23 918 977	47 459
Total re	gistered schemes	3 950 927	4 858 596	8 809 523	21 213 405	47 788 511	4 010 774	9.7	14 815 895	7 633 018	69 001 916	52 097 914	50 256 735	69 421

Ref. no.	Name of medical scheme	Current liabilities	Trade and oth	er payables	Personal medical savings account trust liability	Outstanding	claims provision	Net assets (members funds per BS)	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents: Gross relevant healthcare expenditure incurred coverage (note d)	Net assets per Regulation 29	Solvency ratio
		R'000	R'000	Days outstanding (note b)	R'000	R'000	Prior year claims provision utilised (note c) %	R'000			Months	R'000	%
1214	Old Mutual Staff Medical Aid Fund	64 781	8 555	7.4	37 496	18 730	102.7	230 430	4.6	1.8	1.5	218 423	41.2
1441	Parmed Medical Aid Scheme	23 355	13 355	24.4	-	10 000	108.2	192 905	9.3	4.3	5.9	172 105	80.5
1186	PG Group Medical Scheme	32 251	4 141	30.9	25 470	2 640	96.4	59 224	2.8	2.8	12.1	51 771	84.1
1563	Pick n Pay Medical Scheme	97 373	1 144	1.9	86 216	10 014	84.8	350 030	4.6	2.2	5.4	280 423	98.1
1583	Platinum Health	122 190	76 236	27.4	454	45 500	107.1	261 367	3.1	3.1	3.4	247 925	23.6
1194	Profmed	73 827	32 850	10.9	-	40 977	103.2	802 342	11.9	2.4	1.9	644 943	53.0
1516	Quantum Medical Aid Society	19 176	5 736	16.4	9 540	3 900	95.3	153 536	9.0	1.8	1.8	146 546	94.7
1201	Rand Water Medical Scheme	7 432	4 182	9.9	-	3 250	66.1	160 223	22.6	22.6	12.8	160 223	92.9
1430	Remedi Medical Aid Scheme	103 375	17 370	9.1	70 005	16 000	95.3	584 271	6.7	2.4	3.4	581 151	72.3
1176	Retail Medical Scheme	35 937	23 598	48.4	7 239	5 100	95.2	237 932	7.6	1.4	2.7	188 083	94.1
1013	Rhodes University Medical Scheme	3 206	606	6.1	-	2 600	104.4	47 628	15.9	9.1	8.2	47 628	115.1
1209	SA Breweries Medical Aid Scheme (SABMAS)	74 414	9 893	11.5	47 857	16 663	96.2	391 034	6.3	4.3	9.4	288 454	80.3
1424	SABC Medical Aid Scheme	119 197	26 863	49.5	85 389	6 933	87.0	228 224	2.9	1.4	4.2	209 869	76.8
1038	SAMWUMed	76 833	13 411	5.2	-	63 422	117.1	955 094	12.8	12.7	12.2	927 592	80.8
1234	Sasolmed	83 782	44 582	11.3	-	39 200	101.1	733 861	9.8	3.0	2.0	733 861	49.5
1531	SEDMED	7 046	3 762	40.3	-	3 284	91.5	14 190	3.0	1.5	3.7	13 665	43.1
1568	Sisonke Health Medical Scheme	23 360	6 288	9.4	872	16 200	89.5	195 329	9.4	3.5	3.8	175 541	66.1
1580	South African Police Service Medical Scheme (POLMED)	679 944	352 691	17.6	-	325 182	103.4	4 012 286	6.9	2.0	2.0	3 911 077	51.1
1578	TFG Medical Aid Scheme	5 437	1 867	7.6	-	3 570	98.4	110 173	21.3	12.0	8.5	110 173	96.1
1544	Tiger Brands Medical Scheme	10 780	7 015	11.7	-	3 765	102.0	123 017	12.4	4.1	2.2	117 064	53.1
1582	Transmed Medical Fund	44 692	5 151	2.1	-	39 541	113.4	119 656	3.7	0.4	0.1	119 656	14.1
1579	Tsogo Sun Group Medical Scheme	23 230	4 325	17.0	16 485	2 420	97.8	90 763	4.9	4.9	9.4	90 763	66.1
1597	Umvuzo Health Medical Scheme	90 293	67 155	47.0	-	23 138	104.5	203 675	3.3	2.7	4.3	202 627	31.6
1520	University of KwaZulu-Natal Medical Scheme	72 064	18 160	61.2	51 024	2 880	100.0	129 114	2.8	1.7	9.9	119 524	83.9
1282	University of the Witwatersrand Staff Medical Aid Fund	6 880	3 680	10.3	-	3 200	73.1	137 735	21.0	7.4	4.5	125 537	89.8
1291	Witbank Coalfields Medical Aid Scheme	184 144	26 621	31.9	141 934	14 930	79.5	492 192	3.6	1.3	2.4	461 392	110.0
1293	Wooltru Healthcare Fund	13 181	679	0.9	-	12 503	102.0	187 173	15.2	8.9	5.2	182 974	65.0
Sub-tota	al: registered restricted schemes	6 199 452	1 535 549	10.0	2 407 442	2 253 381	100.8	25 081 586	5.0	2.9	3.0	23 178 599	37.5
								I					
Total re	gistered schemes	16 834 581	4 159 805	12.2	7 973 038	4 698 658	100.8	52 097 914	4.1	2.8	3.1	49 384 638	32.6

Notes:

- In respect of trade and other receivables outstanding days, the denominator is gross contributions.
- b In respect of trade and other payables outstanding days, the denominator is net relevant healthcare expenditure incurred.
- c Prior year claims provision utilised = prior year payments / provision at the beginning of the year.

In respect of the prior year claims provision utilised results:

- If it is above 100%, the scheme under provided in the prior year
- If it is below 100%, the scheme over provided in the prior year
- If equal to zero, no information was submitted
- d Gross relevant healthcare expenditure cash coverage = short term investments / gross healthcare expenditure incurred.
- e An encumbered asset was excluded in the calculation of the solvency ratio.

ANNEXURE Q:

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Ref no	Name of medical scheme		Members			Beneficiaries		Gross Cor	ntribution Income ((GCI)	Risk Cor	ntribution Income (R	RCI)
TCI. HO.	Nume of medical senance	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
		Average	Average	change	Average	Average	change	R'000	R'000	change	R'000	R'000	change
Register	red schemes – open												
1252	Bestmed Medical Scheme	93 066	90 269	3.1	196 466	190 272	3.3	4 236 652	3 874 698	9.3	3 552 873	3 252 292	9.2
1512	Bonitas Medical Fund	295 462	295 064	0.1	654 190	652 602	0.2	11 161 965	10 155 697	9.9	10 560 509	9 895 560	6.7
1034	Cape Medical Plan	5 849	6 049	(3.3)	12 308	12 875	(4.4)	161 937	148 532	9.0	145 689	132 464	10.0
1491	Compcare Wellness Medical Scheme	16 898	15 802	6.9	27 983	27 362	2.3	477 866	449 326	6.4	446 565	418 770	6.6
1125	Discovery Health Medical Scheme	1 250 194	1 210 702	3.3	2 663 054	2 598 577	2.5	49 759 756	44 905 716	10.8	40 066 741	36 111 000	11.0
1202	Fedhealth Medical Scheme	71 900	74 519	(3.5)	144 054	148 836	(3.2)	2 913 625	2 760 697	5.5	2 750 291	2 607 304	5.5
1554	Genesis Medical Scheme	8 391	7 915	6.0	21 152	20 473	3.3	262 895	238 474	10.2	245 447	221 717	10.7
1537	Hosmed Medical Aid Scheme	26 206	27 331	(4.1)	72 242	75 185	(3.9)	1 255 612	1 187 305	5.8	1 255 612	1 187 305	5.8
1087	Keyhealth	35 801	35 346	1.3	75 724	74 933	1.1	1 854 341	1 786 511	3.8	1 736 617	1 674 108	3.7
1576	Liberty Medical Scheme	55 995	56 379	(0.7)	113 063	116 522	(3.0)	2 220 956	2 084 533	6.5	2 001 908	1 877 288	6.6
1466	Makoti Medical Scheme	2 436	2 600	(6.3)	4 775	5 164	(7.5)	47 090	47 047	0.1	47 090	47 047	0.1
1149	Medihelp	94 316	101 085	(6.7)	203 659	220 374	(7.6)	3 878 673	3 742 890	3.6	3 822 196	3 628 010	5.4
1506	Medimed Medical Scheme	5 982	5 636	6.1	14 423	13 886	3.9	172 558	153 723	12.3	141 993	127 044	11.8
1140	Medshield Medical Scheme	75 679	78 357	(3.4)	159 452	166 216	(4.1)	2 703 235	2 600 679	3.9	2 588 050	2 496 403	3.7
1167	Momentum Health	126 070	115 149	9.5	240 822	221 571	8.7	3 311 027	2 932 069	12.9	3 061 735	2 691 675	13.7
1575	Resolution Health Medical Scheme	22 525	28 742	(21.6)	45 575	57 978	(21.4)	795 827	856 380	(7.1)	758 516	834 138	(9.1)
1446	Selfmed Medical Scheme	7 879	7 859	0.3	13 638	13 950	(2.2)	290 482	277 284	4.8	290 482	277 284	4.8
1486	Sizwe Medical Fund	52 767	52 360	0.8	126 822	124 626	1.8	2 304 769	2 186 769	5.4	2 304 586	2 186 769	5.4
1141	Spectramed	17 296	19 720	(12.3)	33 062	38 228	(13.5)	696 083	732 578	(5.0)	574 759	604 307	(4.9)
1464	Suremed	1 537	8 438	(81.8)	3 070	11 606	(73.5)	54 415	139 329	(60.9)	50 180	135 258	(62.9)
1592	Thebemed	9 319	8 338	11.8	21 296	19 900	7.0	189 612	164 613	15.2	189 612	164 613	15.2
1422	Topmed Medical Scheme	24 088	21 634	11.3	48 069	43 830	9.7	766 898	685 829	11.8	679 158	609 942	11.3
				_									
Sub-tota	ıl: registered open schemes	2 310 701	2 275 407	1.6	4 912 483	4 865 729	1.0	89 811 375	82 351 780	9.1	77 557 348	71 412 803	8.6

Ref. no.	Name of medical scheme		ealthcare expenditu credited managed l services)			hcare expenditure in anaged healthcare s (note a)			n-healthcare expen (incl. PMSA)	ses	Net non	-healthcare expens	es
		2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
		R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change
Registe	red schemes – open												
1252	Bestmed Medical Scheme	3 895 936	3 486 049	11.8	3 242 230	2 957 675	9.6	350 334	321 481	9.0	350 334	321 481	9.0
1512	Bonitas Medical Fund	10 486 148	9 401 290	11.5	9 933 399	9 155 088	8.5	1 121 387	988 016	13.5	1 121 387	988 016	13.5
1034	Cape Medical Plan	171 515	152 594	12.4	155 806	136 869	13.8	17 619	16 511	6.7	17 619	16 511	6.7
1491	Compcare Wellness Medical Scheme	443 071	404 247	9.6	414 048	376 817	9.9	60 740	58 017	4.7	60 740	58 017	4.7
1125	Discovery Health Medical Scheme	43 703 582	38 993 519	12.1	34 503 626	30 692 168	12.4	5 056 157	4 665 641	8.4	5 056 157	4 665 641	8.4
1202	Fedhealth Medical Scheme	2 694 788	2 564 252	5.1	2 507 078	2 412 596	3.9	310 998	304 899	2.0	310 998	304 899	2.0
1554	Genesis Medical Scheme	199 684	182 855	9.2	181 812	165 758	9.7	34 444	31 805	8.3	34 444	31 805	8.3
1537	Hosmed Medical Aid Scheme	1 107 164	1 041 562	6.3	1 107 164	1 041 562	6.3	138 268	127 657	8.3	138 268	127 657	8.3
1087	Keyhealth	1 747 262	1 592 953	9.7	1 630 111	1 480 325	10.1	159 943	151 327	5.7	159 943	151 327	5.7
1576	Liberty Medical Scheme	2 071 944	1 973 045	5.0	1 865 665	1 773 599	5.2	237 519	255 322	(7.0)	236 068	253 968	(7.0)
1466	Makoti Medical Scheme	40 134	42 633	(5.9)	40 134	42 633	(5.9)	6 776	7 175	(5.6)	6 776	7 175	(5.6)
1149	Medihelp	3 449 739	3 482 136	(0.9)	3 380 975	3 377 431	0.1	442 348	447 570	(1.2)	442 348	447 570	(1.2)
1506	Medimed Medical Scheme	154 483	132 890	16.2	128 860	111 256	15.8	12 793	11 057	15.7	12 793	11 057	15.7
1140	Medshield Medical Scheme	2 554 045	2 401 734	6.3	2 452 153	2 310 702	6.1	249 794	262 986	(5.0)	249 794	262 986	(5.0)
1167	Momentum Health	2 889 001	2 510 512	15.1	2 638 358	2 269 794	16.2	435 598	385 395	13.0	435 598	385 395	13.0
1575	Resolution Health Medical Scheme	693 902	746 495	(7.0)	661 293	728 674	(9.2)	97 716	109 302	(10.6)	97 716	109 302	(10.6)
1446	Selfmed Medical Scheme	262 168	259 611	1.0	262 168	259 611	1.0	32 440	33 870	(4.2)	32 440	33 870	(4.2)
1486	Sizwe Medical Fund	2 036 029	1 792 854	13.6	2 035 882	1 792 854	13.6	255 011	237 901	7.2	255 011	237 901	7.2
1141	Spectramed	667 079	643 338	3.7	563 042	534 109	5.4	114 272	125 908	(9.2)	114 272	125 908	(9.2)
1464	Suremed	46 132	131 655	(65.0)	42 490	127 945	(66.8)	6 711	17 024	(60.6)	6 711	17 024	(60.6)
1592	Thebemed	156 263	129 399	20.8	156 263	129 399	20.8	31 191	21 821	42.9	31 191	21 821	42.9
1422	Topmed Medical Scheme	746 776	659 550	13.2	661 618	592 942	11.6	83 831	68 430	22.5	83 831	68 430	22.5
Sub-tota	al: registered open schemes	80 476 384	72 944 260	10.3	68 816 158	62 681 438	9.8	9 308 269	8 695 333	7.0	9 306 817	8 693 980	7.0

Ref no	Name of medical scheme	Net	healthcare result		Net surplus/(defi	cit) after consolidat	tion results		nd reserve positior r Regulation 29)	1	Solveno	y ratio
	Mamo of modified contains	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014
		R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	%	%
		•									<u> </u>	
Register	red schemes – open											
1252	Bestmed Medical Scheme	(39 691)	(26 865)	(47.7)	38 603	85 459	(54.8)	1 083 562	1 044 959	3.7	25.6	27.0
1512	Bonitas Medical Fund	(494 277)	(247 544)	(99.7)	(205 559)	25 444	(907.9)	2 916 063	3 120 730	(6.6)	26.1	30.7
1034	Cape Medical Plan	(27 736)	(20 915)	(32.6)	347	6 324	(94.5)	190 286	189 938	0.2	117.5	127.9
1491	Compcare Wellness Medical Scheme	(28 223)	(16 063)	(75.7)	(18 144)	(5 964)	(204.2)	145 999	167 227	(12.7)	30.6	37.2
1125	Discovery Health Medical Scheme	506 959	753 191	(32.7)	1 276 142	1 536 808	(17.0)	12 929 013	11 566 971	11.8	26.0	25.8
1202	Fedhealth Medical Scheme	(67 785)	(110 191)	38.5	10 624	(24 532)	143.3	1 038 741	1 028 117	1.0	35.7	37.2
1554	Genesis Medical Scheme	29 192	24 155	20.9	53 938	47 302	14.0	400 036	346 098	15.6	152.2	145.1
1537	Hosmed Medical Aid Scheme	10 179	18 086	(43.7)	29 294	38 685	(24.3)	330 545	303 104	9.1	26.3	25.5
1087	Keyhealth	(53 437)	42 456	(225.9)	34 434	59 075	(41.7)	610 455	575 912	6.0	32.9	32.2
1576	Liberty Medical Scheme	(99 825)	(150 279)	33.6	(80 070)	(128 598)	37.7	279 399	358 656	(22.1)	12.6	17.2
1466	Makoti Medical Scheme	179	(2 762)	106.5	2 941	(170)	1 833.5	51 851	48 910	6.0	110.1	104.0
1149	Medihelp	(1 127)	(196 991)	99.4	104 473	(9 207)	1 234.7	1 148 613	1 043 825	10.0	29.6	27.9
1506	Medimed Medical Scheme	340	4 731	(92.8)	9 293	12 557	(26.0)	147 455	138 162	6.7	85.5	89.9
1140	Medshield Medical Scheme	(113 897)	(77 284)	(47.4)	43 961	59 616	(26.3)	1 439 057	1 394 697	3.2	53.2	53.6
1167	Momentum Health	(12 221)	36 486	(133.5)	48 632	86 391	(43.7)	949 716	924 080	2.8	28.7	31.5
1575	Resolution Health Medical Scheme	(493)	(3 838)	87.2	2 468	2 343	5.3	83 149	80 682	3.1	10.5	9.4
1446	Selfmed Medical Scheme	(4 126)	(16 196)	74.5	15 172	18 065	(16.0)	346 757	327 627	5.8	119.4	118.2
1486	Sizwe Medical Fund	13 693	156 015	(91.2)	105 364	235 770	(55.3)	1 078 891	991 320	8.8	46.8	45.3
1141	Spectramed	(102 555)	(55 711)	(84.1)	(83 950)	(33 159)	(153.2)	257 441	341 391	(24.6)	37.0	46.6
1464	Suremed	978	(9 710)	110.1	4 038	(7 175)	156.3	33 802	29 764	13.6	62.1	21.4
1592	Thebemed	2 159	13 393	(83.9)	4 651	15 092	(69.2)	42 209	37 558	12.4	22.3	22.8
1422	Topmed Medical Scheme	(66 291)	(51 431)	(28.9)	(32 416)	10 059	(422.3)	662 731	618 882	7.1	86.4	90.2
Sub-tota	al: registered open schemes	(565 627)	37 385	(1 613.0)	1 352 819	2 015 302	(32.9)	26 206 039	24 730 296	6.0	29.2	30.0

Ref no	Name of medical scheme		Members			Beneficiaries		Gross Cor	ntribution Income ((GCI)	Risk Con	tribution Income (R	RCI)
	Hamber medical contemp	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
		Average	Average	change	Average	Average	change	R'000	R'000	change	R'000	R'000	change
Register	red schemes – restricted												
1005	AECI Medical Aid Society	7 294	7 278	0.2	14 701	14 595	0.7	355 100	339 191	4.7	355 100	339 191	4.7
1567	Afrox Medical Aid Society	-	2 963	(100.0)	-	6 775	(100.0)	-	33 365	(100.0)	-	33 365	(100.0)
1465	Alliance-Midmed Medical Scheme	1 726	1 713	0.8	4 312	4 359	(1.1)	79 485	72 937	9.0	72 696	67 010	8.5
1012	Anglo Medical Scheme	9 184	9 287	(1.1)	19 322	19 807	(2.4)	446 855	441 203	1.3	369 034	369 855	(0.2)
1571	Anglovaal Group Medical Scheme	3 672	3 685	(0.4)	7 404	7 398	0.1	155 729	143 054	8.9	124 602	114 448	8.9
1279	Bankmed	104 526	99 564	5.0	210 929	202 576	4.1	3 969 450	3 575 249	11.0	3 428 834	3 085 579	11.1
1507	Barloworld Medical Scheme	5 830	5 824	0.1	12 844	12 617	1.8	294 301	280 519	4.9	294 301	280 519	4.9
1526	BMW Employees Medical Aid Society	3 274	3 209	2.0	7 652	7 378	3.7	130 942	116 671	12.2	129 652	115 510	12.2
1237	BP Medical Aid Society	1 944	1 979	(1.8)	4 100	4 222	(2.9)	90 069	85 216	5.7	90 069	85 216	5.7
1590	Building & Construction Industry Medical Aid Fund	5 255	4 980	5.5	13 466	12 667	6.3	108 589	92 120	17.9	108 589	92 120	17.9
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 176	25 753	(2.2)	46 184	47 414	(2.6)	961 379	949 759	1.2	880 497	873 000	0.9
1068	De Beers Benefit Society	5 881	5 912	(0.5)	12 131	12 325	(1.6)	288 512	272 862	5.7	288 512	272 862	5.7
1572	Engen Medical Benefit Fund	3 636	3 606	0.8	7 810	7 922	(1.4)	191 408	177 957	7.6	172 267	160 161	7.6
1271	Fishing Industry Medical Scheme (Fish-Med)	1 241	1 071	15.9	2 941	2 587	13.7	10 977	8 881	23.6	10 977	8 881	23.6
1086	Food Workers Medical Benefit Fund	11 910	11 468	3.9	18 128	17 552	3.3	21 908	19 043	15.0	21 908	19 043	15.0
1253	Glencore Medical Scheme	9 817	9 689	1.3	30 329	30 050	0.9	385 719	358 363	7.6	385 719	358 363	7.6
1270	Golden Arrow Employees' Medical Benefit Fund	2 769	2 643	4.8	6 185	6 080	1.7	32 475	29 721	9.3	32 475	29 721	9.3
1598	Government Employees Medical Scheme (GEMS)	671 215	685 135	(2.0)	1 771 786	1 837 809	(3.6)	28 139 221	26 502 193	6.2	27 570 368	26 030 234	5.9
1523	Grintek Electronics Medical Aid Scheme	682	662	3.0	1 625	1 582	2.7	29 689	26 080	13.8	29 689	26 080	13.8
1566	Horizon Medical Scheme	2 443	2 162	13.0	3 960	3 526	12.3	39 319	32 629	20.5	37 175	30 820	20.6
1591	Impala Medical Plan	10 648	10 634	0.1	22 241	22 000	1.1	117 101	106 130	10.3	117 101	106 130	10.3
1559	Imperial Group Medical Scheme	7 680	7 532	2.0	17 557	17 363	1.1	326 745	296 893	10.1	326 745	296 893	10.1
1145	LA-Health Medical Scheme	55 712	51 095	9.0	135 287	122 590	10.4	2 345 883	2 048 712	14.5	1 911 827	1 675 724	14.1
1197	Libcare Medical Scheme	6 030	6 069	(0.6)	13 004	13 134	(1.0)	261 808	250 418	4.5	213 702	204 409	4.5
1599	Lonmin Medical Scheme	17 158	21 091	(18.6)	20 156	24	(15.4)	155 594	171 924	(9.5)	155 594	171 924	(9.5)
1547	Malcor Medical Scheme	5 104	5 014	1.8	12 135	11 934	1.7	231 108	216 222	6.9	231 108	216 222	6.9
1495	Massmart Health Plan	8 548	4 817	77.5	15 146	9 655	56.9	236 676	173 175	36.7	202 547	143 726	40.9
1039	MBMed Medical Aid Fund	4 004	3 651	9.7	9 674	9 040	7.0	148 661	130 553	13.9	148 661	130 553	13.9
1548	Medipos Medical Scheme	12 496	11 988	4.2	25 482	24 660	3.3	449 665	414 973	8.4	449 665	414 973	8.4
1105	Metropolitan Medical Scheme	4 689	6 449	(27.3)	10 541	14 582	(27.7)	175 068	198 893	(12.0)	175 068	198 893	(12.0)
1600	Motohealth Care	25 677	26 807	(4.2)	56 024	58 779	(4.7)	820 613	809 972	1.3	714 889	705 503	1.3

Ref. no.	Name of medical scheme		ealthcare expenditu credited managed l services)			hcare expenditure i anaged healthcare : (note a)			n-healthcare exper (incl. PMSA)	ises	Net non	-healthcare expens	ses
		2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
		R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change
Register	ed schemes – restricted												
1005	AECI Medical Aid Society	322 265	293 767	9.7	322 265	293 767	9.7	17 810	17 133	3.9	17 810	17 133	3.9
1567	Afrox Medical Aid Society	-	43 268	(100.0)	-	43 268	(100.0)	-	3 928	(100.0)	-	3 928	(100.0)
1465	Alliance-Midmed Medical Scheme	73 049	71 288	2.5	68 965	67 554	2.1	4 570	3 860	18.4	4 570	3 860	18.4
1012	Anglo Medical Scheme	519 066	476 470	8.9	460 000	420 992	9.3	28 440	32 000	(11.1)	28 440	32 000	(11.1)
1571	Anglovaal Group Medical Scheme	145 565	141 932	2.6	115 600	113 731	1.6	10 894	10 639	2.4	10 894	10 639	2.4
1279	Bankmed	3 783 341	3 405 494	11.1	3 304 514	2 966 692	11.4	274 585	246 843	11.2	274 585	246 843	11.2
1507	Barloworld Medical Scheme	292 716	271 292	7.9	292 716	271 292	7.9	15 153	14 534	4.3	15 153	14 534	4.3
1526	BMW Employees Medical Aid Society	123 245	115 294	6.9	122 006	114 238	6.8	7 327	6 528	12.2	7 327	6 528	12.2
1237	BP Medical Aid Society	108 795	98 732	10.2	108 795	98 732	10.2	4 828	4 503	7.2	4 828	4 503	7.2
1590	Building & Construction Industry Medical Aid Fund	82 660	69 658	18.7	82 660	69 658	18.7	13 479	11 286	19.4	13 479	11 286	19.4
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	902 946	856 886	5.4	831 967	790 986	5.2	101 874	99 390	2.5	101 874	99 390	2.5
1068	De Beers Benefit Society	276 573	268 625	3.0	276 573	268 625	3.0	21 843	18 818	16.1	21 843	18 818	16.1
1572	Engen Medical Benefit Fund	179 792	174 442	3.1	162 984	159 119	2.4	8 316	7 889	5.4	8 316	7 889	5.4
1271	Fishing Industry Medical Scheme (Fish-Med)	8 658	6 820	27.0	8 658	6 820	27.0	1 780	1 529	16.4	1 780	1 529	16.4
1086	Food Workers Medical Benefit Fund	11 748	11 433	2.8	11 748	11 433	2.8	6 697	7 101	(5.7)	6 697	7 101	(5.7)
1253	Glencore Medical Scheme	397 107	328 316	21.0	397 107	328 316	21.0	19 677	17 629	11.6	19 677	17 629	11.6
1270	Golden Arrow Employees' Medical Benefit Fund	49 865	45 067	10.6	49 865	45 067	10.6	4 910	4 338	13.2	4 910	4 338	13.2
1598	Government Employees Medical Scheme (GEMS)	26 811 824	25 600 705	4.7	26 379 576	25 223 083	4.6	1 395 900	1 273 077	9.6	1 395 900	1 273 077	9.6
1523	Grintek Electronics Medical Aid Scheme	30 850	27 223	13.3	30 850	27 223	13.3	2 489	2 241	11.0	2 489	2 241	11.0
1566	Horizon Medical Scheme	28 696	28 565	0.5	26 543	26 797	(0.9)	5 569	4 845	14.9	5 569	4 845	14.9
1591	Impala Medical Plan	112 135	100 679	11.4	112 135	100 679	11.4	3 741	3 273	14.3	3 741	3 273	14.3
1559	Imperial Group Medical Scheme	294 845	275 278	7.1	294 845	275 278	7.1	20 862	18 345	13.7	20 862	18 345	13.7
1145	LA-Health Medical Scheme	1 989 503	1 695 349	17.4	1 578 866	1 348 301	17.1	224 518	195 988	14.6	224 518	195 988	14.6
1197	Libcare Medical Scheme	232 047	220 789	5.1	184 897	175 944	5.1	16 473	15 241	8.1	16 473	15 241	8.1
1599	Lonmin Medical Scheme	164 951	163 229	1.1	164 951	163 229	1.1	12 831	14 750	(13.0)	12 831	14 750	(13.0)
1547	Malcor Medical Scheme	243 848	230 138	6.0	243 848	230 138	6.0	14 330	11 602	23.5	14 330	11 602	23.5
1495	Massmart Health Plan	200 521	142 233	41.0	174 071	120 351	44.6	15 169	10 616	42.9	15 169	10 616	42.9
1039	MBMed Medical Aid Fund	129 240	115 525	11.9	129 240	115 525	11.9	8 838	7 622	16.0	8 838	7 622	16.0
1548	Medipos Medical Scheme	454 186	408 914	11.1	454 186	408 914	11.1	25 296	24 541	3.1	25 296	24 541	3.1
1105	Metropolitan Medical Scheme	183 993	193 941	(5.1)	183 993	193 941	(5.1)	13 340	15 935	(16.3)	13 340	15 935	(16.3)
1600	Motohealth Care	772 929	770 178	0.4	675 839	676 117	-	65 429	66 166	(1.1)	65 429	66 166	(1.1)

Ref. no.	Name of medical scheme	Net	healthcare result		Net surplus/(defi	cit) after consolidat	ion results		nd reserve position Regulation 29)	1	Solvenc	y ratio
		2015	2014	%	2015	2014	%	2015	2014	%	2015	2014
		R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	%	%
Register	red schemes – restricted											
1005	AECI Medical Aid Society	15 024	28 290	(46.9)	21 832	63 127	(65.4)	366 350	348 319	5.2	103.2	102.7
1567	Afrox Medical Aid Society	-	(13 831)	100.0	-	(11 035)	100.0	-	-	-	-	-
1465	Alliance-Midmed Medical Scheme	(838)	(4 405)	81.0	1 080	(1 103)	197.9	36 973	35 757	3.4	46.5	49.0
1012	Anglo Medical Scheme	(119 407)	(83 137)	(43.6)	(24 296)	180 633	(113.5)	2 257 554	2 269 609	(0.5)	505.2	514.4
1571	Anglovaal Group Medical Scheme	(1 892)	(9 923)	80.9	17 286	120	14 357.8	145 102	127 816	13.5	93.2	89.3
1279	Bankmed	(150 265)	(127 956)	(17.4)	42 874	(14 799)	389.7	1 687 144	1 644 417	2.6	42.5	46.0
1507	Barloworld Medical Scheme	(13 568)	(5 307)	(155.7)	943	14 309	(93.4)	258 043	257 100	0.4	87.7	91.7
1526	BMW Employees Medical Aid Society	319	(5 256)	106.1	6 724	1 285	423.4	71 558	64 834	10.4	54.7	55.6
1237	BP Medical Aid Society	(23 554)	(18 018)	(30.7)	5 164	8 668	(40.4)	102 631	97 468	5.3	114.0	114.4
1590	Building & Construction Industry Medical Aid Fund	12 451	11 177	11.4	18 664	16 309	14.4	115 203	96 539	19.3	106.1	104.8
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	(53 343)	(17 376)	(207.0)	(25 890)	12 199	(312.2)	353 456	379 346	(6.8)	36.8	39.9
1068	De Beers Benefit Society	(9 904)	(14 581)	32.1	21 395	23 279	(8.1)	428 967	415 210	3.3	148.7	152.2
1572	Engen Medical Benefit Fund	967	(6 848)	114.1	8 363	298	2 709.3	98 527	90 164	9.3	51.5	50.7
1271	Fishing Industry Medical Scheme (Fish-Med)	539	532	1.3	1 153	1 037	11.2	9 585	8 432	13.7	87.3	94.9
1086	Food Workers Medical Benefit Fund	3 463	510	579.3	12 712	6 316	101.3	122 001	109 288	11.6	556.9	573.9
1253	Glencore Medical Scheme	(31 064)	12 418	(350.2)	(22 451)	18 721	(219.9)	169 222	191 673	(11.7)	43.9	53.5
1270	Golden Arrow Employees' Medical Benefit Fund	(22 300)	(19 684)	(13.3)	5 393	6 447	(16.4)	47 415	42 022	12.8	146.0	141.4
1598	Government Employees Medical Scheme (GEMS)	(205 108)	(465 927)	56.0	5 314	(219 290)	102.4	2 660 727	2 655 412	0.2	9.5	10.0
1523	Grintek Electronics Medical Aid Scheme	(3 650)	(3 385)	(7.8)	(2 178)	(1 955)	(11.4)	22 738	25 387	(10.4)	76.6	97.3
1566	Horizon Medical Scheme	5 063	(822)	716.3	7 784	440	1 669.3	29 379	21 595	36.0	74.7	66.2 e
1591	Impala Medical Plan	1 226	2 178	(43.7)	1 259	15 487	(91.9)	42 984	41 725	3.0	36.7	39.3
1559	Imperial Group Medical Scheme	11 038	3 270	237.5	39 677	27 603	43.7	278 833	239 156	16.6	85.3	80.6
1145	LA-Health Medical Scheme	108 443	131 435	(17.5)	158 455	166 007	(4.5)	877 254	718 887	22.0	37.4	35.1
1197	Libcare Medical Scheme	12 332	13 224	(6.7)	36 884	31 916	15.6	275 257	244 741	12.5	105.1	97.7
1599	Lonmin Medical Scheme	(22 188)	(6 055)	(266.5)	(4 900)	(3 627)	(35.1)	40 506	45 406	(10.8)	26.0	26.4
1547	Malcor Medical Scheme	(27 069)	(25 518)	(6.1)	5 272	4 686	12.5	59 371	54 099	9.7	25.7	25.0
1495	Massmart Health Plan	13 307	12 758	4.3	21 271	21 641	(1.7)	138 412	116 995	18.3	58.5	67.6
1039	MBMed Medical Aid Fund	10 583	7 407	42.9	17 958	14 458	24.2	121 288	105 253	15.2	81.6	80.6
1548	Medipos Medical Scheme	(29 818)	(18 483)	(61.3)	957	21 850	(95.6)	542 429	541 472	0.2	120.6	130.5
1105	Metropolitan Medical Scheme	(22 265)	(10 983)	(102.7)	206	(1 743)	111.8	121 216	121 010	0.2	69.2	60.8
1600	Motohealth Care	(26 379)	(36 780)	28.3	977	(11 464)	108.5	446 224	432 977	3.1	54.4	53.5

Ref no	Name of medical scheme		Members			Beneficiaries		Gross Cor	ntribution Income ((GCI)	Risk Cont	ribution Income (R	CI)
rtor. Ho.	Hame of medical seriome	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
		Average	Average	change	Average	Average	change	R'000	R'000	change	R'000	R'000	change
1241	Naspers Medical Fund	8 629	8 004	7.8	16 352	15 454	5.8	294 947	264 937	11.3	240 213	211 963	13.3
1469	Nedgroup Medical Aid Scheme	28 565	27 825	2.7	51 874	51 266	1.2	899 892	821 051	9.6	821 983	752 200	9.3
1584	Netcare Medical Scheme	17 172	17 378	(1.2)	37 656	38 442	(2.0)	729 473	696 225	4.8	619 967	591 747	4.8
1214	Old Mutual Staff Medical Aid Fund	17 826	16 968	5.1	32 860	31 838	3.2	530 009	478 411	10.8	472 716	444 880	6.3
1441	Parmed Medical Aid Scheme	2 443	2 385	2.4	5 029	5 087	(1.1)	213 679	202 686	5.4	213 679	202 686	5.4
1515	PG Bison Medical Aid Society	-	407	(100.0)	-	798	(100.0)	-	4 539	(100.0)	-	4 539	(100.0)
1186	PG Group Medical Scheme	1 358	1 349	0.7	2 896	2 869	0.9	61 539	56 299	9.3	46 194	42 269	9.3
1563	Pick n Pay Medical Scheme	7 683	7 788	(1.3)	16 123	16 248	(0.8)	285 725	268 596	6.4	214 523	201 652	6.4
1583	Platinum Health	64 005	51 054	25.4	98 776	80 903	22.1	1 052 903	825 209	27.6	1 052 640	824 883	27.6
1194	Profmed	29 982	28 356	5.7	66 661	65 137	2.3	1 216 964	1 111 880	9.5	1 216 964	1 111 880	9.5
1516	Quantum Medical Aid Society	5 202	5 737	(9.3)	10 714	11 932	(10.2)	154 756	155 023	(0.2)	132 964	129 786	2.4
1201	Rand Water Medical Scheme	3 179	3 175	0.1	8 503	8 428	0.9	172 410	162 626	6.0	172 410	162 626	6.0
1430	Remedi Medical Aid Scheme	20 592	19 948	3.2	46 166	44 654	3.4	803 306	722 335	11.2	768 914	690 268	11.4
1176	Retail Medical Scheme	10 718	10 049	6.7	19 041	17 910	6.3	199 780	182 407	9.5	191 090	173 546	10.1
1013	Rhodes University Medical Scheme	1 107	1 097	0.9	2 294	2 268	1.1	41 381	38 163	8.4	41 381	38 163	8.4
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 694	9 587	1.1	21 793	21 741	0.2	359 357	341 639	5.2	331 202	314 376	5.4
1424	SABC Medical Aid Scheme	4 912	4 660	5.4	10 632	10 146	4.8	273 378	242 225	12.9	232 409	205 867	12.9
1038	SAMWUMed	38 664	40 553	(4.7)	86 877	91 970	(5.5)	1 147 577	1 074 698	6.8	1 147 577	1 074 698	6.8
1234	Sasolmed	28 465	29 851	(4.6)	76 228	79 062	(3.6)	1 483 439	1 463 028	1.4	1 483 439	1 463 028	1.4
1531	SEDMED	930	916	1.5	2 060	2 037	1.1	31 701	28 214	12.4	31 701	28 214	12.4
1568	Sisonke Health Medical Scheme	8 201	8 159	0.5	17 828	17 959	(0.7)	265 418	254 524	4.3	265 418	254 524	4.3
1580	South African Police Service Medical Scheme (POLMED)	172 039	174 395	(1.4)	492 221	497 068	(1.0)	7 647 836	7 055 647	8.4	7 647 836	7 055 647	8.4
1578	TFG Medical Aid Scheme	2 873	2 842	1.1	6 177	6 077	1.6	114 689	102 938	11.4	114 689	102 938	11.4
1544	Tiger Brands Medical Scheme	4 320	4 336	(0.4)	9 634	9 786	(1.6)	220 555	209 291	5.4	220 555	209 291	5.4
1582	Transmed Medical Fund	40 615	47 110	(13.8)	68 008	81 042	(16.1)	850 694	1 078 569	(21.1)	850 694	1 078 569	(21.1)
1579	Tsogo Sun Group Medical Scheme	4 699	4 603	2.1	10 273	10 047	2.2	137 236	128 378	6.9	105 060	98 319	6.9
1597	Umvuzo Health Medical Scheme	27 113	27 360	(0.9)	56 369	55 743	1.1	642 030	576 042	11.5	642 030	576 042	11.5
1520	University of KwaZulu-Natal Medical Scheme	3 350	3 334	0.5	6 988	7 033	(0.6)	142 550	131 948	8.0	114 111	105 627	8.0
1282	University of the Witwatersrand Staff Medical Aid Fund	2 903	2 947	(1.5)	5 446	5 563	(2.1)	139 872	141 690	(1.3)	139 872	141 690	(1.3)
1291	Witbank Coalfields Medical Aid Scheme	9 898	10 349	(4.4)	25 456	26 552	(4.1)	419 399	405 728	3.4	324 667	314 944	3.1
1293	Wooltru Healthcare Fund	9 641	9 187	4.9	19 144	18 447	3.8	281 603	254 135	10.8	281 603	254 135	10.8
Sub-tota	al: registered restricted schemes	1 621 999	1 625 439	(0.2)	3 863 135	3 920 304	(1.5)	61 814 149	57 853 960	6.8	59 187 872	55 517 929	6.6
Total req	gistered schemes	3 932 700	3 900 846	0.8	8 775 618	8 786 033	(0.1)	151 625 524	140 205 740	8.1	136 745 220	126 930 732	7.7

Ref. no.	Name of medical scheme		althcare expenditu credited managed services)			hcare expenditure i anaged healthcare (note a)			n-healthcare expen (incl. PMSA)	ses	Net non	-healthcare expens	es
		2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%
		R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change
1241	Naspers Medical Fund	268 374	234 944	14.2	214 997	184 316	16.6	23 017	20 530	12.1	23 017	20 530	12.1
1469	Nedgroup Medical Aid Scheme	856 531	823 130	4.1	782 219	758 307	3.2	68 204	61 307	11.3	68 204	61 307	11.3
1584	Netcare Medical Scheme	707 681	666 254	6.2	611 317	575 123	6.3	31 302	30 126	3.9	31 302	30 126	3.9
1214	Old Mutual Staff Medical Aid Fund	491 348	443 456	10.8	422 182	408 979	3.2	43 927	39 677	10.7	43 927	39 677	10.7
1441	Parmed Medical Aid Scheme	199 991	183 818	8.8	199 991	183 818	8.8	9 215	9 571	(3.7)	9 215	9 571	(3.7)
1515	PG Bison Medical Aid Society	-	6 964	(100.0)	-	6 964	(100.0)	-	1 204	(100.0)	-	1 204	(100.0)
1186	PG Group Medical Scheme	61 301	57 334	6.9	48 900	46 555	5.0	3 182	3 088	3.0	3 182	3 088	3.0
1563	Pick n Pay Medical Scheme	286 026	260 067	10.0	222 427	201 996	10.1	20 293	19 240	5.5	20 293	19 240	5.5
1583	Platinum Health	1 013 904	772 225	31.3	1 013 780	772 039	31.3	73 409	60 125	22.1	73 409	60 125	22.1
1194	Profmed	1 095 198	963 737	13.6	1 095 198	963 737	13.6	153 170	130 955	17.0	153 170	130 955	17.0
1516	Quantum Medical Aid Society	149 683	151 558	(1.2)	127 830	126 683	0.9	13 577	14 478	(6.2)	13 577	14 478	(6.2)
1201	Rand Water Medical Scheme	153 585	142 941	7.4	153 585	142 941	7.4	7 984	7 495	6.5	7 984	7 495	6.5
1430	Remedi Medical Aid Scheme	726 744	664 522	9.4	696 182	634 800	9.7	46 476	42 638	9.0	46 476	42 638	9.0
1176	Retail Medical Scheme	186 241	147 312	26.4	177 804	138 686	28.2	23 416	21 017	11.4	23 416	21 017	11.4
1013	Rhodes University Medical Scheme	36 268	35 438	2.3	36 268	35 438	2.3	2 625	2 536	3.5	2 625	2 536	3.5
1209	SA Breweries Medical Aid Scheme (SABMAS)	339 421	307 700	10.3	314 324	284 949	10.3	25 179	23 350	7.8	25 179	23 350	7.8
1424	SABC Medical Aid Scheme	236 529	211 838	11.7	198 229	176 320	12.4	12 933	11 544	12.0	12 933	11 544	12.0
1038	SAMWUMed	942 412	849 888	10.9	942 412	849 888	10.9	61 358	56 621	8.4	61 358	56 621	8.4
1234	Sasolmed	1 434 344	1 326 451	8.1	1 434 344	1 326 451	8.1	69 662	67 509	3.2	69 662	67 509	3.2
1531	SEDMED	34 094	30 926	10.2	34 094	30 926	10.2	2 871	2 788	3.0	2 871	2 788	3.0
1568	Sisonke Health Medical Scheme	243 059	231 645	4.9	243 059	231 645	4.9	22 235	21 301	4.4	22 235	21 301	4.4
1580	South African Police Service Medical Scheme (POLMED)	7 293 973	6 755 033	8.0	7 293 973	6 755 033	8.0	362 732	333 377	8.8	362 732	333 377	8.8
1578	TFG Medical Aid Scheme	89 930	77 975	15.3	89 930	77 975	15.3	7 215	6 854	5.3	7 215	6 854	5.3
1544	Tiger Brands Medical Scheme	218 021	205 093	6.3	218 021	205 093	6.3	9 972	10 177	(2.0)	9 972	10 177	(2.0)
1582	Transmed Medical Fund	895 798	1 016 739	(11.9)	895 798	1 016 739	(11.9)	86 843	88 768	(2.2)	86 843	88 768	(2.2)
1579	Tsogo Sun Group Medical Scheme	123 661	117 113	5.6	92 751	88 295	5.0	12 236	11 472	6.7	12 236	11 472	6.7
1597	Umvuzo Health Medical Scheme	521 420	467 778	11.5	521 420	467 778	11.5	75 657	71 242	6.2	75 657	71 242	6.2
1520	University of KwaZulu-Natal Medical Scheme	132 225	114 915	15.1	108 228	90 979	19.0	9 005	8 402	7.2	9 005	8 402	7.2
1282	University of the Witwatersrand Staff Medical Aid Fund	130 425	127 227	2.5	130 425	127 227	2.5	9 134	8 590	6.3	9 134	8 590	6.3
1291	Witbank Coalfields Medical Aid Scheme	383 514	367 975	4.2	304 622	293 689	3.7	22 187	19 414	14.3	22 187	19 414	14.3
1293	Wooltru Healthcare Fund	266 896	252 059	5.9	266 896	252 059	5.9	24 203	22 495	7.6	24 203	22 495	7.6
Sub-tota	al: registered restricted schemes	58 445 554	54 665 580	6.9	56 141 467	52 611 234	6.7	3 700 185	3 400 090	8.8	3 700 185	3 400 090	8.8
Total ro	gistered schemes	138 921 938	127 609 840	8.9	124 957 625	115 292 672	8.4	13 008 454	12 095 423	7.5	13 007 002	12 094 070	7.5

Ref. no.	Name of medical scheme	Net	t healthcare result		Net surplus/(defi	cit) after consolidat	ion results		nd reserve position r Regulation 29)	1	Solvenc	y ratio
113111131	Hamber medical contemp	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014
		R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	%	%
1241	Naspers Medical Fund	2 200	7 117	(69.1)	6 583	19 008	(65.4)	157 076	145 384	8.0	53.3	54.9
1469	Nedgroup Medical Aid Scheme	(28 441)	(67 414)	57.8	50 821	(2 719)	1 968.9	316 200	265 379	19.2	35.1	32.3
1584	Netcare Medical Scheme	(22 652)	(13 502)	(67.8)	(5 558)	11 677	(147.6)	249 983	224 859	11.2	34.3	32.3
1214	Old Mutual Staff Medical Aid Fund	6 607	(3 776)	275.0	25 912	8 978	188.6	218 423	192 511	13.5	41.2	40.2
1441	Parmed Medical Aid Scheme	4 473	9 297	(51.9)	17 839	20 616	(13.5)	172 105	154 267	11.6	80.5	76.1
1515	PG Bison Medical Aid Society	-	(3 629)	100.0	-	(2 866)	100.0	-	-	-	-	-
1186	PG Group Medical Scheme	(5 888)	(7 373)	20.2	(839)	(2 034)	58.7	51 771	53 647	(3.5)	84.1	95.3
1563	Pick n Pay Medical Scheme	(28 197)	(19 585)	(44.0)	19 691	(4 507)	536.9	280 423	260 732	7.6	98.1	97.1
1583	Platinum Health	(34 548)	(7 281)	(374.5)	(7 670)	16 233	(147.3)	247 925	233 180	6.3	23.6	28.3
1194	Profmed	(31 404)	17 188	(282.7)	34 548	58 598	(41.0)	644 943	610 395	5.7	53.0	54.9
1516	Quantum Medical Aid Society	(8 442)	(11 374)	25.8	(43)	1 468	(102.9)	146 546	146 589	-	94.7	94.6
1201	Rand Water Medical Scheme	10 841	12 190	(11.1)	20 484	20 646	(0.8)	160 223	139 738	14.7	92.9	85.9
1430	Remedi Medical Aid Scheme	26 255	12 830	104.6	57 739	41 699	38.5	581 151	523 413	11.0	72.3	72.5
1176	Retail Medical Scheme	(10 130)	13 843	(173.2)	1 878	23 629	(92.1)	188 083	186 205	1.0	94.1	102.1
1013	Rhodes University Medical Scheme	2 488	190	1 211.4	5 613	2 742	104.7	47 628	42 019	13.3	115.1	110.1
1209	SA Breweries Medical Aid Scheme (SABMAS)	(8 300)	6 077	(236.6)	10 668	35 938	(70.3)	288 454	283 799	1.6	80.3	83.1
1424	SABC Medical Aid Scheme	21 247	18 003	18.0	62 506	23 444	166.6	209 869	147 363	42.4	76.8	60.8
1038	SAMWUMed	143 807	168 190	(14.5)	195 569	206 440	(5.3)	927 592	732 022	26.7	80.8	68.1
1234	Sasolmed	(20 567)	69 069	(129.8)	27 370	110 010	(75.1)	733 861	711 082	3.2	49.5	48.6
1531	SEDMED	(5 264)	(5 499)	4.3	55	(707)	107.8	13 665	13 610	0.4	43.1	48.2
1568	Sisonke Health Medical Scheme	125	1 577	(92.1)	6 609	6 169	7.1	175 541	168 932	3.9	66.1	66.4
1580	South African Police Service Medical Scheme (POLMED)	(8 868)	(32 763)	72.9	228 649	288 795	(20.8)	3 911 077	3 569 093	9.6	51.1	50.6
1578	TFG Medical Aid Scheme	17 545	18 110	(3.1)	39 739	21 234	87.1	110 173	70 700	55.8	96.1	68.7
1544	Tiger Brands Medical Scheme	(7 437)	(5 978)	(24.4)	2 690	2 569	4.7	117 064	115 525	1.3	53.1	55.2
1582	Transmed Medical Fund	(131 947)	(26 939)	(389.8)	(117 286)	(10 666)	(999.6)	119 656	236 938	(49.5)	14.1	22.0
1579	Tsogo Sun Group Medical Scheme	74	(1 448)	105.1	5 687	3 520	61.6	90 763	85 077	6.7	66.1	66.3
1597	Umvuzo Health Medical Scheme	44 953	37 021	21.4	54 268	44 861	21.0	202 627	148 359	36.6	31.6	25.8
1520	University of KwaZulu-Natal Medical Scheme	(3 123)	6 246	(150.0)	1 827	20 530	(91.1)	119 524	117 697	1.6	83.9	89.2
1282	University of the Witwatersrand Staff Medical Aid Fund	314	5 872	(94.7)	5 677	25 470	(77.7)	125 537	119 860	4.7	89.8	84.6
1291	Witbank Coalfields Medical Aid Scheme	(2 141)	1 842	(216.3)	32 899	29 169	12.8	461 392	428 493	7.7	110.0	105.6
1293	Wooltru Healthcare Fund	(9 496)	(20 419)	53.5	454	(8 380)	105.4	182 974	182 520	0.2	65.0	71.8
Sub-tota	II: registered restricted schemes	(653 780)	(493 395)	(32.5)	1 164 260	1 403 380	(17.0)	23 178 599	21 851 498	6.1	37.5	37.8
		/	/	, ,			,,					
Total reg	gistered schemes	(1 219 407)	(456 010)	(167.4)	2 517 079	3 418 682	(26.4)	49 384 638	46 581 794	6.0	32.6	33.2

Notes:

- Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.
- b An encumbered asset was excluded in the calculation of the solvency ratio.

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE R:

DETAILED FINANCIAL RATIOS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

	Gross Con	tribution Incom	ne (GCI)	Risk Contr	ribution Incom	e (RCI)	Gross rele		e expenditure ir ed healthcare cl		MSA and	Net relevant h	ealthcare expe	nditure incurred claims) (note a)	l (incl. managed	I healthcare			ı-healthcare exi (incl. PMSA)	enses	
Ref. no. Name of medical scheme	2015	2014		2015	2014		2015	2014	2015	2014		2015	2014	2015	2014		2015	2014	2015	2014	
	pabpm	pabpm	% change	pabpm	pabpm	% change	As % of	As % of	pabpm		% change	As % of		pabpm	pabpm	% change	As % of	As % of	pabpm	pabpm	% change
	R	R	change	R	R	change	GCI	GCI	R	R	change	RCI	RCI	R	R	change	GCI	GCI	R	R	change
Registered schemes – open																					
1252 Bestmed Medical Scheme	1 797.0	1 697.0	5.9	1 507.0	1 424.4	5.8	92.0	90.0	1 652.5	1 526.8	8.2	91.3	90.9	1 375.2	1 295.4	6.2	8.3	8.3	148.6	140.8	5.5
1512 Bonitas Medical Fund	1 421.9	1 296.8	9.6	1 345.2	1 263.6	6.5	93.9	92.6	1 335.8	1 200.5	11.3	94.1	92.5	1 265.4	1 169.0	8.2	10.0	9.7	142.8	126.2	13.2
1034 Cape Medical Plan	1 096.4	961.4	14.0	986.4	857.4	15.0	105.9	102.7	1 161.3	987.7	17.6	106.9	103.3	1 054.9	885.9	19.1	10.9	11.1	119.3	106.9	11.6
1491 Compcare Wellness Medical Scheme	1 423.1	1 368.5	4.0	1 329.9	1 275.4	4.3	92.7	90.0	1 319.5	1 231.2	7.2	92.7	90.0	1 233.0	1 147.6	7.4	12.7	12.9	180.9	176.7	2.4
1125 Discovery Health Medical Scheme	1 557.1	1 440.1	8.1	1 253.8	1 158.0	8.3	87.8	86.8	1 367.6	1 250.5	9.4	86.1	85.0	1 079.7	984.3	9.7	10.2	10.4	158.2	149.6	5.7
1202 Fedhealth Medical Scheme	1 685.5	1 545.7	9.0	1 591.0	1 459.8	9.0	92.5	92.9	1 558.9	1 435.7	8.6	91.2	92.5	1 450.3	1 350.8	7.4	10.7	11.0	179.9	170.7	5.4
1554 Genesis Medical Scheme	1 035.7	970.7	6.7	967.0	902.5	7.1	76.0	76.7	786.7	744.3	5.7	74.1	74.8	716.3	674.7	6.2	13.1	13.3	135.7	129.5	4.8
1537 Hosmed Medical Aid Scheme	1 448.4	1 316.0	10.1	1 448.4	1 316.0	10.1	88.2	87.7	1 277.1	1 154.4	10.6	88.2	87.7	1 277.1	1 154.4	10.6	11.0	10.8	159.5	141.5	12.7
1087 Keyhealth	2 040.7	1 986.8	2.7	1 911.1	1 861.8	2.6	94.2	89.2	1 922.8	1 771.5	8.5	93.9	88.4	1 793.9	1 646.3	9.0	8.6	8.5	176.0	168.3	4.6
1576 Liberty Medical Scheme	1 637.0	1 490.8	9.8	1 475.5	1 342.6	9.9	93.3	94.7	1 527.1	1 411.1	8.2	93.2	94.5	1 375.1	1 268.4	8.4	10.7	12.2	175.1	182.6	(4.1)
1466 Makoti Medical Scheme	821.8	759.2	8.2	821.8	759.2	8.2	85.2	90.6	700.4	688.0	1.8	85.2	90.6	700.4	688.0	1.8	14.4	15.3	118.3	115.8	2.2
1149 Medihelp	1 587.1	1 415.4	12.1	1 564.0	1 371.9	14.0	88.9	93.0	1 411.6	1 316.8	7.2	88.5	93.1	1 383.4	1 277.2	8.3	11.4	12.0	181.0	169.2	7.0
1506 Medimed Medical Scheme	997.0	922.5	8.1	820.4	762.4	7.6	89.5	86.4	892.6	797.5	11.9	90.8	87.6	744.5	667.7	11.5	7.4	7.2	73.9	66.4	11.3
1140 Medshield Medical Scheme	1 412.8	1 303.9	8.4	1 352.6	1 251.6	8.1	94.5	92.4	1 334.8	1 204.1	10.9	94.7	92.6	1 281.6	1 158.5	10.6	9.2	10.1	130.5	131.8	(1.0)
1167 Momentum Health	1 145.7	1 102.8	3.9	1 059.5	1 012.3	4.7	87.3	85.6	999.7	944.2	5.9	86.2	84.3	913.0	853.7	6.9	13.2	13.1	150.7	144.9	4.0
1575 Resolution Health Medical Scheme	1 455.2	1 230.9	18.2	1 386.9	1 198.9	15.7	87.2	87.2	1 268.8	1 073.0	18.2	87.2	87.4	1 209.2	1 047.3	15.5	12.3	12.8	178.7	157.1	13.7
1446 Selfmed Medical Scheme	1 775.0	1 656.4	7.2	1 775.0	1 656.4	7.2	90.3	93.6	1 601.9	1 550.8	3.3	90.3	93.6	1 601.9	1 550.8	3.3	11.2	12.2	198.2	202.3	(2.0)
1486 Sizwe Medical Fund	1 514.4	1 462.2	3.6	1 514.3	1 462.2	3.6	88.3	82.0	1 337.9	1 198.8	11.6	88.3	82.0	1 337.8	1 198.8	11.6	11.1	10.9	167.6	159.1	5.3
1141 Spectramed	1 754.5	1 596.9	9.9	1 448.7	1 317.3	10.0	95.8	87.8	1 681.4	1 402.4	19.9	98.0	88.4	1 419.2	1 164.3	21.9	16.4	17.2	288.0	274.5	4.9
1464 Suremed Health	1 477.1	1 000.4	47.7	1 362.1	971.2	40.2	84.8	94.5	1 252.2	945.3	32.5	84.7	94.6	1 153.4	918.7	25.5	12.3	12.2	182.2	122.2	49.1
1592 Thebemed	742.0	689.3	7.6	742.0	689.3	7.6	82.4	78.6	611.5	541.9	12.8	82.4	78.6	611.5	541.9	12.8	16.4	13.3	122.1	91.4	33.6
1422 Topmed Medical Scheme	1 329.5	1 304.0	2.0	1 177.4	1 159.7	1.5	97.4	96.2	1 294.6	1 254.0	3.2	97.4	97.2	1 147.0	1 127.4	1.7	10.9	10.0	145.3	130.1	11.7
Sub-total: registered open schemes	1 523.5	1 410.4	8.0	1 315.7	1 223.1	7.6	89.6	88.6	1 365.2	1 249.3	9.3	88.7	87.8	1 167.4	1 073.5	8.7	10.4	10.6	157.9	148.9	6.0
Sub-total: registered open schemes excluding Discovery Health Medical Scheme	1 483.8	1 376.4	7.8	1 388.9	1 297.6	7.0	91.8	90.7	1 362.3	1 247.9	9.2	91.5	90.6	1 271.2	1 175.8	8.1	10.6	10.8	157.5	148.1	6.3

			Net non-	-healthcare exp	enses		Net	healthcare resu	ılt	Net surplus/(deficit) after co results	nsolidation		end reserve pos er Regulation 29		Solveno	y ratio
Ref. no.	Name of medical scheme	2015	2014	2015	2014		2015	2014		2015	2014		2015	2014			
		As % of	As % of	pabpm	pabpm	% change	pabpm	pabpm	% change	pabpm	pabpm	% change			% change	2015 %	2014 %
		RCI	RCI	R	R		R	R		R	R	g-	R	R			
Register	red schemes – open																
1252	Bestmed Medical Scheme	9.9	9.9	148.6	140.8	5.5	(16.8)	(11.8)	(42.4)	16.4	37.4	(56.1)	5 447.6	5 445.3	-	25.6	27.0
1512	Bonitas Medical Fund	10.6	10.0	142.8	126.2	13.2	(63.0)	(31.6)	(99.4)	(26.2)	3.2	(918.8)	4 456.2	4 753.4	(6.3)	26.1	30.7
1034	Cape Medical Plan	12.1	12.5	119.3	106.9	11.6	(187.8)	(135.4)	(38.7)	2.4	40.9	(94.1)	15 709.2	14 901.8	5.4	117.5	127.9
1491	Compcare Wellness Medical Scheme	13.6	13.9	180.9	176.7	2.4	(84.0)	(48.9)	(71.8)	(54.0)	(18.2)	(196.7)	5 339.4	5 975.4	(10.6)	30.6	37.2
1125	Discovery Health Medical Scheme	12.6	12.9	158.2	149.6	5.7	15.9	24.2	(34.3)	39.9	49.3	(19.1)	4 803.0	4 390.0	9.4	26.0	25.8
1202	Fedhealth Medical Scheme	11.3	11.7	179.9	170.7	5.4	(39.2)	(61.7)	36.5	6.1	(13.7)	144.5	7 269.9	6 930.6	4.9	35.7	37.2
1554	Genesis Medical Scheme	14.0	14.3	135.7	129.5	4.8	115.0	98.3	17.0	212.5	192.5	10.4	18 616.7	16 681.8	11.6	152.2	145.1
1537	Hosmed Medical Aid Scheme	11.0	10.8	159.5	141.5	12.7	11.7	20.0	(41.5)	33.8	42.9	(21.2)	4 636.6	4 094.7	13.2	26.3	25.5
1087	Keyhealth	9.2	9.0	176.0	168.3	4.6	(58.8)	47.2	(224.6)	37.9	65.7	(42.3)	8 010.2	7 707.4	3.9	32.9	32.2
1576	Liberty Medical Scheme	11.8	13.5	174.0	181.6	(4.2)	(73.6)	(107.5)	31.5	(59.0)	(92.0)	35.9	2 448.4	3 078.9	(20.5)	12.6	17.2
1466	Makoti Medical Scheme	14.4	15.3	118.3	115.8	2.2	3.1	(44.6)	107.0	51.3	(2.7)	2 000.0	10 936.7	9 926.9	10.2	110.1	104.0
1149	Medihelp	11.6	12.3	181.0	169.2	7.0	(0.5)	(74.5)	99.3	42.7	(3.5)	1 320.0	5 786.0	4 678.1	23.7	29.6	27.9
1506	Medimed Medical Scheme	9.0	8.7	73.9	66.4	11.3	2.0	28.4	(93.0)	53.7	75.4	(28.8)	10 074.1	9 820.3	2.6	85.5	89.9
1140	Medshield Medical Scheme	9.7	10.5	130.5	131.8	(1.0)	(59.5)	(38.7)	(53.7)	23.0	29.9	(23.1)	9 177.7	8 638.2	6.2	53.2	53.6
1167	Momentum Health	14.2	14.3	150.7	144.9	4.0	(4.2)	13.7	(130.7)	16.8	32.5	(48.3)	3 826.8	4 080.1	(6.2)	28.7	31.5
1575	Resolution Health Medical Scheme	12.9	13.1	178.7	157.1	13.7	(0.9)	(5.5)	83.6	4.5	3.4	32.4	1 966.7	1 490.9	31.9	10.5	9.4
1446	Selfmed Medical Scheme	11.2	12.2	198.2	202.3	(2.0)	(25.2)	(96.8)	74.0	92.7	107.9	(14.1)	24 839.3	24 038.9	3.3	119.4	118.2
1486	Sizwe Medical Fund	11.1	10.9	167.6	159.1	5.3	9.0	104.3	(91.4)	69.2	157.7	(56.1)	8 605.9	8 260.7	4.2	46.8	45.3
1141	Spectramed	19.9	20.8	288.0	274.5	4.9	(258.5)	(121.4)	(112.9)	(211.6)	(72.3)	(192.7)	8 381.6	9 253.8	(9.4)	37.0	46.6
1464	Suremed Health	13.4	12.6	182.2	122.2	49.1	26.6	(69.7)	138.2	109.6	(51.5)	312.8	11 335.4	2 598.8	336.2	62.1	21.4
1592	Thebemed	16.4	13.3	122.1	91.4	33.6	8.4	56.1	(85.0)	18.2	63.2	(71.2)	1 971.3	1 880.0	4.9	22.3	22.8
1422	Topmed Medical Scheme	12.3	11.2	145.3	130.1	11.7	(114.9)	(97.8)	(17.5)	(56.2)	19.1	(394.2)	12 966.0	13 634.2	(4.9)	86.4	90.2
6 1 1 1		40.0	40.0	457.0	440.0		(2.0)	2.2	(4 700 0)	22.0	0.1.5	(22.2)	5,000.5	5.047.0		22.2	20.0
Sub-tota	al: registered open schemes	12.0	12.2	157.9	148.9	6.0	(9.6)	0.6	(1 700.0)	22.9	34.5	(33.6)	5 306.5	5 047.0	5.1	29.2	30.0
	al: registered open schemes excluding Discovery Medical Scheme	11.3	11.4	157.5	148.1	6.3	(39.7)	(26.3)	(51.0)	2.8	17.6	(84.1)	5 909.8	5 811.2	1.7	33.1	35.2

		Gross Con	tribution Incom	ne (GCI)	Risk Contr	ibution Income	e (RCI)	Gross relev		e expenditure in ed healthcare cl		MSA and	Net relevant he	ealthcare exper	nditure incurred claims) (note a)	d (incl. managed	healthcare			-healthcare exp jincl. PMSA)	penses	
Ref. no	. Name of medical scheme	2015 pabpm R	2014 pabpm R	% change	2015 pabpm R	2014 pabpm R	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change	2015 As % of RCI	2014 As % of RCI	2015 pabpm R	2014 pabpm R	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change
Registe	ered schemes – restricted																					
1005	AECI Medical Aid Society	2 012.9	1 936.7	3.9	2 012.9	1 936.7	3.9	90.8	86.6	1 826.8	1 677.3	8.9	90.8	86.6	1 826.8	1 677.3	8.9	5.0	5.1	101.0	97.8	3.3
1567	Afrox Medical Aid Society	-	1 231.2	(100.0)	-	1 231.2	(100.0)	-	129.7	-	1 596.6	(100.0)	-	129.7	-	1 596.6	(100.0)	-	11.8	-	145.0	(100.0)
1465	Alliance-Midmed Medical Scheme	1 536.1	1 394.4	10.2	1 404.9	1 281.1	9.7	91.9	97.7	1 411.7	1 362.9	3.6	94.9	100.8	1 332.8	1 291.5	3.2	5.7	5.3	88.3	73.8	19.6
1012	Anglo Medical Scheme	1 927.2	1 856.3	3.8	1 591.6	1 556.1	2.3	116.2	108.0	2 238.7	2 004.6	11.7	124.6	113.8	1 983.9	1 771.2	12.0	6.4	7.3	122.7	134.6	(8.8)
1571	Anglovaal Group Medical Scheme	1 752.8	1 611.4	8.8	1 402.4	1 289.2	8.8	93.5	99.2	1 638.4	1 598.8	2.5	92.8	99.4	1 301.1	1 281.1	1.6	7.0	7.4	122.6	119.8	2.3
1279	Bankmed	1 568.2	1 470.7	6.6	1 354.7	1 269.3	6.7	95.3	95.3	1 494.7	1 400.9	6.7	96.4	96.1	1 305.5	1 220.4	7.0	6.9	6.9	108.5	101.5	6.9
1507	Barloworld Medical Scheme	1 909.5	1 852.8	3.1	1 909.5	1 852.8	3.1	99.5	96.7	1 899.2	1 791.8	6.0	99.5	96.7	1 899.2	1 791.8	6.0	5.1	5.2	98.3	96.0	2.4
1526	BMW Employees Medical Aid Society	1 426.0	1 317.8	8.2	1 412.0	1 304.7	8.2	94.1	98.8	1 342.2	1 302.2	3.1	94.1	98.9	1 328.7	1 290.3	3.0	5.6	5.6	79.8	73.7	8.3
1237	BP Medical Aid Society	1 830.7	1 682.0	8.8	1 830.7	1 682.0	8.8	120.8	115.9	2 211.3	1 948.8	13.5	120.8	115.9	2 211.3	1 948.8	13.5	5.4	5.3	98.1	88.9	10.3
1590	Building & Construction Industry Medical Aid Fund	672.0	606.0	10.9	672.0	606.0	10.9	76.1	75.6	511.5	458.3	11.6	76.1	75.6	511.5	458.3	11.6	12.4	12.3	83.4	74.2	12.4
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	1 734.7	1 669.3	3.9	1 588.7	1 534.4	3.5	93.9	90.2	1 629.3	1 506.0	8.2	94.5	90.6	1 501.2	1 390.2	8.0	10.6	10.5	183.8	174.7	5.2
1068	De Beers Benefit Society	1 981.9	1 844.9	7.4	1 981.9	1 844.9	7.4	95.9	98.4	1 899.9	1 816.3	4.6	95.9	98.4	1 899.9	1 816.3	4.6	7.6	6.9	150.0	127.2	17.9
1572	Engen Medical Benefit Fund	2 042.3	1 872.0	9.1	1 838.1	1 684.8	9.1	93.9	98.0	1 918.4	1 835.0	4.5	94.6	99.3	1 739.1	1 673.8	3.9	4.3	4.4	88.7	83.0	6.9
1271	Fishing Industry Medical Scheme (Fish-Med)	311.0	286.1	8.7	311.0	286.1	8.7	78.9	76.8	245.3	219.7	11.7	78.9	76.8	245.3	219.7	11.7	16.2	17.2	50.4	49.2	2.4
1086	Food Workers Medical Benefit Fund	100.7	90.4	11.4	100.7	90.4	11.4	53.6	60.0	54.0	54.3	(0.6)	53.6	60.0	54.0	54.3	(0.6)	30.6	37.3	30.8	33.7	(8.6)
1253	Glencore Medical Scheme	1 059.8	993.8	6.6	1 059.8	993.8	6.6	103.0	91.6	1 091.1	910.5	19.8	103.0	91.6	1 091.1	910.5	19.8	5.1	4.9	54.1	48.9	10.6
1270	Golden Arrow Employees' Medical Benefit Fund	437.5	407.4	7.4	437.5	407.4	7.4	153.5	151.6	671.9	617.7	8.8	153.5	151.6	671.9	617.7	8.8	15.1	14.6	66.2	59.5	11.3
1598	Government Employees Medical Scheme (GEMS)	1 323.5	1 201.7	10.1	1 296.7	1 180.3	9.9	95.3	96.6	1 261.1	1 160.8	8.6	95.7	96.9	1 240.7	1 143.7	8.5	5.0	4.8	65.7	57.7	13.9
1523	Grintek Electronics Medical Aid Scheme	1 522.5	1 373.8	10.8	1 522.5	1 373.8	10.8	103.9	104.4	1 582.1	1 434.0	10.3	103.9	104.4	1 582.1	1 434.0	10.3	8.4	8.6	127.6	118.1	8.0
1566	Horizon Medical Scheme	827.4	771.1	7.3	782.3	728.4	7.4	73.0	87.5	603.9	675.1	(10.5)	71.4	86.9	558.6	633.3	(11.8)	14.2	14.8	117.2	114.5	2.4
1591	Impala Medical Plan	438.8	402.0	9.2	438.8	402.0	9.2	95.8	94.9	420.1	381.4	10.1	95.8	94.9	420.1	381.4	10.1	3.2	3.1	14.0	12.4	12.9
1559	Imperial Group Medical Scheme	1 550.9	1 424.9	8.8	1 550.9	1 424.9	8.8	90.2	92.7	1 399.5	1 321.2	5.9	90.2	92.7	1 399.5	1 321.2	5.9	6.4	6.2	99.0	88.0	12.5
1145	LA-Health Medical Scheme	1 445.0	1 392.7	3.8	1 177.6	1 139.1	3.4	84.8	82.8	1 225.5	1 152.5	6.3	82.6	80.5	972.5	916.5	6.1	9.6	9.6	138.3	133.2	3.8
1197	Libcare Medical Scheme	1 677.7	1 588.9	5.6	1 369.5	1 296.9	5.6	88.6	88.2	1 487.0	1 400.9	6.1	86.5	86.1	1 184.9	1 116.3	6.1	6.3	6.1	105.6	96.7	9.2
1599	Lonmin Medical Scheme	643.3	601.5	6.9	643.3	601.5	6.9	106.0	94.9	682.0	571.1	19.4	106.0	94.9	682.0	571.1	19.4	8.2	8.6	53.0	51.6	2.7
1547	Malcor Medical Scheme	1 587.1	1 509.8	5.1	1 587.1	1 509.8	5.1	105.5	106.4	1 674.5	1 607.0	4.2	105.5	106.4	1 674.5	1 607.0	4.2	6.2	5.4	98.4	81.0	21.5
1495	Massmart Health Plan	1 302.2	1 494.7	(12.9)	1 114.4	1 240.5	(10.2)	84.7	82.1	1 103.3	1 227.6	(10.1)	85.9	83.7	957.7	1 038.8	(7.8)	6.4	6.1	83.5	91.6	(8.8)
1039	MBMed Medical Aid Fund	1 280.6	1 203.5	6.4	1 280.6	1 203.5	6.4	86.9	88.5	1 113.3	1 064.9	4.5	86.9	88.5	1 113.3	1 064.9	4.5	5.9	5.8	76.1	70.3	8.3
1548	Medipos Medical Scheme	1 470.5	1 402.3	4.9	1 470.5	1 402.3	4.9	101.0	98.5	1 485.3	1 381.8	7.5	101.0	98.5	1 485.3	1 381.8	7.5	5.6	5.9	82.7	82.9	(0.2)
1105	Metropolitan Medical Scheme	1 384.0	1 136.6	21.8	1 384.0	1 136.6	21.8	105.1	97.5	1 454.6	1 108.3	31.2	105.1	97.5	1 454.6	1 108.3	31.2	7.6	8.0	105.5	91.1	15.8
1600	Motohealth Care	1 220.6	1 148.3	6.3	1 063.4	1 000.2	6.3	94.2	95.1	1 149.7	1 091.9	5.3	94.5	95.8	1 005.3	958.6	4.9	8.0	8.2	97.3	93.8	3.7
1241	Naspers Medical Fund	1 503.1	1 428.6	5.2	1 224.2	1 143.0	7.1	91.0	88.7	1 367.7	1 266.9	8.0	89.5	87.0	1 095.7	993.9	10.2	7.8	7.7	117.3	110.7	6.0
1469	Nedgroup Medical Aid Scheme	1 445.6	1 334.6	8.3	1 320.5	1 222.7	8.0	95.2	100.3	1 376.0	1 338.0	2.8	95.2	100.8	1 256.6	1 232.6	1.9	7.6	7.5	109.6	99.7	9.9
1584	Netcare Medical Scheme	1 614.3	1 509.3	7.0	1 372.0	1 282.8	7.0	97.0	95.7	1 566.1	1 444.3	8.4	98.6	97.2	1 352.9	1 246.7	8.5	4.3	4.3	69.3	65.3	6.1
1214	Old Mutual Staff Medical Aid Fund	1 344.1	1 252.2	7.3	1 198.8	1 164.4	3.0	92.7	92.7	1 246.1	1 160.7	7.4	89.3	91.9	1 070.7	1 070.5	-	8.3	8.3	111.4	103.9	7.2
1441	Parmed Medical Aid Scheme	3 540.8	3 320.3	6.6	3 540.8	3 320.3	6.6	93.6	90.7	3 314.0	3 011.2	10.1	93.6	90.7	3 314.0	3 011.2	10.1	4.3	4.7	152.7	156.8	(2.6)
1515	PG Bison Medical Aid Society	-	1 422.1	(100.0)	-	1 422.1	(100.0)	-	153.4	-	2 181.6	(100.0)	-	153.4	-	2 181.6	(100.0)	-	26.5	-	377.3	(100.0)
1186	PG Group Medical Scheme	1 770.8	1 635.3	8.3	1 329.3	1 227.8	8.3	99.6	101.8	1 764.0	1 665.3	5.9	105.9	110.1	1 407.1	1 352.2	4.1	5.2	5.5	91.5	89.7	2.0

				-healthcare exp				healthcare resi	ult		(deficit) after co results	nsolidation		nd reserve posi r Regulation 29			y ratio
Ref. no.	Name of medical scheme	2015	2014	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014
		As % of RCI	As % of RCI	pabpm R	pabpm R	change	pabpm R	pabpm R	change		pabpm R	change	pb R	pb R	change	%	%
		RGI	KCI	ĸ	K		ĸ	ĸ		ĸ	ĸ		K	K			
Register	red schemes – restricted																
1005	AECI Medical Aid Society	5.0	5.1	101.0	97.8	3.3	85.2	161.5	(47.2)	123.8	360.4	(65.6)	25 030.8	24 156.9	3.6	103.2	102.7
1567	Afrox Medical Aid Society	-	11.8	-	145.0	(100.0)	-	(510.4)	100.0	-	(407.2)	100.0	-	-	-	-	-
1465	Alliance-Midmed Medical Scheme	6.3	5.8	88.3	73.8	19.6	(16.2)	(84.2)	80.8	20.9	(21.1)	199.1	8 527.0	8 379.9	1.8	46.5	49.0
1012	Anglo Medical Scheme	7.7	8.7	122.7	134.6	(8.8)	(515.0)	(349.8)	(47.2)	(104.8)	760.0	(113.8)	117 489.1	116 110.4	1.2	505.2	514.4
1571	Anglovaal Group Medical Scheme	8.7	9.3	122.6	119.8	2.3	(21.3)	(111.8)	80.9	194.6	1.3	14 869.2	19 427.2	17 359.2	11.9	93.2	89.3
1279	Bankmed	8.0	8.0	108.5	101.5	6.9	(59.4)	(52.6)	(12.9)	16.9	(6.1)	377.0	7 801.4	8 075.7	(3.4)	42.5	46.0
1507	Barloworld Medical Scheme	5.1	5.2	98.3	96.0	2.4	(88.0)	(35.1)	(150.7)	6.1	94.5	(93.5)	20 170.7	20 201.2	(0.2)	87.7	91.7
1526	BMW Employees Medical Aid Society	5.7	5.7	79.8	73.7	8.3	3.5	(59.4)	105.9	73.2	14.5	404.8	9 277.6	8 586.1	8.1	54.7	55.6
1237	BP Medical Aid Society	5.4	5.3	98.1	88.9	10.3	(478.7)	(355.6)	(34.6)	105.0	171.1	(38.6)	25 523.8	23 480.5	8.7	114.0	114.4
1590	Building & Construction Industry Medical Aid Fund	12.4	12.3	83.4	74.2	12.4	77.1	73.5	4.9	115.5	107.3	7.6	8 738.8	7 144.1	22.3	106.1	104.8
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	11.6	11.4	183.8	174.7	5.2	(96.3)	(30.5)	(215.7)	(46.7)	21.4	(318.2)	7 701.1	8 183.5	(5.9)	36.8	39.9
1068	De Beers Benefit Society	7.6	6.9	150.0	127.2	17.9	(68.0)	(98.6)	31.0	147.0	157.4	(6.6)	35 637.4	33 858.8	5.3	148.7	152.2
1572	Engen Medical Benefit Fund	4.8	4.9	88.7	83.0	6.9	10.3	(72.0)	114.3	89.2	3.1	2 777.4	12 701.7	11 340.0	12.0	51.5	50.7
1271	Fishing Industry Medical Scheme (Fish-Med)	16.2	17.2	50.4	49.2	2.4	15.3	17.1	(10.5)	32.7	33.4	(2.1)	2 917.8	3 117.3	(6.4)	87.3	94.9
1086	Food Workers Medical Benefit Fund	30.6	37.3	30.8	33.7	(8.6)	15.9	2.4	562.5	58.4	30.0	94.7	6 625.1	5 938.9	11.6	556.9	573.9
1253	Glencore Medical Scheme	5.1	4.9	54.1	48.9	10.6	(85.4)	34.4	(348.3)	(61.7)	51.9	(218.9)	5 965.7	6 313.1	(5.5)	43.9	53.5
1270	Golden Arrow Employees' Medical Benefit Fund	15.1	14.6	66.2	59.5	11.3	(300.5)	(269.8)	(11.4)	72.7	88.4	(17.8)	7 693.5	6 884.3	11.8	146.0	141.4
1598	Government Employees Medical Scheme (GEMS)	5.1	4.9	65.7	57.7	13.9	(9.6)	(21.1)	54.5	0.2	(9.9)	102.0	1 493.3	1 444.6	3.4	9.5	10.0
1523	Grintek Electronics Medical Aid Scheme	8.4	8.6	127.6	118.1	8.0	(187.2)	(178.3)	(5.0)	(111.7)	(103.0)	(8.4)	13 780.6	15 986.6	(13.8)	76.6	97.3
1566	Horizon Medical Scheme	15.0	15.7	117.2	114.5	2.4	106.5	(19.4)	649.0	163.8	10.4	1 475.0	7 117.0	5 789.5	22.9	74.7	66.2 e
1591	Impala Medical Plan	3.2	3.1	14.0	12.4	12.9	4.6	8.2	(43.9)	4.7	58.7	(92.0)	1 941.6	1 896.1	2.4	36.7	39.3
1559	Imperial Group Medical Scheme	6.4	6.2	99.0	88.0	12.5	52.4	15.7	233.8	188.3	132.5	42.1	15 636.6	13 740.7	13.8	85.3	80.6
1145	LA-Health Medical Scheme	11.7	11.7	138.3	133.2	3.8	66.8	89.3	(25.2)	97.6	112.8	(13.5)	6 342.4	5 721.9	10.8	37.4	35.1
1197	Libcare Medical Scheme	7.7	7.5	105.6	96.7	9.2	79.0	83.9	(5.8)	236.4	202.5	16.7	21 536.4	18 645.5	15.5	105.1	97.7
1599	Lonmin Medical Scheme	8.2	8.6	53.0	51.6	2.7	(91.7)	(21.2)	(332.5)	(20.3)	(12.7)	(59.8)	2 105.3	1 903.2	10.6	26.0	26.4
1547	Malcor Medical Scheme	6.2	5.4	98.4	81.0	21.5	(185.9)	(178.2)	(4.3)	36.2	32.7	10.7	4 895.4	4 510.5	8.5	25.7	25.0
1495	Massmart Health Plan	7.5	7.4	83.5	91.6	(8.8)	73.2	110.1	(33.5)	117.0	186.8	(37.4)	8 626.5	11 682.0	(26.2)	58.5	67.6
1039	MBMed Medical Aid Fund	5.9	5.8	76.1	70.3	8.3	91.2	68.3	33.5	154.7	133.3	16.1	12 476.9	10 863.1	14.9	81.6	80.6
1548	Medipos Medical Scheme	5.6	5.9	82.7	82.9	(0.2)	(97.5)	(62.5)	(56.0)	3.1	73.8	(95.8)	21 509.6	21 260.9	1.2	120.6	130.5
1105	Metropolitan Medical Scheme	7.6	8.0	105.5	91.1	15.8	(176.0)	(62.8)	(180.3)	1.6	(10.0)	116.0	14 103.0	8 478.8	66.3	69.2	60.8
1600	Motohealth Care	9.2	9.4	97.3	93.8	3.7	(39.2)	(52.1)	24.8	1.5	(16.3)	109.2	8 150.7	7 535.2	8.2	54.4	53.5
1241	Naspers Medical Fund	9.6	9.7	117.3	110.7	6.0	11.2	38.4	(70.8)	33.5	102.5	(67.3)	9 525.5	9 208.5	3.4	53.3	54.9
1469	Nedgroup Medical Aid Scheme	8.3	8.2	109.6	99.7	9.9	(45.7)	(109.6)	58.3	81.6	(4.4)	1 954.5	6 106.7	5 092.1	19.9	35.1	32.3
1584	Netcare Medical Scheme	5.0	5.1	69.3	65.3	6.1	(50.1)	(29.3)	(71.0)	(12.3)	25.3	(148.6)	6 473.9	5 928.6	9.2	34.3	32.3
1214	Old Mutual Staff Medical Aid Fund	9.3	8.9	111.4	103.9	7.2	16.8	(9.9)	269.7	65.7	23.5	179.6	6 512.1	6 085.8	7.0	41.2	40.2
1441	Parmed Medical Aid Scheme	4.3	4.7	152.7	156.8	(2.6)	74.1	152.3	(51.3)	295.6	337.7	(12.5)	34 635.8	29 861.9	16.0	80.5	76.1
1515	PG Bison Medical Aid Society	-	26.5	-	377.3	(100.0)	-	(1 136.8)	100.0	-	(897.8)	100.0	-	-	-	-	-
1186	PG Group Medical Scheme	6.9	7.3	91.5	89.7	2.0	(169.4)	(214.2)	20.9	(24.2)	(59.1)	59.1	17 675.4	18 843.3	(6.2)	84.1	95.3

	Gross Cor	ntribution Incom	ne (GCI)	Risk Con	tribution Income	e (RCI)	Gross rele		e expenditure ir ed healthcare cl	ncurred (incl. Pl laims)	MSA and	Net relevant h	ealthcare exper	nditure incurred claims) (note a)	d (incl. managed	d healthcare		Gross no	n-healthcare ex (incl. PMSA)	penses	
Ref. no. Name of medical scheme	2015	2014	0/	2015	2014	%	2015	2014	2015	2014		2015	2014	2015	2014	0/	2015		2015	2014	0/
	pabpm	pabpm	% change	pabpm	pabpm	% change	As % of	As % of	pabpm	pabpm		As % of	As % of	pabpm	pabpm	% change	As % of		pabpm	pabpm	% change
	R	R	ŭ	R	R	ŭ	GCI	GCI	R	R	ŭ	RCI	RCI	R	R	ŭ	GCI	GCI	R	R	Ů
1563 Pick n Pay Medical Scheme	1 476.8	1 377.6	7.2	1 108.8	1 034.2	7.2	100.1	96.8	1 478.4	1 333.8	10.8	103.7	100.2	1 149.6	1 036.0	11.0	7.1	7.2	104.9	98.7	6.3
1583 Platinum Health	888.3	850.0	4.5	888.1	849.7	4.5	96.3	93.6	855.4	795.4	7.5	96.3	93.6	855.3	795.2	7.6	7.0	7.3	61.9	61.9	-
1194 Profmed	1 521.3	1 422.5	6.9	1 521.3	1 422.5	6.9	90.0	86.7	1 369.1	1 233.0	11.0	90.0	86.7	1 369.1	1 233.0	11.0	12.6	11.8	191.5	167.5	14.3
1516 Quantum Medical Aid Society	1 203.7	1 082.7	11.2	1 034.2	906.4	14.1	96.7	97.8	1 164.2	1 058.5	10.0	96.1	97.6	994.3	884.8	12.4	8.8	9.3	105.6	101.1	4.5
1201 Rand Water Medical Scheme	1 689.7	1 608.0	5.1	1 689.7	1 608.0	5.1	89.1	87.9	1 505.2	1 413.4	6.5	89.1	87.9	1 505.2	1 413.4	6.5	4.6	4.6	78.3	74.1	5.7
1430 Remedi Medical Aid Scheme	1 450.0	1 348.0	7.6	1 388.0	1 288.2	7.7	90.5	92.0	1 311.8	1 240.1	5.8	90.5	92.0	1 256.7	1 184.7	6.1	5.8	5.9	83.9	79.6	5.4
1176 Retail Medical Scheme	874.3	848.7	3.0	836.3	807.5	3.6	93.2	80.8	815.1	685.4	18.9	93.0	79.9	778.2	645.3	20.6	11.7	11.5	102.5	97.8	4.8
1013 Rhodes University Medical Scheme	1 503.2	1 402.2	7.2	1 503.2	1 402.2	7.2	87.6	92.9	1 317.5	1 302.1	1.2	87.6	92.9	1 317.5	1 302.1	1.2	6.3	6.6	95.4	93.2	2.4
1209 SA Breweries Medical Aid Scheme (SABMAS)	1 374.1	1 309.5	4.9	1 266.5	1 205.0	5.1	94.5	90.1	1 297.9	1 179.4	10.0	94.9	90.6	1 201.9	1 092.2	10.0	7.0	6.8	96.3	89.5	7.6
1424 SABC Medical Aid Scheme	2 142.7	1 989.5	7.7	1 821.6	1 690.9	7.7	86.5	87.5	1 853.9	1 739.9	6.6	85.3	85.6	1 553.7	1 448.2	7.3	4.7	4.8	101.4	94.8	7.0
1038 SAMWUMed	1 100.8	973.8	13.0	1 100.8	973.8	13.0	82.1	79.1	904.0	770.1	17.4	82.1	79.1	904.0	770.1	17.4	5.3	5.3	58.9	51.3	14.8
1234 Sasolmed	1 621.7	1 542.1	5.2	1 621.7	1 542.1	5.2	96.7	90.7	1 568.0	1 398.1	12.2	96.7	90.7	1 568.0	1 398.1	12.2	4.7	4.6	76.2	71.2	7.0
1531 SEDMED	1 282.4	1 154.2	11.1	1 282.4	1 154.2	11.1	107.5	109.6	1 379.2	1 265.2	9.0	107.5	109.6	1 379.2	1 265.2	9.0	9.1	9.9	116.2	114.1	1.8
1568 Sisonke Health Medical Scheme	1 240.6	1 181.0	5.0	1 240.6	1 181.0	5.0	91.6	91.0	1 136.1	1 074.9	5.7	91.6	91.0	1 136.1	1 074.9	5.7	8.4	8.4	103.9	98.8	5.2
1580 South African Police Service Medical Scheme (POLMED)	1 294.8	1 182.9	9.5	1 294.8	1 182.9	9.5	95.4	95.7	1 234.9	1 132.5	9.0	95.4	95.7	1 234.9	1 132.5	9.0	4.7	4.7	61.4	55.9	9.8
1578 TFG Medical Aid Scheme	1 547.3	1 411.6	9.6	1 547.3	1 411.6	9.6	78.4	75.7	1 213.2	1 069.3	13.5	78.4	75.7	1 213.2	1 069.3	13.5	6.3	6.7	97.3	94.0	3.5
1544 Tiger Brands Medical Scheme	1 907.8	1 782.2	7.0	1 907.8	1 782.2	7.0	98.9	98.0	1 885.9	1 746.5	8.0	98.9	98.0	1 885.9	1 746.5	8.0	4.5	4.9	86.3	86.7	(0.5)
1582 Transmed Medical Fund	1 042.4	1 109.1	(6.0)	1 042.4	1 109.1	(6.0)	105.3	94.3	1 097.7	1 045.5	5.0	105.3	94.3	1 097.7	1 045.5	5.0	10.2	8.2	106.4	91.3	16.5
1579 Tsogo Sun Group Medical Scheme	1 113.2	1 064.8	4.5	852.2	815.5	4.5	90.1	91.2	1 003.1	971.4	3.3	88.3	89.8	752.4	732.3	2.7	8.9	8.9	99.3	95.2	4.3
1597 Umvuzo Health Medical Scheme	949.1	861.2	10.2	949.1	861.2	10.2	81.2	81.2	770.8	699.3	10.2	81.2	81.2	770.8	699.3	10.2	11.8	12.4	111.8	106.5	5.0
1520 University of KwaZulu-Natal Medical Scheme	1 699.9	1 563.4	8.7	1 360.8	1 251.6	8.7	92.8	87.1	1 576.8	1 361.6	15.8	94.8	86.1	1 290.6	1 078.0	19.7	6.3	6.4	107.4	99.6	7.8
1282 University of the Witwatersrand Staff Medical Aid Fund	2 140.3	2 122.5	0.8	2 140.3	2 122.5	0.8	93.2	89.8	1 995.7	1 905.9	4.7	93.2	89.8	1 995.7	1 905.9	4.7	6.5	6.1	139.8	128.7	8.6
1291 Witbank Coalfields Medical Aid Scheme	1 373.0	1 273.4	7.8	1 062.8	988.5	7.5	91.4	90.7	1 255.5	1 154.9	8.7	93.8	93.3	997.2	921.7	8.2	5.3	4.8	72.6	60.9	19.2
1293 Wooltru Healthcare Fund	1 225.8	1 148.0	6.8	1 225.8	1 148.0	6.8	94.8	99.2	1 161.8	1 138.7	2.0	94.8	99.2	1 161.8	1 138.7	2.0	8.6	8.9	105.4	101.6	3.7
Sub-total: registered restricted schemes	1 333.4	1 229.8	8.4	1 276.8	1 180.1	8.2	94.6	94.5	1 260.8	1 162.0	8.5	94.9	94.8	1 211.1	1 118.3	8.3	6.0	5.9	79.8	72.3	10.4
Sub-total: registered restricted schemes excluding	1 341.8	1 254.6	7.0	1 259.9	1 180.0	6.8	93.9	92.7	1 260.5	1 163.1	8.4	94.1	92.9	1 185.9	1 096.0	8.2	6.8	6.8	91.8	85.1	7.9
Government Employees Medical Scheme (GEMS)	1011.0	1 20 1:0	7.0	1 200.0	1 100.0	0.0	00.0	02.1	1 200.0	1 100.1	0.4	V T. 1	02.0	1 100.0	1 000.0	J.2	3.0	3.0	01.0	00.1	1.0
			1			1	ا ـ ر ـ	1	1	1				1			ا ـ ر				
Total registered schemes	1 439.8	1 329.8	8.3	1 298.5	1 203.9	7.9	91.6	91.0	1 319.2	1 210.3	9.0	91.4	90.8	1 186.6	1 093.5	8.5	8.6	8.6	123.5	114.7	7.7

			Net non	-healthcare exp	oenses		Net	healthcare resi	ılt	Net surplus/(deficit) after co results	nsolidation		nd reserve pos r Regulation 24		Solveno	y ratio
Ref. no	Name of medical scheme	2015	2014	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014	%	2015	2014
		As % of			pabpm	change	pabpm			pabpm	pabpm	change	pb		change	% %	%
		RCI	RCI	R	R		R	R		R	R		R	R			
1563	Pick n Pay Medical Scheme	9.5	9.5	104.9	98.7	6.3	(145.7)	(100.4)	(45.1)	101.8	(23.1)	540.7	17 285.5	16 006.6	8.0	98.1	97.1
1583	Platinum Health	7.0	7.3	61.9	61.9	-	(29.1)	(7.5)	(288.0)	(6.5)	16.7	(138.9)	2 506.3	2 750.7	(8.9)	23.6	28.3
1194	Profmed	12.6	11.8	191.5	167.5	14.3	(39.3)	22.0	(278.6)	43.2	75.0	(42.4)	9 614.7	9 310.9	3.3	53.0	54.9
1516	Quantum Medical Aid Society	10.2	11.2	105.6	101.1	4.5	(65.7)	(79.4)	17.3	(0.3)	10.3	(102.9)	13 803.0	13 165.9	4.8	94.7	94.6
1201	Rand Water Medical Scheme	4.6	4.6	78.3	74.1	5.7	106.2	120.5	(11.9)	200.8	204.1	(1.6)	18 765.8	16 586.2	13.1	92.9	85.9
1430	Remedi Medical Aid Scheme	6.0	6.2	83.9	79.6	5.4	47.4	23.9	98.3	104.2	77.8	33.9	12 413.8	11 574.0	7.3	72.3	72.5
1176	Retail Medical Scheme	12.3	12.1 6.6	102.5	97.8 93.2	4.8 2.4	(44.3) 90.4	64.4 7.0	(168.8)	8.2 203.9	109.9 100.7	(92.5) 102.5	9 560.9	10 120.4	(5.5) 11.2	94.1	102.1
1013	Rhodes University Medical Scheme	6.3 7.6	7.4	95.4 96.3	93.2	7.6		23.3	1 191.4	40.8	100.7		20 441.1 13 130.0	18 381.0 13 253.6		115.1 80.3	110.1 83.1
1209 1424	SA Breweries Medical Aid Scheme (SABMAS) SABC Medical Aid Scheme	5.6	5.6	101.4	94.8	7.0	(31.7) 166.5	147.9	(236.1) 12.6	489.9	192.6	(70.4) 154.4	19 669.1	14 107.2	(0.9)	76.8	60.8
1038	SAMWUMed	5.3	5.0	58.9	51.3	14.8	137.9	152.4	(9.5)	187.6	187.1	0.3	10 798.4	7 990.2	35.1	80.8	68.1
1234	Sasolmed	4.7	4.6	76.2	71.2	7.0	(22.5)	72.8	(130.9)	29.9	116.0	(74.2)	9 699.3	9 035.2	7.4	49.5	48.6
1531	SEDMED	9.1	9.9	116.2	114.1	1.8	(213.0)	(225.0)	5.3	29.9	(28.9)	107.6	6 470.2	6 635.7	(2.5)	49.5	48.2
1568	Sisonke Health Medical Scheme	8.4	8.4	103.9	98.8	5.2	(213.0)	7.3	(91.8)	30.9	28.6	8.0	9 818.3	9 765.4	0.5	66.1	66.4
1580	South African Police Service Medical Scheme (POLMED)	4.7	4.7	61.4	55.9	9.8	(1.5)	(5.5)	72.7	38.7	48.4	(20.0)	7 956.6	7 216.1	10.3	51.1	50.6
1578	TFG Medical Aid Scheme	6.3	6.7	97.3	94.0	3.5	236.7	248.3	(4.7)	536.1	291.2	84.1	17 653.2	11 618.7	51.9	96.1	68.7
1544	Tiger Brands Medical Scheme	4.5	4.9	86.3	86.7	(0.5)	(64.3)	(50.9)	(26.3)	23.3	21.9	6.4	12 128.4	11 881.6	2.1	53.1	55.2
1582	Transmed Medical Fund	10.2	8.2	106.4	91.3	16.5	(161.7)	(27.7)	(483.8)	(143.7)	(11.0)	(1 206.4)	1 908.5	3 106.1	(38.6)	14.1	22.0
1579	Tsogo Sun Group Medical Scheme	11.6	11.7	99.3	95.2	4.3	0.6	(12.0)	105.0	46.1	29.2	57.9	8 706.3	8 405.1	3.6	66.1	66.3
1597	Umvuzo Health Medical Scheme	11.8	12.4	111.8	106.5	5.0	66.5	55.3	20.3	80.2	67.1	19.5	3 681.9	2 667.2	38.0	31.6	25.8
1520	University of KwaZulu-Natal Medical Scheme	7.9	8.0	107.4	99.6	7.8	(37.2)	74.0	(150.3)	21.8	243.3	(91.0)	17 237.4	16 850.0	2.3	83.9	89.2
1282	University of the Witwatersrand Staff Medical Aid Fund	6.5	6.1	139.8	128.7	8.6	4.8	88.0	(94.5)	86.9	381.5	(77.2)	23 153.3	21 960.5	5.4	89.8	84.6
1291	Witbank Coalfields Medical Aid Scheme	6.8	6.2	72.6	60.9	19.2	(7.0)	5.8	(220.7)	107.7	91.5	17.7	18 435.0	16 440.0	12.1	110.0	105.6
1293	Wooltru Healthcare Fund	8.6	8.9	105.4	101.6	3.7	(41.3)	(92.2)	55.2	2.0	(37.9)	105.3	9 373.7	9 761.0	(4.0)	65.0	71.8
1.200	TO SECTION OF THE SEC	0.0	0.0	100.4	101.0	0.1	(41.0)	(02.2)	00.2	2.0	(01.0)	100.0	3 01 0.1	3701.0	(4.0)	00.0	71.0
Sub-tot	al: registered restricted schemes	6.3	6.1	79.8	72.3	10.4	(14.1)	(10.5)	(34.3)	25.1	29.8	(15.8)	5 987.6	5 582.2	7.3	37.5	37.8
	al: registered restricted schemes excluding	7.3	7.2	91.8	85.1	7.9	(17.9)	(1.1)	(1 527.3)	46.2	64.9	(28.8)	9 810.8	9 217.8	6.4	60.9	61.2
Govern	ment Employees Medical Scheme (GEMS)	7.0	1.2	31.0	00.1	1.5	(17.5)	(1.1)	(1 021.0)	70.2	04.0	(20.0)	3 0 10.0	J 211.0	0.4	00.9	01.2
Total	gistored schemes	0.5	0.5	400.5	444.7	7.7	(44.0)	(4.0)	/400.0\	00.0	20.4	(00.0)	E 00E 0	E 004.7	0.4	20.0	22.0
TOTALLE	gistered schemes	9.5	9.5	123.5	114.7	7.7	(11.6)	(4.3)	(169.8)	23.9	32.4	(26.2)	5 605.8	5 284.7	6.1	32.6	33.2

Notes

- a Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.
- b An encumbered asset was excluded in the calculation of the solvency ratio.

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

RCI = Risk Contribution Income

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

pb = per beneficiary

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE S:

DETAILED FINANCIAL INFORMATION PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015

March Marc	D-6			Members	Beneficiaries	Average age	Pensioner ratio	Gross Contribut (GCI)		Risk Contributi (RCI			healthcare e	accredited	Net relevant healt (incl. accredited m	thcare expendit		Net non-h	ealthcare exper	nses	Net he	ealthcare resul		Solvency ratio
Secretary	no.		Benefit option name	31/12/15	31/12/15		(65+ years) %						As % of	pbpm	R'000		pbpm	R'000		pbpm	R'000	As % of	pbpm	
Marcian 1982	Register	ed schemes – open							К		К		GUI	К		RU	К		RCI	К		KU	К	%
Marcian 1982	1252	Bestmed Medical Scheme	Beat 1	5 572	11 345	35.1	7.4	108 280	795.4	108 280	795.4	85 021	78.5	624.5	85 021	78.5	624.5	18 808	17.4	138.2	4 451	4.1	32.7	-
Part																I								.
Perf			Beat 3	7 165	14 711	35.7	10.8	262 567	1 487.4	218 213	1 236.1	224 368	85.5	1 271.0	182 218	83.5	1 032.2	27 249	12.5	154.4	8 746	4.0	49.5	.
Proc 2			Beat 4	5 578	11 922	42.2	15.7	322 018	2 250.9	257 544	1 800.2	330 189	102.5	2 308.0	273 696	106.3	1 913.1	19 680	7.6	137.6	(35 831)	(13.9)	(250.5)	.
Part 1,000			Pace 1	27 385	66 307	33.3	6.8	1 310 303	1 646.8	1 035 281	1 301.1	1 155 980	88.2	1 452.8	885 379	85.5	1 112.7	108 276	10.5	136.1	41 626	4.0	52.3	.
Part 1616 1610			Pace 2	10 876	20 681	49.7	29.8	729 792	2 940.7	620 610	2 500.7	701 092	96.1	2 825.0	593 580	95.6	2 391.8	40 312	6.5	162.4	(13 282)	(2.1)	(53.5)	.
Part 1,22			Pace 3	6 552	13 549	48.7	28.4	498 365	3 065.2	408 774	2 514.2	480 489	96.4	2 955.3	394 594	96.5	2 427.0	25 530	6.2	157.0	(11 350)	(2.8)	(69.8)	.
Pure Notice Pure			Pace 4	3 614	6 071	57.3	40.4	326 471	4 481.3	316 803	4 348.6	316 004	96.8	4 337.6	309 982	97.8	4 255.0	13 200	4.2	181.2	(6 378)	(2.0)	(87.5)	.
Description Section																								.
Properties Pro																-						- ' '		
Part																								25.6
Processing Processing Processing Processing Process Pr	1512	Bonitas Medical Fund																			· · ·			,
Processor Act Month Act Month Mont																					, ,			,
Section Part																							, ,	,
Primary 6421 159.285 22.4 22 1546.681 1006.0 1594.081 1006.0 1007.080 107.080 107.080 107.080 107.080 100.																								.
Novel																-								.
Mary March																					` '		` '	.
Marche Medical Free Present Medical Presen																-								26.1
Number Medical Numb	1034	Cape Medical Plan	Healthpact Premium	2 153	4 479	39.6	15.8	50 516	939.9	50 516	939.9	53 303	105.5	991.7	53 303	105.5	991.7	5 480	10.8	101.9	(8 266)			
Compare Walkers Medical S 780 12 173 30.3 14.1 195 807 114.1 146 869 1002.3 171 515 105.9 1390.0 155 806 100.8 1071.5 176 90 12.1 12.2 (27.70) (19.0) (19.0) 170			Healthpact Select	291	465	62.3	58.5	21 435	3 841.4	19 874	3 561.6	22 335	104.2	4 002.7	20 778	104.5	3 723.6	2 324	11.7	416.5	(3 228)			.
Concorder Withheres Medical Aus 869 1.507 4.50 1.90 2.1266 1.902 2.2166 1.903 1.2653 2.3166 1.908 1.2653 2.3166 1.908 1.2653 2.3166 1.908 1.2653 2.2050 7.655 1.64 2.21.5 6.6915 (1.26) (2.25)			Healthpact Silver	3 339	7 169	35.9	10.1	89 986	1 046.0	75 299	875.3	95 877	106.5	1 114.5	81 725	108.5	950.0	9 815	13.0	114.1	(16 241)	(21.6)	(188.8)	.
Scheme Dynamic 1465 2883 45.5 24.8 90.59 2.5272 79.766 2.2344 94.66 101.4 2.662.9 79.506 102.3 2.255.0 7.955 10.4 22.1 (19.61) (12.6) (282.1)			Consolidated	5 783	12 113	38.3	14.1	161 937	1 114.1	145 689	1 002.3	171 515	105.9	1 180.0	155 806	106.9	1 071.9	17 619	12.1	121.2	(27 736)	(19.0)	(190.8)	117.5
Scheme Dynamic 1465 2883 45.5 24.8 90.59 2.5272 79.766 2.2344 94.66 101.4 2.662.9 79.506 102.3 2.255.0 7.955 10.4 22.1 (19.61) (12.6) (282.1)																								
Scheme Dynamic 1465 2883 45.5 24.8 90.59 2.5272 79.766 2.2344 94.66 101.4 2.662.9 79.506 102.3 2.255.0 7.955 10.4 22.1 (19.61) (12.6) (282.1)	1491	Compcare Wellness Medical	Avie	900	1.507	45.0	10.9	21 206	1 162 2	21 206	1 162 2	22 196	100.0	1 265 2	22 196	100.0	1 265 2	4.075	10.1	222.4	(E 06E)	(28.0)	(325.5)	
Prinactic 1 008 2 149 48.4 27.0 89.195 3 488.6 71.387 2 78.2 79.728 88.4 3 091.5 6 3 685 89.2 2 489.6 6 517 9.1 252.7 1 186 1.7 45.0																 								.
Maned 3 386 7 310 32.5 7.3 111 989 1 276 7 111 989 1 276 7 111 989 1 276 7 108 489 96.9 1 236 9 108 489 96.9 1 236 9 17 221 154 196.3 (13 731) (12 3) (156.5) Network 7 030 8 139 256 0 0.3 36 166 374.9 36 16 374.9 276 7 5.4 282.8 27623 75.4 282.8 11 415 312 116.9 (2 422) (56.6) (2 4.8) Symmetry 2 477 5 356 41.1 17.0 128 510 199.5 128 510 199.5 129.9 1758.0 112.9 28 79 1758.0 112.9 28 79 1758.0 13 55.9 10.6 2110 199.5 15 30.5 Other Consolidated 16 321 27 344 35.5 112 477.866 146.3 446.565 130.9 443.071 9.7 158.0 112.9 28 79 1758.0 13 55.9 10.6 2110 199.5 15 30.5 Discovery Health Medical Scheme 16 321 37 34 38.7 13.7 12 815.712 284.5 96.26 879 2 1292 12 587.497 92.7 1350.3 414.048 92.7 1261.8 60.7 40 13.6 185.1 (2 223) (6.3) (85.0) 30.5 Discovery Health Medical Scheme 16 388 376.774 38.7 13.7 12 815.712 284.5 96.26 879 2 1292 12 587.497 98.2 2784.1 9574.187 99.5 217.6 757.877 7.9 167.6 (705.168) (7.3) (156.0) 30.5 Discovery Health Medical Scheme 16 38.89 376.774 38.7 13.7 12 815.712 13.9 92.8 12.8 14.0 9.8 2.2 27.4 13.0 18.0 18.0 18.0 18.0 18.0 18.0 18.0 18																-					· '			.
Network 7 003 8 138 256 0.3 36 616 374.9 36 616 374.9 27623 75.4 282.8 27623 75.4 282.8 11 415 31.2 116.9 (2.422 6.6.6) (24.8) Symmetry 2.472 5.366 4.11 17.0 128.910 1.989.5 112.8910 1.989.5 112.992 87.9 1.78.0 112.992 87.9 1.78.0 13.590 10.6 21.0 1.99.5 15. 30.5 Other* Consolidated 16 321 27 344 35.5 11.2 477.886 1.456.3 446.586 1.360.9 443.071 92.7 1.380.3 414.048 92.7 1.251.8 60.740 13.6 185.1 (28.223 6.6.3) (86.0) 30.0 30.0 30.0 30.0 30.0 30.0 30.0 3																-								, 1
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Discovery Health Medical Scheme Classic Comprehensive 163 889 376 774 38.7 13.7 12 815 712 2 834.5 9 626 879 2 129.2 12 587 497 98.2 2 784.1 9 574 187 99.5 2 117.6 757 857 7.9 167.6 (705 165) (7.3) (156.0) (15.0)			Other*					-	-	-	-	(442)	-	-	(442)	-	-	-	-	-	442	-	-	, [
Classic Corprehensive Zero MSA To 373 To 373 To 4328 To 4428 To 4448			Consolidated	16 321	27 344	35.5	11.2	477 866	1 456.3	446 565	1 360.9	443 071	92.7	1 350.3	414 048	92.7	1 261.8	60 740	13.6	185.1	(28 223)	(6.3)	(86.0)	30.6
MSA 753 1700 573 106 43 590 21224 43 560 21216 41470 95.0 203.9 49.50 97.5 203.9 49.50 97.5 106.1 (1000) (2.3) (49.4) Classic Crore 54 057 115.775 37.1 11.9 1.764 223 1269.9 1.763 910 1269.6 1262 492 72.7 923.1 1280 050 72.6 921.4 231 287 13.1 166.5 252.574 14.3 181.8 Classic Priority 100 080 230 166 35.0 9.1 5 33.4 727 1931.5 4 0.09 464 1.451.7 4 548 830 85.3 1646.9 3.277 971 81.8 118.6 457 216 11.4 165.5 27.4 277 6.8 99.3 Classic Saver 258 175 566 5252 30.8 53 10 753 063 1.585.3 8 085 166 1192.0 8 609 453 80.1 1 269.3 6 108.35 75.6 90.0.6 1140 296 11.4 165.5 27.4 27.7 6.8 99.3 Classic Saver 1810 52 412 879 32.0 5.8 6 357 020 1283.1 4.784 986 96.5 589 138 87.9 1128.1 4.103 158 85.8 828.2 792 516 16.6 160.0 (110 666) (2.3) (22.3) Essential Comprehensive 20 38 40 810 43.1 22.2 1225 899 2 503.3 10 43 009 2 129.8 1044 146 85.2 2 132.1 863 900 82.8 1764.1 94.277 9.0 192.5 84 833 8.1 173.2 Essential Core 35 434 74 106 33.9 7.9 870 992 978.4 870 992 978.4 613 942 70.6 690.4 612 781 70.4 689.1 144 30.6 16.2 158.9 116 004 13.3 130.4 Essential Priority 8 344 17 661 34.2 9.7 355 800 1 680.1 30.2 973 1 430.4 249 537 70.1 1178.1 195 569 64.5 923.3 3.7 706 12.4 178.0 69.9 23.0 32.9 14.0 44.0 689 1 14.0 689.1 14.1 165.0 16.0 447 669.1 181.2 Essential Saver 97 816 20.5 605 28.9 4.1 2.894 217 1173.0 2.465 33 699.2 2.037 199 70.4 825.7 1613 57.0 64.2 365.3 8167 15.9 90.4 10.28 19.9 113.2 Essential Saver 97 816 20.5 605 28.9 4.1 2.894 217 1173.0 2.465 33 690.2 2.037 199 70.4 825.7 1613 57.5 655.6 654.0 404 698 16.4 164.0 447 66.4 47 6	1125	Discovery Health Medical Scheme	e Classic Comprehensive	163 889	376 774	38.7	13.7	12 815 712	2 834.5	9 626 879	2 129.2	12 587 497	98.2	2 784.1	9 574 187	99.5	2 117.6	757 857	7.9	167.6	(705 165)	(7.3)	(156.0)	, 7
Classic Priority 100 80 230 166 35.0 9.1 5 334 727 1 931.5 4 009 464 1 451.7 4 548 830 85.3 1 646.9 3 277 971 81.8 1 186.8 457 216 11.4 165.5 274 277 6.8 99.3 Classic Saver 258 175 565 252 30.8 5.3 10 753 063 1 585.3 8 085 165 1 192.0 8 609 453 80.1 1 269.3 6 108 835 75.6 900.6 1 140 296 14.1 168.1 836 033 10.3 123.3 Coastal Core 87 022 191 498 35.8 9.8 2 179 791 948.6 2 179 505 948.4 1804 025 82.8 765.0 1 802 130 82.7 764.2 364 530 16.7 158.6 12 845 0.6 5.6 Coastal Saver 181 052 412 879 32.0 5.8 6 357 020 1 283.1 4 784 988 96.8 5 589 138 87.9 1 128.1 4 103 159 85.8 128.2 792 516 16.6 160.0 (110 686) (2.3) (22.3) Essential Corprehensive 20 388 40 810 43.1 22.2 1225 899 2 503.3 1043 009 2 129.8 1044 146 85.2 2 132.1 863 900 82.8 1 764.1 94 277 9.0 192.5 84 833 8.1 173.2 Essential Priority 8 344 77 106 33.9 7.9 870 902 978.4 870 902 978.4 613 942 70.6 690.4 612 781 70.4 689.1 141 306 16.2 158.9 1160 04 13.3 130.4 Essential Priority 8 344 17 661 34.2 9.7 355 860 1 680.1 302 973 1 4304 249 537 70.1 1178.1 195 569 64.5 923.3 370 70 12.4 178.0 69 699 23.0 329.1 Essential Saver 97 816 205 605 28.9 4.1 289 4217 1173.0 2 465 336 99.92 2 2037 199 70.4 825.7 1613 572 65.5 654.0 404 699 16.4 164.0 447 065 18.1 181.2 Executive 11 262 25 149 41.6 17.9 1104 563 3 660.1 830 871 275.2 1372 172 124.2 4 546.8 1 106 903 133.2 3 667.8 51820 6.2 171.7 (327 852) (39.5) (1086.4) KeyCare Access 5 241 7 531 29.5 4.4 51407 568.8 51407 568.8 3 3042 64.3 365.6 33 012 64.2 365.3 8167 15.9 90.4 10 228 19.9 113.2				753	1 700	37.3	10.6	43 298	2 122.4	43 280	2 121.6	41 470	95.8	2 032.9	40 920	94.5	2 005.9	3 368	7.8	165.1	(1 008)	(2.3)	(49.4)	1
Classic Saver 258 175 565 252 30.8 5.3 10 753 063 1 585.3 8 085 165 1 192.0 8 609 453 80.1 1 269.3 6 108 35 75.6 90.6 1 140 296 1 4.1 1 168.1 836 033 10.3 123.3 Coastal Core 87 022 191 498 35.8 9.8 2 179 791 948.6 2 179 505 948.4 1 804 025 82.8 785.0 1 802 130 82.7 784.2 364 530 16.7 158.6 12 845 0.6 5.6 Coastal Saver 181 052 412 879 32.0 5.8 6 357 020 1 283.1 4 784 988 965.8 5 589 138 87.9 1 128.1 4 103 158 85.8 828.2 792 516 16.6 160.0 (110 686) (2.3) (22.3) Essential Comprehensive 20 388 40 810 43.1 22.2 1 225 899 2 503.3 1 043 009 2 129.8 1 044 146 85.2 2 132.1 863 900 82.8 1 764.1 94 277 9.0 192.5 84 833 8.1 173.2 Essential Core 35 434 74 106 33.9 7.9 870 092 978.4 870 092 978.4 613 942 70.6 690.4 612 781 70.4 689.1 141 306 16.2 158.9 116 004 13.3 130.4 Essential Priority 8 344 17 651 34.2 9.7 355 860 1 680.1 302 973 1 430.4 249 537 70.1 1178.1 195 569 64.5 923.3 37 706 12.4 178.0 69 699 23.0 329.1 Essential Saver 97 816 205 605 28.9 4.1 289 4217 1173.0 2 465 336 999.2 2 037 199 70.4 825.7 1 613 572 65.5 654.0 404 698 16.4 164.0 447 065 18.1 181.2 Executive 11 262 25 149 41.6 17.9 1 104 563 3 660.1 830 871 2 753.2 1 372 172 124.2 4 546.8 1 106 903 133.2 3 667.8 51 820 6.2 171.7 (327 852) (39.5) (1086.4) KeyCare Access 5 241 7 531 29.5 4.4 51 407 568.8 51 407 568.8 3 30 42 64.3 365.6 33 012 64.2 365.3 8 167 15.9 90.4 10 228 19.9 113.2			Classic Core	54 057	115 775	37.1	11.9	1 764 223	1 269.9	1 763 910	1 269.6	1 282 492	72.7	923.1	1 280 050	72.6	921.4	231 287	13.1	166.5	252 574	14.3	181.8	,
Coastal Core 87 022 191 498 35.8 9.8 2 179 791 948.6 2 179 505 948.4 1 804 025 82.8 785.0 1 802 130 82.7 784.2 364 530 16.7 158.6 12 845 0.6 5.6 Coastal Saver 181 052 412 879 32.0 5.8 6 357 020 1 283.1 4 784 988 965.8 5 589 138 87.9 1 128.1 4 103 158 85.8 828.2 792 516 16.6 160.0 (110 686) (2.3) (22.3) Essential Comprehensive 20 388 40 810 43.1 22.2 1 225 899 2 503.3 1 043 009 2 129.8 1 044 146 85.2 2 132.1 863 900 82.8 1 764.1 94 277 9.0 192.5 84 833 8.1 173.2 Essential Core 35 434 74 106 33.9 7.9 870 992 978.4 870 992 978.4 613 942 70.6 690.4 612 781 70.4 689.1 141 306 16.2 158.9 116 004 13.3 130.4 Essential Priority 8 344 17 651 34.2 9.7 355 860 1 680.1 302 973 1 430.4 249 537 70.1 1178.1 195 569 64.5 923.3 37 706 12.4 178.0 69 699 23.0 329.1 Essential Saver 97 816 205 605 28.9 4.1 2 894 217 1 173.0 2 465 336 999.2 2 037 199 70.4 825.7 1 613 572 65.5 654.0 404 698 16.4 164.0 447 065 18.1 181.2 Executive 11 262 25 149 41.6 17.9 1 104 563 3 660.1 830 871 2 753.2 1 372 172 124.2 4 546.8 1 106 903 133.2 3 667.8 51 820 6.2 171.7 (327 852) (39.5) (10 86.4) KeyCare Access 5 241 7 531 29.5 4.4 51 407 568.8 51 407 568.8 3 3 042 64.3 365.6 33 012 64.2 365.3 8 167 15.9 90.4 10 228 19.9 113.2			Classic Priority	100 080	230 166	35.0	9.1	5 334 727	1 931.5	4 009 464	1 451.7	4 548 830	85.3	1 646.9	3 277 971	81.8	1 186.8	457 216	11.4	165.5	274 277	6.8	99.3	.
Coastal Saver 181 052 412 879 32.0 5.8 6 357 020 1 283.1 4 784 988 965.8 5 589 138 87.9 1 128.1 4 103 158 85.8 82.2 792 516 16.6 160.0 (110 686) (2.3) (22.3) Essential Comprehensive 20 388 40 810 43.1 22.2 1 225 899 2 503.3 1 043 009 2 129.8 1 044 146 85.2 2 132.1 863 900 82.8 1 764.1 94 277 9.0 192.5 84 833 8.1 173.2 Essential Core 35 434 74 106 33.9 7.9 870 992 978.4 870 992 978.4 613 942 70.6 690.4 612 781 70.4 689.1 141 306 16.2 158.9 116 004 13.3 130.4 Essential Priority 8 3 44 17 651 3 42 9.7 355 860 1 680.1 302 973 1 430.4 249 537 70.1 1 178.1 195 569 64.5 923.3 37 706 12.4 178.0 69 699 23.0 329.1 Essential Saver 97 816 205 605 28.9 4.1 2 894 217 1 173.0 2 465 336 999.2 2 037 199 70.4 825.7 1 613 572 65.5 654.0 404 698 16.4 164.0 447 065 18.1 181.2 Executive 11 262 25 149 41.6 17.9 1 104 563 3 660.1 830 871 2 753.2 1 372 172 124.2 4 546.8 1 106 903 133.2 3 667.8 51 820 6.2 171.7 (327 852) (39.5) (1086.4) KeyCare Access 5 241 7 531 29.5 4.4 51 407 568.8 51 407 568.8 3 3 042 64.3 365.6 33 012 64.2 365.3 8 167 15.9 90.4 10 228 19.9 113.2			Classic Saver	258 175	565 252	30.8	5.3	10 753 063	1 585.3	8 085 165	1 192.0	8 609 453	80.1	1 269.3	6 108 835	75.6	900.6	1 140 296	14.1	168.1	836 033	10.3	123.3	.
Essential Comprehensive 20 388 40 810 43.1 222 1 225 899 2 503.3 1 043 009 2 129.8 1 044 146 85.2 2 132.1 863 900 82.8 1 764.1 94 277 9.0 192.5 84 833 8.1 173.2 Essential Core 35 434 74 106 33.9 7.9 870 992 978.4 870 992 978.4 613 942 70.6 690.4 612 781 70.4 689.1 141 306 16.2 158.9 116 004 13.3 130.4 Essential Priority 8 344 17 651 34.2 9.7 355 860 1 680.1 302 973 1 430.4 249 537 70.1 1 178.1 195 569 64.5 923.3 37 706 12.4 178.0 69 699 23.0 329.1 Essential Saver 97 816 205 605 28.9 4.1 2 894 217 1 173.0 2 465 336 999.2 2 037 199 70.4 825.7 1 613 572 65.5 654.0 404 698 16.4 164.0 447 065 18.1 181.2 Executive 11 262 25 149 41.6 17.9 1 104 563 3 660.1 830 871 2 753.2 1 372 172 124.2 4 546.8 1 106 903 133.2 3 667.8 51 820 6.2 171.7 (327 852) (39.5) (1086.4) KeyCare Access 5 241 7 531 29.5 4.4 51 407 568.8 51 407 568.8 33 042 64.3 365.6 33 012 64.2 365.3 8 167 15.9 90.4 10 228 19.9 113.2																I								,
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I IKANISTA COTA I 14.8541 23.3201 33.21 9.01 205.9831 736.11 205.9671 736.01 106.1801 51.61 370.51 106.1801 51.61 370.51 20.1.01 10.01 70.41 77.6241 27.71 27.71			KeyCare Core	14 854	23 320	33.2	9.0	205 983	736.1	205 967	736.0	106 189	51.6	379.5	106 188	51.6	379.5	22 148	10.8	79.1	77 631	37.7	277.4	.

			Members	Beneficiaries	Average age	Pensioner ratio	Gross Contributi	on Income	Risk Contributi	on Income		: healthcare e: . PMSA and a		Net relevant healtho			Net non-h	ealthcare expe	enses	Net he	althcare resul	lt .	Solvency
Ref.	Name of medical scheme	Benefit option name			pb	(65+ years)	(GCI)		(RCI)			nealthcare ser			Note a)	,		,					ratio
no.			31/12/15	31/12/15	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2015 %
		KeyCare Plus	229 510	403 636	27.7	4.8	3 803 901	785.3	3 803 893	785.3	3 784 449	99.5	781.3	3 784 449	99.5	781.3	548 963	14.4	113.3	(529 519)	(13.9)	(109.3)	
		Consolidated	1 267 877	2 691 852	32.9	7.8	49 759 756	1 540.4	40 066 741	1 240.4	43 703 582	87.8	1 353.0	34 503 626	86.1	1 068.2	5 056 157	12.6	156.5	506 959	1.3	15.7	26.0
1202	Fedhealth Medical Scheme	Blue Door Plus	4 953	8 084	27.0	1.4	73 508	757.7	73 508	757.7	66 778	90.8	688.4	66 778	90.8	688.4	12 023	16.4	123.9	(5 294)	(7.2)	(54.6)	
		Maxima Basis	7 858	15 792	35.0	9.1	298 703	1 576.2	298 703	1 576.2	250 992	84.0	1 324.5	250 992	84.0	1 324.5	36 915	12.4	194.8	10 796	3.6	57.0	
		Maxima Core	9 409	18 826	41.4	16.8	294 790	1 304.9	294 790	1 304.9	267 381	90.7	1 183.6	267 381	90.7	1 183.6	43 758	14.8	193.7	(16 348)	(5.5)	(72.4)	
		Maxima Entrysaver	4 718	10 404	25.7	1.7	82 574	661.4	69 023	552.9	59 373	71.9	475.6	47 513	68.8	380.6	15 652	22.7	125.4	5 858	8.5	46.9	
		Maxima Entryzone	3 290	6 081	32.5	5.7	58 628	803.4	58 628	803.4	40 098	68.4	549.5	40 098	68.4	549.5	8 353	14.2	114.5	10 177	17.4	139.5	
		Maxima Exec	5 949 1 760	11 490 2 835	49.0 58.7	29.0	367 560	2 665.8	340 908	2 472.5 4 729.0	442 786	120.5	3 211.4	411 087	120.6	2 981.5	27 412	8.0 5.2	198.8	(97 591)	(28.6)	(707.8)	
		Maxima Plus		4 733		45.6	170 111 61 770	5 000.3	160 882	974.7	179 667	105.6 71.8	5 281.2	169 011	105.1	4 968.0 673.0	8 385		246.5	(16 514)	(10.3)	(485.4)	
		Maxima Saver Maxima Standard	2 244 27 345	57 979	27.7 37.1	2.9 9.7	1 308 505	1 087.6 1 880.7	55 360 1 204 766	1 731.6	44 332 1 156 918	88.4	780.6 1 662.8	38 223 1 033 732	69.0 85.8	1 485.8	8 898 132 615	16.1 11.0	156.7 190.6	8 239 38 419	3.2	145.1 55.2	
		Ultima 200	3 408	6 213	56.8	41.2	159 940	2 145.2	158 154	2 121.3	154 975	96.9	2 078.6	152 882	96.7	2 050.6	15 621	9.9	209.5	(10 349)	(6.5)	(138.8)	
		Ultimax	294	445	63.9	59.1	37 536	7 029.2	35 569	6 660.8	31 487	83.9	5 896.4	29 381	82.6	5 502.0	1 365	3.8	255.6	4 823	13.6	903.2	
		Consolidated	71 228	142 882	37.9	12.9	2 913 625	1 699.3	2 750 291	1 604.1	2 694 788	92.5	1 571.7	2 507 078	91.2	1 462.2	310 998	11.3	181.4	(67 785)	(2.5)	(39.5)	35.7
1554	Genesis Medical Scheme	Private	3 244	8 660	34.8	9.4	103 700	997.9	103 700	997.9	80 658	77.8	776.2	80 658	77.8	776.2	13 821	13.3	133.0	9 221	8.9	88.7	
		Private Choice	1 831	3 929	27.9	2.8	29 406	623.7	29 406	623.7	16 627	56.5	352.6	16 627	56.5	352.6	3 841	13.1	81.5	8 938	30.4	189.6	
		Private Comprehensive	1 376	3 613	31.2	5.7	56 429	1 301.5	50 754	1 170.6	47 301	83.8	1 091.0	40 562	79.9	935.6	7 267	14.3	167.6	2 925	5.8	67.5	
		Private Plus	2 141	5 286	31.8	5.6	73 360	1 156.5	61 588	970.9	55 098	75.1	868.6	43 965	71.4	693.1	9 514	15.4	150.0	8 108	13.2	127.8	
		Consolidated	8 592	21 488	32.2	6.6	262 895	1 019.5	245 447	951.9	199 684	76.0	774.4	181 812	74.1	705.1	34 444	14.0	133.6	29 192	11.9	113.2	152.2
1537	Hosmed Medical Aid Scheme	Access	212	463	28.8	3.2	6 298	1 133.5	6 298	1 133.5	5 647	89.7	1 016.4	5 647	89.7	1 016.4	941	14.9	169.4	(291)	(4.6)	(52.3)	
		Essential	3 827	7 150	34.1	7.1	82 685	963.7	82 685	963.7	75 974	91.9	885.5	75 974	91.9	885.5	10 345	12.5	120.6	(3 634)	(4.4)	(42.4)	
		Plus	6 583	18 982	33.6	3.6	445 070	1 953.9	445 070	1 953.9	419 421	94.2	1 841.3	419 421	94.2	1 841.3	45 543	10.2	199.9	(19 894)	(4.5)	(87.3)	
		Value	15 315	44 696	29.4	2.9	721 558	1 345.3	721 558	1 345.3	606 122	84.0	1 130.1	606 122	84.0	1 130.1	81 438	11.3	151.8	33 998	4.7	63.4	
		Consolidated	25 937	71 291	31.0	3.5	1 255 612	1 467.7	1 255 612	1 467.7	1 107 164	88.2	1 294.2	1 107 164	88.2	1 294.2	138 268	11.0	161.6	10 179	0.8	11.9	26.3
1087	Keyhealth	Equilibrium	6 741	15 172	29.1	6.7	166 087	912.2	154 093	846.4	164 323	98.9	902.6	152 244	98.8	836.2	20 981	13.6	115.2	(19 131)	(12.4)	(105.1)	
		Essence	2 600	5 961	32.9	8.6	53 086	742.1	53 086	742.1	53 791	101.3	752.0	53 791	101.3	752.0	7 319	13.8	102.3	(8 025)	(15.1)	(112.2)	
		Gold	17 598	36 859	46.8	25.0	1 057 984	2 392.0	952 255	2 152.9	999 165	94.4	2 259.0	894 093	93.9	2 021.4	85 688	9.0	193.7	(27 527)	(2.9)	(62.2)	
		Origin Platinum	326 4 002	623 6 195	27.3 60.8	0.2 50.0	4 918 354 573	657.8 4 769.6	4 918 354 573	657.8 4 769.6	3 697 327 245	75.2 92.3	494.5 4 402.0	3 697 327 245	75.2 92.3	494.5 4 402.0	559 24 906	11.4 7.0	74.8 335.0	662 2 422	13.5	88.5 32.6	
		Silver	4 760	11 400	38.6	15.7	217 693	1 591.3	217 693	1 591.3	199 041	92.3	1 455.0	199 041	92.3	1 455.0	20 490	9.4	149.8	(1 838)	(0.8)	(13.4)	
		Consolidated	36 027	76 210	41.9	20.5	1 854 341	2 027.7	1 736 617	1 898.9	1 747 262	94.2	1 910.6	1 630 111	93.9	1 782.5	159 943	9.2	174.9	(53 437)	(3.1)	(58.4)	32.9
1576	Liberty Medical Scheme	Complete Plus	4 566	8 891	49.8	30.5	385 014	3 608.7	327 830	3 072.7	356 658	92.6	3 342.9	304 084	92.8	2 850.1	20 586	6.3	193.0	3 159	1.0	29.6	
	,	Complete Standard	18 007	39 743	36.1	10.2	813 008	1 704.7	691 650	1 450.3	786 027	96.7	1 648.1	670 484	96.9	1 405.9	82 766	12.0	173.5	(61 600)	(8.9)	(129.2)	
		Hospital Plus	5 486	10 959	48.3	27.7	245 163	1 864.2	245 163	1 864.2	240 022	97.9	1 825.1	239 976	97.9	1 824.8	24 311	9.9	184.9	(19 124)	(7.8)	(145.4)	
		Hospital Standard	11 672	22 131	39.9	14.0	296 775	1 117.5	296 775	1 117.5	247 117	83.3	930.5	247 028	83.2	930.2	46 302	15.6	174.3	3 445	1.2	13.0	
		Saver Plus	1 016	1 879	45.1	23.5	51 661	2 291.2	46 682	2 070.3	49 169	95.2	2 180.6	44 346	95.0	1 966.7	4 489	9.6	199.1	(2 153)	(4.6)	(95.5)	
		Saver Standard	7 404	14 695	33.6	8.9	233 630	1 324.9	198 104	1 123.4	210 975	90.3	1 196.4	178 183	89.9	1 010.5	30 811	15.6	174.7	(10 890)	(5.5)	(61.8)	
		Traditional Basic	3 423	4 614	27.5	4.0	33 324	601.9	33 324	601.9	34 832	104.5	629.1	34 816	104.5	628.8	6 867	20.6	124.0	(8 359)	(25.1)	(151.0)	
		Traditional Standard	5 227	10 848	34.9	11.2	141 985	1 090.7	141 985	1 090.7	131 932	92.9	1 013.5	131 536	92.6	1 010.4	19 138	13.5	147.0	(8 688)	(6.1)	(66.7)	
		Traditional Ultimate	175	357	42.4	20.7	20 395	4 760.8	20 395	4 760.8	15 212	74.6	3 550.9	15 212	74.6	3 550.9	799	3.9	186.4	4 384	21.5	1 023.4	
4400	MICH EIG:	Consolidated	56 976	114 117	38.5	14.1	2 220 956	1 621.8	2 001 908	1 461.9	2 071 944	93.3	1 513.0		93.2	1 362.4	236 068	11.8	172.4	(99 825)	(5.0)	(72.9)	12.6
1466	Makoti Medical Scheme	Maketi Driman	1 399	2 766	27.2	0.6	38 060	1 146.7	38 060	1 146.7	32 978	86.6	993.5	32 978	86.6	993.5	4 875	12.8	146.9	207	0.5	6.2	
		Makoti Primary Consolidated	1 032 2 431	1 975 4 741	29.2 28.0	0.1	9 030 47 090	381.0 827.7	9 030 47 090	381.0 827.7	7 156 40 134	79.3	302.0	7 156 40 134	79.3 85.2	302.0 705.4	1 901 6 776	21.1 14.4	80.2	(28) 179	(0.3)	(1.2)	110.1
1149	Medihelp	Dimension Elite	14 800	24 492	53.8	36.2	863 199	2 937.0	863 199	2 937.0	771 389	85.2 89.4	705.4 2 624.6		89.4	2 624.6	68 961	8.0	119.1 234.6	22 849	2.6	3.1 77.7	110.1
1.140	ounoip	Dimension Prime 1	16 440	39 724	32.6	7.8	431 591	905.4	431 591	905.4	373 075	86.4	782.6		86.4	782.6	75 616	17.5	158.6	(17 100)	(4.0)	(35.9)	
		Dimension Prime 2	15 992	37 392	32.5	9.2	547 519	1 220.2	491 042	1 094.4	481 941	88.0	1 074.1	413 177	84.1	920.8	78 613	16.0	175.2	(747)	(0.2)	(1.7)	
1		Dimension Prime 3	30 432	73 522	34.1	9.7	1 366 539	1 548.9	1 366 539	1 548.9	1 234 696	90.4	1 399.5	1 234 696	90.4	1 399.5	149 131	10.9	169.0	(17 287)	(1.3)	(19.6)	
		Medihelp Plus	4 237	5 837	59.4	45.5	389 278	5 557.6	389 278	5 557.6	332 481	85.4	4 746.7	332 481	85.4	4 746.7	21 273	5.5	303.7	35 525	9.1	507.2	
		Necesse	10 009	17 458	36.6	11.7	276 661	1 320.6	276 661	1 320.6	254 139	91.9	1 213.1	254 139	91.9	1 213.1	48 119	17.4	229.7	(25 597)	(9.3)	(122.2)	
		Unify	37	91	29.1	4.4	3 886	3 558.8	3 886	3 558.8	2 019	51.9	1 848.5	2 019	51.9	1 848.5	636	16.4	582.5	1 232	31.7	1 127.9	
		Consolidated	91 947	198 516	36.9	13.7	3 878 673	1 628.2	3 822 196	1 604.5	3 449 739	88.9	1 448.1	3 380 975	88.5	1 419.3	442 348	11.6	185.7	(1 127)	-	(0.5)	29.6
1506	Medimed Medical Scheme	Alpha	1 720	4 324	29.4	3.9	34 909	672.8	34 909	672.8	30 481	87.3	587.4	30 481	87.3	587.4	3 367	9.6	64.9	1 060	3.0	20.4	
		Essential Option	1 096	2 568	27.9	1.8	25 651	832.4	23 086	749.2	24 378	95.0	791.1	23 543	102.0	764.0	1 246	5.4	40.4	(1 702)	(7.4)	(55.2)	
		Medisave – Max	211	470	43.6	17.7	11 735	2 080.6	8 801	1 560.5	10 381	88.5	1 840.6	7 783	88.4	1 380.0	541	6.1	95.9	477	5.4	84.7	
		Medisave – Standard	3 070	7 275	28.0	2.7	100 263	1 148.5	75 197	861.4	89 243	89.0	1 022.3	67 053	89.2	768.1	7 640	10.2	87.5	504	0.7	5.8	
		Consolidated	6 097	14 637	28.9	3.4	172 558	982.4	141 993	808.4	154 483	89.5	879.5	128 860	90.8	733.6	12 793	9.0	72.8	340	0.2	1.9	85.5

			Members	Beneficiaries	Average age	Pensioner ratio	Gross Contribut		Risk Contributi		Gross relevant incurred (incl.			Net relevant health (incl. accredited ma			Net non-h	iealthcare exp	enses	Net h	ealthcare resu	lt.	Solvency
Ref.	Name of medical scheme	Benefit option name	Wichibers	Deficition	pb	(65+ years)	(GCI))	(RCI))		ealthcare serv		(inci. accircuites inc	(Note a)	are services,	Nethorn	icani icai c exp	101303	No. III	cannear e resu		ratio
no.			31/12/15	31/12/15	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2015 %
140	Medshield Medical Scheme	Core Plus	6 520	14 724	46.2	27.2	245 228	1 387.9	245 228	1 387.9	236 365	96.4	1 337.8	236 365	96.4	1 337.8	21 854	8.9	123.7	(12 991)	(5.3)	(73.5)	
		MediBonus	5 341	10 391	44.7	19.1	313 158	2 511.5	313 158	2 511.5	308 681	98.6	2 475.5	308 681	98.6	2 475.5	17 936	5.7	143.8	(13 459)	(4.3)	(107.9)	1
		MediPhila	545	979	27.6	1.7	4 822	410.4	4 822	410.4	2 837	58.8	241.5	2 837	58.8	241.5	1 653	34.3	140.7	332	6.9	28.3	1
		MediPlus	28 918	67 308	35.4	8.1	1 158 865	1 434.8	1 158 865	1 434.8	1 058 509	91.3	1 310.5	1 058 509	91.3	1 310.5	96 888	8.4	120.0	3 467	0.3	4.3	1
		MediValue	22 185	40 986	32.2		441 916	898.5	441 916	898.5	413 826	93.6	841.4	413 826	93.6	841.4	72 903	16.5	148.2	(44 813)	(10.1)	(91.1)	1
		Premium Plus	3 150	5 697	53.3	40.5	198 380	2 901.8	149 580	2 188.0	207 132	104.4	3 029.8	164 258	109.8	2 402.7	10 556	7.1	154.4	(25 234)	(16.9)	(369.1)	1
		Standard	8 347	16 714	45.1	24.8	340 966	1 700.0	274 581	1 369.0	326 848	95.9	1 629.6	267 831	97.5	1 335.4	28 003	10.2	139.6	(21 254)	(7.7)	(106.0)	1
		Other*					(100)	-	(100)	-	(152)	152.3	-	(154)	154.9	-	0	-	-	55	(54.9)	-	
		Consolidated	75 006	156 799	37.8		2 703 235	1 436.7	2 588 050	1 375.5	2 554 045	94.5	1 357.4	2 452 153	94.7	1 303.2	249 794	9.7	132.8	(113 897)	(4.4)	(60.5)	53.2
167	Momentum Health	Access	2 735	5 383	31.0		81 030	1 254.4	81 030	1 254.4	59 406	73.3	919.7	59 390	73.3	919.4	9 179	11.3	142.1	12 461	15.4	192.9	1
		Ingwe	35 687	43 343	26.8		254 826	489.9	254 826	489.9	198 738	78.0	382.1	198 702	78.0	382.0	37 972	14.9	73.0	18 152	7.1	34.9	1
		Custom	46 943	105 189	31.0		1 064 977	843.7	1 064 977	843.7	847 547	79.6	671.4	845 912	79.4	670.2	165 891	15.6	131.4	53 174	5.0	42.1	1
		Extender	6 204	13 347	43.0		487 108	3 041.3	367 203	2 292.7	453 139	93.0	2 829.2	339 553	92.5	2 120.0	39 108	10.7	244.2	(11 458)	(3.1)	(71.5)	1
		Incentive	36 267	79 478	36.2		1 329 989	1 394.5	1 200 602	1 258.8	1 242 610	93.4	1 302.9	1 107 290	92.2	1 161.0	177 560	14.8	186.2	(84 248)	(7.0)	(88.3)	<u> </u>
		Summit	129 691	1 432	59.3		93 097	5 417.7	93 097	5 417.7	87 561	94.1	5 095.5	2 629 269	94.0	5 092.6	5 888	6.3	342.6	(302)	(0.3)	(17.6)	007
575	Resolution Health Medical Scheme	Consolidated Classic	128 681 2 353	248 172 4 419	32.7 48.3		3 311 027 116 450	1 111.8 2 196.0	3 061 735	1 028.1	2 889 001 114 048	87.3 97.9	970.1 2 150.7	2 638 358	86.2 100.2	885.9 1 876.7	435 598 11 120	14.2 11.2	146.3 209.7	(12 221)	(0.4)	(4.1)	28.7
3/3		Foundation	2 353 3 439	4 419 5 458	48.3 33.1	8.5	116 450 54 330	2 196.0 829.5	99 276 54 330	1 872.1 829.5	114 U48 55 134	101.5	2 150.7 841.8	99 517 55 134	100.2	1 8/6./ 841.8	11 120	24.4	209.7	(11 361) (14 085)	(11.4) (25.9)	(214.2)	
		Hospital	3 439	8 486	37.2		108 249	1 063.0	108 249	1 063.0	79 708	73.6	782.7	79 708	73.6	782.7	16 748	15.5	164.5	11 794	10.9	(215.0)	(I
		Millennium	1 686	3 091	48.9		100 249	2 748.4	81 806	2 205.5	86 082	84.4	2 320.8	68 004	83.1	1 833.4	8 044	9.8	216.9	5 758	7.0	155.2	(I
	}	Progressive Flex	8 229	17 417	34.9		291 148	1 393.0	291 148	1 393.0	237 641	81.6	1 137.0	237 641	81.6	1 137.0	39 993	13.7	191.3	13 514	4.6	64.7	(I
		Supreme	1 791	3 407	48.6		123 706	3 025.8	123 706	3 025.8	121 290	98.0	2 966.7	121 290	98.0	2 966.7	8 530	6.9	208.6	(6 113)	(4.9)	(149.5)	i I
		Consolidated	21 048	42 278	38.7	13.1	795 827	1 568.6	758 516	1 495.1	693 902	87.2	1 367.7	661 293	87.2	1 303.5	97 716	12.9	192.6	(493)	(0.1)	(1.0)	10.5
446	Selfmed Medical Scheme	MedXXI	3 423	6 060	50.4		95 504	1 313.3	95 504	1 313.3	86 749	90.8	1 192.9	86 749	90.8	1 192.9	15 047	15.8	206.9	(6 292)	(6.6)	(86.5)	
	ŀ	MED Elite	657	1 020	64.5		42 306	3 456.4	42 306	3 456.4	42 234	99.8	3 450.5	42 234	99.8	3 450.5	2 994	7.1	244.6	(2 922)	(6.9)	(238.7)	
		Selfmed 80 %	512	795	63.1	60.0	47 491	4 978.1	47 491	4 978.1	42 024	88.5	4 405.0	42 024	88.5	4 405.0	2 238	4.7	234.6	3 229	6.8	338.5	1
		SelfNET	760	1 339	25.9	0.8	5 563	346.2	5 563	346.2	3 401	61.1	211.7	3 401	61.1	211.7	283	5.1	17.6	1 879	33.8	116.9	1
		Selfsure	2 771	4 746	42.0	20.1	99 619	1 749.2	99 619	1 749.2	87 761	88.1	1 541.0	87 761	88.1	1 541.0	11 879	11.9	208.6	(21)	-	(0.4)	1 1
		Consolidated	8 123	13 960	46.9	27.7	290 482	1 734.0	290 482	1 734.0	262 168	90.3	1 565.0	262 168	90.3	1 565.0	32 440	11.2	193.6	(4 126)	(1.4)	(24.6)	119.4
486	Sizwe Medical Fund	Affordable Care	19 091	43 015	34.0	9.8	920 742	1 783.8	920 742	1 783.8	839 038	91.1	1 625.5	839 038	91.1	1 625.5	95 710	10.4	185.4	(14 006)	(1.5)	(27.1)	
		Full Benefit	5 986	12 321	45.5	24.1	447 460	3 026.4	447 460	3 026.4	415 283	92.8	2 808.8	415 283	92.8	2 808.8	30 805	6.9	208.3	1 373	0.3	9.3	1 1
		Gomomo Care	4 079	11 240	27.9	2.6	108 863	807.1	108 863	807.1	109 958	101.0	815.2	109 958	101.0	815.2	12 999	11.9	96.4	(14 094)	(12.9)	(104.5)	1
		Primary Care	23 111	58 707	30.0	4.0	826 470	1 173.2	826 470	1 173.2	671 074	81.2	952.6	671 074	81.2	952.6	115 301	14.0	163.7	40 095	4.9	56.9	1
		Savings Care	50	83	32.0		1 233	1 237.7	1 049	1 053.5	675	54.8	677.7	528	50.3	530.2	197	18.8	197.8	324	30.9	325.5	1
		Consolidated	52 317	125 366	32.7		2 304 769	1 532.0	2 304 586	1 531.9	2 036 029	88.3	1 353.4	2 035 882	88.3	1 353.3	255 011	11.1	169.5	13 693	0.6	9.1	46.8
141	· .	Spectra Aqua	2 385	4 584	41.2		50 470	917.5	50 470	917.5	54 302	107.6	987.2	54 302	107.6	987.2	5 362	10.6	97.5	(9 194)	(18.2)	(167.1)	1
		Spectra Azure	7 688	15 740	45.7		428 905	2 270.8	344 016	1 821.3	381 981	89.1	2 022.3	309 183	89.9	1 636.9	91 522	26.6	484.5	(56 689)	(16.5)	(300.1)	1
		Spectra Capri	2 251	4 264	41.1		77 017	1 505.2	65 763	1 285.2	86 228	112.0	1 685.2	76 492	116.3	1 494.9	5 723	8.7	111.8	(16 451)	(25.0)	(321.5)	1
		Spectra Cobalt	578	935	63.4	59.9	47 221	4 208.7	35 529	3 166.6	49 394	104.6	4 402.3	40 525	114.1	3 611.9	2 043	5.8	182.1	(7 039)	(19.8)	(627.4)	1
		Spectra Cyan	3 228	5 192	41.2		92 469	1 484.2	78 981	1 267.7	95 175	102.9	1 527.6	82 539	104.5	1 324.8	9 622	12.2	154.4	(13 181)	(16.7)	(211.6)	37.
464	Suremed Health	Challenger	16 130 276	30 715 634	44.2 42.6		696 083	1 888.6 2 469.8	574 759 18 700	1 559.4 2 469.8	667 079 15 810	95.8	1 809.9 2 078.1	563 042 15 810	98.0 84.1	1 527.6 2 078.1	114 272 1 859	19.9	310.0 244.4	(102 555)	(17.8)	(278.2) 147.3	37.0
104	ŀ	Challenger Explorer	482	655	27.3		18 790 5 211	662.9	18 790 5 211	662.9	4 902	94.1	623.6	15 810 4 902	94.1	623.6	1 069	9.9	135.9	1 121	(14.6)	(96.6)	
	ŀ	Navigator	652	1 549	34.8		28 656	1 541.6	24 420	1 313.8	24 306	84.8	1 307.6	20 664	84.6	1 111.7	3 631	14.9	195.4	125	0.5	(90.0)	(I
	-	Shuttle	70	1 349	32.8		1 759	1 017.7	1 759	1 017.7	1 115	63.4	645.0	1 115	63.4	645.0	152	8.6	87.9	492	28.0	284.8	(I
	ŀ	Consolidated	1 480	2 982	34.7		54 415	1 520.7	50 180	1 402.3	46 132	84.8	1 289.2	42 490	84.7	1 187.4	6 711	13.4	187.6	978	1.9	27.3	62.1
592	Thebemed	Energy	3 223	11 023	24.7		114 899	868.6	114 899	868.6	84 825	73.8	641.3	84 825	73.8	641.3	17 766	15.5	134.3	12 308	10.7	93.0	
	i	Universal	6 141	10 389	28.6		74 713	599.3	74 713	599.3	71 438	95.6	573.0	71 438	95.6	573.0	13 425	18.0	107.7	(10 149)	(13.6)	(81.4)	, I
		Consolidated	9 364	21 412	26.6		189 612	738.0	189 612	738.0	156 263	82.4	608.2	156 263	82.4	608.2	31 191	16.4	121.4	2 159	1.1	8.4	22.3
422	Topmed Medical Scheme	TopMed Active Saver	7 029	13 744	26.2		115 728	701.7	93 318	565.8	94 396	81.6	572.3	73 549	78.8	445.9	18 529	19.9	112.3	1 240	1.3	7.5	
		TopMed Hospital Plan	3 315	6 855	39.7	15.1	78 017	948.4	78 017	948.4	77 085	98.8	937.1	77 085	98.8	937.1	11 167	14.3	135.7	(10 234)	(13.1)	(124.4)	(I
		TopMed Limited	1 047	2 367	44.0	23.1	28 573	1 006.0	28 573	1 006.0	21 196	74.2	746.2	21 196	74.2	746.2	3 745	13.1	131.9	3 631	12.7	127.8	(I
		TopMed Network	4 432	6 918	30.2	6.3	72 014	867.5	72 014	867.5	69 620	96.7	838.6	69 620	96.7	838.6	14 661	20.4	176.6	(12 267)	(17.0)	(147.8)	
		TopMed Paladin	1 193	2 499	44.8	24.7	67 173	2 240.0	67 173	2 240.0	57 956	86.3	1 932.7	57 956	86.3	1 932.7	4 368	6.5	145.6	4 849	7.2	161.7	i I
		Comprehensive																					4 l
		TopMed Professional	1 482	2 870	53.4	36.0	97 876	2 841.9	75 505	2 192.4	112 163	114.6	3 256.8	91 519	121.2	2 657.3	5 440	7.2	158.0	(21 454)	(28.4)	(622.9)	ı l
		TopMed Rainbow Comprehensive	955	1 612	59.0	47.9	82 327	4 255.9	82 327	4 255.9	79 996	97.2	4 135.5	79 996	97.2	4 135.5	3 578	4.3	184.9	(1 247)	(1.5)	(64.5)	1 1
			6 040	14 248	38.7	14.3	225 189	1 247 4	182 230	1 000 0	234 260	104.1	1 270 7	190 696	104.6	1 115 0	22 344	40.0	120 7	/20 0401		/100 0	j l
		TopMed Savings Consolidated	6 212 25 665	14 248 51 113	36.3		766 898	1 317.1 1 250.3	182 230 679 158	1 065.8 1 107.3	234 362 746 776	97.4	1 370.7 1 217.5	190 696 661 618	97.4	1 115.3 1 078.7	83 831	12.3 12.3	130.7 136.7	(30 810) (66 291)	(16.9)	(180.2)	86.4
1		SOMOUNDERGU	20 000	51 113			100 030	1 230.3	013 130	1 101.3	1-0110	31.4	1 211.0	001010		1 010.1	00 00 1	12.3		(00 231)	(3.0)	(100.1)	00.4
					33.8	8.8	89 811 375	1 515.5	77 557 348	1 308.7	80 476 384	89.6	1 358.0	68 816 158	88.7	1 161.2	9 306 817	12.0	157.0	(565 627)	(0.7)	(9.5)	29.2

Part	Ref.			Members	Beneficiaries A	Average age pb	Pensioner ratio (65+ years)	Gross Contribut (GCI)	ion Income	Risk Contributi (RCI)	on Income		healthcare ex . PMSA and ac nealthcare serv		Net relevant health (incl. accredited ma	ncare expenditur anaged healthca (Note a)		Net non-he	ealthcare exp	enses	Net he	althcare resu	lt	Solvency ratio
Programme Prog	no.	Name of medical scheme	Benefit option name	31/12/15	31/12/15	Years	%	R'000	pbpm R	R'000	pbpm R				R'000		pbpm R	R'000		pbpm R	R'000		pbpm R	2015 %
March Marc	Registe	ered schemes – restricted																						
Marie Mari	1005	AECI Medical Aid Society	-																					1
Part					-					-														103.2
Page	1465	Alliance-Midmed Medical Scheme	Alliance-Midmed Policy 120					79 485				73 049				94.9					(838)	(1.2)	(16.1)	
Part	1010	And Madical Calcus																						46.5
Part	1012	Angio Medical Scheme																		—	· · ·			l
Progress																					· · ·			l
Marcon M			Consolidated	9 148	19 215	42.2	25.4	446 855	1 938.0	369 034	1 600.5	519 066	116.2	2 251.1	460 000	124.6	1 995.0	28 440	7.7	123.3	(119 407)	(32.4)	(517.9)	505.2
Marked M	1571	Anglovaal Group Medical Scheme		3 696	7 469	39.6	21.1	155 729	1 737.5	124 602	1 390.2	145 565	93.5	1 624.1	115 600	92.8	1 289.8	10 894	8.7	121.5	(1 892)	(1.5)	(21.1)	l
- Martine Lange L										-										—			` '	93.2
Part	1279	Bankmed			-																			l
Part					-					-														ı
Part					-					-														I
Second Michael Seco																					· · ·	· · ·		
Part			Bankmed Traditional					638 482			1 569.6	627 379		1 542.3		98.3		41 838			(30 735)	(4.8)	(75.6)	1
Mary Angle	1507	Dadawarld Madical Cahama																					, ,	42.5
Mary	1507	Barloworld Medical Scheme																			, ,	- ' '		07.7
March Marc	1526	BMW Employees Medical Aid																			<u> </u>		- ' '	67.7
Secretary Secr		Society	· .		-																			54.7
Progress	1237	BP Medical Aid Society	BPSA Medical Society	1 920	4 021	44.1	27.0	90 069	1 866.6	90 069	1 866.6	108 795	120.8	2 254.7	108 795	120.8	2 254.7	4 828	5.4	100.1	(23 554)	(26.2)	(488.2)	
Marcial And Fund Marcial And			Consolidated	1 920	4 021			90 069	1 866.6	90 069	1 866.6	108 795	120.8		108 795	120.8	2 254.7	4 828	5.4	100.1	(23 554)	(26.2)	(488.2)	114.0
Mode March Controll (N) Mode March Controll (N) Mode March Controll (N) Mode March Controll (N) Mode March Control (N) March Control (N) Mode March Control (N) Mode March Control (N) Mode March Control (N) Mode March Control (N) March Control (N) Mode March Control (N) Mode March Control (N) Mode March Control (N) Mode March Control (N) March Control (N) Mode March Control (N) Mode March Control (N) March Control (N) Mode March Control (N) March Control (N) Mode Mode March Control (N) Mode Mod	1590				-																			
Marcial Mile Fuel Cluster	1043	Chartered Accountants (SA)																						106.1
Learning Plane Learning Plane		` '																			· '		- '	ı
Neberick Chains																					<u> </u>	- ' '	- ' '	.
Viel			First Choice	5 652	7 425	29.3	5.6	103 992	1 167.1	103 992	1 167.1	100 091	96.2	1 123.4	100 091	96.2	1 123.4	16 398	15.8	184.0	(12 497)	(12.0)	(140.3)	.
Consideration Consideratio			Network Choice	3 701	6 198	23.6	0.5	75 519	1 015.4	75 519	1 015.4	59 263	78.5	796.8	59 263	78.5	796.8	13 728	18.2	184.6	2 528	3.3	34.0	.
Part					-																			.
Consideration Sept	1068	De Reers Renefit Society													-						<u> </u>	- ' '		36.8
Engram Medical Berneff Fund Sign Consolidated Sign	1000	De Decire Benefit Godiety																				- ' '	- ' '	148 7
Fairing Industry Medical Scheme Primary Medical Scheme Medical Scheme Primary Medical Scheme Me	1572	Engen Medical Benefit Fund																			1	- ' '		140.7
Figh-Mide) Flank-Mide) Flank-Mide) Sanctaurd 583 1 305 266 0.5 6.486 44.42 6.486 44.42 5.496 84.8 351.1 5.496 84.8 351.1 719 11.1 45.9 2.286 4.1 17.1 7.1			Consolidated	3 651	7 757	37.7	14.9	191 408	2 056.3	172 267	1 850.7	179 792	93.9	1 931.5	162 984	94.6	1 750.9	8 316	4.8	89.3	967	0.6	10.4	51.5
Food Workers Medical Bernett Frond Workers Medical	1271		Primary																					1
Food Workers Medical Benefit		(rish-Med)																						07.0
Fund Fund Fund 12 255 19 415 286 0.3 21 908 99.1 21 909 99.1 11 748 536 532 11 748 536 532 6697 306 30.3 3.463 15.8 15.7 Consolidated 12 255 18 415 28.6 0.3 21 908 99.1 21 909 99.1 11 748 53.6 53.2 11 748 53.6 53.2 6697 30.6 30.3 3.463 15.8 15.7 54.8 3.0 3.3 21 90.8 99.1 21 90.9 99.1 21 90.9 99.1 11 748 53.6 53.2 11 748 53.6 53.2 6697 30.6 30.3 3.463 15.8 15.8 15.7 14.8 15.8 15.8 15.8 15.8 15.8 15.8 15.8 15	1086	Food Workers Medical Benefit																						67.3
Second Medical Scheme 107 9130 28 366 23 3 0.7 385 719 11332 385 719 11332 387 107 103.0 11666 397 107 103.0 11666 19677 5.1 57.8 (31 064) (8.1) (91.3) 439				12 255	18 415	28.6	0.3	21 908	99.1	21 908	99.1	11 748	53.6	53.2	11 748	53.6	53.2	6 697	30.6	30.3	3 463	15.8	15.7	
Consolidated 9100 22 366 23 3 0.7 385719 11332 113322 113322 113322 113322 113322 113322 113322 113322 11332	1050	Claneara Madiari Cabarra																						556.9
Constitution Cons	1203	Giericore Medical Scheme																			, ,			40.0
Benefit Fund Primary 68 80 76 88 262 272 262 272 262 272 392 149 408 392 149 408 392 149 408 126 48.1 131.1 (256 (97.9) (267.1)	1270	Golden Arrow Employees' Medical																			, ,			43.9
Consolidated 2 805 6 163 3 2.9 5.2 3 2.475 4 39.1 3 2.475 4 39.1 4.9 865 153.5 674.3 4.9 865 153.5 674.3 4.9 10 15.1 66.4 (22 300) (68.7) (301.5) 146.0 85 698.9 Covernment Employees Medical Scheme (GEMS) Beryl																						- ' '		
Government Employees Medical Scheme (GEMS) Septime (G			Standard	2 385	5 290	30.9	3.2	26 065	410.6	26 065	410.6	39 672	152.2	624.9	39 672	152.2	624.9	4 157	15.9	65.5	(17 764)	(68.2)	(279.8)	.
Scheme (GEMS) Emerald 504 521 1 342 611 29.1 4.3 22 305 859 1 384.5 22 305 859 1 384.5 21 448 405 96.2 1 331.3 21 448 405 96.2 1 331.3 1 058 05.2 4.7 65.7 (200 59.8) (0.9) (12.5) (12	_														-			l			<u> </u>			146.0
Comparison Com	1598		-		-																			.
Ruby 60 579 161 653 27.6 3.1 2 275 272 1 173.6 1 706 418 880.2 1 787 743 78.6 92.2 1 355 495 79.4 699.2 121 809 7.1 62.8 229 114 13.4 118.2 Sapphire 40 450 130 874 27.5 2.3 741 564 472.2 741 564 472.2 233 375 31.5 148.6 233 375 31.5 148.6 79 531 10.7 50.6 428 657 57.8 272.9 Consolidated 674 673 1 781 770 29.9 5.4 28 139 221 1 316.1 27 570 368 1 289.5 26 811 824 95.3 1 254.0 26 379 576 95.7 1 233.8 1 395 900 5.1 65.3 (205 108) (0.7) (9.6) 9.5 (205 108) (1.7) (1.7) (2.7) (1.7)		(52110)																				- ' '		
Saphire 40 450 130 874 27.5 2.3 741 564 472.2 741 564 472.2 233 375 31.5 148.6 233 375 31.5 148.6 79 531 10.7 50.6 428 657 57.8 272.9 (20 14 14 14 14 14 14 14 14 14 14 14 14 14					-																` ′			
523 Grintek Electronics Medical Aid Scheme Option 1 Op				40 450	130 874	27.5	2.3	741 564	472.2	741 564	472.2	233 375	31.5	148.6	233 375	31.5	148.6	79 531	10.7	50.6	428 657	57.8	272.9	
Scheme Sc	4505	0:115																				- ' '		9.5
Consolidated 693 1 650 35.0 7.5 29 689 1 499.4 29 689 1 499.4 30 850 103.9 1 558.1 30 850 103.9 1 558.1 2 489 8.4 125.7 (3 650) (12.3) (184.3) 76.6 Horizon Medical Scheme Hospital Plus Savings Plan 553 1 028 35.2 7.0 1 4 531 1 177.9 1 2 387 1 004.1 1 0 696 7 3.6 867.0 8 543 69.0 692.5 1 296 10.5 105.1 2 548 20.6 20.6 20.5 Hospital Core Plan 632 884 26.6 0.7 5 158 486.2 5 158 486.2 2 628 50.9 247.7 2 628 50.9 247.7 1 341 26.0 1 26.5 1 189 2 3.0 112.0	1523		<u> </u>																					
Hospital Core Plan 632 884 26.6 0.7 5 158 486.2 5 158 486.2 2 628 50.9 247.7 2 628 50.9 247.7 1 341 26.0 126.5 1 189 23.0 112.0	1566				-										-								- '	76.6
	1300	Honzon Wedical Scheiffe	<u> </u>		-										-									

Ref.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contributi (GCI)		Risk Contributio (RCI)			healthcare ex PMSA and ac nealthcare ser		Net relevant health (incl. accredited ma			Net non-he	ealthcare exp	penses	Net he	althcare resu	lt	Solvency ratio
NO.			31/12/15	31/12/15	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2015 %
		Consolidated	2 554	4 128	27.5	2.4	39 319	793.8	37 175	750.5	28 696	73.0	579.3	26 543	71.4	535.8	5 569	15.0	112.4	5 063	13.6	102.2	74.7
1591	Impala Medical Plan	Impala Medical Plan	10 537	22 138	29.2	1.8	117 101	440.8	117 101	440.8	112 135	95.8	422.1	112 135	95.8	422.1	3 741	3.2	14.1	1 226	1.0	4.6	
		Consolidated	10 537	22 138	29.2	1.8	117 101	440.8	117 101	440.8	112 135	95.8	422.1	112 135	95.8	422.1	3 741	3.2	14.1	1 226	1.0	4.6	36.7
1559	Imperial Group Medical Scheme	Imperialmed Health Plan	7 182	16 859	29.2	2.9	317 065	1 567.2	317 065	1 567.2	288 030	90.8	1 423.7	288 030	90.8	1 423.7	19 710	6.2	97.4	9 324	2.9	46.1	1
		Imperialmed Budget Plan	515	973	24.9	1.4	9 680	829.0	9 680	829.0	6 815	70.4	583.6	6 815	70.4	583.6	1 152	11.9	98.6	1 714	17.7	146.8	i l
		Consolidated	7 697	17 832	29.0	2.8	326 745	1 527.0	326 745	1 527.0	294 845	90.2	1 377.9	294 845	90.2	1 377.9	20 862	6.4	97.5	11 038	3.4	51.6	85.3
1145	LA-Health Medical Scheme	LA Active	34 213	89 756	27.1	3.0	1 444 248	1 340.9	1 148 495	1 066.3	1 184 136	82.0	1 099.4	903 470	78.7	838.8	144 073	12.5	133.8	100 952	8.8	93.7	1
		LA Comprehensive	2 123	3 072	61.9	56.1	162 274	4 402.0	141 431	3 836.6	153 112	94.4	4 153.4	133 268	94.2	3 615.1	9 488	6.7	257.4	(1 324)	(0.9)	(35.9)	1
		LA Core	5 297	8 453	60.9	52.4	345 467	3 405.8	295 382	2 912.0	334 365	96.8	3 296.3	285 917	96.8	2 818.7	21 235	7.2	209.3	(11 770)	(4.0)	(116.0)	i I
		LA Focus	8 619	21 528	25.7	2.1	269 820	1 044.5	202 444	783.6	214 404	79.5	829.9	152 726	75.4	591.2	34 508	17.0	133.6	15 210	7.5	58.9	1
		LA Keyplus	6 549	15 506	25.8	1.0	124 074	666.8	124 074	666.8	103 485	83.4	556.2	103 485	83.4	556.2	15 213	12.3	81.8	5 376	4.3	28.9	ıl
1197	Libcare Medical Scheme	Consolidated	56 801	138 315	29.6	6.8	2 345 883	1 413.4	1 911 827	1 151.9	1 989 503	84.8	1 198.7	1 578 866	82.6	951.2	224 518	11.7	135.3	108 443	5.7	65.3	37.4
1197	Librare Medical Scriente	Libcare	5 928	12 781	30.7	6.7	261 808	1 707.0	213 702	1 393.4	232 047	88.6	1 513.0	184 897	86.5	1 205.5	16 473	7.7	107.4	12 332	5.8	80.4	i I
1599	Lonmin Medical Scheme	Consolidated	5 928	12 781	30.7	6.7	261 808	1 707.0	213 702	1 393.4	232 047	88.6	1 513.0	184 897	86.5	1 205.5	16 473	7.7	107.4	12 332	5.8	80.4	105.1
1039	Lormilli Medical Scriente	Lonmin Medical Scheme Benefit Plan	16 170	19 240	35.4	-	155 594	673.9	155 594	673.9	164 951	106.0	714.4	164 951	106.0	714.4	12 831	8.2	55.6	(22 188)	(14.3)	(96.1)	i
		Consolidated	16 170	19 240	35.4	-	155 594	673.9	155 594	673.9	164 951	106.0	714.4	164 951	106.0	714.4	12 831	8.2	55.6	(22 188)	(14.3)	(96.1)	26.0
1547	Malcor Medical Scheme	Plan A	1 193	2 897	41.1	14.2	81 730	2 351.0	81 730	2 351.0	97 174	118.9	2 795.2	97 174	118.9	2 795.2	3 553	4.3	102.2	(18 996)	(23.2)	(546.4)	
		Plan B	3 179	7 966	29.6	3.2	132 552	1 386.6	132 552	1 386.6	135 495	102.2	1 417.4	135 495	102.2	1 417.4	9 017	6.8	94.3	(11 961)	(9.0)	(125.1)	, l
		Plan C	569	1 031	30.6	4.6	15 094	1 220.0	15 094	1 220.0	9 778	64.8	790.4	9 778	64.8	790.4	1 509	10.0	121.9	3 807	25.2	307.7	1
		Plan D	149	234	28.4	1.7	1 732	616.7	1 732	616.7	1 401	80.9	498.9	1 401	80.9	498.9	251	14.5	89.3	80	4.6	28.5	1
		Consolidated	5 090	12 128	32.4	5.9	231 108	1 588.0	231 108	1 588.0	243 848	105.5	1 675.5	243 848	105.5	1 675.5	14 330	6.2	98.5	(27 069)	(11.7)	(186.0)	25.7
1495	Massmart Health Plan	Choice	3 648	7 747	30.7	2.1	170 704	1 836.2	136 575	1 469.1	150 204	88.0	1 615.7	123 755	90.6	1 331.2	7 323	5.4	78.8	5 497	4.0	59.1	
		Essential	2 925	3 986	26.8	-	21 980	459.5	21 980	459.5	12 820	58.3	268.0	12 820	58.3	268.0	3 640	16.6	76.1	5 519	25.1	115.4	1
		Network	2 622	4 312	26.0	0.2	43 992	850.2	43 992	850.2	37 496	85.2	724.7	37 496	85.2	724.7	4 205	9.6	81.3	2 291	5.2	44.3	1
		Consolidated	9 195	16 045	28.5	1.1	236 676	1 229.2	202 547	1 052.0	200 521	84.7	1 041.5	174 071	85.9	904.1	15 169	7.5	78.8	13 307	6.6	69.1	58.5
1039	MBMed Medical Aid Fund	MBMed	4 012	9 721	28.9	5.1	148 661	1 274.4	148 661	1 274.4	129 240	86.9	1 107.9	129 240	86.9	1 107.9	8 838	5.9	75.8	10 583	7.1	90.7	
		Consolidated	4 012	9 721	28.9	5.1	148 661	1 274.4	148 661	1 274.4	129 240	86.9	1 107.9	129 240	86.9	1 107.9	8 838	5.9	75.8	10 583	7.1	90.7	81.6
1548	Medipos Medical Scheme	Option A	1 948	2 675	67.8	70.4	129 139	4 023.0	129 139	4 023.0	142 775	110.6	4 447.8	142 775	110.6	4 447.8	4 034	3.1	125.7	(17 670)	(13.7)	(550.5)	
		Option B	8 499	18 465	32.3	5.7	286 328	1 292.2	286 328	1 292.2	276 400	96.5	1 247.4	276 400	96.5	1 247.4	17 336	6.1	78.2	(7 408)	(2.6)	(33.4)	1
		Option C	1 923	4 078	29.8	1.9	34 199	698.8	34 199	698.8	35 011	102.4	715.5	35 011	102.4	715.5	3 927	11.5	80.2	(4 740)	(13.9)	(96.9)	1
		Consolidated	12 370	25 218	35.7	12.0	449 665	1 485.9	449 665	1 485.9	454 186	101.0	1 500.9	454 186	101.0	1 500.9	25 296	5.6	83.6	(29 818)	(6.6)	(98.5)	120.6
1105	Metropolitan Medical Scheme	Classic	542	1 074	27.8	4.5	15 535	1 205.4	15 535	1 205.4	8 575	55.2	665.3	8 575	55.2	665.3	2 836	18.3	220.0	4 125	26.6	320.0	
		Premier	3 301	7 521	32.7	8.1	159 533	1 767.6	159 533	1 767.6	175 418	110.0	1 943.7	175 418	110.0	1 943.7	10 505	6.6	116.4	(26 390)	(16.5)	(292.4)	1
		Consolidated	3 843	8 595	32.1	7.6	175 068	1 697.4	175 068	1 697.4	183 993	105.1	1 783.9	183 993	105.1	1 783.9	13 340	7.6	129.3	(22 265)	(12.7)	(215.9)	69.2
1600	Motohealth Care	Classic	9 742	21 524	38.2	14.7	485 375	1 879.2	379 651	1 469.9	463 680	95.5	1 795.2	366 589	96.6	1 419.3	34 259	9.0	132.6	(21 197)	(5.6)	(82.1)	i l
		Custom	8 694	19 392	28.6	4.3	153 065	657.8	153 065	657.8	133 576	87.3	574.0	133 576	87.3	574.0	17 057	11.1	73.3	2 431	1.6	10.4	1
		Essential	4 286	9 185	28.6	0.5	28 351	257.2	28 351	257.2	17 810	62.8	161.6	17 810	62.8	161.6	4 123	14.5	37.4	6 418	22.6	58.2	ı l
		Hospicare	916	1 572	51.9	41.4	22 260	1 180.0	22 260	1 180.0	27 895	125.3	1 478.8	27 895	125.3	1 478.8	2 216	10.0	117.5	(7 851)	(35.3)	(416.2)	i I
		Optimum	1 514	3 074	47.1	25.3	131 562	3 566.5	131 562	3 566.5	129 967	98.8	3 523.3	129 967	98.8	3 523.3	7 775	5.9	210.8	(6 180)	(4.7)	(167.5)	1
		Consolidated	25 152	54 747	34.1	10.0	820 613	1 249.1	714 889	1 088.2	772 929	94.2	1 176.5	675 839	94.5	1 028.7	65 429	9.2	99.6	(26 379)	(3.7)	(40.2)	54.4
1241	Naspers Medical Fund	M-Med Option	4 930	9 636	24.1	0.7	165 359	1 430.0	124 062	1 072.9	147 899	89.4	1 279.1	109 103	87.9	943.5	11 567	9.3	100.0	3 392	2.7	29.3	1
		N Option Basic	1 979	3 557	28.2	2.1	39 867	934.0	39 867	934.0	31 007	77.8	726.4	31 007	77.8	726.4	5 790	14.5	135.6	3 070	7.7	71.9	1
		N Option Plus	1 839	3 297	45.2	23.6	89 721	2 267.8	76 284	1 928.1	89 468	99.7	2 261.3	74 886	98.2	1 892.8	5 660	7.4	143.1	(4 262)	(5.6)	(107.7)	1
		Consolidated	8 748	16 490	29.2	5.6	294 947	1 490.5	240 213	1 213.9	268 374	91.0	1 356.2	214 997	89.5	1 086.5	23 017	9.6	116.3	2 200	0.9	11.1	53.3
1469	Nedgroup Medical Aid Scheme	Hospital	5 109	8 203	32.1	6.9	87 903	893.0	87 903	893.0	75 340	85.7	765.4	75 340	85.7	765.4	12 175	13.9	123.7	388	0.4	3.9	1
		Platinum	1 977	4 361	44.1	21.6	133 411	2 549.3	133 411	2 549.3	136 740	102.5	2 612.9	136 740	102.5	2 612.9	4 866	3.6	93.0	(8 194)	(6.1)	(156.6)	1
		Savings	15 007	25 512	26.0	2.8	362 590	1 184.4	284 680	929.9	313 407	86.4	1 023.7	239 096	84.0	781.0	36 340	12.8	118.7	9 244	3.2	30.2	i I
		Traditional	5 167	10 590	41.4	19.3	239 207	1 882.3	239 207	1 882.3	239 847	100.3	1 887.4	239 847	100.3	1 887.4	12 990	5.4	102.2	(13 631)	(5.7)	(107.3)	1
		Traditional Plus	1 456	3 113	43.2	21.7	76 782	2 055.4	76 782	2 055.4	91 197	118.8	2 441.3	91 197	118.8	2 441.3	1 832	2.4	49.0	(16 247)	(21.2)	(434.9)	25.4
1584	Natara Madical Cabana	Consolidated	28 716	51 779	32.7	9.6	899 892	1 448.3	821 983	1 322.9	856 531	95.2	1 378.5	782 219	95.2	1 258.9	68 204	8.3		(28 441)	(3.5)	(45.8)	35.1
1304	Netcare Medical Scheme	Netcare Savings Option	17 682	38 614	29.1	3.6	729 473	1 574.3	619 967	1 338.0	707 681	97.0	1 527.3	611 317	98.6	1 319.3	31 302	5.0	67.6	(22 652)	(3.7)	(48.9)	امیما
1214	Old Mutual Staff Medical Aid Fund	Consolidated	17 682	38 614	29.1	3.6	729 473	1 574.3	619 967	1 338.0	707 681	97.0	1 527.3	611 317	98.6	1 319.3	31 302	5.0	67.6	(22 652)	(3.7)	(48.9)	34.3
1214	2.2 mateur Stair modical Ald i uliu	Hospital Plan Network Plan	3 041 1 594	4 704 2 816	31.2 28.9	6.0 5.8	47 832 39 499	847.4 1 168.9	47 832 39 301	847.4 1 163.0	28 270 27 879	59.1 70.6	500.8 825.0	28 245 27 652	59.1 70.4	500.4 818.3	7 403 4 051	15.5	131.1 119.9	12 184 7 598	25.5 19.3	215.8 224.9	, 1
		Savings Plan	1 594 8 451	15 811	28.9	2.6	39 499 194 624	1 108.9	155 785	821.1	159 620	70.6 82.0	841.3	119 052	70.4	627.5	19 378	10.3	119.9	7 598 17 355	19.3	91.5	, 1
			4 711		40.5	17.5	213 696	1 904.6	197 953	1 764.3		108.6	2 068.0	207 785	105.0	1 851.9	11 744		102.1				, I
		Traditional Plus Plan	_	9 350							232 034							5.9	_	(21 575)	(10.9)	(192.3)	, 1
		Traditional Plus Plan	536 18 333	860 33 541	58.4 32.1	46.2 8.6	34 357 530 000	3 329.2	31 844 472 716	3 085.7 1 174.5	43 545	126.7	4 219.4	39 449 422 182	123.9	3 822.6	1 351	9.3		(8 955) 6 607	(28.1)	(867.7) 16.4	44.0
1441	Parmed Medical Aid Scheme	Consolidated Plan - 007	18 333 2 424	4 969	32.1 48.2	28.9	530 009 213 679	1 316.8 3 583.5	472 716 213 679	3 583.5	491 348 199 991	92.7 93.6	1 220.8 3 354.0	422 182 199 991	89.3	1 048.9 3 354.0	43 927 9 215	4.3		4 473	2.1	75.0	41.2
	Journal of the controlled	Plan - 007 Consolidated	2 424	4 969	48.2	28.9	213 679	3 583.5	213 679	3 583.5	199 991	93.6	3 354.0	199 991	93.6	3 354.0	9 215	4.3	154.5	4 473	2.1	75.0	90.5
ı			1 366	2 929	32.5	9.6	61 539	1 750.8	46 194	1 314.3	61 301	93.6	1 744.1	48 900	93.6 105.9	1 391.3	3 182	6.9	_	(5 888)	(12.7)	(167.5)	80.5
1186	PG Group Medical Scheme			4 929	32.3	9.0	01 009	1 / 30.0	40 194	1 3 14.3	01301	33.0	1 / 44. [40 900	100.9	1 331.3	3 102	0.9	30.0	(0 000)	(12.1)	(0.101)	. 1
1186	PG Group Medical Scheme	PG Group Medical Scheme Consolidated	1 366	2 929	32.5	9.6	61 539	1 750.8	46 194	1 314.3	61 301	99.6	1 744.1	48 900	105.9	1 391.3	3 182	6.9	90.5	(5 888)	(12.7)	(167.5)	84.1

Dof			Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution (GCI)	on Income	Risk Contributio	on Income		: healthcare ex . PMSA and a nealthcare ser		Net relevant healtho			Net non-h	ealthcare expe	nses	Net he	ealthcare resu	lt	Solvency ratio
no.		Benefit option name	31/12/15	31/12/15	Years	(05+ years) %	R'000	pbpm	R'000	pbpm	R'000	As % of	pbpm R	R'000	As % of	pbpm	R'000	As % of	pbpm	R'000	As % of	pbpm R	2015
1563	Pick n Pay Medical Scheme	Pick n Pay Medical Scheme	7 711	16 223	29.7	3.8	285 725	1 467.7	214 523	1 101.9	286 026	100.1	1 469.2	222 427	103.7	1 142.6	20 293	9.5	104.2	(28 197)	(13.1)	(144.8)	70
		Consolidated	7 711	16 223	29.7	3.8	285 725	1 467.7	214 523	1 101.9	286 026	100.1	1 469.2	222 427	103.7	1 142.6	20 293	9.5	104.2	(28 197)	(13.1)	(144.8)	98.1
1583	Platinum Health	PlatCap	3 735	3 926	39.5	0.1	30 888	655.6	30 888	655.6	23 942	77.5	508.2	23 942	77.5	508.2	2 715	8.8	57.6	4 231	13.7	89.8	
		PlatComprehensive PlatSave	59 593 19	94 946 47	32.9 29.8	1.7	1 020 962 1 053	896.1 1 866.7	1 020 962 790	896.1 1 400.0	989 257 704	96.9 66.9	868.3 1 249.0	989 257 580	96.9 73.5	868.3 1 028.8	70 628 66	6.9 8.4	62.0 117.2	(38 923)	(3.8)	(34.2) 254.0	
		Consolidated	63 347	98 919	33.2	1.7	1 052 903	887.0	1 052 640	886.8	1 013 904	96.3	854.2	1 013 780	96.3	854.0	73 409	7.0	61.8	(34 548)	(3.3)	(29.1)	23.6
1194	Profmed	Pro Active	11 499	26 683	36.5	8.7	291 785	911.3	291 785	911.3	213 139	73.0	665.7	213 139	73.0	665.7	57 005	19.5	178.0	21 641	7.4	67.6	
		Pro Active Plus	6 496	14 530	33.9	7.0	183 750	1 053.9	183 750	1 053.9	133 328	72.6	764.7	133 328	72.6	764.7	32 501	17.7	186.4	17 921	9.8	102.8	
		Pro Pinnacle	1 884	3 597	56.4	41.4	181 015	4 193.7	181 015	4 193.7	211 332	116.7	4 896.0	211 332	116.7	4 896.0	9 748	5.4	225.8	(40 065)	(22.1)	(928.2)	
		Pro Secure	7 978	17 252	45.2	22.8	409 297	1 977.1	409 297	1 977.1	399 682	97.7	1 930.6	399 682	97.7	1 930.6	41 010	10.0	198.1	(31 395)	(7.7)	(151.6)	
		Pro Secure Plus Consolidated	2 510 30 367	5 017 67 079	48.6 40.2	30.0 15.3	151 117 1 216 964	2 510.1 1 511.9	151 117 1 216 964	2 510.1 1 511.9	137 717 1 095 198	91.1 90.0	2 287.5 1 360.6	137 717 1 095 198	91.1 90.0	2 287.5 1 360.6	12 906 153 170	8.5 12.6	214.4 190.3	(31 404)	(2.6)	(39.0)	53.0
1516	Quantum Medical Aid Society	Essential Comprehensive	440	828	48.0	28.4	25 889	2 605.6	22 020	2 216.2	27 044	104.5	2 721.8	23 184	105.3	2 333.4	1 155	5.2	116.2	(2 319)	(10.5)	(233.4)	33.0
		Essential Saver	4 259	8 925	31.7	7.7	120 168	1 122.0	102 246	954.7	114 899	95.6	1 072.8	96 904	94.8	904.8	11 176	10.9	104.4	(5 834)	(5.7)	(54.5)	
		KeyCare Plus	475	864	26.9	5.2	8 699	839.0	8 699	839.0	7 741	89.0	746.6	7 741	89.0	746.6	1 246	14.3	120.2	(289)	(3.3)	(27.8)	
		Consolidated	5 174	10 617	32.6	9.1	154 756	1 214.7	132 964	1 043.6	149 683	96.7	1 174.9	127 830	96.1	1 003.3	13 577	10.2	106.6	(8 442)	(6.3)	(66.3)	94.7
1201	Rand Water Medical Scheme	Option A	3 020	8 213	30.8	6.6	166 860	1 693.1	166 860	1 693.1	150 275	90.1	1 524.8	150 275	90.1	1 524.8	7 568	4.5	76.8	9 018	5.4	91.5	
1		Option B Plus	182	325	32.0	- 6.3	5 549	1 422.9	5 549	1 422.9	3 310	59.6	848.6	3 310	59.6	848.6 1.400.0	417	7.5 4.6	106.9	1 823	32.9	467.5	00.0
1430	Remedi Medical Aid Scheme	Consolidated Classic	3 202 9 969	8 538 21 494	30.8 25.4	6.3 2.4	172 410 365 454	1 682.8 1 416.9	172 410 365 454	1 682.8 1 416.9	153 585 261 910	89.1 71.7	1 499.0 1 015.4	153 585 261 910	89.1 71.7	1 499.0 1 015.4	7 984 22 024	6.0	77.9 85.4	10 841 81 520	6.3 22.3	105.8 316.1	92.9
		Comprehensive	6 529	15 056	36.5	10.2	344 755	1 908.2	310 362	1 717.8	378 346	109.7	2 094.1	347 784	112.1	1 924.9	14 843	4.8	82.2	(52 265)	(16.8)	(289.3)	
		Standard	4 351	10 265	25.7	1.4	93 097	755.8	93 097	755.8	86 488	92.9	702.1	86 488	92.9	702.1	9 609	10.3	78.0	(3 000)	(3.2)	(24.4)	
		Consolidated	20 849	46 815	29.0	4.7	803 306	1 429.9	768 914	1 368.7	726 744	90.5	1 293.6	696 182	90.5	1 239.2	46 476	6.0	82.7	26 255	3.4	46.7	
1176	Retail Medical Scheme	Essential Option	10 200	18 117	27.3	0.8	152 856	703.1	152 856	703.1	138 256	90.4	635.9	138 256	90.4	635.9	21 456	14.0	98.7	(6 856)	(4.5)	(31.5)	
		Essential Plus Option	862	1 555	49.4	29.5	46 924	2 514.7	38 234	2 049.0	47 985	102.3	2 571.5	39 548	103.4	2 119.4	1 960	5.1	105.0	(3 274)	(8.6)	(175.5)	04.4
1013	Rhodes University Medical	Consolidated RUMED	11 062 1 123	19 672 2 330	29.1 39.3	3.1 16.7	199 780 41 381	846.3 1 480.0	191 090 41 381	809.5 1 480.0	186 241 36 268	93.2 87.6	788.9 1 297.2	177 804 36 268	93.0 87.6	753.2 1 297.2	23 416 2 625	12.3 6.3	99.2 93.9	(10 130) 2 488	(5.3)	(42.9) 89.0	94.1
	Scheme	Consolidated	1 123	2 330	39.3	16.7	41 381	1 480.0	41 381	1 480.0	36 268	87.6	1 297.2	36 268	87.6	1 297.2	2 625	6.3	93.9	2 488	6.0	89.0	115.1
1209	SA Breweries Medical Aid Scheme		6 024	13 688	31.3	7.1	283 156	1 723.9	255 001	1 552.5	270 192	95.4	1 644.9	245 095	96.1	1 492.2	16 972	6.7	103.3	(7 066)	(2.8)	(43.0)	
	(SABMAS)	Essential Option	3 771	8 281	25.6	0.9	76 201	766.8	76 201	766.8	69 229	90.9	696.7	69 229	90.9	696.7	8 207	10.8	82.6	(1 234)	(1.6)	(12.4)	
		Consolidated	9 795	21 969	29.1	4.7	359 357	1 363.1	331 202	1 256.3	339 421	94.5	1 287.5	314 324	94.9	1 192.3	25 179	7.6	95.5	(8 300)	(2.5)	(31.5)	80.3
1424	SABC Medical Aid Scheme	SABC Plan 009	4 930	10 670	34.1	10.6	273 378	2 135.1	232 409	1 815.1	236 529	86.5	1 847.3	198 229	85.3	1 548.2	12 933	5.6	101.0	21 247	9.1	165.9	
1038	SAMWUMed	Consolidated Option A	4 930 16 615	10 670 35 217	34.1 32.3	10.6 4.5	273 378 404 344	2 135.1 956.8	232 409 404 344	1 815.1 956.8	236 529 316 590	86.5 78.3	1 847.3 749.1	198 229 316 590	85.3 78.3	1 548.2 749.1	12 933 26 712	5.6 6.6	101.0 63.2	21 247 61 042	9.1 15.1	165.9 144.4	76.8
1030	SAMWOMEU	Option B	21 550	50 684	29.6	2.6	743 233	1 222.0	743 233	1 222.0	625 822	84.2	1 029.0	625 822	84.2	1 029.0	34 646	4.7	57.0	82 765	11.1	136.1	
		Consolidated	38 165	85 901	30.7	3.4	1 147 577	1 113.3	1 147 577	1 113.3	942 412	82.1	914.2	942 412	82.1	914.2	61 358	5.3	59.5	143 807	12.5	139.5	80.8
1234	Sasolmed	Sasolmed	28 350	75 661	30.2	5.2	1 483 439	1 633.9	1 483 439	1 633.9	1 434 344	96.7	1 579.8	1 434 344	96.7	1 579.8	69 662	4.7	76.7	(20 567)	(1.4)	(22.7)	
		Consolidated	28 350	75 661	30.2	5.2	1 483 439	1 633.9	1 483 439	1 633.9	1 434 344	96.7	1 579.8	1 434 344	96.7	1 579.8	69 662	4.7	76.7	(20 567)	(1.4)	(22.7)	49.5
1531	SEDMED	SEDMED	949	2 112	43.7	23.2	31 701	1 250.8	31 701	1 250.8	34 094	107.5	1 345.2	34 094	107.5	1 345.2	2 871	9.1	113.3	(5 264)	(16.6)	(207.7)	
1568	Sisonke Health Medical Scheme	Consolidated Pride Plan	949 784	2 112 1 370	43.7 28.9	23.2	31 701 10 332	1 250.8 628.5	31 701 10 332	1 250.8 628.5	34 094 9 943	107.5 96.2	1 345.2 604.8	34 094 9 943	107.5 96.2	1 345.2 604.8	2 871 799	9.1 7.7	113.3 48.6	(5 264) (410)	(16.6)	(207.7)	43.1
1300	Sisonke Health Medical Scheme	Heritage Plan	7 414	16 509	30.7	2.0	255 086	1 287.6	255 086	1 287.6	233 115	90.2	1 176.7	233 115	91.4	1 176.7	21 437	8.4	108.2	534	0.2	2.7	
		Consolidated	8 198	17 879	30.6	1.9	265 418	1 237.1	265 418	1 237.1	243 059	91.6	1 132.9	243 059	91.6	1 132.9	22 235	8.4	103.6	125	-	0.6	66.1
1580	South African Police Service	Higher Plan	124 560	357 651	28.7	3.6	6 635 916	1 546.2	6 635 916	1 546.2	6 389 271	96.3	1 488.7	6 389 271	96.3	1 488.7	284 303	4.3	66.2	(37 658)	(0.6)	(8.8)	
	Medical Scheme (POLMED)	Lower Plan	46 703	133 903	21.6	0.6	1 011 921	629.8	1 011 921	629.8	904 702	89.4	563.0	904 702	89.4	563.0	78 428	7.8	48.8	28 790	2.8	17.9	
		Consolidated	171 263	491 554	26.8	2.8	7 647 836	1 296.5	7 647 836	1 296.5	7 293 973	95.4	1 236.5	7 293 973	95.4	1 236.5	362 732	4.7	61.5	(8 868)	(0.1)	(1.5)	51.1
1578	TFG Medical Aid Scheme	Plan A	1 815	3 702	27.7	2.6	52 122	1 173.3	52 122	1 173.3	41 589	79.8	936.2	41 589	79.8	936.2	4 492	8.6	101.1	6 041	11.6	136.0	
		Plan B Consolidated	1 088 2 903	2 539 6 241	36.3 31.2	12.3 6.5	62 566 114 689	2 053.5 1 531.4	62 566 114 689	2 053.5 1 531.4	48 341 89 930	77.3 78.4	1 586.6 1 200.8	48 341 89 930	77.3 78.4	1 586.6 1 200.8	2 722 7 215	4.4 6.3	89.3 96.3	11 503 17 545	18.4 15.3	377.5 234.3	96.1
1544	Tiger Brands Medical Scheme	Mzansi Network Option	388	803	26.6	0.4	5 343	554.5	5 343	554.5	7 283	136.3	755.8	7 283	136.3	755.8	428	8.0	44.5	(2 369)	(44.3)	(245.8)	30.1
	_	Option 1	3 939	8 849	41.6	20.8	215 213	2 026.7	215 213	2 026.7	210 737	97.9	1 984.6	210 737	97.9	1 984.6	9 543	4.4	89.9	(5 068)	(2.4)	(47.7)	
		Consolidated	4 327	9 652	40.4	19.1	220 555	1 904.2	220 555	1 904.2	218 021	98.9	1 882.3	218 021	98.9	1 882.3	9 972	4.5	86.1	(7 437)	(3.4)	(64.2)	53.1
1582	Transmed Medical Fund	Guardian	10 544	12 704	78.5	91.0	158 495	1 039.7	158 495	1 039.7	262 117	165.4	1 719.4	262 117	165.4	1 719.4	36 039	22.7	236.4	(139 661)	(88.1)	(916.1)	
		Private Network Saver	3 845	5 968	55.8	35.4	227 807	3 181.0	227 807	3 181.0	229 889	100.9	3 210.0	229 889	100.9	3 210.0	17 206	7.6	240.3	(19 288)	(8.5)	(269.3)	
		State Plus Network State Plus Own Choice	2 862 20 644	5 784 38 242	40.9 42.6	14.9 22.8	43 561 420 831	627.6 917.0	43 561 420 831	627.6 917.0	25 179 378 613	57.8 90.0	362.8 825.0	25 179 378 613	57.8 90.0	362.8 825.0	3 941 29 657	9.0 7.0	56.8 64.6	14 440 12 561	33.1	208.0	
		Consolidated	37 895	62 698	51.0	37.1	850 694	1 130.7	850 694	1 130.7	895 798	105.3	1 190.6	895 798	105.3	1 190.6	86 843	10.2	115.4	(131 947)	(15.5)	(175.4)	14.1
1579	Tsogo Sun Group Medical Scheme		1 131	2 659	31.2	5.5	51 748	1 621.8	40 537	1 270.4	58 925	113.9	1 846.7	48 253	119.0	1 512.3	3 034	7.5	95.1	(10 749)	(26.5)	(336.9)	
		Classic Saver	3 634	7 766	23.9	0.2	85 488	917.3	64 523	692.4	64 736	75.7	694.7	44 498	69.0	477.5	9 202	14.3	98.7	10 823	16.8	116.1	
		Consolidated	4 765	10 425	25.8	1.5	137 236	1 097.0	105 060	839.8	123 661	90.1	988.5	92 751	88.3	741.4	12 236	11.6	97.8	74	0.1	0.6	66.1
1597	Umvuzo Health Medical Scheme	Standard	6 938	15 017	28.9	0.4	169 869	942.6	169 869	942.6	143 707	84.6	797.5	143 707	84.6	797.5	21 528	12.7	119.5	4 634	2.7	25.7	
		Supreme	9 754	24 475	25.2	0.3	328 815	1 119.6	328 815	1 119.6	242 641	73.8	826.2	242 641	73.8	826.2	37 906	11.5	129.1	48 268	14.7	164.3	
		Ultra Affordable	9 393	14 850	31.3	0.2	132 339	742.6	132 339	742.6	126 351	95.5	709.0	126 351	95.5	709.0	15 117	11.4	84.8	(9 130)	(6.9)	(51.2)	

Ref.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribut (GCI)		Risk Contributi (RCI)		Gross relevant incurred (incl managed l			Net relevant health (incl. accredited ma			Net non-h	ealthcare expe	enses	Net he	ealthcare resul	t	Solvency ratio
no.			31/12/15	31/12/15	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2015 %
		Extreme	285	691	24.4	0.4	11 008	1 327.5	11 008	1 327.5	8 721	79.2	1 051.8	8 721	79.2	1 051.8	1 105	10.0	133.3	1 181	10.7	142.4	
		Consolidated	26 370	55 033	27.9	0.3	642 030	972.2	642 030	972.2	521 420	81.2	789.6	521 420	81.2	789.6	75 657	11.8	114.6	44 953	7.0	68.1	31.6
1520	University of KwaZulu-Natal	Savings Plus Plan	3 359	6 934	39.7	17.8	142 550	1 713.2	114 111	1 371.4	132 225	92.8	1 589.1	108 228	94.8	1 300.7	9 005	7.9	108.2	(3 123)	(2.7)	(37.5)	
	Medical Scheme	Consolidated	3 359	6 934	39.7	17.8	142 550	1 713.2	114 111	1 371.4	132 225	92.8	1 589.1	108 228	94.8	1 300.7	9 005	7.9	108.2	(3 123)	(2.7)	(37.5)	83.9
1282	University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	2 889	5 422	42.7	19.7	139 872	2 149.8	139 872	2 149.8	130 425	93.2	2 004.6	130 425	93.2	2 004.6	9 134	6.5	140.4	314	0.2	4.8	
		Consolidated	2 889	5 422	42.7	19.7	139 872	2 149.8	139 872	2 149.8	130 425	93.2	2 004.6	130 425	93.2	2 004.6	9 134	6.5	140.4	314	0.2	4.8	89.8
1291	Witbank Coalfields Medical Aid	Comprehensive option	7 178	18 584	30.7	6.6	378 928	1 699.2	284 196	1 274.4	345 717	91.2	1 550.2	266 824	93.9	1 196.5	19 524	6.9	87.5	(2 152)	(0.8)	(9.6)	
	Scheme	Yebomed	2 511	6 444	26.1	0.2	40 471	523.4	40 471	523.4	37 797	93.4	488.8	37 797	93.4	488.8	2 664	6.6	34.4	10	-	0.1	. /
		Consolidated	9 689	25 028	29.5	5.0	419 399	1 396.4	324 667	1 081.0	383 514	91.4	1 277.0	304 622	93.8	1 014.3	22 187	6.8	73.9	(2 141)	(0.7)	(7.1)	110.0
1293	Wooltru Healthcare Fund	Core Option	809	1 269	28.5	7.1	11 238	738.0	11 238	738.0	9 920	88.3	651.4	9 920	88.3	651.4	1 331	11.8	87.4	(13)	(0.1)	(0.8)	. /
		Extended Option	690	1 414	44.2	21.7	40 249	2 372.1	40 249	2 372.1	44 857	111.4	2 643.6	44 857	111.4	2 643.6	1 818	4.5	107.2	(6 426)	(16.0)	(378.7)	. /
		Plus Option	8 391	16 837	28.4	4.1	230 116	1 138.9	230 116	1 138.9	212 119	92.2	1 049.9	212 119	92.2	1 049.9	21 054	9.1	104.2	(3 057)	(1.3)	(15.1)	. /
		Consolidated	9 890	19 520	29.5	5.5	281 603	1 202.2	281 603	1 202.2	266 896	94.8	1 139.4	266 896	94.8	1 139.4	24 203	8.6	103.3	(9 496)	(3.4)	(40.5)	65.0
Sub-to	L tal: registered restricted schemes	<u> </u>	1 623 790	3 871 070	30.5	6.1	61 814 149	1 330.7	59 187 872	1 274.1	58 445 554	94.6	1 258.2	56 141 467	94.9	1 208.6	3 700 185	6.3	79.7	(653 780)	(1.1)	(14.1)	37.5
Total r	egistered schemes		3 950 927	8 809 523	32.3	7.7	151 625 524	1 434.3	136 745 220	1 293.5	138 921 938	91.6	1 314.1	124 957 625	91.4	1 182.0	13 007 002	9.5	123.0	(1 219 407)	(0.9)	(11.5)	32.6

Notae-

b Discontinued options, amalgamated and liquidated schemes' options: As these options did not have any members/beneficiaries at year-end, the pbpm figures, the average age and pensioner ratios could not be calculated

GCI = Gross Contribution Income

RCI = Risk Contribution Income

PMSA = Personal Medical Savings Account

pb = per beneficiary

pbpm = per beneficiary per month

a Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements

ANNEXURE T:

DETAILED FINANCIAL INFORMATION PER OPTION: EFFICIENCY DISCOUNT OPTIONS (EDO) FOR THE YEAR ENDED 31 DECEMBER 2015

Ref.	Name of medical schome	Receipt entire come	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribut (GCI)		Risk Contribut (RC		(incl. accredited	care expenditu d managed he ces) (Note a)		Net non-l	nealthcare exp	oenses	Net he	ealthcare resi	ult
	Name of medical scheme	Benefit option name	31/12/15	31/12/15	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R
Efficien	ncy Discount Options (EDO)																		
1252	Bestmed Medical Scheme	Beat 1 Network	379	808	33.9	5.0	2 916	300.7	2 916	300.7	1 330	45.6	137.2	589	20.2	60.7	998	34.2	102.9
		Beat 2 Network Beat 3 Network	659 150	1 550 291	27.9 38.6	2.8 14.5	6 494 2 035	349.1 582.8	5 243 1 636	281.9 468.5	4 375 1 067	83.4 65.2	235.2 305.6	1 059 269	20.2 16.4	56.9 77.0	(190) 299	(3.6) 18.3	(10.2) 85.6
		Consolidated	1 188	2 649	30.9	4.8	11 445	360.0	9 795	308.1	6 772	69.1	213.0	1 917	19.6	60.3	1 107	11.3	34.8
1491	Compcare Wellness Medical Scheme	Dynamix Efficiency Discount Option	105	235	46.5	24.9	5 854	2 075.9	4 827	1 711.7	3 834	79.4	1 359.6	864	17.9	306.4	129	2.7	45.7
		Networx Efficiency Discount Option	1 464	2 057	25.6	0.3	10 195	413.0	10 195	413.0	5 935	58.2	240.4	2 800	27.5	113.4	1 461	14.3	59.2
		Pinnacle Efficiency Discount Option	54	132	48.4	27.0	4 188	2 643.9	3 219	2 032.2	2 509	77.9	1 584.0	625	19.4	394.6	85	2.6	53.7
		Mumed Efficiency Discount Networks Option	1 087	2 203	32.5	7.3	1 853	70.1	1 853	70.1	2 700	145.7	102.1	343	18.5	13.0	(1 190)	(64.2)	(45.0)
		Mumed Efficiency Discount Option	97	217	32.5	7.3	26 519	10 183.9	26 519	10 183.9	29 168	110.0	11 201.2	4 871	18.4	1 870.6	(7 520)	(28.4)	(2 887.9)
		Axis Efficiency Discount Option	207	400	45.0	19.8	3 739	779.0	3 739	779.0	2 848	76.2	593.3	1 146	30.6	238.8	(255)	(6.8)	(53.1)
		Symmetry Efficiency Discount Option	214	533	41.1	17.0	9 823	1 535.8	9 823	1 535.8	7 640	77.8	1 194.5	1 425	14.5	222.8	759	7.7	118.7
	B: 11 III M II 10 1	Consolidated	3 228	5 777	32.6	7.7	62 171	896.8	60 175	868.0	54 634	90.8	788.1	12 074	20.1	174.2	(6 531)	(10.9)	(94.2)
1125	Discovery Health Medical Scheme	Essential Delta Saver	35 002	68 125	28.2	2.6	799 900	978.5	681 687	833.9	411 028	60.3	502.8	135 554	19.9	165.8	135 106	19.8	165.3
		Classic Delta Saver	56 273	114 569	30.1	4.3	1 807 708	1 314.9	1 359 663	989.0	989 654	72.8	719.8	239 026	17.6	173.9	130 983	9.6	95.3
		Essential Delta Core	13 927	26 907	33.1	5.5	268 301	831.0	268 301	831.0	158 732	59.2	491.6	52 920	19.7	163.9	56 649	21.1	175.4
		Essential Delta Comprehensive	1 268	2 587	36.1	11.0	64 010	2 061.9	54 501	1 755.6	44 375	81.4	1 429.4	5 545	10.2	178.6	4 580	8.4	147.5
		Classic Delta Core	9 386	17 281	35.3	8.2	218 062	1 051.5	218 062	1 051.5	138 876	63.7	669.7	37 975	17.4	183.1	41 211	18.9	198.7
		Classic Delta Comprehensive	4 854	10 873	37.9	12.9	326 112	2 499.4	245 069	1 878.3	219 094	89.4	1 679.2	22 404	9.1	171.7	3 571	1.5	27.4
1202	Fedhealth Medical Scheme	Consolidated Maxima Standard Net	120 710 965	240 342 2 100	30.7 35.0	4.7 10.4	3 484 093 41 584	1 208.0 1 650.2	2 827 283 37 916	980.3 1 504.6	1 961 759 32 801	69.4 86.5	680.2 1 301.6	493 424 4 504	17.5 11.9	171.1 178.7	372 100 611	13.2 1.6	129.0 24.2
.202	Tourisal Moulean Contents	Consolidated	965	2 100	35.0	10.4	41 584	1 650.2	37 916	1 504.6	32 801	86.5	1 301.6	4 504	11.9	178.7	611	1.6	24.2
1576	Liberty Medical Scheme	Hospital Select	1 531	2 518	32.4	4.3	21 645	716.3	21 645	716.3	9 858	45.5	326.3	4 574	21.1	151.4	7 213	33.3	238.7
1070	Liberty Medical Continu	Complete Select	909	2 153	29.3	4.5	31 815	1 231.4	25 960	1 004.8	19 867	76.5	769.0	3 858	14.9	149.3	2 235	8.6	86.5
		Saver Select	1 556	2 999	27.4	2.6	30 774	855.1	24 970	693.8	16 191	64.8	449.9	5 360	21.5	148.9	3 418	13.7	95.0
		Consolidated	3 996	7 670	29.6	3.7	84 234	915.2	72 575	788.5	45 916	63.3	498.9	13 792	19.0	149.8	12 866	17.7	139.8
1149	Medihelp	Dimension Prime 1 Network	4 609	11 068	29.0	4.2	90 874	684.2	90 874	684.2	57 438	63.2	432.5	19 422	21.4	146.2	14 013	15.4	105.5
		Dimension Prime 2 Network	5 544	14 005	29.1	5.1	194 579	1 157.8	194 579	1 157.8	165 155	84.9	982.7	26 030	13.4	154.9	3 394	1.7	20.2
		Dimension Prime 3 Network	3 567	8 430	27.7	4.1	99 686	985.4	89 226	882.0	65 357	73.2	646.1	16 644	18.7	164.5	7 224	8.1	71.4
		Consolidated	13 720	33 503	28.7	4.5	385 139	958.0	374 679	932.0	287 950	76.9	716.2	62 096	16.6	154.5	24 631	6.6	61.3
1167	Momentum Health	Extender Any GP Pharmacy Associated Hospital	721	1 380	50.6	30.4	52 073	3 144.5	39 250	2 370.2	46 086	117.4	2 783.0	4 605	11.7	278.1	(11 441)	(29.1)	(690.9)
		Extender Associated GP Pharmacy Any Hospital	184	390	43.6	23.6	13 964	2 983.8	10 533	2 250.6	12 098	114.9	2 585.0	1 175	11.2	251.1	(2 740)	(26.0)	(585.5)
		Extender Associated GP Pharmacy Associated Hospital	272	562	45.0	26.3	18 298	2 713.2	13 814	2 048.3	13 649	98.8	2 023.9	1 694	12.3	251.2	(1 529)	(11.1)	(226.7)
		Extender State Any Hospital	1 215	2 976	32.3	5.7	91 028	2 548.9	68 593	1 920.7	37 319	54.4	1 045.0	7 770	11.3	217.6	23 504	34.3	658.2
		Extender State Associated Hospital	516	1 331	32.4	6.8	33 679	2 108.6	25 395	1 590.0	18 457	72.7	1 155.6	3 375	13.3	211.3	3 563	14.0	223.1
		Incentive Any GP Pharmacy Associated Hospital	2 324	5 066	43.2	19.5	101 778	1 674.2	91 916	1 512.0	91 409	99.4	1 503.6	11 842	12.9	194.8	(11 335)	(12.3)	(186.5)
		Incentive AssociatedGP Pharmacy Any Hospital	922	2 106	37.5	13.0	39 512	1 563.5	35 673	1 411.6	38 701	108.5	1 531.4	4 550	12.8	180.0	(7 578)	(21.2)	(299.9)
		Incentive Associated GP Pharmacy Associated Hospital	1 864	3 943	40.0	15.6	71 013	1 500.8	64 146	1 355.7	64 558	100.6	1 364.4	9 282	14.5	196.2	(9 694)	(15.1)	(204.9)
		Incentive State Apparent Legital	8 670	20 335	31.6	6.2	312 927	1 282.4	282 429	1 157.4	213 836	75.7	876.3	42 634	15.1	174.7	25 959	9.2	106.4
		Incentive State Associated Hospital Custom Any GP Pharmacy Associated Hospital	12 594 2 560	28 158 5 451	30.0 42.9	4.4 17.3	343 646 78 534	1 017.0 1 200.6	310 195 78 534	918.0 1 200.6	237 137 90 322	76.4 115.0	701.8 1 380.8	59 235 10 025	19.1 12.8	175.3 153.3	13 823 (21 813)	4.5	40.9 (333.5)
		Custom Any GP Pharmacy Associated Hospital Custom Associated GP Pharmacy Any Hospital	573	1 296	36.2	11.0	18 923	1 216.8	18 923	1 216.8	18 276	96.6	1 175.2	2 183	11.5	140.4	(1 536)	(27.8)	(98.8)
		Custom Associated GP Pharmacy Associated Hospital	3 486	7 688	37.9	12.6	92 658	1 004.4	92 658	1 004.4	94 253	101.7	1 021.6	12 876	13.9	139.6	(14 471)	(15.6)	(156.9)
		Custom State Any Hospital	4 617	11 353	28.0	3.0	128 464	943.0	128 464	943.0	82 054	63.9	602.3	17 221	13.4	126.4	29 189	22.7	214.3
		Custom State Associated Hospital	33 307	74 305	29.0	3.0	660 558	740.8	660 558	740.8	471 279	71.3	528.5	114 140	17.3	128.0	75 139	11.4	84.3
		Ingwe Primary Care Network Hospital	11 519	17 266	30.2	6.8	130 392	629.3	130 392	629.3	120 006	92.0	579.2	15 621	12.0	75.4	(5 235)	(4.0)	(25.3)
		Ingwe Primary Care State Hospital	742	1 016	29.6	0.3	6 401	525.0	6 401	525.0	2 714	42.4	222.6	970	15.2	79.6	2 717	42.4	222.9
		Consolidated	86 086	184 622	31.4	6.0	2 193 848	990.2	2 057 874	928.9	1 652 154	80.3	745.7	319 198	15.5	144.1	86 522	4.2	39.1
1592	Thebemed	Energy Core	2 362	8 205	32.0	0.4	80 880	821.5	80 880	821.5	612	0.8	6.2	12 899	15.9	131.0	67 369	83.3	684.2
		Energy Medium	851	2 791	32.0	0.4	33 618	1 003.8	33 618	1 003.8	203	0.6	6.1	4 822	14.3	144.0	28 594	85.1	853.8
		Consolidated	3 213	10 996	32.0	0.4	114 498	867.7	114 498	867.7	815	0.7	6.2	17 721	15.5	134.3	95 963	83.8	727.3
Sub-tot	al: Efficiency Discount Options	1	233 106	487 659	30.9	5.1	6 377 012	1 089.7	5 554 795	949.2	4 042 801	72.8	690.9	924 726	16.6	158.0	587 269	10.6	100.4

ANNEXURE T: DETAILED FINANCIAL INFORMATION PER OPTION: EFFICIENCY DISCOUNT OPTIONS (EDO) FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref.	Name of medical scheme	Benefii ootion name	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribut (GCI		Risk Contribut (RC		(incl. accredite	care expenditi d managed he ces) (Note a)		Net non-	healthcare exp	enses	Net h	ealthcare resu	lt
no.			31/12/15	31/12/15	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R
Non-Ef	ficiency Discount Options (Non-EDO)																		
1252	Bestmed Medical Scheme	Beat 1	5 193	10 537	35.2	7.5	105 364	833.3	105 364	833.3	83 691	79.4	661.9	18 220	17.3	144.1	3 453	3.3	27.3
		Beat 2	21 593	44 174	29.3	3.0	505 698	954.0	415 462	783.8	347 546	83.7	655.6	76 906	18.5	145.1	(8 990)	(2.2)	(17.0)
		Beat 3 Consolidated	7 015 33 801	14 420 69 131	35.5 31.5	10.8 5.3	260 533 871 595	1 505.6 1 050.7	216 578 737 404	1 251.6 888.9	181 151 612 388	83.6 83.0	1 046.9 738.2	26 980 122 106	12.5 16.6	155.9 147.2	8 447 2 910	3.9 0.4	48.8 3.5
1491	Compcare Wellness Medical Scheme	Symmetry	2 258	4 823	41.1	17.0	118 687	2 050.7	118 687	2 050.7	105 353	88.8	1 820.3	12 134	10.0	209.7	1 200	1.0	20.7
		Axis	602	1 127	45.0	19.8	17 556	1 298.1	17 556	1 298.1	20 337	115.8	1 503.8	2 929	16.7	216.6	(5 710)	(32.5)	(422.2)
		Mumed	2 412	4 890	32.5	7.3	83 617	1 425.0	83 617	1 425.0	76 632	91.6	1 305.9	12 007	14.4	204.6	(5 021)	(6.0)	(85.6)
			982	2 017	48.4	27.0	85 007	3 512.1	68 169	2 816.4	61 176	89.7	2 527.5	5 892	8.6	243.4	1 101	1.6	45.5
		Pinnacle	5 539	6 082		0.3	26 421	362.0	26 421		21 689	82.1	297.2	8 615	32.6	118.0			(53.2)
		Networx Dynamix	1 300	2 628	25.6 46.5	24.9	84 405	2 676.5	71 938	362.0 2 281.1	74 670	103.8	2 367.8	7 089	9.9	224.8	(3 883) (9 821)	(14.7)	(311.4)
		Consolidated	13 093	21 567	36.3	12.1	415 693	1 606.2	386 388	1 493.0	359 857	93.1	1 390.5	48 666	12.6	188.0	(22 134)		(85.5)
1125	Discovery Health Medical Scheme	Classic Comprehensive	159 035	365 901	39.7	15.0	12 489 599	2 844.5	9 381 810	2 136.7	9 355 093	99.7	2 130.6	735 453	7.8	167.5	(708 735)	(5.7)	(161.4)
1125	Blood of Front Modela Contine	'															, ,	' '	` '
		Classic Core	44 671	98 494	38.5	13.8	1 546 161	1 308.2	1 545 848	1 307.9	1 141 174	73.8	965.5	193 312	12.5	163.6	211 363	13.7	178.8
		Essential Comprehensive	19 120	38 223	44.6	24.3	1 161 889	2 533.1	988 509	2 155.1	819 525	82.9	1 786.7	88 731	9.0	193.5	80 253	8.1	175.0
		Essential Core	21 507	47 199	35.9	10.3	601 791	1 062.5	601 791	1 062.5	454 050	75.4	801.7	88 386	14.7	156.1	59 356	9.9	104.8
		Classic Saver	201 902	450 683	32.2	6.2	8 945 355	1 654.0	6 725 502	1 243.6	5 119 182	76.1	946.6	901 271	13.4	166.6	705 050	10.5	130.4
		Essential Saver	62 814	137 480	30.7	5.4	2 094 317	1 269.5	1 783 648	1 081.2	1 202 545	67.4	728.9	269 145	15.1	163.1	311 959	17.5	189.1
4000	Fedhealth Medical Scheme	Consolidated	509 049	1 137 980	35.6	10.4	26 839 112	1 965.4	21 027 108	1 539.8	18 091 569	86.0	1 324.8	2 276 298	10.8	166.7	659 246	3.1	48.3
1202	Fednealth Medical Scheme	Maxima Standard	26 380	55 879	38.0	8.9	1 266 922	1 889.4	1 166 850	1 740.1	1 000 931	85.8	1 492.7	128 111	11.0	191.1	37 808	3.2	56.4
		Consolidated	26 380	55 879	38.0	8.9	1 266 922	1 889.4	1 166 850	1 740.1	1 000 931	85.8	1 492.7	128 111	11.0	191.1	37 808	3.2	56.4
1576	Liberty Medical Scheme	Saver Standard	5 848	11 696	34.8	10.5	202 856	1 445.3	173 134	1 233.6	161 992	93.6	1 154.2	25 450	14.7	181.3	(14 308)	(8.3)	(101.9)
		Complete Standard	17 098	37 590	36.3	10.5	781 193	1 731.8	665 690	1 475.8	650 617	97.7	1 442.4	78 907	11.9	174.9	(63 835)	(9.6)	(141.5)
		Hospital Standard	10 141	19 613	40.6	15.3	275 131	1 169.0	275 131	1 169.0	237 170	86.2	1 007.7	41 729	15.2	177.3	(3 768)	(1.4)	(16.0)
		Consolidated	33 087	68 899	37.3	11.9	1 259 180	1 523.0	1 113 955	1 347.3	1 049 779	94.2	1 269.7	146 086	13.1	176.7	(81 911)	(7.4)	(99.1)
1149	Medihelp	Dimension Prime 1	11 831	28 656	33.9	9.2	340 717	990.8	340 717	990.8	315 637	92.6	917.9	56 194	16.5	163.4	(31 114)	(9.1)	(90.5)
		Dimension Prime 2	12 425	28 962	33.8	10.6	447 833	1 288.6	401 816	1 156.2	347 820	86.6	1 000.8	61 968	15.4	178.3	(7 972)	(2.0)	(22.9)
		Dimension Prime 3	24 888	59 517	35.2	10.7	1 171 960	1 640.9	1 171 960	1 640.9	1 069 541	91.3	1 497.5	123 101	10.5	172.4	(20 682)	(1.8)	(29.0)
		Consolidated	49 144	117 135	34.5	10.3	1 960 510	1 394.8	1 914 493	1 362.0	1 732 998	90.5	1 232.9	241 263	12.6	171.6	(59 768)	(3.1)	(42.5)
1167	Momentum Health	Extender	3 296	6 708	47.9	28.7	278 066	3 454.4	209 618	2 604.1	211 944	101.1	2 633.0	20 489	9.8	254.5	(22 815)	(10.9)	(283.4)
		Incentive Custom	9 893 2 400	19 870 5 096	46.4 41.4	26.1 16.8	461 113 85 840	1 933.9 1 403.7	416 243 85 840	1 745.7 1 403.7	461 649 89 728	110.9 104.5	1 936.1 1 467.3	50 017 9 446	12.0 11.0	209.8 154.5	(95 423)	(22.9)	(400.2) (218.0)
		Ingwe	23 426	25 061	24.3	0.3	118 033	392.5	118 033	392.5	75 982	64.4	252.7	21 381	18.1	71.1	(13 334) 20 670	(15.5) 17.5	(216.0)
		Consolidated	39 015	56 735	36.4	14.2	943 052	1 385.2	829 734	1 218.7	839 303	101.2	1 232.8	101 333	12.2	148.8	(110 902)	(13.4)	(162.9)
1592	Thebemed	Energy	10	27	38.0	10.8	401	1 237.7	401	1 237.7	84 010	- 1	-	46	11.5	142.0	(83 655)	-	-
		Consolidated	10	27	38.0	10.8	401	-	401	-	84 010	-	-	46	-	-	(83 655)	-	_
Sub-to	L tal: Non-Efficiency Discount Options (Non	-EDO)	703 579	1 527 353	35.5	10.3	33 556 465	1 830.9	27 176 333	1 482.8	23 770 835	87.5	1 297.0	3 063 909	11.3	167.2	341 594	1.3	18.6
T-4 ! 5	EDO I N EDO		222.25	00:70:5	20.5		20.000 177	4.004	00.701.105	4000	07.010.00		4.170.5	0.000.00=	10.5	100.5	000 000	2.0	
i otai E	EDO and Non-EDO		936 685	2 015 012	33.7	8.6	39 933 477	1 651.5	32 731 128	1 353.6	27 813 636	85.0	1 150.3	3 988 635	12.2	165.0	928 863	2.8	38.4

GCI = Gross Contribution Income RCI = Risk Contribution Income PMSA = Personal Medical Savings Account pb = per beneficiary pbpm = per beneficiary per month

a Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements

b Discontinued options, amalgamated and liquidated schemes' options or other: The options allocation of net relevant healthcare expenditure between options is inconsistent between EDO and non-EDO options, therefore the p

ANNEXURE U:

FEES PAID TO ADMINISTRATORS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

				anaged healthcare (o transfer of risk)	services		er fees paid to ration and co-a			Brea	akdown of the main	components	of total fees p	paid to administr	ators
Ref. no.	Name of medical scheme	Name of administrator	Administrators and its related parties (note a) R'000	Administrators pabpm R	Administrators pampm R	2015 R'000	2015 As % of GAE	2015 pabpm R	2015 pampm R	Actuarial services %	Administration services (note b) %	Indemnity insurance %	Internal audit %	Marketing expenditure %	Printing and stationary
Register	ered schemes - open														
1252	Bestmed Medical Scheme	Self-administered	38 281	16.2	34.3	-	-	-	-	-	-	-	-	-	-
1512	Bonitas Medical Fund	Medscheme Holdings (Pty) Ltd	301 464	38.4	85.0	604 349	66.8	77.0	170.5	0.2	99.4	-	0.4	-	-
1034	Cape Medical Plan	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1491	Compcare Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd				39 505	74.8	117.6	194.8		100.0				
1125	Discovery Health Medical Scheme		1 305 790	40.9	87.0	3 874 897	96.8	121.3	258.3	-	92.8	-	0.2	7.0	-
	Fedhealth Medical Scheme	Discovery Health (Pty) Ltd Medscheme Holdings (Pty) Ltd	64 484	37.3	74.7	200 244	76.5	115.8	232.1	0.6	92.0	-	0.2	7.0	-
1202 1554	Genesis Medical Scheme Genesis Medical Scheme	Self-Administered	04 404		74.7	200 244	/0.5	115.6	232.1	0.0	99.4	-	-	-	-
-			-	-	-	-	-	75.0	207.2	-	400.0	-	-	-	-
1537 1087	Hosmed Medical Aid Scheme	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd Professional Provident Society Healthcare Administrators (Pty) Ltd	19 040	21.0	44.3	65 200 81 602	55.7 59.3	75.2 89.8	207.3 189.9	-	100.0 97.6	-	-	0.2	-
	Keyhealth	, , , , , , , , , , , , , , , , , , , ,	45 269	33.4	67.4			119.5	241.3	-	97.6 80.5	-	-		-
1576	Liberty Medical Scheme	V Med Administrators (Pty) Ltd	45 269	33.4	67.4	162 154	83.1			-		-	-	19.5	-
1466	Makoti Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	75.075	- 00.7	-	2 298	41.3	40.1	78.6	- 0.5	100.0	-	-	- 7^	-
1149	Medihelp	Strata Healthcare Management (Pty) Ltd	75 075	30.7	66.3	326 483	86.3	133.6	288.5	0.5	19.7	-	2.9	7.8	0.1
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	3 351	19.4	46.7	10 305	81.5	59.5	143.6	-	100.0	-	-	-	-
1140	Medshield Medical Scheme	Self-administered	-	-	-	-	-	-	- 470.5	-	-	-	-	-	-
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	64 514	22.3	42.6	271 533	94.6	94.0	179.5	2.0	96.6	-	-	-	1.3
1575	Resolution Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	-	-	-	57 299	69.9	104.8	212.0	-	100.0	-	-	-	-
1446	Selfmed Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	40 210	26.4	63.5	151 795	70.4	99.7	239.7	-	100.0	-	-	-	-
1141	Spectramed	Agility Global Health Solutions Africa (Pty) Ltd	-	-	-	32 911	37.1	83.0	158.6	-	100.0	-	-	-	-
1464	Suremed Health	Providence Healthcare Risk Managers (Pty) Ltd	714	19.4	38.7	3 018	49.6	81.9	163.6	-	100.0	-	24.2	-	-
1592	Thebemed	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	-	-	-	18 014	70.1	70.5	161.1	-	100.0	-	-	-	-
1422	Topmed Medical Scheme	Private Health Administrators (Pty) Ltd	-	-	-	46 313	70.4	80.3	160.2	-	100.0	-	-	-	-
Sub-tota	al: registered open schemes	All administrators	1 959 513	36.7	78.0	5 977 116	0.9	110.5	235.0	0.2	90.1	-	0.3	5.6	0.1
				00	78.0	3 377 110	0.0								0.1
Register	ered schemes - restricted				78.0	3911 110	0.0								0.1
Register	AECI Medical Aid Society	Medscheme Holdings (Pty) Ltd	6 118	34.7	69.9	15 967	89.2	90.5	182.4	-	100.0	-	-	-	-
		Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	6 118					90.5	182.4	-	100.0	-	-	-	
1005	AECI Medical Aid Society	- · · ·	6118	34.7	69.9		89.2	-		-		-	- - -	-	-
1005 1567	AECI Medical Aid Society Afrox Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd	6 118 - - 8 538	34.7	69.9	15 967	89.2	-	-	-	-	-	-	- - - 1.0	-
1005 1567 1465	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd	-	34.7	69.9 - -	15 967 - 3 261	89.2 - 70.6	- 63.0	- 157.4	-	- 100.0	-	-	- - - 1.0	-
1005 1567 1465 1012	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd	- - 8 538	34.7 - - 36.8	69.9 - - - 77.5	15 967 - 3 261 17 265	89.2 - 70.6 60.6	- 63.0 74.5	157.4 156.7	-	- 100.0 99.0	-	-		-
1005 1567 1465 1012 1571	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd	- - 8 538 2 595	34.7 - - 36.8 29.2	69.9 - - - 77.5 58.9	15 967 - 3 261 17 265 9 472	89.2 - 70.6 60.6 86.8	63.0 74.5 106.6	157.4 156.7 215.0	-	- 100.0 99.0 75.7	-			-
1005 1567 1465 1012 1571 1279	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	8 538 2 595 73 656	34.7 - - 36.8 29.2 29.1	69.9 - - - 77.5 58.9 58.7	15 967 - 3 261 17 265 9 472 205 256	89.2 - 70.6 60.6 86.8 75.2	- 63.0 74.5 106.6 81.1	157.4 156.7 215.0 163.6	-	100.0 99.0 75.7 100.0	-	-		-
1005 1567 1465 1012 1571 1279 1507	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd	- 8 538 2 595 73 656 6 508	34.7 - - 36.8 29.2 29.1 42.2	69.9 - - 77.5 58.9 58.7 93.0	15 967 - 3 261 17 265 9 472 205 256 12 880	89.2 - 70.6 60.6 86.8 75.2 85.0	63.0 74.5 106.6 81.1 83.6	157.4 156.7 215.0 163.6 184.1	-	- 100.0 99.0 75.7 100.0	-	-	1.0	-
1005 1567 1465 1012 1571 1279 1507	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916	34.7 - - 36.8 29.2 29.1 42.2 31.8	69.9 - - 77.5 58.9 58.7 93.0	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040	89.2 - 70.6 60.6 86.8 75.2 85.0	63.0 74.5 106.6 81.1 83.6 65.8	157.4 156.7 215.0 163.6 184.1 153.7	-	- 100.0 99.0 75.7 100.0 100.0 99.0	-	-	1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Methealth (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916	34.7 - - 36.8 29.2 29.1 42.2 31.8 41.2	69.9 - - 77.5 58.9 58.7 93.0	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4	63.0 74.5 106.6 81.1 83.6 65.8 61.4	157.4 156.7 215.0 163.6 184.1 153.7 129.4	- - - - - - - 1.3	- 100.0 99.0 75.7 100.0 100.0 99.0 100.0	-	- - - - - - - - 0.8	1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Methealth (Pty) Ltd Universal Healthcare Administrators (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029	34.7 - - 36.8 29.2 29.1 42.2 31.8 41.2	69.9 - - 77.5 58.9 58.7 93.0 74.2 87.0	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6	63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9	- 157.4 156.7 215.0 163.6 184.1 153.7 129.4		- 100.0 99.0 75.7 100.0 100.0 99.0 100.0	-	- - - - - - - - 0.8	1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Universal Health Capable (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029	34.7 - - 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7	69.9 - - 77.5 58.9 58.7 93.0 74.2 87.0	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6 80.8	63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9	157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9		- 100.0 99.0 75.7 100.0 100.0 99.0 100.0	-	- - - - - - - - 0.8	1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Universal Health (Pty) Ltd Universal Healthcare Administrators (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353	34.7 - - 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7	69.9 - - 77.5 58.9 58.7 93.0 74.2 87.0 - 67.4	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6 80.8	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9	157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9		- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2	-	- - - - - - - 0.8	1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068 1572	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Universal Health (Pty) Ltd Universal Healthcare Administrators (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353 - 6 006	34.7 - - 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7 - 64.1	69.9 - - 77.5 58.9 58.7 93.0 74.2 87.0 - 67.4 -	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157 - 6 736	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9 148.2	- 157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9		- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2 - 100.0		- - - - - - - 0.8	1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068 1572	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med)	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Methealth (Pty) Ltd Universal Health Carporate (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353 - 6 006	34.7 - - 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7 - 64.1	69.9 - - 77.5 58.9 58.7 93.0 74.2 87.0 - 67.4 -	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157 - 6 736	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9 148.2	- 157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9		- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2 - 100.0		- - - - - - - 0.8	1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068 1572 1271 1086	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Medscheme Holdings (Pty) Ltd Universal Health (Pty) Ltd Universal Healthcare Administrators (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd Self-administered	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353 - 6 006 336	34.7 - 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7 - 64.1 9.5	69.9 - - 77.5 58.9 58.7 93.0 74.2 87.0 - 67.4 - 137.6 22.5	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157 - 6 736 1 024	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6 80.8 - 81.6	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9 148.2 - 71.9 29.0	157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9	-	- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2 - 100.0			1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068 1572 1271 1086 1253 1270	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Methealth (Pty) Ltd Universal Healthcare Administrators (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353 - 6 006 336 - 8 045	34.7 - 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7 - 64.1 9.5	69.9	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157 - 6 736 1 024 - 15 844	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6 80.8 - 81.6 57.8	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9 148.2 - 71.9 29.0 - 43.5	- 157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9 - 154.4 68.8	-	- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2 - 100.0 100.0			1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068 1572 1271 1086 1253	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Methealth (Pty) Ltd Universal Health Carporate (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353 - 6 006 336 - 8 045	34.7 - 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7 - 64.1 9.5 - 22.1	69.9 - - 77.5 58.9 58.7 93.0 74.2 87.0 - 67.4 - 137.6 22.5 - 68.3 57.8	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157 - 6 736 1 024 - 15 844 4 260	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6 80.8 - 81.6 57.8 - 81.3	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9 148.2 - 71.9 29.0 - 43.5 57.4	157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9 - 154.4 68.8 - 134.5	-	- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2 - 100.0 100.0 98.6			1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068 1572 1271 1086 1253 1270	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Methealth (Pty) Ltd Methealth (Pty) Ltd Universal Healthcare Administrators (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353 - 6 006 336 - 8 045 1 922	34.7 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7 - 64.1 9.5 - 22.1 25.9	69.9	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157 - 6 736 1 024 - 15 844 4 260 639 578	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6 80.8 - 81.6 57.8 - 81.3 87.1 47.6	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9 148.2 - 71.9 29.0 - 43.5 57.4 30.1	- 157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9 - 154.4 68.8 - 134.5 128.2 79.4	-	- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2 - 100.0 100.0 98.6 100.0			1.0	-
1005 1567 1465 1012 1571 1279 1507 1526 1237 1590 1043 1068 1572 1271 1086 1253 1270	AECI Medical Aid Society Afrox Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund Government Employees Medical Scheme (GEMS)	Metropolitan Health Corporate (Pty) Ltd Private Health Administrators (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd Discovery Health (Pty) Ltd Methealth (Pty) Ltd Universal Health Care Administrators (Pty) Ltd Eternity Private Health Fund Administrators (Pty) Ltd Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	- 8 538 2 595 73 656 6 508 2 916 2 029 - 20 353 - 6 006 336 - 8 045 1 922 13 312	34.7 36.8 29.2 29.1 42.2 31.8 41.2 - 36.7 - 64.1 9.5 - 22.1 25.9	69.9	15 967 - 3 261 17 265 9 472 205 256 12 880 6 040 3 018 10 976 82 157 - 6 736 1 024 - 15 844 4 260 639 578	89.2 - 70.6 60.6 86.8 75.2 85.0 85.9 63.4 81.6 80.8 - 81.6 57.8 - 81.3 87.1 47.6 12.9	- 63.0 74.5 106.6 81.1 83.6 65.8 61.4 67.9 148.2 - 71.9 29.0 - 43.5 57.4 30.1 8.2	157.4 156.7 215.0 163.6 184.1 153.7 129.4 174.1 271.9 - 154.4 68.8 - 134.5 128.2 79.4 21.6	-	- 100.0 99.0 75.7 100.0 100.0 99.0 100.0 93.2 - 100.0 100.0 98.6 100.0 100.0			1.0	-

			Total foos pa	id to administrator	s (accredited								
				other services)									
Ref. no.	Name of medical scheme	Name of administrator	2015	2015	2015	2015	2014	0/	2015	2014	2015	2014	۰,
			2015 R'000	pabpm	pampm	2015 R'000	2014 R'000	% change	As % of	As % of	pabpm	pabpm	% change
				R	R			J	GCI	GCI	R	R	ý
Registe	red schemes - open												
1252	Bestmed Medical Scheme	Self-administered	38 281	16.2	34.3	276 554	255 123	8.4	6.5	6.6	117.3	111.7	5.0
1512	Bonitas Medical Fund	Medscheme Holdings (Pty) Ltd	905 813	115.4	255.5	905 046	815 165	11.0	8.1	8.0	115.3	104.1	10.8
1034	Cape Medical Plan	Self-administered	-	-	-	17 564	16 467	6.7	10.8	11.1	118.9	106.6	11.5
1491	Compcare Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	39 505	117.6	194.8	52 785	50 254	5.0	11.0	11.2	157.2	153.1	2.7
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	5 180 686	162.1	345.3	4 002 090	3 690 808	8.4	8.0	8.2	125.2	118.4	5.7
1202	Fedhealth Medical Scheme	Medscheme Holdings (Pty) Ltd	264 727	153.1	306.8	261 853	259 035	1.1	9.0	9.4	151.5	145.0	4.5
1554	Genesis Medical Scheme	Self-Administered	-	-	-	32 236	29 665	8.7	12.3	12.4	127.0	120.7	5.2
1537	Hosmed Medical Aid Scheme	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	65 200	75.2	207.3	117 008	104 456	12.0	9.3	8.8	135.0	115.8	16.6
1087	Keyhealth	Professional Provident Society Healthcare Administrators (Pty) Ltd	100 642	110.8	234.3	137 589	129 362	6.4	7.4	7.2	151.4	143.9	5.2
1576	Liberty Medical Scheme	V Med Administrators (Pty) Ltd	207 423	152.9	308.7	195 052	215 681	(9.6)	8.8	10.3	143.8	154.2	(6.7)
1466	Makoti Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	2 298	40.1	78.6	5 569	5 706	(2.4)	11.8	12.1	97.2	92.1	5.5
1149	Medihelp	Strata Healthcare Management (Pty) Ltd	401 557	164.3	354.8	378 218	378 912	(0.2)	9.8	10.1	154.8	143.3	8.0
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	13 656	78.9	190.2	12 648	11 454	10.4	7.3	7.5	73.1	68.7	6.4
1140	Medshield Medical Scheme	Self-administered	-	-	-	198 627	203 432	(2.4)	7.3	7.8	103.8	102.0	1.8
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	336 047	116.3	222.1	287 136	257 039	11.7	8.7	8.8	99.4	96.7	2.8
1575	Resolution Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	57 299	104.8	212.0	81 915	94 630	(13.4)	10.3	11.1	149.8	136.0	10.1
1446	Selfmed Medical Scheme	Self-administered	-	-	-	31 186	32 922	(5.3)	10.7	11.9	190.6	196.7	(3.1)
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	192 005	126.2	303.2	215 678	198 446	8.7	9.4	9.1	141.7	132.7	6.8
1141	Spectramed	Agility Global Health Solutions Africa (Pty) Ltd	32 911	83.0	158.6	88 762	92 978	(4.5)	12.8	12.7	223.7	202.7	10.4
1464	Suremed Health	Providence Healthcare Risk Managers (Pty) Ltd	3 732	101.3	202.4	6 089	13 458	(54.8)	11.2	9.7	165.3	96.6	71.1
1592	Thebemed	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	18 014	70.5	161.1	25 683	19 947	28.8	13.5	12.1	100.5	83.5	20.4
1422	Topmed Medical Scheme	Private Health Administrators (Pty) Ltd	46 313	80.3	160.2	65 777	54 511	20.7	8.6	7.9	114.0	103.6	10.0
Sub-tota	I al: registered open schemes	All administrators	7 936 629	140.5	298.9	7 444 304	6 975 146	6.7	8.3	8.5	126.3	119.5	5.7
								<u> </u>					
Registe	red schemes - restricted												
1005	AECI Medical Aid Society	Medscheme Holdings (Pty) Ltd	22 085	125.2	252.3	17 898	17 201	201	5.0	E 4	101.5	00.2	2.2
1005	,	Metropolitan Health Corporate (Pty) Ltd	22 065			17 696	17 391 3 946	2.9		5.1		99.3 145.6	(100.0)
1567 1465	Afrox Medical Aid Society Alliance-Midmed Medical Scheme	Private Health Administrators (Pty) Ltd	3 261	63.0	157.4	4 618	3 946	(100.0) 15.9	5.8	11.8	89.3	76.2	17.2
1012	Anglo Medical Scheme	Discovery Health (Pty) Ltd	25 803	111.3	234.1	28 472	31 251	(8.9)		7.1	122.8	131.5	
1571	Anglovaal Group Medical Scheme	Discovery Health (Pty) Ltd Discovery Health (Pty) Ltd	12 068	135.8	273.9	10 914	10 515	3.8	6.4 7.0	7.1	122.8	118.4	(6.6)
1279	Bankmed		278 912	110.2	222.4	273 002	245 664	11.1	6.9	6.9	107.9	101.1	6.7
1507	Barloworld Medical Scheme	Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd	19 387	125.8	277.1	15 148	14 512	4.4	5.1	5.2	98.3	95.9	2.5
1526	BMW Employees Medical Aid Society	Discovery Health (Pty) Ltd	8 956	97.5	228.0	7 030	6 528	7.7	5.4	5.6	76.6	73.7	3.9
1237	BP Medical Aid Society	Methealth (Pty) Ltd	5 048	102.6	216.4	4 758	4 506	5.6	5.3	5.3	96.7	88.9	8.8
1590	Building & Construction Industry Medical Aid Fund	Universal Healthcare Administrators (Pty) Ltd	10 976	67.9	174.1	13 450	11 281	19.2	12.4	12.2	83.2	74.2	12.1
_	building & Construction made y Micalcar Ala Turia	Offiversal Fleatificate Administrators (Fty) Eta	10 37 0		339.3	101 616	99 279	2.4	10.6	10.5	183.4	174.5	5.1
10/12	Chartered Associationts (CA) Medical Aid Eurol (CAMAE)	Eternity Private Health Fund Administrators (Phy) Ltd	102 510								100.4	174.5	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society	Eternity Private Health Fund Administrators (Pty) Ltd Self-administered	102 510	185.0							150.7	126.6	
1068	De Beers Benefit Society	Self-administered	-	-	-	21 944	18 728	17.2	7.6	6.9	150.7	126.6	19.0
1068 1572	De Beers Benefit Society Engen Medical Benefit Fund	Self-administered Metropolitan Health Corporate (Pty) Ltd	12 742	136.0	292.0	21 944 8 259	18 728 7 803	17.2 5.8	7.6 4.3	6.9 4.4	88.1	82.1	19.0 7.3
1068 1572 1271	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med)	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	-	-	-	21 944 8 259 1 771	18 728 7 803 1 531	17.2 5.8 15.7	7.6 4.3 16.1	6.9 4.4 17.2	88.1 50.2	82.1 49.3	19.0 7.3 1.8
1068 1572 1271 1086	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered	12 742 1 360	136.0 38.5	- 292.0 91.3	21 944 8 259 1 771 6 697	18 728 7 803 1 531 7 101	17.2 5.8 15.7 (5.7)	7.6 4.3 16.1 30.6	6.9 4.4 17.2 37.3	88.1 50.2 30.8	82.1 49.3 33.7	19.0 7.3 1.8 (8.6)
1068 1572 1271 1086 1253	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd	12 742 1 360 - 23 889	136.0 38.5 - 65.6	- 292.0 91.3 - 202.8	21 944 8 259 1 771 6 697 19 498	18 728 7 803 1 531 7 101 17 510	17.2 5.8 15.7 (5.7) 11.3	7.6 4.3 16.1 30.6 5.1	6.9 4.4 17.2 37.3 4.9	88.1 50.2 30.8 53.6	82.1 49.3 33.7 48.6	19.0 7.3 1.8 (8.6) 10.3
1068 1572 1271 1086	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	12 742 1 360 - 23 889 6 182	- 136.0 38.5 - 65.6 83.3	- 292.0 91.3 - 202.8 186.0	21 944 8 259 1 771 6 697	18 728 7 803 1 531 7 101	17.2 5.8 15.7 (5.7)	7.6 4.3 16.1 30.6	6.9 4.4 17.2 37.3	88.1 50.2 30.8	82.1 49.3 33.7	19.0 7.3 1.8 (8.6)
1068 1572 1271 1086 1253	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd	12 742 1 360 - 23 889 6 182 652 891	- 136.0 38.5 - 65.6 83.3 30.7	- 292.0 91.3 - 202.8 186.0 81.1	21 944 8 259 1 771 6 697 19 498	18 728 7 803 1 531 7 101 17 510	17.2 5.8 15.7 (5.7) 11.3	7.6 4.3 16.1 30.6 5.1	6.9 4.4 17.2 37.3 4.9	88.1 50.2 30.8 53.6	82.1 49.3 33.7 48.6	19.0 7.3 1.8 (8.6) 10.3
1068 1572 1271 1086 1253 1270	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund Government Employees Medical Scheme (GEMS)	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd	12 742 1 360 - 23 889 6 182 652 891 486 679	- 136.0 38.5 - 65.6 83.3 30.7 22.9	- 292.0 91.3 - 202.8 186.0 81.1 60.4	21 944 8 259 1 771 6 697 19 498 4 890	18 728 7 803 1 531 7 101 17 510 4 375 1 219 105	17.2 5.8 15.7 (5.7) 11.3 11.8	7.6 4.3 16.1 30.6 5.1 15.1 4.8	6.9 4.4 17.2 37.3 4.9 14.7	88.1 50.2 30.8 53.6 65.9 63.2	82.1 49.3 33.7 48.6 60.0 55.3	19.0 7.3 1.8 (8.6) 10.3 9.8
1068 1572 1271 1086 1253 1270 1598	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund Government Employees Medical Scheme (GEMS) Grintek Electronics Medical Aid Scheme	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Universal Healthcare Administrators (Pty) Ltd	12 742 1 360 - 23 889 6 182 652 891 486 679 1 731	- 136.0 38.5 - 65.6 83.3 30.7 22.9 88.8	- 292.0 91.3 - 202.8 186.0 81.1 60.4 211.5	21 944 8 259 1 771 6 697 19 498 4 890 1 343 518 2 418	18 728 7 803 1 531 7 101 17 510 4 375 1 219 105 2 202	17.2 5.8 15.7 (5.7) 11.3 11.8 10.2	7.6 4.3 16.1 30.6 5.1 15.1 4.8	6.9 4.4 17.2 37.3 4.9 14.7 4.6	88.1 50.2 30.8 53.6 65.9 63.2	82.1 49.3 33.7 48.6 60.0 55.3	19.0 7.3 1.8 (8.6) 10.3 9.8 14.3
1068 1572 1271 1086 1253 1270	De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund Government Employees Medical Scheme (GEMS)	Self-administered Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Self-administered Medscheme Holdings (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd	12 742 1 360 - 23 889 6 182 652 891 486 679	- 136.0 38.5 - 65.6 83.3 30.7 22.9	- 292.0 91.3 - 202.8 186.0 81.1 60.4	21 944 8 259 1 771 6 697 19 498 4 890	18 728 7 803 1 531 7 101 17 510 4 375 1 219 105	17.2 5.8 15.7 (5.7) 11.3 11.8	7.6 4.3 16.1 30.6 5.1 15.1 4.8	6.9 4.4 17.2 37.3 4.9 14.7	88.1 50.2 30.8 53.6 65.9 63.2	82.1 49.3 33.7 48.6 60.0 55.3	19.0 7.3 1.8 (8.6) 10.3 9.8

				anaged healthcare s transfer of risk)	services			administrator: administration		Brea	akdown of the main	ı components	of total fees p	aid to administra	itors
Ref. no.	Name of medical scheme	Name of administrator	Administrators and its related parties (note a) R'000	Administrators pabpm R	Administrators pampm R	2015 R'000	2015 As % of GAE	2015 pabpm R	2015 pampm R	Actuarial services %	Administration services (note b) %	Indemnity insurance %	Internal audit %	Marketing expenditure %	Printing and stationary
1559	Imperial Group Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	6 513	30.9	70.7	12 171	58.4	57.8	132.1	-	100.0	-	-	-	-
1145	LA-Health Medical Scheme	Discovery Health (Pty) Ltd	42 941	26.5	64.2	162 968	91.9	100.4	243.8	-	69.9	-	-	9.0	-
1197	Libcare Medical Scheme	V Med Administrators (Pty) Ltd	6 186	39.6	85.5	13 956	85.1	89.4	192.9	-	100.0	-	-	-	-
1599	Lonmin Medical Scheme	Discovery Health (Pty) Ltd	11 164	46.2	54.2	11 164	87.1	46.2	54.2	-	68.0	-	-	11.0	-
1547	Malcor Medical Scheme	Discovery Health (Pty) Ltd	4 233	29.1	69.1	11 069	80.4	76.0	180.7	-	60.6	-	-	-	-
1495	Massmart Health Plan	Universal Healthcare Administrators (Pty) Ltd	-	-	-	13 855	88.3	76.2	135.1	-	100.0	-	-	-	-
1039	MBMed Medical Aid Fund	Medscheme Holdings (Pty) Ltd	4 027	34.7	83.8	7 869	88.6	67.8	163.8	-	100.0	-	-	-	-
1548	Medipos Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	6 154	20.1	41.0	21 419	86.6	70.0	142.8	-	100.0	-	-	-	-
1105	Metropolitan Medical Scheme	Methealth (Pty) Ltd	3 846	30.4	68.3	11 364	85.8	89.8	202.0	-	100.0	-	-	-	-
1600	Motohealth Care	Momentum Medical Scheme Administrators (Pty) Ltd	14 426	21.5	46.8	47 388	77.4	70.5	153.8	1.0	-	-	-	-	2.0
1241	Naspers Medical Fund	Discovery Health (Pty) Ltd	8 371	42.7	80.8	19 531	85.2	99.5	188.6	-	99.0	-	-	1.0	-
1469	Nedgroup Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	11 855	19.0	34.6	58 647	87.0	94.2	171.1	-	99.0	-	-	-	
1584	Netcare Medical Scheme	Prime Med Administrators (Pty) Ltd	15 318	33.9	74.3	27 418	88.2	60.7	133.1	-	15.0	-	-	-	-
1214	Old Mutual Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	12 630	32.0	59.0	37 390	87.8	94.8	174.8	2.1	95.7	0.2	15.7	1	-
1441	Parmed Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	851	14.1	29.0	7 510	77.2	124.4	256.2	0.6	99.4	-	-	-	-
1515	PG Bison Medical Aid Society	Allcare Administrators (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-
1186	PG Group Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	806	23.2	49.4	2 820	87.0	81.1	173.1	-	99.0	-	-	-	1.0
1563	Pick n Pay Medical Scheme	Methealth (Pty) Ltd	-	-	-	15 799	79.1	81.7	171.4	-	100.0	-		-	-
1583	Platinum Health	Self-Administered	-	-	-	-	-	-	-	-	-	-	-	,	-
1194	Profmed	Professional Provident Society Healthcare Administrators (Pty) Ltd	-	-	-	85 440	58.9	106.8	237.5	-	99.2	-	,	-	0.8
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	4 842	37.7	77.6	11 336	85.4	88.2	181.6	-	98.8	•	,	1.0	-
1201	Rand Water Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1430	Remedi Medical Aid Scheme	Discovery Health (Pty) Ltd	16 293	29.4	65.9	42 357	91.0	76.5	171.4	-	99.0	-	,	1.0	-
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	9 483	41.5	73.7	22 218	94.8	97.2	172.8	-	75.9	-	-	1.0	-
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	787	28.6	59.3	2 250	84.9	81.7	169.4	-	100.0	-	-	-	-
1209	SA Breweries Medical Aid Scheme (SABMAS)	Momentum Medical Scheme Administrators (Pty) Ltd	6 515	24.9	56.0	21 191	84.3	81.0	182.2	-	100.0	-	-	-	-
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	4 838	37.9	82.1	10 179	78.6	79.8	172.7	-	100.0	-	-	-	-
1038	SAMWUMed	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	33 892	37.1	99.2	60 309	87.4	65.9	176.6	1.0	99.0	-	-	-	-
1531	SEDMED	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1568	Sisonke Health Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	7 143	33.4	72.6	15 766	71.1	73.7	160.2	-	100.0	-	-	-	
1580	South African Police Service Medical Scheme (POLMED)	Metropolitan Health Corporate (Pty) Ltd	133 568	22.6	64.7	218 875	60.6	37.1	106.0	-	100.0	-	-	-	
1578	TFG Medical Aid Scheme	Discovery Health (Pty) Ltd	2 770	37.4	80.3	6 462	90.1	87.2	187.4	-	99.0	-	-	1.0	
1544	Tiger Brands Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	1 037	9.0	20.0	9 195	90.5	79.5	177.4	-	100.0	-	-	-	-
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	28 666	35.1	58.8	64 290	74.4	78.8	131.9	-	100.0	-	-	-	
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	3 951	32.1	70.1	9 835	80.7	79.8	174.4	-	98.8	-	-	1.0	-
1597	Umvuzo Health Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1520	University of KwaZulu-Natal Medical Scheme	Discovery Health (Pty) Ltd	3 376	40.3	84.0	7 882	87.8	94.0	196.1	-	99.0	-	-	1.0	-
1282	University of the Witwatersrand Staff Medical Aid Fund	Discovery Health (Pty) Ltd	3 169	48.5	91.0	7 573	87.6	115.9	217.4	-	98.9	-	-	1.1	-
1291	Witbank Coalfields Medical Aid Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	
1293	Wooltru Healthcare Fund	Methealth (Pty) Ltd	6 594	28.7	57.0	19 775	81.7	86.1	170.9	-	100.0	-	-	-	
Sub-tota	II: registered restricted schemes	All administrators	882 546	21.5	52.7	2 313 079	0.7	53.6	128.3	0.1	93.7	-	0.3	0.8	0.1
Total re	gistered schemes	All administrators	2 842 059	30.1	67.9	8 290 195	0.8	85.2	190.7	0.2	91.1	-	0.3	4.2	0.1

				d to administrator are services + adm other services)			C	Gross adminis	stration expend	diture (Risk +	PMSA)		
Ref. no	Name of medical scheme	Name of administrator	2015	2015	2015	2015	2014	%	2015 As % of	2014	2015	2014	%
			R'000	pabpm R	pampm R	R'000	R'000	change	GCI		pabpm R	pabpm R	change
1559	Imperial Group Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	18 683	88.7	202.7	20 847	19 381	7.6	6.4	6.5	99.0	93.0	6.5
1145	LA-Health Medical Scheme	Discovery Health (Pty) Ltd	205 908	126.8	308.0	177 371	155 358	14.2	7.6	7.6	109.3	105.6	3.5
1197	Libcare Medical Scheme	V Med Administrators (Pty) Ltd	20 142	129.1	278.4	16 403	14 840	10.5	6.3	5.9	105.1	94.2	11.6
1599	Lonmin Medical Scheme	Discovery Health (Pty) Ltd	22 327	92.3	108.4	12 813	14 300	(10.4)	8.2	8.3	53.0	50.0	6.0
1547	Malcor Medical Scheme	Discovery Health (Pty) Ltd	15 302	105.1	249.8	13 774	11 377	21.1	6.0	5.3	94.6	79.4	19.1
1495	Massmart Health Plan	Universal Healthcare Administrators (Pty) Ltd	13 855	76.2	135.1	15 692	9 260	69.4	6.6	5.3	86.3	79.9	8.0
1039	MBMed Medical Aid Fund	Medscheme Holdings (Pty) Ltd	11 896	102.5	247.6	8 883	7 553	17.6	6.0	5.8	76.5	69.6	9.9
1548	Medipos Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	27 572	90.2	183.9	24 719	24 884	(0.7)	5.5	6.0	80.8	84.1	(3.9)
1105	Metropolitan Medical Scheme	Methealth (Pty) Ltd	15 210	120.2	270.3	13 248	15 893	(16.6)	7.6	8.0	104.7	90.8	15.3
1600	Motohealth Care	Momentum Medical Scheme Administrators (Pty) Ltd	61 814	91.9	200.6	61 210	60 644	0.9	7.5	7.5	91.0	86.0	5.8
1241	Naspers Medical Fund	Discovery Health (Pty) Ltd	27 901	142.2	269.5	22 915	20 470	11.9	7.8	7.7	116.8	110.4	5.8
1469	Nedgroup Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	70 502	113.3	205.7	67 376	60 964	10.5	7.5	7.4	108.2	99.1	9.2
1584	Netcare Medical Scheme	Prime Med Administrators (Pty) Ltd	42 736	94.6	207.4	31 079	29 916	3.9	4.3	4.3	68.8	64.9	6.0
1214	Old Mutual Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	50 020	126.9	233.8	42 564	38 838	9.6	8.0	8.1	107.9	101.7	6.1
1441	Parmed Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	8 361	138.5	285.2	9 725	8 803	10.5	4.6	4.3	161.1	144.2	11.7
1515	PG Bison Medical Aid Society	Allcare Administrators (Pty) Ltd	-	-	-	-	1 204	(100.0)	-	26.5	-	377.3	(100.0)
1186	PG Group Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	3 626	104.3	222.5	3 240	3 071	5.5	5.3	5.5	93.2	89.2	4.5
1563	Pick n Pay Medical Scheme	Methealth (Pty) Ltd	15 799	81.7	171.4	19 968	19 090	4.6	7.0	7.1	103.2	97.9	5.4
1583	Platinum Health	Self-Administered	-	-	-	71 477	59 622	19.9	6.8	7.2	60.3	61.4	(1.8)
1194	Profmed	Professional Provident Society Healthcare Administrators (Pty) Ltd	85 440	106.8	237.5	145 137	123 499	17.5	11.9	11.1	181.4	158.0	14.8
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	16 178	125.8	259.2	13 277	14 106	(5.9)	8.6	9.1	103.3	98.5	4.9
1201	Rand Water Medical Scheme	Self-administered	-	-	-	7 984	7 495	6.5	4.6	4.6	78.3	74.1	5.7
1430	Remedi Medical Aid Scheme	Discovery Health (Pty) Ltd	58 650	105.9	237.3	46 554	42 404	9.8	5.8	5.9	84.0	79.1	6.2
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	31 701	138.7	246.5	23 431	20 873	12.3	11.7	11.4	102.5	97.1	5.6
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	3 038	110.3	228.7	2 651	2 519	5.2	6.4	6.6	96.3	92.6	4.0
1209	SA Breweries Medical Aid Scheme (SABMAS)	Momentum Medical Scheme Administrators (Pty) Ltd	27 707	105.9	238.2	25 130	23 246	8.1	7.0	6.8	96.1	89.1	7.9
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	15 018	117.7	254.8	12 950	11 561	12.0	4.7	4.8	101.5	95.0	6.8
1038	SAMWUMed	Self-administered	-	-	-	56 943	52 383	8.7	5.0	4.9	54.6	47.5	14.9
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	94 201	103.0	275.8	69 026	67 731	1.9	4.7	4.6	75.5	71.4	5.7
1531	SEDMED	Self-administered	-	-	-	2 178	2 235	(2.6)	6.9	7.9	88.1	91.4	(3.6) b
1568	Sisonke Health Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	22 909	107.1	232.8	22 182	21 433	3.5	8.4	8.4	103.7	99.5	4.2
1580	South African Police Service Medical Scheme (POLMED)	Metropolitan Health Corporate (Pty) Ltd	352 443	59.7	170.7	361 327	331 972	8.8	4.7	4.7	61.2	55.7	9.9
1578	TFG Medical Aid Scheme	Discovery Health (Pty) Ltd	9 232	124.5	267.8	7 169	6 719	6.7	6.3	6.5	96.7	92.1	5.0
1544	Tiger Brands Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	10 231	88.5	197.4	10 162	10 088	0.7	4.6	4.8	87.9	85.9	2.3
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	92 956	113.9	190.7	86 464	89 193	(3.1)	10.2	8.3	105.9	91.7	15.5
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	13 786	111.8	244.5	12 181	11 350	7.3	8.9	8.8	98.8	94.1	5.0
1597	Umvuzo Health Medical Scheme	Self-administered		-	-	60 995	56 592	7.8	9.5	9.8	90.2	84.6	6.6
1520	University of KwaZulu-Natal Medical Scheme	Discovery Health (Pty) Ltd	11 258	134.3	280.1	8 981	8 407	6.8	6.3	6.4	107.1	99.6	7.5
1282	University of the Witwatersrand Staff Medical Aid Fund	Discovery Health (Pty) Ltd	10 742	164.4	308.4	8 645	8 677	(0.4)	6.2	6.1	132.3	130.0	1.8
1291	Witbank Coalfields Medical Aid Scheme	Self-administered	-	-	-	22 046	19 280	14.3	5.3	4.8	72.2	60.5	19.3
1293	Wooltru Healthcare Fund	Methealth (Pty) Ltd	26 369	114.8	227.9	24 214	22 414	8.0	8.6	8.8	105.4	101.3	4.0
Sub-tot	al: registered restricted schemes	All administrators	3 195 625	74.0	177.2	3 558 080	3 264 984	9.0	5.8	5.6	76.8	69.4	10.7
T. 1. 1		Tall and the state of the state	44			44.22.25	40.242.44						
Total re	gistered schemes	All administrators	11 132 254	111.7	249.7	11 002 384	10 240 130	7.4	7.3	7.3	104.5	97.1	7.6

Notes:

- Administrators also refer to co-administrators.
- b Administration services includes member servicing, provider servicing, financial management and governance and compliance services.

Prior year figures have been restated

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

PMSA = Personal Medical Savings Account

pabpm = per average beneficiary per month

pampm = per average member per month

The following schemes changed administrators during 2014 and 2015:

- Anglo Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2014.
- BMW Employees Medical Aid Society changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 February 2014.
- Massmart Health Plan changed its administrator from Medscheme Holdings (Pty) Ltd to to Universal Healthcare Administrators (Pty) Ltd with effect from 1 January 2014.
- Medihelp obtained approval from the CMS to sell its administration business to Strata Healthcare Management (Pty) Ltd on 25 September 2013. Strata Healthcare Management (Pty) Ltd was accredited as an administrator on 5 December 2013 and Medihelp was administered by Strata Healthcare Management (Pty) Ltd from 1 January 2014.
- Spectramed changed its administrator from V Med Administrators (Pty) Ltd to Agility Global Health Solutions Africa (Pty) Ltd with effect from 1 November 2014.
- Malcor Medical Scheme changed its administrator from Eternity Private Health Fund Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2015.
- University of the Witwatersrand Staff Medical Aid Fund changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2015.

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE V:

SELECTED NON-HEALTHCARE EXPENDITURE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

				Gross adm	ninistration exper	nditure (Risk +PN	MSA)			Ex	ternal audit fees				Trustee remune	eration and other co	onside <u>rations</u>		
								2014										A orono foo	0/
Ref. no	. Name of medical scheme	0045	004.4	٠,	2015	2014	2015	2014	~	0045		^,	0045		Average fee	0044			%
IXEL TIO	. Name of medical scheme	2015 R'000	2014 R'000	% change	As % of	As % of	pampm	pampm	% change	2015 R'000	2014 R'000	% change	2015 R'000		per trustee	2014 R'000	No. of trustees		change in
				g-	GCI	GCI	R	R				anang.			R'000				average fee
Registe	ered schemes - open																		
1252	Bestmed Medical Scheme	276 554	255 123	8.4	6.5	6.6	247.6	235.5	5.1	1 307	1 889	(30.8)	2 529	16	158	2 349	22	107	48.1
1512	Bonitas Medical Fund	905 046	815 165	11.0	8.1	8.0	255.3	230.2	10.9	2 344	2 151	9.0	3 524	10	352	3 869	9	430	(18.0)
1034	Cape Medical Plan	17 564	16 467	6.7	10.8	11.1	250.2	226.9	10.3	609	453	34.4	320	12	27	208	10	21	28.3
1491	Compcare Wellness Medical Scheme	52 785	50 254	5.0	11.0	11.2	260.3	265.0	(1.8)	1 014	1 002	1.2	3 405	8	426			220	
1125	Discovery Health Medical Scheme	4 002 090	3 690 808	8.4	8.0	8.2	266.8	254.0	5.0	5 432	5 078	7.0	4 037	6	673		6	619	
1202	Fedhealth Medical Scheme	261 853	259 035	1.1	9.0	9.4	303.5	289.7	4.8	811	745	8.9	3 457	11	<u> </u>		13	278	13.2
1554	Genesis Medical Scheme	32 236	29 665	8.7	12.3	12.4	320.1	312.3	2.5	540	540	- (00.5)	393	6	66	357	5	71	(8.3
1537	Hosmed Medical Aid Scheme	117 008	104 456	12.0	9.3	8.8	372.1	318.5	16.8	2 637	3 904	(32.5)	152	11	1		8	204	(93.2
1087	Keyhealth	137 589	129 362	6.4	7.4	7.2	320.3	305.0	5.0	1 102	1 786	(38.3)	2 518	11	1		12	175	30.6
1576	Liberty Medical Scheme	195 052	215 681 5 706	(9.6)	8.8 11.8	10.3 12.1	290.3	318.8 182.9	(8.9)	594 297	717 263	(17.1)	2 684 436	8	335 73		8	366 68	(8.3
1466 1149	Makoti Medical Scheme	5 569 378 218	378 912		9.8	10.1	190.5 334.2	312.4	7.0		1 589	13.0 6.9	1 740	7	249		7	261	(4.6)
1506	Medihelp Medimed Medical Scheme	12 648	11 454	(0.2)	7.3	7.5	176.2	169.4	4.0	1 698	97	10.4	47	10	1	1 024	10	0	3 339.9
1140	Medshield Medical Scheme	198 627	203 432	(2.4)	7.3	7.8	218.7	216.4	1.1	1 807	3 022	(40.2)	3 810	7	544		6	38	1 351.4
1167	Momentum Health	287 136	257 039	11.7	8.7	8.8	189.8	186.0	2.0	1 080	799	35.2	1 569	10	1	1 781	10	178	(11.9)
1575	Resolution Health Medical Scheme	81 915	94 630	(13.4)	10.3	11.1	303.1	274.4	10.5	636	672	(5.4)	1 460	6	243	1 394	6	232	4.7
1446	Selfmed Medical Scheme	31 186	32 922	(5.3)	10.7	11.9	329.8	349.1	(5.5)	486	582	(16.5)	958	4	240	845	7	121	98.5
1486	Sizwe Medical Fund	215 678	198 446	8.7	9.4	9.1	340.6	315.8	7.9	1 373	1 053	30.4	3 431	11	1		10	25	1 160.3
1141	Spectramed	88 762	92 978	(4.5)	12.8	12.7	427.7	392.9	8.9	2 154	811	165.6	2 517	7	360	2 787	8	348	3.2
1464	Suremed Health	6 089	13 458	(54.8)	11.2	9.7	330.1	132.9	148.4	147	49	199.6	989	3	330	1 073	3	358	(7.9
1592	Thebemed	25 683	19 947	28.8	13.5	12.1	229.7	199.4	15.2	277	260	6.6	377	6	63		8	31	102.5
1422	Topmed Medical Scheme	65 777	54 511	20.7	8.6	7.9	227.6	210.0	8.4	626	590	6.0	1 352	10	1		10	143	(5.8)
Sub tot	al: registered open schemes	7 444 304	6 975 146	6.7	8.3	8.5	268.5	255.5	5.1	27 385	28 520	(4.0)	42 917	194	221	36 487	201	182	21.9
Sub-(0)	al. registered upon scrienies	7 444 304	0 9/3 140	0.7	0.3	0.0	200.5	255.5	5.1	21 305	20 520	(4.0)	42 917	194	221	30 407	201	102	21.9
Registe	ered schemes - restricted																		
1005	AECI Medical Aid Society	17 898	17 391	2.9	5.0	5.1	204.5	199.1	2.7	319	341	(6.6)	8	12	1	6	12	1	38.7
1567	Afrox Medical Aid Society	-	3 946	(100.0)	-	11.8	-	332.9	(100.0)	-	186	(100.0)	-	8	-	2	8	0	(100.0
1465	Alliance-Midmed Medical Scheme	4 618	3 984	15.9	5.8	5.5	223.0	193.8	15.1	162	155	4.6	7	8	1	5	6	1	1.6
1012	Anglo Medical Scheme	28 472	31 251	(8.9)	6.4	7.1	258.3	280.4	(7.9)	290	536	(45.9)	1 121	24	47	971	24	40	15.4
1571	Anglovaal Group Medical Scheme	10 914	10 515	3.8	7.0	7.4	247.7	237.8	4.2	257	229	12.2	6	9	1	2	9	0	307.4
1279	Bankmed	273 002	245 664	11.1	6.9	6.9	217.7	205.6	5.9	858	832	3.1	2 599	14	186	2 448	13	188	(1.4
1507	Barloworld Medical Scheme	15 148	14 512	4.4	5.1	5.2	216.5	207.6	4.3	653	569	14.8	56	11	5	11	10	1	376.1
1526	BMW Employees Medical Aid Society	7 030	6 528	7.7	5.4	5.6	178.9	169.5	5.5	509	54	837.2	2	13	<u> </u>	-	15	-	100.0
1237	BP Medical Aid Society	4 758	4 506	5.6	5.3	5.3	204.0	189.7	7.5	382	363	5.1	293	9	33		8	32	
1590	Building & Construction Industry Medical Aid Fund	13 450	11 281	19.2	12.4	12.2	213.3	188.8	13.0	174	152	14.2	240	13	1			12	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	101 616	99 279	2.4	10.6	10.5	336.4	321.3	4.7	638	657	(2.9)	748	13	1			102	,
1068	De Beers Benefit Society	21 944	18 728	17.2	7.6	6.9	310.9	264.0	17.8	693	408	69.7	268	10		266		27	0.6
1572	Engen Medical Benefit Fund	8 259	7 803	5.8	4.3	4.4	189.3	180.3	5.0	218	253	(14.1)	-	12	-	-	12	-	-
1271	Fishing Industry Medical Scheme (Fish-Med)	1 771	1 531	15.7	16.1	17.2	119.0	119.2	(0.2)	163	154	6.0	-	9	-	-	11	-	-
1086	Food Workers Medical Benefit Fund	6 697	7 101	(5.7)	30.6	37.3	46.9	51.6	(9.1)	257	271	(5.5)	112	6	19	24		4	361.9
1253	Glencore Medical Scheme	19 498	17 510	11.3	5.1	4.9	165.5	150.6	9.9	294	214	37.4	-	32	-	-	34	-	-
1270	Golden Arrow Employees' Medical Benefit Fund	4 890	4 375	11.8	15.1	14.7	147.2	137.9	6.7	190	175	9.0		6	-	-	8	-	-
1598	Government Employees Medical Scheme (GEMS)	1 343 518	1 219 105	10.2	4.8	4.6	166.8	148.3	12.5	2 208	2 057	7.3	7 161	12	597	8 924	17	525	13.7
1523	Grintek Electronics Medical Aid Scheme	2 418	2 202	9.8	8.1	8.4	295.5	277.2	6.6	272	257	6.0	-	- 6	-	-	6	-	-
1566	Horizon Medical Scheme	5 550	4 810	15.4	14.1	14.7	189.3	185.4	2.1	258	311	(17.2)	-	5	-	-	4	-	400.0
1591	Impala Medical Plan	3 697	3 316	11.5	3.2	3.1	28.9	26.0	11.2	275	225	22.2	5	7	1	-	6	-	100.0
1559	Imperial Group Medical Scheme	20 847	19 381	7.6	6.4	6.5	226.2	214.4	5.5	351	315	11.5	-	9	_	-	8	-	

		Princip	al officer fees (note	e a)			Broker co	osts (note b), mar	keting and adve	rtising expendit	ure		
								2015	% Net	2015	2015	2014	
	. Name of medical scheme	2015	2014	%	2015	2014	%	Net growth	member	As % of	pampm	pampm	%
		R'000	R'000	change	R'000	R'000	change	members	growth	GCI	R	R	change
								(note c)	(note c)	GCI	ĸ	ĸ	
Registe	ered schemes - open												
1252	Bestmed Medical Scheme	3 752	4 152	(9.6)	101 518	94 187	7.8	3 324	3.7	2.4	90.9	86.9	4.6
1512	Bonitas Medical Fund	3 523	3 220	9.4	356 650	321 847	10.8	-1 754	(0.6)	3.2	100.6	90.9	10.7
1034	Cape Medical Plan	840	441	90.7	-	-	-	-	-	-	-	-	-
1491	Compcare Wellness Medical Scheme	850	827	2.7	10 991	11 815	(7.0)	12	0.1	2.3	54.2	62.3	(13.0)
1125	Discovery Health Medical Scheme	5 126	4 816	6.5	1 254 116	918 871	36.5	36 761	3.0	2.5 2.9	83.6	63.2	32.3
1202	Fedhealth Medical Scheme Genesis Medical Scheme	2 824 1 560	1 607 1 476	75.7 5.7	83 168 2 545	84 400 2 660	(1.5)	-3 286 484	(4.4)	1.0	96.4 25.3	94.4 28.0	(9.6)
1554	Hosmed Medical Aid Scheme	2 981	2 492	19.6	27 113	26 418	2.6	-954	(3.5)	2.2	25.3 86.2	80.6	• • • •
1537 1087	Keyhealth	2 121	1 878	12.9	31 674	31 070	1.9	724	2.1	1.7	73.7	73.3	6.9 0.5
1576	Liberty Medical Scheme	3 484	4 072	(14.4)	73 368	99 018	(25.9)	291	0.5	3.3	109.2	146.4	(25.4)
1466	Makoti Medical Scheme	317	299	6.0	3 072	3 434	(10.5)	-98	(3.9)	6.5	105.2	110.0	(4.5)
1149	Medihelp	1 846	1 302	41.8	95 239	96 720	(1.5)	-9 961	(9.8)	2.5	84.1	79.7	5.5
1506	Medimed Medical Scheme	-	-	-	21	-	100.0	326	5.6	-	0.3	-	100.0
1140	Medshield Medical Scheme	2 837	2 298	23.4	77 106	69 692	10.6	-1 453	(1.9)	2.9	84.9	74.1	14.6
1167	Momentum Health	1 879	1 862	0.9	146 922	126 640	16.0	12 534	10.8	4.4	97.1	91.6	6.0
1575	Resolution Health Medical Scheme	2 424	2 256	7.5	22 045	25 685	(14.2)	-5 840	(21.7)	2.8	81.6	74.5	9.5
1446	Selfmed Medical Scheme	1 319	2 123	(37.9)	6 016	5 000	20.3	337	4.3	2.1	63.6	53.0	20.0
1486	Sizwe Medical Fund	3 152	3 513	(10.3)	51 518	45 097	14.2	1 625	3.2	2.2	81.4	71.8	13.4
1141	Spectramed	1 931	1 744	10.7	15 864	24 584	(35.5)	-3 025	(15.8)	2.3	76.4	103.9	(26.5)
1464	Suremed Health	600	523	14.8	953	3 462	(72.5)	-6 853	(82.2)	1.8	51.7	34.2	51.2
1592	Thebemed	361	267	35.3	6 873	6 634	3.6	861	10.1	3.6	61.5	66.3	(7.2)
1422	Topmed Medical Scheme	1 309	943	38.8	27 263	18 433	47.9	3 146	14.0	3.6	94.3	71.0	32.8
Sub-tota	al: registered open schemes	47 402	44 376	6.8	2 404 506	2 024 897	18.7	31 719	1.4	2.7	86.9	74.5	16.6
				•					•		•	•	
Registe	ered schemes - restricted												
1005	AECI Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-
1567	Afrox Medical Aid Society	-	102	(100.0)	-	-	-	-	-	-	-	-	-
1465	Alliance-Midmed Medical Scheme	315	-	100.0	214	8	2 705.3	69	4.1	0.3	10.4	0.4	2 500.0
1012	Anglo Medical Scheme	1 985	1 938	2.4	173	-	100.0	-42	(0.5)	-	1.6	-	100.0
1571	Anglovaal Group Medical Scheme	l I						23	0.6	0.1	2.1	-	100.0
	Angiovadi Group Medical Scriente	-	-	-	95	-	100.0						
1279	Bankmed	2 170	1 650	31.5	95 434	444	(2.3)	7 486	7.5	-	0.3	0.4	(25.0)
1507	Bankmed Barloworld Medical Scheme	2 170	1 650 -	31.5	434	- 444 -	(2.3)	7 486	7.5		0.3		-
1507 1526	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society	-	1 650 -	-		- 444 - -	(2.3)	7 486	7.5	-	0.3	0.4	(25.0) - 100.0
1507 1526 1237	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society	- - 71	- - -	- - 100.0	434 - 60 -	- - -	(2.3) - 100.0	7 486 - 14 -	7.5 - 0.4 -	- - -	0.3 - 1.5	0.4 - -	100.0
1507 1526 1237 1590	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund	- - 71 265	- - - 250	- 100.0 6.0	434 - 60 - 322	- - - 292	(2.3) - 100.0 - 10.4	7 486 - 14 - -253	7.5 - 0.4 - (4.8)	- - - - 0.3	0.3 - 1.5 - 5.1	0.4 - - - 4.9	- 100.0 - 4.1
1507 1526 1237 1590 1043	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF)	- - 71 265 1 460	- - - 250 1 345	- 100.0 6.0 8.6	434 - 60 -	- - -	(2.3) - 100.0 - 10.4 43.8	7 486 - 14 - -253 -200	7.5 - 0.4 -	- - -	0.3 - 1.5 - 5.1 6.6	0.4 - -	100.0
1507 1526 1237 1590 1043 1068	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society	- - 71 265	- - - 250	- 100.0 6.0	434 - 60 - 322	- - - 292	(2.3) - 100.0 - 10.4 43.8	7 486 - 14 - -253 -200	7.5 - 0.4 - (4.8) (0.8)	- - - 0.3 0.2	0.3 - 1.5 - 5.1 6.6	0.4 - - - 4.9 4.5	- 100.0 - 4.1
1507 1526 1237 1590 1043 1068 1572	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund	- 71 265 1 460 1 479	- - 250 1 345 1 079	- 100.0 6.0 8.6 37.1	434 - 60 - 322	- - - 292	(2.3) - 100.0 - 10.4 43.8 -	7 486 - 14 253 -200	7.5 - 0.4 - (4.8) (0.8)	- - - 0.3 0.2 -	0.3 - 1.5 - 5.1 6.6	0.4 - - - 4.9 4.5	- 100.0 - 4.1
1507 1526 1237 1590 1043 1068 1572 1271	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med)	- 71 265 1 460 1 479 - 186	- 250 1 345 1 079 - 180	100.0 6.0 8.6 37.1	434 - 60 - 322	- - 292 1 385 - -	(2.3) - 100.0 - 10.4 43.8 - -	7 486 - 14 253 -200	7.5 - 0.4 - (4.8) (0.8) - -	- - - 0.3 0.2	0.3 - 1.5 - 5.1 6.6 - -	0.4 - - - 4.9 4.5	- 100.0 - 4.1 46.7 -
1507 1526 1237 1590 1043 1068 1572 1271 1086	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund	- 71 265 1 460 1 479	- - 250 1 345 1 079	100.0 6.0 8.6 37.1 - 3.2 10.0	434 - 60 - 322	- - - 292	(2.3) - 100.0 - 10.4 43.8 (100.0)	7 486 - 14253 -200	7.5 0.4 - (4.8) (0.8) - -	- - - 0.3 0.2 - - -	0.3 - 1.5 - 5.1 6.6 - - -	0.4 - - - - 4.9 4.5 - - - 0.1	- 100.0 - 4.1
1507 1526 1237 1590 1043 1068 1572 1271 1086 1253	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme	- 71 265 1 460 1 479 - 186	- 250 1 345 1 079 - 180	100.0 6.0 8.6 37.1 - 3.2 10.0	434 - 60 - 322	- - 292 1 385 - -	(2.3) - 100.0 - 10.4 43.8 (100.0)	7 486 - 14 253 -200	7.5 - 0.4 - (4.8) (0.8) - - - -	- - - 0.3 0.2 - - -	0.3 - 1.5 - 5.1 6.6 - - - -	0.4 - - - 4.9 4.5 - - - 0.1	- 100.0 - 4.1 46.7 - - (100.0)
1507 1526 1237 1590 1043 1068 1572 1271 1086 1253 1270	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund	- 71 265 1 460 1 479 - 186 1 185	- 250 1 345 1 079 - 180 1 077	100.0 6.0 8.6 37.1 - 3.2 10.0	434 - 60 - 322 1 992 - - - -	292 1 385 - - - 8	(2.3) - 100.0 - 10.4 43.8 (100.0) -	7 486 - 14 253 -200	7.5 0.4 - (4.8) (0.8) - - - -	- - - 03 02 - - - -	0.3 - 1.5 - 5.1 6.6 - - - -	0.4 - - - - 4.9 4.5 - - - 0.1	100.0 - 4.1 46.7 - - (100.0)
1507 1526 1237 1590 1043 1068 1572 1271 1086 1253 1270 1598	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund Government Employees Medical Scheme (GEMS)	71 265 1460 1479 - 186 1185 4 223	- 250 1 345 1 079 - 180 1 077 - - 3 759	100.0 6.0 8.6 37.1 - 3.2 10.0 -	434 - 60 - 322	- - 292 1 385 - -	(2.3) - 100.0 - 10.4 43.8 (100.0) - 13.0	7 486 - 14253 -20013 021	7.5 0.4 - (4.8) (0.8) - - - - - - - (1.9)	- - - 0.3 0.2 - - - - - - - 0.6	0.3 - 1.5 - 5.1 6.6 21.3	0.4	- 100.0 - 4.1 46.7 - - (100.0) - 15.1
1507 1526 1237 1590 1043 1068 1572 1271 1086 1253 1270 1598 1523	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund Government Employees Medical Scheme (GEMS) Grintek Electronics Medical Aid Scheme	71 265 1460 1479 186 1185 4 223 160	- 250 1 345 1 079 - 180 1 077 3 759	100.0 6.0 8.6 37.1 - 3.2 10.0 - 12.4 6.0	434 - 60 - 322 1 992 - - - -	292 1 385 - - - 8	(2.3) - 100.0 - 10.4 43.8 (100.0) -	7 486 - 14253 -200 3 021	7.5 - 0.4 - (4.8) (0.8) (1.9) 4.5	- - 0.3 0.2 - - - - - - 0.6	0.3 - 1.5 - 5.1 6.6 21.3 0.5	0.4 4.9 4.5 0.1 18.5	100.0 - 4.1 46.7 - - (100.0)
1507 1526 1237 1590 1043 1068 1572 1271 1086 1253 1270 1598	Bankmed Barloworld Medical Scheme BMW Employees Medical Aid Society BP Medical Aid Society Building & Construction Industry Medical Aid Fund Chartered Accountants (SA) Medical Aid Fund (CAMAF) De Beers Benefit Society Engen Medical Benefit Fund Fishing Industry Medical Scheme (Fish-Med) Food Workers Medical Benefit Fund Glencore Medical Scheme Golden Arrow Employees' Medical Benefit Fund Government Employees Medical Scheme (GEMS)	71 265 1460 1479 - 186 1185 4 223	- 250 1 345 1 079 - 180 1 077 - - 3 759	100.0 6.0 8.6 37.1 - 3.2 10.0 -	434 - 60 - 322 1 992 - - - -	292 1 385 - - - 8	(2.3) - 100.0 - 10.4 43.8 (100.0) - 13.0	7 486 - 14253 -20013 021	7.5 0.4 - (4.8) (0.8) - - - - - - - (1.9)	- - - 0.3 0.2 - - - - - - - 0.6	0.3 - 1.5 - 5.1 6.6 21.3	0.4	- 100.0 - 4.1 46.7 - - (100.0) - 15.1

1582 Transmed Medical Fund 86 464 89 193 (3.1) 10.2 8.3 177.4 157.8 12.4 992 921 7.8 1017 18 56 1536 17 90 (37.5) 1579 Tsogo Sun Group Medical Scheme 12 181 11 350 7.3 8.9 8.8 216.0 205.5 5.1 385 426 (9.5) - 8 - 9 - 9 - 9 - 1 - 9 - 1 - 1 - 1 - 1 - 1					Gross admi	nistration expen	diture (Risk +P1	VISA)			E	xternal audit fees			-	Trustee remune	eration and other co	onsiderations		
Marie Mari						2015	2014	2015	2014										Average fee	%
March Marc	Ref. no.	Name of medical scheme				As % of	As % of	pampm	pampm						No of trustops			No of trustops	per trustee	change in
March Marc			R'000	R'000	change					change	R'000	R'000	change	R'000	No. or tradices		R'000	No. or trustees		
Mathematic Mat						GCI	GCI	R	К							R'000			R'000	average fee
Machine Mach	1145	LA-Health Medical Scheme	177 371	155 358	14.2	7.6	7.6	265.3	253.4	4.7	621	572	8.6	2 492	19	131	2 798	16	175	(25.0)
Second	1197	Libcare Medical Scheme	16 403	14 840	10.5	6.3	5.9	226.7	203.8	11.2	302	248	22.1	271	11	25	206	8	26	(4.1)
Machine Market	1599	Lonmin Medical Scheme	12 813	14 300	(10.4)							189	6.6	3	14	0	3	13	0	(7.0)
Mathematical Progress Math	1547	Malcor Medical Scheme													9	-	-	9	-	-
549 Mary Marked Diame	1495	Massmart Health Plan												13		1	1	14	0	851.1
10 Non-stand Subseries 130 130 140 140 150 1	-													-		-	-		-	-
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March Marc														763		45	728		38	17.2
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1968 Policy Netroda Schore 3.340 3.07 5.5 5.3 5.5 5.9 5.9 1.9 1.9 9 5 6.0 1.9 1.0			9 /25			4.6		331.7		-	290			-	4	-	19	14	1	(100.0)
1948 1940 1960		•	-		, ,	-		400.0		, ,	-		` '	-	9	-	-	9	-	400.0
Part		'												5	8	1	-	11	-	100.0
194 Orderd 195 Quartum Medical Add Scores 197 197 198 197 198 198 199 199 199 199 199 199 199 199		•												-		-	202	10	- 04	
15 15 15 15 15 15 15 15																		19		
201 Red Wiser Medical Scheme 7,964 7,466 6,5 4,6 4,6 20,93 196,7 6,4 453 40,2 12,8 - 20 - 10 15 - 14,4 14,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5 17,4 14,5	-													2 00 1		200	2 400	10	240	19.2
Remedi Medical Aid Scheme	-	,												-		-	-	15	-	
1176 Real Medical Scheme 22431 20873 123 2167 113 114 1822 173.1 5.3 212 248 (14.5)														-		-	-	15	-	
Process University Medical Scheme 2 651 2 519 5 2 6 4 6 5 1996 1914 4 3 115 8 5 352 7 1 6 0 (1000)	-													-	7	-	-	0	-	
1209 SA Breweries Medical Add Scheme (SABMAS) 25 130 23 246 8.1 7.0 6.8 2160 202.1 6.9 321 266 8.3 249 12 21 - 14 1 10.0 10.0 10.0 10.0 10.0 10.0 10.0															7		1	6	0	(100.0)
1424 SABC Medical Aid Scheme 12950 11561 120 4.7 4.8 2197 206.7 6.3 303 239 26.5 284 12 24 413 11 38 (36.8)		·												249	12	21		14	-	· · ·
1038 SAMWUMed 56943 5288 67 5.0 4.9 1227 1076 14.0 668 519 26.8 1.201 22 55 1.151 77 68 (19.4) 1234 Sasolmed 60.06 67.731 1.9 4.7 4.6 202.1 189.1 6.9 389 361 4.5 315 27 1.2 283 27 1.0 11.4 1234 Sasolmed 2.2162 2.143 3.5 8.4 8.4 2.254 2.189 3.0 183 1.79 2.7 155 1.2 13 1.63 8. 20 (36.6) 1508 Sasolme Health Medical Scheme (POLMED) 381327 331.972 8.8 4.7 4.7 175.0 158.6 10.3 1.441 1.640 (12.1) 2.251 1.6 1.41 1.780 1.5 1.19 1.85 1578 TFC Medical Add Scheme (POLMED) 381327 331.972 8.8 4.7 4.7 175.0 158.6 10.3 1.441 1.640 (12.1) 2.251 1.6 1.41 1.780 1.5 1.19 1.85 1578 TFC Medical Add Scheme (POLMED) 1.0 1.2 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0																				
234 Sasolmed 69 006 6773 1 19 4.7 4.6 2021 1891 6.9 398 381 4.5 315 27 12 283 27 10 114 131 SEDMED 2178 2235 (2.6) 6.9 7.9 1951 2034 (4.1) 594 929 (3.6.1) . 19 19																				
SEDMED 2178 2285 (2,6) 6.9 7.9 1951 2034 (4,1) 594 9.29 (3,61) - 19																				
1588 Sisonke Health Medical Scheme 22 182 21 433 3.5 8.4 8.4 2254 218.9 3.0 183 179 2.7 155 12 13 163 8 20 (36.6)														-		-	-		-	-
1580 South African Police Service Medical Scheme (POLMED) 361 327 331 972 8.8 4.7 4.7 175.0 158.6 103 11441 1 640 (12.1) 2 251 16 141 1 780 151 151 1578 1576 Medical Ald Scheme 7 169 6 719 6 72 6 3 6 5 2 07.9 197.0 5 5 180 169 6 6 5 - 6 6 - 1 14 - 1 1 13 0 (1000) 1582 1578 1579 1582 1578 1579 1582 1578 1579 1582 1578 1579 1582 1578 1579 1582 1578 1579 1582 1578 1579 1588 1579 1588 1579 1588 1579 1588 1579 1589 15					, ,					` '			. ,	155		13	163	8	20	(36.6)
1578 TFG Medical Aid Scheme															16			15		. ,
1544 Tiger Brands Medical Scheme 10 162 10 088 0.7 4.6 4.8 196.0 193.9 1.1 215 208 3.8 - 14 - 1 1 3 0 (100.0) 1582 Transmed Medical Fund 86 464 89 193 (3.1) 10.2 8.3 177.4 157.8 12.4 992 921 7.8 1017 18 56 1536 17 90 (37.5) 1579 Tsogo Sun Group Medical Scheme 11 2 181 11 350 7.3 8.9 8.8 216.0 20.55 5.1 385 426 (9.5) - 8 9 9 1597 Umvuzo Health Medical Scheme 60 995 56 592 7.8 9.5 9.8 187.5 172.4 8.8 467 445 4.8 630 10 63 713 15 48 32.7 1520 University of KwaZulu-Natal Medical Scheme 8981 8407 6.8 6.3 6.4 223.4 210.1 6.3 277 251 10.2 3 13 0 6 13 0 6 13 0 653.4 1282 University of the Witwatersrand Staff Medical Aid Fund 86.45 8677 (0.4) 6.2 6.1 248.2 245.4 1.1 212 206 3.0 7.2 12 6 95 13 7 (17.6) 1291 Withank Coalifields Medical Aid Scheme 22.44 8.0 8.6 8.8 209.3 203.3 3.0 432 432 0.2 39 11 4 3 7 12 3 15.7 15.7 15.0 15.7 15.7 15.7 15.7 15.7 15.7 15.7 15.7													. ,	-	6	-	-	8	-	-
1582 Transmed Medical Fund 86 464 89 193 (3.1) 10.2 8.3 177.4 157.8 12.4 992 921 7.8 1017 18 56 1536 17 90 (37.5) 1579 Tsogo Sun Group Medical Scheme 12 181 11 350 7.3 8.9 8.8 216.0 205.5 5.1 385 426 (9.5) - 8 9 1597 Umvuzo Health Medical Scheme 60 995 56 592 7.8 9.5 9.8 187.5 172.4 8.8 467 445 4.8 630 10 63 713 15 48 32.7 1520 University of KwaZulu-Natal Medical Scheme 8981 8407 6.8 6.3 6.4 223.4 210.1 6.3 277 251 10.2 3 13 0 6 13 0 6 13 0 (53.4) 1282 University of the Witwatersrand Staff Medical Aid Fund 8645 8677 (0.4) 6.2 6.1 248.2 245.4 1.1 212 206 3.0 72 12 6 95 13 7 (17.6) 1291 Witbank Coalfields Medical Aid Scheme 220.46 19 280 14.3 5.3 4.8 185.6 155.2 19.6 510 474 7.5 102 16 6 90 19 5 34.4 1293 Wooltru Healthcare Fund 24 214 22 414 8.0 8.6 8.8 209.3 203.3 3.0 432 432 0.2 39 11 4 3 7 12 3 15.7 15.7 15.7 15.7 15.7 15.7 15.7 15.7				10 088										-	14	-	1	13	0	(100.0)
1579 Tsogo Sun Group Medical Scheme 12 181 11 350 7.3 8.9 8.8 216.0 205.5 5.1 385 426 (9.5) - 8 9 197 - 157 (1974) 157 (1582		86 464	89 193	(3.1)	10.2	8.3	177.4		12.4				1 017	18	56	1 536	17	90	(37.5)
1520 University of KwaZulu-Natal Medical Scheme 8 981 8 407 6.8 6.3 6.4 223.4 210.1 6.3 277 251 10.2 3 13 0 6 13 0 (53.4) 1282 University of the Witwatersrand Staff Medical Aid Fund 8 645 8 677 (0.4) 6.2 6.1 248.2 245.4 1.1 212 206 3.0 72 112 6 95 13 7 (17.6) 1291 Witbank Coalfields Medical Aid Scheme 22 046 19 280 14.3 5.3 4.8 185.6 155.2 19.6 510 474 7.5 102 16 6 90 19 5 34.4 1293 Wooltru Healthcare Fund 24 214 22 414 8.0 8.6 8.8 209.3 203.3 3.0 432 432 0.2 39 11 4 37 112 3 15.7 Sub-lotal: registered restricted schemes 3 558 080 3 264 984 9.0 5.8 5.6 182.8 167.4 9.2 26 996 25 942 4.1 27 793 766 54 28 656 775 56 (3.8)	1579	Tsogo Sun Group Medical Scheme	12 181												8	-	-	9	-	- 1
1282 University of the Witwatersrand Staff Medical Aid Fund 8 645 8 677 (0.4) 6.2 6.1 248.2 245.4 1.1 212 206 3.0 72 112 6 95 13 7 (17.6) 1291 Witbank Coalfields Medical Aid Scheme 22 046 19 280 14.3 5.3 4.8 185.6 155.2 19.6 510 474 7.5 102 16 6 90 19 5 34.4 1293 Wooltru Healthcare Fund 24 214 22 414 8.0 8.6 8.8 209.3 203.3 3.0 432 432 0.2 39 11 4 37 12 3 15.7 Sub-total: registered restricted schemes 3 558 080 3 264 984 9.0 5.8 5.6 182.8 167.4 9.2 26 996 25 942 4.1 27 793 766 54 28 656 775 56 (3.8)	1597	Umvuzo Health Medical Scheme	60 995	56 592	7.8	9.5	9.8	187.5	172.4	8.8	467	445	4.8	630	10	63	713	15	48	32.7
1291 Witbank Coalfields Medical Aid Scheme 22 046 19 280 14.3 5.3 4.8 185.6 155.2 19.6 510 474 7.5 102 16 6 90 19 5 34.4 1293 Wooltru Healthcare Fund 24 214 22 414 8.0 8.6 8.8 209.3 203.3 3.0 432 432 0.2 39 11 4 37 12 3 15.7 Sub-total: registered restricted schemes 3 558 080 3 264 984 9.0 5.8 5.6 182.8 167.4 9.2 26 996 25 942 4.1 27 793 766 54 28 656 775 56 (3.8)	1520	University of KwaZulu-Natal Medical Scheme	8 981	8 407	6.8	6.3	6.4	223.4	210.1	6.3	277	251	10.2	3	13	0	6	13	0	(53.4)
1293 Wooltru Healthcare Fund 24 214 22 414 8.0 8.6 8.8 209.3 203.3 3.0 432 432 0.2 39 11 4 37 12 3 15.7 Sub-total: registered restricted schemes 3 558 080 3 264 984 9.0 5.8 5.6 182.8 167.4 9.2 26 996 25 942 4.1 27 793 766 54 28 656 775 56 (3.8)	1282	University of the Witwatersrand Staff Medical Aid Fund	8 645	8 677	(0.4)	6.2	6.1	248.2	245.4	1.1	212	206	3.0	72	12	6	95	13	7	(17.6)
Sub-total: registered restricted schemes 3558 080 3 264 984 9.0 5.8 5.6 182.8 167.4 9.2 26 996 25 942 4.1 27 793 766 54 28 656 775 56 (3.8)	1291	Witbank Coalfields Medical Aid Scheme	22 046	19 280	14.3	5.3	4.8	185.6	155.2	19.6	510	474	7.5	102	16	6	90	19	5	34.4
	1293	Wooltru Healthcare Fund	24 214	22 414	8.0	8.6	8.8	209.3	203.3	3.0	432	432	0.2	39	11	4	37	12	3	15.7
	Sub-tota	: registered restricted schemes	3 558 080	3 264 984	9.0	5.8	5.6	182.8	167.4	9.2	26 996	25 942	4.1	27 793	766	54	28 656	775	56	(3,8)
Total registered schemes 11 002 384 10 240 130 7.4 7.3 7.3 233.1 218.8 6.5 54 381 54 462 (0.1) 70 710 960 100 65 143 976 91 9.0																				()
	Total reg	istered schemes	11 002 384	10 240 130	7.4	7.3	7.3	233.1	218.8	6.5	54 381	54 462	(0.1)	70 710	960	100	65 143	976	91	9.0

		Princip	oal officer fees (not	e a)			Broker c	osts (note b), ma	rketing and adv	ertising expendi	ture		
								2015		2015	2015	2014	
Ref. no.	Name of medical scheme	2015	2014	%	2015		%	Net growth		As % of	pampm	pampm	%
		R'000	R'000	change	R'000		change	members					change
								(note c)	(note c)	GCI	R	R	
1145	LA-Health Medical Scheme	2 177	2 329	(6.5)	43 868	37 813	16.0	4 552	8.7	1.9	65.6	61.7	6.3
1197	Libcare Medical Scheme	153	-	100.0	7	4	67.5	-153	(2.5)	-	0.1	0.1	-
1599	Lonmin Medical Scheme	-	-	-	1 228	-	100.0	-4 780	(22.8)	0.8	6.0	-	100.0
1547	Malcor Medical Scheme	458	334	37.3	397	282	40.8	67	1.3	0.2	6.5	4.7	38.3
1495	Massmart Health Plan	-	-	-	-	4	(100.0)	-	-	-	-	0.1	(100.0)
1039	MBMed Medical Aid Fund	100	-	100.0	-	-	-	-	-	-	-	-	-
1548	Medipos Medical Scheme	-	-	-	307	383	(20.0)	-77	(0.6)	0.1	2.0	2.7	(25.9)
1105	Metropolitan Medical Scheme	474	450	5.4	-	-	-	-	-	-	-	-	-
1600	Motohealth Care	1 878	1 757	6.9	6 223	8 624	(27.8)	-1 114	(4.2)	0.8	20.2	26.8	(24.6)
1241	Naspers Medical Fund	634	814	(22.1)	324	-	100.0	530	6.4	0.1	3.1	-	100.0
1469	Nedgroup Medical Aid Scheme	1 991	1 782	11.7	-	-	-	-	-	-	-	-	-
1584	Netcare Medical Scheme	420	397	5.9	-	-	-	-	-	-	-	-	-
1214	Old Mutual Staff Medical Aid Fund	2 031	2 207	(8.0)	-	-	-	-	-	-	-	-	-
1441	Parmed Medical Aid Scheme	773	730	6.0	-	-	-	-	-	-	-	-	-
1515	PG Bison Medical Aid Society	-	34	(100.0)	-	-	-	-	-	-	-	-	-
1186	PG Group Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1563	Pick n Pay Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1583	Platinum Health	1 699	1 760	(3.5)	2 246	3 246	(30.8)	9 977	18.7	0.2	2.9	5.3	(45.3)
1194	Profmed	2 749	2 599	5.8	21 043	18 806	11.9	1 695	5.9	1.7	58.5	55.3	5.8
1516	Quantum Medical Aid Society	264	252	4.8	113	-	100.0	-191	(3.6)	0.1	1.8	-	100.0
1201	Rand Water Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1430	Remedi Medical Aid Scheme	1 835	1 628	12.7	423	10	4 228.8	674	3.3	0.1	1.7	-	100.0
1176	Retail Medical Scheme	-	-	-	222	-	100.0	723	7.0	0.1	1.7	-	100.0
1013	Rhodes University Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1209	SA Breweries Medical Aid Scheme (SABMAS)	-	-	-	-	-	-	-	-	-	-	-	-
1424	SABC Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1038	SAMWUMed	2 187	2 056	6.4	9 763	5 271	85.2	-2 232	(5.5)	0.9	21.0	10.8	94.4
1234	Sasolmed	-	-	-	-	-	-	-	-	-	-	-	-
1531	SEDMED	-	-	-	703	564	24.6	21	2.3	2.2	63.0	51.3	22.8
1568	Sisonke Health Medical Scheme	933	1 613	(42.2)	718	342	110.2	296	3.7	0.3	7.3	3.5	108.6
1580	South African Police Service Medical Scheme (POLMED)	5 744	5 365	7.1	12	35	(64.1)	-1 554	(0.9)	-	-	-	-
1578	TFG Medical Aid Scheme	-	-	-	65	-	100.0	61	2.1	0.1	1.9	-	100.0
1544	Tiger Brands Medical Scheme	-	-	-	1	41	(97.6)	2	,	-	-	0.8	(100.0)
1582	Transmed Medical Fund	3 345	3 147	6.3	2 512	2 319	8.3	-6 887	(15.4)	0.3	5.2	4.1	26.8
1579	Tsogo Sun Group Medical Scheme	-	-	-	98	-	100.0	134	2.9	0.1	1.7	-	100.0
1597	Umvuzo Health Medical Scheme	3 267	3 075	6.2	30 045	28 778	4.4	-892	(3.3)	4.7	92.3	87.7	5.2
1520	University of KwaZulu-Natal Medical Scheme	436	402	8.3	79	-	100.0	29	0.9	0.1	2.0	-	100.0
1282	University of the Witwatersrand Staff Medical Aid Fund	75	151	(50.3)	110	-	100.0	-14	(0.5)	0.1	3.2	-	100.0
1291	Witbank Coalfields Medical Aid Scheme	1 700	1 483	14.6	2 205	2 034	8.4	-	-	0.5	18.6	16.4	13.4
1293	Wooltru Healthcare Fund	583	550	6.0	-	-	-	-	-	-	-	-	-
Sub-tota	II: registered restricted schemes	50 134	47 112	6.4	297 621	262 600	13.3	-5 081	(0.4)	0.6	17.6	16.2	8.6
Total reg	gistered schemes	97 536	91 488	6.6	2 702 127	2 287 497	18.1	26 638	0.7	1.9	60.6	52.8	14.8

Notes:

- a Principal officer fees include curator fees in respect of those schemes which incurred such expenditure.
- b Broker costs include all broker service fees and other distribution costs paid.
- Net member growth was calculated only on those schemes who incurred broker fees, marketing and advertising expenditure.
- d The amalgamated entities' net membership growth during the current year is inclusive of growth through amalgamations.

Prior year figures have been restated.

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

PMSA = Personal Medical Savings Account

pampm = per average member per month

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE W:

OPERATING RESULTS AND SOLVENCY: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

		Members			Beneficiaries		Ave	erage members		Avera	age beneficiaries				Nei	t healthcare resul	lt .			Year e	end reserve pos	ition	S	Solvency ratio	
Define Name of modical coheme			%			%			%		J	%	2015	As % of	As % of	2014	As % of	As % of	%	2015	2014	%	2015	2014	%
Ref. no. Name of medical scheme	2015	2014		2015			2015	2014		2015	2014							net surplus/			pb		0/	0/	-1
			change			change			change			change	R'000	RCI	(deficit)	R'000	RCI '	(deficit)	change	R	R	change	%	%	change
Registered schemes - open																									
1252 Bestmed Medical Scheme	94 266	90 942	3.7	198 905	191 902	3.6	93 066	90 269	3.1	196 466	190 272	3.3	(39 691)	(1.1)	(102.8)	(26 865)	(0.8)	(31.4)	(47.7)	5 447.6	5 445.3	-	25.6	27.0	(5.2)
1512 Bonitas Medical Fund	295 488	297 242	(0.6)	654 384	656 527	(0.3)	295 462	295 064	0.1	654 190	652 602	0.2	(494 277)	(4.7)	240.5	(247 544)	(2.5)	(972.9)	(99.7)	4 456.2	4 753.4	(6.3)	26.1	30.7	(15.0)
1034 Cape Medical Plan	5 783	6 029	(4.1)	12 113	12 746	(5.0)	5 849	6 049	(3.3)	12 308	12 875	(4.4)	(27 736)	(19.0)	(7 987.2)	(20 915)	(15.8)	(330.7)	(32.6)	15 709.2	14 901.8	5.4	117.5	127.9	(8.1)
1491 Compcare Wellness Medical Scheme	16 321	16 309	0.1	27 344	27 986	(2.3)	16 898	15 802	6.9	27 983	27 362	2.3	(28 223)	(6.3)	155.5	(16 063)	(3.8)	269.3	(75.7)	5 339.4	5 975.4	(10.6)	30.6	37.2	(17.7)
1125 Discovery Health Medical Scheme	1 267 877	1 231 116	3.0	2 691 852	2 634 819	2.2	1 250 194	1 210 702	3.3	2 663 054	2 598 577	2.5	506 959	1.3	39.7	753 191	2.1	49.0	(32.7)	4 803.0	4 390.0	9.4	26.0	25.8	0.8
1202 Fedhealth Medical Scheme	71 228	74 514	(4.4)	142 882	148 345	(3.7)	71 900	74 519	(3.5)	144 054	148 836	(3.2)	(67 785)	(2.5)	(638.1)	(110 191)	(4.2)	449.2	38.5	7 269.9	6 930.6	4.9	35.7	37.2	(4.0)
1554 Genesis Medical Scheme	8 592	8 108	6.0	21 488	20 747	3.6	8 391	7 915	6.0	21 152	20 473	3.3	29 192	11.9	54.1	24 155	10.9	51.1	20.9	18 616.7	16 681.8	11.6	152.2	145.1	4.9
1537 Hosmed Medical Aid Scheme	25 937	26 891	(3.5)	71 291	74 024	(3.7)	26 206	27 331	(4.1)	72 242	75 185	(3.9)	10 179	0.8	34.7	18 086	1.5	46.8	(43.7)	4 636.6	4 094.7	13.2	26.3	25.5	3.1
1087 Keyhealth	36 027	35 303	2.1	76 210	74 722	2.0	35 801	35 346	1.3	75 724	74 933	1.1	(53 437)	(3.1)	(155.2)	42 456	2.5	71.9	(225.9)	8 010.2	7 707.4	3.9	32.9	32.2	2.2
1576 Liberty Medical Scheme	56 976	56 685	0.5	114 117	116 488	(2.0)	55 995	56 379	(0.7)	113 063	116 522	(3.0)	(99 825)	(5.0)	124.7	(150 279)	(8.0)	116.9	33.6	2 448.4	3 078.9	(20.5)	12.6	17.2	(26.7)
1466 Makoti Medical Scheme	2 431	2 529	(3.9)	4 741	4 927	(3.8)	2 436	2 600	(6.3)	4 775	5 164	(7.5)	179	0.4	6.1	(2 762)	(5.9)	1 627.8	106.5	10 936.7	9 926.9	10.2	110.1	104.0	5.9
1149 Medihelp	91 947	101 908	(9.8)	198 516	223 131	(11.0)	94 316	101 085	(6.7)	203 659	220 374	(7.6)	(1 127)	-	(1.1)	(196 991)	(5.4)	2 139.6	99.4	5 786.0	4 678.1	23.7	29.6	27.9	6.1
1506 Medimed Medical Scheme	6 097	5 771	5.6	14 637	14 069	4.0	5 982	5 636	6.1	14 423	13 886	3.9	340	0.2	3.7	4 731	3.7	37.7	(92.8)	10 074.1	9 820.3	2.6	85.5	89.9	(4.9)
1140 Medshield Medical Scheme	75 006	76 459	(1.9)	156 799	161 456	(2.9)	75 679	78 357	(3.4)	159 452	166 216	(4.1)	(113 897)	(4.4)	(259.1)	(77 284)	(3.1)	(129.6)	(47.4)	9 177.7	8 638.2	6.2	53.2	53.6	(0.7)
1167 Momentum Health	128 681	116 147	10.8	248 172	226 487	9.6	126 070	115 149	9.5	240 822	221 571	8.7	(12 221)	(0.4)	(25.1)	36 486	1.4	42.2	(133.5)	3 826.8	4 080.1	(6.2)	28.7	31.5	(8.9)
1575 Resolution Health Medical Scheme	21 048	26 888	(21.7)	42 278	54 115	(21.9)	22 525	28 742	(21.6)	45 575	57 978	(21.4)	(493)	(0.1)	(20.0)	(3 838)	(0.5)	(163.8)	87.2	1 966.7	1 490.9	31.9	10.5	9.4	11.7
1446 Selfmed Medical Scheme	8 123	7 786	4.3	13 960	13 629	2.4	7 879	7 859	0.3	13 638	13 950	(2.2)	(4 126)	(1.4)	(27.2)	(16 196)	(5.8)	(89.7)	74.5	24 839.3	24 038.9	3.3	119.4	118.2	1.0
1486 Sizwe Medical Fund	52 317	50 692	3.2	125 366	120 005	4.5	52 767	52 360	0.8	126 822	124 626	1.8	13 693	0.6	13.0	156 015	7.1	66.2	(91.2)	8 605.9	8 260.7	4.2	46.8	45.3	3.3
1141 Spectramed	16 130	19 155	(15.8)	30 715	36 892	(16.7)	17 296	19 720	(12.3)	33 062	38 228	(13.5)	(102 555)	(17.8)	122.2	(55 711)	(9.2)	168.0	(84.1)	8 381.6	9 253.8	(9.4)	37.0	46.6	(20.6)
1464 Suremed Health	1 480	8 333	(82.2)	2 982	11 453	(74.0)	1 537	8 438	(81.8)	3 070	11 606	(73.5)	978	1.9	24.2	(9 710)	(7.2)	135.3	110.1	11 335.4	2 598.8	336.2	62.1	21.4	190.2
1592 Thebemed	9 364	8 503	10.1	21 412	19 978	7.2	9 319	8 338	11.8	21 296	19 900	7.0	2 159	1.1	46.4	13 393	8.1	88.7	(83.9)	1 971.3	1 880.0	4.9	22.3	22.8	(2.2)
1422 Topmed Medical Scheme	25 665	22 519	14.0	51 113	45 392	12.6	24 088	21 634	11.3	48 069	43 830	9.7	(66 291)	(9.8)	204.5	(51 431)	(8.4)	(511.3)	(28.9)	12 966.0	13 634.2	(4.9)	86.4	90.2	(4.2)
Sub-total: registered open schemes	2 327 137	2 295 664	1.4	4 938 453	4 899 975	0.8	2 310 701	2 275 407	1.6	4 912 483	4 865 729	1.0	(565 627)	(0.7)	(41.8)	37 385	0.1	1.9	(1 613.0)	5 306.5	5 047.0	5.1	29.2	30.0	(2.7)
		•								•							•					•	•		
Registered schemes - restricted																									
1005 AECI Madical Aid Coninh	7 105	7 104	0.0	14 626	14 440	1.5	7 204	7 070	اده	14 701	14 505	0.7	45.004	42	60.0	20 200	0.0	44.0	(46.0)	25 020 0	24.450.0	2.0	102.0	100.7	0.5
1005 AECI Medical Aid Society 1567 Afrox Medical Aid Society	7 195	7 184	0.2	14 636	14 419	1.5	7 294	7 278 2 963	(100.0)	14 701	14 595 6 775	0.7 (100.0)	15 024	4.2	68.8	28 290 (13 831)	8.3 (41.5)	44.8 125.3	(46.9) 100.0	25 030.8	24 156.9	3.6	103.2	102.7	0.5
1465 Alliance-Midmed Medical Scheme	1 759	1 690	4.1	4 336	4 267	1.6	1 726	1 713	0.8	4 312	4 359	(1.1)	(838)	(1.2)	(77.6)	(4 405)	(6.6)	399.4	81.0	8 527.0	8 379.9	1.8	46.5	49.0	(5.1)
1012 Anglo Medical Scheme	9 148	9 190	(0.5)	19 215	19 547	(1.7)	9 184	9 287	(1.1)	19 322	19 807	(2.4)	(119 407)	(32.4)	491.5	(83 137)	(22.5)	(46.0)	(43.6)	117 489.1	116 110.4	1.2	505.2	514.4	(1.8)
1571 Anglovaal Group Medical Scheme	3 696	3 673	0.6	7 469	7 363	1.4	3 672	3 685	(0.4)	7 404	7 398	0.1	(1 892)	(1.5)	(10.9)	(9 923)	(8.7)	(8 299.6)	80.9	19 427.2	17 359.2	11.9	93.2	89.3	4.4
1279 Bankmed	107 553	100 067	7.5	216 262	203 625	6.2	104 526	99 564	5.0	210 929	202 576	4.1	(150 265)	(4.4)	(350.5)	(127 956)	(4.1)	864.6	(17.4)	7 801.4	8 075.7	(3.4)	42.5	46.0	(7.6)
1507 Barloworld Medical Scheme	5 765	5 824	(1.0)	12 793	12 727	0.5	5 830	5 824	0.1	12 844	12 617	1.8	(13 568)	(4.6)	(1 438.7)	(5 307)	(1.9)	(37.1)	(155.7)	20 170.7	20 201.2	(0.2)	87.7	91.7	(4.4)
1526 BMW Employees Medical Aid Society	3 278	3 264	0.4	7 713	7 551	2.1	3 274	3 209	2.0	7 652	7 378	3.7	319	0.2	4.7	(5 256)	(4.6)	(409.2)	106.1	9 277.6	8 586.1	8.1	54.7	55.6	(1.6)
1237 BP Medical Aid Society	1 920	1 957	(1.9)	4 021	4 151	(3.1)	1 944	1 979	(1.8)	4 100	4 222	(2.9)	(23 554)	(26.2)	(456.1)	(18 018)	(21.1)	(207.9)	(30.7)	25 523.8	23 480.5	8.7	114.0	114.4	(0.3)
1590 Building & Construction Industry Medical Aid Fund	5 048	5 301	(4.8)	13 183	13 513	(2.4)	5 255	4 980	5.5	13 466	12 667	6.3	12 451	11.5	66.7	11 177	12.1	68.5	11.4	8 738.8	7 144.1	22.3	106.1	104.8	1.2
1043 Chartered Accountants (SA) Medical Aid Fund (CAMAF)	24 793	24 993	(0.8)	45 897	46 355	(1.0)	25 176	25 753	(2.2)	46 184	47 414	(2.6)	(53 343)	(6.1)	206.0	(17 376)	(2.0)	(142.4)	(207.0)	7 701.1	8 183.5	(5.9)	36.8	39.9	(7.8)
1068 De Beers Benefit Society	5 842	5 896	(0.9)	12 037	12 263	(1.8)	5 881	5 912	(0.5)	12 131	12 325	(1.6)	(9 904)	(3.4)	(46.3)	(14 581)	(5.3)	(62.6)	32.1	35 637.4	33 858.8	5.3	148.7	152.2	(2.3)
1572 Engen Medical Benefit Fund	3 651	3 634	0.5	7 757	7 951	(2.4)	3 636	3 606	0.8	7 810	7 922	(1.4)	967	0.6	11.6	(6 848)	(4.3)	(2 300.3)	114.1	12 701.7	11 340.0	12.0	51.5	50.7	1.6
1271 Fishing Industry Medical Scheme (Fish-Med)	1 396	1 117	25.0	3 285	2 705	21.4	1 241	1 071	15.9	2 941	2 587	13.7	539	4.9	46.8	532	6.0	51.3	1.3	2 917.8	3 117.3	(6.4)	87.3	94.9	(8.0)
1086 Food Workers Medical Benefit Fund	12 255	12 180	0.6	18 415	18 402	0.1	11 910	11 468	3.9	18 128	17 552	3.3	3 463	15.8	27.2	510	2.7	8.1	579.3	6 625.1	5 938.9	11.6	556.9	573.9	(3.0)
1253 Glencore Medical Scheme	9 130	9 798	(6.8)	28 366	30 361	(6.6)	9 817	9 689	1.3	30 329	30 050	0.9	(31 064)	(8.1)	138.4	12 418	3.5	66.3	(350.2)	5 965.7	6 313.1	(5.5)	43.9	53.5	(17.9)
1270 Golden Arrow Employees' Medical Benefit Fund	2 805	2 688	4.4	6 163	6 104	1.0	2 769	2 643	4.8	6 185	6 080	1.7	(22 300)	(68.7)	(413.5)	(19 684)	(66.2)	(305.3)	(13.3)	7 693.5	6 884.3	11.8	146.0	141.4	3.3
1598 Government Employees Medical Scheme (GEMS)	674 673	687 694	(1.9)	1 781 770	1 838 199	(3.1)	671 215	685 135	(2.0)	1 771 786	1 837 809	(3.6)	(205 108)	(0.7)	(3 859.6)	(465 927)	(1.8)	212.5	56.0	1 493.3	1 444.6	3.4	9.5	10.0	(5.0)
1523 Grintek Electronics Medical Aid Scheme	693	663	4.5	1 650	1 588	3.9	682	662	3.0	1 625	1 582	2.7	(3 650)	(12.3)	167.6	(3 385)	(13.0)	173.1	(7.8)	13 780.6	15 986.6	(13.8)	76.6	97.3	(21.3)
1566 Horizon Medical Scheme	2 554	2 276	12.2	4 128	3 730	10.7	2 443	2 162	13.0	3 960	3 526	12.3	5 063	13.6	65.0	(822)	(2.7)	(186.7)	716.3	7 117.0	5 789.5	22.9	74.7	66.2	12.8
1591 Impala Medical Plan	10 537	10 591	(0.5)	22 138	22 005	0.6	10 648	10 634	0.1	22 241	22 000	1.1	1 226	1.0	97.3	2 178	2.1	14.1	(43.7)	1 941.6	1 896.1	2.4	36.7	39.3	(6.6)
1559 Imperial Group Medical Scheme	7 697	7 542	2.1	17 832	17 405	2.5	7 680	7 532	2.0	17 557	17 363	1.1	11 038	3.4	27.8	3 270	1.1	11.8	237.5	15 636.6	13 740.7	13.8	85.3	80.6	5.8
1145 LA-Health Medical Scheme	56 801	52 249	8.7	138 315	125 638	10.1	55 712	51 095	9.0	135 287	122 590	10.4	108 443	5.7	68.4	131 435	7.8	79.2	(17.5)	6 342.4	5 721.9	10.8	37.4	35.1	6.6
1197 Libcare Medical Scheme	5 928	6 081	(2.5)	12 781	13 126	(2.6)	6 030	6 069	(0.6)	13 004	13 134	(1.0)	12 332	5.8	33.4	13 224	6.5	41.4	(6.7)	21 536.4	18 645.5	15.5	105.1	97.7	7.6

ANNEXURE W: OPERATING RESULTS AND SOLVENCY: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

			Members		Е	Beneficiaries		Ave	rage members	5	Avera	ige beneficiarie	es			Net	healthcare result				Year e	nd reserve posi	tion	So	olvency ratio	
Ref. nc	Name of medical scheme			%			%			%			%	2015	As % of	As % of	2014		As % of	%	2015	2014	%	2015	2014	%
		2015	2014	change	2015	2014	change	2015	2014	change	2015	2014	change	R'000	RCI	net surplus/ (deficit)	R'000	RCI	net surplus/ (deficit)	change	pb R	pb R	change	%	%	change
1599	Lonmin Medical Scheme	16 170	20 950	(22.8)	19 240	23 858	(19.4)	17 158	21 091	(18.6)	20 156	23 819	(15.4)	(22 188)	(14.3)	452.9	(6 055)	(3.5)	166.9	(266.5)	2 105.3	1 903.2	10.6	26.0	26.4	(1.5)
1547	Malcor Medical Scheme	5 090	5 023	1.3	12 128	11 994	1.1	5 104	5 014	1.8	12 135	11 934	1.7	(27 069)	(11.7)	(513.4)	(25 518)	(11.8)	(544.6)	(6.1)	4 895.4	4 510.5	8.5	25.7	25.0	2.8
1495	Massmart Health Plan	9 195	5 045	82.3	16 045	10 015	60.2	8 548	4 817	77.5	15 146	9 655	56.9	13 307	6.6	62.6	12 758	8.9	59.0	4.3	8 626.5	11 682.0	(26.2)	58.5	67.6	(13.5)
1039	MBMed Medical Aid Fund	4 012	4 011	-	9 721	9 689	0.3	4 004	3 651	9.7	9 674	9 040	7.0	10 583	7.1	58.9	7 407	5.7	51.2	42.9	12 476.9	10 863.1	14.9	81.6	80.6	1.2
1548	Medipos Medical Scheme	12 370	12 447	(0.6)	25 218	25 468	(1.0)	12 496	11 988	4.2	25 482	24 660	3.3	(29 818)	(6.6)	(3 116.4)	(18 483)	(4.5)	(84.6)	(61.3)	21 509.6	21 260.9	1.2	120.6	130.5	(7.6)
1105	Metropolitan Medical Scheme	3 843	6 342	(39.4)	8 595	14 272	(39.8)	4 689	6 449	(27.3)	10 541	14 582	(27.7)	(22 265)	(12.7)	(10 804.8)	(10 983)	(5.5)	630.2	(102.7)	14 103.0	8 478.8	66.3	69.2	60.8	13.8
1600	Motohealth Care	25 152	26 266	(4.2)	54 747	57 461	(4.7)	25 677	26 807	(4.2)	56 024	58 779	(4.7)	(26 379)	(3.7)	(2 701.0)	(36 780)	(5.2)	320.8	28.3	8 150.7	7 535.2	8.2	54.4	53.5	1.7
1241	Naspers Medical Fund	8 748	8 218	6.4	16 490	15 788	4.4	8 629	8 004	7.8	16 352	15 454	5.8	2 200	0.9	33.4	7 117	3.4	37.4	(69.1)	9 525.5	9 208.5	3.4	53.3	54.9	(2.9)
1469	Nedgroup Medical Aid Scheme	28 716	28 556	0.6	51 779	52 116	(0.6)	28 565	27 825	2.7	51 874	51 266	1.2	(28 441)	(3.5)	(56.0)	(67 414)	(9.0)	2 479.1	57.8	6 106.7	5 092.1	19.9	35.1	32.3	8.7
1584	Netcare Medical Scheme	17 682	17 143	3.1	38 614	37 928	1.8	17 172	17 378	(1.2)	37 656	38 442	(2.0)	(22 652)	(3.7)	407.6	(13 502)	(2.3)	(115.6)	(67.8)	6 473.9	5 928.6	9.2	34.3	32.3	6.2
1214	Old Mutual Staff Medical Aid Fund	18 333	16 863	8.7	33 541	31 633	6.0	17 826	16 968	5.1	32 860	31 838	3.2	6 607	1.4	25.5	(3 776)	(0.8)	(42.1)	275.0	6 512.1	6 085.8	7.0	41.2	40.2	2.5
1441	Parmed Medical Aid Scheme	2 424	2 473	(2.0)	4 969	5 166	(3.8)	2 443	2 385	2.4	5 029	5 087	(1.1)	4 473	2.1	25.1	9 297	4.6	45.1	(51.9)	34 635.8	29 861.9	16.0	80.5	76.1	5.8
1515	PG Bison Medical Aid Society	-	-	-	-	-	-	-	407	(100.0)	-	798	(100.0)	-	-	-	(3 629)	(79.9)	126.6	100.0	-	-	-	-	- 1	-
1186	PG Group Medical Scheme	1 366	1 343	1.7	2 929	2 847	2.9	1 358	1 349	0.7	2 896	2 869	0.9	(5 888)	(12.7)	701.4	(7 373)	(17.4)	362.5	20.2	17 675.4	18 843.3	(6.2)	84.1	95.3	(11.8)
1563	Pick n Pay Medical Scheme	7 711	7 770	(0.8)	16 223	16 289	(0.4)	7 683	7 788	(1.3)	16 123	16 248	(0.8)	(28 197)	(13.1)	(143.2)	(19 585)	(9.7)	434.5	(44.0)	17 285.5	16 006.6	8.0	98.1	97.1	1.0
1583	Platinum Health	63 347	53 370	18.7	98 919	84 771	16.7	64 005	51 054	25.4	98 776	80 903	22.1	(34 548)	(3.3)	450.4	(7 281)	(0.9)	(44.9)	(374.5)	2 506.3	2 750.7	(8.9)	23.6	28.3	(16.6)
1194	Profmed	30 367	28 672	5.9	67 079	65 557	2.3	29 982	28 356	5.7	66 661	65 137	2.3	(31 404)	(2.6)	(90.9)	17 188	1.5	29.3	(282.7)	9 614.7	9 310.9	3.3	53.0	54.9	(3.5)
1516	Quantum Medical Aid Society	5 174	5 365	(3.6)	10 617	11 134	(4.6)	5 202	5 737	(9.3)	10 714	11 932	(10.2)	(8 442)	(6.3)	19 742.1	(11 374)	(8.8)	(774.9)	25.8	13 803.0	13 165.9	4.8	94.7	94.6	0.1
1201	Rand Water Medical Scheme	3 202	3 171	1.0	8 538	8 425	1.3	3 179	3 175	0.1	8 503	8 428	0.9	10 841	6.3	52.9	12 190	7.5	59.0	(11.1)	18 765.8	16 586.2	13.1	92.9	85.9	8.1
1430	Remedi Medical Aid Scheme	20 849	20 175	3.3	46 815	45 223	3.5	20 592	19 948	3.2	46 166	44 654	3.4	26 255	3.4	45.5	12 830	1.9	30.8	104.6	12 413.8	11 574.0	7.3	72.3	72.5	(0.3)
1176	Retail Medical Scheme	11 062	10 339	7.0	19 672	18 399	6.9	10 718	10 049	6.7	19 041	17 910	6.3	(10 130)	(5.3)	(539.4)	13 843	8.0	58.6	(173.2)	9 560.9	10 120.4	(5.5)	94.1	102.1	(7.8)
1013	Rhodes University Medical Scheme	1 123	1 103	1.8	2 330	2 286	1.9	1 107	1 097	0.9	2 294	2 268	1.1	2 488	6.0	44.3	190	0.5	6.9	1 211.4	20 441.1	18 381.0	11.2	115.1	110.1	4.5
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 795	9 486	3.3	21 969	21 413	2.6	9 694	9 587	1.1	21 793	21 741	0.2	(8 300)	(2.5)	(77.8)	6 077	1.9	16.9	(236.6)	13 130.0	13 253.6	(0.9)	80.3	83.1	(3.4)
1424	SABC Medical Aid Scheme	4 930	4 816	2.4	10 670	10 446	2.1	4 912	4 660	5.4	10 632	10 146	4.8	21 247	9.1	34.0	18 003	8.7	76.8	18.0	19 669.1	14 107.2	39.4	76.8	60.8	26.3
1038	SAMWUMed	38 165	40 397	(5.5)	85 901	91 615	(6.2)	38 664	40 553	(4.7)	86 877	91 970	(5.5)	143 807	12.5	73.5	168 190	15.6	81.5	(14.5)	10 798.4	7 990.2	35.1	80.8	68.1	18.6
1234	Sasolmed	28 350	29 480	(3.8)	75 661	78 701	(3.9)	28 465	29 851	(4.6)	76 228	79 062	(3.6)	(20 567)	(1.4)	(75.1)	69 069	4.7	62.8	(129.8)	9 699.3	9 035.2	7.4	49.5	48.6	1.9
1531	SEDMED	949	928	2.3	2 112	2 051	3.0	930	916	1.5	2 060	2 037	1.1	(5 264)	(16.6)	(9 520.1)	(5 499)	(19.5)	777.6	4.3	6 470.2	6 635.7	(2.5)	43.1	48.2	(10.6) a
1568	Sisonke Health Medical Scheme	8 198	7 902	3.7	17 879	17 299	3.4	8 201	8 159	0.5	17 828	17 959	(0.7)	125	-	1.9	1 577	0.6	25.6	(92.1)	9 818.3	9 765.4	0.5	66.1	66.4	(0.5)
1580	South African Police Service Medical Scheme (POLMED)	171 263	172 817	(0.9)	491 554	494 602	(0.6)	172 039	174 395	(1.4)	492 221	497 068	(1.0)	(8 868)	(0.1)	(3.9)	(32 763)	(0.5)	(11.3)	72.9	7 956.6	7 216.1	10.3	51.1	50.6	1.0
1578	TFG Medical Aid Scheme	2 903	2 842	2.1	6 241	6 085	2.6	2 873	2 842	1.1	6 177	6 077	1.6	17 545	15.3	44.1	18 110	17.6	85.3	(3.1)	17 653.2	11 618.7	51.9	96.1	68.7	39.9
1544	Tiger Brands Medical Scheme	4 327	4 325	-	9 652	9 723	(0.7)	4 320	4 336	(0.4)	9 634	9 786	(1.6)	(7 437)	(3.4)	(276.4)	(5 978)	(2.9)	(232.7)	(24.4)	12 128.4	11 881.6	2.1	53.1	55.2	(3.8)
1582	Transmed Medical Fund	37 895	44 782	(15.4)	62 698	76 282	(17.8)	40 615	47 110	(13.8)	68 008	81 042	(16.1)	(131 947)	(15.5)	112.5	(26 939)	(2.5)	252.6	(389.8)	1 908.5	3 106.1	(38.6)	14.1	22.0	(35.9)
1579	Tsogo Sun Group Medical Scheme	4 765	4 631	2.9	10 425	10 122	3.0	4 699	4 603	2.1	10 273	10 047	2.2	74	0.1	1.3	(1 448)	(1.5)	(41.1)	105.1	8 706.3	8 405.1	3.6	66.1	66.3	(0.3)
1597	Umvuzo Health Medical Scheme	26 370	27 262	(3.3)	55 033	55 624	(1.1)	27 113	27 360	(0.9)	56 369	55 743	1.1	44 953	7.0	82.8	37 021	6.4	82.5	21.4	3 681.9	2 667.2	38.0	31.6	25.8	22.5
1520	University of KwaZulu-Natal Medical Scheme	3 359	3 330	0.9	6 934	6 985	(0.7)	3 350	3 334	0.5	6 988	7 033	(0.6)	(3 123)	(2.7)	(170.9)	6 246	5.9	30.4	(150.0)	17 237.4	16 850.0	2.3	83.9	89.2	(5.9)
1282	University of the Witwatersrand Staff Medical Aid Fund	2 889	2 903	(0.5)	5 422	5 458	(0.7)	2 903	2 947	(1.5)	5 446	5 563	(2.1)	314	0.2	5.5	5 872	4.1	23.1	(94.7)	23 153.3	21 960.5	5.4	89.8	84.6	6.1
1291	Witbank Coalfields Medical Aid Scheme	9 689	10 133	(4.4)	25 028	26 064	(4.0)	9 898	10 349	(4.4)	25 456	26 552	(4.1)	(2 141)	(0.7)	(6.5)	1 842	0.6	6.3	(216.3)	18 435.0	16 440.0	12.1	110.0	105.6	4.2
1293	Wooltru Healthcare Fund	9 890	9 337	5.9	19 520	18 699	4.4	9 641	9 187	4.9	19 144	18 447	3.8	(9 496)	(3.4)	(2 093.8)	(20 419)	(8.0)	243.7	53.5	9 373.7	9 761.0	(4.0)	65.0	71.8	(9.5)
0.1.		4 000 = 7	4 000 000	(0.4)	0.054.05			1 001 005	1.00= 163	(0.7)	0.000.405	0.000.07	4.5	(000 000	44.77		(100.00-	(0.7)	(0.5.3)	(0.0.5)					27.0	(0.6)
Sub-to	I: registered restricted schemes	1 623 790	1 625 568	(0.1)	3 871 070	3 914 483	(1.1)	1 621 999	1 625 439	(0.2)	3 863 135	3 920 304	(1.5)	(653 780)	(1.1)	(56.2)	(493 395)	(0.9)	(35.2)	(32.5)	5 987.6	5 582.2	7.3	37.5	37.8	(0.8)
Total re	gistered schemes	3 950 927	3 921 232	0.8	8 809 523	8 814 458	(0.1)	3 932 700	3 900 846	0.8	8 775 618	8 786 033	(0.1)	(1 219 407)	(0.9)	(48.4)	(456 010)	(0.4)	(13.3)	(167.4)	5 605.8	5 284.7	6.1	32.6	33.2	(1.8)

Notes

Prior year figures have been restated.

RCI = Risk Contribution Income

pb = per beneficia

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.

- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.

- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE X:

DEMOGRAPHIC PROFILE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

		Ave	rage beneficiarie	s	Averag	e age per bene	ficiary	ı	Pensioner ratio		(incl. accrei services)	dited managed	healthcare (note	Net h	ealthcare result			Solvency ratio	
	Name of medical scheme	2015	2014	% change	2015 Years	2014 Years	% change	2015 %	2014 %	% change	2015 As % of	2014 As % of	% change	2015 R'000	2014 R'000	% change	2015 %	2014 %	% change
Register	ed schemes – open										RCI	RCI							
1252	Bestmed Medical Scheme	196 466	190 272	3.3	37.1	35.4	4.8	12.5	10.8	15.7	91.3	90.9	0.4	(39 691)	(26 865)	(47.7)	25.6	27.0	(5.2)
1512	Bonitas Medical Fund	654 190	652 602	0.2	31.6	31.5	0.3	6.2	6.0	3.3	94.1	92.5	1.7	(494 277)	(247 544)	(99.7)	26.1	30.7	(15.0)
1034	Cape Medical Plan	12 308	12 875	(4.4)	38.3	37.6	1.9	14.1	13.4	5.2	106.9	103.3	3.5	(27 736)	(20 915)	(32.6)	117.5	127.9	(8.1)
1125	Discovery Health Medical Scheme	2 663 054	2 598 577	2.5	32.9	32.6	0.9	7.8	7.5	4.0	86.1	85.0	1.3	506 959	753 191	(32.7)	26.0	25.8	0.8
1202	Fedhealth Medical Scheme	144 054	148 836	(3.2)	37.9	37.5	1.1	12.9	11.9	8.4	91.2	92.5	(1.4)	(67 785)	(110 191)	38.5	35.7	37.2	(4.0)
1554	Genesis Medical Scheme	21 152	20 473	3.3	32.2	31.9	0.9	6.6	6.4	3.1	74.1	74.8	(0.9)	29 192	24 155	20.9	152.2	145.1	4.9
1537	Hosmed Medical Aid Scheme	72 242	75 185	(3.9)	31.0	30.6	1.3	3.5	3.0	16.7	88.2	87.7	0.6	10 179	18 086	(43.7)	26.3	25.5	3.1
1087	Keyhealth	75 724	74 933	1.1	41.9	42.6	(1.6)	20.5	20.8	(1.4)	93.9	88.4	6.2	(53 437)	42 456	(225.9)	32.9	32.2	2.2
1576	Liberty Medical Scheme	113 063	116 522	(3.0)	38.5	38.1	1.0	14.1	13.5	4.4	93.2	94.5	(1.4)	(99 825)	(150 279)	33.6	12.6	17.2	(26.7)
1466 1149	Makoti Medical Scheme	4 775 203 659	5 164 220 374	(7.5)	28.0 36.9	28.3 35.7	(1.1)	0.4 13.7	0.3 12.2	33.3 12.3	85.2 88.5	90.6	(6.0)	179 (1 127)	(2 762)	106.5 99.4	110.1 29.6	104.0 27.9	5.9 6.1
1506	Medihelp Medimed Medical Scheme	14 423	13 886	(7.6)	28.9	28.7	0.7	3.4	3.5	(2.9)	90.8	93.1 87.6	(4.9)	340	(196 991) 4 731	(92.8)	85.5	89.9	(4.9)
1140	Medshield Medical Scheme	159 452	166 216	(4.1)	37.8	37.7	0.7	12.6	12.2	3.3	94.7	92.6	2.3	(113 897)	(77 284)	(47.4)	53.2	53.6	(0.7)
1167	Momentum Health	240 822	221 571	8.7	32.7	33.0	(0.9)	8.1	8.3	(2.4)	86.2	84.3	2.3	(12 221)	36 486	(133.5)	28.7	31.5	(8.9)
1575	Resolution Health Medical Scheme	45 575	57 978	(21.4)	38.7	36.8	5.2	13.1	10.6	23.6	87.2	87.4	(0.2)	(493)	(3 838)	87.2	10.5	9.4	11.7
1446	Selfmed Medical Scheme	13 638	13 950	(2.2)	46.9	47.8	(1.9)	27.7	28.3	(2.1)	90.3	93.6	(3.5)	(4 126)	(16 196)	74.5	119.4	118.2	1.0
1486	Sizwe Medical Fund	126 822	124 626	1.8	32.7	33.7	(3.0)	7.8	8.2	(4.9)	88.3	82.0	7.7	13 693	156 015	(91.2)	46.8	45.3	3.3
1141	Spectramed	33 062	38 228	(13.5)	44.2	42.8	3.3	20.9	18.3	14.2	98.0	88.4	10.9	(102 555)	(55 711)	(84.1)	37.0	46.6	(20.6)
1464	Suremed Health	3 070	11 606	(73.5)	34.7	36.2	(4.1)	9.0	2.6	246.2	84.7	94.6	(10.5)	978	(9 710)	110.1	62.1	21.4	190.2
1592	Thebemed	21 296	19 900	7.0	26.6	26.6	-	0.4	0.3	33.3	82.4	78.6	4.8	2 159	13 393	(83.9)	22.3	22.8	(2.2)
1422	Topmed Medical Scheme	48 069	43 830	9.7	36.3	37.5	(3.2)	13.1	14.2	(7.7)	97.4	97.2	0.2	(66 291)	(51 431)	(28.9)	86.4	90.2	(4.2)
Sub-tota	I: registered open schemes	4 912 483	4 865 729	1.0	33.8	33.6	0.6	8.8	8.5	3.5	88.7	87.8	1.0	(565 627)	37 385	(1 613.0)	29.2	30.0	(2.7)
	ed schemes – restricted	44.704	44.505	0.7	20.0	40.0	(2.0)	04.7	20.5	(2.0)		90.0	40	45.004	20.200	(40.0)	402.0	400.7	0.5
1005 1567	AECI Medical Aid Society Afrox Medical Aid Society	14 701	14 595 6 775	(100.0)	39.2	40.0	(2.0)	21.7	22.5	(3.6)	90.8	86.6 129.7	(100.0)	15 024	28 290 (13 831)	(46.9) 100.0	103.2	102.7	0.5
1465	Alliance-Midmed Medical Scheme	4 312	4 359	(1.1)	31.4	31.3	0.3	5.8	5.7	1.8	94.9	100.8	(5.9)	(838)	(4 405)	81.0	46.5	49.0	(5.1)
1012	Anglo Medical Scheme	19 322	19 807	(2.4)	42.2	41.9	0.7	25.4	24.9	2.0	124.6	113.8	9.5	(119 407)	(83 137)	(43.6)	505.2	514.4	(1.8)
1571	Anglovaal Group Medical Scheme	7 404	7 398	0.1	39.6	40.2	(1.5)	21.1	21.8	(3.2)	92.8	99.4	(6.6)	(1 892)	(9 923)	80.9	93.2	89.3	4.4
1279	Bankmed	210 929	202 576	4.1	30.4	30.8	(1.3)	7.3	7.5	(2.7)	96.4	96.1	0.3	(150 265)	(127 956)	(17.4)	42.5	46.0	(7.6)
1507	Barloworld Medical Scheme	12 844	12 617	1.8	32.8	33.1	(0.9)	11.5	12.1	(5.0)	99.5	96.7	2.9	(13 568)	(5 307)	(155.7)	87.7	91.7	(4.4)
1526	BMW Employees Medical Aid Society	7 652	7 378	3.7	27.9	28.2	(1.1)	1.9	1.7	11.8	94.1	98.9	(4.9)	319	(5 256)	106.1	54.7	55.6	(1.6)
1237	BP Medical Aid Society	4 100	4 222	(2.9)	44.1	43.6	1.1	27.0	26.4	2.3	120.8	115.9	4.2	(23 554)	(18 018)	(30.7)	114.0	114.4	(0.3)
1590	Building & Construction Industry Medical Aid Fund	13 466	12 667	6.3	28.4	29.0	(2.1)	2.3	2.4	(4.2)	76.1	75.6	0.7	12 451	11 177	11.4	106.1	104.8	1.2
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	46 184	47 414	(2.6)	29.5	29.2	1.0	5.7	5.4	5.6	94.5	90.6	4.3	(53 343)	(17 376)	(207.0)	36.8	39.9	(7.8)
1068	De Beers Benefit Society	12 131	12 325	(1.6)	44.9	43.5	3.2	24.1	21.2	13.7	95.9	98.4	(2.5)	(9 904)	(14 581)	32.1	148.7	152.2	(2.3)
1572	Engen Medical Benefit Fund	7 810	7 922	(1.4)	37.7	37.2	1.3	14.9	14.3	4.2	94.6	99.3	(4.7)	967	(6 848)	114.1	51.5	50.7	1.6
	Fishing Industry Medical Scheme (Fish-Med)	2 941	2 587	13.7	26.2 28.6	26.2 28.6	-	0.3	0.4	(25.0) 50.0	78.9	76.8	2.7 (10.7)	539 3 463	532 510	1.3	87.3	94.9 573.9	(8.0)
1086	Food Workers Medical Benefit Fund Glencore Medical Scheme	18 128	17 552 30 050	0.9		28.6	2.6	0.3	0.2	16.7	53.6 103.0	60.0				579.3	556.9		(3.0)
1253 1270	Golden Arrow Employees' Medical Benefit Fund	30 329 6 185	6 080	1.7	23.3 32.9	33.1	(0.6)	5.2	0.6 5.6	(7.1)	153.5	91.6 151.6	12.4	(31 064)	12 418 (19 684)	(350.2)	43.9 146.0	53.5 141.4	3.3
1598	Government Employees Medical Scheme (GEMS)	1 771 786	1 837 809	(3.6)	29.9	29.3	2.0	5.4	5.0	8.0	95.7	96.9	(1.2)	(205 108)	(465 927)	56.0	9.5	10.0	(5.0)
1523	Grintek Electronics Medical Aid Scheme	1 625	1 582	2.7	35.0	34.8	0.6	7.5	7.7	(2.6)	103.9	104.4	(0.5)	(3 650)	(3 385)	(7.8)	76.6	97.3	(21.3)
1566	Horizon Medical Scheme	3 960	3 526	12.3	27.5	27.7	(0.7)	2.4	2.4	-	71.4	86.9	(17.8)	5 063	(822)	716.3	74.7	66.2	12.8
1591	Impala Medical Plan	22 241	22 000	1.1	29.2	29.1	0.3	1.8	1.8	-	95.8	94.9	0.9	1 226	2 178	(43.7)	36.7	39.3	(6.6)
1559	Imperial Group Medical Scheme	17 557	17 363	1.1	29.0	28.8	0.7	2.8	2.6	7.7	90.2	92.7	(2.7)	11 038	3 270	237.5	85.3	80.6	5.8
	· · ·		122 590	10.4	29.6	30.1	(1.7)	6.8	7.4	(8.1)	82.6	80.5	2.6	108 443	131 435	(17.5)	37.4		6.6
1145	LA-Health Medical Scheme	135 287	122 390	10.4	20.0	30.1	(1.7)	0.0	1.4	(0.1)	02.0	00.5	2.0	100 443	101 400	(17.5)	31.4	35.1	0.0

ANNEXURE X: DEMOGRAPHIC PROFILE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Def	Manage of the distribution	Aver	age beneficiaries		Average	e age per bene	eficiary	f	Pensioner ratio		(incl. accre services)	dited managed t	nealthcare (note	Net	healthcare result		S	Solvency ratio	
Ref. no.	Name of medical scheme	2015	2014	% change	2015 Years	2014 Years	% change	2015 %	2014 %	% change	2015 As % of RCI	2014 As % of RCI	% change	2015 R'000	2014 R'000	% change	2015 %	2014 %	% change
1599	Lonmin Medical Scheme	20 156	24	(15.4)	35.4	36.5	(3.0)	-	-	-	106.0	94.9	11.7	(22 188)	(6 055)	(266.5)	26.0	26.4	(1.5)
1547	Malcor Medical Scheme	12 135	11 934	1.7	32.4	32.6	(0.6)	5.9	5.9	-	105.5	106.4	(0.8)	(27 069)	(25 518)	(6.1)	25.7	25.0	2.8
1495	Massmart Health Plan	15 146	9 655	56.9	28.5	29.1	(2.1)	1.1	1.5	(26.7)	85.9	83.7	2.6	13 307	12 758	4.3	58.5	67.6	(13.5)
1039	MBMed Medical Aid Fund	9 674	9 040	7.0	28.9	28.6	1.0	5.1	4.7	8.5	86.9	88.5	(1.8)	10 583	7 407	42.9	81.6	80.6	1.2
1548	Medipos Medical Scheme	25 482	24 660	3.3	35.7	35.5	0.6	12.0	12.1	(0.8)	101.0	98.5	2.5	(29 818)	(18 483)	(61.3)	120.6	130.5	(7.6)
1105	Metropolitan Medical Scheme	10 541	14 582	(27.7)	32.1	27.6	16.3	7.6	4.6	65.2	105.1	97.5	7.8	(22 265)	(10 983)	(102.7)	69.2	60.8	13.8
1600	Motohealth Care	56 024	58 779	(4.7)	34.1	33.9	0.6	10.0	9.6	4.2	94.5	95.8	(1.4)	(26 379)	(36 780)	28.3	54.4	53.5	1.7
1241	Naspers Medical Fund	16 352	15 454	5.8	29.2	29.9	(2.3)	5.6	5.8	(3.4)	89.5	87.0	2.9	2 200	7 117	(69.1)	53.3	54.9	(2.9)
1469	Nedgroup Medical Aid Scheme	51 874	51 266	1.2	32.7	32.4	0.9	9.6	9.3	3.2	95.2	100.8	(5.6)	(28 441)	(67 414)	57.8	35.1	32.3	8.7
1584	Netcare Medical Scheme	37 656	38 442	(2.0)	29.1	29.3	(0.7)	3.6	3.4	5.9	98.6	97.2	1.4	(22 652)	(13 502)	(67.8)	34.3	32.3	6.2
1214	Old Mutual Staff Medical Aid Fund	32 860	31 838	3.2	32.1	32.5	(1.2)	8.6	8.8	(2.3)	89.3	91.9	(2.8)	6 607	(3 776)	275.0	41.2	40.2	2.5
1441	Parmed Medical Aid Scheme	5 029	5 087	(1.1)	48.2	47.4	1.7	28.9	27.8	4.0	93.6	90.7	3.2	4 473	9 297	(51.9)	80.5	76.1	5.8
1515	PG Bison Medical Aid Society	-	798	(100.0)	-	-	-	-	-	-	-	153.4	(100.0)	-	(3 629)	100.0	-	-	-
1186	PG Group Medical Scheme	2 896	2 869	0.9	32.5	33.0	(1.5)	9.6	10.3	(6.8)	105.9	110.1	(3.8)	(5 888)	(7 373)	20.2	84.1	95.3	(11.8)
1563	Pick n Pay Medical Scheme	16 123	16 248	(0.8)	29.7	29.5	0.7	3.8	3.8	-	103.7	100.2	3.5	(28 197)	(19 585)	(44.0)	98.1	97.1	1.0
1583	Platinum Health	98 776	80 903	22.1	33.2	32.7	1.5	1.7	1.8	(5.6)	96.3	93.6	2.9	(34 548)	(7 281)	(374.5)	23.6	28.3	(16.6)
1194	Profmed	66 661	65 137	2.3	40.2	39.9	0.8	15.3	14.7	4.1	90.0	86.7	3.8	(31 404)	17 188	(282.7)	53.0	54.9	(3.5)
1516	Quantum Medical Aid Society	10 714	11 932	(10.2)	32.6	32.2	1.2	9.1	8.5	7.1	96.1	97.6	(1.5)	(8 442)	(11 374)	25.8	94.7	94.6	0.1
1201	Rand Water Medical Scheme	8 503	8 428	0.9	30.8	33.1	(6.9)	6.3	6.5	(3.1)	89.1	87.9	1.4	10 841	12 190	(11.1)	92.9	85.9	8.1
1430	Remedi Medical Aid Scheme	46 166	44 654	3.4	29.0	29.1	(0.3)	4.7	4.6	2.2	90.5	92.0	(1.6)	26 255	12 830	104.6	72.3	72.5	(0.3)
1176	Retail Medical Scheme	19 041	17 910	6.3	29.1	29.2	(0.3)	3.1	3.4	(8.8)	93.0	79.9	16.4	(10 130)	13 843	(173.2)	94.1	102.1	(7.8)
1013	Rhodes University Medical Scheme	2 294	2 268	1.1	39.3	39.6	(0.8)	16.7	16.3	2.5	87.6	92.9	(5.7)	2 488	190	1 211.4	115.1	110.1	4.5
1209	SA Breweries Medical Aid Scheme (SABMAS)	21 793	21 741	0.2	29.1	29.1	-	4.7	4.8	(2.1)	94.9	90.6	4.7	(8 300)	6 077	(236.6)	80.3	83.1	(3.4)
1424	SABC Medical Aid Scheme	10 632	10 146	4.8	34.1	34.0	0.3	10.6	10.5	1.0	85.3	85.6	(0.4)	21 247	18 003	18.0	76.8	60.8	26.3
1038 1234	SAMWUMed	86 877 76 228	91 970	(5.5)	30.7	30.3	1.3 0.7	3.4 5.2	3.2 4.8	6.2 8.3	82.1 96.7	79.1 90.7	3.8 6.6	143 807 (20 567)	168 190 69 069	(14.5)	80.8 49.5	68.1	18.6
1531	Sasolmed SEDMED	2 060	79 062 2 037	(3.6)	30.2 43.7	43.8		23.2	23.2		107.5	109.6	(1.9)	(5 264)	(5 499)	(129.8)	49.5	48.6 48.2	1.9
1568	Sisonke Health Medical Scheme	17 828	17 959	(0.7)	30.6	30.5	(0.2)	1.9	1.8	5.6	91.6	91.0	0.7	(5 204)	1 577	(92.1)	66.1	66.4	(10.6)
1580	South African Police Service Medical Scheme (POLMED)	492 221	497 068	(1.0)	26.8	26.6	0.8	2.8	2.7	3.7	95.4	95.7	(0.3)	(8 868)	(32 763)	72.9	51.1	50.6	1.0
1578	TFG Medical Aid Scheme	6 177	6 077	1.6	31.2	31.2	0.0	6.5	6.5	5.1	78.4	75.7	3.6	17 545	18 110	(3.1)	96.1	68.7	39.9
1544	Tiger Brands Medical Scheme	9 634	9 786	(1.6)	40.4	40.5	(0.2)	19.1	19.2	(0.5)	98.9	98.0	0.9	(7 437)	(5 978)	(24.4)	53.1	55.2	(3.8)
1582	Transmed Medical Fund	68 008	81 042	(16.1)	51.0	48.8	4.5	37.1	33.0	12.4	105.3	94.3	11.7	(131 947)	(26 939)	(389.8)	14.1	22.0	(35.9)
1579	Tsogo Sun Group Medical Scheme	10 273	10 047	2.2	25.8	25.8	-1.0	1.5	1.6	(6.3)	88.3	89.8	(1.7)	74	(1 448)	105.1	66.1	66.3	(0.3)
1597	Umvuzo Health Medical Scheme	56 369	55 743	1.1	27.9	28.2	(1.1)	0.3	0.3	(0.0)	81.2	81.2	- (1.7)	44 953	37 021	21.4	31.6	25.8	22.5
1520	University of KwaZulu-Natal Medical Scheme	6 988	7 033	(0.6)	39.7	39.4	0.8	17.8	17.2	3.5	94.8	86.1	10.1	(3 123)	6 246	(150.0)	83.9	89.2	(5.9)
	University of the Witwatersrand Staff Medical Aid Fund	5 446	5 563	(2.1)	42.7	42.3	0.9	19.7	19.2	2.6	93.2	89.8	3.8	314	5 872	(94.7)	89.8	84.6	6.1
1291	Witbank Coalfields Medical Aid Scheme	25 456	26 552	(4.1)	29.5	29.3	0.7	5.0	4.7	6.4	93.8	93.3	0.5	(2 141)	1 842	(216.3)	110.0	105.6	4.2
1293	Wooltru Healthcare Fund	19 144	18 447	3.8	29.5	29.3	0.7	5.5	5.5	-	94.8	99.2	(4.4)	(9 496)	(20 419)	53.5	65.0	71.8	(9.5)
Sub-tota	l: registered restricted schemes	3 863 135	3 920 304	(1.5)	30.5	30.2	1.0	6.1	5.9	3.4	94.9	94.8	0.1	(653 780)	(493 395)	(32.5)	37.5	37.8	(0.8)
Total req	pistered schemes	8 775 618	8 786 033	(0.1)	32.3	32.1	0.6	7.7	7.3	5.5	91.4	90.8	0.7	(1 219 407)	(456 010)	(167.4)	32.6	33.2	(1.8)

Notes

a Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) includes risk transfer arrangements.

Prior year figures have been restated.

RCI = Risk Contribution Income

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.

- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.

- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE Y:

ACCREDITED MANAGED HEALTHCARE SERVICES (NO TRANSFER OF RISK) PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015

Ref. no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age	Pensioner ratio		ealthcare expendit d managed healtho (note b)			managed healthcar no transfer of risk)		Net income/(exp	pense) on significar arrangements	nt risk transfer
	Name of medical barrente	Borran upnar name	31/12/15	31/12/15	Years	(>65 years) %	R'000	As % of RCI	pmpm R	R'000	As % of RCI		R'000	As % of RCI	pmpm R
Register	red schemes – open														
1252	Bestmed Medical Scheme	Beat 1	5 572	11 345	35.1	7.4	85 021	78.5	1 271.5	3 697	3.4	55.3	245	0.2	3.7
		Beat 2	22 252	45 724	29.3	3.0	351 921	83.7	1 317.9	15 672	3.7	58.7	998	0.2	3.7
		Beat 3	7 165	14 711	35.7	10.8	182 218	83.5	2 119.3	6 134	2.8	71.3	1 204	0.6	14.0
		Beat 4	5 578	11 922	42.2	15.7	273 696	106.3	4 088.9	5 894	2.3	88.1	981	0.4	14.7
		Pace 1	27 385	66 307	33.3	6.8	885 379	85.5	2 694.2	26 172	2.5	79.6	4 379	0.4	13.3
		Pace 2	10 876	20 681	49.7	29.8	593 580	95.6	4 548.1	12 348	2.0	94.6	1 756	0.3	13.5
		Pace 3	6 552	13 549	48.7	28.4	394 594	96.5	5 018.7	7 941	1.9	101.0	1 075	0.3	13.7
		Pace 4	3 614	6 071	57.3	40.4	309 982	97.8	7 147.7	4 868	1.5	112.3	582	0.2	13.4
		Pulse 1	4 263	7 282	39.1	15.4	94 382	86.3	1 845.0	3 327	3.0	65.0	6 292	5.8	123.0
		Pulse 2	1 009	1 313	73.7	82.5	71 458	124.8	5 901.7	1 065	1.9	87.9	(1 453)	(2.5)	(120.0)
		Consolidated	94 266	198 905	37.1	12.5	3 242 230	91.3	2 866.2	87 120	2.5	77.0	16 059	0.5	14.2
1512	Bonitas Medical Fund	BonCap	39 299	59 492	32.8	6.4	584 698	115.2	1 239.8	33 040	6.5	70.1	(5 835)	(1.1)	(12.4)
		BonClassic	12 740	24 774	45.3	21.7	602 193	102.2	3 939.0	13 702	2.3	89.6	(973)	(0.2)	(6.4)
		BonComprehensive	3 940	8 089	42.8	19.2	306 261	119.7	6 477.6	4 149	1.6	87.7	(1 566)	(0.6)	(33.1)
		BonEssential	4 641	10 534	31.1	6.0	91 390	91.3	1 641.0	4 365	4.4	78.4	43	-	0.8
		BonSave	30 815	72 764	27.4	2.8	737 678	87.1	1 994.9	32 021	3.8	86.6	(17 302)	(2.0)	(46.8)
		Primary	65 421	157 835	27.4	2.7	1 706 085	87.7	2 173.2	67 102	3.5	85.5	(13 958)	(0.7)	(17.8)
		Standard	138 632	320 896	33.0	7.1	5 905 095	93.5	3 549.6	147 086	2.3	88.4	(75 713)	(1.2)	(45.5)
		Consolidated	295 488	654 384	31.6	6.2	9 933 399	94.1	2 801.4	301 464	2.9	85.0	(115 304)	(1.1)	(32.5)
1034	Cape Medical Plan	Healthpact Premium	2 153	4 479	39.6	15.8	53 303	105.5	2 063.1	-	-	-	-	-	-
		Healthpact Select	291	465	62.3	58.5	20 778	104.5	5 950.1	-		-	(60)	(0.3)	(17.1)
		Healthpact Silver Consolidated	3 339 5 783	7 169 12 113	35.9 38.3	10.1 14.1	81 725 155 806	108.5 106.9	2 039.7 2 245.2	-	-	-	(60)	(0.3)	(17.1)
		- Constitution	0.00	12 110	33.3		.00 000	100.0	2 2 10:12				(66)	(6.6)	(****)
1491	Compcare Wellness Medical Scheme	Axis	809	1 527	45.0	19.8	23 186	108.9	2 388.3	598	2.8	61.6	(33)	(0.2)	(3.4)
		Dynamix	1 405	2 863	46.5	24.9	78 504	102.3	4 656.2	1 238	1.6	73.4	(64)	(0.1)	(3.8)
		Pinnacle	1 036	2 149	48.4	27.0	63 685	89.2	5 122.7	907	1.3	72.9	(46)	(0.1)	(3.7)
		Mumed	3 596	7 310	32.5	7.3	108 499	96.9	2 514.3	3 035	2.7	70.3	(135)	(0.1)	(3.1)
		Networx	7 003	8 139	25.6	0.3	27 623	75.4	328.7	4 640	12.7	55.2	(288)	(0.8)	(3.4)
		Symmetry	2 472	5 356	41.1	17.0	112 992	87.9	3 809.1	2 181	1.7	73.5	(113)	(0.1)	(3.8)
		Other*					(442)	-	-	-	-	-	-	-	-
		Consolidated	16 321	27 344	35.5	11.2	414 048	101.0	3 702.9	12 599	3.1	112.7	(678)	(0.2)	(6.1)
1125	Discovery Health Medical Scheme	Classic Comprehensive	163 889	376 774	38.7	13.7	9 574 187	99.5	4 868.2	174 862	1.8	88.9	(54 034)	(0.6)	(27.5)
		Classic Comprehensive Zero MSA	753	1 700	37.3	10.6	40 920	94.5	4 528.6	785	1.8	86.9	(450)	(1.0)	(49.8)
		Classic Core	54 057	115 775	37.1	11.9	1 280 050	72.6	1 973.3	55 739	3.2	85.9	-		
		Classic Priority	100 080	230 166	35.0	9.1	3 277 971	81.8	2 729.5	105 682	2.6	88.0	-	-	
		Classic Saver	258 175	565 252	30.8	5.3	6 108 835	75.6	1 971.8	267 757	3.3	86.4	-		-
		Coastal Core	87 022	191 498	35.8	9.8	1 802 130	82.7	1 725.7	88 982	4.1	85.2	-	-	-
		Coastal Saver	181 052	412 879	32.0	5.8	4 103 158	85.8	1 888.6	187 572	3.9	86.3	-	-	-
		Essential Comprehensive	20 388	40 810	43.1	22.2	863 900	82.8	3 531.1	21 745	2.1	88.9	(5 941)	(0.6)	(24.3)
	ì			74 106	33.9				1 441.1						

	Ref. no	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age	Pensioner ratio		nealthcare expendi ad managed health (note b)			managed healthca no transfer of risk		Net income/(ex	pense) on significa arrangements	ant risk transfer
	1101.110	name of medical scheme	Schart option hairs	31/12/15	31/12/15		(>65 years) %				R'000			R'000		
Part			Essential Priority	8 344	17 651	34.2	9.7	195 569	64.5	1 953.2	8 835	2.9	88.2	-	-	-
Mathematic			Essential Saver	97 816	205 605	28.9	4.1	1 613 572	65.5	1 374.7	97 571	4.0	83.1	-	-	-
Marcia Menoral Menor			Executive	11 262	25 149	41.6	17.9	1 106 903	133.2	8 190.5	11 999	1.4	88.8	(4 040)	(0.5)	(29.9)
Process Proc			KeyCare Access	5 241	7 531	29.5	4.4	33 012	64.2	524.9	5 141	10.0	81.7	(1 703)	(3.3)	(27.1)
Path-anni Meteral Science Rescoration 1972 of 1972 23 24 24 25 25 27 27 23 23 23 24 25 25 25 25 25 25 25			KeyCare Core	14 854	23 320	33.2	9.0	106 188	51.6	595.7	14 735	7.2	82.7	-	-	-
			KeyCare Plus	229 510	403 636	27.7	4.8	3 784 449	99.5	1 374.1	229 779	6.0	83.4	123 748	3.3	44.9
Marie Bare 1,780 15,700			Consolidated	1 267 877	2 691 852	32.9	7.8	34 503 626	86.1	2 267.8	1 305 790	3.3	85.8	57 580	0.4	11.1
Manus Carrier 1949 1940	1202	Fedhealth Medical Scheme	Blue Door Plus	4 953	8 084	27.0	1.4	66 778	90.8	1 123.5	2 281	3.1	38.4	349	0.5	5.9
Manie Edyswer			Maxima Basis	7 858	15 792	35.0	9.1	250 992	84.0	2 661.8	7 884	2.6	83.6	-	-	-
Marie Flores 1908			Maxima Core	9 409	18 826	41.4	16.8	267 381	90.7	2 368.1	9 345	3.2	82.8	-	-	-
Name Review			Maxima Entrysaver	4 718	10 404	25.7	1.7	47 513	68.8	839.2	3 458	5.0	61.1	-	-	-
Marine Pice 1970 2985 496 496 4960 1051 8060 1744 11 90 1			Maxima Entryzone	3 290	6 081	32.5	5.7	40 098	68.4	1 015.6	1 315	2.2	33.3	-	-	-
Manies Solver			Maxima Exec	5 949	11 490	49.0	29.0	411 087	120.6	5 758.5	5 834	1.7	81.7	-	-	-
Main Standard			Maxima Plus	1 760	2 835	58.7	45.6	169 011	105.1	8 002.4	1 744	1.1	82.6	-	-	-
New Notion			Maxima Saver	2 244	4 733	27.7	2.9	38 223	69.0	1 419.5	1 919	3.5	71.3	-	-	-
Maria Mari			Maxima Standard	27 345	57 979	37.1	9.7	1 033 732	85.8	3 150.3	27 036	2.2	82.4	-	-	-
			Ultima 200	3 408	6 213	56.8	41.2	152 882	96.7	3 738.3	3 374	2.1	82.5	-	-	•
State Parish Medical Scheme Phinde Protoco 1871 3.928 2.789 2.88 7.78 2.972 2.88 7.78 2.972 2.88 7.78 2.972 2.88 7.78 2.972 2.88 7.78 2.972 2.88 7.78 2.972 2.88 7.78 2.972 2.88 7.78 2.972 2.98 7.78 2.972 2.98 7.78 2.972 2.98 7.78 2.972 2.98 2.78 2.972 2.98 2.78 2.972 2.98 2.78 2.972 2.98 2.78 2.972 2.98 2.78			Ultimax	294	445	63.9	59.1	29 381	82.6	8 327.8	292	0.8	82.7	-	-	-
Private Choice 1831 3829 279 2.8 16677 595 7967			Consolidated	71 228	142 882	37.9	12.9	2 507 078	91.2	2 933.2	64 484	2.3	75.4	349	0.5	5.9
Private Priv	1554	Genesis Medical Scheme	Private	3 244	8 660	34.8	9.4	80 658	77.8	2 072.0	-	-	-	-	-	-
Photo Plus			Private Choice	1 831	3 929	27.9	2.8	16 627	56.5	756.7	-	-	-	-	-	-
Consolidated 8 892 21 488 322 6.6 181 812 110.0 2 813.5			Private Comprehensive	1 376	3 613	31.2	5.7	40 562	79.9	2 456.5	-	-	-	-	-	-
1537 Hosmed Medical Ald Scheme			Private Plus	2 141	5 286	31.8	5.6	43 965	71.4	1711.2	-	-	-	-	-	-
Essential 3.827 7.150 34.1 7.1 75.974 91.9 1.654.3 1.810 2.2 3.8.4 (74) (0.1)			Consolidated	8 592	21 488	32.2	6.6	181 812	110.0	2 813.5	-	-	-	-	-	-
Plus	1537	Hosmed Medical Aid Scheme	Access	212	463	28.8	3.2	5 647	89.7	2 219.8	125	2.0	49.2	89	1.4	34.9
Value			Essential	3 827	7 150	34.1	7.1	75 974	91.9	1 654.3	1 810	2.2	39.4	(74)	(0.1)	(1.6)
Consolidated 25 937 71 291 310 3.5 1107 164 88.2 3 557.2 22 887 1.8 73.5 2 57.5 0.2			Plus	6 583	18 982	33.6	3.6	419 421	94.2	5 309.4	7 559	1.7	95.7	1 905	0.4	24.1
187 Keyheaith Equilibrium 6 741 15 172 29.1 6.7 152 244 98.8 1882.1 2.365 1.5 29.2 (1.267) (0.8)			Value	15 315	44 696	29.4	2.9	606 122	84.0	3 298.1	13 394	1.9	72.9	656	0.1	3.6
Essence			Consolidated	25 937	71 291	31.0	3.5	1 107 164	88.2	3 557.2	22 887	1.8	73.5	2 575	0.2	8.3
Gold	1087	Keyhealth	Equilibrium		15 172		6.7	152 244	98.8	1 882.1			29.2	(1 267)	(0.8)	(15.7)
Origin 326 623 27.3 0.2 3 697 75.2 945.0 (646) (13.1) (13.1) (13.1)																(29.9)
Platinum											12 424	1.3	58.8	` ′		(9.8)
Silver											-			` ′	` '	(165.2)
Consolidated 36 027 76 210 41.9 20.5 1630 111 93.9 3 77.6 22 030 1.3 51.4 (7 776) (0.4)																(19.2)
Liberty Medical Scheme Complete Plus														` ′		(33.8)
Complete Standard 18 007 39 743 36.1 10.2 670 484 96.9 3 102.9 19 902 2.9 92.1 (147) -	4570													` ′	(0.4)	(18.0)
Hospital Plus 5 486 10 959 48.3 27.7 239 976 97.9 3 645.3 5 128 2.1 77.9 (52) — Hospital Standard 11 672 22 131 39.9 14.0 247 028 83.2 1 763.7 9 903 3.3 70.7 114 — Saver Plus 1016 1 879 45.1 23.5 44 346 95.0 3 637.3 960 2.1 78.7 (9) — Saver Standard 7 404 14 695 33.6 8.9 178 183 89.9 2 005.5 6 483 3.3 73.0 53 — Traditional Basic 3 423 4 614 27.5 4.0 34 816 104.5 847.6 2 028 6.1 49.4 (1086) (3.3) Traditional Standard 5 227 10 848 34.9 11.2 131 536 92.6 2 097.1 2 593 1.8 41.3 (23) — Traditional Ultimate 175 357 42.4 20.7 15 212 74.6 7 243.9 162 0.8 76.9 (2) — Consolidated 56 976 114 117 38.5 14.1 1 865 665 93.2 2 728.7 5 1464 2.6 75.3 (1197) (0.1) 1466 Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 27.2 0.6 32 978 86.6 1 96.4 — — — 8 503 22.3	15/6	Liberty Medical Scheme	<u> </u>												-	(0.8)
Hospital Standard 11 672 22 131 39.9 14.0 247 028 83.2 1763.7 9 903 3.3 70.7 114 - Saver Plus 1016 1879 45.1 23.5 44 346 95.0 3 637.3 960 2.1 78.7 (9) - Saver Standard 7 404 14 695 33.6 8.9 178 183 89.9 2 05.5 6 483 3.3 73.0 53 - Traditional Basic 3 423 4 614 27.5 4.0 34 816 104.5 847.6 2 028 6.1 49.4 (1086) (3.3) 7.4 Traditional Standard 5 227 10 848 34.9 11.2 131 536 92.6 2 097.1 2 593 1.8 41.3 (23) - Traditional Ultimate 175 357 42.4 20.7 15 212 74.6 7 243.9 162 0.8 76.9 (2) - Consolidated 56 976 114 117 38.5 14.1 1865 665 93.2 2 728.7 51 464 2.6 75.3 (1 197) (0.1) 1466 Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 27.2 0.6 32 978 86.6 1 964.4 8 503 22.3			<u> </u>											1	-	(0.7)
Saver Plus 1 016 1 879 45.1 23.5 44 346 95.0 3 637.3 960 2.1 78.7 (9) - Saver Standard 7 404 14 695 33.6 8.9 178 183 89.9 2 005.5 6 483 3.3 73.0 53 - Traditional Basic 3 423 4 614 27.5 4.0 34 816 104.5 847.6 2 028 6.1 49.4 (1 086) (3.3) Traditional Standard 5 227 10 848 34.9 11.2 131 536 92.6 2 097.1 2 593 1.8 41.3 (23) - Traditional Ultimate 175 357 42.4 20.7 15 212 74.6 7 243.9 162 0.8 76.9 (2) - Consolidated 56 976 114 117 38.5 14.1 1 865 665 93.2 2 728.7 51 464 2.6 75.3 (1 197) (0.1) 1466 Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 2 7.2 0.6 3 2 978 86.6 1 964.4 8 503 2 2.3			<u> </u>											1	-	(0.8)
Saver Standard 7 404 14 695 33.6 8.9 178 183 89.9 2 005.5 6 483 3.3 73.0 53 - Traditional Basic 3 423 4 614 27.5 4.0 34 816 104.5 847.6 2 028 6.1 49.4 (1 086) (3.3) Traditional Standard 5 227 10 848 34.9 11.2 131 536 92.6 2 097.1 2 593 1.8 41.3 (23) - Traditional Ultimate 175 357 42.4 20.7 15 212 74.6 7 243.9 162 0.8 76.9 (2) - Consolidated 56 976 114 117 38.5 14.1 1 865 665 93.2 2 728.7 51 464 2.6 75.3 (1 197) (0.1) Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 27.2 0.6 32 978 86.6 1 964.4 8 503 22.3			<u> </u>												-	0.8
Traditional Basic 3 423 4 614 27.5 4.0 34 816 104.5 847.6 2 028 6.1 49.4 (1086) (3.3) Traditional Standard 5 227 10 848 34.9 11.2 131 536 92.6 2 097.1 2 593 1.8 41.3 (23) - Traditional Ultimate 175 357 42.4 20.7 15 212 74.6 7 243.9 162 0.8 76.9 (2) - Consolidated 56 976 114 117 38.5 14.1 1 865 665 93.2 2 728.7 51 464 2.6 75.3 (1197) (0.1) Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 27.2 0.6 32 978 86.6 1 964.4 8 503 22.3														1	-	(0.8)
Traditional Standard 5 227 10 848 34.9 11.2 131 536 92.6 2 097.1 2 593 1.8 41.3 (23) - Traditional Ultimate 175 357 42.4 20.7 15 212 74.6 7 243.9 162 0.8 76.9 (2) - Consolidated 56 976 114 117 38.5 14.1 1865 665 93.2 2 728.7 51 464 2.6 75.3 (1 197) (0.1) 1466 Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 2 7.2 0.6 3 2 978 86.6 1 964.4 8 503 2 2.3															(2.2)	0.6 (26.4)
Traditional Ultimate 175 357 42.4 20.7 15 212 74.6 7 243.9 162 0.8 76.9 (2) - Consolidated 56 976 114 117 38.5 14.1 1 865 665 93.2 2 728.7 51 464 2.6 75.3 (1 197) (0.1) 1466 Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 2 7.2 0.6 32 978 86.6 1 964.4 8 503 2 2.3	l													` ′	(3.3)	(20.4)
Consolidated 56 976 114 117 38.5 14.1 1 865 665 93.2 2 728.7 51 464 2.6 75.3 (1 197) (0.1) 1466 Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 2 7.2 0.6 32 978 86.6 1 964.4 8503 2 2.3	l													1	-	(0.4)
1466 Makoti Medical Scheme Makoti Comprehensive 1 399 2 766 27.2 0.6 32 978 86.6 1 964.4 8503 22.3															(0.4)	(1.8)
	1466	Makoti Medical Scheme									31 404					506.5
	1400	Manou Medical Screene									-					6.5
Consolidated 2 431 4 741 28.0 0.4 40 134 85.2 1 375.8 8 584 18.2			1								-					294.3

Ref. no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age	Pensioner ratio		ealthcare expendi d managed health (note b)			managed healthca no transfer of risk)		Net income/(exp	ense) on significar arrangements	nt risk transfer
NGI. HO.		benefit option name	31/12/15			(>65 years) %	R'000	As % of RCI	pmpm R	R'000	As % of RCI		R'000	As % of RCI	pmpm R
1149	Medihelp	Dimension Elite	14 800	24 492	53.8	36.2	771 389	89.4	4 343.4	12 161	1.4	68.5	853	0.1	4.8
		Dimension Prime 1	16 440	39 724	32.6	7.8	373 075	86.4	1 891.1	13 199	3.1	66.9	(498)	(0.1)	(2.5)
		Dimension Prime 2	15 992	37 392	32.5	9.2	413 177	84.1	2 153.0	13 263	2.7	69.1	346	0.1	1.8
		Dimension Prime 3	30 432	73 522	34.1	9.7	1 234 696	90.4	3 381.0	24 717	1.8	67.7	4 968	0.4	13.6
		Medihelp Plus	4 237	5 837	59.4	45.5	332 481	85.4	6 539.2	3 517	0.9	69.2	1 594	0.4	31.4
		Necesse	10 009	17 458	36.6	11.7	254 139	91.9	2 115.9	8 517	3.1	70.9	4 204	1.5	35.0
		Unify	37	91	29.1	4.4	2 019	51.9	4 546.3	66	1.7	149.0	(639)	(16.4)	(1 439.3)
		Consolidated	91 947	198 516	36.9	13.7	3 380 975	88.5	3 064.2	75 440	2.0	68.4	10 830	0.3	9.8
1506	Medimed Medical Scheme	Alpha	1 720	4 324	29.4	3.9	30 481	87.3	1 476.8	645	1.8	31.2	(43)	(0.1)	(2.1)
		Essential Option	1 096	2 568	27.9	1.8	23 543	102.0	1 790.1	499	2.2	37.9	(1 418)	(6.1)	(107.9)
		Medisave – Max	211	470	43.6	17.7	7 783	88.4	3 073.8	145	1.6	57.3	(6)	(0.1)	(2.6)
		Medisave – Standard	3 070	7 275	28.0	2.7	67 053	89.2	1 820.1	2 062	2.7	56.0	(8)	-	(0.2)
		Consolidated	6 097	14 637	28.9	3.4	128 860	90.8	1 761.3	3 351	2.4	45.8	(1 475)	(1.0)	(20.2)
1140	Medshield Medical Scheme	Core Plus	6 520	14 724	46.2	27.2	236 365	96.4	3 021.0	4 296	1.8	54.9	-	-	-
		MediBonus	5 341	10 391	44.7	19.1	308 681	98.6	4 816.2	3 687	1.2	57.5	4 685	1.5	73.1
		MediPhila	545	979	27.6	1.7	2 837	58.8	433.7	174	3.6	26.6	-	-	-
		MediPlus	28 918	67 308	35.4	8.1	1 058 509	91.3	3 050.3	19 045	1.6	54.9	-	-	-
		MediValue	22 185	40 986	32.2	4.7	413 826	93.6	1 554.5	13 272	3.0	49.9	-	-	-
		Premium Plus	3 150	5 697	53.3	40.5	164 258	109.8	4 345.5	2 075	1.4	54.9	-	-	-
		Standard	8 347	16 714	45.1	24.8	267 831	97.5	2 673.9	5 531	2.0	55.2	-	-	-
		Other*					(154)	154.9	-	-	-	-	-	-	-
		Consolidated	75 006	156 799	37.8	12.6	2 452 153	94.7	2 724.4	48 080	1.9	53.4	4 685	1.5	73.1
1167	Momentum Health	Access	2 735	5 383	31.0	6.5	59 390	73.3	1 809.6	826	1.0	25.2	679	0.8	20.7
		Ingwe	35 687	43 343	26.8	2.9	198 702	78.0	464.0	7 122	2.8	16.6	(17 407)	(6.8)	(40.6)
		Custom	46 943	105 189	31.0	5.2	845 912	79.4	1 501.7	31 489	3.0	55.9	(58 537)	(5.5)	(103.9)
		Extender	6 204	13 347	43.0	21.3	339 553	92.5	4 560.9	7 205	2.0	96.8	18 114	4.9	243.3
		Incentive	36 267	79 478	36.2	12.0	1 107 290	92.2	2 544.3	33 002	2.7	75.8	(1 962)	(0.2)	(4.5)
		Summit	845	1 432	59.3	48.1	87 511	94.0	8 630.3	1 138	1.2	112.2	7 832	8.4	772.4
		Consolidated	128 681	248 172	32.7	8.1	2 638 358	86.2	1 708.6	80 782	2.6	52.3	(51 281)	(1.7)	(33.2)
1575	Resolution Health Medical Scheme	Classic	2 353	4 419	48.3	27.3	99 517	100.2	3 524.5	2 294	2.3	81.2	(103)	(0.1)	(3.7)
		Foundation	3 439	5 458	33.1	8.5	55 134	101.5	1 336.0	2 581	4.8	62.5	(63)	(0.1)	(1.5)
		Hospital	3 550	8 486	37.2	9.7	79 708	73.6	1 871.1	2 602	2.4	61.1	(148)	(0.1)	(3.5)
		Millennium	1 686	3 091	48.9	26.4	68 004	83.1	3 361.2	1 618	2.0	80.0	(80)	(0.1)	(3.9)
		Progressive Flex	8 229	17 417	34.9	7.5	237 641	81.6	2 406.5	7 780	2.7	78.8	(426)	(0.1)	(4.3)
		Supreme	1 791	3 407	48.6	27.5	121 290	98.0	5 643.5	1 660	1.3	77.2	(92)	(0.1)	(4.3)
		Consolidated	21 048	42 278	38.7	13.1	661 293	87.2	2 618.2	18 535	2.4	73.4	(912)	(0.1)	(3.6)
1446	Selfmed Medical Scheme	MedXXI	3 423	6 060	50.4	29.7	86 749	90.8	2 111.9	2 120	2.2	51.6	(252)	(0.3)	(6.1)
		MED Elite	657	1 020	64.5	61.2	42 234	99.8	5 356.9	419	1.0	53.1	97	0.2	12.3
		Selfmed 80 %	512	795	63.1	60.0	42 024	88.5	6 839.8	328	0.7	53.4	136	0.3	22.1
		SelfNET	760	1 339	25.9	0.8	3 401	61.1	372.9	416	7.5	45.7	(7)	(0.1)	(0.8)
		Selfsure	2 771	4 746	42.0	20.1	87 761	88.1	2 639.3	1 781	1.8	53.5	(88)	(0.1)	(2.7)
		Consolidated	8 123	13 960	46.9	27.7	262 168	90.3	2 689.6	5 064	1.7	52.0	(115)	-	(1.2)
1486	Sizwe Medical Fund	Affordable Care	19 091	43 015	34.0	9.8	839 038	91.1	3 662.5	18 339	2.0	80.1	-	-	- '
		Full Benefit	5 986	12 321	45.5	24.1	415 283	92.8	5 781.3	5 834	1.3	81.2	-	-	-
		Gomomo Care	4 079	11 240	27.9	2.6	109 958	101.0	2 246.4	-	-	-	(51 906)	(47.7)	(1 060.4)
		Primary Care	23 111	58 707	30.0	4.0	671 074	81.2	2 419.8	22 492	2.7	81.1	-	-	- '
1		Savings Care	50	83	32.0	3.6	528	50.3	880.2	30	2.8	49.5	_	-	
		Consolidated	52 317	125 366	32.7	7.8	2 035 882	88.3	3 242.9	46 695	2.1	80.7	(51 906)	(47.7)	(1 060.4)
1141	Spectramed	Spectra Aqua	2 385	4 584	41.2	15.3	54 302	107.6	1 897.3	2 636	5.2	92.1	-	-	-
		-b	2 330	. 551		.5.5	0.002			2 330	V.E	52.1			

Ref. no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age	Pensioner ratio		ealthcare expend d managed health (note b)			nanaged healthcar no transfer of risk)		Net income/(exp	pense) on significar arrangements	nt risk transfer
NGI. HO.	Name of medical schame	benefit opnormanie	31/12/15	31/12/15		(>65 years) %	R'000		pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R
		Spectra Azure	7 688	15 740	45.7	22.2	309 183	89.9	3 351.4	9 659	2.8	104.7	-	-	-
		Spectra Capri	2 251	4 264	41.1	16.5	76 492	116.3	2 831.8	2 551	3.9	94.5	-	-	-
		Spectra Cobalt	578	935	63.4	59.9	40 525	114.1	5 842.7	646	1.8	93.1	-	-	-
		Spectra Cyan	3 228	5 192	41.2	18.6	82 539	104.5	2 130.8	3 633	4.6	93.8	-	-	-
		Consolidated	16 130	30 715	44.2	20.9	563 042	98.0	2 908.9	19 125	3.3	98.8	-	-	-
1464	Suremed Health	Challenger	276	634	42.6	20.0	15 810	84.1	4 773.6	232	1.2	70.1	25	0.1	7.5
		Explorer	482	655	27.3	3.5	4 902	94.1	847.5	90	1.7	15.6	(256)	(4.9)	(44.2)
		Navigator	652	1 549	34.8	7.1	20 664	84.6	2 641.1	526	2.2	67.3	52	0.2	6.7
		Shuttle	70	144	32.8	4.9	1 115	63.4	1 326.9	46	2.6	54.8	5	0.3	5.5
		Consolidated	1 480	2 982	34.7	9.0	42 490	84.7	2 392.5	895	1.8	50.4	(174)	(0.3)	(9.8)
1592	Thebemed	Energy	3 223	11 023	24.7	0.4	84 825	73.8	2 193.2	1 320	1.1	34.1	(817)	(0.7)	(21.1)
		Universal	6 141	10 389	28.6	0.5	71 438	95.6	969.4	829	1.1	11.3	(741)	(1.0)	(10.1)
		Consolidated	9 364	21 412	26.6	0.4	156 263	82.4	1 390.6	2 149	1.1	19.1	(1 558)	(0.8)	(13.9)
1422	Topmed Medical Scheme	TopMed Active Saver	7 029	13 744	26.2	1.5	73 549	78.8	872.0	4 219	4.5	50.0	(11)	-	(0.1)
		TopMed Hospital Plan	3 315	6 855	39.7	15.1	77 085	98.8	1 937.8	2 546	3.3	64.0	(18)	-	(0.5)
		TopMed Limited	1 047	2 367	44.0	23.1	21 196	74.2	1 687.1	825	2.9	65.6	(11)	-	(0.9)
		TopMed Network	4 432	6 918	30.2	6.3	69 620	96.7	1 309.0	6 858	9.5	129.0	(2 211)	(3.1)	(41.6)
		TopMed Paladin Comprehensive	1 193	2 499	44.8	24.7	57 956	86.3	4 048.4	945	1.4	66.0	(7)	-	(0.5)
		TopMed Professional	1 482	2 870	53.4	36.0	91 519	121.2	5 146.1	1 169	1.5	65.7	(10)	-	(0.6)
		TopMed Rainbow Comprehensive	955	1 612	59.0	47.9	79 996	97.2	6 980.5	777	0.9	67.8	(9)	-	(0.8)
		TopMed Savings	6 212	14 248	38.7	14.3	190 696	104.6	2 558.2	4 831	2.7	64.8	(37)	-	(0.5)
		Consolidated	25 665	51 113	36.3	13.1	661 618	97.4	2 148.3	22 169	3.3	72.0	(2 315)	(0.3)	(7.5)
				• • • • • • • • • • • • • • • • • • • •	****			• • • • • • • • • • • • • • • • • • • •					(= /	()	()
Sub-tot	al: registered open schemes		2 327 137	4 938 453	33.8	8.8	68 816 158	88.7	2 464.3	2 195 222	2.9	79.6	(133 453)	(0.3)	(8.7)
Registe	red schemes – restricted												, ,	(0.3)	
		Comprehensive	5 163	9 894	46.4	32.0	290 966	96.7	4 696.3	6 118	2.0	98.8	(66)	-	(1.1)
Registe	red schemes – restricted	Value	5 163 2 032	9 894 4 742	46.4 24.4	32.0 0.3	290 966 31 299	96.7 57.6	4 696.3 1 283.6	6 118 1 882	2.0 3.5	98.8 77.2	(66) (237)	- (0.4)	(1.1)
Registe	red schemes – restricted AECI Medical Aid Society	Value Consolidated	5 163 2 032 7 195	9 894 4 742 14 636	46.4 24.4 39.2	32.0 0.3 21.7	290 966 31 299 322 265	96.7 57.6 90.8	4 696.3 1 283.6 3 732.5	6 118 1 882 8 001	2.0 3.5 2.3	98.8 77.2 92.7	(66)	-	(1.1)
Registe	red schemes – restricted	Value Consolidated Alliance-Midmed Policy 120	5 163 2 032 7 195 1 759	9 894 4 742 14 636 4 336	46.4 24.4 39.2 31.4	32.0 0.3 21.7 5.8	290 966 31 299 322 265 68 965	96.7 57.6 90.8 94.9	4 696.3 1 283.6 3 732.5 3 267.2	6 118 1 882 8 001 1 417	2.0 3.5 2.3 1.9	98.8 77.2 92.7 67.1	(66) (237)	- (0.4)	(1.1)
Registe 1005	red schemes – restricted AECI Medical Aid Society Alliance-Midmed Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated	5 163 2 032 7 195 1 759 1 759	9 894 4 742 14 636 4 336 4 336	46.4 24.4 39.2 31.4 31.4	32.0 0.3 21.7 5.8 5.8	290 966 31 299 322 265 68 965 68 965	96.7 57.6 90.8 94.9 94.9	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2	6 118 1 882 8 001 1 417 1 417	2.0 3.5 2.3 1.9	98.8 77.2 92.7 67.1 67.1	(66) (237) (303) -	(0.4) (0.1)	(1.1) (9.7) (3.5)
Registe	red schemes – restricted AECI Medical Aid Society	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan	5 163 2 032 7 195 1 759 1 759 5 033	9 894 4 742 14 636 4 336 4 336 9 569	46.4 24.4 39.2 31.4 31.4 52.5	32.0 0.3 21.7 5.8 5.8 41.4	290 966 31 299 322 265 68 965 68 965 315 991	96.7 57.6 90.8 94.9 94.9	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0	6 118 1 882 8 001 1 417 1 417 5 802	2.0 3.5 2.3 1.9 1.9 2.5	98.8 77.2 92.7 67.1 67.1 96.1	(66) (237) (303) - - 320	(0.4) (0.1) - - 0.1	(1.1) (9.7) (3.5) - - 5.3
Registe 1005	red schemes – restricted AECI Medical Aid Society Alliance-Midmed Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan	5 163 2 032 7 195 1 759 1 759 5 033 3 678	9 894 4 742 14 636 4 336 4 336 9 569 8 692	46.4 24.4 39.2 31.4 31.4 52.5	32.0 0.3 21.7 5.8 5.8 41.4 10.5	290 966 31 299 322 265 68 965 68 965 315 991 139 890	96.7 57.6 90.8 94.9 94.9 134.7 107.9	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5	6 118 1 882 8 001 1 417 1 417	2.0 3.5 2.3 1.9	98.8 77.2 92.7 67.1 67.1	(66) (237) (303) - - 320 167	(0.4) (0.1) - - 0.1	(1.1) (9.7) (3.5) - - 5.3 3.8
Registe 1005	red schemes – restricted AECI Medical Aid Society Alliance-Midmed Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4	32.0 0.3 21.7 5.8 5.8 41.4 10.5	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119	96.7 57.6 90.8 94.9 94.9 134.7 107.9	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4	6 118 1 882 8 001 1 417 1 417 5 802 4 165	2.0 3.5 2.3 1.9 1.9 2.5 3.2	98.8 77.2 92.7 67.1 67.1 96.1 94.4	(66) (237) (303) - - - 320 167 2 405	(0.4) (0.1) - - 0.1 0.1 50.6	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6
Registe 1005 1465 1012	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967	2.0 3.5 2.3 1.9 1.9 2.5 3.2	98.8 77.2 92.7 67.1 67.1 96.1 94.4	(66) (237) (303) - - 320 167 2 405 2 892	(0.4) (0.1) - - 0.1 0.1 50.6 0.8	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3
Registe 1005	red schemes – restricted AECI Medical Aid Society Alliance-Midmed Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5	(66) (237) (303) - - 320 167 2 405 2 892 (676)	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3)
Register 1005 1465 1012 1571	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 3 696	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 7 469	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6 39.6	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1	290 966 31 299 322 265 68 965 315 991 139 890 4 119 460 000 115 600	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5	(66) (237) (303) - - 320 167 2 405 2 892 (676) (676)	(0.4) (0.1) - - 0.1 0.1 50.6 0.8 (0.5)	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3)
Registe 1005 1465 1012	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 3 696 21 650	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 7 469 37 861	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5	(66) (237) (303) - - 320 167 2 405 2 892 (676) (676)	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3)
Register 1005 1465 1012 1571	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 3 696 21 650 44 872	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 7 469 37 861	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 33.5	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 1.2	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 115 600 295 388	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0 3 358.8	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5 58.5	(66) (237) (303) - - 320 167 2 405 2 892 (676) (676) 17 191 7 971	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) 66.2
Register 1005 1465 1012 1571	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Core Saver	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 3 696 21 650 44 872 19 373	9 894 4 742 14 636 4 336 9 569 8 692 954 19 215 7 469 7 469 37 861 97 940	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 33.5 24.9	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 1.2	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0 3 358.8 1 152.6	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5 54.9 64.9	(66) (237) (303) - - 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242)	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) 66.2 14.8 (1.0)
Register 1005 1465 1012 1571	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Core Saver Bankmed Plus	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 3 696 21 650 44 872 19 373 4 165	9 894 4 742 14 636 4 336 9 569 8 692 954 19 215 7 469 37 861 97 940 35 685 8 328	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 33.5 24.9 48.9	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 1.2 10.1 2.2 29.2	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6	6 118 1 882 8 001 1 417 1 417 5 802 4 165 	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5 1.3	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5 58.5 64.9 60.7 66.7	(66) (237) (303) - - 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242) 572	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) 66.2 14.8 (1.0)
Register 1005 1465 1012 1571	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Core Saver Bankmed Plus Bankmed PMB	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 3 696 21 650 44 872 19 373 4 165 1 995	9 894 4 742 14 636 4 336 9 569 8 692 954 19 215 7 469 37 861 97 940 35 685 8 328 2 550	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 33.5 24.9 48.9 25.8	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 1.2 10.1 2.2 29.2	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559 6 638	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1 120.0	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111 3 334 936	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5 1.3	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5 64.9 60.7 66.7	(66) (237) (303) - - 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242) 572 (968)	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) 66.2 14.8 (1.0) 11.4
Register 1005 1465 1012 1571	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Plus Bankmed PMB Bankmed Traditional	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 21 650 44 872 19 373 4 165 1 995 15 498	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 37 861 97 940 35 685 8 328 2 550 33 898	46.4 24.4 39.2 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 24.9 48.9 25.8 30.8	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 10.1 2.2 29.2 0.7 6.7	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559 6 638 627 379	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1 120.0 32.5 98.3	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6 277.3 3 373.4	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111 3 334 936 13 444	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 3.5 2.0 3.5 1.3 4.6 2.1	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5 55.4 64.9 60.7 66.7 39.1	(66) (237) (303) - - - 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242) 572 (968) 2 621	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) 66.2 14.8 (1.0) 11.4 (40.4)
Registe 1005 1465 1012 1571 1279	red schemes – restricted AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Core Saver Bankmed Plus Bankmed PMB Bankmed Traditional Consolidated	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 21 650 44 872 19 373 4 165 1 995 15 498	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 3 7 861 97 940 35 685 8 328 2 550 33 898 216 262	46.4 24.4 39.2 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 33.5 24.9 48.9 25.8 30.8	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 10.1 2.2 29.2 0.7 6.7 7.3	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559 6 638 627 379 3 304 514	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1 120.0 32.5 98.3	4 696.3 1 283.6 3 732.5 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6 277.3 3 373.4 2 560.4	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111 3 334 936 13 444 81 145	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5 1.3 4.6 2.1 2.4	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5 55.4 64.9 60.7 66.7 39.1 72.3	(66) (237) (303) 320 167 2 405 2 892 (676) (676) (7 191 7 971 (242) 572 (968) 2 621 27 146	. (0.4) (0.1) 	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) (15.3) 66.2 14.8 (1.0) 11.4 (40.4)
Register 1005 1465 1012 1571	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Plus Bankmed PMB Bankmed Traditional	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 21 650 44 872 19 373 4 165 1 995 15 498 107 553 5 765	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 7 469 37 861 97 940 35 685 8 328 2 550 33 898 216 262 12 793	46.4 24.4 39.2 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 24.9 48.9 25.8 30.8 30.4	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 1.2 10.1 2.2 2.9 2.7 6.7 7.3 11.5	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559 6 638 627 379 3 304 514 292 716	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1 120.0 32.5 98.3 96.4	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6 277.3 3 373.4 2 560.4 4 231.2	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111 3 334 936 13 444 81 145 6 508	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5 1.3 4.6 2.1 2.4 2.2	98.8 77.2 92.7 67.1 67.1 96.1 94.4 - 95.3 58.5 58.5 55.4 64.9 60.7 66.7 39.1 72.3 62.9 94.1	(66) (237) (303) 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242) 572 (968) 2 621 27 146 (341)	(0.4) (0.1) (0.1) (0.1) (0.1) (0.1) (0.5) (0.5) (0.5) (0.5) (0.1) (0.2) (4.7) (0.4) (0.8) (0.1)	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) (15.3) 66.2 14.8 (1.0) 11.4 (40.4) 12.1 (40.4)
Registe 1005 1465 1012 1571 1279	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Core Saver Bankmed Plus Bankmed PMB Bankmed Traditional Consolidated	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 21 650 44 872 19 373 4 165 1 995 15 498 107 553 5 765	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 37 861 97 940 35 685 8 328 2 550 33 898 216 262 12 793 12 793	46.4 24.4 39.2 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 24.9 48.9 25.8 30.8 30.4 32.8	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 1.2 10.1 2.2 2.92 0.7 6.7 7.3 11.5	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559 6 638 627 379 3 304 514	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1 120.0 32.5 98.3 96.4 99.5	4 696.3 1 283.6 3 732.5 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6 277.3 3 373.4 2 560.4	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111 3 334 936 13 444 81 145	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5 1.3 4.6 2.1 2.4 2.2 2.2	98.8 77.2 92.7 67.1 96.1 94.4 - 95.3 58.5 58.5 56.4 64.9 60.7 66.7 39.1 72.3 62.9 94.1	(66) (237) (303) 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242) 572 (968) 2 621 27 146 (341) (341)	(0.4) (0.1) (0.1) (0.1) (0.1) (0.1) (0.5) (0.5) (0.5) (0.5) (0.1) (0.2) (4.7) (0.4) (0.8) (0.1) (0.1)	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) 66.2 14.8 (1.0) 11.4 (40.4) 14.1 21.0 (4.9)
Registe 1005 1465 1012 1571 1279	red schemes – restricted AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Plus Bankmed Plus Bankmed PMB Bankmed PMB Bankmed Traditional Consolidated Barloworld Medical Scheme Consolidated Barloworld Medical Scheme Consolidated Barloworld Medical Scheme Consolidated BMW Option 119	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 21 650 44 872 19 373 4 165 1 995 15 498 107 553 5 765 5 765 3 278	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 37 861 97 940 35 685 8 328 2 550 33 898 216 262 12 793 12 793 7 713	46.4 24.4 39.2 31.4 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 33.5 24.9 48.9 25.8 30.8 30.4 32.8 32.8 27.9	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 1.2 10.1 2.2 2.9.2 0.7 6.7 7.3 11.5 11.5	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559 6 638 627 379 3 304 514 292 716 292 716 122 006	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1 120.0 32.5 98.3 96.4 99.5 99.5	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6 277.3 3 373.4 2 560.4 4 231.2 4 231.2 3 101.6	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111 3 334 936 13 444 81 145 6 508 6 508 2 916	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5 1.3 4.6 2.1 2.4 2.2 2.2	98.8 77.2 92.7 67.1 96.1 94.4 - 95.3 58.5 58.5 56.4 64.9 60.7 66.7 39.1 72.3 62.9 94.1 94.1 74.1	(66) (237) (303) 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242) 572 (968) 2 621 27 146 (341) (341) 424	(0.4) (0.1) (0.1) (0.1) (0.1) (0.1) (0.5) (0.5) (0.5) (0.5) (0.1) (0.2) (4.7) (0.4) (0.8) (0.1) (0.1)	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) 66.2 14.8 (1.0) 11.4 (40.4) 14.1 21.0 (4.9) (4.9)
Registe 1005 1465 1012 1571 1279	AECI Medical Aid Society Alliance-Midmed Medical Scheme Anglo Medical Scheme Anglovaal Group Medical Scheme Bankmed Barloworld Medical Scheme	Value Consolidated Alliance-Midmed Policy 120 Consolidated Managed Care Plan Standard Care Plan Value Care Plan Consolidated Anglovaal Group Medical Scheme Consolidated Bankmed Basic Bankmed Comprehensive Bankmed Core Saver Bankmed Plus Bankmed PMB Bankmed Traditional Consolidated Barloworld Medical Scheme	5 163 2 032 7 195 1 759 1 759 5 033 3 678 437 9 148 3 696 21 650 44 872 19 373 4 165 1 995 15 498 107 553 5 765	9 894 4 742 14 636 4 336 4 336 9 569 8 692 954 19 215 7 469 37 861 97 940 35 685 8 328 2 550 33 898 216 262 12 793 12 793	46.4 24.4 39.2 31.4 52.5 32.7 24.4 42.2 39.6 39.6 23.5 24.9 48.9 25.8 30.8 30.4 32.8	32.0 0.3 21.7 5.8 5.8 41.4 10.5 1.3 25.4 21.1 21.1 1.2 10.1 2.2 2.92 0.7 6.7 7.3 11.5	290 966 31 299 322 265 68 965 68 965 315 991 139 890 4 119 460 000 115 600 295 388 1 808 603 267 946 298 559 6 638 627 379 3 304 514 292 716	96.7 57.6 90.8 94.9 94.9 134.7 107.9 86.7 124.6 92.8 92.8 71.5 105.9 67.1 120.0 32.5 98.3 96.4 99.5	4 696.3 1 283.6 3 732.5 3 267.2 3 267.2 5 232.0 3 169.5 785.4 4 190.4 2 606.4 2 606.4 1 137.0 3 358.8 1 152.6 5 973.6 277.3 3 373.4 2 560.4 4 231.2	6 118 1 882 8 001 1 417 1 417 5 802 4 165 - 9 967 2 595 2 595 14 388 34 933 14 111 3 334 936 13 444 81 145 6 508 6 508	2.0 3.5 2.3 1.9 1.9 2.5 3.2 - 2.7 2.1 2.1 3.5 2.0 3.5 1.3 4.6 2.1 2.4 2.2 2.2	98.8 77.2 92.7 67.1 96.1 94.4 - 95.3 58.5 58.5 56.4 64.9 60.7 66.7 39.1 72.3 62.9 94.1	(66) (237) (303) 320 167 2 405 2 892 (676) (676) 17 191 7 971 (242) 572 (968) 2 621 27 146 (341) (341)	(0.4) (0.1) (0.1) (0.1) (0.1) (0.1) (0.5) (0.5) (0.5) (0.5) (0.1) (0.2) (4.7) (0.4) (0.8) (0.1) (0.1)	(1.1) (9.7) (3.5) - - 5.3 3.8 458.6 26.3 (15.3) (15.3) (15.3) 66.2 14.8 (1.0) 11.4 (40.4) 14.1 21.0 (4.9)

			Members	Beneficiaries	Average age	Pensioner ratio		nealthcare expendi nd managed health (note b)			nanaged healthca no transfer of risk		Net income/(exp	pense) on significa arrangements	nt risk transfer
		Benefit option name	31/12/15	31/12/15	pb Years	(>65 years) %	R'000	As % of RCI	pmpm R	R'000	As % of	pmpm R	R'000	As % of RCI	pmpm R
		Consolidated	1 920	4 021	44.1	27.0	108 795	120.8	4 722.0	2 044	2.3	88.7	744	0.8	32.3
1590	Building & Construction Industry Medical Aid Fund	Basic Option	5 048	13 183	28.4	2.3	82 660	76.1	1 364.6	2 711	2.5	44.8	-	_	-
		Consolidated	5 048	13 183	28.4	2.3	82 660		1 364.6	2 711	2.5	44.8			
1043	Chartered Accountants (SA) Medical Aid Fund	Alliance	794	1 610	45.8	27.0	96 224	76.1 146.0	10 099.1	982	1.5	103.1	1 007	1.5	105.7
1043	(CAMAF)	Double Plus	7 937	17 572	30.3	6.0	413 764	93.4	4 344.2	10 458	2.4	109.8	366	0.1	3.8
		Essential Plus	2 306	4 012	24.0	0.5	29 629	66.2	1 070.7	2 205	4.9	79.7	(827)	(1.8)	(29.9)
		First Choice	5 652	7 425	29.3	5.6	100 091	96.2	1 475.7	4 347	4.2	64.1	(1 722)	(1.7)	(25.4)
		Network Choice	3 701	6 198	23.6	0.5	59 263	78.5	1 334.4	3 640	4.8	82.0	(1 838)	(2.4)	(41.4)
		Vital	4 403	9 080	31.7	7.3	132 996	90.3	2 517.1	5 352	3.6	101.3	(1 513)	(1.0)	(28.6)
		Consolidated	24 793	45 897	29.5	5.7	831 967	94.5	2 796.4	26 986	3.1	90.7	(4 528)	(0.5)	(15.2)
1068	De Beers Benefit Society	De Beers Benefit Society	5 842	12 037	44.9	24.1	276 573	95.9	3 945.2	1 418	0.5	20.2	(227)	(0.1)	(3.2)
		Consolidated	5 842	12 037	44.9	24.1	276 573	95.9	3 945.2	1 418	0.5	20.2	(227)	(0.1)	(3.2)
1572	Engen Medical Benefit Fund	Engen Medical Benefit Fund	3 651	7 757	37.7	14.9	162 984	94.6	3 720.1	6 006	3.5	137.1	183	0.1	4.2
		Consolidated	3 651	7 757	37.7	14.9	162 984	94.6	3 720.1	6 006	3.5	137.1	183	0.1	4.2
1271	Fishing Industry Medical Scheme (Fish-Med)	Primary	813	1 980	25.9	0.2	3 159	70.3	323.8	311	6.9	31.9	(161)	(3.6)	(16.5)
		Standard	583	1 305	26.6	0.5	5 499	84.8	786.0	25	0.4	3.5	(308)	(4.7)	(44.0)
		Consolidated	1 396	3 285	26.2	0.3	8 658	78.9	516.8	336	3.1	20.0	(469)	(4.3)	(28.0)
1086	Food Workers Medical Benefit Fund	Food Workers Medical Benefit Fund	12 255	18 415	28.6	0.3	11 748	53.6	79.9	-	-	-	-	-	-
		Consolidated	12 255	18 415	28.6	0.3	11 748	53.6	79.9	-	-	-	-	-	-
1253	Glencore Medical Scheme	107	9 130	28 366	23.3	0.7	397 107	103.0	3 624.6	8 045	2.1	73.4	(98)	-	(0.9)
		Consolidated	9 130	28 366	23.3	0.7	397 107	103.0	3 624.6	8 045	2.1	73.4	(98)	-	(0.9)
1270	Golden Arrow Employees' Medical Benefit Fund	Advance	352	793	41.9	10.3	9 801	159.4	2 320.3	252	4.1	59.6	1 707	27.8	404.1
		Primary	68	80	76.0	88.8	392	149.9	480.9	3	1.1	3.6	(3)	(1.1)	(3.5)
		Standard	2 385	5 290	30.9	3.2	39 672	152.2	1 386.2	1 667	6.4	58.3	(1 100)	(4.2)	(38.4)
		Consolidated	2 805	6 163	32.9	5.2	49 865	153.5	1 481.4	1 922	5.9	57.1	604	1.9	18.0
1598	Government Employees Medical Scheme (GEMS)	Beryl	25 670	67 801	28.0	4.1	454 482	81.7	1 475.4	21 375	3.8	69.4	-	-	-
		Emerald	504 521	1 342 611	29.1	4.3	21 448 405	96.2	3 542.7	483 857	2.2	79.9	-	-	-
		Onyx	43 453	78 931	52.7	36.3	2 887 818	127.8	5 538.2	42 228	1.9	81.0	-	-	-
		Ruby	60 579	161 553	27.6	3.1	1 355 495	79.4	1 864.6	55 002	3.2	75.7	-	-	
		Sapphire	40 450	130 874	27.5	2.3	233 375	31.5	480.8	36 355	4.9	74.9	-	-	
		Consolidated	674 673	1 781 770	29.9	5.4	26 379 576	95.7	3 258.3	638 818	2.3	78.9	-	-	-
1523	Grintek Electronics Medical Aid Scheme	Option 1	693	1 650	35.0	7.5	30 850	103.9	3 709.8	564	1.9	67.8	23	0.1	2.8
		Consolidated	693	1 650	35.0	7.5	30 850	103.9	3 709.8	564	1.9	67.8	23	0.1	2.8
1566	Horizon Medical Scheme	Hospital Plus Savings Plan	553	1 028	35.2	7.0	8 543	69.0	1 287.3	280	2.3	42.2	-	-	-
		Hospital Core Plan	632	884	26.6	0.7	2 628	50.9	346.5	181	3.5	23.9	-	-	-
		Hospital Plus Network Plan	1 369	2 216	24.3	1.0	15 372	78.3	935.7	592	3.0	36.1	257	1.3	15.6
1591	Impala Medical Plan	Consolidated	2 554	4 128	27.5	2.4	26 543	71.4	866.1	1 054	2.8	34.4	257	1.3	15.6
1001	impaia Medical Flati	Impala Medical Plan	10 537	22 138	29.2	1.8	112 135	95.8	886.8	-	-	-	143	0.1	1.1
4550	Install Court Made 101	Consolidated	10 537	22 138	29.2	1.8	112 135	95.8	886.8		- 10	-	143	0.1	1.1
1559	Imperial Group Medical Scheme	Imperialmed Health Plan	7 182 515	16 859 973	29.2 24.9	2.9	288 030 6 815	90.8	3 342.0 1 102.7	5 877 636	1.9 6.6	68.2 102.8	-	-	
		Imperialmed Budget Plan Consolidated	7 697	17 832	24.9	1.4 2.8		70.4	1 102.7 3 192.2	636		70.5	-	-	
1145	LA-Health Medical Scheme	LA Active	34 213	17 832 89 756	29.0	3.0	294 845 903 470	78.7	2 200.6	25 966	2.0	63.2	-	-	
1140	LA-Frealth Medical Scheme		2 123		61.9	56.1					1.2		(640)	- (0.5)	/OE 0
		LA Corp	5 297	3 072 8 453	60.9	50.1	133 268 285 917	94.2 96.8	5 231.1 4 498.1	1 682 4 162	1.2	66.0 65.5	(642) (754)	(0.5)	(25.2)
		LA Core LA Focus	 	21 528	25.7								(754)	(U.3)	(11.9)
			8 619			2.1	152 726	75.4	1 476.6	6 324	3.1	61.1	400	-	- 0.4
		LA Keyplus Consolidated	6 549 56 801	15 506 138 315	25.8 29.6	1.0 6.8	103 485 1 578 866	83.4 82.6	1 316.8 2 316.4	4 807 42 941	3.9	61.2 63.0	189 (1 207)	(0.2)	(7.2)

Ref. no.	Name of medical scheme	Benefit option name	Members		Average age	Pensioner ratio		ealthcare expendi d managed health (note b)			nanaged healthca no transfer of risk)		Net income/(exp	oense) on significar arrangements	it risk transfer
		Datak option tano	31/12/15		Years	(>65 years) %			pmpm R	R'000	As % of RCI		R'000	As % of RCI	pmpm R
1197	Libcare Medical Scheme	Libcare	5 928	12 781	30.7	6.7	184 897	86.5	2 599.2	6 186	2.9	87.0	(200)	(0.1)	(2.8)
		Consolidated	5 928	12 781	30.7	6.7	184 897	86.5	2 599.2	6 186	2.9	87.0	(200)	(0.1)	(2.8)
1599	Lonmin Medical Scheme	Lonmin Medical Scheme Benefit Plan	16 170	19 240	35.4	-	164 951	106.0	850.1	11 164	7.2	57.5	51 545	33.1	265.6
		Consolidated	16 170	19 240	35.4	-	164 951	106.0	850.1	11 164	7.2	57.5	51 545	33.1	265.6
1547	Malcor Medical Scheme	Plan A	1 193	2 897	41.1	14.2	97 174	118.9	6 787.8	1 137	1.4	79.5	-	-	-
		Plan B	3 179	7 966	29.6	3.2	135 495	102.2	3 551.8	2 928	2.2	76.8	-	-	-
		Plan C	569	1 031	30.6	4.6	9 778	64.8	1 432.1	505	3.3	74.0	-	-	-
		Plan D	149	234	28.4	1.7	1 401	80.9	783.5	-	-	-	131	7.6	73.5
		Consolidated	5 090	12 128	32.4	5.9	243 848	105.5	3 992.3	4 571	2.0	77.1	131	7.6	73.5
1495	Massmart Health Plan	Choice	3 648	7 747	30.7	2.1	123 755	90.6	2 827.0	2 102	1.5	48.0	-	-	-
		Essential	2 925	3 986	26.8	-	12 820	58.3	365.3	1 263	5.7	36.0	-	-	-
		Network	2 622	4 312	26.0	0.2	37 496	85.2	1 191.7	1 538	3.5	48.9	-	-	-
		Consolidated	9 195	16 045	28.5	1.1	174 071	85.9	1 577.6	4 903	2.4	44.4	-	-	-
1039	MBMed Medical Aid Fund	MBMed	4 012	9 721	28.9	5.1	129 240	86.9	2 684.4	4 027	2.7	83.7	(1 771)	(1.2)	(36.8)
		Consolidated	4 012	9 721	28.9	5.1	129 240	86.9	2 684.4	4 027	2.7	83.7	(1 771)	(1.2)	(36.8)
1548	Medipos Medical Scheme	Option A	1 948	2 675	67.8	70.4	142 775	110.6	6 107.8	982	0.8	42.0	-	-	
	•	Option B	8 499	18 465	32.3	5.7	276 400	96.5	2 710.1	4 217	1.5	41.3	-	-	-
		Option C	1 923	4 078	29.8	1.9	35 011	102.4	1 517.2	955	2.8	41.4	-	-	-
		Consolidated	12 370	25 218	35.7	12.0	454 186	101.0	3 059.7	6 154	1.4	41.5	-	-	-
1105	Metropolitan Medical Scheme	Classic	542	1 074	27.8	4.5	8 575	55.2	1 318.4	791	5.1	121.6	-	-	
	·	Premier	3 301	7 521	32.7	8.1	175 418	110.0	4 428.4	3 055	1.9	77.1	-	-	
		Consolidated	3 843	8 595	32.1	7.6	183 993	105.1	3 989.8	3 846	2.2	83.4	-	-	_
1600	Motohealth Care	Classic	9 742	21 524	38.2	14.7	366 589	96.6	3 135.8	9 356	2.5	80.0	-	-	_
		Custom	8 694	19 392	28.6	4.3	133 576	87.3	1 280.4	4 668	3.0	44.7	13 978	9.1	134.0
		Essential	4 286	9 185	28.6	0.5	17 810	62.8	346.3	1 340	4.7	26.1	1 758	6.2	34.2
		Hospicare	916	1 572	51.9	41.4	27 895	125.3	2 537.8	511	2.3	46.5	-	-	
		Optimum	1 514	3 074	47.1	25.3	129 967	98.8	7 153.6	1 902	1.4	104.7	-	-	
		Consolidated	25 152	54 747	34.1	10.0	675 839	94.5	2 239.2	17 777	2.5	58.9	15 736	8.7	101.0
1241	Naspers Medical Fund	M-Med Option	4 930	9 636	24.1	0.7	109 103	87.9	1 844.2	4 601	3.7	77.8	(498)	(0.4)	(8.4)
	·	N Option Basic	1 979	3 557	28.2	2.1	31 007	77.8	1 305.7	1 906	4.8	80.3	-	-	
		N Option Plus	1 839	3 297	45.2	23.6	74 886	98.2	3 393.4	1 864	2.4	84.4	-	-	
		Consolidated	8 748	16 490	29.2	5.6	214 997	89.5	2 048.1	8 371	3.5	79.7	(498)	(0.4)	(8.4)
1469	Nedgroup Medical Aid Scheme	Hospital	5 109	8 203	32.1	6.9	75 340	85.7	1 228.9	2 080	2.4	33.9	(1 078)	(1.2)	(17.6)
		Platinum	1 977	4 361	44.1	21.6	136 740	102.5	5 763.8	976	0.7	41.1	(436)	(0.3)	(18.4)
		Savings	15 007	25 512	26.0	2.8	239 096	84.0	1 327.7	7 403	2.6	41.1	(3 171)	(1.1)	(17.6)
		Traditional	5 167	10 590	41.4	19.3	239 847	100.3	3 868.3	2 370	1.0	38.2	(1 137)	(0.5)	(18.3)
		Traditional Plus	1 456	3 113	43.2	21.7	91 197	118.8	5 219.6	767	1.0	43.9	7 527	9.8	430.8
		Consolidated	28 716	51 779	32.7	9.6	782 219	95.2	2 270.0	13 596	1.7	39.5	1 705	0.2	4.9
1584	Netcare Medical Scheme	Netcare Savings Option	17 682	38 614	29.1	3.6	611 317	98.6	2 881.1	15 318	2.5	72.2	(739)	(0.1)	(3.5)
		Consolidated	17 682	38 614	29.1	3.6	611 317	98.6	2 881.1	15 318	2.5	72.2	(739)	(0.1)	(3.5)
1214	Old Mutual Staff Medical Aid Fund	Hospital Plan	3 041	4 704	31.2	6.0	28 245	59.1	774.0	2 022	4.2	55.4	-	-	-
		Network Plan	1 594	2 816	28.9	5.8	27 652	70.4	1 445.6	1 214	3.1	63.5	1 279	3.3	66.9
		Savings Plan	8 451	15 811	26.5	2.6	119 052	76.4	1 173.9	5 493	3.5	54.2	-	-	_
		Traditional Plan	4 711	9 350	40.5	17.5	207 785	105.0	3 675.5	3 521	1.8	62.3	-	-	
		Traditional Plus Plan	536	860	58.4	46.2	39 449	123.9	6 133.2	380	1.2	59.1	-	_	
		Consolidated	18 333	33 541	32.1	8.6	422 182	89.3	1 919.0	12 630	2.7	57.4	1 279	3.3	66.9
1441	Parmed Medical Aid Scheme	Plan - 007	2 424	4 969	48.2	28.9	199 991	93.6	6 875.4	851	0.4	29.3	(56)	-	(1.9)
		Consolidated	2 424	4 969	48.2	28.9	199 991	93.6	6 875.4	851	0.4	29.3	(56)	_	(1.9)
1186	PG Group Medical Scheme	PG Group Medical Scheme	1 366	2 929	32.5	9.6	48 900	105.9	2 983.2	901	1.9	54.9	(618)	(1.3)	(37.7)

Ref. no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age	Pensioner ratio		nealthcare expendi ed managed health (note b)			managed healthca no transfer of risk		Net income/(exp	pense) on significar arrangements	nt risk transfer
	ivanie di medicai scheme	венен орнон наше	31/12/15	31/12/15	Years	(>65 years) %		As % of RCI	pmpm R	R'000	As % of RCI		R'000	As % of RCI	
		Consolidated	1 366	2 929	32.5	9.6	48 900	105.9	2 983.2	901	1.9	54.9	(618)	(1.3)	(37.7)
1563	Pick n Pay Medical Scheme	Pick n Pay Medical Scheme	7 711	16 223	29.7	3.8	222 427	103.7	2 403.8	7 502	3.5	81.1	514	0.2	5.6
		Consolidated	7 711	16 223	29.7	3.8	222 427	103.7	2 403.8	7 502	3.5	81.1	514	0.2	5.6
1583	Platinum Health	PlatCap	3 735	3 926	39.5	0.1	23 942	77.5	534.2	262	0.8	5.8	(1 686)	(5.5)	(37.6)
		PlatComprehensive	59 593	94 946	32.9	1.7	989 257	96.9	1 383.4	13 162	1.3	18.4	(1 048)	(0.1)	(1.5)
		PlatSave	19	47	29.8	-	580	73.5	2 544.9	8	1.0	35.8	(0)	-	(1.3)
		Consolidated	63 347	98 919	33.2	1.7	1 013 780	96.3	1 333.6	13 431	1.3	17.7	(2 734)	(0.3)	(3.6)
1194	Profmed	Pro Active	11 499	26 683	36.5	8.7	213 139	73.0	1 544.6	7 030	2.4	50.9	-	-	_
		Pro Active Plus	6 496	14 530	33.9	7.0	133 328	72.6	1 710.4	4 009	2.2	51.4		-	_
		Pro Pinnacle	1 884	3 597	56.4	41.4	211 332	116.7	9 347.7	1 202	0.7	53.2	-	-	_
		Pro Secure	7 978	17 252	45.2	22.8	399 682	97.7	4 174.8	5 057	1.2	52.8	-	-	_
		Pro Secure Plus	2 510	5 017	48.6	30.0	137 717	91.1	4 572.3	1 592	1.1	52.9	-	_	_
		Consolidated	30 367	67 079	40.2	15.3	1 095 198	90.0	3 005.4	18 890	1.6	51.8	-	 	
1516	Quantum Medical Aid Society	Essential Comprehensive	440	828	48.0	28.4	23 184	105.3	4 390.9	412	1.9	78.0	(134)	(0.6)	(25.4)
1010	addition modical risa county	Essential Saver	4 259	8 925	31.7	7.7	96 904	94.8	1 896.1	3 985	3.9	78.0	(337)	(0.3)	(6.6)
		KeyCare Plus	475	864	26.9	5.2	7 741	89.0	1 358.1	444	5.1	78.0	100	1.1	17.5
		Consolidated	5 174	10 617	32.6	9.1	127 830	96.1	2 058.8	4 842	3.6	78.0	(371)	(0.3)	(6.0)
1201	Rand Water Medical Scheme	Option A	3 020	8 213	30.8	6.6	150 275	90.1	4 146.7	2 535	1.5	70.0	(145)	(0.3)	(4.0)
1201	Rand Water Medical Scheme	Option B Plus	182	325	32.0	- 0.0	3 310	59.6	1 515.4	147	2.7	67.4	(143)	(0.1)	(3.9)
		<u>'</u>		8 538	30.8		153 585		3 997.1			69.8		 	
1430	Remedi Medical Aid Scheme	Consolidated	3 202	21 494	25.4	6.3		89.1		2 682 7 707	1.6	64.4	(153)	(0.1)	(4.0)
1430	Remedi Medical Ald Scheme	Classic	9 969			2.4	261 910	71.7	2 189.4		2.1		1	- (0.0)	
		Comprehensive	6 529	15 056	36.5	10.2	347 784	112.1	4 439.0	5 211	1.7	66.5	(863)	(0.3)	(11.0)
		Standard	4 351	10 265	25.7	1.4	86 488	92.9	1 656.5	3 374	3.6	64.6	(1 206)	(1.3)	(23.1)
		Consolidated	20 849	46 815	29.0	4.7	696 182	90.5	2 782.6	16 293	2.1	65.1	(2 039)	(0.3)	(8.2)
1176	Retail Medical Scheme	Essential Option	10 200	18 117	27.3	0.8	138 256	90.4	1 129.5	8 744	5.7	71.4	-/	-	
		Essential Plus Option	862	1 555	49.4	29.5	39 548	103.4	3 823.3	739	1.9	71.4		-	-
1012	Dhadaa Haisaasii Madiad Cabaasa	Consolidated	11 062	19 672	29.1	3.1	177 804	93.0	1 339.5	9 483	5.0	71.4		-	-
1013	Rhodes University Medical Scheme	RUMED	1 123	2 330	39.3	16.7	36 268	87.6	2 691.3	787	1.9	58.4	148	0.4	11.0
	04 B (04 BM40)	Consolidated	1 123	2 330	39.3	16.7	36 268	87.6	2 691.3	787	1.9	58.4	148	0.4	11.0
1209	SA Breweries Medical Aid Scheme (SABMAS)	Comprehensive Option	6 024	13 688	31.3	7.1	245 095	96.1	3 390.5	4 699	1.8	65.0	(818)	(0.3)	(11.3)
		Essential Option	3 771	8 281	25.6	0.9	69 229	90.9	1 529.9	2 784	3.7	61.5	(368)	(0.5)	(8.1)
		Consolidated	9 795	21 969	29.1	4.7	314 324	94.9	2 674.2	7 484	2.3	63.7	(1 186)	(0.4)	(10.1)
1424	SABC Medical Aid Scheme	SABC Plan 009	4 930	10 670	34.1	10.6	198 229	85.3	3 350.7	4 838	2.1	81.8	(617)	(0.3)	(10.4)
		Consolidated	4 930	10 670	34.1	10.6	198 229	85.3	3 350.7	4 838	2.1	81.8	` ′	(0.3)	(10.4)
1038	SAMWUMed	Option A	16 615	35 217	32.3	4.5	316 590	78.3	1 587.9	7 179	1.8	36.0	115	-	0.6
		Option B	21 550	50 684	29.6	2.6	625 822	84.2	2 420.0	9 312	1.3	36.0	165	-	0.6
		Consolidated	38 165	85 901	30.7	3.4	942 412	82.1	2 057.8	16 491	1.4	36.0	280	-	0.6
1234	Sasolmed	Sasolmed	28 350	75 661	30.2	5.2	1 434 344	96.7	4 216.2	33 892	2.3	99.6	-	-	-
		Consolidated	28 350	75 661	30.2	5.2	1 434 344	96.7	4 216.2	33 892	2.3	99.6	-	-	-
1531	SEDMED	SEDMED	949	2 112	43.7	23.2	34 094	107.5	2 993.8	-	-	-	-	-	-
		Consolidated	949	2 112	43.7	23.2	34 094	107.5	2 993.8	-	-	-	-	-	
1568	Sisonke Health Medical Scheme	Pride Plan	784	1 370	28.9	1.0	9 943	96.2	1 056.9	457	4.4	48.6	89	0.9	9.5
		Heritage Plan	7 414	16 509	30.7	2.0	233 115	91.4	2 620.2	6 686	2.6	75.2	11 841	4.6	133.1
		Consolidated	8 198	17 879	30.6	1.9	243 059	91.6	2 470.7	7 143	2.7	72.6	11 930	4.5	121.3
1580	South African Police Service Medical Scheme	Higher Plan	124 560	357 651	28.7	3.6	6 389 271	96.3	4 274.6	98 446	1.5	65.9	22 137	0.3	14.8
	(POLMED)	Lower Plan	46 703	133 903	21.6	0.6	904 702	89.4	1 614.3	35 121	3.5	62.7	(3 024)	(0.3)	(5.4)
		Consolidated	171 263	491 554	26.8	2.8	7 293 973	95.4	3 549.1	133 568	1.7	65.0	19 113	0.2	9.3
1578	TFG Medical Aid Scheme	Plan A	1 815	3 702	27.7	2.6	41 589	79.8	1 909.5	1 725	3.3	79.2	-		
-		Plan B	1 088	2 539	36.3	12.3	48 341	77.3	3 702.6	1 045	1.7	80.0	1 -		

Ref. no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age	Pensioner ratio	Net relevant h (incl. accredite	nealthcare expendi ed managed healtho (note b)			managed healthcar no transfer of risk)		Net income/(exp	ense) on significar arrangements	it risk transfer
						(>65 years)		As % of	pmpm		As % of			As % of	pmpm
						%		RCI	R	R'000	RCI		R'000	RCI	R
		Consolidated	2 903	6 241	31.2	6.5	89 930	78.4	2 581.5	2 770	2.4	79.5	-	-	-
1544	Tiger Brands Medical Scheme	Mzansi Network Option	388	803	26.6	0.4	7 283	136.3	1 564.3	197	3.7	42.4	-	-	-
		Option 1	3 939	8 849	41.6	20.8	210 737	97.9	4 458.4	3 851	1.8	81.5	-	-	-
		Consolidated	4 327	9 652	40.4	19.1	218 021	98.9	4 198.8	4 048	1.8	78.0	-	-	-
1582	Transmed Medical Fund	Guardian	10 544	12 704	78.5	91.0	262 117	165.4	2 071.6	8 762	5.5	69.2	-	-	-
		Private Network Saver	3 845	5 968	55.8	35.4	229 889	100.9	4 982.4	5 013	2.2	108.7	-	-	-
		State Plus Network	2 862	5 784	40.9	14.9	25 179	57.8	733.1	2 422	5.6	70.5	-	-	-
		State Plus Own Choice	20 644	38 242	42.6	22.8	378 613	90.0	1 528.3	14 654	3.5	59.2	-	-	-
		Consolidated	37 895	62 698	51.0	37.1	895 798	105.3	1 969.9	30 851	3.6	67.8	-	-	-
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1 131	2 659	31.2	5.5	48 253	119.0	3 555.3	980	2.4	72.2	(308)	(0.8)	(22.7)
		Classic Saver	3 634	7 766	23.9	0.2	44 498	69.0	1 020.4	2 972	4.6	68.1	(116)	(0.2)	(2.7)
		Consolidated	4 765	10 425	25.8	1.5	92 751	88.3	1 622.1	3 951	3.8	69.1	(424)	(0.4)	(7.4)
1597	Umvuzo Health Medical Scheme	Standard	6 938	15 017	28.9	0.4	143 707	84.6	1 726.1	4 800	2.8	57.6	18 825	11.1	226.1
		Supreme	9 754	24 475	25.2	0.3	242 641	73.8	2 073.0	4 248	1.3	36.3	137	-	1.2
		Ultra Affordable	9 393	14 850	31.3	0.2	126 351	95.5	1 121.0	2 824	2.1	25.1	13 385	10.1	118.7
		Extreme	285	691	24.4	0.4	8 721	79.2	2 550.1	190	1.7	55.4	(41)	(0.4)	(12.1)
		Consolidated	26 370	55 033	27.9	0.3	521 420	81.2	1 647.8	12 061	1.9	38.1	32 305	5.0	102.1
1520	University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3 359	6 934	39.7	17.8	108 228	94.8	2 685.0	3 376	3.0	83.7	(169)	(0.1)	(4.2)
		Consolidated	3 359	6 934	39.7	17.8	108 228	94.8	2 685.0	3 376	3.0	83.7	(169)	(0.1)	(4.2)
1282	University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	2 889	5 422	42.7	19.7	130 425	93.2	3 762.1	3 556	2.5	102.6	(518)	(0.4)	(14.9)
		Consolidated	2 889	5 422	42.7	19.7	130 425	93.2	3 762.1	3 556	2.5	102.6	(518)	(0.4)	(14.9)
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7 178	18 584	30.7	6.6	266 824	93.9	3 097.7	3 063	1.1	35.6	-	-	-
		Yebomed	2 511	6 444	26.1	0.2	37 797	93.4	1 254.4	-	-	-	-	-	-
		Consolidated	9 689	25 028	29.5	5.0	304 622	93.8	2 620.0	3 063	1.1	35.6	-	-	-
1293	Wooltru Healthcare Fund	Core Option	809	1 269	28.5	7.1	9 920	88.3	1 021.8	-	-	-	(535)	(4.8)	(55.1)
		Extended Option	690	1 414	44.2	21.7	44 857	111.4	5 417.6	521	1.3	62.9	1 603	4.0	193.6
		Plus Option	8 391	16 837	28.4	4.1	212 119	92.2	2 106.6	6 073	2.6	60.3	(2 855)	(1.2)	(28.4)
		Consolidated	9 890	19 520	29.5	5.5	266 896	94.8	2 248.9	6 594	2.4	60.5	(1 787)	(0.6)	(15.1)
Sub-tota	L al: registered restricted schemes		1 623 790	3 871 070	30.5	6.1	56 141 467	94.9	2 881.2	1 309 795	2.2	68.4	145 371	0.6	17.6
Total re	gistered schemes		3 950 927	8 809 523	32.3	7.7	124 957 625	91.4	2 635.6	3 505 017	2.6	75.0	11 918	-	0.5

Notes

RCI = Risk Contribution Income pmpm = per member per month pb = per beneficiary

a Discontinued options, amalgamated and liquidated schemes' options: As these options did not have any members/beneficiaries at year-end, the pmpm -figures, the average age and pensioner ratios could not be calculated.

Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) includes risk transfer arrangements.

ANNEXURE Z:

		Benefit option name	Members	Beneficiaries											-3			ents	(expense)
				Dellellolalle:	age pb	ratio (>65 years)		As % of	pmpm		As % of	pmpm		As % of	pmpm	trans	As % of	pmpm	As % of
						(200 years)	R'000			R'000			R'000		pilipili	R'000			
			31/12/15	31/12/15	Years	%		RCI	R		RCI	R		RCI	R		RCI	R	capitation fees
	d schemes – open																		
202 Bt	Bestmed Medical Scheme	Beat 1	5 572	11 345	35.1	7.4	1 120	1.0	16.8	1 365	1.3	20.4				245	0.2	3.7	21.9
	estined Medical Scheme	Beat 2	22 252	45 724	29.3	3.0	4 552	1.1	17.0	5 550	1.3	20.4	-		-	998	0.2	3.7	21.9
		Beat 3	7 165	14 711	35.7	10.8	7 322	3.4	85.2	8 526	3.9	99.2	-	-	-	1 204	0.2	14.0	16.4
ı		Beat 4	5 578	11 922	42.2	15.7	5 831	2.3	87.1	6 813	2.6	101.8	-		_	981	0.0	14.7	16.8
		Pace 1	27 385	66 307	33.3	6.8	27 959	2.7	85.1	32 338	3.1	98.4				4 379	0.4	13.3	15.7
		Pace 2	10 876	20 681	49.7	29.8	11 264	1.8	86.3	13 020	2.1	99.8				1 756	0.4	13.5	15.6
		Pace 3	6 552	13 549	48.7	28.4	6 742	1.6	85.8	7 817	1.9	99.4				1 075	0.3	13.7	15.9
		Pace 4	3 614	6 071	57.3	40.4	3 772	1.2	87.0	4 354	1.4	100.4				582	0.2	13.4	15.4
		Pulse 1	4 263	7 282	39.1	15.4	21 245	19.4	415.3	27 537	25.2	538.3				6 292	5.8	123.0	29.6
		Pulse 2	1 009	1 313	73.7	82.5	23 717	41.4	1 958.8	22 264	38.9	1 838.8				(1 453)	(2.5)	(120.0)	(6.1)
		Consolidated	94 266	198 905	37.1	12.5	113 526	3.2	100.4	129 585	3.6	114.6			_	16 059	0.5	14.2	14.1
512 Bo	Bonitas Medical Fund	BonCap	39 299	59 492	32.8	6.4	20 623	4.1	43.7	14 788	2.9	31.4			-	(5 835)	(1.1)	(12.4)	(28.3)
	Samuel Modifical Falls	BonClassic	12 740	24 774	45.3	21.7	34 185	5.8	223.6	33 212	5.6	217.2			_	(973)	(0.2)	(6.4)	(2.8)
		BonComprehensive	3 940	8 089	42.8	19.2	5 070	2.0	107.2	3 504	1.4	74.1			_	(1 566)	(0.6)	(33.1)	(30.9)
		BonEssential	4 641	10 534	31.1	6.0	1 244	1.2	22.3	1 287	1.3	23.1			_	43	- (0.0)	0.8	3.5
		Bonsave	30 815	72 764	27.4	2.8	58 344	6.9	157.8	41 043	4.8	111.0			_	(17 302)	(2.0)	(46.8)	(29.7)
		Primary	65 421	157 835	27.4	2.7	127 289	6.5	162.1	113 555	5.8	144.6	(225)	(0.0)	(0.3)	(13 958)	(0.7)	(17.8)	(11.0)
		Standard	138 632	320 896	33.0	7.1	518 041	8.2	311.4	442 843	7.0	266.2	(516)	(0.0)	(0.3)	(75 713)	(1.2)	(45.5)	(14.6)
		Consolidated	295 488	654 384	31.6	6.2	764 795	7.2	215.7	650 233	6.2	183.4	(741)	(0.0)	(0.3)	(115 304)	(1.1)	(32.5)	(15.1)
034 Ca	Cape Medical Plan	Healthpact Premium	2 153	4 479	39.6	15.8	104 133	1.2	213.7	030 233	- 0.2	103.4	(741)		(0.5)	(113 304)	(1.1)	(32.0)	(13.1)
,04	Pape Medical Fiam	Healthpact Select	2 133	465	62.3	58.5	755	3.8	216.2	695	3.5	199.0				(60)	(0.3)	(17.1)	(7.9)
		Healthpact Silver	3 339	7 169	35.9	10.1	700	0.0	210.2	030	0.0	133.0				(00)	(0.0)	(17.1)	(7.5)
		Consolidated	5 783	12 113	38.3	14.1	755	3.8	216.2	695	3.5	199.0				(60)	(0.3)	(17.1)	(7.9)
		Consolitated	0 100	12 110	00.0	14.1	700	0.0	210.2	033	0.0	155.0				(00)	(0.0)	(17.1)	(1.5)
491 Co	Compcare Wellness Medical Scheme	Axis	809	1 527	45.0	19.8	219	1.0	22.6	187	0.9	19.2				(33)	(0.2)	(3.4)	(14.9)
.		Dynamix	1 405	2 863	46.5	24.9	395	0.5	23.5	332	0.4	19.7	_		_	(64)	(0.2)	(3.8)	(16.1)
		Pinnacle	1 036	2 149	48.4	27.0	290	0.4	23.3	244	0.3	19.6	_		_	(46)	(0.1)	(3.7)	(15.7)
		Mumed	3 596	7 310	32.5	7.3	966	0.9	22.4	830	0.7	19.2	_		_	(135)	(0.1)	(3.1)	(14.0)
		Networx	7 003	8 139	25.6	0.3	2 042	5.6	24.3	1 754	4.8	20.9	_		_	(288)	(0.8)	(3.4)	(14.1)
		Symmetry	2 472	5 356	41.1	17.0	698	0.5	23.5	585	0.5	19.7		_	_	(113)	(0.0)	(3.8)	(16.2)
		Consolidated	16 321	27 344	35.5	11.2	4 609	1.1	41.2	3 931	1.0	35.2	_		_	(678)	(0.1)	(6.1)	(14.7)
125 Dis	Discovery Health Medical Scheme	Classic Comprehensive	163 889	376 774	38.7	13.7	126 167	1.3	64.2	72 133	0.7	36.7	_		_	(54 034)	(0.6)	(27.5)	(42.8)
		Classic Comprehensive Zero MSA	753	1 700	37.3	10.6	916	2.1	101.4	466	1.1	51.6	_		_	(450)	(1.0)	(49.8)	(49.1)
		Classic Core	54 057	115 775	37.1	11.9				- 100			_		_	(100)	- (1.0)	(10.0)	(10.1)
		Classic Orie	100 080	230 166	35.0	9.1	-	_	-	-	-	_			_		-	_	
		Classic Saver	258 175	565 252	30.8	5.3	_		_		_	_	_		_		_	_	
		Coastal Core	87 022	191 498	35.8	9.8	_	_	_	_	_	_	_		_	_	_	_	
		Coastal Saver	181 052	412 879	32.0	5.8							_		_		_	_	-
		Essential Comprehensive	20 388	40 810	43.1	22.2	13 327	1.3	54.5	7 386	0.7	30.2			_	(5 941)	(0.6)	(24.3)	(44.6)
		Essential Core	35 434	74 106	33.9	7.9	10 021	1.0	34.0	. 500	0.1	- 50.2			_	(0 0+1)	(0.0)	(27.0)	(0.77)
		Essential Priority	8 344	17 651	34.2	9.7									_		-		
		Essential Saver	97 816	205 605	28.9	4.1		_					-		_		-		
		Executive Executive	11 262	25 149	41.6	17.9	9 876	1.2	73.1	5 836	0.7	43.2	-	-	-	(4 040)	(0.5)	(29.9)	(40.9)

					Average	Pensioner	Cap	oitation fees pa	aid	Estimat	ted claims reco	overies	Prof	it/(loss) sha	aring	Net income/(e tran:	expense) on si sfer arrangem	ignificant risk ents	Net income / (expense)
Ref. no	Name of medical scheme	Benefit option name	Members	Beneficiaries	age pb	ratio (>65 years)		As % of	omom		As % of	0000		As % of	omom				
					μυ		R'000		pmpm	R'000		pmpm	R'000		pmpm	R'000	As % of	pmpm	As % of
			31/12/15	31/12/15	Years	%		RCI	R		RCI	R		RCI	R		RCI	R	capitation fees
		KeyCare Access	5 241	7 531	29.5	4.4	2 836	5.5	45.1	1 133	2.2	18.0	-	-	-	(1 703)	(3.3)	(27.1)	(60.0)
		KeyCare Core	14 854	23 320	33.2	9.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		KeyCare Plus	229 510	403 636	27.7	4.8	190 971	5.0	69.3	314 718	8.3	114.3	-	-	-	123 748	3.3	44.9	64.8
		Consolidated	1 267 877	2 691 852	32.9	7.8	344 093	2.2	66.5	401 672	2.6	77.7	-	-	-	57 580	0.4	11.1	16.7
1202	Fedhealth Medical Scheme	Blue Door Plus	4 953	8 084	27.0	1.4	989	1.3	16.6	1 338	1.8	22.5	-	-	-	349	0.5	5.9	35.2
		Maxima Basis	7 858	15 792	35.0	9.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Maxima Core	9 409	18 826	41.4	16.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Maxima Entrysaver	4 718	10 404	25.7	1.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Maxima Entryzone	3 290	6 081	32.5	5.7	-	-	-	-	-	-	-	-	-	-	-	-	- /
		Maxima Exec	5 949	11 490	49.0	29.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Maxima Plus	1 760	2 835	58.7	45.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Maxima Saver	2 244	4 733	27.7	2.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Maxima Standard	27 345	57 979	37.1	9.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Ultima 200	3 408	6 213	56.8	41.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Ultimax	294	445	63.9	59.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	71 228	142 882	37.9	12.9	989	1.3	16.6	1 338	1.8	22.5	-	-	-	349	0.5	5.9	35.2
1554	Genesis Medical Scheme	Private	3 244	8 660	34.8	9.4	-	_	-	_	_	-	_	_	_	_	_	-	_
		Private Choice	1 831	3 929	27.9	2.8	-	-	-	-	-	-	-	-	-	-	-	-	_
		Private Comprehensive	1 376	3 613	31.2	5.7	_	_	_	_	_	_	_	_	-	_	_	_	_
		Private Plus	2 141	5 286	31.8	5.6	_	_	_	_	_	_	_	-	_	_	_	_	_
		Consolidated	8 592	21 488	32.2	6.6	_	_	-	_	-	_	_	_	-		_	_	
1537	Hosmed Medical Aid Scheme	Access	212	463	28.8	3.2	130	2.1	51.2	219	3.5	86.1		_	-	89	1.4	34.9	68.2
1007	Floshed Wedical Aid Octome	Essential	3 827	7 150	34.1	7.1	1 772	2.1	38.6	1 699	2.1	37.0		_	-	(74)	(0.1)	(1.6)	(4.2)
		Plus	6 583	18 982	33.6	3.6	11 917	2.7	150.9	14 408	3.2	182.4	(586)	(0.1)	(7.4)	1 905	0.4	24.1	16.0
		Value	15 315	44 696	29.4	2.9	20 725	2.7	112.8	22 710	3.1	123.6	(1 330)	(0.1)	(7.4)	656	0.4	3.6	3.2
		Consolidated	25 937	71 291	31.0	3.5	34 544	2.8	111.0	39 035	3.1	125.4	(1 916)	(0.2)	(7.3)	2 575	0.1	8.3	7.5
1087	Kouhaalth	Equilibrium	6 741	15 172	29.1	6.7	8 897	5.8	110.0	7 645	5.0	94.5	` ′	(0.2)		(1 267)	(0.8)	(15.7)	(14.2)
1007	Keyhealth	<u>'</u>	2 600	5 961	32.9	8.6	3 587	6.8	115.0	2 568	4.8	82.3	(15) 85	0.2	(0.2)	, ,		(29.9)	(26.0)
		Essence					38 569	4.1			3.9					(933)	(1.8)	` '	
		Gold	17 598	36 859	46.8	25.0			182.6	36 954		175.0	(460)	(0.0)	(2.2)	(2 075)	(0.2)	(9.8)	(5.4)
		Origin	326	623	27.3	0.2	4 185	85.1	1 069.9	3 051	62.0	779.8	488	9.9	124.9	(646)	(13.1)	(165.2)	(15.4)
		Platinum	4 002	6 195	60.8	50.0	9 525	2.7	198.3	9 243	2.6	192.5	(642)	(0.2)	(13.4)	(924)	(0.3)	(19.2)	(9.7)
		Silver	4 760	11 400	38.6	15.7	9 046	4.2	158.4	7 189	3.3	125.9	(74)	(0.0)	(1.3)	(1 931)	(0.9)	(33.8)	(21.3)
4570	Libert Marked Orberts	Consolidated	36 027	76 210	41.9	20.5	73 809	4.3	170.7	66 649	3.8	154.2	(617)	-	(1.4)	(7 776)	(0.4)	(18.0)	(10.5)
1576	Liberty Medical Scheme	Complete Plus	4 566	8 891	49.8	30.5	980	0.3	17.9	935	0.3	17.1	-	-	-	(45)		(0.8)	(4.6)
		Complete Standard	18 007	39 743	36.1	10.2	3 834	0.6	17.7	3 687	0.5	17.1	-	-	-	(147)	-	(0.7)	(3.8)
		Hospital Plus	5 486	10 959	48.3	27.7	1 175	0.5	17.9	1 123	0.5	17.1	-	-	-	(52)	-	(0.8)	(4.4)
		Hospital Standard	11 672	22 131	39.9	14.0	2 277	0.8	16.3	2 390	0.8	17.1	-	-	-	114	-	0.8	5.0
		Saver Plus	1 016	1 879	45.1	23.5	217	0.5	17.8	208	0.4	17.1	-	-	-	(9)	-	(0.8)	(4.3)
		Saver Standard	7 404	14 695	33.6	8.9	1 463	0.7	16.5	1 516	0.8	17.1	-	-	-	53	-	0.6	3.6
		Traditional Basic	3 423	4 614	27.5	4.0	12 160	36.5	296.0	9 943	29.8	242.1	1 130	3.4	27.5	(1 086)	(3.3)	(26.4)	(8.9)
		Traditional Standard	5 227	10 848	34.9	11.2	1 093	0.8	17.4	1 070	0.8	17.1	-	-	-	(23)	-	(0.4)	(2.1)
		Traditional Ultimate	175	357	42.4	20.7	37	0.2	17.8	36	0.2	17.1	-	-	-	(2)	-	(8.0)	(4.3)
		Consolidated	56 976	114 117	38.5	14.1	23 236	1.2	34.0	20 909	1.0	30.6	1 130	3.4	27.5	(1 197)	(0.1)	(1.8)	(5.2)
1466	Makoti Medical Scheme	Makoti Comprehensive	1 399	2 766	27.2	0.6	32 978	86.6	1 964.4	41 481	109.0	2 470.9	-	-	-	8 503	22.3	506.5	25.8
		Makoti Primary	1 032	1 975	29.2	0.1	7 156	79.3	577.9	7 237	80.2	584.4	-	-	-	81	0.9	6.5	1.1
		Consolidated	2 431	4 741	28.0	0.4	40 134	85.2	1 375.8	48 719	103.5	1 670.0	-	-	-	8 584	18.2	294.3	21.4
1149	Medihelp	Dimension Elite	14 800	24 492	53.8	36.2	52 290	6.1	294.4	52 196	6.0	293.9	947	0.1	5.3	853	0.1	4.8	1.6
		Dimension Prime 1	16 440	39 724	32.6	7.8	4 032	0.9	20.4	3 506	0.8	17.8	29	0.0	0.1	(498)	(0.1)	(2.5)	(12.3)
L		Dimension Prime 2	15 992	37 392	32.5	9.2	13 324	2.7	69.4	13 621	2.8	71.0	49	0.0	0.3	346	0.1	1.8	2.6

					Average	Pensioner	Сар	itation fees p	aid	Estimat	ed claims reco	overies	Prof	t/(loss) sha	aring	Net income/(e tran:	expense) on si sfer arrangeme	gnificant risk ents	Net income / (expense)
Ref. no	Name of medical scheme	Benefit option name	Members E	Beneficiaries		ratio (>65 years)		As % of	pmpm		As % of	pmpm		As % of	pmpm		As % of	pmpm	As % of
			04/40/45	04/40/45			R'000			R'000			R'000			R'000			
			31/12/15	31/12/15	Years	%	440.000	RCI	R		RCI	R		RCI	R	4.000	RCI	R	capitation fees
		Dimension Prime 3	30 432	73 522	34.1	9.7	113 230	8.3	310.1	116 292	8.5	318.4	1 906	0.1	5.2	4 968	0.4	13.6	4.4
		Medihelp Plus	4 237	5 837	59.4	45.5	12 497	3.2	245.8	13 870	3.6	272.8	221	0.1	4.3	1 594	0.4	31.4	12.8
		Necesse	10 009	17 458	36.6	11.7	12 421	4.5	103.4	16 427	5.9	136.8	198	0.1	1.7	4 204	1.5	35.0	33.8
		Unify	37	91	29.1	4.4	992	25.5	2 234.6	353	9.1	795.3	-	-	-	(639)	(16.4)	(1 439.3)	(64.4)
		Consolidated	91 947	198 516	36.9	13.7	208 786	5.5	189.2	216 265	5.7	196.0	3 351	0.1	3.0	10 830	0.3	9.8	5.2
1506	Medimed Medical Scheme	Alpha	1 720	4 324	29.4	3.9	418	1.2	20.2	375	1.1	18.2	-	-	-	(43)	(0.1)	(2.1)	(10.2)
		Essential Option	1 096	2 568	27.9	1.8	6 588	28.5	500.9	5 169	22.4	393.1	-	-	-	(1 418)	(6.1)	(107.9)	(21.5)
		Medisave – Max	211	470	43.6	17.7	53	0.6	20.7	46	0.5	18.2	-	-	-	(6)	(0.1)	(2.6)	(12.4)
		Medisave – Standard	3 070	7 275	28.0	2.7	1 892	2.5	51.4	1 884	2.5	51.2	-	-	-	(8)	-	(0.2)	(0.4)
		Consolidated	6 097	14 637	28.9	3.4	8 950	6.3	122.3	7 475	5.3	102.2	-	-	-	(1 475)	(1.0)	(20.2)	(16.5)
1140	Medshield Medical Scheme	Core Plus	6 520	14 724	46.2	27.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		MediBonus	5 341	10 391	44.7	19.1	13 120	4.2	204.7	17 805	5.7	277.8	-	-	-	4 685	1.5	73.1	35.7
		MediPhila	545	979	27.6	1.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		MediPlus	28 918	67 308	35.4	8.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		MediValue	22 185	40 986	32.2	4.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Premium Plus	3 150	5 697	53.3	40.5	-	-	-	-	-	-	-	-	-	-	-	-	
		Standard	8 347	16 714	45.1	24.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	75 006	156 799	37.8	12.6	13 120	4.2	204.7	17 805	5.7	277.8	-	-	-	4 685	1.5	73.1	35.7
1167	Momentum Health	Access	2 735	5 383	31.0	6.5	18 790	23.2	572.5	19 455	24.0	592.8	14	0.0	0.4	679	0.8	20.7	3.6
		Ingwe	35 687	43 343	26.8	2.9	82 805	32.5	193.4	65 266	25.6	152.4	132	0.1	0.3	(17 407)	(6.8)	(40.6)	(21.0)
		Custom	46 943	105 189	31.0	5.2	99 391	9.3	176.4	40 703	3.8	72.3	151	0.0	0.3	(58 537)	(5.5)	(103.9)	(58.9)
		Extender	6 204	13 347	43.0	21.3	14 369	3.9	193.0	32 470	8.8	436.1	13	0.0	0.2	18 114	4.9	243.3	126.1
		Incentive	36 267	79 478	36.2	12.0	81 483	6.8	187.2	79 363	6.6	182.4	158	0.0	0.4	(1 962)	(0.2)	(4.5)	(2.4)
		Summit	845	1 432	59.3	48.1	1 972	2.1	194.5	9 800	10.5	966.5	4	0.0	0.4	7 832	8.4	772.4	397.2
		Consolidated	128 681	248 172	32.7	8.1	298 810	9.8	193.5	247 057	8.1	160.0	472	-	0.3	(51 281)	(1.7)	(33.2)	(17.2)
1575	Resolution Health Medical Scheme	Classic	2 353	4 419	48.3	27.3	830	0.8	29.4	726	0.7	25.7	-	-	-	(103)	(0.1)	(3.7)	(12.4)
		Foundation	3 439	5 458	33.1	8.5	796	1.5	19.3	733	1.3	17.8	-	-	-	(63)	(0.1)	(1.5)	(7.9)
		Hospital	3 550	8 486	37.2	9.7	1 217	1.1	28.6	1 069	1.0	25.1	-	-	-	(148)	(0.1)	(3.5)	(12.1)
		Millennium	1 686	3 091	48.9	26.4	621	0.8	30.7	541	0.7	26.8	-	-	-	(80)	(0.1)	(3.9)	(12.9)
		Progressive Flex	8 229	17 417	34.9	7.5	2 826	1.0	28.6	2 400	0.8	24.3	-	-	-	(426)	(0.1)	(4.3)	(15.1)
		Supreme	1 791	3 407	48.6	27.5	744	0.6	34.6	652	0.5	30.3	-	-	-	(92)	(0.1)	(4.3)	(12.4)
		Consolidated	21 048	42 278	38.7	13.1	7 034	0.9	27.8	6 122	0.8	24.2	-	-	-	(912)	(0.1)	(3.6)	(13.0)
1446	Selfmed Medical Scheme	MedXXI	3 423	6 060	50.4	29.7	743	0.8	18.1	491	0.5	12.0	-	-	-	(252)	(0.3)	(6.1)	(33.9)
		MED Elite	657	1 020	64.5	61.2	146	0.3	18.5	243	0.6	30.8	-	-	-	97	0.2	12.3	66.2
		Selfmed 80 %	512	795	63.1	60.0	115	0.2	18.7	251	0.5	40.8	-	-	-	136	0.3	22.1	118.6
		SelfNET	760	1 339	25.9		26	0.5	2.8	19	0.3	2.0	-	-	-	(7)	(0.1)	(0.8)	(28.4)
		Selfsure	2 771	4 746	42.0		599	0.6	18.0	510	0.5	15.3	-	-	-	(88)	(0.1)	(2.7)	(14.7)
<u> </u>		Consolidated	8 123	13 960	46.9		1 629	0.6	16.7	1 513	0.5	15.5	-	-	-	(115)	-	(1.2)	(7.1)
1486	Sizwe Medical Fund	Affordable Care	19 091	43 015	34.0	9.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Full Benefit	5 986	12 321	45.5	24.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Gomomo Care	4 079	11 240	27.9		59 112	54.3	1 207.7	7 207	6.6	147.2	-	-	-	(51 906)	(47.7)	(1 060.4)	(87.8)
		Primary Care	23 111	58 707	30.0	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Savings Care	50	83	32.0	3.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	52 317	125 366	32.7	7.8	59 112	54.3	1 207.7	7 207	6.6	147.2	-	-	-	(51 906)	(47.7)	(1 060.4)	(87.8)
1141	Spectramed	Spectra Aqua	2 385	4 584	41.2	15.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Azure	7 688	15 740	45.7	22.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Capri	2 251	4 264	41.1	16.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Cobalt	578	935	63.4	59.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Cyan	3 228	5 192	41.2	18.6	-	-	-	-	-	-	-	-	-	-	-	-	-

			Marchan	S61-11	Average	Pensioner	Cap	oitation fees pa	aid	Estimat	ed claims reco	overies	Profi	t/(loss) sha	aring	Net income/(e trans	xpense) on si sfer arrangeme	gnificant risk ents	Net income / (expense)
Ref. no.	Name of medical scheme	Benefit option name	Members B	Beneficiaries	age pb	ratio – (>65 years)		As % of	pmpm		As % of	pmpm		As % of	pmpm		As % of	pmpm	As % of
			00/00/05	00/00/05			R'000			R'000			R'000			R'000		pilipili	
			31/12/15	31/12/15	Years	%		RCI	R		RCI	R		RCI	R		RCI	R	capitation fees
		Consolidated	16 130	30 715	44.2	20.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1464	Suremed Health	Challenger	276	634	42.6	20.0	29	0.2	8.8	54	0.3	16.4	-	-	-	25	0.1	7.5	85.3
		Explorer	482	655	27.3	3.5	1 285	24.7	222.1	1 029	19.8	177.9	-	-	-	(256)	(4.9)	(44.2)	(19.9)
		Navigator	652	1 549	34.8	7.1	76	0.3	9.7	128	0.5	16.4	-	-	-	52	0.2	6.7	68.5
		Shuttle	70	144	32.8	4.9	9	0.5	10.9	14	0.8	16.4	-	-	-	5	0.3	5.5	50.1
	<u> </u>	Consolidated	1 480	2 982	34.7	9.0	1 399	2.8	78.8	1 225	2.4	69.0	-		-	(174)	(0.3)	(9.8)	(12.4)
1592	Thebemed	Energy	3 223	11 023	24.7	0.4	6 022	5.2	155.7	5 287	4.6	136.7	(81)	(0.1)	(2.1)	(817)	(0.7)	(21.1)	(13.6)
		Universal	6 141	10 389	28.6	0.5	5 769	7.7	78.3	5 079	6.8	68.9	(51)	(0.1)	(0.7)	(741)	(1.0)	(10.1)	(12.9)
4 400		Consolidated	9 364	21 412	26.6	0.4	11 791	6.2	104.9	10 366	5.5	92.2	(132)	(0.1)	(1.2)	(1 558)	(0.8)	(13.9)	(13.2)
1422	Topmed Medical Scheme	TopMed Active Saver	7 029	13 744	26.2	1.5	845	0.9	10.0	834	0.9	9.9	-	-	-	(11)	-	(0.1)	(1.3)
		TopMed Hospital Plan	3 315	6 855	39.7	15.1	510	0.7	12.8	491	0.6	12.4	-	-	-	(18)	-	(0.5)	(3.6)
		TopMed Limited	1 047	2 367	44.0	23.1	165	0.6	13.1	154	0.5	12.2	-	-	-	(11)	- (0.4)	(0.9)	(7.0)
	1	TopMed Network	4 432	6 918	30.2	6.3	20 468	28.4	384.9	18 257	25.4	343.3	-	-	-	(2 211)	(3.1)	(41.6)	(10.8)
	1	TopMed Paladin Comprehensive	1 193	2 499	44.8	24.7	155	0.2	10.9	149	0.2	10.4	-	-	-	(7)	-	(0.5)	(4.4)
		TopMed Professional	1 482	2 870	53.4	36.0	234	0.3	13.2	224	0.3	12.6	-	-	-	(10)	-	(0.6)	(4.4)
	1	TopMed Rainbow Comprehensive	955	1 612	59.0	47.9	189	0.2	16.5	180	0.2	15.7	-	-	-	(9)	-	(0.8)	(5.0)
		TopMed Savings	6 212	14 248	38.7	14.3	967	0.5	13.0	930	0.5	12.5	-	-	-	(37)	- (0.0)	(0.5)	(3.9)
		Consolidated	25 665	51 113	36.3	13.1	23 534	3.5	76.4	21 218	3.1	68.9	-	-	-	(2 315)	(0.3)	(7.5)	(9.8)
Sub-tota	al: registered open schemes		2 327 137	4 938 453	33.8	8.8	2 035 516	4.5	132.9	1 900 516	4.2	124.1	1 547	-	0.3	(133 453)	(0.3)	(8.7)	(6.6)
1005	AECI Medical Aid Society	Comprehensive Value	5 163 2 032	9 894 4 742	46.4 24.4	32.0 0.3	1 161 454	0.4	18.7 18.6	1 095 218	0.4	17.7 8.9			-	(66) (237)	(0.4)	(1.1) (9.7)	(5.7) (52.1)
			 										-	-	-	` '			- 1
1465	Alliance-Midmed Medical Scheme	Consolidated	7 195	14 636	39.2 31.4	21.7	1 616	0.5	18.7	1 313	0.4	15.2	-	-	-	(303)	(0.1)	(3.5)	(18.7)
1100	A silication interior includes Solicing	Alliance Midmed Policy 120	1 759 1 759	4 336 4 336	31.4	5.8 5.8			-	-	-	-	-	-	-	-	-		-
1012	Angle Medical Schame	Consolidated Managed Care Plan	5 033	9 569	52.5	41.4	14 777	6.3	244.7	15 096	6.4	250.0	-	-	-	320	0.1	5.3	2.2
1012	Anglo Medical Scheme	Managed Care Plan Standard Care Plan	3 678	8 692	32.7	10.5	7 718	6.0	174.9	7 885	6.1	178.7		-	-	167	0.1	3.8	2.2
		Value Care Plan	437	954	24.4	1.3	3 882	81.7	740.2	6 287	132.3	1 198.8			-	2 405	50.6	458.6	62.0
		Consolidated	9 148	19 215	42.2	25.4	26 377	7.1	240.3	29 269	7.9	266.6			_	2 892	0.8	26.3	11.0
1571	Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	3 696	7 469	39.6	21.1	2 232	1.8	50.3	1 555	1.2	35.1	_	_	_	(676)	(0.5)	(15.3)	(30.3)
		Consolidated	3 696	7 469	39.6	21.1	2 232	1.8	50.3	1 555	1.2	35.1	-	_	_	(676)	(0.5)	(15.3)	(30.3)
1279	Bankmed	Bankmed Basic	21 650	37 861	23.5	1.2	80 448	19.5	309.7	97 639	23.6	375.8		-	_	17 191	4.2	66.2	21.4
		Bankmed Comprehensive	44 872	97 940	33.5	10.1	37 016	2.2	68.7	44 988	2.6	83.5	-	-	-	7 971	0.5	14.8	21.5
		Bankmed Core Saver	19 373	35 685	24.9	2.2	2 463	0.6	10.6	2 221	0.6	9.6	-	-	-	(242)	(0.1)	(1.0)	(9.8)
		Bankmed Plus	4 165	8 328	48.9	29.2	841	0.3	16.8	1 413	0.6	28.3	-	-	-	572	0.2	11.4	68.0
		Bankmed PMB	1 995	2 550	25.8	0.7	1 390	6.8	58.1	423	2.1	17.6	-	-	-	(968)	(4.7)	(40.4)	(69.6)
		Bankmed Traditional	15 498	33 898	30.8	6.7	16 836	2.6	90.5	19 457	3.0	104.6	-	-	-	2 621	0.4	14.1	15.6
		Consolidated	107 553	216 262	30.4	7.3	138 994	4.1	107.7	166 140	4.8	128.7	-	-	-	27 146	0.8	21.0	19.5
1507	Barloworld Medical Scheme	Barloworld Medical Scheme	5 765	12 793	32.8	11.5	3 651	1.2	52.8	3 310	1.1	47.8	-	-	-	(341)	(0.1)	(4.9)	(9.3)
	1	Consolidated	5 765	12 793	32.8	11.5	3 651	1.2	52.8	3 310	1.1	47.8	-	-	-	(341)	(0.1)	(4.9)	(9.3)
1526	BMW Employees Medical Aid Society	BMW Option 119	3 278	7 713	27.9	1.9	372	0.3	9.4	795	0.6	20.2	-	-	-	424	0.3	10.8	114.0
	1	Consolidated	3 278	7 713	27.9	1.9	372	0.3	9.4	795	0.6	20.2	-	-	-	424	0.3	10.8	114.0
1237	BP Medical Aid Society	BPSA Medical Society	1 920	4 021	44.1	27.0	1 998	2.2	86.7	2 742	3.0	119.0	-	-	-	744	0.8	32.3	37.2
	1	Consolidated	1 920	4 021	44.1	27.0	1 998	2.2	86.7	2 742	3.0	119.0	-	-	-	744	0.8	32.3	37.2
1590	Building & Construction Industry Medical Aid Fund	Basic Option	5 048	13 183	28.4	2.3	-	-	-	-	-	-	-	-	-	-	-	-	-

					Average	Pensioner	Cap	oitation fees p	aid	Estimat	ed claims reco	overies	Profi	t/(loss) sha	ring	Net income/(e trans	expense) on si ofer arrangeme	gnificant risk ents	Net income / (expense)
Ref. no.	Name of medical scheme	Benefit option name	Members E	Beneficiaries	age pb	ratio (>65 years)		As % of	pmpm		As % of	pmpm		As % of	pmpm		As % of	pmpm	As % of
							R'000			R'000		pilipili	R'000		pilipili	R'000		pilipili	
	[0] 1 1 1 1 1 1 1 1 1	All	31/12/15	31/12/15	Years	%		RCI	R		RCI	R		RCI	R		RCI	R	capitation fees
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Alliance	794	1 610	45.8	27.0	647	1.0	67.9	1 654	2.5	173.6	-	-	-	1 007	1.5	105.7	155.6
	(44 44 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Double Plus	7 937	17 572	30.3	6.0	6 888	1.6	72.3	7 254	1.6	76.2	-	-	-	366	0.1	3.8	5.3
		Essential Plus	2 306	4 012	24.0	0.5	1 453	3.2	52.5	625	1.4	22.6	-	-	-	(827)	(1.8)	(29.9)	(57.0)
		First Choice	5 652	7 425	29.3	5.6	5 236	5.0	77.2	3 514	3.4	51.8	-	-	-	(1 722)	(1.7)	(25.4)	(32.9)
		Network Choice	3 701	6 198	23.6	0.5	4 375	5.8	98.5	2 537	3.4	57.1	-	-	-	(1 838)	(2.4)	(41.4)	(42.0)
		Vital	4 403	9 080	31.7	7.3	3 525	2.4	66.7	2 012	1.4	38.1	-	-	-	(1 513)	(1.0)	(28.6)	(42.9)
4000	D. D D	Consolidated	24 793	45 897	29.5	5.7	22 124	2.5	74.4	17 597	2.0	59.1	-	-	-	(4 528)	(0.5)	(15.2)	(20.5)
1068	De Beers Benefit Society	De Beers Benefit Society	5 842	12 037	44.9	24.1	2 225	0.8	31.7	1 998	0.7	28.5	-	-	-	(227)	(0.1)	(3.2)	(10.2)
1572	Engen Medical Benefit Fund	Consolidated	5 842	12 037	44.9	24.1	2 225	0.8	31.7	1 998	0.7	28.5	-	-	-	(227)	(0.1)	(3.2)	(10.2)
15/2	Engen Wedical Benefit Fund	Engen Medical Benefit Fund	3 651	7 757	37.7	14.9	765	0.4	17.5	948	0.6	21.6	-	-	-	183	0.1	4.2	23.9
		Consolidated	3 651	7 757	37.7	14.9	765	0.4	17.5	948	0.6	21.6	-	-	-	183	0.1	4.2	23.9
1271	Fishing Industry Medical Scheme (Fish-Med)	Primary	813	1 980	25.9	0.2	2 868	63.9	294.0	2 687	59.8	275.5	20	0.4	2.0	(161)	(3.6)	(16.5)	(5.6)
1		Standard	583	1 305	26.6	0.5	5 532	85.3	790.8	5 164	79.6	738.2	60	0.9	8.6	(308)	(4.7)	(44.0)	(5.6)
1086	Food Workers Medical Benefit Fund	Consolidated	1 396	3 285	26.2	0.3	8 401	76.5	501.5	7 852	71.5	468.7	80	0.7	4.8	(469)	(4.3)	(28.0)	(5.6)
1000	Food Workers Medical Benefit Fund	Food Workers Medical Benefit Fund	12 255	18 415	28.6	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-
1253	Glencore Medical Scheme	Consolidated	12 255	18 415	28.6	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-
1200	Giericore iviedicai Scrierrie	107	9 130	28 366	23.3	0.7	1 393	0.4	12.7	1 295	0.3	11.8	-	-	-	(98)	-	(0.9)	(7.0)
		Consolidated	9 130	28 366	23.3	0.7	1 393	0.4	12.7	1 295	0.3	11.8	-	-	-	(98)	-	(0.9)	(7.0)
1270	Golden Arrow Employees' Medical Benefit Fund	Advance	352	793	41.9	10.3	5 236	85.2	1 239.6	6 862	111.6	1 624.5	81	1.3	19.2	1 707	27.8	404.1	32.6
		Primary	68	80	76.0	88.8	12	4.5	14.4	9	3.4	10.9	-	-	-	(3)	(1.1)	(3.5)	(24.2)
		Standard	2 385	5 290	30.9	3.2	17 914	68.7	625.9	16 265	62.4	568.3	549	2.1	19.2	(1 100)	(4.2)	(38.4)	(6.1)
		Consolidated	2 805	6 163	32.9	5.2	23 161	71.3	688.1	23 136	71.2	687.3	630	2.0	19.2	604	1.9	18.0	2.6
1598	Government Employees Medical Scheme (GEMS)	Beryl	25 670	67 801	28.0	4.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Emerald	504 521	1 342 611	29.1	4.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Onyx	43 453	78 931	52.7	36.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Ruby	60 579	161 553	27.6	3.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Sapphire	40 450	130 874	27.5	2.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	674 673	1 781 770	29.9	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-
1523	Grintek Electronics Medical Aid Scheme	Option 1	693	1 650	35.0	7.5	71	0.2	8.5	94	0.3	11.4	-	-	-	23	0.1	2.8	33.0
		Consolidated	693	1 650	35.0	7.5	71	0.2	8.5	94	0.3	11.4	-	-	-	23	0.1	2.8	33.0
1566	Horizon Medical Scheme	Hospital Plus Savings Plan	553	1 028	35.2	7.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Hospital Core Plan	632	884	26.6	0.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Hospital Plus Network Plan	1 369	2 216	24.3	1.0	5 120	26.1	311.7	5 377	27.4	327.3	-	-	-	257	1.3	15.6	5.0
		Consolidated	2 554	4 128	27.5	2.4	5 120	26.1	311.7	5 377	27.4	327.3	-	-	-	257	1.3	15.6	5.0
1591	Impala Medical Plan	Impala Medical Plan	10 537	22 138	29.2	1.8	111 722	95.4	883.6	111 865	95.5	884.7	-	-	-	143	0.1	1.1	0.1
		Consolidated	10 537	22 138	29.2	1.8	111 722	95.4	883.6	111 865	95.5	884.7	-	-	-	143	0.1	1.1	0.1
1559	Imperial Group Medical Scheme	Imperialmed Health Plan	7 182	16 859	29.2	2.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Imperialmed Budget Plan	515	973	24.9	1.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	7 697	17 832	29.0	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-
1145	LA-Health Medical Scheme	LA Active	34 213	89 756	27.1	3.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		LA Comprehensive	2 123	3 072	61.9	56.1	2 169	1.5	85.2	1 528	1.1	60.0	-	-	-	(642)	(0.5)	(25.2)	(29.6)
1		LA Core	5 297	8 453	60.9	52.4	2 549	0.9	40.1	1 795	0.6	28.2	-	-	-	(754)	(0.3)	(11.9)	(29.6)
1		LA Focus	8 619	21 528	25.7	2.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		LA Keyplus	6 549	15 506	25.8	1.0	4 547	3.7	57.9	4 736	3.8	60.3	-	-	-	189	0.2	2.4	4.2
110-	Library Marked Oct	Consolidated	56 801	138 315	29.6	6.8	9 265	1.7	55.3	8 058	1.4	48.1	-	-	-	(1 207)	(0.2)	(7.2)	(13.0)
1197	Libcare Medical Scheme	Libcare	5 928	12 781	30.7	6.7	647	0.3	9.1	585	0.3	8.2	(138)	(0.1)	(1.9)	(200)	(0.1)	(2.8)	(30.9)
1500	Lannin Madical California	Consolidated	5 928	12 781	30.7	6.7	647	0.3	9.1	585	0.3	8.2	(138)	(0.1)	(1.9)	(200)	(0.1)	(2.8)	(30.9)
1599	Lonmin Medical Scheme	Lonmin Medical Scheme Benefit Plan	16 170	19 240	35.4	-	61 710	39.7	318.0	113 255	72.8	583.7	-	-	-	51 545	33.1	265.6	83.5

ANNEXURE Z: SIGNIFICANT RISK TRANSFER ARRANGEMENTS (EXCLUDING COMMERCIAL REINSURANCE) PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

					Average	Pensioner	Cap	oitation fees p	aid	Estimat	ed claims reco	overies	Profi	t/(loss) sha	aring	Net income/(e	expense) on si	gnificant risk ents	Net income / (expense)
Ref. no.	Name of medical scheme	Benefit option name	Members B	Beneficiaries	age pb	ratio (>65 years)		As % of	pmpm		As % of	pmpm		As % of	pmpm		As % of	pmpm	As % of
							R'000			R'000			R'000			R'000			
			31/12/15	31/12/15	Years	%		RCI	R		RCI	R		RCI	R		RCI	R	capitation fees
		Consolidated	16 170	19 240	35.4	-	61 710	39.7	318.0	113 255	72.8	583.7	-	-	-	51 545	33.1	265.6	83.5
1547	Malcor Medical Scheme	Plan A	1 193	2 897	41.1	14.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan B	3 179	7 966	29.6	3.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan C	569	1 031	30.6	4.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan D	149	234	28.4	1.7	1 401	80.9	783.5	1 532	88.5	856.9	-	-	-	131	7.6	73.5	9.4
		Consolidated	5 090	12 128	32.4	5.9	1 401	80.9	783.5	1 532	88.5	856.9	-	-	-	131	7.6	73.5	9.4
1495	Massmart Health Plan	Choice	3 648	7 747	30.7	2.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential	2 925	3 986	26.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Network	2 622	4 312	26.0	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1039	MBMed Medical Aid Fund	Consolidated	9 195	16 045	28.5	1.1	-	-	-		-		-	-	-		-	-	- (40.0)
1039	INDIVIEW INTEGRAL AND FUND	MBMed	4 012	9 721	28.9	5.1	9 443	6.4	196.1	7 672	5.2	159.4	-	-	-	(1 771)	(1.2)	(36.8)	(18.8)
4540	Martina Martinal Orbania	Consolidated	4 012	9 721	28.9	5.1	9 443	6.4	196.1	7 672	5.2	159.4	-	-	-	(1 771)	(1.2)	(36.8)	(18.8)
1548	Medipos Medical Scheme	Option A	1 948	2 675	67.8	70.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option B	8 499	18 465	32.3	5.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option C	1 923	4 078	29.8	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-
4405	Material Plan Madfael Oak	Consolidated	12 370	25 218	35.7	12.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1105	Metropolitan Medical Scheme	Classic	542	1 074	27.8	4.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Premier	3 301	7 521	32.7	8.1	-	-	-	-	-	-	-	-	-	-	-	-	-
4000	M. J. W. O.	Consolidated	3 843	8 595	32.1	7.6	-	-	-	-	-	-	-	-	-	-	-	-	-
1600	Motohealth Care	Classic	9 742	21 524	38.2	14.7	-	-	-		-	-	-	-	-	-	-	-	-
		Custom	8 694	19 392	28.6	4.3	45 182	29.5	433.1	59 160	38.7	567.1	-	-	-	13 978	9.1	134.0	30.9
		Essential	4 286	9 185	28.6	0.5	15 503	54.7	301.4	17 262	60.9	335.6	-	-	-	1 758	6.2	34.2	11.3
		Hospicare	916	1 572	51.9	41.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Optimum	1 514	3 074	47.1	25.3		-	-		-	-	-	-	-	45.700	-	-	-
1011	Name of Marked Early	Consolidated M-Med Option	25 152	54 747	34.1	10.0	60 685	33.5	389.6	76 421	42.1	490.6	-	-	-	15 736	8.7	101.0	25.9
1241	Naspers Medical Fund		4 930	9 636 3 557	24.1	0.7 2.1	1 133	0.9	19.2	635	0.5	10.7	-	-	-	(498)	(0.4)	(8.4)	(44.0)
		N Option Basic	1 979	3 297	28.2 45.2	23.6	-	-	-	-	-	-		-	-	-	-	-	
		N Option Plus Consolidated	1 839 8 748		29.2		1 133	-	19.2	635	- 0.5	10.7	-	-	-	(400)	- (0.4)	- (0.4)	- (44.0)
1469	Nadarawa Madiaal Aid Cabaraa			16 490		5.6		0.9		8 781	0.5		101	-		(498)	(0.4)	(8.4)	(44.0)
1409	Nedgroup Medical Aid Scheme	Hospital Platinum	5 109 1 977	8 203 4 361	32.1 44.1	6.9 21.6	10 050 4 039	11.4 3.0	163.9 170.3	3 529	10.0	143.2 148.8	191 74	0.2	3.1	(1 078)	(1.2)	(17.6)	(10.7)
		Savings	15 007	25 512	26.0	21.0	29 554	10.4	164.1	25 823	2.6 9.1	140.0	560	0.1	3.1	(436)	(0.3)	(18.4)	(10.8)
		-	5 167	10 590	41.4	19.3	10 532	4.4	169.9	9 202	3.8	143.4	193	0.2	3.1	(1 137)	(1.1)	(17.6) (18.3)	(10.7)
		Traditional Traditional Plus	1 456	3 113	43.2	21.7	33 812		1 935.2	37 555	48.9	2 149.5	3 784			7 527		430.8	
		Consolidated	28 716	51 779	32.7	9.6	87 987	44.0 10.7	255.3	84 891	10.3	2 149.5	4 802	4.9 0.6	216.6 13.9	1 705	9.8	430.6	22.3
1584	Netcare Medical Scheme	Netcare Savings Option	17 682	38 614	29.1	3.6	4 416	0.7	20.8	3 676	0.6	17.3	4 002	0.0	13.3	(739)	(0.1)	(3.5)	(16.7)
		Consolidated	17 682	38 614	29.1	3.6	4 416	0.7	20.8	3 676	0.6	17.3		-	-				
1214	Old Mutual Staff Medical Aid Fund	Hospital Plan	3 041	4 704	31.2	6.0	4410	-	20.0	30/0	- 0.6	- 17.3		-	-	(739)	(0.1)	(3.5)	(16.7)
1214	Old Multidai Stail Medical Aid Fulld	Network Plan	1 594	2 816	28.9	5.8	8 098	20.6	423.3	9 377	23.9	490.2		-	-	1 279	3.3	66.9	15.8
			8 451	15 811	26.5	2.6	0 030	20.0	420.0	9 311	25.5	450.2		-	-	1215	-	00.9	15.0
		Savings Plan Traditional Plan	4 711	9 350	40.5	17.5	-	-	-	-	-	-	-	-	-	-	-	-	
		Traditional Plan Traditional Plus Plan	536	9 350	58.4	46.2	-	-	-	-	-			-	-	-	-		
		Consolidated	18 333	33 541	32.1	8.6	8 098	20.6	423.3	9 377	23.9	490.2		-	-	1 279	3.3	66.9	15.8
1441	Parmed Medical Aid Scheme	Plan - 007	2 424	4 969	48.2	28.9	865	0.4	29.7	809	0.4	27.8		-	-		-	(1.9)	(6.4)
	3 3	Consolidated	2 424	4 969	48.2	28.9	865	0.4	29.7	809	0.4	27.8		-	-	(56)	-	(1.9)	(6.4)
1186	PG Group Medical Scheme	PG Group Medical Scheme	1 366	2 929	32.5	9.6	4 640	10.0	283.1	4 022	8.7	245.4		-	-	(56) (618)	(1.3)	(37.7)	(13.3)
			1 366	2 929	32.5	9.6	4 640	10.0	283.1	4 022	8.7	245.4		-				(37.7)	
1563	Pick n Pay Medical Scheme	Consolidated Pick n Pay Medical Scheme	7 711	16 223	29.7	3.8	12 051	5.6	130.2	12 565	5.9	135.8	-	-	-	(618) 514	(1.3)	(37.7)	(13.3) 4.3
1000													-	-	-				
		Consolidated	7 711	16 223	29.7	3.8	12 051	5.6	130.2	12 565	5.9	135.8	-	-	-	514	0.2	5.6	4.3

ANNEXURE Z: SIGNIFICANT RISK TRANSFER ARRANGEMENTS (EXCLUDING COMMERCIAL REINSURANCE) PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

					Average	Pensioner	Cap	oitation fees p	aid	Estimat	ted claims reco	overies	Prof	it/(loss) sha	aring	ivet income/(e trans	expense) on si sfer arrangem	ignificant risk ents	Net income / (expense)
Ref. no.	Name of medical scheme	Benefit option name	Members E	Beneficiaries	age pb	ratio (>65 years)		As % of	pmpm		As % of	pmpm		As % of	pmpm		As % of	pmpm	As % of
							R'000			R'000			R'000		pilipili	R'000		pilipili	
			31/12/15	31/12/15	Years	%		RCI	R		RCI	R		RCI	R		RCI	R	capitation fees
1583	Platinum Health	PlatCap	3 735	3 926	39.5	0.1	3 201	10.4	71.4	1 516	4.9	33.8	-	-	-	(1 686)	(5.5)	(37.6)	(52.7)
		PlatComprehensive	59 593	94 946	32.9	1.7	13 313	1.3	18.6	12 264	1.2	17.2	-	-	-	(1 048)	(0.1)	(1.5)	(7.9)
		PlatSave	19	47	29.8	-	5	0.7	24.0	5	0.7	22.7	-	-	-	(0)	-	(1.3)	(5.4)
		Consolidated	63 347	98 919	33.2	1.7	16 519	1.6	21.7	13 785	1.3	18.1	-	-	-	(2 734)	(0.3)	(3.6)	(16.6)
1194	Profmed	Pro Active	11 499	26 683	36.5	8.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Pro Active Plus	6 496	14 530	33.9	7.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Pro Pinnacle	1 884	3 597	56.4	41.4	-	-	-	-	-	-	-	-	-	-	-	-	,
		Pro Secure	7 978	17 252	45.2	22.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Pro Secure Plus	2 510	5 017	48.6	30.0	-	-	-	-	-	-	-	-	-	-	-	-	,
		Consolidated	30 367	67 079	40.2	15.3	-	-	-	-	-	-	-	-	-	-	-	-	-
1516	Quantum Medical Aid Society	Essential Comprehensive	440	828	48.0	28.4	418	1.9	79.2	285	1.3	53.9	-	-	-	(134)	(0.6)	(25.4)	(32.0)
		Essential Saver	4 259	8 925	31.7	7.7	1 012	1.0	19.8	675	0.7	13.2	-	-	-	(337)	(0.3)	(6.6)	(33.3)
		KeyCare Plus	475	864	26.9	5.2	336	3.9	58.9	436	5.0	76.4	-	-	-	100	1.1	17.5	29.7
		Consolidated	5 174	10 617	32.6	9.1	1 766	1.3	28.4	1 395	1.0	22.5	-	-	-	(371)	(0.3)	(6.0)	(21.0)
1201	Rand Water Medical Scheme	Option A	3 020	8 213	30.8	6.6	479	0.3	13.2	334	0.2	9.2	-	-	-	(145)	(0.1)	(4.0)	(30.2)
		Option B Plus	182	325	32.0	-	29	0.5	13.1	20	0.4	9.1	-	-	-	(9)	(0.2)	(3.9)	(30.2)
		Consolidated	3 202	8 538	30.8	6.3	507	0.3	13.2	354	0.2	9.2	-	-	-	(153)	(0.1)	(4.0)	(30.2)
1430	Remedi Medical Aid Scheme	Classic	9 969	21 494	25.4	2.4	2 029	0.6	17.0	2 059	0.6	17.2	-	-	-	30	-	0.2	1.5
		Comprehensive	6 529	15 056	36.5	10.2	3 299	1.1	42.1	2 436	0.8	31.1	-	-	-	(863)	(0.3)	(11.0)	(26.2)
		Standard	4 351	10 265	25.7	1.4	4 484	4.8	85.9	3 278	3.5	62.8	-	-	-	(1 206)	(1.3)	(23.1)	(26.9)
		Consolidated	20 849	46 815	29.0	4.7	9 813	1.3	39.2	7 774	1.0	31.1	-	-	-	(2 039)	(0.3)	(8.2)	(20.8)
1176	Retail Medical Scheme	Essential Option	10 200	18 117	27.3	0.8	-	_	-	-	-	-	-	-	-	-	-	-	-
		Essential Plus Option	862	1 555	49.4	29.5	_	_	_	-	_	_	_	_	-	_	_	_	
		Consolidated	11 062	19 672	29.1	3.1	-	_	_	_	_	-	_	_	-	_	_	_	-
1013	Rhodes University Medical Scheme	RUMED	1 123	2 330	39.3	16.7	96	0.2	7.2	245	0.6	18.2	_	_	_	148	0.4	11.0	153.8
		Consolidated	1 123	2 330	39.3	16.7	96	0.2	7.2	245	0.6	18.2	_	_	-	148	0.4	11.0	153.8
1209	SA Breweries Medical Aid Scheme (SABMAS)	Comprehensive Option	6 024	13 688	31.3	7.1	5 357	2.1	74.1	4 539	1.8	62.8	_	_	-	(818)	(0.3)	(11.3)	(15.3)
		Essential Option	3 771	8 281	25.6	0.9	654	0.9	14.5	286	0.4	6.3	_	_	-	(368)	(0.5)	(8.1)	(56.3)
		Consolidated	9 795	21 969	29.1	4.7	6 011	1.8	51.1	4 825	1.5	41.0	_	_	_	(1 186)	(0.4)	(10.1)	(19.7)
1424	SABC Medical Aid Scheme	SABC Plan 009	4 930	10 670	34.1	10.6	4 359	1.9	73.7	3 742	1.6	63.2	_	_	_	(617)	(0.3)	(10.4)	(14.2)
		Consolidated	4 930	10 670	34.1	10.6	4 359	1.9	73.7	3 742	1.6	63.2	_	_	-	(617)	(0.3)	(10.4)	(14.2)
1038	SAMWUMed	Option A	16 615	35 217	32.3	4.5	3 458	0.9	17.3	3 573	0.9	17.9	_	_	_	115	(0.0)	0.6	3.3
		Option B	21 550	50 684	29.6	2.6	4 470	0.6	17.3	4 635	0.6	17.9	_	_	_	165	_	0.6	3.7
		Consolidated	38 165	85 901	30.7	3.4	7 928	0.7	17.3		0.7	17.9		-	-	280	-	0.6	3.5
1234	Sasolmed	Sasolmed	28 350	75 661	30.2	5.2	1 320	0.7	- 17.5	0 200	0.7	11.3			-	200		0.0	
		Consolidated	28 350	75 661	30.2	5.2		_	-		-						_	_	
1531	SEDMED	SEDMED	949	2 112	43.7	23.2		-	-	-	-				-		-		-
		Consolidated	949	2 112	43.7	23.2	-	-		-		-	-	-		-		-	-
1568	Sisonke Health Medical Scheme	Pride Plan	784	1 370	28.9	1.0	325	3.1	34.5	414	4.0	44.0	-	-	-	89	0.9	9.5	27.4
1000	GISOTING FIGURE WIGHTEN SCHEIFE		7 414	16 509	30.7	2.0	7 556	3.0	84.9	19 396	7.6	218.0	-	<u> </u>		11 841	4.6	133.1	156.7
		Heritage Plan	1	-	30.7	1.9		3.0					-	-	-				
1500	South African Police Service Medical Scheme	Consolidated	8 198	17 879	28.7		7 880		80.1	19 810	7.5	201.4	-	-	-	11 930	4.5	121.3	151.4
1580	(POLMED)	Higher Plan	124 560	357 651		3.6	156 485	2.4	104.7	178 622	2.7	119.5	-	-	-	22 137	0.3	14.8	14.1
		Lower Plan	46 703	133 903	21.6	0.6	30 405	3.0	54.3	27 381	2.7	48.9	-	-	-	(3 024)	(0.3)	(5.4)	(9.9)
4570	TEO Martinel Aid O.	Consolidated	171 263	491 554	26.8	2.8	186 891	2.4	90.9	206 004	2.7	100.2	-	-	-	19 113	0.2	9.3	10.2
1578	TFG Medical Aid Scheme	Plan A	1 815	3 702	27.7	2.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan B	1 088	2 539	36.3	12.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2 903	6 241	31.2	6.5	-	-	-	-	-	-	-	-	-	-	-	-	-
1544	Tiger Brands Medical Scheme	Mzansi Network Option	388	803	26.6	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option 1	3 939	8 849	41.6	20.8	-	-	-	-	-	-	-	-	-	-	-	-	-

ANNEXURE Z: SIGNIFICANT RISK TRANSFER ARRANGEMENTS (EXCLUDING COMMERCIAL REINSURANCE) PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

			Members	Beneficiaries	Average	Pensioner ratio	Cap	oitation fees p	aid	Estimat	ted claims rec	overies	Prof	it/(loss) sha	aring		expense) on si sfer arrangem		Net income / (expense)
Ref. no.	Name of medical scheme	Benefit option name	Merriber 5	Deriencialie:		(>65 years)		As % of	pmpm		As % of	pmpm		As % of	pmpm		As % of		As % of
			31/12/15	31/12/15		%	R'000	RCI	R	R'000	RCI	R	R'000	RCI	R	R'000	RCI		capitation fees
		Consolidated	4 327	9 652	40.4	19.1	-	-	-	-	-	-	-	-	-	-	-	-	-
1582	Transmed Medical Fund	Guardian	10 544	12 704	78.5	91.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Private Network Saver	3 845	5 968	55.8	35.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Network	2 862	5 784	40.9	14.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Own Choice	20 644	38 242	42.6	22.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	37 895	62 698	51.0	37.1	-	-	-	-	-	-	-	-	-	-	-	-	-
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1 131	2 659	31.2	5.5	706	1.7	52.0	397	1.0	29.3	-	-	-	(308)	(0.8)	(22.7)	(43.7)
		Classic Saver	3 634	7 766	23.9	0.2	252	0.4	5.8	136	0.2	3.1	-	-	-	(116)	(0.2)	(2.7)	(45.9)
		Consolidated	4 765	10 425	25.8	1.5	958	0.9	16.7	533	0.5	9.3	-	-	-	(424)	(0.4)	(7.4)	(44.3)
1597	Umvuzo Health Medical Scheme	Standard	6 938	15 017	28.9	0.4	57 011	33.6	684.8	75 835	44.6	910.9	-	-	-	18 825	11.1	226.1	33.0
		Supreme	9 754	24 475	25.2	0.3	2 354	0.7	20.1	2 491	0.8	21.3	-	-	-	137	-	1.2	5.8
		Ultra Affordable	9 393	14 850	31.3	0.2	61 874	46.8	548.9	75 259	56.9	667.7	-	-	-	13 385	10.1	118.7	21.6
		Extreme	285	691	24.4	0.4	60	0.5	17.5	19	0.2	5.4	-	-	-	(41)	(0.4)	(12.1)	(69.1)
		Consolidated	26 370	55 033	27.9	0.3	121 298	18.9	383.3	153 604	23.9	485.4	-	-	-	32 305	5.0	102.1	26.6
1520	University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3 359	6 934	39.7	17.8	1 512	1.3	37.5	1 344	1.2	33.3	-	-	-	(169)	(0.1)	(4.2)	(11.1)
		Consolidated	3 359	6 934	39.7	17.8	1 512	1.3	37.5	1 344	1.2	33.3	-	-	-	(169)	(0.1)	(4.2)	(11.1)
1282	University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	2 889	5 422	42.7	19.7	1 828	1.3	52.7	1 310	0.9	37.8	-	-	-	(518)	(0.4)	(14.9)	(28.3)
		Consolidated	2 889	5 422	42.7	19.7	1 828	1.3	52.7	1 310	0.9	37.8	-	-	-	(518)	(0.4)	(14.9)	(28.3)
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7 178	18 584	30.7	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Yebomed	2 511	6 444	26.1	0.2	37 797	93.4	1 254.4	37 797	93.4	1 254.4	-	-	-	-	-	-	-
		Consolidated	9 689	25 028	29.5	5.0	37 797	93.4	1 254.4	37 797	93.4	1 254.4	-	-	-	-	-	-	-
1293	Wooltru Healthcare Fund	Core Option	809	1 269	28.5	7.1	9 920	88.3	1 021.8	9 385	83.5	966.7	-	-	-	(535)	(4.8)	(55.1)	(5.4)
		Extended Option	690	1 414	44.2	21.7	999	2.5	120.7	2 579	6.4	311.5	23	0.1	2.7	1 603	4.0	193.6	160.4
		Plus Option	8 391	16 837	28.4	4.1	11 654	5.1	115.7	8 535	3.7	84.8	264	0.1	2.6	(2 855)	(1.2)	(28.4)	(24.5)
		Consolidated	9 890	19 520	29.5	5.5	22 573	8.0	190.2	20 499	7.3	172.7	287	0.1	2.6	(1 787)	(0.6)	(15.1)	(7.9)
Sub-tota	al: registered restricted schemes		1 623 790	3 871 070	30.5	6.1	1 040 302	4.5	125.2	1 180 012	5.1	142.1	5 661	0.4	9.9	145 371	0.6	17.6	14.0
Total re	gistered schemes		3 950 927	8 809 523	32.3	7.7	3 075 818	4.5	130.2	3 080 528	4.5	130.4	7 208	-	1.1	11 918	-	0.5	0.4

Notes

a Discontinued options, amalgamated and liquidated schemes' options: As these options did not have any members/beneficiaries at year-end, the pmpm -figures, the average age and pensioner ratios could not be calculated.

RCI = Risk Contribution Income pmpm = per member per month pb = per beneficiary

ANNEXURE AA:

SEASONALITY OF CLAIMS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015

				Average age	Pensioner ratio	No. of	January	February	March	April	May	June	July	August	September	October	November	December	Year
Ref. no.	Name of medical scheme	Average members	Average beneficiaries	pb	(65+ years)	dependants per member	risk claims ratio	isk claims ratio	risk claims ratio	risk claims ratio		risk claims ratio	risk claims ratio	sk claims ratio					
				Years	%		%	%	%	%	%	%	%	%	%		%	%	%
	•																		
Register	ed schemes – open																		
1252	Bestmed Medical Scheme	93 066	196 466	37.1	12.5	1.1	80.2	88.2	86.0	82.9	89.8	92.9	104.8	97.9	97.2	98.3	94.3	82.7	91.3
1512	Bonitas Medical Fund	295 462	654 190	31.6	6.2	1.2	104.6	96.0	87.8	95.4	94.6	97.8	103.4	97.3	92.8	95.5	91.3	72.5	94.1
1034	Cape Medical Plan	5 849	12 308	38.3	14.1	1.1	90.9	107.7	115.1	115.3	113.2	126.9	102.0	93.8	106.1	120.0	112.4	79.6	106.9
1491	Compcare Wellness Medical Scheme	16 898	27 983	35.5	11.2	0.7	92.8	88.7	97.4	82.2	110.3	94.0	88.6	102.0	83.4	93.5	81.8	98.3	92.7
1125	Discovery Health Medical Scheme	1 250 194	2 663 054	32.9	7.8	1.1	76.9	79.6	85.7	76.5	87.1	90.4	91.9	89.1	92.5	92.5	98.5	72.4	86.1
1202	Fedhealth Medical Scheme	71 900	144 054	37.9	12.9	1.0	100.1	76.5	102.3	70.6	100.6	87.9	99.3	94.7	94.5	100.3	90.5	76.6	91.2
1554	Genesis Medical Scheme	8 391	21 152	32.2	6.6	1.5	76.8	82.4	79.8	77.8	81.6	87.1	84.1	75.4	74.2	73.3	77.6	20.1	74.1
1537	Hosmed Medical Aid Scheme	26 206	72 242	31.0	3.5	1.8	83.6	90.7	96.6	90.0	87.0	90.4	109.0	83.7	84.7	88.6	84.0	69.8	88.2
1087	Keyhealth	35 801	75 724	41.9	20.5	1.1	94.7	92.2	101.2	87.7	100.6	98.6	93.2	102.6	97.9	96.4	92.4	68.6	93.9
1576 1466	Liberty Medical Scheme Makoti Medical Scheme	55 995	113 063	38.5	14.1	1.0	91.5	93.2 87.7	94.7	87.0	93.4	89.0	105.8	104.8	87.4	99.5	93.5	78.5	93.2
1149		2 436 94 316	4 775 203 659	28.0 36.9	0.4 13.7	1.0	93.5 85.4	86.7	85.6 96.4	91.5	83.4 77.2	90.3	87.5 93.5	85.8 89.0	79.6 82.0	78.9 78.7	78.9 92.8	79.9 94.9	85.2 88.5
1506	Medinelp Medined Medical Scheme	5 982	14 423	28.9	3.4	1.4	88.4	102.7	102.3	81.7	88.9	94.7	90.7	87.5	98.1	92.4	92.0 85.3	81.0	90.8
1140	Medshield Medical Scheme	75 679	159 452	37.8	12.6	1.1	82.2	112.3	102.1	79.1	102.6	87.8	119.9	104.4	94.5	96.1	80.4	75.7	94.7
1167	Momentum Health	126 070	240 822	32.7	8.1	0.9	80.7	83.9	88.9	85.9	84.7	83.9	87.4	86.7	93.9	93.1	86.3	78.3	86.2
1575	Resolution Health Medical Scheme	22 525	45 575	38.7	13.1	1.0	83.8	88.6	86.2	83.3	92.9	101.9	90.2	87.1	87.3	90.2	83.1	73.5	87.2
1446	Selfmed Medical Scheme	7 879	13 638	46.9	27.7	0.7	99.0	100.3	90.0	93.1	85.2	79.7	93.7	97.8	84.3	80.1	98.0	81.4	90.3
1486	Sizwe Medical Fund	52 767	126 822	32.7	7.8	1.4	87.5	88.3	90.7	95.6	86.3	89.7	102.6	84.4	96.7	85.4	73.9	78.7	88.3
1141	Spectramed	17 296	33 062	44.2	20.9	0.9	60.4	71.2	99.5	76.7	114.9	152.9	106.7	100.9	108.2	114.2	75.8	99.3	98.0
1464	Suremed Health	1 537	3 070	34.7	9.0	1.0	90.7	73.6	88.5	57.6	95.5	109.1	90.2	94.8	87.4	84.8	82.8	60.0	84.7
1592	Thebemed	9 319	21 296	26.6	0.4	1.3	51.4	68.0	80.9	81.5	84.1	99.8	80.9	78.5	95.7	85.0	72.5	109.9	82.4
1422	Topmed Medical Scheme	24 088	48 069	36.3	13.1	1.0	102.4	90.7	103.2	107.3	94.1	106.5	96.7	94.9	89.9	104.5	95.4	84.3	97.4
Sub-tota	: registered open schemes	2 310 701	4 912 483	33.8	8.8	1.1	83.9	85.2	89.0	82.3	89.7	92.2	96.2	91.8	92.3	93.0	93.9	75.5	88.7
Register	ed schemes - restricted																		
1005	AECI Medical Aid Society	7 294	14 701	39.2	21.7	1.0	82.1	100.3	106.9	77.1	110.3	92.1	95.4	100.7	73.4	92.4	89.9	68.8	90.8
1465	Alliance-Midmed Medical Scheme	1 726	4 312	31.4	5.8	1.5	102.9	93.8	130.6	63.2	103.9	97.3	94.5	131.9	92.8	96.5	78.4	53.1	94.9
1012	Anglo Medical Scheme	9 184	19 322	42.2	25.4	1.1	124.6	123.7	131.6	110.3	153.8	126.0	124.7	135.5	116.4	118.5	140.5	89.7	124.6
1571	Anglovaal Group Medical Scheme	3 672	7 404	39.6	21.1	1.0	99.7	84.1	93.2	80.0	97.0	84.0	117.2	77.7	99.1	101.5		90.3	92.8
1279	Bankmed	104 526	210 929	30.4	7.3	1.0	102.7	100.2	104.6	90.7	96.6	107.8	104.0	94.2	94.7	92.2	91.5	78.2	96.4
1507 1526	Barloworld Medical Scheme BMW Employees Medical Aid Society	5 830 3 274	12 844 7 652	32.8 27.9	11.5	1.2	110.1 87.1	92.5 89.7	113.8 115.3	95.7 90.3	115.4 140.3	87.3 95.9	113.8 95.2	107.6 82.8	93.6 94.5	109.6 80.2		67.6 91.8	99.5 94.1
1237	BP Medical Aid Society	1 944	4 100	44.1	27.0	1.4	127.0	143.4	125.5	116.9	122.2	115.4	108.6	129.2	111.1	117.0	133.3	102.1	120.8
1590	Building & Construction Industry Medical Aid Fund	5 255	13 466	28.4	2.3	1.6	81.2	60.9	104.6	78.1	60.8	83.4	98.3	65.1	94.0	64.6		32.1	76.1
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 176	46 184	29.5	5.7	0.9	100.4	88.1	87.3	97.1	114.8	81.7	109.9	91.8	80.4	109.7		85.4	94.5
1068	De Beers Benefit Society	5 881	12 131	44.9	24.1	1.1	80.5	97.8	120.9	120.9	105.3	92.2	91.2	116.2	101.2	76.6		63.5	95.9
1572	Engen Medical Benefit Fund	3 636	7 810	37.7	14.9	1.1	90.0	104.3	88.6	98.4	105.5	102.2	84.6	89.9	94.6	94.6		95.2	94.6
1271	Fishing Industry Medical Scheme (Fish-Med)	1 241	2 941	26.2	0.3	1.4	77.3	77.2	87.7	79.7	80.4	77.6	79.2	78.2	76.9	81.6	78.9	73.1	78.9
1086	Food Workers Medical Benefit Fund	11 910	18 128	28.6	0.3	0.5	27.2	32.1	38.5	51.0	59.4	59.7	66.1	66.5	81.4	91.8	71.1	60.5	53.6
1253	Glencore Medical Scheme	9 817	30 329	23.3	0.7	2.1	103.7	117.5	134.3	110.0	111.6	102.9	109.8	88.8	83.2	108.4		80.8	103.0
1270	Golden Arrow Employees' Medical Benefit Fund	2 769	6 185	32.9	5.2	1.2	170.3	164.1	172.7	161.5	164.7	157.0	150.7	155.5	148.8	146.0	138.0	114.0	153.5
1598	Government Employees Medical Scheme (GEMS)	671 215	1 771 786	29.9	5.4	1.6	104.1	96.8	94.2	93.7	98.6	101.1	109.8	97.5	91.8	95.2		77.1	95.7
1523	Grintek Electronics Medical Aid Scheme	682	1 625	35.0	7.5	1.4	110.3	123.0	97.7	100.6	119.6	92.2	126.4	124.8	86.2	104.8		82.8	103.9
1566	Horizon Medical Scheme	2 443	3 960	27.5	2.4	0.6	56.0	91.7	86.8	62.4	85.6	53.2	78.0	63.2	60.4	71.8	83.8	65.2	71.4
1591 1559	Impala Medical Plan Imperial Group Medical Scheme	10 648 7 680	22 241 17 557	29.2 29.0	1.8	1.1	94.9 96.1	94.9 102.5	98.0 105.1	95.3 83.2	95.6 97.9	95.7 89.5	95.7 100.5	95.7 83.0	97.1 90.8	95.6 84.3		95.2 64.2	95.8 90.2
1145	LA-Health Medical Scheme	55 712	17 557	29.0	6.8	1.3	70.9	71.3	92.6	73.6	81.8	87.1	88.6	90.7	91.0	93.0		68.2	82.6
1197	Libcare Medical Scheme	6 030	13 004	30.7	6.7	1.4	97.5	61.5	79.0	68.0	99.9	85.9	95.1	94.7	88.0	101.8		73.9	86.5
1131	LIDUATO IVICUIDAI OCITOTIC	0 030	13 004	30.7	0.7	1.2	91.5	01.5	79.0	00.0	99.9	6.00	90.1	94.7	00.0	101.8	93.9	13.8	00.5

ANNEXURE AA: SEASONALITY OF CLAIMS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	No. of dependants per member	January risk claims ratio	February risk claims ratio	March risk claims ratio	April risk claims ratio	May risk claims ratio	June risk claims ratio	July risk claims ratio	August risk claims ratio r	September risk claims ratio	October risk claims ratio	November risk claims ratio	December risk claims ratio	Year risk claims ratio
				Years	%		%	%	%	%	%	%	%	%	%	%	%	%	%
1599	Lonmin Medical Scheme	17 158	20 156	35.4	-	0.2	97.5	104.6	123.7	75.2	133.4	93.3	124.6	116.5	113.9	106.6	92.1	89.2	106.0
1547	Malcor Medical Scheme	5 104	12 135	32.4	5.9	1.4	98.3	109.1	132.6	98.5	106.6	108.0	113.2	94.7	109.3	101.6	118.3	75.7	105.5
1495	Massmart Health Plan	8 548	15 146	28.5	1.1	0.7	83.1	93.2	86.1	93.3	92.7	95.0	71.0	86.3	80.5	81.5	86.9	83.7	85.9
1039	MBMed Medical Aid Fund	4 004	9 674	28.9	5.1	1.4	95.1	89.1	84.5	67.7	97.4	84.4	96.8	89.5	91.5	92.7	88.5	66.6	86.9
1548	Medipos Medical Scheme	12 496	25 482	35.7	12.0	1.0	102.9	111.9	110.1	92.2	103.6	113.4	105.2	114.9	96.0	89.1	95.1	77.0	101.0
1105	Metropolitan Medical Scheme	4 689	10 541	32.1	7.6	1.2	98.4	115.7	127.9	98.8	104.0	113.1	102.3	108.8	98.9	94.6	109.1	85.9	105.1
1600	Motohealth Care	25 677	56 024	34.1	10.0	1.2	96.4	93.9	105.3	90.2	93.1	101.6	97.3	97.6	93.6	91.2	94.5	79.4	94.5
1241	Naspers Medical Fund	8 629	16 352	29.2	5.6	0.9	71.0	81.1	83.8	86.3	82.6	84.3	106.3	93.5	109.0	94.4	86.4	95.4	89.5
1469	Nedgroup Medical Aid Scheme	28 565	51 874	32.7	9.6	0.8	97.6	104.8	125.3	76.9	81.7	104.6	111.1	99.9	83.5	93.2	97.8	68.9	95.2
1584	Netcare Medical Scheme	17 172	37 656	29.1	3.6	1.2	96.7	91.3	119.7	81.4	111.7	96.2	122.1	95.5	93.4	94.9	101.7	83.0	98.6
1214	Old Mutual Staff Medical Aid Fund	17 826	32 860	32.1	8.6	0.8	94.4	83.3	91.9	93.7	88.6	91.5	99.5	76.4	83.3	103.2	86.4	79.9	89.3
1441	Parmed Medical Aid Scheme	2 443	5 029	48.2	28.9	1.1	104.4	77.5	98.3	70.8	106.9	87.4	102.9	94.3	91.3	113.6	96.2	79.1	93.6
1186	PG Group Medical Scheme	1 358	2 896	32.5	9.6	1.1	103.1	124.6	116.3	109.5	100.5	132.7	102.8	99.2	93.2	100.4	100.6	88.1	105.9
1563	Pick n Pay Medical Scheme	7 683	16 123	29.7	3.8	1.1	105.2	109.2	109.2	116.0	105.5	118.3	116.7	103.5	94.0	101.4	104.9	61.2	103.7
1583	Platinum Health	64 005	98 776	33.2	1.7	0.6	83.0	98.3	107.7	95.5	93.8	105.9	115.0	102.5	102.9	94.0	89.9	66.9	96.3
1194	Profmed	29 982	66 661	40.2	15.3	1.2	92.5	81.7	106.4	86.1	94.9	87.6	100.4	88.6	94.3	93.2	85.2	69.3	90.0
1516	Quantum Medical Aid Society	5 202	10 714	32.6	9.1	1.1	86.5	106.9	111.6	93.6	103.8	96.5	93.5	101.4	94.0	98.2	84.1	83.3	96.1
1201	Rand Water Medical Scheme	3 179	8 503	30.8	6.3	1.7	42.2	85.1	135.3	40.0	118.5	107.8	63.6	109.4	92.7	84.3	85.2	104.5	89.1
1430	Remedi Medical Aid Scheme	20 592	46 166	29.0	4.7	1.3	99.9	101.0	108.8	91.9	100.2	87.4	90.7	79.0	87.6	87.5	74.0	79.4	90.5
1176	Retail Medical Scheme	10 718	19 041	29.1	3.1	0.8	81.4	98.2	120.8	86.3	96.6	102.9	92.7	89.3	86.5	105.7	79.4	77.2	93.0
1013	Rhodes University Medical Scheme	1 107	2 294	39.3	16.7	1.1	85.9	82.3	86.7	82.9	100.6	76.5	96.6	116.2	79.0	84.8	87.8	72.4	87.6
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 694	21 793	29.1	4.7	1.2	94.5	91.2	104.3	99.7	91.7	106.8	108.5	94.8	90.8	96.4	81.3	79.1	94.9
1424	SABC Medical Aid Scheme	4 912	10 632	34.1	10.6	1.2	87.1	84.3	89.8	84.4	95.1	77.1	82.9	98.1	78.9	94.0	79.1	72.7	85.3
1038	SAMWUMed	38 664	86 877	30.7	3.4	1.3	122.1	36.0	80.7	100.1	66.9	100.7	94.2	83.7	83.6	83.1	69.9	66.5	82.1
1234	Sasolmed	28 465	76 228	30.2	5.2	1.7	107.6	99.1	102.7	97.6	102.3	92.8	113.3	98.4	90.7	99.8	92.5	65.7	96.7
1531	SEDMED	930	2 060	43.7	23.2	1.2	107.5	107.5	107.5	107.5	107.5	107.5	107.5	107.5	107.5	107.5	107.5	107.5	107.5
1568	Sisonke Health Medical Scheme	8 201	17 828	30.6	1.9	1.2	94.9	93.3	96.8	80.2	96.5	95.6	100.7	94.2	86.0	95.8	85.6	79.2	91.6
1580	South African Police Service Medical Scheme (POLMED)	172 039	492 221	26.8	2.8	1.9	101.8	106.3	108.2	92.6	101.6	97.7	99.5	97.6	92.1	90.3	85.3	74.0	95.4
1578	TFG Medical Aid Scheme	2 873	6 177 9 634	31.2 40.4	6.5	1.2	78.2	75.7	109.4 97.8	76.9 87.2	84.7	83.4	77.0	79.2	76.7 100.2	68.2	63.2	68.8	78.4
1544	Tiger Brands Medical Scheme	4 320			19.1	1.2	104.9	103.2			114.5	103.6	120.3	100.2		94.4	86.5	75.9	98.9
1582 1579	Transmed Medical Fund Tsogo Sun Group Medical Scheme	40 615 4 699	68 008 10 273	51.0 25.8	37.1 1.5	0.7 1.2	115.8 72.8	111.3 73.4	105.2 110.4	96.2 91.2	107.7 80.8	101.5 86.5	122.1 77.5	120.4 95.5	107.7 95.3	92.4 92.8	91.6 86.9	88.7 95.9	105.3 88.3
1579	Umvuzo Health Medical Scheme	27 113	56 369	27.9	0.3	1.2	69.7	78.8	74.8	89.4	94.7	91.8	88.4	76.7	79.7	87.3	74.0	68.7	81.2
1520	University of KwaZulu-Natal Medical Scheme	3 350	6 988	39.7	17.8	1.1	90.6	95.7	114.5	97.7	102.2	74.3	93.8	101.1	119.9	91.7	75.6	81.6	94.8
1282	,	2 903	5 446	42.7	19.7	0.9	100.8	106.6	88.9	79.8	96.9	102.6	93.0	97.7	98.9	98.3	91.7	61.9	93.2
	University of the Witwatersrand Staff Medical Aid Fund	9 898	5 446 25 456	42.7 29.5	5.0	1.6	100.8 87.8	90.0	98.7	79.8 92.0	101.8	102.6 87.7	107.9	97.7	100.8	98.3	91.7	70.8	
1291	Witbank Coalfields Medical Aid Scheme																		93.8
1293	Wooltru Healthcare Fund	9 641	19 144	29.5	5.5	1.0	104.6	110.3	110.5	91.2	105.6	105.9	89.4	88.3	86.9	92.1	76.7	77.8	94.8
Sub-tota	l: registered restricted schemes	1 621 999	3 863 135	30.5	6.1	1.4	100.6	96.0	99.6	92.0	98.7	99.1	105.5	96.6	92.1	94.2	88.0	75.9	94.9
Total re	gistered schemes	3 932 700	8 775 618	32.3	7.7	1.2	91.1	89.9	93.6	86.5	93.6	95.2	100.2	93.8	92.2	93.5	91.3	75.7	91.4

Notes:

pb = per beneficiary

ANNEXURE AB:

SEASONALITY OF CLAIMS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2014

						No. of													
Ref. No.	Name of medical scheme	Average	Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	dependants per	January risk claims ratio	February risk claims ratio	March risk claims ratio	April risk claims ratio	May risk claims ratio	June risk claims ratio	July risk claims ratio	August risk claims ratio	September risk claims ratio	October risk claims ratio	November risk claims ratio	December risk claims ratio	Year risk claims ratio
		members	Deficitiones	Vears	%		%	%	%	%	%	%	%	%	%	%	%	%	%
				rodis	70		70	70	70	70	70	75	70	70	70	70	70	70	70
Register	ed schemes – open																		
1252	Bestmed Medical Scheme	90 269	190 272	35.4	10.8	1.1		84.1	89.8	87.5	93.3	93.1	100.7	97.3	95.5	99.5	89.0	82.5	90.9
1512	Bonitas Medical Fund	295 064	652 602	31.5	6.0	1.2	91.2	90.3	99.3	97.2	100.9	91.0	98.2	100.2	87.7	95.4	88.3	69.8	92.5
1034	Cape Medical Plan	6 049	12 875	37.6	13.4	1.1	99.0	118.3	123.1	106.2	76.3	90.8	108.6	116.0	101.3	97.3	81.3	122.1	103.3
1491	Compcare Wellness Medical Scheme	15 802	27 362	35.4	10.9	0.7	90.4	84.0	86.6	103.3	89.0	87.7	91.0	101.6	87.6	83.4	90.1	84.5	90.0
1125	Discovery Health Medical Scheme	1 210 702	2 598 577	32.6	7.5	1.1	77.8	77.6	81.8	80.0	83.6	88.2	91.1	89.6	91.4	96.7	84.3	77.6	85.0
1202	Fedhealth Medical Scheme	74 519	148 836	37.5	11.9	1.0	100.9	89.6	103.9	93.3	108.2	79.0	95.6	96.0	89.6	96.1	94.7	63.1	92.5
1554	Genesis Medical Scheme	7 915	20 473	31.9	6.4	1.6	80.6	83.3	83.4	67.3	78.8	78.2	79.8	69.5	72.9	70.5	67.3	66.0	74.8
1537	Hosmed Medical Aid Scheme	27 331	75 185	30.6	3.0	1.8	86.7	98.9	99.8	87.7	97.8	70.7	81.9	74.7	116.0	71.7	102.4	64.0	87.7
1087 1576	Keyhealth Liberty Medical Scheme	35 346 56 379	74 933 116 522	42.6 38.1	20.8	1.1	91.7 81.3	91.5 101.5	92.0 87.5	86.6 92.0	89.8 100.7	87.2 85.6	93.5	88.4 106.3	90.9 91.6	95.4 103.9	80.0 90.4	73.7 92.0	94.5
1466	Makoti Medical Scheme	2 600	5 164	28.3	0.3	1.0	75.6	41.1	100.9	92.0 84.5	88.2	59.5	101.2	45.0	69.3	95.8	47.1	279.5	90.6
1149	Medihelp	101 085	220 374	35.7	12.2	1.2	92.3	94.5	102.5	90.6	96.0	98.6	105.7	81.9	101.5	93.3	84.1	75.9	93.1
1506	Medimed Medical Scheme	5 636	13 886	28.7	3.5	1.4	85.7	86.6	99.8	85.6	92.9	85.9	82.5	82.3	85.5	92.1	93.7	78.2	87.6
1140	Medshield Medical Scheme	78 357	166 216	37.7	12.2	1.1	87.8	72.6	118.3	81.6	103.4	84.1	99.1	102.3	98.4	83.6	98.5	82.1	92.6
1167	Momentum Health	115 149	221 571	33.0	8.3	1.0	86.4	80.7	81.7	85.7	93.1	79.1	86.7	88.9	84.6	88.5	86.1	70.4	84.3
1575	Resolution Health Medical Scheme	28 742	57 978	36.8	10.6	1.0	82.4	84.8	87.6	86.9	92.0	94.8	87.1	91.3	83.8	87.3	84.4	86.1	87.4
1446 1486	Selfmed Medical Scheme Sizwe Medical Fund	7 859 52 360	13 950 124 626	47.8 33.7	28.3 8.2	0.8	92.2 80.3	94.8 85.1	92.0 90.8	99.8 70.5	101.5 98.7	82.9 88.9	93.7 92.4	104.2 74.5	121.7 88.6	95.4 89.5	82.5 75.9	62.4 47.3	93.6 82.0
1141	Spectramed	19 720	38 228	42.8	18.3	0.9	74.3	68.9	109.3	82.2	90.9	73.3	102.0	122.8	78.3	90.1	79.1	90.4	88.4
1464	Suremed Health	8 438	11 606	36.2	2.6	0.4	79.3	104.1	104.8	95.9	97.2	94.9	102.9	92.8	106.7	95.5	95.4	65.8	94.6
1592	Thebemed	8 338	19 900	26.6	0.3	1.4	64.8	68.2	70.0	80.3	85.4	73.1	94.7	69.9	76.8	93.0	79.8	86.4	78.6
1422	Topmed Medical Scheme	21 634	43 830	37.5	14.2	1.0	92.7	107.8	98.2	91.0	102.9	105.3	106.9	105.7	101.9	90.2	97.3	68.7	97.2
Sub-tota	I: registered open schemes	2 275 407	4 865 729	33.8	8.8	1.1	82.9	82.9	89.3	84.8	90.6	88.2	94.3	91.8	91.7	94.6	86.4	75.6	87.8
	-																		
Register	ed schemes – restricted																		
1005	AECI Medical Aid Society	7 278	14 595	40.0	22.5	1.0	96.8	68.2	84.5	85.5	99.4	76.1	85.2	99.7	89.2	86.8	96.2	72.1	86.6
1567	Afrox Medical Aid Society	2 963	6 775	-	-	-	111.5	115.5	134.2	158.1	-	-	-	-	-	-	-	-	129.7
1465	Alliance-Midmed Medical Scheme	1 713	4 359	31.3	5.7	1.5	113.1	124.1	92.9	112.0	102.1	108.4	117.5	91.0	99.6	90.7	97.3	59.2	100.8
1012	Anglo Medical Scheme	9 287	19 807	41.9	24.9	1.1	106.4	129.6	134.4	94.6	112.9	146.9	128.2	141.3	116.6	121.2	67.2	65.0	113.8
1571	Anglovaal Group Medical Scheme	3 685	7 398	40.2	21.8	1.0	103.4	126.1	121.0	125.3	103.0	100.6	113.2	105.7	87.7	89.5	85.3	31.1	99.4
1279 1507	Bankmed Barloworld Medical Scheme	99 564 5 824	202 576 12 617	30.8 33.1	7.5 12.1	1.0	96.1 107.1	96.2 82.1	98.2 97.6	91.2 93.5	105.1 114.5	98.6 87.7	105.6 113.1	95.6 110.9	102.7 101.2	101.0 103.5	92.4 96.1	71.2 53.7	96.1 96.7
1526	BMW Employees Medical Aid Society	3 209	7 378	28.2	12.1	1.2	107.1	50.0	116.2	93.5	86.7	105.2	123.6	92.6	99.6	97.8	98.4	112.7	98.9
1237	BP Medical Aid Society	1 979	4 222	43.6	26.4	1.1	101.1	122.7	132.3	116.3	117.3	122.9	109.7	105.9	132.0	125.8	110.3	93.9	115.9
1590	Building & Construction Industry Medical Aid Fund	4 980	12 667	29.0	2.4	1.6		90.8	77.3	75.0	68.2	71.4	91.9	88.3	75.9	71.9	67.7	44.3	75.6
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 753	47 414	29.2	5.4	0.9	97.1	89.5	84.8	83.3	86.6	97.0	98.4	100.9	76.1	97.7	93.3	82.4	90.6
1068	De Beers Benefit Society	5 912	12 325	43.5	21.2	1.1	97.0	98.8	84.8	87.6	100.0	110.7	120.6	90.8	78.6	117.7	108.1	86.8	98.4
1572	Engen Medical Benefit Fund	3 606	7 922	37.2	14.3	1.2	97.7	88.9	94.0	112.9	111.0	95.1	92.8	103.9	86.0	107.9	106.6	95.8	99.3
1271	Fishing Industry Medical Scheme (Fish-Med)	1 071	2 587	26.2	0.4	1.4	83.5	83.1	79.0	82.1	79.9	84.2	78.5	79.1	78.7	79.9	72.6	44.1	76.8
1086 1253	Food Workers Medical Benefit Fund Glencore Medical Scheme	11 468 9 689	17 552 30 050	28.6 22.7	0.2	0.5 2.1	22.4 90.5	25.0 84.4	32.8 98.0	62.4 89.5	79.6 103.0	120.9 96.4	45.8 108.4	78.9 98.6	89.6 78.2	109.3 96.8	70.8 79.0	55.7 77.4	60.0 91.6
1270	Golden Arrow Employees' Medical Benefit Fund	2 643	6 080	33.1	5.6	1.3	163.4	163.9	162.4	158.2	152.7	151.3	154.0	147.8	145.7	145.5	139.2	136.1	151.6
1598	Government Employees Medical Scheme (GEMS)	685 135	1 837 809	29.3	5.0	1.7		93.9	98.5	106.8	103.6	98.7	112.5	93.3	92.4	102.7	86.9	73.0	96.9
1523	Grintek Electronics Medical Aid Scheme	662	1 582	34.8	7.7	1.4	111.8	120.3	102.2	97.9	114.6	99.8	99.6	150.7	99.9	112.2	90.2	53.8	104.4
1566	Horizon Medical Scheme	2 162	3 526	27.7	2.4	0.6	56.7	84.3	101.0	112.2	78.6	52.3	60.3	129.8	54.0	90.3	105.8	115.1	86.9
1591	Impala Medical Plan	10 634	22 000	29.1	1.8	1.1	90.8	94.8	96.0	95.3	95.1	95.4	95.4	95.4	94.9	95.6	94.7	95.1	94.9
1559	Imperial Group Medical Scheme	7 532	17 363	28.8	2.6	1.3	95.7	102.9	97.2	105.7	104.2	97.6	99.3	91.3	89.5	90.4	74.9	67.4	92.7
1145	LA-Health Medical Scheme	51 095	122 590	30.1	7.4	1.4	79.7	78.8	73.5	78.7	79.8	75.0	96.1	88.9	76.7	84.9	85.2	68.1	80.5
1197	Libcare Medical Scheme	6 069	13 134	30.5	6.1	1.2	88.1	74.5	76.7	71.8	92.0	77.4	93.5	101.2	88.6	105.8	77.2	85.5	86.1

ANNEXURE AB: SEASONALITY OF CLAIMS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2014 (CONTINUED)

Ref. No.	Name of medical scheme	Average members	Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	No. of dependants per member	January risk claims ratio %	February risk claims ratio %	March risk claims ratio %	April risk claims ratio %	May risk claims ratio %	June risk claims ratio %	July risk claims ratio %	August risk claims ratio %	September risk claims ratio %	October risk claims ratio %	November risk claims ratio %	December risk claims ratio %	Year risk claims ratio
1599	Lonmin Medical Scheme	21 091	23 819	36.5	70 -	0.1	85.1	81.7	72.1	70.4	83.4	74.9	79.8	126.0	104.0	100.7	95.9	164.9	94.9
1547	Malcor Medical Scheme	5 014	11 934	32.6	5.9	1.4	108.2	103.3	98.9	101.3	112.5	107.8	109.0	103.2	121.2	117.2	103.4	91.2	106.4
1495	Massmart Health Plan	4 817	9 655	29.1	1.5	1.0	89.4	83.9	104.9	73.5	82.6	86.4	82.8	94.2	84.1	54.4	112.2	58.9	83.7
1039	MBMed Medical Aid Fund	3 651	9 040	28.6	4.7	1.4	86.3	86.2	111.1	95.3	94.2	84.1	92.4	93.0	88.7	89.1	86.3	59.1	88.5
1548	Medipos Medical Scheme	11 988	24 660	35.5	12.1	1.1	97.3	92.3	112.1	102.7	107.6	110.5	111.3	91.8	95.8	94.1	85.3	82.5	98.5
1105	Metropolitan Medical Scheme	6 449	14 582	27.6	4.6	1.3	100.7	87.0	93.5	96.6	90.9	94.9	104.6	122.9	98.7	98.6	92.9	90.3	97.5
1600	Motohealth Care	26 807	58 779	33.9	9.6	1.2	92.5	100.2	99.4	89.4	96.8	97.4	100.8	105.1	96.8	100.5	93.6	76.9	95.8
1241	Naspers Medical Fund	8 004	15 454	29.9	5.8	0.9	82.7	81.5	80.7	76.4	95.2	95.3	93.1	79.0	96.4	94.0	84.8	83.8	87.0
1469	Nedgroup Medical Aid Scheme	27 825	51 266	32.4	9.3	0.8	96.1	114.9	120.5	113.5	101.7	97.9	127.8	109.6	92.5	91.4	84.0	62.9	100.8
1584	Netcare Medical Scheme	17 378	38 442	29.3	3.4	1.2	101.0	97.7	100.5	84.5	98.9	87.5	114.4	99.9	96.6	103.4	94.2	87.7	97.2
1214	Old Mutual Staff Medical Aid Fund	16 968	31 838	32.5	8.8	0.9	88.2	91.1	88.7	89.8	95.7	85.1	91.5	103.4	93.1	110.6	94.2	70.9	91.9
1441	Parmed Medical Aid Scheme	2 385	5 087	47.4	27.8	1.1	106.9	77.5	97.3	81.8	94.1	89.5	84.7	96.6	81.4	103.4	97.0	78.3	90.7
1515	PG Bison Medical Aid Society	407	798	-	-	-	51.4	121.1	201.2	174.8	486.4	-	-	-	-	-	-	-	153.4
1186	PG Group Medical Scheme	1 349	2 869	33.0	10.3	1.1	114.8	142.5	103.7	100.9	112.2	123.2	119.0	109.2	100.7	101.4	93.1	100.7	110.1
1563	Pick n Pay Medical Scheme	7 788	16 248	29.5	3.8	1.1	83.6	100.0	109.3	102.4	98.2	117.9	116.1	94.7	102.9	104.1	96.6	76.6	100.2
1583	Platinum Health	51 054	80 903	32.7	1.8	0.6	90.7	95.6	94.0	93.0	83.5	94.0	102.6	100.4	92.6	102.7	97.5	76.3	93.6
1194	Profmed	28 356	65 137	39.9	14.7	1.3	95.1	79.1	95.6	84.8	92.2	82.6	89.8	90.9	78.6	98.3	76.3	77.1	86.7
1516	Quantum Medical Aid Society	5 737	11 932	32.2	8.5	1.1	103.5	96.4	99.4	95.0	112.6	98.0	98.9	104.5	104.9	94.0	89.1	72.5	97.6
1201	Rand Water Medical Scheme	3 175	8 428	33.1	6.5	1.7	72.8	87.3	100.5	76.4	100.4	123.8	78.3	81.6	100.9	92.6	94.7	46.2	87.9
1430	Remedi Medical Aid Scheme	19 948	44 654	29.1	4.6	1.2	116.7	105.3	97.4	94.0	102.4	85.0	90.2	91.8	81.6	85.3	87.8	67.7	92.0
1176	Retail Medical Scheme	10 049	17 910	29.2	3.4	0.8	89.4	89.8	74.4	76.1	78.0	69.1	88.7	91.8	75.0	81.9	88.1	57.1	79.9
1013	Rhodes University Medical Scheme	1 097	2 268	39.6	16.3	1.1	104.8	92.1	92.8	86.6	80.6	90.5	132.4	81.3	81.3	78.6	104.3	88.9	92.9
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 587	21 741	29.1	4.8	1.3	81.1	104.2	91.7	92.0	87.2	103.6	103.8	99.1	84.4	91.1	86.9	62.0	90.6
1424	SABC Medical Aid Scheme	4 660	10 146	34.0	10.5	1.2	100.5	66.6	97.3	94.4	94.7	70.1	94.5	99.3	82.2	87.5	86.1	55.6	85.6
1038	SAMWUMed	40 553	91 970	30.3	3.2	1.3	91.9	79.8	98.2	56.0	78.8	81.3	46.8	114.2	105.2	64.9	71.9	59.3	79.1
1234	Sasolmed	29 851	79 062	30.0	4.8	1.7	92.7	97.3	105.2	78.5	101.2	91.8	95.6	100.4	79.1	94.1	88.0	65.7	90.7
1531	SEDMED	916	2 037	43.8	23.2	1.2	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6
1568	Sisonke Health Medical Scheme	8 159	17 959	30.5	1.8	1.2	96.4	94.4	94.5	79.5	91.0	85.3	92.3	94.7	99.3	100.1	83.9	80.7	91.0
1580	South African Police Service Medical Scheme (POLMED)	174 395	497 068	26.6	2.7	1.9	102.4	102.8	99.8	96.2	95.9	96.4	103.6	97.0	95.0	92.7	94.1	73.8	95.7
1578	TFG Medical Aid Scheme	2 842	6 077	31.2	6.5	1.1	83.7	71.9	80.3	67.9	76.4	69.7	77.5	84.1	76.5	69.2	66.6	85.0	75.7
1544	Tiger Brands Medical Scheme	4 336	9 786	40.5	19.2	1.3	98.9	104.9	121.6	97.0	113.6	99.5	85.7	136.7	88.6	78.4	85.0	70.3	98.0
1582	Transmed Medical Fund	47 110	81 042	48.8	33.0	0.7	99.1	111.5	109.7	97.1	94.2	95.9	109.7	88.5	82.0	95.2	77.3	67.8	94.3
1579	Tsogo Sun Group Medical Scheme	4 603	10 047	25.8	1.6	1.2	84.9	90.5	68.4	76.0	78.9	92.7	110.3	99.6	87.7	103.5	111.6	73.1	89.8
1597	Umvuzo Health Medical Scheme	27 360	55 743	28.2	0.3	1.0	77.7	74.0	77.1	84.5	89.8	75.6	96.5	83.3	85.3	86.9	71.9	71.5	81.2
1520	University of KwaZulu-Natal Medical Scheme	3 334	7 033	39.4	17.2	1.1	90.6	112.7	85.6	83.4	81.4	69.8	87.7	102.3	85.4	79.4	86.1	68.9	86.1
1282	University of the Witwatersrand Staff Medical Aid Fund	2 947	5 563 26 552	42.3 29.3	19.2 4.7	0.9	88.8 102.5	76.1	86.8	93.4	94.9	79.1	94.8 99.6	96.8	89.6	99.0	99.9	78.9	89.8
1291 1293	Witbank Coalfields Medical Aid Scheme Wooltru Healthcare Fund	10 349 9 187	18 447	29.3	5.5	1.0		94.9 91.7	94.4	88.9 92.9	103.2	93.5 108.9	99.6	95.4 100.8	90.2	105.6 101.8	86.9	72.6 78.6	93.3 99.2
1293	WOODER PERIOD	9 10/	10 44/	29.3	5.5	1.0	111.1	91./	107.0	92.9	103.2	100.9	90.0	100.8	102.2	101.8	00.9	10.0	99.2
Sub-tota	al: registered restricted schemes	1 625 439	3 920 304	30.5	6.1	1.4	98.4	94.8	98.1	98.1	99.4	95.9	105.9	95.9	92.0	98.3	88.1	73.0	94.8
Total reg	gistered schemes	3 900 846	8 786 033	32.3	7.7	1.2	89.6	88.1	93.1	90.6	94.4	91.6	99.4	93.6	91.8	96.2	87.2	74.5	90.8

pb = per beneficiary

ANNEXURE AC:

ADMINISTRATOR MARKET SHARE AND RELEVANT CASH FLOWS UNDER THEIR ADMINISTRATION FOR THE YEARS ENDED 31 DECEMBER 2014-2015

	No. of medical schemes	Average members (note a)	Average ber (note		No. of medical schemes		eficiaries												
Administrator name	2015	2015	2015	2015 %	2014	2014	2014 %	2015 R'000	2015 pabpm R	2015 %	2014 R'000	2014 pabpm R	2014 %	2015 R'000	2015 pabpm R	2015 %	2014 R'000	2014 pabpm R	2014 %
Agility Global Health Solutions Africa (Pty) Ltd	2	39 821	78 637	0.7	2	27 960	0.3	1 491 910	1 581.0	1.0	974 166	2 903.5	0.7	1 224 334	1 297.5	1.0	811 123	2 417.5	0.7
Discovery Health (Pty) Ltd	15	1 403 264	2 986 167	28.3	13	2 838 473	26.7	55 213 002	1 540.8	36.4	49 505 747	1 453.4	35.3	38 827 042	1 083.5	31.1	34 184 496	1 003.6	29.
Eternity Private Health Fund Administrators (Pty) Ltd	1	25 176	46 184	0.4	2	59 348	0.6	961 379	1 734.7	0.6	1 165 981	1 637.2	0.8	831 967	1 501.2	0.7	1 021 123	1 433.8	0.
Medscheme Holdings (Pty) Ltd	13	1 150 176	2 818 161	26.7	15	2 946 240	27.7	46 838 308	1 385.0	30.9	43 918 433	1 242.2	31.3	16 645 313	1 325.6	13.3	15 594 381	1 172.4	13.
Methealth (Pty) Ltd	4	23 957	49 908	0.5	4	53 499	0.5	832 466	1 390.0	0.5	806 840	1 256.8	0.6	782 112	1 305.9	0.6	746 728	1 163.1	0.6
Metropolitan Health Corporate (Pty) Ltd	9	1 016 217	2 602 919	24.7	10	2 683 882	25.3	13 479 251	1 351.5	8.9	12 671 254	1 248.0	9.0	38 844 399	1 243.6	31.1	36 900 012	1 145.7	32.0
Momentum Medical Scheme Administrators (Pty) Ltd	4	162 799	321 535	3.0	4	304 960	2.9	4 552 536	1 179.9	3.0	4 139 979	1 131.3	3.0	3 677 421	953.1	2.9	3 277 414	895.6	2.8
Prime Med Administrators (Pty) Ltd	1	17 172	37 656	0.4	1	38 442	0.4	729 473	1 614.3	0.5	696 225	1 509.3	0.5	611 317	1 352.9	0.5	575 123	1 246.7	0.8
Private Health Administrators (Pty) Ltd	2	25 814	52 381	0.5	2	48 189	0.5	846 382	1 346.5	0.6	758 766	1 312.1	0.5	730 583	1 162.3	0.6	660 496	1 142.2	0.6
Professional Provident Society Healthcare Administrators (Pty) Ltd	2	65 783	142 385	1.3	2	140 070	1.3	3 071 305	1 797.5	2.0	2 898 391	1 724.4	2.1	2 725 309	1 595.0	2.2	2 444 062	1 454.1	2.1
Providence Healthcare Risk Managers (Pty) Ltd	5	27 475	59 856	0.6	5	67 719	0.6	650 874	906.2	0.4	691 869	851.4	0.5	562 813	783.6	0.5	606 962	746.9	0.5
Sechaba Medical Solutions (Pty) Ltd	1	52 767	126 822	1.2	1	124 626	1.2	2 304 769	1 514.4	1.5	2 186 769	1 462.2	1.6	2 035 882	1 337.8	1.6	1 792 854	1 198.8	1.6
Self-administered	13	352 444	711 316	6.7	13	699 296	6.6	11 431 639	1 339.3	7.5	10 504 089	1 251.7	7.5	9 552 401	1 119.1	7.6	8 667 932	1 032.9	7.5
Strata Healthcare Management (Pty) Ltd	1	94 316	203 659	1.9	1	220 374	2.1	3 878 673	1 587.1	2.6	3 742 890	1 415.4	2.7	3 380 975	1 383.4	2.7	3 377 431	1 277.2	2.9
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	2	35 525	93 538	0.9	2	95 085	0.9	1 445 224	1 287.6	1.0	1 351 918	1 184.8	1.0	1 263 427	1 125.6	1.0	1 170 960	1 026.2	1.0
Universal Healthcare Administrators (Pty) Ltd	6	38 139	72 629	0.7	6	66 216	0.6	1 120 465	1 285.6	0.7	997 040	1 254.8	0.7	959 784	1 101.2	0.8	841 775	1 059.4	0.7
V Med Administrators (Pty) Ltd	2	62 025	126 067	1.2	3	197 902	1.9	2 482 763	1 641.2	1.6	2 949 743	1 242.1	2.1	2 050 562	1 355.5	1.6	2 401 204	1 011.1	2.1
Grand Total	84	4 603 915	10 547 404	100.0	88	10 623 842	100.0	151 625 523	1 439.8	100.0	140 205 740	1 329.8	100.0	124 957 625	1 186.6	100.0	115 292 672	1 093.5	100.0
Grand Total excluding Self-Administered Schemes	71	4 251 471	9 836 088	93.3	75	9 924 546	93.4	140 193 884	1 448.7	92.5	129 701 651	1 336.6	92.5	115 405 224	1 192.6	92.4	106 624 740	1 098.8	92.5

ANNEXURE AC: ADMINISTRATOR MARKET SHARE AND RELEVANT CASH FLOWS UNDER THEIR ADMINISTRATION FOR THE YEARS ENDED 31 DECEMBER 2014–2015 (CONTINUED)

Administrator name		Gross a	administration	n expenditure (G	AE)		Total fees receiv resp	ved (incl. co- pect of variou		n fees) in $\ _{i}$	Administration f fees) in res					aged healthc er of risk) rec co-administr	ceived	services (risk capita	managed he transfer arra tion fee recei co-administi	ingement): ved		Total fees r	eceived	
Auministrator name	2015	2015	2015	2014	2014	2014	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
		pabpm	As % of		pabpm			pabpm	pampm	As % of		pabpm	pampm	As % of		pabpm	pampm			pampm			pampm	As % of
	R'000	, ,	CCI	R'000	, ,		R'000	р .	, ,	GCI	R'000	 D	, ,	CCI	R'000	, ,	, ,	R'000		, , D	R'000		, , D	CCI
		K	GCI		K	GCI		K	K	GCI		K	K	GCI		K	IV.		K	K		K	K	GCI
Agility Global Health Solutions Africa (Pty) Ltd	170 677	180.9	11.4	117 221	349.4	12.0	90 210	188.8	95.6	6.0	90 210	95.6	188.8	6.0	-	-	-	-	-	-	90 210	95.6	188.8	6.0
Discovery Health (Pty) Ltd	4 395 617	122.7	8.0	4 032 197	118.4	8.1	4 220 071	250.6	117.8	7.6	4 220 071	117.8	250.6	7.6	1 430 429	39.9	84.9	-	-	-	5 650 500	157.7	335.6	10.2
Eternity Private Health Fund Administrators (Pty) Ltd	101 616	183.4	10.6	110 656	155.4	9.5	82 157	271.9	148.2	8.5	82 157	148.2	271.9	8.5	20 353	36.7	67.4	-	-	-	102 510	185.0	339.3	10.7
Medscheme Holdings (Pty) Ltd	1 609 282	47.6	3.4	1 552 732	43.9	3.5	1 035 418	75.0	30.6	2.2	1 206 747	35.7	87.4	2.6	768 681	22.7	55.7	-	-	-	1 804 098	53.3	130.7	3.9
Methealth (Pty) Ltd	62 188	103.8	7.5	61 903	96.4	7.7	49 956	173.8	83.4	6.0	49 956	83.4	173.8	6.0	12 469	30.8	63.9	21 564	93.9	186.4	83 990	140.2	292.2	10.1
Metropolitan Health Corporate (Pty) Ltd	1 951 033	62.5	4.7	1 728 563	53.7	13.6	1 347 373	110.5	43.1	3.2	1 173 608	37.6	96.2	2.8	270 132	8.6	22.2	109 983	41.6	84.4	1 727 487	55.3	141.7	4.2
Momentum Medical Scheme Administrators (Pty) Ltd	376 716	97.6	8.3	344 001	94.0	8.3	342 932	175.5	88.9	7.5	341 483	88.5	174.8	7.5	86 261	22.4	44.2	-	-	-	429 194	111.2	219.7	9.4
Prime Med Administrators (Pty) Ltd	31 079	68.8	4.3	29 916	64.9	4.3	27 418	133.1	60.7	3.8	27 418	60.7	133.1	3.8	15 318	33.9	74.3	-	-	-	42 736	94.6	207.4	5.9
Private Health Administrators (Pty) Ltd	70 395	112.0	8.3	58 495	101.2	7.7	49 573	160.0	78.9	5.9	49 573	78.9	160.0	5.9	-	1	-	1	1	-	49 573	78.9	160.0	5.9
Professional Provident Society Healthcare Administrators (Pty) Ltd	282 726	165.5	9.2	252 861	150.4	8.7	167 042	211.6	97.8	5.4	167 042	97.8	211.6	5.4	19 040	21.0	44.3	-	-	-	186 082	108.9	235.7	6.1
Providence Healthcare Risk Managers (Pty) Ltd	47 268	65.8	7.3	52 181	64.2	7.5	33 687	102.2	46.9	5.2	33 687	46.9	102.2	5.2	11 996	26.6	59.4	-	-	-	45 683	63.6	138.6	7.0
Sechaba Medical Solutions (Pty) Ltd	215 678	141.7	9.4	198 446	132.7	9.1	151 795	239.7	99.7	6.6	151 795	99.7	239.7	6.6	40 210	26.4	63.5	-	-	-	192 005	126.2	303.2	8.3
Self-administered	806 432	94.5	7.1	761 045	90.7	7.2	-	-	-	-	-	-	-	-	38 281	16.2	34.3	-		-	38 281	4.5	9.1	0.3
Strata Healthcare Management (Pty) Ltd	378 218	154.8	9.8	378 912	143.3	10.1	326 483	288.5	133.6	8.4	326 483	133.6	288.5	8.4	75 075	30.7	66.3	-	-	-	401 557	164.3	354.8	10.4
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	142 691	127.1	9.9	124 403	109.0	9.2	83 214	195.2	74.1	5.8	83 214	74.1	195.2	5.8	-	-	-	-	-	-	83 214	74.1	195.2	5.8
Universal Healthcare Administrators (Pty) Ltd	100 076	114.8	8.9	88 791	111.7	8.9	77 559	169.5	89.0	6.9	77 541	89.0	169.4	6.9	1 037	9.0	20.0	-	-	-	78 595	90.2	171.7	7.0
V Med Administrators (Pty) Ltd	211 455	139.8	8.5	300 908	126.7	10.2	176 110	236.6	116.4	7.1	144 451	95.5	194.1	5.8	51 454	34.0	69.1	-	-	-	227 565	150.4	305.7	9.2
Grand Total	11 002 384	104.5	7.3	10 240 130	97.1	7.3	8 290 195	85.7	193.0	5.5	8 250 223	87.3	196.8	6.0	2 842 059	30.1	67.9	131 547	45.8	92.8	11 263 801	89.0	203.9	7.4
Grand Total excluding Self-Administered Schemes	10 195 952	105.4	7.3	9 479 085	97.7	7.3	8 290 195	85.7	193.0	5.9	8 250 223	87.3	196.8	6.0	2 803 778	30.5	68.8	131 547	45.8	92.8	11 225 520	95.1	220.0	8.0

ANNEXURE AC: ADMINISTRATOR MARKET SHARE AND RELEVANT CASH FLOWS UNDER THEIR ADMINISTRATION FOR THE YEARS ENDED 31 DECEMBER 2014–2015 (CONTINUED)

INTES:

- a Government Employees Medical Scheme (GEMS) had a joint administrator contract in place since 2012. Medscheme Holdings (Pty) Ltd was responsible for contribution and debt management as well as correspondence services, while Metropolitan Health Corporate (Pty) Ltd was responsible for member and claims management services as well as the provision of financial and operational information. The relevant cash flows per administrator were therefore adjusted as follows:
- Medscheme Holdings (Pty) Ltd: GEMS figures for membership and contributions were included in the cash flows under administration. In respect of the gross administration expenditure, only the GEMS administration fee was included in the cash flows under administration.
- Metropolitan Health Corporate (Pty) Ltd: GEMS figures for membership, claims and gross administration expenditure (excluding the Medscheme Holdings (Pty) Ltd administration fee) were included in the cash flows under operations.
- * For purposes of calculating the Metropolitan Health Corporate (Pty) Ltd GAE as a % of GCI, the administration fees received as a % of GCI and accredited managed healthcare service fees received as a % of GCI, the GEMS GCI was taken into account.

As the GEMS membership information was reported under the two administrators, Medscheme Holdings (Pty) Ltd and Metropolitan Health Corporate (Pty) Ltd, it will differ from the membership information reported in the other Annexures.

Prior year figures have been restated.

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

pampm = per average member per month

The number of medical schemes (83) is inclusive of all schemes that were in operation at any point during the year. The majority of schemes did not change administrators with effect from 1 January 2015). In 2014 three schemes changed administrators with effect 1 January 2013. Government Employees Medical Scheme (GEMS) had a joint administrator contract in place in 2014 and 2015. As at the end of December 2015, there were 83 registered schemes.

Where schemes changed administrators mid-year, the relevant months' data is included with the relevant administrator:

- Anglo Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2014.
- BMW Employees Medical Aid Society changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 February 2014.
- Massmart Health Plan changed its administrator from Medscheme Holdings (Pty) Ltd to to Universal Healthcare Administrators (Pty) Ltd with effect from 1 January 2014.
- Medihelp obtained approval from the CMS to sell its administration business to Strata Healthcare Management (Pty) Ltd on 25 September 2013. Strata Healthcare Management (Pty) Ltd was accredited as an administrator on 5 December 2013 and Medihelp was administrator business to Strata Healthcare Management (Pty) Ltd from 1 January 2014.

EXPLANATORY NOTESFOR THE YEAR ENDED 31 DECEMBER 2015

No medical scheme's name was changed during the 2015 financial year.

No new medical scheme was registered during the 2015 financial year.

No amalgamations took place during 2015.

No medical schemes were wound-up or deregistered during 2015.

The figures in the Annual Report are rounded off. The percentage change will therefore be different to those in the Annexures.

Bargaining Council Schemes, formerly known as Exempt Schemes, were excluded from the Annexures due to lack of information.



ANNEXURE AD:

LIST OF ACCREDITED ADMINISTRATORS AND THEIR ACCREDITED MANAGED CARE ORGANISATIONS FOR THE YEAR ENDED 31 DECEMBER 2015

The following administrators and related managed care organisations were accredited during the 2015 financial year:

Accredited administrator	Accredited managed care organisations
Agility Global Health Solutions Africa (Pty) Ltd	Agility Global Health Solutions - Africa (Pty) Ltd
	Knowledge Objects Healthcare (Pty) Ltd
	Knowledge Objects Solutions (Pty) Ltd
Allcare Administrators (Pty) Ltd	Allcare Administrators (Pty) Ltd
Discovery Health (Pty) Ltd	Discovery Health (Pty) Ltd
Eternity Private Health Fund Administrators (Pty) Ltd	Eternity Healthcare (Pty) Ltd
Medscheme Holdings (Pty) Ltd	Aid for Aids Management (Pty) Ltd
	Medscheme Holdings (Pty) Ltd
Methealth (Pty) Ltd	CareCross Health (Pty) Ltd
	Metropolitan Health Risk Management (Pty) Ltd
	One Care Health (Pty) Ltd
Metropolitan Health Corporate (Pty) Ltd	CareCross Health (Pty) Ltd
	Metropolitan Health Risk Management (Pty) Ltd
	One Care Health (Pty) Ltd
Momentum Medical Scheme Administrators (Pty) Ltd	Momentum Medical Schemes Administrators (Pty) Ltd
Prime Med Administrators (Pty) Ltd	Prime Cure Health (Pty) Ltd
Private Health Administrators (Pty) Ltd	Private Health Administrators
Professional Provident Society Healthcare Administrators (Pty) Ltd	Professional Provident Society Healthcare Administrators (Pty) Ltd
Providence Healthcare Risk Managers (Pty) Ltd	Providence Healthcare Risk Managers (Pty) Ltd
Sechaba Medical Solutions (Pty) Ltd	Sechaba Medical Solutions (Pty) Ltd
Self-administered	None
Strata Healthcare Management (Pty) Ltd	Strata Healthcare Management (Pty) Ltd
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	Thebe Health Risk Management (Pty) Ltd
Universal Healthcare Administrators (Pty) Ltd	Universal Care (Pty) Ltd
	Performance Health (Pty) Ltd
V Med Administrators (Pty) Ltd	V Medical Aid Administrators (Pty) Ltd