



Annexure A: Compliance with submission of audited Annual Financial Statements, statutory return, and audit management letter

Section 37 of the Medical Schemes Act 131 of 1998 requires every medical scheme to submit its audited Annual Financial Statements, statutory return, and audit management letter to the Registrar of Medical Schemes by 30 April in respect of its financial year.

The following medical schemes submitted their documents after the deadline stipulated in the Medical Schemes Act (see table). Section 66(3) requires that penalties be imposed on such schemes unless good cause can be shown that such penalties be waived.

Name of scheme	Outstanding documents	No. of days	Amount	Comment
Hosmed Medical Aid Scheme	All documents	22	R22 000.00	Penalty imposed
Rand Water Medical Scheme	Audit management letter	14	R14 000.00	Penalty waived

The following should be noted in respect of the submitted statements:

- The audited Annual Financial Statements of Bonitas Medical Fund were rejected because they did not fully comply with the provisions of the Medical Schemes Act and did not provide an accurate overview of the governance challenges experienced by the scheme.
- The audited Annual Financial Statements and statutory return of Medshield Medical Scheme were rejected because they did not fully comply with the provisions of the Medical Schemes Act and did not accurately reflect the scheme’s financial results for the year ending 31 December 2011.
- Hosmed Medical Aid Scheme’s Annual Financial Statements for the year ending 31 December 2011 were qualified because the scheme experienced problems in the transfer of records and assets when changing administrators and providers.



Annexure B: Council and Council Committees – composition, meetings, and attendance
1 April 2011-31 March 2012

Council member	Term started	Term ended	Reappointment date	Council and Council sub-committee meetings attended in the financial year 1 April 2011-31 March 2012					
				Full Council	EXCO	HR Committee	Finance Committee	Audit & Risk Committee	Appeals Committee
Bailey T	1 May 2008	31 October 2011	1 November 2011	8	3				6
Du Plessis DJ	31 August 2010	31 October 2011		6			3	3	
Dumisa BC	1 November 2011			2					3
Fihlani ZL	1 November 2011			1			0	0	
Fortune T	1 September 2005	31 October 2011		6	1				
Gwagwa T	1 September 2005	31 October 2011		3		1			
Hoosain AK	28 May 2009	31 October 2011	1 November 2011	5	3		4	3	
Mjamba-Matshoba BN	1 November 2011	Resigned June 2012		1		0			2
Morata MO	1 November 2011			2					3
Nevhutalu L	1 November 2011			2		0			
Njongwe PZ	1 September 2005	31 October 2011		3			0	2	2
Phadu T	31 August 2010	31 October 2011	1 November 2011	6	2	1			
Pick W	1 September 2005	31 October 2011		7	0				
Pillay A	31 August 2010	31 October 2011	1 November 2011	3					
Rothberg AD	1 November 2008	31 October 2011		4					5
Rusconi R	1 May 2008	Resigned August 2011		2					
Simelane RV	1 May 2008	31 October 2011	1 November 2011	6	2	1			
Theophanides A	1 November 2011			2	1				
Thompson RG	31 August 2010	31 October 2011		7					6
Van Gelderen CJ	31 August 2010	31 October 2011	1 November 2011	5					7
Weaponond JC	1 November 2011			2					2
Zulu TF	1 November 2011			2			1	1	



Annexure B (cont.): Council sub-committees
1 April 2011-31 March 2012

EXCO		
Simelane RV	Chair	
Bailey T	Vice Chair	
Fortune T <i>(term ended during reporting period)</i>		
Hoosain AK		
Phadu T <i>(term ended during reporting period)</i>		
Pick W <i>(term ended during reporting period)</i>		
Theophanides A		
Van Gelderen CJ		
HR Committee		
Simelane RV	Chair	
Gwagwa T <i>(term ended during reporting period)</i>		
Mjamba-Matshoba BN		
Nevhutalu L		
Phadu T		
Finance Committee		
Hoosain AK	Chair	
Du Plessis DJ <i>(term ended during reporting period)</i>		
Fihlani ZL		
Njongwe PZ <i>(term ended during reporting period)</i>		
Zulu TF		
Audit & Risk Committee		
Mazhindu C	Chair (external)	
Nicholls R	Member (external)	
Naicker J	Member (external)	
Du Plessis DJ <i>(term ended during reporting period)</i>		
Fihlani ZL		
Hoosain AK		
Njongwe PZ <i>(term ended during reporting period)</i>		
Zulu TF		
Appeals Committee		
Ngalwana V	Chair (external)	
Gumede S	Alternative Chair (external)	
Bailey T		
Dumisa BC		
Mjamba-Matshoba BN		
Morata MO		
Njongwe PZ <i>(term ended during reporting period)</i>		
Rothberg AD <i>(term ended during reporting period)</i>		
Thompson RG <i>(term ended during reporting period)</i>		
Van Gelderen CJ		
Weapond JC		

Annexure B (cont.): Meetings of Council and Council sub-committees
1 April 2011-31 March 2012

Full Council (9 meetings)
26 May 2011
27 May 2011 <i>(a teleconference)</i>
28 July 2011
26-27 August 2011 <i>(annual Strategic Planning Session)</i>
30 September 2011
27 October 2011
30 October 2011 <i>(a teleconference)</i>
18 November 2011 <i>(induction of new Council members)</i>
28 February 2012
EXCO (3 meetings)
26 October 2011
15 December 2011
29 March 2012
HR Committee (1 meeting)
17 October 2011
Finance Committee (4 meetings)
13 May 2011
21 July 2011
20 October 2011
16 February 2012
Audit & Risk Committee (4 meetings)
19 May 2011
26 July 2011 <i>(special meeting on audited Annual Financial Statements)</i>
20 October 2011
15 March 2012
Appeals Committee (9 meetings)
15 April 2011
17 June 2011
19 August 2011
29 September 2011
24 November 2011
25 November 2011
20 January 2012
22 March 2012
23 March 2012



Annexure C: Statement of financial position

as at 31 December 2011

	Registered schemes						Consolidated			Per member*			Per beneficiary*		
	Open schemes			Restricted schemes											
	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 R	2010 R	% change	2011 R	2010 R	% change
Assets															
Non-current assets	6,537,059	6,115,298	6.9	8,219,712	6,373,517	29.0	14,756,771	12,488,815	18.2	6,020.3	5,275.6	14.1	2,557.9	2,220.8	15.2
Property, plant and equipment	93,513	95,128	(1.7)	90,966	32,059	183.7	184,479	127,187	45.0	89.1	64.5	38.1	37.3	26.7	39.7
Investments	6,421,833	5,998,392	7.1	8,128,267	6,339,687	28.2	14,550,100	12,338,079	17.9	8,823.3	7,334.0	20.3	3,950.2	3,256.3	21.3
Other non-current assets	21,713	21,778	(0.3)	479	1,771	(73.0)	22,192	23,549	(5.8)	50.9	80.1	(36.5)	21.4	37.8	(43.4)
Current assets	19,709,734	17,769,689	10.9	15,254,902	14,279,919	6.8	34,964,636	32,049,608	9.1	9,372.5	8,872.9	5.6	4,100.7	3,854.1	6.4
Inventories	-	-	-	1,034	1,133	(8.7)	1,034	1,133	(8.7)	18.7	22.8	(18.0)	8.6	10.2	(15.7)
Trade and other receivables	2,594,636	2,399,986	8.1	1,096,833	674,105	62.7	3,691,469	3,074,091	20.1	989.5	851.1	16.3	432.9	369.7	17.1
Investments	10,864,717	8,369,854	29.8	4,899,081	4,260,098	15.0	15,763,798	12,629,952	24.8	6,728.2	5,379.4	25.1	3,033.8	2,399.3	26.4
Cash and cash equivalents	6,238,270	6,998,959	(10.9)	9,257,949	9,344,573	(0.9)	15,496,219	16,343,532	(5.2)	4,153.9	4,524.7	(8.2)	1,817.4	1,965.4	(7.5)
Other current assets	12,111	890	1,260.8	5	10	(50.0)	12,116	900	1,246.2	34.5	2.9	1,089.7	15.9	1.3	1,123.1
Total assets	26,246,793	23,884,987	9.9	23,474,614	20,653,436	13.7	49,721,407	44,538,423	11.6	13,328.1	12,330.5	8.1	5,831.5	5,355.9	8.9
Funds and liabilities															
Members' funds	19,065,852	17,106,085	11.5	17,776,578	15,496,846	14.7	36,842,430	32,602,931	13.0	9,875.8	9,026.1	9.4	4,321.0	3,920.6	10.2
Accumulated funds	18,489,106	16,517,475	11.9	17,012,123	14,683,375	15.9	35,501,229	31,200,850	13.8	9,516.3	8,638.0	10.2	4,163.7	3,752.0	11.0
Revaluation reserve - investments	562,184	564,636	(0.4)	731,113	777,744	(6.0)	1,293,297	1,342,380	(3.7)	911.2	893.5	2.0	420.0	406.5	3.3
Revaluation reserve - property, plant and equipment	14,562	20,439	(28.8)	7,943	7,943	-	22,505	28,382	(20.7)	132.3	166.5	(20.5)	60.7	74.9	(19.0)
Reserves set aside for specific purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves	-	-	-	25,399	27,784	(8.6)	25,399	27,784	(8.6)	1,880.7	1,603.0	17.3	884.5	736.5	20.1
Minority interest	-	3,535	(100.0)	-	-	-	-	3,535	(100.0)	-	113.8	(100.0)	-	52.7	(100.0)
Non-current liabilities	27,329	71,917	(62.0)	872,779	858,624	1.6	900,108	930,541	(3.3)	769.1	864.0	(11.0)	314.3	352.6	(10.9)
Borrowings	-	-	-	1,000	1,000	-	1,000	1,000	-	219.3	205.8	6.6	95.6	88.7	7.8
Other non-current liabilities	27,329	71,917	(62.0)	871,779	857,624	1.7	899,108	929,541	(3.3)	771.3	867.0	(11.0)	315.1	353.8	(10.9)
Current liabilities	7,153,612	6,706,985	6.7	4,825,256	4,297,966	12.3	11,978,868	11,004,951	8.8	3,211.0	3,046.7	5.4	1,404.9	1,323.4	6.2
Savings plan liability	3,194,784	2,970,785	7.5	1,664,108	1,557,251	6.9	4,858,892	4,528,036	7.3	1,532.2	1,482.0	3.4	674.6	649.2	3.9
Trade and other payables	2,005,005	1,851,611	8.3	1,509,930	1,386,465	8.9	3,514,935	3,238,076	8.6	942.2	896.5	5.1	412.2	389.4	5.9
Provision for outstanding claims	1,953,823	1,880,340	3.9	1,649,877	1,353,272	21.9	3,603,700	3,233,612	11.4	970.2	899.6	7.8	423.9	390.1	8.7
Other current liabilities	-	4,249	(100.0)	1,341	978	37.1	1,341	5,227	(74.3)	7.7	25.8	(70.2)	2.8	9.6	(70.8)
Total funds and liabilities	26,246,793	23,884,987	9.9	23,474,613	20,653,436	13.7	49,721,406	44,538,423	11.6	13,328.1	12,330.5	8.1	5,831.5	5,355.9	8.9

Notes

Prior year figures have been restated.

Schemes liquidated with effect from 31 December 2009 and those who amalgamated on 1 January 2010 have been excluded from the opening balances.

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



Annexure D: Statement of comprehensive income
for the year ended 31 December 2011

	Registered schemes						Consolidated			pampm			pabpm		
	Open schemes			Restricted schemes											
	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 R	2010 R	% change	2011 R	2010 R	% change
Gross contribution income	64,061,472	59,576,970	7.5	43,321,471	36,904,647	17.4	107,382,943	96,481,617	11.3	2,437.6	2,244.6	8.6	1,063.9	975.3	9.1
Savings contribution income	(7,925,565)	(7,004,355)	(13.2)	(1,895,850)	(1,745,020)	(8.6)	(9,821,415)	(8,749,375)	(12.3)	(264.6)	(248.8)	(6.4)	(116.2)	(108.7)	(6.9)
Net contribution income	56,135,907	52,572,615	6.8	41,425,621	35,159,627	17.8	97,561,528	87,732,242	11.2	2,214.7	2,041.0	8.5	966.6	886.9	9.0
Relevant healthcare expenditure	(47,403,022)	(44,538,416)	(6.4)	(37,000,212)	(32,088,619)	(15.3)	(84,403,234)	(76,627,035)	(10.1)	(1,916.0)	(1,782.7)	(7.5)	(836.3)	(774.6)	(8.0)
Net claims incurred	(47,347,339)	(44,518,080)	(6.4)	(37,065,112)	(32,153,568)	(15.3)	(84,412,451)	(76,671,648)	(10.1)	(1,916.2)	(1,783.7)	(7.4)	(836.4)	(775.1)	(7.9)
Net income/(expense) on risk transfer arrangements*	(55,683)	(20,336)	(173.8)	64,900	64,949	(0.1)	9,217	44,613	(79.3)	0.2	1.1	(81.8)	0.1	0.5	(80.0)
Gross healthcare result	8,732,885	8,034,199	8.7	4,425,409	3,071,008	44.1	13,158,294	11,105,207	18.5	298.7	258.4	15.6	130.4	112.3	16.1
Net non-healthcare expenditure	(8,780,532)	(8,537,289)	(2.8)	(3,343,460)	(3,027,384)	(10.4)	(12,123,992)	(11,564,673)	(4.8)	(275.2)	(269.0)	(2.3)	(120.1)	(116.9)	(2.7)
Net income/(expense) on commercial reinsurance	-	-	-	(707)	(200)	(253.5)	(707)	(200)	(253.5)	(12.1)	(2.5)	(384.0)	(5.2)	(1.1)	(372.7)
Managed healthcare: management services	(1,591,426)	(1,490,423)	(6.8)	(846,481)	(760,958)	(11.2)	(2,437,907)	(2,251,381)	(8.3)	(55.9)	(52.9)	(5.7)	(24.4)	(23.0)	(6.1)
Broker costs**	(1,349,840)	(1,291,287)	(4.5)	(39,348)	(31,260)	(25.9)	(1,389,188)	(1,322,547)	(5.0)	(50.1)	(47.6)	(5.3)	(22.8)	(21.4)	(6.5)
Administration expenditure	(5,777,961)	(5,609,302)	(3.0)	(2,413,550)	(2,213,054)	(9.1)	(8,191,511)	(7,822,356)	(4.7)	(186.0)	(182.0)	(2.2)	(81.2)	(79.1)	(2.7)
Net impairment losses: trade and other receivables	(61,305)	(146,277)	58.1	(43,374)	(21,912)	(97.9)	(104,679)	(168,189)	37.8	(2.4)	(4.0)	40.0	(1.0)	(1.7)	41.2
Net healthcare result	(47,647)	(503,090)	90.5	1,081,949	43,624	2,380.2	1,034,302	(459,466)	325.1	23.5	(10.7)	319.6	10.2	(4.6)	321.7
Net impairment losses: other	(10,570)	(24,808)	57.4	(685)	(69)	(892.8)	(11,255)	(24,877)	54.8	(2.7)	(5.9)	54.2	(1.2)	(2.6)	53.8
Other investment income	1,264,796	1,312,908	(3.7)	930,451	886,701	4.9	2,195,247	2,199,609	(0.2)	49.8	51.2	(2.7)	21.8	22.2	(1.8)
Realised and unrealised gains/(losses)	267,841	338,623	(20.9)	235,970	553,105	(57.3)	503,811	891,728	(43.5)	11.9	21.8	(45.4)	5.2	9.4	(44.7)
Other income	521,939	210,786	147.6	144,245	124,818	15.6	666,184	335,604	98.5	15.6	8.2	90.2	6.8	3.6	88.9
Own facility surplus/(deficit)	-	(1)	100.0	(13,190)	(503)	(2,522.3)	(13,190)	(504)	(2,517.1)	(11.8)	(0.5)	(2,260.0)	(6.1)	(0.2)	(2,950.0)
Other expenditure	(56)	(704)	92.0	(2,116)	(44)	(4,709.1)	(2,172)	(748)	(190.4)	(3.2)	(0.1)	(3,100.0)	(1.4)	(0.1)	(1,300.0)
Finance costs	(38,539)	(44,063)	12.5	(40,354)	(45,620)	11.5	(78,893)	(89,683)	12.0	(2.9)	(3.4)	14.7	(1.3)	(1.5)	13.3
Net surplus for the year (before consolidation)	1,957,764	1,289,651	51.8	2,336,270	1,562,012	49.6	4,294,034	2,851,663	50.6	97.5	66.3	47.1	42.5	28.8	47.6
Consolidation results	(3,287)	(187)	(1,657.8)	-	-	-	(3,287)	(187)	(1,657.8)	(0.7)	-	(100.0)	(0.3)	-	(100.0)
Net surplus for the year (after consolidation)	1,954,477	1,289,464	51.6	2,336,270	1,562,012	49.6	4,290,747	2,851,476	50.5	97.4	66.3	46.9	42.5	28.8	47.6
Other comprehensive income	(850)	77,477	(101.1)	(46,862)	150,312	(131.2)	(47,712)	227,789	(120.9)	(2.7)	12.2	(122.1)	(1.2)	5.5	(121.8)
Fair value adjustment on available-for-sale investments	121,963	245,525	(50.3)	85,287	335,623	(74.6)	207,250	581,148	(64.3)	12.1	31.8	(61.9)	5.5	14.4	(61.8)
Reclassification adjustment	(106,199)	(146,864)	27.7	(131,918)	(187,645)	29.7	(238,117)	(334,509)	28.8	(24.0)	(35.9)	33.1	(11.1)	(16.3)	31.9
Land and buildings revaluation	(5,877)	(4,347)	(35.2)	-	2,957	(100.0)	(5,877)	(1,390)	(322.8)	(3.5)	(0.9)	(288.9)	(1.6)	(0.4)	(300.0)
Other	(10,737)	(16,837)	36.2	(231)	(623)	62.9	(10,968)	(17,460)	37.2	(3.5)	(6.1)	42.6	(1.7)	(2.8)	39.3
Total comprehensive income for the year	1,953,627	1,366,941	42.9	2,289,408	1,712,324	33.7	4,243,035	3,079,265	37.8	96.3	71.6	34.5	42.0	31.1	35.0

Notes

Prior year figures have been restated.

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

pabpm = per average beneficiary per month (in respect of those schemes who 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.

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

	2011 pampm R	2010 pampm R	% change	2011 pabpm R	2010 pabpm R	% change
Open schemes	361.4	347.5	4.0	165.2	156.8	5.4
Restricted schemes	216.6	199.6	8.5	89.8	82.5	8.8
Total registered schemes	329.5	309.8	6.4	145.4	135.8	7.1



Annexure E: Consolidated statement of changes in funds and reserves
for the year ended 31 December 2011

	Registered schemes						Consolidated			Per member*			Per beneficiary*		
	Open schemes			Restricted schemes											
	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 R	2010 R	% change	2011 R	2010 R	% change
Accumulated funds															
Balances at the beginning of the year	16,524,975	14,460,281	14.3	14,683,375	12,871,865	14.1	31,208,350	27,332,146	14.2	8,365.6	7,566.9	10.6	3,660.2	3,286.8	11.4
- As previously reported	16,517,475	14,460,281	14.2	14,683,375	12,871,865	14.1	31,200,850	27,332,146	14.2	8,363.6	7,566.9	10.5	3,659.3	3,286.8	11.3
- Prior year adjustment	7,500	-	100.0	-	-	-	7,500	-	100.0	76.8	-	100.0	33.9	-	100.0
Surplus/(deficit) for the year	1,954,477	1,289,464	51.6	2,336,270	1,562,012	49.6	4,290,747	2,851,476	50.5	1,150.2	789.4	45.7	503.2	342.9	46.7
Transfer to/(from) accumulated funds	9,676	771,384	(98.7)	(9,676)	(61,751)	84.3	-	709,633	(100.0)	-	371.2	(100.0)	-	85.3	(100.0)
- Due to amalgamation / liquidation	9,676	770,619	(98.7)	(9,676)	(61,751)	84.3	-	708,868	(100.0)	-	376.9	(100.0)	-	85.2	(100.0)
- Due to re-measurement of investments and property, plant and equipment	-	765	(100.0)	-	-	-	-	765	(100.0)	-	24.6	(100.0)	-	0.1	(100.0)
- Other transfers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	(22)	(3,654)	99.4	2,154	311,249	(99.3)	2,132	307,595	(99.3)	13.1	1,715.9	(99.2)	6.5	37.0	(82.4)
Balance at the end of the year	18,489,106	16,517,475	11.9	17,012,123	14,683,375	15.9	35,501,229	31,200,850	13.8	9,516.3	8,638.0	10.2	4,163.7	3,752.0	11.0
Revaluation reserve (investments)															
Balances at the beginning of the year	564,636	479,158	17.8	777,744	630,595	23.3	1,342,380	1,109,753	21.0	924.7	765.3	20.8	426.6	349.6	22.0
- As previously reported	564,636	479,158	17.8	777,744	630,595	23.3	1,342,380	1,109,753	21.0	924.7	765.3	20.8	426.6	349.6	22.0
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised gains/(losses) on revaluation of investments	121,963	245,525	(50.3)	85,287	335,623	(74.6)	207,250	581,148	(64.3)	146.0	386.8	(62.3)	67.3	176.0	(61.8)
Realised (gains)/losses on derecognition of investments	(106,199)	(146,864)	27.7	(131,918)	(187,645)	29.7	(238,117)	(334,509)	28.8	(288.2)	(436.5)	34.0	(134.3)	(199.3)	32.6
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer (to)/from reserves	(18,216)	(13,183)	(38.2)	-	(829)	100.0	(18,216)	(14,012)	(30.0)	(186.4)	(121.2)	(53.8)	(82.4)	(52.5)	(57.0)
Balance at the end of the year	562,184	564,636	(0.4)	731,113	777,744	(6.0)	1,293,297	1,342,380	(3.7)	911.2	893.5	2.0	420.0	406.5	3.3
Revaluation reserve (property, plant and equipment)															
Balances at the beginning of the year	20,439	16,948	20.6	7,943	4,986	59.3	28,382	21,934	29.4	166.8	210.7	(20.8)	76.5	92.3	(17.1)
- As previously reported	20,439	16,948	20.6	7,943	4,986	59.3	28,382	21,934	29.4	166.8	210.7	(20.8)	76.5	92.3	(17.1)
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised gains/(losses) on re-measurement of property, plant and equipment	(5,877)	(4,347)	(35.2)	-	2,957	(100.0)	(5,877)	(1,390)	(322.8)	(42.7)	(10.8)	(295.4)	(20.0)	(4.9)	(308.2)
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer (to)/from reserves	-	7,838	(100.0)	-	-	-	-	7,838	(100.0)	-	80.5	(100.0)	-	37.6	(100.0)
Balance at the end of the year	14,562	20,439	(28.8)	7,943	7,943	-	22,505	28,382	(20.7)	132.3	166.5	(20.5)	60.7	74.9	(19.0)
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	-	-	-	27,784	339,027	(91.8)	27,784	339,027	(91.8)	2,057.3	24,717.6	(91.7)	967.5	11,516.3	(91.6)
- As previously reported	-	-	-	27,784	339,027	(91.8)	27,784	339,027	(91.8)	2,057.3	24,717.6	(91.7)	967.5	11,516.3	(91.6)
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer (to)/from reserves	-	-	-	(2,385)	(311,243)	99.2	(2,385)	(311,243)	99.2	(176.6)	(22,692.0)	99.2	(83.1)	(10,572.5)	99.2
Balance at the end of the year	-	-	-	25,399	27,784	(8.6)	25,399	27,784	(8.6)	1,880.7	2,025.7	(7.2)	884.5	943.8	(6.3)

Notes

Prior year figures have been restated.

Schemes liquidated with effect from 31 December 2009 and those who amalgamated on 1 January 2010 have been excluded from the opening balances.

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



Annexure F: Consolidated membership analysis
for the year ended 31 December 2011

	Members			Dependants			Beneficiaries		
	2011	2010	% change	2011	2010	% change	2011	2010	% change
Membership as at 31 December 2011									
Registered schemes	3,730,565	3,612,062	3.3	4,795,844	4,703,656	2.0	8,526,409	8,315,718	2.5
Open schemes	2,182,562	2,172,723	0.5	2,577,552	2,627,192	(1.9)	4,760,114	4,799,915	(0.8)
Restricted schemes	1,548,003	1,439,339	7.5	2,218,292	2,076,464	6.8	3,766,295	3,515,803	7.1
Total membership	3,730,565	3,612,062	3.3	4,795,844	4,703,656	2.0	8,526,409	8,315,718	2.5
Average membership for the year									
Registered schemes	3,670,995	3,582,008	2.5	4,739,742	4,661,519	1.7	8,410,737	8,243,527	2.0
Open schemes	2,165,218	2,180,739	(0.7)	2,583,814	2,656,971	(2.8)	4,749,032	4,837,710	(1.8)
Restricted schemes	1,505,777	1,401,269	7.5	2,155,928	2,004,548	7.6	3,661,705	3,405,817	7.5
Average membership	3,670,995	3,582,008	2.5	4,739,742	4,661,519	1.7	8,410,737	8,243,527	2.0
Membership per province as at December 2011									
			2011			2011			2011
			% of total			% of total			% of total
Gauteng	1,399,765	1,356,926	37.5	1,688,660	1,653,373	35.2	3,088,425	3,010,299	36.2
Limpopo	174,576	158,772	4.7	261,815	248,638	5.4	436,391	407,410	5.1
Mpumalanga	235,123	230,479	6.3	347,516	345,547	7.2	582,639	576,026	6.8
North West	227,586	198,659	6.1	273,903	262,862	5.7	501,489	461,521	5.9
Free State	167,820	164,462	4.5	229,092	224,052	4.8	396,912	388,514	4.7
KwaZulu-Natal	557,917	547,152	14.9	751,294	740,067	15.7	1,309,211	1,287,219	15.4
Western Cape	592,518	586,501	15.9	713,935	707,587	14.9	1,306,453	1,294,088	15.3
Eastern Cape	297,819	295,022	8.0	416,949	413,075	8.7	714,768	708,097	8.4
Northern Cape	73,091	70,651	2.0	108,592	104,667	2.3	181,683	175,318	2.1
Outside the Republic of South Africa	4,350	3,438	0.1	4,088	3,788	0.1	8,438	7,226	0.1
	3,730,565	3,612,062	100.0	4,795,844	4,703,656	100.0	8,526,409	8,315,718	100.0
Average number of dependants per average member	1.3	1.3							
Overall pensioner ratio	6.6%	6.5%							
Open schemes	7.8%	7.5%							
Restricted schemes	5.1%	5.1%							
Average age per beneficiary	31.6	31.5							
Open schemes	33.3	33.1							
Restricted schemes	29.5	29.4							



Annexure G: Utilisation of services for the year ended 31 December 2011

					Beneficiaries visiting a provider at least once a year				Total number of visits to a provider							
					2011		2010		2011		2010		2011		2010	
					Open schemes	Restricted schemes	Consolidated	Consolidated	Open schemes	Restricted schemes	Consolidated	Consolidated	Open schemes	Restricted schemes	Consolidated	Consolidated
PRIVATE FACILITIES																
† Number of:					Private providers				Medical specialists							
Beneficiaries admitted to hospital					731.8	816.5	768.6	774.7	2763.2	3383.4	3032.6	3005.8	Haemophilia	0.0	0.0	0.0
Admissions					215.2	243.7	227.5	233.2	416.1	454.3	432.7	446.6	Diabetes insipidus	0.1	0.1	0.1
Same-day admissions					13.6	11.3	12.6	13.4	34.6	37.9	36.0	36.2	Addison's Disease	0.1	0.1	0.1
Total admissions					30.3	24.9	28.0	29.9	71.6	40.4	58.0	45.3	Bronchiectasis	0.2	0.1	0.2
Beneficiaries admitted to day clinics / unattached operating theatres					70.4	70.3	70.4	75.0	287.2	222.0	258.8	204.0	Multiple Sclerosis	0.4	0.5	0.4
Beneficiaries admitted to hospital for PMBs					3.7	1.1	2.6	3.0	27.6	6.0	18.2	12.5	Crohn's Disease	0.6	0.3	0.4
Beneficiaries' days in hospital					62.7	66.0	64.1	63.7	403.7	380.9	398.1	331.4	Systemic Lupus Erythromatosis	0.7	0.5	0.6
Admitting facility					5.4	1.3	3.6	4.1	23.4	4.8	15.3	11.1	Schizophrenia	0.9	0.7	0.8
† Number of admissions to:					10.5	8.2	9.5	9.7	41.9	27.7	35.7	28.9	Ulcerative Colitis	1.1	0.6	0.9
ICU					14.8	6.2	11.1	12.8	91.3	22.6	61.4	33.1	Parkinson's Disease	1.4	1.0	1.2
High-care ward					17.2	17.8	17.5	17.7	90.3	88.0	93.6	92.4	Chronic Renal Disease	1.4	1.0	1.3
General ward					1.6	0.7	1.2	1.2	18.4	5.5	12.8	8.8	Chronic Obstructive Pulmonary Disease	3.1	2.3	2.7
Emergency unit					9.1	7.4	8.4	8.9	32.6	22.2	26.1	25.0	Cardiomyopathy Disease	3.8	1.7	2.9
Maternity ‡					3.2	2.1	3.2	2.7	7.2	2.8	5.3	3.1	Rheumatoid Arthritis	5.1	4.2	4.7
Number of:					37.4	31.8	35.0	36.3	159.5	74.6	122.5	88.9	Glaucoma	5.8	3.7	4.9
Pregnancies*					0.6	0.4	0.5	0.5	9.5	4.0	7.1	4.0	Cardiac Failure	4.2	6.6	5.2
Births*					40.5	33.8	37.6	39.5	136.8	84.3	113.9	88.2	Dysrhythmias	6.8	3.3	5.4
Live births**					29.3	25.6	27.7	29.2	86.2	51.1	70.9	53.0	Bipolar Mood Disorder	7.3	4.6	6.2
Caesarian sections**					1.6	1.6	1.1	1.5	4.8	1.5	3.4	3.2	Diabetes Mellitus Type 1	8.7	4.5	7.0
Births to women aged between 12 and 18 years***					51.3	54.9	52.9	55.0	216.0	213.9	216.2	201.4	Epilepsy	8.4	7.8	6.4
Number of:					0.9	0.2	0.6	0.6	5.8	0.9	3.7	1.5	Coronary Artery Disease	18.5	10.8	15.3
Beneficiaries admitted for renal dialysis					0.1	0.0	0.0	0.0	0.3	0.0	0.2	0.0	Hypothyroidism	21.4	17.4	18.9
Beneficiaries enrolled in hospital networks					4.8	2.8	4.0	4.1	14.4	6.3	10.9	8.1	HIV	14.9	32.3	22.2
Beneficiaries enrolled in primary care networks					5.9	4.1	5.1	5.2	17.7	5.1	10.7	9.0	Asthma	34.5	27.5	28.8
Selected medical investigations					46.0	39.4	43.1	43.3	120.4	151.6	118.5	116.5	Diabetes Mellitus Type 2	62.2	46.5	52.1
† Number of:					3.4	2.5	3.0	2.7	22.5	13.9	18.8	13.9	Hyperlipidaemia	129.2	113.0	122.4
Beneficiaries receiving MRI scans					24.1	18.4	21.6	21.6	89.4	46.8	70.8	47.6	Hypertension			115.0
MRI scans administered					90.6	72.4	82.7	82.8	293.9	115.4	216.2	111.2				
Beneficiaries receiving CT scans					215.7	194.4	206.4	210.4	505.9	382.3	452.1	377.8				
CT scans administered					330.6	329.0	329.9	333.6	2904.2	1229.4	2175.1	937.7				
Beneficiaries receiving PET scans					23.2	0.8	13.5	13.6	82.2	2.4	47.5	46.1				
PET scans administered					10.9	32.2	20.2	17.3	34.3	51.9	41.9	24.6				
Beneficiaries receiving angiograms					3.2	3.3	3.3	2.8	19.0	5.5	13.1	3.7				
Angiograms administered					8.9	6.2	7.7	7.5	33.6	11.7	24.1	12.4				
Bone density scans					0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1				
Bone density scans administered					10.2	7.9	9.2	9.7	81.5	43.6	65.0	50.8				
Preventive health					2.0	1.0	1.6	1.7	11.7	2.3	7.6	3.5				
Number of:					1.4	1.0	1.2	1.2	9.1	2.4	6.2	2.8				
Mammograms paid for*					0.0	0.2	0.1	0.1	0.1	0.3	0.2	0.3				
Pap smears paid for*					8.0	8.9	8.4	8.1	36.0	21.3	29.6	34.6				
Mortality					8.5	9.3	8.9	5.3	59.3	21.3	42.7	15.1				
Number of:					12.9	15.9	14.2	17.5	93.3	63.0	88.8	101.1				
Deaths					13.3	12.9	13.1	12.0	34.8	33.3	34.8	32.0				
PUBLIC FACILITIES					1.5	0.8	1.2	1.0	3.4	1.0	2.4	1.1				
† Number of:					0.1	0.2	0.1	0.1	0.1	0.7	0.3	0.2				
Beneficiaries admitted to hospital					0.1	0.2	0.1	0.1	0.1	0.7	0.3	0.2				
Admissions					8.6	10.5	9.5	8.8	77.7	59.4	69.7	66.2				
Same-day admissions					122.0	164.7	140.6	142.2	303.1	296.2	260.9	179.6				
Total admissions					0.9	1.5	1.2	1.5	1.3	1.9	1.6	1.9				
Beneficiaries admitted to hospital for PMBs					349.9	106.5	243.9	253.4	2696.3	984.0	1950.8	2116.0				
Beneficiaries' days in hospital					88.4	82.8	86.0	86.2	970.4	436.3	737.9	464.2				
Admitting facility					7.3	4.4	6.0	6.4	43.4	10.0	26.9	13.4				
† Number of admissions to:					27.3	30.0	28.5	28.8	119.3	129.2	123.6	138.9				
ICU					11.2	13.9	12.4	10.9	40.9	19.8	31.7	13.4				
High-care ward					12.9	6.9	10.3	7.3	41.0	25.2	34.1	27.4				
General ward					2.3	5.4	3.7	3.1	8.1	17.6	12.2	12.6				
Emergency unit					4.9	2.7	4.0	3.7	15.1	9.5	12.7	12.5				
Maternity ‡					0.3	0.2	0.2	0.3	1.0	0.6	0.8	1.2				
Number of:					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1				
Pregnancies*					14.7	7.8	11.7	11.6	113.3	26.7	75.6	45.4				
Births*					20.1	3.8	13.0	11.9	43.8	8.8	28.6	21.5				
Live births**					0.0	0.7	0.3	0.4	0.1	6.6	2.9	2.9				
Caesarian sections**					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1				
Births to women aged between 12 and 18 years***					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Number of:					4.3	0.5	2.6	8.6	12.7	1.6	7.9	14.4				
Beneficiaries admitted for renal dialysis					0.3	0.1	0.2	1.0	0.3	0.2	0.2	1.0				
Beneficiaries enrolled in hospital networks					0.4	0.1	0.3	0.8	0.6	0.2	0.4	0.9				
Beneficiaries enrolled in primary care networks					8.9	6.9	8.0	6.2	14.1	11.1	12.8	7.7				
Selected medical investigations					0.0	0.2	0.2	0.2	0.6	0.0	0.3	0.4				
† Number of:					9.5	9.1	9.3	9.2	45.6	4.6	5.8	7.4				
Beneficiaries receiving MRI scans					1.1	0.7	0.9	1.1	6.7	4.6	5.8	7.4				
MRI scans administered																



Annexure H: Total benefits paid
for the year ended 31 December 2011

	2011		2010		2011		2010		2011		2010		2011	2010	
	Open schemes		Open schemes		Restricted schemes		Restricted schemes		Consolidated		Consolidated		pabpm	pabpm	
	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R	R	% change
General practitioners	3,487,252	6.4	3,260,767	6.9	3,354,698	8.7	2,924,629	14.7	6,841,951	7.3	6,185,396	10.6	67.8	62.5	8.4
Medical specialists	13,234,177	24.1	11,924,959	11.0	8,054,048	21.0	6,839,878	17.8	21,288,224	22.8	18,764,837	13.4	210.9	189.7	11.2
Dermatologists	98,153		94,775		52,050		46,415		150,203		141,190		1.5	1.4	
Gynaecologists	765,386		728,606		587,511		505,528		1,352,896		1,234,134		13.4	12.5	
Pulmonologists	61,166		60,400		11,773		11,053		72,939		71,453		0.7	0.7	
Physicians	938,312		800,585		692,923		552,122		1,631,235		1,352,707		16.2	13.7	
Gastroenterologists	52,440		52,306		9,879		10,946		62,320		63,252		0.6	0.6	
Neurologists	107,149		98,536		62,137		50,942		169,286		149,478		1.7	1.5	
Cardiologists	295,336		285,336		77,405		72,727		372,741		358,063		3.7	3.6	
Psychiatrists	293,162		263,935		240,857		194,378		534,019		458,313		5.3	4.6	
Medical oncologists	85,041		79,298		20,170		18,136		105,211		97,434		1.0	1.0	
Neurosurgeons	249,131		225,444		124,845		108,270		373,975		333,714		3.7	3.4	
Nuclear medicine	66,049		61,505		33,855		27,969		99,904		89,474		1.0	0.9	
Ophthalmologists	607,105		540,612		313,760		272,070		920,866		812,682		9.1	8.2	
Clinical haematology	23,618		13,964		8,199		4,378		31,817		18,343		0.3	0.2	
Orthopaedic surgeons	789,414		725,984		393,855		334,659		1,183,270		1,060,643		11.7	10.7	
Otorhinolaryngologists	230,932		215,932		130,150		113,076		361,082		329,008		3.6	3.3	
Rheumatology	9,740		9,560		2,495		2,389		12,235		11,949		0.1	0.1	
Paediatricians	535,425		415,596		339,616		290,442		875,041		706,038		8.7	7.1	
Paediatric cardiologists	13,690		12,631		2,308		2,243		15,998		14,874		0.2	0.2	
Physical medicine	2		2		0		4		3		6		0.0	0.0	
Plastic & reconstructive surgeons	78,027		69,336		35,443		29,025		113,470		98,361		1.1	1.0	
Radiotherapists	588,453		513,955		264,135		219,162		852,588		733,117		8.4	7.4	
Surgeons	672,818		604,267		367,488		303,271		1,040,307		907,639		10.3	9.2	
Thoracic surgeons	187,962		159,890		92,813		72,750		280,775		232,640		2.8	2.4	
Urologists	282,845		254,309		148,583		121,056		431,428		375,365		4.3	3.8	
Clinical support specialists															
Anaesthetists	1,203,244		1,075,126		571,775		504,119		1,775,018		1,579,245		17.6	16.0	
Radiologists	2,373,235		2,170,948		1,471,707		1,269,092		3,844,942		3,440,040		38.1	34.8	
Pathologists	2,338,016		2,109,861		1,994,780		1,678,379		4,332,796		3,788,240		42.9	38.3	
Other medical & clinical support specialists	288,324		282,260		3,536		25,275		291,859		307,535		2.9	3.1	
Dentists	1,314,853	2.4	1,369,274	(4.0)	1,214,189	3.2	1,174,648	3.4	2,529,042	2.7	2,543,921	(0.6)	25.1	25.7	-2.6
Dental specialists	452,439	0.8	346,144	30.7	275,998	0.7	255,109	8.2	728,437	0.8	601,253	21.2	7.2	6.1	18.7
Dental therapists	86,623		30,795		105,690		90,733		192,313		121,528		1.9	1.2	
Dental technicians	27,542		19,138		14,832		12,634		42,374		31,772		0.4	0.3	
Maxilla, facial & oral surgeons	111,043		86,889		51,336		48,573		162,378		135,462		1.6	1.4	
Oral pathologists	261		53		62		59		322		112		0.0	0.0	
Orthodontists	181,626		169,901		87,365		88,626		268,991		258,526		2.7	2.6	
Periodontists	26,365		20,986		7,382		7,100		33,747		28,086		0.3	0.3	
Prosthodontists	18,979		18,383		9,332		7,384		28,311		25,767		0.3	0.3	
Support & allied health professionals	4,414,520	8.1	4,016,493	9.9	2,929,610	7.6	2,690,588	8.9	7,344,130	7.9	6,707,080	9.5	72.8	67.8	7.3
Art therapy	320		195		409		1,205		729		1,400		0.0	0.0	
Audiologists	130,804		119,460		80,117		60,257		210,921		179,717		2.1	1.8	
Biokinetics	37,355		8,284		14,020		11,551		51,375		19,835		0.5	0.2	
Clinical technologists	642,889		633,039		487,033		373,792		1,129,922		1,006,830		11.2	10.2	
Dieticians	40,642		33,684		33,546		24,942		74,188		58,626		0.7	0.6	
Hearing aid acousticians	34,712		33,436		20,497		19,429		55,209		52,865		0.5	0.5	
Medical scientists	4,597		68		36		144		4,634		212		0.0	0.0	
Occupational therapy	81,640		73,740		65,248		55,942		146,888		129,682		1.5	1.3	
Optometrists	1,113,742		1,073,657		1,160,450		1,115,271		2,274,192		2,188,928		22.5	22.1	
Orthoptists	39,130		39,681		21,203		20,542		60,333		60,222		0.6	0.6	
Pharmacists	815,970		713,856		89,472		197,541		905,442		911,397		9.0	9.2	
Physiotherapists	727,594		672,405		473,675		425,644		1,201,269		1,098,050		11.9	11.1	
Podiatrists	38,112		27,185		12,377		11,110		50,489		38,295		0.5	0.4	
Psychologists	358,382		337,434		284,248		229,738		642,629		567,172		6.4	5.7	
Radiographers	48,224		45,895		45,964		34,358		94,188		80,253		0.9	0.8	
Registered nurses	66,939		44,333		47,024		38,960		113,963		83,292		1.1	0.8	
Social workers	15,815		14,150		23,060		16,941		38,875		31,091		0.4	0.3	
Speech therapists	19,904		20,965		8,467		7,181		28,372		28,146		0.3	0.3	
Acupuncture & Chinese medicine	1,352		468		468		1,820		1,820		1,609		0.0	0.0	
Ayurvedic practitioners	8		6		4		7		13		13		0.0	0.0	
Chiropractors & osteopaths	70,922		64,913		22,350		19,763		93,272		84,676		0.9	0.9	
Homeopaths	34,885		29,719		9,023		6,906		43,908		36,625		0.4	0.4	
Naturopaths & phytotherapists	53		45		105		99		158		144		0.0	0.0	
Massage, aromatherapy & reflexology	29		29		4		18		14		46		0.0	0.0	
Other support & allied health professionals	90,519		29,172		30,809		18,782		121,328		47,954		1.2	0.5	
Total hospitals	20,935,625	38.2	19,474,225	7.5	13,207,734	34.4	11,640,456	13.5	34,143,359	36.6	31,114,681	9.7	338.3	314.5	7.6
Private hospitals	20,865,272	38.1	19,395,427	7.6	12,973,993	33.8	11,437,743	13.4	33,839,265	36.3	30,833,170	9.7	335.3	311.7	7.6
Unattached operating theatres & day clinics	309,027	0.6	291,301	6.1	329,198	0.9	153,080	115.0	638,225	0.7	444,381	43.6	6.3	4.5	40.8
Ward fees	52,391		57,189		179,190		25,776		231,581		82,966		2.3	0.8	
Theatre fees	204,176		188,480		90,949		78,825		295,124		267,304		2.9	2.7	
Consumables	20,101		22,669		40,901		31,788		61,003		54,457		0.6	0.6	
Equipment	9,447		7,512		4,798		4,798		16,959		7,126		0.2	0.1	
Procedure	7,071		1,304		2,580		1,867		9,651		3,172		0.1	0.0	
Medicine	15,633		18,968		7,898		9,797		23,531		28,765		0.2	0.3	
Other	207		363		168		228		375		591		0.0	0.0	
Fee-for-service arrangements	14,979,453	27.3	14,609,523	2.5	11,868,590	30.9	10,419,537	13.9	26,848,043	28.8	25,029,060	7.3	266.0	253.0	5.1
Ward fees	7,945,704		7,482,411		5,879,209		5,244,420		13,824,913		12,726,831		137.0	128.7	
Theatre fees	3,243,335		3,922,090		2,211,137		2,059,249		5,454,472		5,981,339		54.0	60.5	



Annexure H (cont.): Total benefits paid
for the year ended 31 December 2011

	2011		2010		2011		2010		2011		2010		2011	2010	
	Open schemes		Open schemes		Restricted schemes		Restricted schemes		Consolidated		Consolidated		pabpm	pabpm	
	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R	R	% change
Consumables	41		1,073,225		594,640		448,369		1,585,782		1,521,594		15.7	15.4	
Equipment	219,682		71,408		267,114		195,138		486,796		266,546		4.8	2.7	
Procedure	931,487		183,984		481,852		302,793		1,413,339		486,777		14.0	4.9	
Medicine	1,507,030		1,756,251		1,915,009		1,793,391		3,422,039		3,549,642		33.9	35.9	
Other	141,073		120,154		519,629		376,176		660,701		496,330		6.5	5.0	
Managed care arrangements (in-hospital benefits)	5,576,792	10.2	4,494,603	24.1	776,205	2.0	865,127	(10.3)	6,352,998	6.8	5,359,730	18.5	62.9	54.2	16.2
Staff model	-	-	-		-		-		-		-		0.0	0.0	
Global fee	1,056,157		1,778,869		162,631		197,909		1,218,788		1,976,778		12.1	20.0	
Per-diem fee	1,415,386		1,269,350		532,474		595,875		1,947,860		1,865,225		19.3	18.9	
Hospital network	2,652,514		1,247,157		80,679		71,022		2,733,192		1,318,179		27.1	13.3	
Other	452,735		199,228		421		320		453,157		199,548		4.5	2.0	
Provincial hospitals	70,353	0.1	78,799	(10.7)	233,741	0.6	202,712	15.3	304,094	0.3	281,511	8.0	3.0	2.8	5.9
Ward fees	26,751		34,609		117,990		106,512		144,742		141,120		1.4	1.4	
Theatre fees	2,720		6,685		19,587		18,134		22,307		24,819		0.2	0.3	
Consumables	26,442		26,499		9,904		12,852		36,346		39,351		0.4	0.4	
Equipment	469		368		48,581		430		49,050		798		0.5	0.0	
Procedure	8,547		2,870		24,771		17,025		33,318		19,895		0.3	0.2	
Medicine	5,050		6,522		1,633		5,278		6,683		11,800		0.1	0.1	
Other	373		1,246		11,274		42,482		11,648		43,728		0.1	0.4	
Total medicine	8,062,760	14.7	7,911,769	1.9	7,098,056	18.5	6,128,406	15.8	15,160,817	16.3	14,040,175	8.0	150.2	141.9	5.8
Medicine dispensed by pharmacists	7,456,290		7,278,311		6,359,955		5,464,471		13,816,244		12,742,782		136.9	128.8	
Medicine dispensed by practitioners	385,584		405,735		570,013		523,763		955,598		929,498		9.5	9.4	
Medicine dispensed by medical specialists	157,491		160,321		149,515		126,158		307,006		286,480		3.0	2.9	
Medicine dispensed by support & allied health professionals	13,355		9,877		7,585		5,773		20,940		15,650		0.2	0.2	
Medicine dispensed by other health professionals	50,041		57,525		10,988		8,240		61,029		65,766		0.6	0.7	
Ex gratia payments	6,947	0.0	16,437	(57.7)	19,667	0.1	19,877	(1.1)	26,613	0.0	36,315	(26.7)	0.3	0.4	-28.2
Other benefits	1,522,788	2.8	1,272,593	19.7	1,588,735	4.1	1,301,789	22.0	3,111,523	3.3	2,574,381	20.9	30.8	26.0	18.5
Basic life support	7,435		7,679		6,420		9,912		13,854		17,590		0.1	0.2	
Intermediate life support	4,256		3,833		312		305		4,568		4,138		0.0	0.0	
Advanced life support	182,535		156,246		79,645		29,220		262,180		185,466		2.6	1.9	
Blood courier services	14,564		15,209		146		58		14,710		15,267		0.1	0.2	
Blood transfusion services	444,681		379,895		309,748		247,701		754,430		627,596		7.5	6.3	
Home oxygen	43,724		17,123		12,797		14,148		56,522		31,271		0.6	0.3	
Appliances	41,303		54,315		180,029		133,742		221,332		188,057		2.2	1.9	
Prosthesis	94,127		130,439		469,798		430,159		563,925		560,597		5.6	5.7	
Clinical services - other	69,891		94,317		63,630		43,606		133,522		137,922		1.3	1.4	
Community health services	4		10		305		1		309		11		0.0	0.0	
Drug & alcohol rehabilitation	47,641		32,221		39,152		32,275		86,792		64,496		0.9	0.7	
Group practice	187,025		156,892		102,917		84,740		289,942		241,632		2.9	2.4	
Hospice	18,673		5,826		2,963		2,927		21,636		8,753		0.2	0.1	
Mental health institution	209,900		149,655		166,253		132,120		376,152		281,775		3.7	2.8	
Subacute / step-down facilities	99,787		72,398		84,655		85,267		184,442		157,665		1.8	1.6	
Other	57,244		(3,465)		69,965		55,609		127,209		52,144		1.3	0.5	
Managed care arrangements (out-of-hospital benefits)	1,392,006	2.5	1,562,990	(10.9)	664,547	1.7	604,071	10.0	2,056,552	2.2	2,167,060	(5.1)	20.4	21.9	-7.0
Primary network	569,698		645,665		164,671		165,796		734,369		811,461		7.3	8.2	
Staff model	-		-		-		-		-		-		0.0	0.0	
Other	822,308		917,324		499,876		438,275		1,322,183		1,355,599		13.1	13.7	
Total benefits	54,823,367	100.0	51,155,651	7.2	38,407,282	100.0	33,579,450	14.4	93,230,649	100.0	84,735,100	10.0	923.7	856.6	7.8

Notes
pabpm = per average beneficiary per month



Annexure I: Benefits paid from risk pool for the year ended 31 December 2011

	2011		2010		2011		2010		2011		2010		2011	2010	
	Open schemes		Open schemes		Restricted schemes		Restricted schemes		Consolidated		Consolidated		pabpm	pabpm	
	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R	R	% change
General practitioners	2,353,178	5.0	2,266,786	3.8	2,993,222	6.3	2,588,678	15.6	5,346,400	11.3	4,855,464	10.1	53.0	49.1	7.9
Medical specialists	11,687,952	24.7	10,558,409	10.7	7,813,720	21.3	6,604,045	18.3	19,501,673	23.2	17,162,455	13.6	193.2	173.5	11.4
Dermatologists	45,554		46,618		42,560		37,469		88,114		84,087		0.9	0.9	
Gynaecologists	587,140		566,682		556,335		473,459		1,143,475		1,040,141		11.3	10.5	
Pulmonologists	52,922		52,158		11,033		10,330		63,955		62,489		0.6	0.6	
Physicians	866,688		740,642		679,793		536,621		1,546,481		1,277,263		15.3	12.9	
Gastroenterologists	47,480		47,246		9,276		10,276		56,756		57,522		0.6	0.6	
Neurologists	93,178		85,506		59,607		48,318		152,784		133,824		1.5	1.4	
Cardiologists	250,051		243,289		72,467		68,361		322,518		311,650		3.2	3.2	
Psychiatrists	255,334		229,691		236,435		189,759		491,768		419,450		4.9	4.2	
Medical oncologists	83,777		77,968		20,043		17,953		103,820		95,921		1.0	1.0	
Neurosurgeons	241,384		218,590		123,000		106,195		364,384		324,785		3.6	3.3	
Nuclear medicine	60,696		56,176		33,441		27,519		94,138		83,696		0.9	0.8	
Ophthalmologists	533,795		476,495		300,938		259,302		834,733		735,797		8.3	7.4	
Clinical haematology	22,871		13,106		8,101		4,273		30,971		17,380		0.3	0.2	
Orthopaedic surgeons	750,966		690,365		384,187		324,793		1,135,153		1,015,158		11.2	10.3	
Otorhinolaryngologists	198,507		185,984		123,328		106,488		321,835		292,472		3.2	3.0	
Rheumatology	7,422		7,400		2,269		2,175		9,691		9,575		0.1	0.1	
Paediatricians	445,429		342,637		321,393		273,517		766,822		616,154		7.6	6.2	
Paediatric cardiologists	11,201		10,206		2,125		2,042		13,327		12,248		0.1	0.1	
Physical medicine	2		2		0		4		2		6		0.0	0.0	
Plastic & reconstructive surgeons	71,718		63,432		34,280		27,513		105,999		90,944		1.1	0.9	
Radiotherapists	585,600		511,103		263,735		218,552		849,335		729,655		8.4	7.4	
Surgeons	645,931		578,771		361,236		296,218		1,007,167		874,989		10.0	8.8	
Thoracic surgeons	186,898		158,935		92,556		72,449		279,454		231,385		2.8	2.3	
Urologists	253,277		228,296		143,441		115,468		396,718		343,764		3.9	3.5	
Clinical support specialists															
Anaesthetists	1,191,348		1,055,073		567,198		497,887		1,758,545		1,552,960		17.4	15.7	
Radiologists	2,074,210		1,906,577		1,438,028		1,236,449		3,512,238		3,143,026		34.8	31.8	
Pathologists	1,842,549		1,688,744		1,923,631		1,615,484		3,766,181		3,304,228		37.3	33.4	
Other medical & clinical support specialists	282,026		276,716		3,283		25,169		285,309		301,885		2.8	3.1	
Dentists	590,975	1.2	711,095	(16.9)	1,095,854	3.0	1,064,284	3.0	1,686,829	2.0	1,775,379	(5.0)	16.7	17.9	(6.9)
Dental specialists	292,910	0.6	198,879	47.3	253,443	0.7	233,691	8.5	546,353	0.7	432,570	26.3	5.4	4.4	23.8
Dental therapists	77,863		23,666		103,303		88,741		181,166		112,407		1.8	1.1	
Dental technicians	16,080		12,038		13,679		11,685		29,760		23,723		0.3	0.2	
Maxilla, facial & oral surgeons	82,306		54,210		46,843		44,177		129,150		98,387		1.3	1.0	
Oral pathologists	45		34		61		56		106		90		0.0	0.0	
Orthodontists	89,851		86,935		75,959		77,260		165,810		164,196		1.6	1.7	
Periodontists	15,749		10,851		5,549		5,446		21,298		16,297		0.2	0.2	
Prosthodontists	11,015		11,145		8,049		6,325		19,064		17,470		0.2	0.2	
Support & allied health professionals	3,150,935	6.7	2,918,839	8.0	2,631,838	7.2	2,409,309	9.2	5,782,773	6.9	5,328,148	8.5	57.3	53.9	6.4
Art therapy	226		137		406		1,179		632		1,316		0.0	0.0	
Audiologists	95,367		88,149		75,146		56,210		170,513		144,359		1.7	1.5	
Biokinetics	19,599		6,858		12,314		10,000		31,913		16,858		0.3	0.2	
Clinical technologists	637,888		613,700		485,889		372,446		1,123,777		986,146		11.1	10.0	
Dieticians	29,172		24,450		31,081		22,357		60,254		46,808		0.6	0.5	
Hearing aid acousticians	27,547		27,039		19,281		18,482		46,828		45,521		0.5	0.5	
Medical scientists	2,237		59		35		109		2,273		168		0.0	0.0	
Occupational therapy	57,620		54,060		60,824		52,258		118,443		106,318		1.2	1.1	
Optometrists	359,044		393,949		946,013		918,069		1,305,057		1,312,018		12.9	13.3	
Orthoptists	36,897		37,142		20,896		20,286		57,793		57,428		0.6	0.6	



Annexure I (cont.): Benefits paid from risk pool for the year ended 31 December 2011

	2011		2010		2011		2010		2011		2010		2011	2010	
	Open schemes		Open schemes		Restricted schemes		Restricted schemes		Consolidated		Consolidated		pabpm	pabpm	
	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R	R	% change
Pharmacists	797,182		695,438		87,823		184,914		885,005		880,352		8.8	8.9	
Physiotherapists	578,502		539,890		442,218		396,388		1,020,720		936,278		10.1	9.5	
Podiatrists	22,921		14,166		9,238		8,239		32,160		22,406		0.3	0.2	
Psychologists	254,317		243,561		269,860		217,178		524,178		460,739		5.2	4.7	
Radiographers	45,932		44,093		45,036		33,753		90,968		77,845		0.9	0.8	
Registered nurses	52,336		31,948		44,754		36,680		97,089		68,628		1.0	0.7	
Social workers	10,720		9,753		22,256		16,421		32,976		26,174		0.3	0.3	
Speech therapists	15,923		18,528		7,701		6,456		23,624		24,985		0.2	0.3	
Acupuncture & Chinese medicine	120		175		315		341		435		515		0.0	0.0	
Ayurvedic practitioners	7		3		2		6		9		9		0.0	0.0	
Chiropractors & osteopaths	31,386		31,642		16,118		14,355		47,504		45,997		0.5	0.5	
Homeopaths	20,745		16,933		6,361		4,841		27,105		21,774		0.3	0.2	
Naturopaths & phytotherapists	9		10		86		85		95		95		0.0	0.0	
Massage, aromatherapy & reflexology	0		22		2		13		3		35		0.0	0.0	
Other support & allied health professionals	55,238		27,134		28,181		18,243		83,419		45,376		0.8	0.5	
Total hospitals	20,830,936	44.0	19,370,102	7.5	13,186,041	35.9	11,619,294	13.5	34,016,978	40.5	30,989,396	9.8	337.0	313.3	7.6
Private hospitals	20,763,240	43.9	19,293,765	7.6	12,952,916	35.3	11,417,135	13.5	33,716,156	40.1	30,710,900	9.8	334.1	310.5	7.6
Unattached operating theatres & day clinics	305,570	0.6	286,123	6.8	328,702	0.9	152,724	115.2	634,271	0.8	438,846	44.5	6.3	4.4	41.7
Ward fees	51,433		55,611		179,080		25,698		230,513		81,309		2.3	0.8	
Theatre fees	203,340		186,054		90,758		78,661		294,098		264,716		2.9	2.7	
Consumables	18,916		21,574		40,847		31,724		59,763		53,299		0.6	0.5	
Equipment	9,030		2,326		7,476		4,780		16,506		7,106		0.2	0.1	
Procedure	7,062		1,303		2,517		1,863		9,579		3,166		0.1	0.0	
Medicine	15,590		18,917		7,879		9,782		23,469		28,698		0.2	0.3	
Other	198		337		145		216		342		553		0.0	0.0	
Fee-for-service arrangements	14,913,947	31.5	14,544,767	2.5	11,850,402	32.3	10,401,835	13.9	26,764,349	31.9	24,946,602	7.3	265.2	252.2	5.2
Ward fees	7,920,846		7,457,466		5,873,198		5,237,631		13,794,045		12,695,098		136.7	128.3	
Theatre fees	3,238,328		3,912,914		2,210,594		2,058,570		5,448,922		5,971,484		54.0	60.4	
Consumables	962,264		1,047,532		591,075		445,475		1,553,339		1,493,008		15.4	15.1	
Equipment	217,886		71,386		267,028		195,117		484,914		266,503		4.8	2.7	
Procedure	930,325		183,654		478,579		299,297		1,408,904		482,951		14.0	4.9	
Medicine	1,503,553		1,752,684		1,911,441		1,790,525		3,414,994		3,543,208		33.8	35.8	
Other	140,746		119,131		518,486		375,220		659,232		494,351		6.5	5.0	
Managed care arrangements (in-hospital benefits)	5,543,723	11.7	4,462,875	24.2	773,813	2.1	862,576	(10.3)	6,317,536	7.5	5,325,451	18.6	62.6	53.8	16.3
Staff model															
Global fee	1,046,240		1,762,645		161,723		196,945		1,207,962		1,959,590		12.0	19.8	
Per-diem fee	1,409,994		1,265,011		530,990		594,289		1,940,985		1,859,300		19.2	18.8	
Hospital network	2,634,754		1,235,992		80,678		71,022		2,715,433		1,307,014		26.9	13.2	
Other	452,735		199,228		421		320		453,157		199,548		4.5	2.0	
Provincial hospitals	67,696	0.1	76,337	(11.3)	233,126	0.6	202,159	15.3	300,822	0.4	278,496	8.0	3.0	2.8	5.9
Ward fees	26,550		34,420		117,907		106,425		144,457		140,845		1.4	1.4	
Theatre fees	2,698		6,602		19,574		18,133		22,272		24,735		0.2	0.3	
Consumables	24,360		24,570		9,603		12,597		33,962		37,167		0.3	0.4	
Equipment	410		311		48,551		429		48,961		740		0.5	0.0	
Procedure	8,404		2,764		24,626		16,901		33,030		19,665		0.3	0.2	
Medicine	4,952		6,426		1,605		5,247		6,556		11,673		0.1	0.1	
Other	323		1,246		11,260		42,426		11,583		43,672		0.1	0.4	



Annexure I (cont.): Benefits paid from risk pool for the year ended 31 December 2011

	2011		2010		2011		2010		2011		2010		2011	2010	
	Open schemes		Open schemes		Restricted schemes		Restricted schemes		Consolidated		Consolidated		pabpm	pabpm	
	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R	R	% change
Total medicine	5,532,101	11.7	5,658,017	(2.2)	6,462,476	17.6	5,544,624	16.6	11,994,577	14.3	11,202,641	7.1	118.8	113.2	4.9
Medicine dispensed by pharmacists	5,047,539		5,144,349		5,780,306		4,931,839		10,827,845		10,076,188		107.3	101.9	
Medicine dispensed by practitioners	270,438		293,586		516,856		475,626		787,295		769,213		7.8	7.8	
Medicine dispensed by medical specialists	153,013		155,336		147,627		124,228		300,640		279,564		3.0	2.8	
Medicine dispensed by support & allied health professionals	12,032		8,340		6,808		4,828		18,840		13,168		0.2	0.1	
Medicine dispensed by other health professionals	49,079		56,405		10,879		8,103		59,958		64,508		0.6	0.7	
Ex gratia payments	6,947	0.0	16,437	(57.7)	19,649	0.1	19,872	(1.1)	26,595	0.0	36,309	(26.8)	0.3	0.4	(28.2)
Other benefits	1,472,269	3.1	1,211,810	21.5	1,575,419	4.3	1,288,673	22.3	3,047,688	3.6	2,500,483	21.9	30.2	25.3	19.5
Basic life support	7,433		7,674		6,420		9,871		13,853		17,545		0.1	0.2	
Intermediate life support	4,254		3,832		311		302		4,565		4,134		0.0	0.0	
Advanced life support	182,460		156,156		79,231		28,801		261,690		184,957		2.6	1.9	
Blood courier services	14,563		15,209		138		57		14,701		15,267		0.1	0.2	
Blood transfusion services	444,623		379,823		309,675		247,643		754,299		627,466		7.5	6.3	
Home oxygen	40,622		14,487		12,488		13,865		53,110		28,352		0.5	0.3	
Appliances	38,601		51,838		177,713		131,335		216,314		183,173		2.1	1.9	
Prosthesis	91,495		129,132		465,099		425,796		556,594		554,928		5.5	5.6	
Clinical services - other	65,423		90,624		62,871		43,214		128,294		133,838		1.3	1.4	
Community health services	3		3		270		1		273		4		0.0	0.0	
Drug & alcohol rehabilitation	47,575		32,192		39,138		32,265		86,713		64,457		0.9	0.7	
Group practice	156,518		133,404		98,783		81,334		255,301		214,738		2.5	2.2	
Hospice	17,757		5,473		2,910		2,876		20,667		8,349		0.2	0.1	
Mental health institution	204,008		149,610		166,240		132,060		370,248		281,670		3.7	2.8	
Subacute / step-down facilities	99,730		72,324		84,628		85,224		184,358		157,548		1.8	1.6	
Other	57,203		(29,971)		69,505		54,029		126,708		24,058		1.3	0.2	
Managed care arrangements (out-of-hospital benefits)	1,392,006	2.9	1,562,986	(10.9)	664,547	1.8	604,071	10.0	2,056,552	2.4	2,167,057	(5.1)	20.4	21.9	(7.0)
Primary network	569,698		645,665		164,671		165,796		734,369		811,461		7.3	8.2	
Staff model	-		-		-		-		-		-		0.0	0.0	
Other	822,308		917,321		499,876		438,275		1,322,183		1,355,596		13.1	13.7	
Total benefits	47,310,209	100.0	44,473,361	6.4	36,696,209	100.0	31,976,541	14.8	84,006,418	100.0	76,449,902	9.9	832.3	772.8	7.7

Notes

pabpm = per average beneficiary per month



Annexure J: Benefits paid from savings accounts
for the year ended 31 December 2011

	2011		2010		2011		2010		2011		2010		2011		2010	
	Open schemes		Open schemes		Restricted schemes		Restricted schemes		Consolidated		Consolidated		pabpm		pabpm	
	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R		R	% change
General practitioners	1,134,074	15.1	993,981	14.1	361,477	21.1	335,951	7.6	1,495,551	16.2	1,329,932	12.5	17.75		16.39	8.2
Medical specialists	1,546,224	20.6	1,366,550	13.1	240,328	14.0	235,832	1.9	1,786,552	19.4	1,602,382	11.5	21.20		19.75	7.3
Dermatologists	52,599		48,156		9,490		8,946		62,089		57,103		0.74		0.70	
Gynaecologists	178,246		161,924		31,176		32,069		209,422		193,993		2.48		2.39	
Pulmonologists	8,243		8,241		740		723		8,984		8,964		0.11		0.11	
Physicians	71,624		59,944		13,130		15,500		84,755		75,444		1.01		0.93	
Gastroenterologists	4,960		5,060		603		670		5,564		5,730		0.07		0.07	
Neurologists	13,972		13,030		2,530		2,624		16,502		15,654		0.20		0.19	
Cardiologists	45,285		42,046		4,938		4,367		50,223		46,413		0.60		0.57	
Psychiatrists	37,828		34,244		4,423		4,620		42,251		38,863		0.50		0.48	
Medical oncologists	1,264		1,330		127		183		1,392		1,513		0.02		0.02	
Neurosurgeons	7,747		6,853		1,844		2,075		9,591		8,928		0.11		0.11	
Nuclear medicine	5,353		5,329		413		449		5,766		5,778		0.07		0.07	
Ophthalmologists	73,310		64,116		12,823		12,769		86,133		76,885		1.02		0.95	
Clinical haematology	748		858		98		105		846		963		0.01		0.01	
Orthopaedic surgeons	38,448		35,619		9,669		9,866		48,117		45,485		0.57		0.56	
Otorhinolaryngologists	32,426		29,948		6,822		6,588		39,248		36,536		0.47		0.45	
Rheumatology	2,318		2,160		226		214		2,544		2,374		0.03		0.03	
Paediatricians	89,996		72,960		18,223		16,925		108,219		89,885		1.28		1.11	
Paediatric cardiologists	2,489		2,425		183		200		2,672		2,625		0.03		0.03	
Physical medicine	0		-		-		-		0		-		0.00		0.00	
Plastic & reconstructive surgeons	6,309		5,905		1,163		1,512		7,471		7,417		0.09		0.09	
Radiotherapists	2,853		2,853		399		610		3,253		3,462		0.04		0.04	
Surgeons	26,888		25,496		6,252		7,053		33,140		32,549		0.39		0.40	
Thoracic surgeons	1,064		954		257		301		1,320		1,255		0.02		0.02	
Urologists	29,568		26,014		5,142		5,588		34,710		31,602		0.41		0.39	
Clinical support specialists																
Anaesthetists	11,896		20,053		4,577		6,232		16,473		26,285		0.20		0.32	
Radiologists	299,025		264,371		33,678		32,643		332,704		297,014		3.95		3.66	
Pathologists	495,467		421,117		71,148		62,895		566,615		484,012		6.72		5.97	
Other medical & clinical support specialists	6,298		5,544		253		106		6,550		5,650		0.08		0.07	
Dentists	723,879	9.6	658,178	10.0	118,335	6.9	110,364	7.2	842,214	9.1	768,542	9.6	9.99		9.47	5.5
Dental specialists	159,530	2.1	147,265	8.3	22,554	1.3	21,418	5.3	182,084	2.0	168,683	7.9	2.16		2.08	3.9
Dental therapists	8,760		7,129		2,387		1,992		11,147		9,121		0.13		0.11	
Dental technicians	11,462		7,100		1,153		948		12,614		8,049		0.15		0.10	
Maxilla, facial & oral surgeons	28,736		32,679		4,492		4,396		33,229		37,075		0.39		0.46	
Oral pathologists	216		19		1		3		217		22		0.00		0.00	
Orthodontists	91,775		82,965		11,406		11,365		103,181		94,331		1.22		1.16	
Periodontists	10,616		10,135		1,833		1,655		12,449		11,789		0.15		0.15	
Prosthodontists	7,964		7,237		1,283		1,059		9,248		8,296		0.11		0.10	
Support & allied health professionals	1,263,585	16.8	1,097,654	15.1	297,772	17.4	281,278	5.9	1,561,357	16.9	1,378,932	13.2	18.53		17.00	9.0
Art therapy	94		59		3		26		97		84		0.00		0.00	
Audiologists	35,437		31,311		4,971		4,047		40,409		35,358		0.48		0.44	
Biokinetics	17,756		1,426		1,706		1,552		19,462		2,978		0.23		0.04	
Clinical technologists	5,001		19,339		1,144		1,346		6,145		20,685		0.07		0.25	
Dieticians	11,470		9,234		2,464		2,584		13,934		11,818		0.17		0.15	
Hearing aid acousticians	7,165		6,397		1,216		946		8,381		7,344		0.10		0.09	
Medical scientists	2,360		9		1		35		2,361		44		0.03		0.00	
Occupational therapy	24,020		19,680		4,424		3,684		28,445		23,364		0.34		0.29	
Optometrists	754,698		679,708		214,437		197,202		969,135		876,910		11.50		10.81	
Orthoptists	2,233		2,539		307		256		2,540		2,795		0.03		0.03	
Pharmacists	18,788		18,418		1,648		12,627		20,436		31,045		0.24		0.38	
Physiotherapists	149,092		132,516		31,457		29,256		180,549		161,771		2.14		1.99	
Podiatrists	15,190		13,019		3,139		2,870		18,329		15,889		0.22		0.20	
Psychologists	104,064		93,873		14,387		12,560		118,452		106,433		1.41		1.31	
Radiographers	2,292		1,803		927		605		3,219		2,408		0.04		0.03	
Registered nurses	14,603		12,384		2,270		2,279		16,874		14,664		0.20		0.18	
Social workers	5,095		4,397		805		520		5,899		4,917		0.07		0.06	
Speech therapists	3,981		2,436		767		725		4,748		3,161		0.06		0.04	
Acupuncture & Chinese medicine	1,233		967		153		127		1,386		1,093		0.02		0.01	
Ayurvedic practitioners	2		3		2		1		3		4		0.00		0.00	
Chiropractors & osteopaths	39,536		33,271		6,233		5,408		45,768		38,679		0.54		0.48	
Homeopaths	14,140		12,786		2,662		2,065		16,803		14,851		0.20		0.18	
Naturopaths & phytotherapists	44		35		18		14		62		49		0.00		0.00	
Massage, aromatherapy & reflexology	9		6		2		5		11		11		0.00		0.00	
Other support & allied health professionals	35,281		2,038		2,628		540		37,909		2,578		0.45		0.03	
Total hospitals	104,688	1.4	104,123	0.5	21,693	1.3	21,162	2.5	126,381	1.4	125,285	0.9	1.50		1.54	(3)
Private hospitals	102,032	1.4	101,662	0.4	21,077	1.2	20,609	2.3	123,109	1.3	122,270	0.7	1.46		1.51	(7)
Unattached operating theatres & day clinics	3,457	0.0	5,178	(33.2)	496	0.0	356	39.3	3,953	0.0	5,534	(28.6)	0.05		0.07	(31)
Ward fees	958		1,578		110		78		1,068		1,656		0.01		0.02	
Theatre fees	835		2,425		190		164		1,026		2,589		0.01		0.03	
Consumables	1,185		1,095		55		64		1,240		1,159		0.01		0.01	
Equipment	418		2		36		18		454		20		0.01		0.00	
Procedure	9		2		63		5		72		6		0.00		0.00	
Medicine	43		51		19		15		62		67		0.00		0.00	
Other	10		25		23		12		33		38		0.00		0.00	
Fee-for-service arrangements	65,506	0.9	64,756	1.2	18,188	1.1	17,701	2.8	83,694	0.9	82,457	1.5	0.99		1.02	(2.3)
Ward fees	24,558		24,945		6,011		6,789		30,869		31,734		0.37		0.39	
Theatre fees	5,008		9,176		543		680		5,550		9,856		0.07		0.12	
Consumables	28,878		25,693		3,565		2,893		32,443		28,586		0.38		0.35	
Equipment	1,797		22		86		21		1,883		43		0.02		0.00	

	2011		2010		2011		2010		2011		2010		2011	2010	
	Open schemes		Open schemes		Restricted schemes		Restricted schemes		Consolidated		Consolidated		pabpm	pabpm	
	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R'000	% 2011 total	R'000	% change	R	R	% change
Procedure	1,162		329		3,273		3,496		4,435		3,825		0.05	0.05	
Medicine	3,477		3,567		3,568		2,866		7,045		6,434		0.08	0.08	
Other	327		1,023		1,143		956		1,469		1,979		0.02	0.02	
Managed care arrangements (in-hospital benefits)	33,069	0.4	31,727	4.2	2,393	0.1	2,551	(6.2)	35,462	0.4	34,279	3.5	0.42	0.42	(0.4)
Staff model	-		-		-		-		-		-		0.00	0.00	
Global fee	9,918		16,224		908		964		10,826		17,188		0.13	0.21	
Per-diem fee	5,391		4,338		1,484		1,587		6,876		5,925		0.08	0.07	
Hospital network	17,760		11,165		0		-		17,760		11,165		0.21	0.14	
Other	-		-		-		-		-		-		0.00	0.00	
Provincial hospitals	2,657	0.0	2,461	7.9	616	0.0	553	11.3	3,272	0.0	3,015	8.5	0.04	0.04	4.5
Ward fees	201		189		83		86		285		275		0.00	0.00	
Theatre fees	22		83		13		1		35		84		0.00	0.00	
Consumables	2,082		1,929		301		255		2,384		2,184		0.03	0.03	
Equipment	59		57		30		0		89		58		0.00	0.00	
Procedure	143		106		145		124		288		230		0.00	0.00	
Medicine	98		97		29		31		127		127		0.00	0.00	
Other	51		-		14		56		65		56		0.00	0.00	
Total medicine	2,530,659	33.7	2,253,752	12.3	635,580	37.1	583,781	8.9	3,166,239	34.3	2,837,534	11.6	37.57	34.98	7.4
Medicine dispensed by pharmacists	2,408,751		2,133,962		579,648		532,632		2,988,400		2,666,593		35.46	32.87	
Medicine dispensed by practitioners	115,146		112,148		53,157		48,137		168,303		160,285		2.00	1.98	
Medicine dispensed by medical specialists	4,478		4,985		1,888		1,931		6,366		6,916		0.08	0.09	
Medicine dispensed by support & allied health professionals	1,323		1,537		777		945		2,100		2,482		0.02	0.03	
Medicine dispensed by other health professionals	961		1,121		109		137		1,071		1,257		0.01	0.02	
Ex gratia payments	-	-	-		18	0.0	6	203.2	18	0.0	6	203.2	0.00	0.00	191.9
Other benefits	50,519	0.7	60,782	(16.9)	13,316	0.8	13,116	1.5	63,835	0.7	73,898	(13.6)	0.76	0.91	(16.8)
Basic life support	1		5		-		41		1		46		0.00	0.00	
Intermediate life support	2		0		1		3		3		4		0.00	0.00	
Advanced life support	76		90		414		419		490		508		0.01	0.01	
Blood courier services	1		-		8		1		9		1		0.00	0.00	
Blood transfusion services	58		72		73		57		131		129		0.00	0.00	
Home oxygen	3,102		2,636		309		283		3,412		2,919		0.04	0.04	
Appliances	2,701		2,478		2,317		2,407		5,018		4,885		0.06	0.06	

pabpm = per average beneficiary per month



Annexure K: Income statement details: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb Years	Pensioner ratio (65+ years) %	No. of dependants per member	Net contributions R'000	Net relevant healthcare expenditure (note g) R'000	Administration expenses R'000	Managed healthcare: management services R'000	Broker fees (note h) R'000	Net impairment losses: trade & other receivables R'000	Net reinsurance results R'000	Net healthcare result R'000	Net surplus/(deficit) after consolidation results R'000
Registered schemes: open															
1252	Bestmed Medical Scheme	69,982	147,863	37.6	12.7	1.1	2,193,274	1,868,352	225,677	47,426	57,691	2,514	-	(8,386)	44,469
1512	Bonitas Medical Fund	267,071	603,422	31.3	4.9	1.2	7,077,910	6,132,934	619,394	199,984	150,087	3,728	-	(28,218)	158,826
1034	Cape Medical Plan	6,225	13,856	36.4	11.8	1.2	114,494	105,641	15,838	-	-	50	-	(7,035)	11,105
1552	Community Medical Aid Scheme (COMMED)	8,536	18,406	39.2	13.8	1.1	303,615	254,859	38,743	6,977	2,881	1,021	-	(867)	2,669
1491	Compcare Wellness Medical Scheme	11,693	23,933	37.5	12.2	1.0	359,290	294,621	38,533	11,374	6,439	986	-	7,337	18,996
1125	Discovery Health Medical Scheme	1,048,504	2,302,343	31.8	6.3	1.2	24,972,943	20,509,303	2,932,093	882,882	688,812	37,452	-	(77,600)	570,410
1202	Fedhealth Medical Scheme	73,386	153,488	36.8	9.8	1.1	2,245,584	1,853,846	218,233	50,649	45,904	1,776	-	75,177	143,872
1554	Genesis Medical Scheme	7,186	20,149	31.4	5.6	1.8	171,830	129,112	22,744	-	2,434	124	-	17,416	29,961
1537	Hosmed Medical Aid Scheme	34,807	88,358	30.0	2.4	1.6	1,065,682	878,221	105,469	17,524	19,922	2,290	-	42,256	53,909
1087	Keyhealth	39,218	88,212	41.4	17.6	1.2	1,539,670	1,320,005	115,448	26,203	23,092	2,107	-	52,815	69,607
1576	Liberty Medical Scheme	65,335	142,948	36.0	10.5	1.2	1,690,211	1,510,147	177,924	46,962	37,540	(9,000)	-	(73,361)	9,435
1466	Makoti Medical Scheme	3,015	6,911	30.6	0.6	1.3	40,678	36,770	4,021	-	1,136	-	-	(1,248)	1,596
1149	Medihelp	122,644	244,750	39.6	18.5	1.0	4,057,787	3,534,327	317,339	68,392	45,541	7,650	-	84,537	164,963
1506	Medimed Medical Scheme	4,746	12,361	28.5	3.3	1.6	93,240	78,816	8,123	1,724	-	53	-	4,525	11,454
1140	Medshield Medical Scheme	103,789	236,789	35.5	9.7	1.3	2,681,326	2,473,003	163,076	54,003	89,479	215	-	(98,450)	3,105
1167	Momentum Health	92,421	183,379	33.2	8.1	1.0	1,959,664	1,560,472	187,937	54,266	73,833	1,801	-	81,355	118,457
1166	National Independent Medical Aid Society (NIMAS)	8,785	18,283	41.9	17.5	1.1	254,160	231,723	18,206	3,454	3,352	125	-	(2,701)	1,752
1546	Pharos Medical Plan	6,991	15,520	36.9	11.9	1.2	220,764	184,621	32,829	4,893	4,828	4	-	(6,411)	(3,560)
1454	Pro Sano Medical Scheme	29,437	62,591	39.5	14.1	1.1	831,464	744,493	64,872	24,419	8,845	488	-	(11,653)	5,112
1196	Protea Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	31,398	67,299	31.7	4.1	1.1	635,685	560,718	91,901	21,708	16,411	2,314	-	(57,366)	(46,818)
1446	Selfmed Medical Scheme	8,834	17,443	44.3	22.9	0.9	269,331	221,587	30,480	4,163	1,267	71	-	11,763	37,596
1486	Sizwe Medical Fund	62,891	156,350	31.3	6.6	1.5	1,989,172	1,806,549	185,946	40,090	45,293	1,793	-	(90,499)	(39,321)
1141	Spectramed	35,238	73,834	37.1	10.3	1.1	882,183	686,562	110,141	10,313	10,899	3,659	-	60,608	101,359
1464	Suremed Health	1,486	3,421	34.1	6.8	1.3	39,951	33,768	5,575	792	1,161	(347)	-	(998)	1,466
1592	Thebemed	9,346	21,375	27.1	0.2	1.3	138,169	102,338	17,019	5,687	4,343	287	-	8,494	9,097
1422	Topmed Medical Scheme	12,254	25,748	38.2	14.3	1.1	307,828	290,232	30,399	7,539	8,652	143	-	(29,136)	474,959
Sub-total: registered open schemes		2,165,218	4,749,032	33.3	7.8	1.2	56,135,907	47,403,022	5,777,961	1,591,426	1,349,840	61,305	-	(47,647)	1,954,477
Registered schemes: restricted															
1005	AECI Medical Aid Society	7,185	14,982	41.0	22.7	1.1	293,102	250,572	15,943	6,557	-	(247)	-	20,277	33,859
1567	Afrox Medical Aid Society	3,230	7,454	31.7	7.9	1.3	87,030	93,065	8,168	1,523	-	100	-	(15,827)	(12,757)
1465	Alliance Midmed Medical Scheme	1,953	5,089	27.9	3.7	1.6	58,464	57,549	4,261	1,349	-	(3)	-	(4,693)	(2,222)
1534	Altron Medical Aid Scheme	4,077	8,906	36.4	12.8	1.2	114,097	108,224	9,716	1,798	-	99	-	(5,741)	(1,617)
1012	Anglo Medical Scheme	11,385	25,841	38.8	18.6	1.3	375,331	397,505	26,077	6,902	-	178	-	(55,331)	91,165
1571	Anglovaal Group Medical Scheme	4,053	8,133	39.3	19.7	1.0	112,606	102,608	10,534	2,560	-	(126)	-	(2,969)	6,316
1279	Bankmed	100,537	201,380	30.3	6.7	1.0	2,519,012	2,307,223	203,665	62,561	-	1,717	-	(56,154)	62,150
1507	Barloworld Medical Scheme	5,940	12,595	36.7	16.9	1.1	254,344	215,450	12,265	5,791	-	16	-	20,822	29,691
1526	BMW Employees Medical Aid Society	2,189	5,882	29.6	1.6	1.7	71,649	71,227	3,797	2,035	-	87	-	(5,496)	(2,882)
1237	BP Medical Aid Society	2,196	4,914	41.4	22.6	1.2	72,809	81,081	3,917	1,846	-	47	-	(14,081)	7,371
1590	Building & Construction Industry Medical Aid Fund	4,876	12,338	30.5	2.9	1.6	67,408	50,035	8,974	898	4	-	-	7,496	10,552
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAf)	24,327	43,063	28.9	5.0	0.8	667,712	550,261	74,754	16,302	-	(255)	-	26,651	45,236
1068	De Beers Benefit Society	6,279	13,767	42.4	17.6	1.1	235,460	220,417	14,999	1,072	-	(368)	-	(660)	21,469
1484	Edcon Medical Aid Scheme	3,581	7,308	31.7	8.8	1.0	74,572	61,098	9,409	2,257	-	216	-	1,592	3,243
1572	Engen Medical Benefit Fund	3,617	8,252	36.3	13.2	1.3	130,560	118,200	6,675	3,704	-	180	-	1,801	6,194
1585	Eyethumed Medical Scheme	1,937	4,433	31.8	0.7	1.3	25,660	23,044	4,117	418	-	6	-	(1,925)	(828)
1271	Fishing Industry Medical Scheme (Fishmed)	790	2,015	25.6	0.3	1.6	5,127	4,316	1,021	195	-	7	-	(412)	(7)
1086	Food Workers Medical Benefit Fund	13,020	18,700	30.1	0.2	0.4	16,313	10,598	3,908	-	-	-	-	1,807	2,513
1568	Gold Fields Medical Scheme	8,654	19,177	29.5	1.3	1.2	216,555	188,065	20,037	6,042	-	352	-	2,059	6,822
1270	Golden Arrows Employees Medical Benefit Fund	2,660	6,276	32.8	6.2	1.3	24,223	35,354	3,655	1,482	-	38	-	(16,306)	3,280
1598	Government Employees Medical Scheme (GEMS)	562,702	1,570,922	27.4	3.0	1.8	17,136,329	15,578,535	746,463	312,031	-	35,080	-	464,219	549,564
1523	Grintek Electronics Medical Aid Scheme	1,092	2,667	32.0	3.7	1.4	35,129	35,739	3,102	878	-	71	-	(4,662)	(2,737)
1566	Horizon Medical Scheme	1,553	2,558	27.8	2.6	0.6	18,346	14,209	3,360	528	-	(79)	-	327	1,435
1111	IBM (SA) Medical Scheme	1,981	4,387	37.9	13.2	1.2	48,794	41,250	5,456	1,243	-	64	-	781	2,055
1591	Impala Medical Plan	8,982	18,873	28.9	1.7	1.1	69,752	65,031	2,513	-	-	182	-	2,026	3,585
1559	Imperial Group Medical Scheme	6,756	15,726	28.8	2.5	1.3	214,447	204,073	14,887	4,317	-	405	-	(9,236)	8,319
1145	LA Health Medical Scheme	36,089	82,997	32.5	10.5	1.3	978,977	795,279	93,819	22,528	22,515	2,166	-	42,670	64,790
1197	Libcare Medical Scheme	5,424	12,123	30.3	5.7	1.2	153,685	132,275	12,196	4,571	-	(273)	-	4,916	12,263
1599	Lonmin Medical Scheme	17,958	19,251	35.9	-	0.1	121,015	81,045	10,246	9,486	-	30	-	20,208	21,670
1547	Malcor Medical Scheme	4,878	11,351	32.9	6.7	1.3	167,805	171,467	12,834	2,999	144	52	(707)	(20,400)	8,904
1495	Massmart Health Plan	2,573	5,700	29.7	1.9	1.2	76,057	60,419	5,336	2,089	-	110	-	8,102	12,511
1039	MBMed Medical Aid Fund	3,242	8,444	29.6	4.6	1.6	100,716	87,063	5,612	2,745	-	39	-	5,257	8,856
1548	Medipos Medical Scheme	10,597	22,476	36.3	14.7	1.1	349,077	290,512	19,543	3,911	-	(379)	-	35,491	92,144
1535	Metrocare	954	2,197	40.6	14.4	1.2	36,184	47,265	2,348	794	-	(5)	-	(14,219)	(6,873)



Annexure K (cont.): Income statement details: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb Years	Pensioner ratio (65+ years) %	No. of dependants per member	Net contributions R'000	Net relevant healthcare expenditure (note g) R'000	Administration expenses R'000	Managed healthcare: management services R'000	Broker fees (note h) R'000	Net impairment losses: trade & other receivables R'000	Net reinsurance results R'000	Net healthcare result R'000	Net surplus/(deficit) after consolidation results R'000
1105	Metropolitan Medical Scheme	6,589	15,162	27.1	4.1	1.3	163,492	150,127	12,813	3,719	-	12	-	(3,180)	6,905
1569	Minemed Medical Scheme	6,206	13,078	37.9	10.1	1.1	204,923	185,702	10,763	3,703	-	(52)	-	4,808	5,625
1600	Motohealth Care	29,658	66,548	33.2	8.5	1.2	666,541	582,611	63,868	14,619	1,112	392	-	3,940	30,355
1154	Nampak SA Medical Scheme	5,014	11,730	36.2	11.3	1.3	161,046	163,669	9,078	1,805	-	11	-	(13,518)	(2,505)
1241	Naspers Medical Fund	7,292	14,351	30.4	5.6	1.0	158,461	131,344	15,929	5,411	-	556	-	5,221	11,103
1469	Nedgroup Medical Aid Scheme	25,674	49,604	32.3	9.0	0.9	576,353	565,016	47,368	9,279	-	960	-	(46,270)	(4,595)
1584	Netcare Medical Scheme	16,665	38,874	28.3	2.6	1.3	455,131	460,309	27,852	12,673	-	(1,188)	-	(44,515)	(27,550)
1214	Old Mutual Staff Medical Aid Fund	15,071	30,019	32.3	8.3	1.0	349,468	296,935	30,342	7,857	-	202	-	14,131	25,163
1441	Parmed Medical Aid Scheme	2,274	5,320	45.2	25.8	1.3	158,245	155,148	6,862	644	-	(29)	-	(4,380)	8,621
1515	PG Bison Medical Aid Society	554	1,185	40.1	16.8	1.1	19,466	18,828	1,775	375	-	10	-	(1,522)	(35)
1186	PG Group Medical Scheme	1,310	2,799	33.3	11.2	1.1	35,493	33,118	2,706	781	-	(73)	-	(1,039)	4,739
1563	Pick & Pay Medical Scheme	7,610	16,241	29.1	3.4	1.1	161,046	147,407	15,038	6,308	-	105	-	(7,811)	2,015
1583	Platinum Health	45,442	70,805	30.4	0.1	0.5	590,285	475,730	37,187	2,473	-	223	-	74,672	95,628
1194	Profmed	25,991	63,347	38.6	12.3	1.4	866,699	713,726	85,185	19,381	5,531	4	-	42,872	60,826
1516	Quantum Medical Aid Society	7,060	14,627	30.6	6.5	1.1	121,018	114,049	14,724	4,436	-	218	-	(12,409)	(1,217)
1201	Rand Water Medical Scheme	2,988	7,596	31.1	6.9	1.6	116,393	108,690	5,714	1,493	-	(16)	-	512	5,717
1430	Remedi Medical Aid Scheme	16,481	38,154	29.6	4.6	1.3	541,575	431,986	29,671	10,403	-	334	-	69,181	94,420
1176	Retail Medical Scheme	8,018	14,863	30.4	5.3	0.9	128,582	108,819	16,083	5,282	-	(2)	-	(1,600)	15,442
1013	Rhodes University Medical Scheme	1,041	2,220	39.0	14.4	1.1	30,608	24,113	2,043	587	-	(4)	-	3,868	5,388
1209	SA Breweries Medical Aid Society	9,927	22,626	28.6	4.1	1.3	269,210	236,205	20,711	6,322	-	165	-	5,807	25,845
1424	SABC Medical Aid Scheme	4,462	9,705	34.1	10.7	1.2	154,253	138,482	9,026	3,625	-	169	-	2,952	11,108
1038	SAMWUMed	33,013	77,155	30.5	3.6	1.4	642,352	526,681	40,815	11,213	1,893	142	-	61,606	88,882
1527	Sappi Medical Aid Scheme	4,088	9,307	36.8	14.0	1.3	140,003	137,453	8,542	2,911	-	94	-	(8,999)	(4,029)
1234	Sasolmed	28,644	75,298	29.5	4.2	1.6	1,116,420	1,032,630	49,755	27,072	-	324	-	6,639	42,856
1531	Sedmed	841	1,945	43.4	21.7	1.3	20,307	19,720	763	-	-	-	-	(176)	1,774
1243	Siemens Medical Scheme	2,636	5,871	33.2	9.3	1.2	84,962	82,381	5,610	2,475	-	114	-	(5,617)	(1,694)
1580	South African Police Service Medical Scheme (POLMED)	174,599	482,197	25.9	2.4	1.8	5,615,811	4,718,743	236,250	115,293	-	284	-	545,242	700,264
1578	TFG Medical Aid Scheme	2,848	5,944	30.4	5.6	1.1	75,831	67,985	4,220	2,084	-	(16)	-	1,558	3,100
1544	Tiger Brands Medical Scheme	4,696	10,839	39.7	18.1	1.3	184,525	172,267	8,829	3,717	-	146	-	(435)	12,138
1582	Transmed Medical Fund	72,063	139,966	42.7	22.2	0.9	1,435,494	1,334,654	112,080	40,267	-	296	-	(51,803)	(36,060)
1579	Tsogo Sun Group Medical Scheme	3,246	6,865	26.0	2.1	1.1	64,184	47,525	7,467	2,162	-	200	-	6,830	10,007
1597	Umvuzo Health Medical Scheme	21,721	42,381	29.0	0.3	0.9	304,751	245,147	30,548	8,170	8,147	117	-	12,622	15,586
1520	University of KwaZulu-Natal Medical Scheme	3,456	7,485	37.6	14.2	1.2	80,961	72,817	7,924	2,302	-	120	-	(2,202)	4,026
1282	University of the Witwatersrand Staff Medical Aid Scheme	3,100	6,229	39.3	15.0	1.0	122,459	112,021	7,603	2,602	-	(15)	-	247	4,318
1291	Witbank Coalfields Medical Aid Scheme	10,384	26,136	29.4	4.2	1.5	227,105	238,687	14,016	2,167	-	78	-	(27,843)	943
1293	Wooltru Healthcare Fund	8,887	18,176	29.1	4.8	1.0	202,095	178,574	18,746	3,021	-	4	-	1,750	9,290
1253	Xstrata Medical Aid Scheme	8,961	26,880	23.0	0.5	2.0	251,728	220,857	12,034	6,437	-	(21)	-	12,421	25,836
Sub-total: registered restricted schemes		1,505,777	3,661,705	29.5	5.1	1.4	41,425,621	37,000,212	2,413,550	846,481	39,348	43,374	(707)	1,081,950	2,336,271
Total registered schemes		3,670,995	8,410,737	31.6	6.6	1.3	97,561,528	84,403,234	8,191,511	2,437,907	1,389,188	104,679	(707)	1,034,303	4,290,748

Notes

a The scheme was registered in 2007

b Moremed Medical Scheme changed its name to Horizon Medical Scheme with effect from 1 January 2011.

c Good Hope Medical Aid Society changed its name to Makoti Medical Scheme with effect from 1 January 2011.

d Foschini Group Medical Aid Scheme changed its name to TFG Medical Aid Scheme with effect from 1 June 2011.

e Protea Medical Aid Society was liquidated with effect from 19 April 2011. Figures were not submitted.

f Getmed Medical Scheme was registered on 1 January 2011 and deregistered on 17 August 2011. The scheme did not submit any figures and was therefore not included in the Annexure.

g Including managed care: healthcare benefits

h Including broker service fees and other distribution costs paid

pb = per beneficiary



Annexure L: Balance sheet details: registered schemes
as at 31 December 2011

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade & other receivables		Cash & cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade & other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash & cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29	Solvency ratio
		31.12.2011	31.12.2011	31.12.2011	R'000	R'000	R'000	Days outstanding	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days outstanding	R'000	R'000	Prior year claims provision utilised %	R'000		Months	R'000	%	
Registered schemes: open																									
1252	Bestmed Medical Scheme	70,986	78,127	149,113	966,672	293,816	43,453	6.4	246,364	1,260,488	815,128	750,903	13,694	431,666	120,468	23.5	252,378	58,820	100.1	815,128	2.8	0.7	1.4	751,203	30.2
1512	Bonitas Medical Fund	275,780	333,431	609,211	1,400,494	2,112,965	398,130	20.2	500,920	3,513,459	2,781,407	2,667,297	-	732,052	367,018	21.8	43,279	321,756	96.7	2,781,407	4.8	2.9	3.3	2,690,171	37.3
1034	Cape Medical Plan	6,143	7,588	13,731	130,020	97,379	6,554	18.5	90,825	227,400	204,382	172,862	-	23,018	10,307	35.6	8,910	3,800	102.9	204,382	9.9	4.2	9.1	172,862	133.8
1552	Community Medical Aid Scheme (COMMED)	7,823	8,748	16,571	38,750	62,559	9,202	10.6	53,358	101,309	78,847	69,766	-	22,462	5,366	7.7	1,381	15,715	94.8	78,847	4.5	2.8	2.4	69,766	22.0
1491	Compcare Wellness Medical Scheme	11,195	11,625	22,820	1,035	214,119	19,510	18.1	192,032	215,154	161,823	160,815	-	53,331	20,713	25.7	25,748	6,870	108.6	161,823	4.0	4.0	7.1	159,692	40.5
1125	Discovery Health Medical Scheme	1,075,866	1,278,485	2,354,351	-	10,578,242	1,318,307	15.4	1,226,651	10,578,242	7,419,231	7,419,231	-	3,159,011	660,576	11.8	1,930,591	567,845	97.3	7,419,231	3.3	3.3	4.2	7,328,796	23.5
1202	Fedhealth Medical Scheme	72,110	78,043	150,153	525,102	746,413	142,925	21.9	603,489	1,271,516	936,871	882,187	-	334,645	12,144	2.4	221,093	101,408	92.5	936,871	3.8	2.2	3.6	882,187	37.0
1554	Genesis Medical Scheme	7,319	12,922	20,241	42,571	211,687	753	1.4	210,934	254,258	226,239	218,816	-	28,019	5,102	14.4	10,444	12,472	95.4	226,239	9.1	7.6	17.4	218,816	114.5
1537	Hosmed Medical Aid Scheme	32,953	52,120	85,073	171,437	112,519	32,032	11.0	80,486	283,956	203,526	202,214	-	80,430	16,933	7.0	-	63,497	91.2	203,526	3.5	1.4	1.1	196,214	18.4
1087	Keyhealth	38,671	47,680	86,351	313,861	205,946	74,249	16.5	111,652	519,807	280,612	268,186	3,696	235,499	107,659	29.8	75,828	52,012	90.2	280,612	2.2	0.9	1.1	255,081	15.6
1576	Liberty Medical Scheme	61,885	72,847	134,732	518,118	352,165	37,906	7.4	229,385	870,283	523,417	523,548	-	346,866	71,287	17.2	209,840	65,739	91.7	523,417	2.5	1.0	2.1	523,417	27.9
1466	Makoti Medical Scheme	2,905	3,666	6,571	336	50,271	560	5.0	49,711	50,607	48,976	48,650	-	1,631	1,631	16.2	-	-	-	48,976	31.0	30.8	16.2	48,650	119.6
1149	Medihelp	120,992	121,211	242,203	303,892	1,369,540	244,127	21.6	1,125,413	1,673,432	1,337,310	1,220,878	9,845	326,277	139,568	14.4	27,840	158,868	104.7	1,337,310	5.0	4.2	3.8	1,204,663	29.3
1506	Medimed Medical Scheme	4,824	7,715	12,539	-	137,417	7,760	25.2	129,657	137,417	115,320	115,320	-	22,096	2,155	10.0	13,441	6,500	102.9	115,320	6.2	6.2	16.5	115,320	102.5
1140	Medshield Medical Scheme	97,715	123,378	221,093	1,370,893	162,385	16,664	2.2	145,722	1,533,278	1,153,224	1,027,284	-	380,054	135,548	20.0	102,006	142,500	105.4	1,153,224	4.0	0.4	0.7	1,027,284	36.6
1167	Momentum Health	93,096	93,863	186,959	-	796,506	31,731	5.3	377,225	796,506	519,912	519,912	-	276,594	57,520	13.5	83,658	135,416	96.7	519,912	2.9	2.9	5.1	519,912	23.9
1166	National Independent Medical Aid Society (NIMAS)	8,474	9,147	17,621	-	89,204	4,198	5.5	85,006	89,204	53,202	53,202	-	36,001	9,457	14.9	14,927	11,618	106.3	53,202	2.5	2.5	4.0	53,166	19.2
1546	Pharos Medical Plan	6,887	8,316	15,203	-	52,030	3,245	5.2	48,785	52,030	34,166	34,166	-	17,864	3,639	7.2	2,386	11,838	82.8	34,166	2.9	2.9	3.1	34,166	15.1
1454	Pro Sano Medical Scheme	28,023	30,931	58,954	317,222	127,760	10,067	4.0	117,693	444,981	252,704	238,317	-	192,277	34,886	17.1	118,478	38,913	103.1	252,704	2.3	0.7	1.7	230,427	25.2
1196	Protea Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	33,597	36,799	70,396	19,151	93,537	18,548	10.6	74,990	112,688	57,562	57,562	-	55,126	16,472	10.7	2,540	36,115	112.6	57,562	2.0	1.7	1.6	57,562	9.1
1446	Selfmed Medical Scheme	8,713	8,216	16,929	893	349,791	1,267	1.7	50,460	350,684	318,552	318,552	55	32,077	16,156	26.6	-	15,921	94.1	318,552	10.9	10.9	18.9	308,376	114.5
1486	Sizwe Medical Fund	61,531	91,297	152,828	310,426	435,574	113,359	20.8	101,848	746,000	556,614	536,001	39	189,347	132,442	26.8	-	56,905	96.4	556,614	3.9	2.3	2.1	536,001	27.0
1141	Spectramed	31,212	33,454	64,666	1,791	454,778	45,977	15.5	308,801	456,569	349,062	349,062	-	107,506	40,240	21.4	31,725	35,542	105.6	349,062	4.2	4.2	5.7	349,062	32.2
1464	Suremed Health	1,466	1,872	3,338	-	43,193	2,840	23.7	11,854	43,193	31,648	31,648	-	11,546	3,284	35.5	5,712	2,550	101.0	31,648	3.7	3.7	13.1	31,648	72.4
1592	Thebermed	9,960	12,587	22,547	-	23,616	2,770	7.2	20,845	23,616	15,392	15,392	-	8,224	3,294	11.7	29	4,900	124.6	15,392	2.9	2.9	2.4	15,392	11.0
1422	Topmed Medical Scheme	12,436	13,484	25,920	104,394	536,324	8,501	9.2	44,167	640,718	590,725	587,334	-	49,993	11,140	14.0	12,549	26,304	95.0	590,725	12.8	10.7	19.8	571,170	169.2
Sub-total: registered open schemes		2,182,562	2,577,552	4,760,114	6,537,059	19,709,734	2,594,636	14.8	6,238,270	26,246,793	19,065,852	18,489,106	27,329	7,153,612	2,005,005	15.4									



Annexure L (cont.): Balance sheet details: registered schemes
as at 31 December 2011

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade & other receivables		Cash & cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade & other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash & cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29	Solvency ratio
		31.12.2011	31.12.2011	31.12.2011	R'000	R'000	R'000	Days outstanding	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days outstanding	R'000	R'000	Prior year claims provision utilised %	R'000			Months	R'000	%
1441	Parmed Medical Aid Scheme	2,266	2,987	5,253	83,665	64,476	335	0.8	64,141	148,141	125,723	112,352	-	22,418	9,418	22.2	-	13,000	101.4	125,723	6.6	2.9	5.0	112,352	71.0
1515	PG Bison Medical Aid Society	521	589	1,110	-	28,653	1,387	26.0	27,266	28,653	27,315	27,315	-	1,338	545	10.6	-	793	90.0	27,315	21.4	21.4	17.4	27,315	140.3
1186	PG Group Medical Scheme	1,311	1,496	2,807	-	86,261	3,125	24.3	16,379	86,261	64,528	64,528	-	21,732	4,598	50.7	14,600	2,535	92.6	64,528	4.0	4.0	23.5	51,353	109.4
1563	Pick & Pay Medical Scheme	7,526	8,610	16,136	206,966	137,297	129	0.2	137,168	344,263	276,808	213,836	-	67,455	5,207	12.9	54,881	7,367	92.8	276,808	5.1	2.0	8.4	213,836	99.7
1583	Platinum Health	51,625	26,463	78,088	3,087	317,955	38,929	24.1	52,109	321,042	225,778	225,778	7,843	87,421	58,921	45.2	-	28,500	113.9	225,778	3.4	3.6	7.0	209,574	35.5
1194	Profmед	26,246	37,488	63,734	358,999	166,007	1,370	0.6	25,320	525,006	463,725	420,089	-	61,281	36,155	18.5	-	25,126	91.2	463,725	8.6	2.7	2.8	420,089	48.5
1516	Quantum Medical Aid Society	7,078	7,578	14,656	176,880	12,262	2,210	5.6	10,051	189,142	171,544	160,671	-	17,597	4,687	15.0	9,810	3,100	95.3	171,544	10.7	0.7	0.9	160,671	112.2
1201	Rand Water Medical Scheme	2,992	4,661	7,653	-	102,938	919	2.9	71,278	102,938	92,346	92,346	-	10,592	6,966	23.4	-	3,626	79.6	92,346	9.7	9.7	11.3	92,346	79.3
1430	Remedi Medical Aid Scheme	16,832	21,979	38,811	134,040	340,145	9,797	6.3	330,349	474,186	381,646	381,780	-	92,540	14,958	12.6	68,482	9,100	100.6	381,646	5.1	3.7	8.6	381,646	66.8
1176	Retail Medical Scheme	8,398	7,123	15,521	-	184,051	265	0.7	32,552	184,051	153,541	130,013	-	30,510	16,062	53.9	10,248	4,200	101.7	153,541	6.0	6.0	18.2	130,013	92.1
1013	Rhodes University Medical Scheme	1,049	1,183	2,232	-	31,408	2,571	30.7	26,896	31,408	29,056	29,056	-	2,352	452	6.8	-	1,900	90.4	29,056	13.4	13.4	14.4	29,056	94.9
1209	SA Breweries Medical Aid Society	10,123	12,924	23,047	88,841	235,673	1,058	1.3	124,453	324,514	254,436	247,731	-	70,078	4,248	6.6	41,088	24,742	97.4	254,436	4.6	3.4	11.1	243,441	82.9
1424	SABC Medical Aid Scheme	4,473	5,267	9,740	119,415	95,449	1,642	3.3	93,808	214,865	122,388	94,849	-	92,477	18,751	49.4	67,380	6,347	86.3	122,388	2.3	1.0	6.9	94,849	52.3
1038	SAMWUMed	32,453	44,060	76,513	21,078	553,742	38,980	22.1	120,230	574,821	495,669	487,726	3,289	75,862	15,044	10.4	-	60,818	89.7	495,669	7.3	7.3	11.7	487,726	75.9
1527	Sappi Medical Aid Scheme	3,992	5,027	9,019	7,009	81,969	9,848	21.8	28,811	88,978	58,149	58,127	-	30,829	3,823	10.2	21,603	5,403	97.0	58,149	2.9	2.7	5.4	58,127	35.3
1234	Sasolmed	29,032	47,336	76,368	193,629	428,618	93,377	30.5	274,204	622,248	555,682	545,958	-	66,566	19,636	6.9	-	46,930	100.2	555,682	9.3	6.4	3.9	545,958	48.9
1531	Sedmed	844	1,107	1,951	14,782	3,520	458	8.2	1,901	18,302	14,623	14,602	-	3,679	1,442	26.7	-	2,237	105.3	14,623	5.0	1.0	1.9	14,602	71.9
1243	Siemens Medical Scheme	2,631	3,249	5,880	64,997	35,046	725	2.5	34,321	100,043	45,566	39,358	-	54,477	811	3.6	49,265	4,401	97.5	45,566	1.8	0.6	4.1	39,358	37.1
1580	South African Police Service Medical Scheme (POLMED)	174,154	309,225	483,379	1,880,264	1,177,601	56,999	3.7	808,457	3,057,865	2,628,109	2,628,109	-	429,755	254,278	19.7	-	174,137	84.2	2,628,109	7.1	2.7	2.8	2,562,778	45.6
1578	TFG Medical Aid Scheme	2,894	3,192	6,086	16,380	28,845	144	0.7	20,200	45,225	41,447	35,138	-	3,778	2,246	12.1	-	1,532	76.6	41,447	12.0	7.6	5.1	35,138	46.3
1544	Tiger Brands Medical Scheme	4,559	5,896	10,455	15,382	105,301	3,383	6.7	90,806	120,683	106,856	97,278	1,000	12,826	8,728	18.5	-	4,099	105.7	106,856	8.7	8.2	7.1	106,738	57.8
1582	Transmed Medical Fund	70,677	65,911	136,588	223,283	91,297	6,189	1.5	85,108	314,580	145,682	145,617	-	168,898	49,790	13.6	61,480	57,628	100.2	145,682	1.9	0.5	0.7	145,617	9.5
1579	Tsogo Sun Group Medical Scheme	3,209	3,637	6,846	-	75,122	408	1.8	74,714	75,122	61,829	61,829	-	13,293	2,610	20.0	9,453	1,230	93.2	61,829	5.7	5.7	13.7	61,829	74.1
1597	Umvuzo Health Medical Scheme	22,930	21,215	44,145	-	96,256	27,082	32.4	68,571	96,256	45,472	45,472	-	50,784	36,969	55.0	909	12,907	105.8	45,472	1.9	1.9	3.4	45,472	14.9
1520	University of KwaZulu-Natal Medical Scheme	3,451	4,048	7,499	61,513	67,091	466	1.6	66,625	128,604	86,052	76,994	-	42,552	3,862	19.4	36,339	2,350	90.0	86,052	3.0	1.6	8.6	76,994	71.4
1282	University of the Witwatersrand Staff Medical Aid Scheme	3,102	3,067	6,169	58,209	26,950	513	1.5	26,438	85,159	78,623	69,754	-	6,536	936	3.1	-	5,600	113.0	78,623	13.0	4.1	2.8	69,754	57.0
1291	Witbank Coalfields Medical Aid Scheme	10,281	15,693	25,974	176,760	278,919	1,036	1.3	277,883	455,679	338,677	308,553	1,300	115,701	17,070	26.1	85,881	12,750	101.4	338,677	3.9	2.4	11.1	303,982	102.0
1293	Wooltru Healthcare Fund	8,946	9,316	18,262	106,729	67,965	3,803	6.9	31,621	174,695	163,107	141,671	-	11,588	5,101	10.4	-	6,486	106.3	163,107	15.1	5.9	4.3	157,732	78.1
1253	Xstrata Medical Aid Scheme	9,256	18,691	27,947	50,219	52,936	3,229	4.7	49,708	103,156	90,022	87,886	-	13,134	2,134	3.5	-	11,000	94.3	90,022	7.9	4.0	2.7	87,886	34.9
Sub-total: registered restricted schemes		1,548,003	2,218,292	3,766,295	8,219,712	15,254,902	1,096,833	9.2	9,257,949	23,474,614	17,776,579	17,012,124	872,779	4,825,256	1,509,930	14.9	1,664,108	1,649,877	95.8	17,776,579	4.1	3.2	4.4	16,604,793	38.3
Total registered schemes		3,730,565	4,795,844	8,526,409	14,756,771	34,964,636	3,691,469	12.5	15,496,219	49,721,407	36,842,431	35,501,230	900,108	11,978,868	3,514,935	15.2	4,858,892	3,603,700	97.1	36,842,431	3.9	2.9	4.0	34,955,797	32.6

Notes

- a An encumbered asset was excluded from the calculation of the solvency ratio.
- b The scheme was registered in 2007, and a phase-in solvency ratio of 22.0% applies.
- c Moremed Medical Scheme changed its name to Horizon Medical Scheme with effect from 1 January 2011.
- d Good Hope Medical Aid Society changed its name to Makoti Medical Scheme with effect from 1 January 2011.
- e Foschini Group Medical Aid Scheme changed its name to TFG Medical Aid Scheme with effect from 1 June 2011.
- f Protea Medical Aid Society was liquidated with effect from 19 April 2011. Figures were not submitted.
- g Getmed Medical Scheme was registered on 1 January 2011 and deregistered on 17 August 2011. The scheme did not submit any figures and was therefore not included in the Annexure.

In respect of trade and other receivables outstanding days, the denominator is gross contributions.

In respect of trade and other payables outstanding days, the denominator is net relevant healthcare expenditure incurred.

Prior year claims provision utilised = prior year payments / provision at the beginning of the year

Gross relevant healthcare expenditure cash coverage = short-term investments / gross healthcare expenditure incurred

In respect of prior year claims provision utilised results:

If it is above 100%, the scheme underprovided in the prior year.

If it is below 100%, the scheme overprovided in the prior year.

If it is equal to zero, no information was submitted.



Annexure M: Detailed financial information: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Net surplus/(deficit) after consolidation results			Year-end reserve position (per Regulation 29)			Solvency ratio			
		2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%				
		Average	Average	change	Average	Average	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	2011	2010	%				
Registered schemes: open																																						
1252	Bestmed Medical Scheme	69,982	65,857	6.3	147,863	141,759	4.3	2,486,060	2,180,204	14.0	2,193,274	1,940,274	13.0	2,112,309	1,875,575	12.6	1,868,352	1,658,138	12.7	333,308	289,567	15.1	333,308	289,567	15.1	(8,386)	(7,431)	(12.9)	44,469	124,799	(64.4)	751,203	706,634	6.3	30.2	32.4		
1512	Bontas Medical Fund	267,071	271,441	(1.6)	603,422	628,542	(4.0)	7,209,866	6,907,418	4.4	7,077,910	6,797,119	4.1	6,257,080	5,867,725	6.6	6,132,934	5,760,879	6.5	973,194	951,590	2.3	973,194	951,590	2.3	(28,218)	84,650	(133.3)	158,826	276,886	(42.6)	2,690,171	2,519,936	6.8	37.3	36.5		
1034	Cape Medical Plan	6,225	6,654	(6.4)	13,856	14,841	(6.6)	129,223	124,362	3.9	114,494	108,055	6.0	120,228	127,676	(5.8)	105,641	111,390	(5.2)	15,889	16,458	(3.5)	15,889	16,458	(3.5)	(7,035)	(19,793)	64.5	11,105	3,643	204.8	172,862	161,756	6.9	133.8	130.1		
1552	Community Medical Aid Scheme (COMMED)	8,536	11,127	(23.3)	18,406	25,385	(27.5)	316,716	349,275	(9.3)	303,615	349,275	(13.1)	267,111	309,550	(13.7)	254,859	309,550	(17.7)	49,622	53,373	(7.0)	49,622	53,373	(7.0)	(867)	(13,648)	93.7	2,669	(2,927)	191.2	69,766	67,097	4.0	22.0	19.2		
1491	Compore Wellness Medical Scheme	11,693	13,319	(12.2)	23,933	29,470	(18.8)	394,164	460,927	(14.5)	359,290	407,931	(11.9)	327,516	386,952	(15.4)	294,621	340,980	(13.6)	57,332	65,483	(12.4)	57,332	65,483	(12.4)	7,337	1,467	400.1	18,996	18,635	1.9	159,692	140,291	13.8	40.5	30.4		
1125	Discovery Health Medical Scheme	1,048,504	983,862	6.6	2,302,343	2,171,742	6.0	31,192,855	27,650,362	12.8	24,972,943	22,121,964	12.9	26,420,694	23,222,593	13.8	20,509,303	17,950,160	14.3	4,541,239	4,196,694	8.2	4,541,239	4,196,694	8.2	(77,600)	(24,889)	(211.8)	570,410	594,072	(4.0)	7,328,796	6,817,337	7.5	23.5	24.7		
1202	Fedhealth Medical Scheme	73,386	80,996	(9.4)	153,488	172,030	(10.8)	2,386,416	2,405,336	(0.8)	2,245,584	2,255,095	(0.4)	2,000,241	1,996,371	0.2	1,853,846	1,831,468	1.2	316,561	318,275	(0.5)	316,561	318,275	(0.5)	75,177	105,352	(28.6)	143,872	157,109	(8.4)	882,187	738,314	19.5	37.0	30.7		
1554	Genesis Medical Scheme	7,186	7,147	0.5	20,149	20,530	(1.9)	191,147	174,903	9.3	171,830	157,603	9.0	145,797	150,269	(3.0)	129,112	134,498	(4.0)	25,302	23,021	9.9	25,302	23,021	9.9	17,416	84	20,549.7	29,961	15,811	89.5	218,816	188,856	15.9	114.5	108.0		
1561	Gen-Health Medical Scheme	-	13,255	(100.0)	-	31,688	(100.0)	-	263,876	(100.0)	-	249,786	(100.0)	-	334,059	(100.0)	-	321,291	(100.0)	-	41,208	(100.0)	-	41,208	(100.0)	-	(112,714)	100.0	-	(108,657)	100.0	-	-	-	-	-	-	
1537	Hosmed Medical Aid Scheme	34,807	37,580	(7.4)	88,358	97,741	(9.6)	1,065,682	1,000,134	6.6	1,065,682	1,000,134	6.6	878,221	820,645	7.0	878,221	820,645	7.0	145,205	148,072	(1.9)	145,205	148,072	(1.9)	42,256	31,417	34.5	53,909	44,053	22.4	196,214	148,305	32.3	18.4	14.8		
1577	Ingwe Health Plan	-	15,317	(100.0)	-	18,484	(100.0)	-	67,927	(100.0)	-	67,927	(100.0)	-	50,833	(100.0)	-	50,833	(100.0)	-	14,507	(100.0)	-	14,507	(100.0)	-	2,587	(100.0)	-	5,544	(100.0)	-	-	-	-	-	-	-
1087	Keyhealth	39,218	42,601	(7.9)	88,212	97,898	(9.9)	1,639,891	1,576,972	4.0	1,539,670	1,479,777	4.0	1,437,645	1,468,849	(2.1)	1,320,005	1,384,250	(4.6)	166,850	185,187	(9.9)	166,850	185,187	(9.9)	52,815	(89,660)	158.9	69,607	(36,419)	291.1	255,081	190,641	33.8	15.6	12.1		
1576	Liberty Medical Scheme	65,335	76,680	(14.8)	142,948	170,008	(15.9)	1,876,514	1,904,291	(1.5)	1,690,211	1,713,164	(1.3)	1,690,853	1,759,169	(3.9)	1,510,147	1,566,727	(3.6)	253,426	310,622	(18.4)	253,426	310,622	(18.4)	(73,361)	(164,186)	55.3	9,435	(96,206)	109.8	523,417	514,113	1.8	27.9	27.0		
1466	Makoti Medical Scheme	3,015	3,095	(2.6)	6,911	7,509	(8.0)	40,678	37,637	8.1	40,678	37,637	8.1	36,770	34,098	7.8	36,770	34,098	7.8	5,156	4,329	19.1	5,156	4,329	19.1	(1,248)	(790)	(57.9)	1,596	3,022	(47.2)	48,650	47,054	3.4	119.6	125.0		
1149	Medihelp	122,644	120,040	2.2	244,750	237,282	3.1	4,117,903	3,797,744	8.4	4,057,787	3,752,263	8.1	3,588,440	3,442,445	4.2	3,534,327	3,398,663	4.0	438,922	408,078	7.6	438,922	408,078	7.6	84,537	(54,478)	255.2	164,963	30,393	442.8	1,204,663	1,040,737	15.8	29.3	27.4		
1506	Medimed Medical Scheme	4,746	4,237	12.0	12,361	11,038	12.0	112,529	94,251	19.4	93,240	79,165	17.8	94,270	77,556	21.6	78,816	65,296	20.7	9,900	8,627	14.8	9,900	8,627	14.8	4,525	5,242	(13.7)	11,454	12,674	(9.6)	115,320	103,867	11.0	102.5	110.2		
1140	Medshield Medical Scheme	103,789	82,661	25.6	236,789	193,636	22.3	2,803,845	1,936,946	44.8	2,681,326	1,903,850	40.8	2,574,613	1,748,308	47.3	2,473,003	1,723,099	43.5	306,774	260,842	17.6	306,774	260,842	17.6	(98,450)	(80,090)	(22.9)	3,105	10,799	(71.2)	1,027,284	1,016,678	1.0	36.6	52.5		
1167	Momentum Health	92,421	79,100	16.8	183,379	168,060	9.1	2,179,716	1,989,206	9.6	1,959,664	1,744,607	12.3	1,784,443	1,678,410	6.3	1,560,472	1,432,886	8.9	317,837	289,104	9.9	317,837	289,104	9.9	81,355	22,617	259.7	118,457	70,188	68.8	519,912	401,455	29.5	23.9	20.2		
1166	National Independent Medical Aid Society (NIMAS)	8,785	9,875	(11.0)	18,283	20,971	(12.8)	277,643	279,451	(0.6)	254,160	255,977	(0.7																									



Annexure M (cont.): Detailed financial information: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Net surplus/(deficit) after consolidation results			Year-end reserve position (per Regulation 29)			Solvency ratio		
		2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	%	2011	2010	
		Average	Average	change	Average	Average	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	%	%	
1441	Parmed Medical Aid Scheme	2,274	2,287	(0.6)	5,320	5,469	(2.7)	158,245	149,530	5.8	158,245	149,530	5.8	155,148	136,181	13.9	155,148	136,181	13.9	7,477	6,023	24.2	7,477	6,023	24.2	(4,380)	7,327	(159.8)	8,621	15,198	(43.3)	112,352	103,732	8.3	71.0	69.4	
1515	PG Bison Medical Aid Society	554	607	(8.7)	1,185	1,310	(9.5)	19,466	19,931	(2.3)	19,466	19,931	(2.3)	18,828	19,644	(4.2)	18,828	19,644	(4.2)	2,160	2,203	(2.0)	2,160	2,203	(2.0)	(1,522)	(1,916)	20.6	(35)	(129)	72.5	27,315	27,350	(0.1)	140.3	137.2	
1186	PG Group Medical Scheme	1,310	1,265	3.6	2,799	2,684	4.3	46,946	43,323	8.4	35,493	32,870	8.0	42,412	42,055	0.8	33,118	33,073	0.1	3,414	3,162	8.0	3,414	3,162	8.0	(1,039)	(3,366)	69.1	4,739	2,793	69.7	51,353	48,996	4.8	109.4	113.1	
1563	Pick & Pay Medical Scheme	7,610	7,545	0.9	16,241	16,144	0.6	214,477	197,769	8.4	161,046	148,489	8.5	196,640	171,919	14.4	147,407	126,984	16.1	21,450	20,127	6.6	21,450	20,127	6.6	(7,811)	1,378	(666.9)	2,015	65,861	(96.9)	213,836	211,820	1.0	99.7	107.1	
1583	Platinum Health	45,442	32,363	40.4	70,805	56,074	26.3	590,285	444,210	32.9	590,285	444,210	32.9	475,730	407,314	16.8	475,730	407,314	16.8	39,883	33,308	19.7	39,883	33,308	19.7	74,672	3,588	1,981.3	95,628	21,014	355.1	209,574	120,139	74.4	35.5	27.0	
1194	Profmed	25,991	25,181	3.2	63,347	62,454	1.4	866,699	761,802	13.8	866,699	761,802	13.8	713,726	636,555	12.1	713,726	636,555	12.1	110,101	98,906	11.3	110,101	98,906	11.3	42,872	26,341	62.8	60,826	59,103	2.9	420,089	359,263	16.9	48.5	47.2	
1516	Quantum Medical Aid Society	7,060	7,004	0.8	14,627	14,619	0.1	143,239	134,131	6.8	121,018	112,855	7.2	135,913	122,116	11.3	114,049	100,897	13.0	19,378	18,056	7.3	19,378	18,056	7.3	(12,409)	(6,098)	(103.5)	(1,217)	20,716	(105.9)	160,671	161,888	(0.8)	112.2	120.7	
1201	Rand Water Medical Scheme	2,988	2,943	1.5	7,596	7,411	2.5	116,393	104,786	11.1	116,393	104,786	11.1	108,690	103,492	5.0	108,690	103,492	5.0	7,191	6,420	12.0	7,191	6,420	12.0	512	(5,126)	110.0	5,717	944	505.8	92,346	86,628	6.6	79.3	82.7	
1430	Remedi Medical Aid Scheme	16,481	15,905	3.6	38,154	36,838	3.6	571,169	512,571	11.4	541,575	483,561	12.0	462,232	434,024	6.5	431,986	401,084	7.7	40,408	31,402	28.7	40,408	31,402	28.7	69,181	51,075	35.4	94,420	65,663	43.8	381,646	287,360	32.8	66.8	56.1	
1176	Retail Medical Scheme	8,018	7,238	10.8	14,863	13,620	9.1	141,121	124,890	13.0	128,582	112,496	14.3	121,182	109,408	10.8	108,819	97,369	11.8	21,363	18,739	14.0	21,363	18,739	14.0	(1,600)	(3,612)	55.7	15,442	3,924	293.5	130,013	114,571	13.5	92.1	91.7	
1013	Rhodes University Medical Scheme	1,041	1,018	2.3	2,220	2,186	1.6	30,608	27,484	11.4	30,608	27,484	11.4	24,113	24,665	(2.2)	24,113	24,665	(2.2)	2,626	2,359	11.3	2,626	2,359	11.3	3,868	460	740.2	5,388	2,097	156.9	29,056	23,668	22.8	94.9	86.1	
1209	SA Breweries Medical Aid Society	9,927	9,614	3.3	22,626	21,927	3.2	293,617	255,522	14.9	269,210	234,592	14.8	254,312	225,848	12.6	236,205	209,074	13.0	27,198	25,761	5.6	27,198	25,761	5.6	5,807	(242)	2,496.5	25,845	23,545	9.8	243,441	219,167	11.1	82.9	85.8	
1424	SABC Medical Aid Scheme	4,462	4,523	(1.3)	9,705	9,852	(1.5)	181,259	164,032	10.5	154,253	139,237	10.8	164,010	153,311	7.0	138,482	128,690	7.6	12,819	12,765	0.4	12,819	12,765	0.4	2,952	(2,218)	233.1	11,108	6,656	66.9	94,849	83,741	13.3	52.3	51.1	
1038	SAMWUMed	33,013	30,542	8.1	77,155	73,193	5.4	642,352	565,965	13.5	642,352	565,965	13.5	526,681	440,031	19.7	526,681	440,031	19.7	54,064	43,097	25.4	54,064	43,097	25.4	61,606	82,837	(25.6)	88,882	107,194	(17.1)	487,726	398,844	22.3	75.9	70.5	
1527	Sappi Medical Aid Scheme	4,088	4,101	(0.3)	9,307	9,444	(1.5)	164,528	151,902	8.3	140,003	128,608	8.9	158,905	142,082	11.8	137,453	121,245	13.4	11,548	10,590	9.0	11,548	10,590	9.0	(8,999)	(3,227)	(178.9)	(4,029)	2,575	(256.5)	58,127	62,156	(6.5)	35.3	40.9	
1234	Sasolmed	28,644	28,239	1.4	75,298	74,559	1.0	1,116,420	1,025,567	8.9	1,116,420	1,025,567	8.9	1,032,630	929,196	11.1	1,032,630	929,196	11.1	77,151	71,184	8.4	77,151	71,184	8.4	6,639	25,187	(73.6)	42,856	66,247	(35.3)	545,958	503,102	8.5	48.9	49.1	
1531	Sedmed	841	844	(0.4)	1,945	1,972	(1.4)	20,307	19,113	6.2	20,307	19,113	6.2	19,720	20,057	(1.7)	19,720	20,057	(1.7)	763	723	5.6	763	723	5.6	(176)	(1,667)	89.4	1,774	431	312.0	14,602	12,828	13.8	71.9	67.1	
1243	Siemens Medical Scheme	2,636	2,671	(1.3)	5,871	5,972	(1.7)	106,175	95,034	11.7	84,962	71,262	19.2	101,475	91,020	11.5	82,381	75,414	9.2	8,199	7,955	3.1	8,199	7,955	3.1	(5,617)	(12,107)	53.6	(1,694)	(9,248)	81.7	39,358	41,052	(4.1)	37.1	43.2	
1580	South African Police Service Medical Scheme (POLMED)	174,599	170,868	2.2	482,197	475,882	1.3	5,615,811	5,111,356	9.9	5,615,811	5,111,356	9.9	4,718,743	4,284,580	10.1	4,718,743	4,284,580	10.1	351,826	325,909	8.0	351,826	325,909	8.0	545,242	500,867	8.9	700,264	662,125	5.8	2,562,778	1,861,385	37.7	45.6	36.4	
1578	TFG Medical Aid Scheme	2,848	2,740	3.9	5,944	5,680	4.6	75,831	63,701	19.0	75,831	63,701	19.0	67,985	60,252	12.8	67,985	60,252	12.8	6,288	5,780	8.8	6,288	5,780	8.8	1,558	(2,331)	166.9	3,100	(211)	1,572.1	35,138	32,038	9.7	46.3	50.3	
1544	Tiger Brands Medical Scheme	4,696	4,923	(4.6)	10,839	11,389	(4.8)	184,525	176,978	4.3	184,525	176,978	4.3	172,267	165,300	4.2	172,267	165,300	4.2	12,693	12,129	4.6	12,693	12,129	4.6	(435)	(451)	3.5	12,138	14,208	(14.6)	106,738	94,478	13.0	57.8	53.4	
1582	Transmed Medical Fund	72,063	73,464	(1.9)	139,966	143,904	(2.7)	1,526,035	1,290,641	18.2	1,435,494	1,192,518	20.4	1,416,235	1,350,931	4.8	1,334,654	1,256,933	6.2	152,643	157,330	(3.0)	152,643	157,330	(3.0)	(51,803)	(221,745)	76.6	(36,060)	(190,407)	81.1	145,617	181,676	(19.8)	9.5	14.1	
1579	Tsogo Sun Group Medical Scheme	3,246	3,229	0.5	6,865	6,750	1.7	83,397	75,948	9.8	64,184	58,263	10.2	65,679	65,718	(0.1)	47,525	49,144	(3.3)	9,829	9,115	7.8	9,829	9,115	7.8	6,830	4	189,724.6	10,007	3,648	174.4	61,829	51,821	19.3	74.1	68.2	
1434	Umed	-	7,884	(100.0)	-	18,156	(100.0)	-	173,891	(100.0)	-	173,891	(100.0)	-	179,115	(100.0)	-	179,115	(100.0)	-	15,579	(100.0)	-	15,579	(100.0)	-	(20,803)	100.0	-	(13,485)	100.0	-	-	-	-	-	-
1597	Umvuzo Health Medical Scheme	21,721	18,345	18.4	42,381	35,862	18.2	304,751	217,301	40.2	304,751	217,301	40.2	245,253	178,389	37.5	245,147	178,210	37.6	46,983	36,320	29.4	46,983	36,320	29.4	12,622	2,771	355.4	15,586	5,334	192.2	45,472	29,887	52.1	14.9	13.8	
1520	University of KwaZulu-Natal Medical Scheme	3,456	3,388	2.0	7,485	7,293	2.6	107,842	94,929	13.6	80,961	71,254	13.6	92,895	80,865	14.9	72,817	62,933	15.7	10,347	10,116	2.3	10,347	10,116	2.3												



Annexure N: Detailed financial ratios: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result			Net surplus/(deficit) after consolidation results			Year-end reserve position (per Regulation 29)			Solvency ratio			
		2011 patbpm R	2010 patbpm R	% change	2011 patbpm R	2010 patbpm R	% change	2011 As % of GCI	2010 As % of GCI	2011 patbpm R	2010 patbpm R	% change	2011 As % of RCI	2010 As % of RCI	2011 patbpm R	2010 patbpm R	% change	2011 As % of GCI	2010 As % of GCI	2011 patbpm R	2010 patbpm R	% change	2011 As % of RCI	2010 As % of RCI	2011 patbpm R	2010 patbpm R	% change	2011 patbpm R	2010 patbpm R	% change	2011 pb R	2010 pb R	% change	2011 %	2010 %					
Registered schemes: open																																								
1252	Bestmed Medical Scheme	1,401.1	1,281.6	9.3	1,236.1	1,140.6	8.4	85.0	86.0	1,190.5	1,102.6	8.0	85.2	85.5	1,053.0	974.7	8.0	13.4	13.3	187.8	170.2	10.3	15.2	14.9	187.8	170.2	10.3	(4.7)	(4.4)	(6.8)	25.1	73.4	(65.8)	5,037.8	5,006.1	0.6	30.2	32.4		
1512	Bonitas Medical Fund	995.7	915.8	8.7	977.5	901.2	8.5	86.8	84.9	864.1	778.0	11.1	86.6	84.8	847.0	763.8	10.9	13.5	13.8	134.4	126.2	6.5	13.7	14.0	134.4	126.2	6.5	(3.9)	11.2	(134.8)	21.9	36.7	(40.3)	4,415.8	4,074.5	8.4	37.3	36.5		
1034	Cape Medical Plan	777.2	698.3	11.3	688.6	606.7	13.5	93.0	102.7	723.1	716.9	0.9	92.3	103.1	635.3	625.5	1.6	12.3	13.2	96.6	92.4	3.5	13.9	15.2	95.6	92.4	3.5	(42.3)	(111.1)	61.9	66.8	20.5	225.9	12,589.2	11,185.7	12.5	133.8	130.1		
1552	Community Medical Aid Scheme (COMMED)	1,433.9	1,146.6	25.1	1,374.6	1,146.6	19.9	84.3	88.6	1,209.3	1,016.2	19.0	83.9	88.6	1,153.9	1,016.2	13.6	15.7	15.3	224.7	175.2	28.3	16.3	15.3	224.7	175.2	28.3	(3.9)	(44.8)	91.3	12.1	(9.6)	226.0	4,210.1	3,033.3	38.8	22.0	19.2		
1491	Compcare Wellness Medical Scheme	1,372.5	1,303.4	5.3	1,251.0	1,153.5	8.5	83.1	84.0	1,140.4	1,094.2	4.2	82.0	83.6	1,025.9	964.2	6.4	14.5	14.2	199.6	185.2	7.8	16.0	16.1	199.6	185.2	7.8	25.5	4.1	522.0	66.1	52.7	25.4	6,997.9	4,813.9	45.4	40.5	30.4		
1125	Discovery Health Medical Scheme	1,129.0	1,061.0	6.4	903.9	848.9	6.5	84.7	84.0	956.3	891.1	7.3	82.1	81.1	742.3	686.8	7.8	14.6	15.2	164.4	161.0	2.1	18.2	19.0	164.4	161.0	2.1	(2.8)	(1.0)	(180.0)	20.6	22.8	(9.6)	3,112.9	3,036.8	2.5	23.5	24.7		
1202	Fedhealth Medical Scheme	1,295.7	1,165.2	11.2	1,219.2	1,092.4	11.6	83.8	83.0	1,086.0	967.1	12.3	82.6	81.2	1,006.5	887.2	13.4	13.3	13.2	171.9	154.2	11.5	14.1	14.1	171.9	154.2	11.5	40.8	51.0	(20.0)	78.1	76.1	2.6	5,875.3	4,502.6	30.5	37.0	30.7		
1554	Genesis Medical Scheme	790.6	709.9	11.4	710.7	639.7	11.1	76.3	85.9	603.0	610.0	(1.1)	75.1	85.3	534.0	545.9	(2.2)	13.2	13.2	104.6	93.4	12.0	14.7	14.6	104.6	93.4	12.0	72.0	0.3	23,900.0	123.9	64.2	93.0	10,810.6	9,311.0	16.1	114.5	108.0		
1561	Gen-Health Medical Scheme	-	832.7	(100.0)	-	788.3	(100.0)	-	-	126.6	-	1,054.2	(100.0)	-	128.6	-	1,013.9	(100.0)	-	15.6	-	130.0	(100.0)	-	16.5	-	130.0	(100.0)	-	(355.7)	100.0	-	(342.9)	100.0	-	-	-	-	-	
1537	Hosmed Medical Aid Scheme	1,005.1	852.7	17.9	1,005.1	852.7	17.9	82.4	82.1	828.3	699.7	18.4	82.4	82.1	828.3	699.7	18.4	13.6	14.8	136.9	126.2	8.5	13.6	14.8	136.9	126.2	8.5	39.9	26.8	48.9	50.8	37.6	35.1	2,306.4	1,549.1	48.9	18.4	14.8		
1577	Ingre Health Plan	-	459.4	(100.0)	-	459.4	(100.0)	-	-	74.8	-	343.8	(100.0)	-	74.8	-	343.8	(100.0)	-	21.4	-	98.1	(100.0)	-	21.4	-	98.1	(100.0)	-	17.5	(100.0)	-	37.5	(100.0)	-	-	-	-	-	-
1087	Keyhealth	1,549.2	1,342.4	15.4	1,454.5	1,259.6	15.5	87.7	93.1	1,358.1	1,250.3	8.6	85.7	93.5	1,247.0	1,178.3	5.8	10.2	11.7	157.6	157.6	-	10.8	12.5	157.6	157.6	-	49.9	(76.3)	165.4	65.8	(31.0)	312.3	2,954.0	1,973.3	49.7	15.6	12.1		
1576	Liberty Medical Scheme	1,093.9	933.4	17.2	985.3	839.7	17.3	90.1	92.4	985.7	862.3	14.3	89.3	91.5	880.4	768.0	14.6	13.5	16.3	147.7	152.3	(3.0)	15.0	18.1	147.7	152.3	(3.0)	(42.8)	(80.5)	46.8	5.5	(47.2)	111.7	3,884.9	3,240.4	19.9	27.9	27.0		
1466	Makoti Medical Scheme	490.5	417.7	17.4	490.5	417.7	17.4	90.4	90.6	443.4	378.4	17.2	90.4	90.6	443.4	378.4	17.2	12.7	11.5	62.2	48.0	29.6	12.7	11.5	62.2	48.0	29.6	(15.0)	(8.8)	(70.5)	19.2	33.5	(42.7)	7,403.7	6,593.0	12.3	119.6	125.0		
1149	Medihelp	1,402.1	1,333.8	5.1	1,381.6	1,317.8	4.8	87.1	90.6	1,221.8	1,209.0	1.1	87.1	90.6	1,203.4	1,193.6	0.8	10.7	10.7	149.4	143.3	4.3	10.8	10.9	149.4	143.3	4.3	28.8	(19.1)	250.8	56.2	10.7	425.2	4,973.8	4,228.8	17.6	29.3	27.4		
1506	Medimed Medical Scheme	758.6	711.6	6.6	628.6	597.7	5.2	83.8	82.3	635.5	585.5	8.5	84.5	82.5	531.3	493.0	7.8	8.8	9.2	66.7	65.1	2.5	10.6	10.9	66.7	65.1	2.5	30.5	39.6	(23.0)	77.2	95.7	(19.3)	9,196.9	9,458.8	(2.8)	102.5	110.2		
1140	Medshield Medical Scheme	986.8	833.6	18.4	943.6	819.3	15.2	91.8	90.3	906.1	752.4	20.4	92.2	90.5	870.3	741.6	17.4	10.9	13.5	108.0	112.3	(3.8)	11.4	13.7	108.0	112.3	(3.8)	(34.6)	(34.5)	(0.3)	1.1	4.6	(76.1)	4,646.4	3,883.3	19.7	36.6	52.5		
1167	Momentum Health	990.5	986.4	0.4	890.5	865.1	2.9	81.9	84.4	810.9	832.2	(2.6)	79.6	82.1	709.1	710.5	(0.2)	14.6	14.5	144.4	143.4	0.7	16.2	16.6	144.4	143.4	0.7	37.0	11.2	230.4	53.8	34.8	54.6	2,780.9	2,210.1	25.8	23.9	20.2		
1166	National Independent Medical Aid Society (NIMAS)	1,265.5	1,110.5	14.0	1,158.5	1,017.2	13.9	90.7	89.2	1,148.2	990.3	15.9	91.2	88.8	1,056.2	903.6	16.9	9.1	9.4	114.6	104.9	9.2	9.9	10.3	114.6	104.9	9.2	(12.3)	8.7	(241.4)	8.0	27.2	(70.6)	3,017.2	2,606.0	15.8	19.2	18.4		
1215	Oxygen Medical Scheme	-	971.5	(100.0)	-	862.2	(100.0)	-	-	82.0	-	796.8	(100.0)	-	83.2	-	717.4	(100.0)	-	11.8	-	114.8	(100.0)	-	13.3	-	114.8	(100.0)	-	29.9	(100.0)	-	62.9	(100.0)	-	-	-	-	-	-
1546	Pharos Medical Plan	1,218.8	1,111.8	9																																				



Annexure N (cont.): Detailed financial ratios: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result			Net surplus/(deficit) after consolidation results			Year-end reserve position (per Regulation 29)			Solvency ratio				
		2011 pabpm R	2010 pabpm R	% change	2011 pabpm R	2010 pabpm R	% change	2011 As % of GCI	2010 As % of GCI	2011 pabpm R	2010 pabpm R	% change	2011 As % of RCI	2010 As % of RCI	2011 pabpm R	2010 pabpm R	% change	2011 As % of GCI	2010 As % of GCI	2011 pabpm R	2010 pabpm R	% change	2011 As % of RCI	2010 As % of RCI	2011 pabpm R	2010 pabpm R	% change	2011 pabpm R	2010 pabpm R	% change	2011 pb R	2010 pb R	% change	2011 %	2010 %						
1186	PG Group Medical Scheme	1,397.7	1,345.1	3.9	1,056.7	1,020.5	3.5	90.3	97.1	1,262.7	1,305.7	(3.3)	93.3	100.6	986.0	1,026.9	(4.0)	7.3	7.3	101.6	98.2	3.5	9.6	9.6	101.6	98.2	3.5	(30.9)	(104.5)	70.4	141.1	86.7	62.7	18,294.7	17,700.7	3.4	109.4	113.1			
1563	Pick & Pay Medical Scheme	1,100.5	1,020.9	7.8	826.3	766.5	7.8	91.7	86.9	1,009.0	1,009.0	887.4	13.7	91.5	85.5	756.4	655.5	15.4	10.0	10.2	110.1	103.9	6.0	13.3	13.6	110.1	103.9	6.0	(40.1)	7.1	(664.8)	10.3	340.0	(97.0)	13,252.1	13,086.6	1.3	99.7	107.1		
1583	Platinum Health	694.7	660.2	5.2	694.7	660.2	5.2	80.6	91.7	559.9	605.3	(7.5)	80.6	91.7	559.9	605.3	(7.5)	6.8	7.5	46.9	49.5	(5.3)	6.8	7.5	46.9	49.5	(5.3)	87.9	5.3	1,558.5	112.5	31.2	260.6	2,683.8	2,098.9	27.9	35.5	27.0			
1194	Profmed	1,140.1	1,016.5	12.2	1,140.1	1,016.5	12.2	82.3	83.6	938.9	849.4	10.5	82.3	83.6	938.9	849.4	10.5	12.7	13.0	144.8	132.0	9.7	12.7	13.0	144.8	132.0	9.7	56.4	35.1	60.7	80.0	78.9	1.4	6,591.3	5,707.4	15.5	48.5	47.2			
1516	Quantum Medical Aid Society	816.1	764.6	6.7	689.5	643.3	7.2	94.9	91.0	774.3	696.1	11.2	94.2	89.4	649.8	575.1	13.0	13.5	13.5	110.4	102.9	7.3	16.0	16.0	110.4	102.9	7.3	(70.7)	(34.8)	(103.2)	(6.9)	118.1	(105.8)	10,962.8	11,006.1	(0.4)	112.2	120.7			
1201	Rand Water Medical Scheme	1,276.9	1,178.3	8.4	1,276.9	1,178.3	8.4	93.4	98.8	1,192.4	1,163.7	2.5	93.4	98.8	1,192.4	1,163.7	2.5	6.2	6.1	78.9	72.2	9.3	6.2	6.1	78.9	72.2	9.3	5.6	(57.6)	109.7	62.7	10.6	491.5	12,066.6	11,552.0	4.5	79.3	82.7			
1430	Remedi Medical Aid Scheme	1,247.5	1,159.5	7.6	1,182.9	1,093.9	8.1	80.9	84.7	1,009.6	981.8	2.8	79.8	82.9	943.5	907.3	4.0	7.1	6.1	88.3	71.0	24.4	7.5	6.5	88.3	71.0	24.4	151.1	115.5	30.8	206.2	148.5	38.9	9,833.4	7,687.1	27.9	66.8	56.1			
1176	Retail Medical Scheme	791.2	764.1	3.5	720.9	688.3	4.7	85.9	87.6	679.4	669.4	1.5	84.6	86.6	610.1	595.7	2.4	15.1	15.0	119.8	114.7	4.4	16.6	16.7	119.8	114.7	4.4	(9.0)	(22.1)	59.3	86.6	24.0	260.8	8,376.6	8,118.3	3.3	92.1	91.7			
1013	Rhodes University Medical Scheme	1,148.9	1,047.7	9.7	1,148.9	1,047.7	9.7	78.8	89.7	905.2	940.3	(3.7)	78.8	89.7	905.2	940.3	(3.7)	8.6	8.6	96.6	89.9	9.7	8.6	8.6	96.6	89.9	9.7	145.2	17.6	725.0	202.2	79.9	153.1	13,017.7	10,646.9	22.3	94.9	86.1			
1209	SA Breweries Medical Aid Society	1,081.4	971.1	11.4	991.5	891.6	11.2	86.6	88.4	936.6	858.3	9.1	87.7	89.1	870.0	794.6	9.5	9.3	10.1	100.2	97.9	2.3	10.1	11.0	100.2	97.9	2.3	21.4	(0.9)	2,477.8	95.2	89.5	6.4	10,562.8	9,852.0	7.2	82.9	85.8			
1424	SABC Medical Aid Scheme	1,556.4	1,387.5	12.2	1,324.5	1,177.7	12.5	90.5	93.5	1,408.3	1,296.8	8.6	89.8	92.4	1,189.1	1,088.5	9.2	7.1	7.8	110.1	108.0	1.9	8.3	9.2	110.1	108.0	1.9	25.3	(18.8)	234.6	95.4	56.3	69.4	9,738.1	8,594.1	13.3	52.3	51.1			
1038	SAWUJMed	693.8	644.4	7.7	693.8	644.4	7.7	82.0	77.7	568.9	501.0	13.6	82.0	77.7	568.9	501.0	13.6	8.4	7.6	58.4	49.1	18.9	8.4	7.6	58.4	49.1	18.9	66.5	94.3	(29.5)	96.0	122.0	(21.3)	6,374.4	5,402.2	18.0	75.9	70.5			
1527	Sappi Medical Aid Scheme	1,473.2	1,340.4	9.9	1,253.6	1,134.8	10.5	96.6	93.5	1,422.8	1,253.7	13.5	98.2	94.3	1,230.7	1,069.9	15.0	7.0	7.0	103.4	93.4	10.7	8.2	8.2	103.4	93.4	10.7	(80.6)	(28.5)	(182.8)	(36.1)	22.7	(259.0)	6,444.9	6,564.2	(1.8)	35.3	40.9			
1234	Sasolmed	1,235.6	1,146.3	7.8	1,235.6	1,146.3	7.8	92.5	90.6	1,142.8	1,038.5	10.0	92.5	90.6	1,142.8	1,038.5	10.0	6.9	6.9	85.4	79.6	7.3	6.9	6.9	85.4	79.6	7.3	7.3	28.2	(74.1)	47.4	74.0	(35.9)	7,149.0	6,748.5	5.9	48.9	49.1			
1531	Sedmed	870.1	807.7	7.7	870.1	807.7	7.7	97.1	104.9	844.9	847.6	(0.3)	97.1	104.9	844.9	847.6	(0.3)	3.8	3.8	32.7	30.6	6.9	3.8	3.8	32.7	30.6	6.9	(7.6)	(70.4)	89.2	76.0	18.2	317.6	7,484.4	6,602.2	13.4	71.9	67.1			
1243	Siemens Medical Scheme	1,507.1	1,326.1	13.6	1,206.0	994.4	21.3	95.6	95.8	1,440.3	1,270.1	13.4	97.0	105.8	1,169.3	1,052.3	11.1	7.7	8.4	116.4	111.0	4.9	9.6	11.2	116.4	111.0	4.9	(79.7)	(168.9)	52.8	(24.0)	(129.1)	81.4	6,893.5	6,978.1	(4.1)	37.1	43.2			
1580	South African Police Service Medical Scheme (POLMED)	970.5	895.1	8.4	970.5	895.1	8.4	84.0	83.8	815.5	750.3	8.7	84.0	83.8	815.5	750.3	8.7	6.3	6.4	60.8	57.1	6.5	6.3	6.4	60.8	57.1	6.5	94.2	87.7	7.4	121.0	115.9	4.4	5,301.8	3,907.3	35.7	45.6	36.4			
1578	TFG Medical Aid Scheme	1,063.1	934.6	13.7	1,063.1	934.6	13.7	89.7	94.6	953.1	884.0	7.8	89.7	94.6	953.1	884.0	7.8	8.3	9.1	88.2	84.8	4.0	8.3	9.1	88.2	84.8	4.0	21.8	(34.2)	163.7	43.5	(3.1)	1,503.2	5,773.6	5,556.4	3.9	46.3	50.3			
1544	Tiger Brands Medical Scheme	1,418.7	1,294.9	9.6	1,418.7	1,294.9	9.6	93.4	93.4	1,324.4	1,209.5	9.5	93.4	93.4	1,324.4	1,209.5	9.5	6.9	6.9	97.6	88.8	9.9	6.9	6.9	97.6	88.8	9.9	(3.3)	(3.3)	-	93.3	104.0	(10.3)	10,209.2	8,380.2	21.8	57.8	53.4			
1582	Transmed Medical Fund	908.6	747.4	21.6	854.7	690.6	23.8	92.8	104.7	843.2	782.3	7.8	93.0	105.4	794.6	727.9	9.2	10.0	12.2	90.9	91.1	(0.2)	10.6	13.2	90.9	91.1	(0.2)	(30.8)	(128.4)	76.0	(21.5)	(110.3)	80.5	1,066.1	1,262.5	(15.6)	9.5	14.1			
1579	Tsogo Sun Group Medical Scheme	1,012.3	937.6	8.0	779.1	719.3	8.3	78.8	86.5	797.3	811.3	(1.7)	74.0	84.3	576.9	606.7	(4.9)	11.8	12.0	119.3	112.5	6.0	15.3	15.6	119.3	112.5	6.0	82.9	-	100.0	121.5	45.0	170.0	9,031.4	7,533.3	19.9	74.1	68.2			
1434	Umed	-	1,368.2	(100.0)	-	1,368.2	(100.0)	-	103.0	-	1,409.3	(100.0)	-	103.0	-	1,409.3	(100.0)	-	9.0	-	122.6	(100.0)	-	9.0	-	122.6	(100.0)	-	122.6	(100.0)	-	100.0	-	(106.1)	100.0	-	-	-	-	-	-
1597	Umuuzo Health Medical Scheme	599.2	504.9	18.7	599.2	504.9	18.7	80.5	82.1	482.2	414.5	16.3	80.4	82.0	482.0	414.1	16.4	15.4	16.7	92.4	84.4	9.5	15.4	16.7	92.4	84.4	9.5	24.8	6.4	287.5	30.6	12.4	146.8	1,030.1	802.6	28.3	14.9	13.8			
1520	University of KwaZulu-Natal Medical Scheme	1,200.6	1,084.7	10.7	901.4	814.2	10.7	86.1	85.2	1,034.2	924.0	11.9	89.9	88.3	810.7	719.1	12.7	9.6	10.7	115.2	115.6	(0.3)	12.8	14.2	115.2	115.6	(0.3)	(24.5)	(20.5)	(19.5)	44.8	118.7	(62.3)	10,267.2	9,888.6	3.8	71.4	76.9			
1282	University of the Witwatersrand Staff Medical Aid Scheme	1,638.3	1,498.4	9.3	1,638.3	1,498.4	9.3	91.5	86.0	1,498.6	1,288.1	16.3	91.5	86.0	1,498.6	1,288.1	16.3	8.3	8.6	136.3	128.2	6.3	8.3	8.6	136.3	128.2	6.3	3.3	82.0	(96.0)	57.8	128.7	(55.1)	11,307.2	10,285.5	9.9	57.0	57.0			
1291	Witbank Coalfields Medical Aid Scheme	950.2	885.5	7.3	724.1	674.9	7.3	100.5	96.9	954.7	858.3	11.2	105.1	100.3	761.0	676.8	12.4	5.5	6.2	51.8	54.6	(5.1)	7.2	8.1	51.8	54.6	(5.1)	(88.8)	(56.4)	(57.4)	3.0	80.7	(96.3)	11,703.3	11,587.8	1.0	102.0	109.9			
1293	Wooltru Healthcare Fund	926.6	861.0	7.6	926.6	861.0	7.6	88.4	92.3	818.7	795.0	3.0	88.4	92.3	818.7	795.0	3.0	10.8	11.1	99.8	95.7	4.3	10.8	11.1	9																



Annexure O: Detailed financial information per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio	
			31.12.2011	31.12.2011	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 GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2011 %	
Registered schemes: open																											
1252	Bestmed Medical Scheme	Beat 1	2,583	4,984	33.2	5.9	31,028	518.8	31,028	518.8	23,271	75.0	389.1	23,256	75.0	388.8	8,203	26.4	137.2	8,203	26.4	137.2	(431)	(1.4)	(7.2)	30.2	
		Beat 2	8,995	17,463	28.7	2.8	129,052	615.8	109,878	524.3	98,779	76.5	471.4	81,214	73.9	387.6	30,173	23.4	144.0	30,173	27.5	144.0	(1,509)	(1.4)	(7.2)		
		Beat 3	6,706	13,774	35.5	11.2	169,644	1,026.4	144,035	871.4	134,887	79.5	816.1	110,470	76.7	668.3	26,966	15.9	163.1	26,966	18.7	163.1	6,599	4.6	39.9		
		Blue Print Health Plan	9,005	16,215	31.4	6.5	143,405	737.0	143,405	737.0	123,203	85.9	633.2	123,203	85.9	633.2	29,687	20.7	152.6	29,687	20.7	152.6	(9,485)	(6.6)	(48.7)		
		Bonus Plus	18,291	45,411	33.4	5.3	652,992	1,198.3	508,381	932.9	533,287	81.7	978.6	418,795	82.4	768.5	95,782	14.7	175.8	95,782	18.8	175.8	(6,196)	(1.2)	(11.4)		
		Gold	7,389	15,077	45.8	23.2	361,130	1,996.0	361,130	1,996.0	286,682	79.4	1,584.5	286,609	79.4	1,584.1	37,998	10.5	210.0	37,998	10.5	210.0	36,523	10.1	201.9		
		Gold Select	1,614	2,391	67.6	70.8	73,897	2,575.5	73,897	2,575.5	93,534	126.6	3,259.9	93,515	126.5	3,259.3	7,631	10.3	266.0	7,631	10.3	266.0	(27,249)	(36.9)	(949.7)		
		Millennium Comprehensive	3,933	7,692	49.3	29.4	194,867	2,111.1	161,437	1,749.0	169,996	87.2	1,841.7	138,304	85.7	1,498.4	21,026	10.8	227.8	21,026	13.0	227.8	2,107	1.3	22.8		
		Platinum	5,321	10,147	49.6	25.6	347,212	2,851.5	347,212	2,851.5	300,751	86.6	2,469.9	300,716	86.6	2,469.7	35,014	10.1	287.6	35,014	10.1	287.6	11,481	3.3	94.3		
		Topcare	7,149	15,959	43.2	19.1	382,834	1,999.0	312,871	1,633.7	348,199	91.0	1,818.2	292,549	93.5	1,527.6	40,829	10.7	213.2	40,829	13.0	213.2	(20,507)	(6.6)	(107.1)		
		Other**					-	-	-	-	(280)	-	-	(280)	-	-	-	-	-	-	-	-	-	280	-		-
		Consolidated	70,986	149,113	37.6	12.7	2,486,060	1,389.4	2,193,274	1,225.7	2,112,309	85.0	1,180.5	1,868,352	85.2	1,044.1	333,308	13.4	186.3	333,308	15.2	186.3	(8,386)	(0.4)	(4.7)		
1512	Bonitas Medical Fund	Boncap	42,871	55,119	34.9	3.9	236,278	357.2	236,278	357.2	289,718	122.6	438.0	289,718	122.6	438.0	16,431	7.0	24.8	16,431	7.0	24.8	(69,871)	(29.6)	(105.6)	37.3	
		BonComprehensive	4,006	8,806	39.2	14.0	220,693	2,088.5	187,654	1,775.8	236,531	107.2	2,238.3	204,577	109.0	1,936.0	16,853	7.6	159.5	16,853	9.0	159.5	(33,776)	(18.0)	(319.6)		
		BonEssential	1,133	2,554	29.4	4.6	14,254	465.1	14,254	465.1	12,167	85.4	397.0	12,167	85.4	397.0	3,325	23.3	108.5	3,325	23.3	108.5	(1,238)	(8.7)	(40.4)		
		Bonsave	24,313	57,143	27.5	2.5	541,426	789.6	442,509	645.3	431,843	79.8	629.8	339,651	76.8	495.3	93,433	17.3	136.3	93,433	21.1	136.3	9,425	2.1	13.7		
		Primary	50,305	124,882	27.2	1.9	1,078,691	719.8	1,078,691	719.8	874,946	81.1	583.8	874,946	81.1	583.8	202,968	18.8	135.4	202,968	18.8	135.4	776	0.1	0.5		
		Standard	153,152	360,707	32.7	6.2	5,118,524	1,182.5	5,118,524	1,182.5	4,411,874	86.2	1,019.3	4,411,874	86.2	1,019.3	640,183	12.5	147.9	640,183	12.5	147.9	66,466	1.3	15.4		
	Consolidated	275,780	609,211	31.3	4.9	7,209,866	986.2	7,077,910	968.2	6,257,080	86.8	855.9	6,132,934	86.6	838.9	973,194	13.5	133.1	973,194	13.7	133.1	(28,218)	(0.4)	(3.9)			
1034	Cape Medical Plan	Healthpact Premium	2,352	5,220	36.6	11.9	36,836	588.1	36,836	588.1	35,750	97.1	570.7	35,705	96.9	570.0	4,549	12.4	72.6	4,549	12.4	72.6	(3,418)	(9.3)	(54.6)	40.5	
		Healthpact Select	427	755	56.3	46.0	23,672	2,612.8	21,558	2,379.4	22,590	95.4	2,493.4	20,553	95.3	2,268.5	2,862	12.1	315.9	2,862	13.3	315.9	(1,857)	(8.6)	(205.0)		
		Healthpact Silver	3,364	7,756	34.3	8.3	68,715	738.3	56,100	602.8	61,889	90.1	665.0	49,383	88.0	530.6	8,477	12.3	91.1	8,477	15.1	91.1	(1,760)	(3.1)	(18.9)		
		Consolidated	6,143	13,731	36.4	11.8	129,223	784.3	114,494	694.9	120,228	93.0	729.7	105,641	92.3	641.1	15,889	12.3	96.4	15,889	13.9	96.4	(7,035)	(6.1)	(42.7)		
1552	Community Medical Aid Scheme (COMMED)	Deluxe	2,411	4,641	47.2	24.3	132,008	2,370.3	118,908	2,135.1	120,696	91.4	2,167.2	108,445	91.2	1,947.2	16,114	12.2	289.3	16,114	13.6	289.3	(5,650)	(4.8)	(101.5)	22.0	
		Fundamental	281	408	40.9	21.3	3,497	714.3	3,497	714.3	2,938	84.0	600.2	2,938	84.0	600.2	1,472	42.1	300.6	1,472	42.1	300.6	(913)	(26.1)	(186.5)		
		Standard	5,131	11,522	36.0	9.3	181,210	1,310.6	181,210	1,310.6	143,476	79.2	1,037.7	143,476	79.2	1,037.7	32,037	17.7	231.7	32,037	17.7	231.7	5,697	3.1	41.2		
		Consolidated	7,823	16,571	39.2	13.8	316,716	1,592.7	303,615	1,526.8	267,111	84.3	1,343.3	254,859	83.9	1,281.7	49,622	15.7	249.5	49,622	16.3	249.5	(867)	(0.3)	(4.4)		
1491	Compicare Wellness Medical Scheme	Axis	679	1,366	44.1	17.4	15,409	940.1	15,409	940.1	16,717	108.5	1,019.8	16,717	108.5	1,019.8	3,511	22.8	214.2	3,511	22.8	214.2	(4,819)	(31.3)	(294.0)	40.5	
		Dynamix	1,836	4,042	42.4	18.1	91,995	1,896.6	73,679	1,519.0	78,261	85.1	1,613.5	61,174	83.0	1,261.2	10,628	11.6	219.1	10,628	14.4	219.1	1,877	2.5	38.7		
		Pinnacle	1,231	2,718	45.5	17.8	82,799	2,538.6	66,240	2,030.9	68,453	82.7	2,098.7	52,645	79.5	1,614.1	7,489	9.0	229.6	7,489	11.3	229.6	6,106	9.2	187.2		
		Murmed	2,793	6,155	31.9	6.1	75,825	1,026.6	75,825	1,026.6	54,736	72.2	741.1	54,736	72.2	741.1	15,265	20.1	206.7	15,265	20.1	206.7	5,823	7.7	78.8		
		Networx	1,650	1,819	23.5	0.4	8,155	373.6	8,155	373.6	5,313	65.1	243.4	5,313	65.1	243.4	3,070	37.7	140.7	3,070	37.7	140.7	(228)	(2.8)	(10.5)		
		Symmetry	3,006	6,720	38.7	14.1	120,034	1,488.5	120,034	1,488.5	10																



Annexure O (cont.): Detailed financial information per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31.12.2011	31.12.2011	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 GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2011 %
1537	Hosmed Medical Aid Scheme	Plus	8,657	25,947	30.2	2.3	425,580	1,366.8	425,580	1,366.8	360,458	84.7	1,157.7	360,458	84.7	1,157.7	47,183	11.1	151.5	47,183	11.1	151.5	17,939	4.2	57.6	18.4
		Step	8,586	13,280	33.2	3.1	97,792	613.7	97,792	613.7	104,158	106.5	653.6	104,158	106.5	653.6	16,109	16.5	101.1	16,109	16.5	101.1	(22,475)	(23.0)	(141.0)	
		Value	15,710	45,846	29.0	2.2	542,309	985.7	542,309	985.7	413,604	76.3	751.8	413,604	76.3	751.8	81,913	15.1	148.9	81,913	15.1	148.9	46,792	8.6	85.1	
		Consolidated	32,953	85,073	30.0	2.4	1,065,682	1,043.9	1,065,682	1,043.9	878,221	82.4	860.3	878,221	82.4	860.3	145,205	13.6	142.2	145,205	13.6	142.2	42,256	4.0	41.4	
1087	Keyhealth	Bronze	1,649	3,979	34.2	10.4	26,859	562.5	26,859	562.5	23,404	87.1	490.1	23,404	87.1	490.1	6,559	24.4	137.4	6,559	24.4	137.4	(3,104)	(11.6)	(65.0)	27.9
		Bronze Plus	2,080	4,468	33.5	11.3	36,388	678.7	33,451	623.9	41,882	115.1	781.2	38,706	115.7	721.9	7,829	21.5	146.0	7,829	23.4	146.0	(13,083)	(39.1)	(244.0)	
		Gold	22,138	51,011	41.3	16.5	973,952	1,591.1	876,668	1,432.2	832,852	85.5	1,360.6	718,387	81.9	1,173.6	95,429	9.8	155.9	95,429	10.9	155.9	62,851	7.2	102.7	
		Platinum	6,328	11,354	53.3	33.7	394,051	2,892.2	394,051	2,892.2	367,882	93.4	2,700.1	367,882	93.4	2,700.1	28,772	7.3	211.2	28,772	7.3	211.2	(2,603)	(0.7)	(19.1)	
		Silver	6,476	15,539	37.3	12.9	208,641	1,118.9	208,641	1,118.9	171,626	82.3	920.4	171,626	82.3	920.4	28,260	13.5	151.6	28,260	13.5	151.6	8,755	4.2	47.0	
		Consolidated	38,671	86,351	41.4	17.6	1,639,891	1,582.6	1,539,670	1,485.9	1,437,645	87.7	1,387.4	1,320,005	85.7	1,273.9	166,850	10.2	161.0	166,850	10.8	161.0	52,815	3.4	51.0	
1576	Liberty Medical Scheme	Bona Plus	10,291	21,667	31.7	6.7	189,558	729.1	189,558	729.1	200,686	105.9	771.9	200,526	105.8	771.2	36,345	19.2	139.8	36,345	19.2	139.8	(47,313)	(25.0)	(182.0)	29.3
		Gold Focus	8,814	18,074	38.2	12.0	184,221	849.4	184,221	849.4	155,297	84.3	716.0	155,218	84.3	715.7	33,641	18.3	155.1	33,641	18.3	155.1	(4,639)	(2.5)	(21.4)	
		Gold Saver	5,297	11,516	33.0	7.8	138,373	1,001.3	117,987	853.8	121,457	87.8	878.9	103,021	87.3	745.5	21,934	15.9	158.7	21,934	18.6	158.7	(6,968)	(5.9)	(50.4)	
		Platinum Complete	6,993	15,158	43.5	19.6	404,187	2,222.1	344,450	1,893.7	368,846	91.3	2,027.8	312,233	90.6	1,716.5	32,753	8.1	180.1	32,753	9.5	180.1	(536)	(0.2)	(2.9)	
		Platinum Focus	7,840	16,633	42.6	17.6	229,375	1,149.2	229,375	1,149.2	197,771	86.2	990.9	197,733	86.2	990.7	32,187	14.0	161.3	32,187	14.0	161.3	(545)	(0.2)	(2.7)	
		Platinum Saver	1,773	3,518	38.1	13.2	56,260	1,332.7	50,790	1,203.1	58,982	104.8	1,397.2	53,673	105.7	1,271.4	7,628	13.6	180.7	7,628	15.0	180.7	(10,511)	(20.7)	(249.0)	
		Titan	20,877	48,166	33.1	6.8	674,541	1,167.0	573,830	992.8	587,814	87.1	1,017.0	487,742	85.0	843.9	88,937	13.2	153.9	88,937	15.5	153.9	(2,849)	(0.5)	(4.9)	
		Consolidated	61,885	134,732	36.0	10.5	1,876,514	1,160.6	1,690,211	1,045.4	1,690,853	90.1	1,045.8	1,510,147	89.3	934.0	253,426	13.5	156.7	253,426	15.0	156.7	(73,361)	(4.3)	(45.4)	
1466	Makoti Medical Scheme	Makoti Comprehensive	1,332	2,879	30.8	0.8	27,312	790.6	27,312	790.6	25,377	92.9	734.5	25,377	92.9	734.5	2,523	9.2	73.0	2,523	9.2	73.0	(587)	(2.1)	(17.0)	119.6
		Makoti Primary	1,573	3,692	30.5	0.4	13,366	301.7	13,366	301.7	11,393	85.2	257.1	11,393	85.2	257.1	2,633	19.7	59.4	2,633	19.7	59.4	(660)	(4.9)	(14.9)	
		Other**					-	-	-	-	0	-	-	-	-	0	-	-	-	0	-	-	(0)	-	-	
		Consolidated	2,905	6,571	30.6	0.6	40,678	515.9	40,678	515.9	36,770	90.4	466.3	36,770	90.4	466.3	5,156	12.7	65.4	5,156	12.7	65.4	(1,248)	(3.1)	(15.8)	
1149	Medihelp	Dimension Elite	22,734	42,156	47.5	24.6	938,232	1,854.7	938,232	1,854.7	794,622	84.7	1,570.8	794,622	84.7	1,570.8	101,475	10.8	200.6	101,475	10.8	200.6	42,135	4.5	83.3	29.3
		Dimension Prime 1	11,175	25,666	33.2	7.8	189,370	614.9	189,370	614.9	166,751	88.1	541.4	166,751	88.1	541.4	20,491	10.8	66.5	20,491	10.8	66.5	2,127	1.1	6.9	
		Dimension Prime 2	11,642	26,961	33.5	9.6	282,109	872.0	221,993	686.2	241,634	85.7	746.9	187,521	84.5	579.6	24,025	8.5	74.3	24,025	10.8	74.3	10,447	4.7	32.3	
		Dimension Prime 3	26,758	65,762	32.2	6.9	796,440	1,009.2	796,440	1,009.2	700,884	88.0	888.2	700,884	88.0	888.2	86,170	10.8	109.2	86,170	10.8	109.2	9,386	1.2	11.9	
		Medihelp Plus	24,840	31,957	70.8	73.3	1,507,588	3,931.3	1,507,588	3,931.3	1,293,536	85.8	3,373.1	1,293,536	85.8	3,373.1	163,013	10.8	425.1	163,013	10.8	425.1	51,039	3.4	133.1	102.5
		Necesse	20,435	38,296	30.4	4.4	303,661	660.8	303,661	660.8	301,391	99.3	655.8	301,391	99.3	655.8	32,873	10.8	71.5	32,873	10.8	71.5	(30,604)	(10.1)	(66.6)	
		Unify	3,408	11,405	24.9	1.7	100,504	734.4	100,504	734.4	89,621	89.2	654.8	89,621	89.2	654.8	10,876	10.8	79.5	10,876	10.8	79.5	7	-	0.1	
		Consolidated	120,992	242,203	39.6	18.5	4,117,903	1,416.8	4																	



Annexure O (cont.): Detailed financial information per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio		
			31.12.2011	31.12.2011	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 GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2011 %		
		Incentive State & Any Hospital	8,777	20,503	31.0	5.2	239,688	974.2	216,698	880.8	166,843	69.6	678.1	143,085	66.0	581.6	38,793	16.2	157.7	38,793	17.9	157.7	34,820	16.1	141.5	23.9		
		Incentive State & Associated Hospital	8,419	19,100	30.4	4.5	184,631	805.5	166,985	728.6	134,322	72.8	586.0	116,216	69.6	507.1	35,156	19.0	153.4	35,156	21.1	153.4	15,613	9.3	68.1			
		Summit	1,518	2,742	55.2	39.3	113,694	3,455.3	113,694	3,455.3	116,121	102.1	3,529.1	115,787	101.8	3,518.9	9,806	8.6	298.0	9,806	8.6	298.0	(11,899)	(10.5)	(361.6)			
		Consolidated	93,096	186,959	33.2	8.1	2,179,716	971.6	1,959,664	873.5	1,784,443	81.9	795.4	1,560,472	79.6	695.6	317,837	14.6	141.7	317,837	16.2	141.7	81,355	4.2	36.3			
		Classic	5,081	10,548	38.3	12.2	133,822	1,057.2	133,822	1,057.2	118,804	88.8	938.6	118,804	88.8	938.6	15,136	11.3	119.6	15,136	11.3	119.6	(118)	(0.1)	(0.9)			
	National Independent Medical Aid Society (NIMAS)	Core	14	22	28.9	-	116	440.6	116	440.6	8	7.0	31.0	8	7.0	31.0	21	18.2	80.1	21	18.2	80.1	87	74.8	329.4	19.2		
		Millenium	2,990	6,257	46.9	24.7	117,794	1,568.8	94,311	1,256.1	111,760	94.9	1,488.5	91,568	97.1	1,219.5	8,811	7.5	117.4	8,811	9.3	117.4	(6,068)	(6.4)	(80.8)			
		Supreme	389	794	49.3	30.1	25,910	2,719.4	25,910	2,719.4	21,343	82.4	2,240.1	21,343	82.4	2,240.1	1,169	4.5	122.7	1,169	4.5	122.7	3,398	13.1	356.7			
		Consolidated	8,474	17,621	41.9	17.5	277,643	1,313.0	254,160	1,202.0	251,915	90.7	1,191.4	231,723	91.2	1,095.9	25,137	9.1	118.9	25,137	9.9	118.9	(2,701)	(1.1)	(12.8)			
		Footprint Comprehensive	718	1,375	30.8	5.2	12,511	758.3	12,511	758.3	9,069	72.5	549.6	9,065	72.5	549.4	3,295	26.3	199.7	3,295	26.3	199.7	152	1.2	9.2			
		Footprint Primary	626	1,121	33.6	7.4	6,865	510.3	6,865	510.3	5,061	73.7	376.2	5,058	73.7	376.0	2,647	38.6	196.7	2,647	38.6	196.7	(840)	(12.2)	(62.5)			
		Methcare	1,077	2,460	41.8	20.7	19,519	661.2	19,519	661.2	15,261	78.2	517.0	15,261	78.2	517.0	5,697	29.2	193.0	5,697	29.2	193.0	(1,439)	(7.4)	(48.8)			
		Paladin Comprehensive	1,525	3,644	34.8	8.8	62,408	1,427.2	62,408	1,427.2	53,867	86.3	1,231.9	53,833	86.3	1,231.1	10,816	17.3	247.3	10,816	17.3	247.3	(2,241)	(3.6)	(51.3)			
		Rainbow Comprehensive	1,205	2,617	43.5	17.5	76,885	2,448.3	76,885	2,448.3	63,332	82.4	2,016.7	63,239	82.3	2,013.7	8,494	11.0	270.5	8,494	11.0	270.5	5,152	6.7	164.0			
		Rainbow Plus	1,263	2,937	32.8	7.0	37,236	1,056.5	31,017	880.1	31,846	85.5	903.6	26,069	84.0	739.7	8,667	23.3	245.9	8,667	27.9	245.9	(3,719)	(12.0)	(105.5)			
	Pharos Medical Plan	Rainbow Primary	473	1,049	39.7	15.0	11,560	918.3	11,560	918.3	12,097	104.6	961.0	12,097	104.6	961.0	2,938	25.4	233.4	2,938	25.4	233.4	(3,475)	(30.1)	(276.1)			
		Consolidated	6,887	15,203	36.9	11.9	226,984	1,244.2	220,764	1,210.1	190,532	83.9	1,044.4	184,621	83.6	1,012.0	42,554	18.7	233.3	42,554	19.3	233.3	(6,411)	(2.9)	(35.1)			
		ProCedure	4,013	6,271	34.4	6.5	44,551	592.0	44,551	592.0	49,294	110.6	655.1	49,294	110.6	655.1	6,927	15.5	92.0	6,927	15.5	92.0	(11,669)	(26.2)	(155.1)			
		ProClassic	18,544	39,882	41.7	16.6	703,754	1,470.5	633,495	1,323.7	614,618	87.3	1,284.2	541,941	85.5	1,132.4	72,835	10.3	152.2	72,835	11.5	152.2	18,719	3.0	39.1			
		ProElite	1,474	3,466	35.1	6.8	78,105	1,877.9	64,478	1,550.3	76,757	98.3	1,845.5	67,394	104.5	1,620.4	7,732	9.9	185.9	7,732	12.0	185.9	(10,648)	(16.5)	(256.0)			
		ProVider	3,797	8,912	35.6	11.0	85,448	799.0	85,448	799.0	83,604	97.8	781.8	83,604	97.8	781.8	10,683	12.5	99.9	10,683	12.5	99.9	(8,839)	(10.3)	(82.6)			
		ProVision	195	423	34.6	8.5	3,492	687.9	3,492	687.9	2,259	64.7	445.1	2,259	64.7	445.1	448	12.8	88.2	448	12.8	88.2	785	22.5	154.7			
		Consolidated	28,023	58,954	39.5	14.1	915,350	1,293.9	831,464	1,175.3	826,533	90.3	1,168.3	744,493	89.5	1,052.4	98,624	10.8	139.4	98,624	11.9	139.4	(11,653)	(1.4)	(16.5)			
		1196	Protea Medical Aid Society	Essential Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.2
				Hospital Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Consolidated	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1575	Resolution Health Medical Scheme	Foundation	8,164	13,591	29.6	2.6	61,551	377.4	61,551	377.4	50,813	82.6	311.6	50,813	82.6	311.6	20,674	33.6	126.8	20,674	33.6	126.8	(9,936)	(16.1)	(60.9)	9.1		
		Hospital	6,494	16,116	31.8	4.3	106,475	550.6	106,475	550.6	88,923	83.5	459.8	88,923	83.5	459.8	26,865	25.2	138.9	26,865	25.2	138.9	(9,314)	(8.7)	(48.2)			
		Prestige	5,713	11,739	37.2	8.9	199,045	1,413.0	199,045	1,413.0	193,944	97.4	1,376.8	193,944	97.4	1,376.8	27,810	14.0	197.4	27,810	14.0	197.4	(22,710)	(11.4)	(161.2)			
		Progressive Flex	12,795	27,910	30.4	2.8	260,466	777.7	260,466	777.7	219,774	84.4	656.2	219,774	84.4	656.2	55,324	21.2	165.2	55,324	21.2	165.2	(14,632)	(5.6)	(43.7)			
		Progressive Select	431	1,040	28.5	4.0	8,149	652.9	8,149	652.9	7,264	89.1	582.0	7,264	89.1	582.0	1,660	20.4	133.0	1,660	20.4	133.0	(775)	(9.5)	(62.1)			
1446	Selfmed Medical Scheme	Consolidated	33,597	70,396	31.7	4.1	635,685	752.5																				



Annexure O (cont.): Detailed financial information per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31.12.2011	31.12.2011	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 GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2011 %
Registered schemes: restricted																										
1005	AECI Medical Aid Society	Basic Carecross	1,488	3,805	26.9	0.4	33,021	723.2	33,021	723.2	18,619	56.4	407.8	18,619	56.4	407.8	3,744	11.3	82.0	3,744	11.3	82.0	10,657	32.3	233.4	72.3
		Comprehensive	5,637	11,029	45.9	30.4	260,081	1,965.1	260,081	1,965.1	231,953	89.2	1,752.6	231,953	89.2	1,752.6	18,509	7.1	139.9	18,509	7.1	139.9	9,619	3.7	72.7	
		Consolidated	7,125	14,834	41.0	22.7	293,102	1,646.6	293,102	1,646.6	250,572	85.5	1,407.6	250,572	85.5	1,407.6	22,253	7.6	125.0	22,253	7.6	125.0	20,277	6.9	113.9	
1567	Afrox Medical Aid Society	Base Plan	3,204	7,392	31.7	7.9	87,030	981.1	87,030	981.1	93,065	106.9	1,049.2	93,065	106.9	1,049.2	9,792	11.3	110.4	9,792	11.3	110.4	(15,827)	(18.2)	(178.4)	112.0
		Consolidated	3,204	7,392	31.7	7.9	87,030	981.1	87,030	981.1	93,065	106.9	1,049.2	93,065	106.9	1,049.2	9,792	11.3	110.4	9,792	11.3	110.4	(15,827)	(18.2)	(178.4)	
1465	Alliance Midmed Medical Scheme	Alliance Midmed Policy 120	1,943	5,062	27.9	3.7	65,141	1,072.4	58,464	962.5	62,596	96.1	1,030.5	57,549	98.4	947.4	5,608	8.6	92.3	5,608	9.6	92.3	(4,693)	(8.0)	(77.3)	54.4
		Consolidated	1,943	5,062	27.9	3.7	65,141	1,072.4	58,464	962.5	62,596	96.1	1,030.5	57,549	98.4	947.4	5,608	8.6	92.3	5,608	9.6	92.3	(4,693)	(8.0)	(77.3)	
1534	Altron Medical Aid Scheme	Basic	1,465	2,812	32.0	9.9	36,184	1,072.3	28,951	858.0	27,248	75.3	807.5	19,785	68.3	586.3	4,156	11.5	123.2	4,156	14.4	123.2	5,010	17.3	148.5	
		Enhanced	2,629	6,025	38.5	14.2	106,434	1,472.1	85,146	1,177.7	111,052	104.3	1,536.0	88,439	103.9	1,223.2	7,458	7.0	103.2	7,458	8.8	103.2	(10,751)	(12.6)	(148.7)	16.8
		Consolidated	4,094	8,837	36.4	12.8	142,618	1,344.9	114,097	1,075.9	138,300	97.0	1,304.2	108,224	94.9	1,020.6	11,614	8.1	109.5	11,614	10.2	109.5	(5,741)	(5.0)	(54.1)	
1012	Anglo Medical Scheme	Managed Care Plan	6,155	12,864	47.5	30.9	303,612	1,966.8	240,131	1,555.6	321,585	105.9	2,083.2	264,573	110.2	1,713.9	20,418	6.7	132.3	20,418	8.5	132.3	(44,859)	(18.7)	(290.6)	
		Standard Care Plan	4,951	12,327	30.5	6.9	132,528	895.9	132,528	895.9	130,551	98.5	882.6	130,551	98.5	882.6	12,373	9.3	83.6	12,373	9.3	83.6	(10,396)	(7.8)	(70.3)	464.7
		Value Care Plan	278	689	25.0	1.2	2,672	323.2	2,672	323.2	2,381	89.1	288.0	2,381	89.1	288.0	367	13.7	44.4	367	13.7	44.4	(76)	(2.8)	(9.2)	
		Consolidated	11,384	25,880	38.8	18.6	438,812	1,413.0	375,331	1,208.6	454,517	103.6	1,463.5	397,505	105.9	1,280.0	33,157	7.6	106.8	33,157	8.8	106.8	(55,331)	(14.7)	(178.2)	
1571	Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	4,039	8,121	39.3	19.7	140,703	1,443.8	112,606	1,155.5	130,810	93.0	1,342.3	102,608	91.1	1,052.9	12,968	9.2	133.1	12,968	11.5	133.1	(2,969)	(2.6)	(30.5)	83.2
		Consolidated	4,039	8,121	39.3	19.7	140,703	1,443.8	112,606	1,155.5	130,810	93.0	1,342.3	102,608	91.1	1,052.9	12,968	9.2	133.1	12,968	11.5	133.1	(2,969)	(2.6)	(30.5)	
1279	Bankmed	Bankmed Basic	16,756	28,254	23.6	1.0	220,422	650.1	220,422	650.1	167,795	76.1	494.9	167,795	76.1	494.9	37,261	16.9	109.9	37,261	16.9	109.9	15,367	7.0	45.3	50.2
		Bankmed Comprehensive	48,112	101,809	32.4	8.7	1,642,064	1,344.1	1,338,879	1,095.9	1,550,065	94.4	1,268.8	1,271,380	95.0	1,040.7	134,139	8.2	109.8	134,139	10.0	109.8	(66,639)	(5.0)	(54.5)	
		Bankmed Core Saver	11,429	20,211	24.4	1.5	206,129	849.9	175,254	722.6	129,835	63.0	535.3	98,317	56.1	405.4	31,726	15.4	130.8	31,726	18.1	130.8	45,212	25.8	186.4	
		Bankmed Plus	5,305	11,281	44.2	21.6	314,199	2,321.0	235,731	1,741.4	338,639	107.8	2,501.5	268,533	113.9	1,983.7	14,897	4.7	110.0	14,897	6.3	110.0	(47,699)	(20.2)	(352.4)	
		Bankmed Traditional	17,906	38,683	28.7	4.2	548,726	1,182.1	548,726	1,182.1	501,199	91.3	1,079.7	501,199	91.3	1,079.7	49,921	9.1	107.5	49,921	9.1	107.5	(2,394)	(0.4)	(5.2)	
		Consolidated	99,508	200,238	30.3	6.7	2,931,540	1,220.0	2,519,012	1,048.3	2,687,532	91.7	1,118.5	2,307,223	91.6	960.2	267,943	9.1	111.5	267,943	10.6	111.5	(56,154)	(2.2)	(23.4)	
1507	Barloworld Medical Scheme	Barloworld Medical Scheme	5,948	12,597	36.7	16.9	254,344	1,682.6	254,344	1,682.6	215,450	84.7	1,425.3	215,450	84.7	1,425.3	18,072	7.1	119.6	18,072	7.1	119.6	20,822	8.2	137.7	
		Consolidated	5,948	12,597	36.7	16.9	254,344	1,682.6	254,344	1,682.6	215,450	84.7	1,425.3	215,450	84.7	1,425.3	18,072	7.1	119.6	18,072	7.1	119.6	20,822	8.2	137.7	
1526	BMW Employees Medical Aid Society	BMW Option 119	2,209	5,890	29.6	1.6	72,373	1,024.0	71,649	1,013.7	72,532	100.2	1,026.2	71,227	99.4	1,007.7	5,918	8.2	83.7	5,918	8.3	83.7	(5,496)	(7.7)	(77.8)	69.9
		Consolidated	2,209	5,890	29.6	1.6	72,373	1,024.0	71,649	1,013.7	72,532	100.2	1,026.2	71,227	99.4	1,007.7	5,918	8.2	83.7	5,918	8.3	83.7	(5,496)	(7.7)	(77.8)	
1237	BP Medical Aid Society	BPSA Medical Society	2,161	4,804	41.4	22.6	72,809	1,263.0	72,809	1,263.0	81,081	111.4	1,406.5	81,081	111.4	1,406.5	5,809	8.0	100.8	5,809	8.0	100.8	(14,081)	(19.3)	(244.3)	91.8
		Consolidated	2,161	4,804	41.4	22.6	72,809	1,263.0	72,809	1,263.0	81,081	111.4	1,406.5	81,081	111.4	1,406.5	5,809	8.0	100.8	5,809	8.0	100.8	(14,081)	(19.3)	(244.3)	
1590	Building & Construction Industry Medical Aid Fund	Basic Option	4,811	12,457	30.5	2.9	67,408	450.9	67,408	450.9	50,035	74.2	334.7	50,035	74.2	334.7	9,877	14.7	66.1	9,877	14.7	66.1	7,496	11.1	50.1	81.7
		Consolidated	4,811	12,457	30.5	2.9	67,408	450.9	67,408	450.9	50,035	74.2	334.7	50,035	74.2	334.7	9,877	14.7	66.1	9,877	14.7	66.1	7,496	11.1	50.1	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAf)	CA - Alliance	957	2,057	41.5	18.4	67,892	2,750.4	60,305	2,443.1	70,111	103.3	2,840.4	63,204	104.8	2,560.5	4,238	6.2	171.7	4,238	7.0	171.7	(7,138)	(11.8)	(289.2)	41.8">



Annexure O (cont.): Detailed financial information per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31.12.2011	31.12.2011	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 GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2011 %
1566	Horizon Medical Scheme	Hospital Plan	454	900	35.8	5.6	9,168	848.9	7,804	722.6	7,458	81.3	690.5	6,582	84.3	609.5	1,213	13.2	112.3	1,213	15.5	112.3	8	0.1	0.8	79.8
		Major Medical Plan	179	269	24.2	-	1,027	318.1	1,027	318.1	521	50.7	161.3	521	50.7	161.3	410	39.9	126.9	410	39.9	126.9	96	9.4	29.9	
		Major Medical Plan with CareCross	943	1,405	23.3	1.3	9,516	564.4	9,516	564.4	7,106	74.7	421.5	7,106	74.7	421.5	2,187	23.0	129.7	2,187	23.0	129.7	223	2.3	13.2	
		Consolidated	1,576	2,574	27.8	2.6	19,711	638.1	18,346	594.0	15,085	76.5	488.4	14,209	77.5	460.0	3,810	19.3	123.3	3,810	20.8	123.3	327	1.8	10.6	
1111	IBM (SA) Medical Scheme	Essential Comprehensive	1,908	4,222	37.9	13.2	59,800	1,180.3	48,794	963.1	52,156	87.2	1,029.4	41,250	84.5	814.2	6,763	11.3	133.5	6,763	13.9	133.5	781	1.6	15.4	43.2
		Consolidated	1,908	4,222	37.9	13.2	59,800	1,180.3	48,794	963.1	52,156	87.2	1,029.4	41,250	84.5	814.2	6,763	11.3	133.5	6,763	13.9	133.5	781	1.6	15.4	
1591	Impala Medical Plan	Impala Medical Plan	9,127	18,968	28.9	1.7	69,752	306.4	69,752	306.4	65,031	93.2	285.7	65,031	93.2	285.7	2,695	3.9	11.8	2,695	3.9	11.8	2,026	2.9	8.9	31.4
		Consolidated	9,127	18,968	28.9	1.7	69,752	306.4	69,752	306.4	65,031	93.2	285.7	65,031	93.2	285.7	2,695	3.9	11.8	2,695	3.9	11.8	2,026	2.9	8.9	
1559	Imperial Group Medical Scheme	Imperial Group Medical Scheme	6,962	16,188	28.8	2.5	214,447	1,103.9	214,447	1,103.9	204,073	95.2	1,050.5	204,073	95.2	1,050.5	19,609	9.1	100.9	19,609	9.1	100.9	(9,236)	(4.3)	(47.5)	87.2
		Consolidated	6,962	16,188	28.8	2.5	214,447	1,103.9	214,447	1,103.9	204,073	95.2	1,050.5	204,073	95.2	1,050.5	19,609	9.1	100.9	19,609	9.1	100.9	(9,236)	(4.3)	(47.5)	
1145	LA Health Medical Scheme	LA Active	19,227	49,513	27.5	3.4	572,731	963.9	454,767	765.4	469,817	82.0	790.7	358,486	78.8	603.4	75,585	13.2	127.2	75,585	16.6	127.2	20,697	4.6	34.8	28.6
		LA Comprehensive	3,069	4,903	57.6	46.6	163,979	2,787.1	139,046	2,363.3	156,643	95.5	2,662.4	133,926	96.3	2,276.3	12,468	7.6	211.9	12,468	9.0	211.9	(7,348)	(5.3)	(124.9)	
		LA Core	6,074	10,193	57.5	44.7	291,737	2,385.1	249,232	2,037.6	247,306	84.8	2,021.9	205,191	82.3	1,677.5	24,696	8.5	201.9	24,696	9.9	201.9	19,345	7.8	158.2	
		LA Focus	4,099	10,082	27.3	3.6	94,040	777.3	70,543	583.1	70,965	75.5	586.6	49,225	69.8	406.9	16,099	17.1	133.1	16,099	22.8	133.1	5,219	7.4	43.1	
		LA Keyplus	4,783	11,490	25.7	1.2	65,388	474.2	65,388	474.2	48,450	74.1	351.4	48,450	74.1	351.4	12,180	18.6	88.3	12,180	18.6	88.3	4,758	7.3	34.5	
		Consolidated	37,252	86,181	32.5	10.5	1,187,876	1,148.6	978,977	946.6	993,180	83.6	960.4	795,279	81.2	769.0	141,028	11.9	136.4	141,028	14.4	136.4	42,670	4.4	41.3	
1197	Libcare Medical Scheme	Libcare	5,453	12,148	30.3	5.7	191,900	1,316.4	153,685	1,054.3	169,615	88.4	1,163.5	132,275	86.1	907.4	16,494	8.6	113.1	16,494	10.7	113.1	4,916	3.2	33.7	81.5
		Consolidated	5,453	12,148	30.3	5.7	191,900	1,316.4	153,685	1,054.3	169,615	88.4	1,163.5	132,275	86.1	907.4	16,494	8.6	113.1	16,494	10.7	113.1	4,916	3.2	33.7	
1599	Lonmin Medical Scheme	Lonmin Medical Scheme Benefit Plan	19,916	21,429	35.9	-	121,015	470.6	121,015	470.6	81,045	67.0	315.2	81,045	67.0	315.2	19,762	16.3	76.9	19,762	16.3	76.9	20,208	16.7	78.6	32.3
		Consolidated	19,916	21,429	35.9	-	121,015	470.6	121,015	470.6	81,045	67.0	315.2	81,045	67.0	315.2	19,762	16.3	76.9	19,762	16.3	76.9	20,208	16.7	78.6	
1547	Malcor Medical Scheme	Plan A	1,549	3,752	40.1	13.5	76,122	1,690.7	76,122	1,690.7	88,109	115.7	1,956.9	88,109	115.7	1,956.9	3,044	4.0	67.6	3,044	4.0	67.6	(15,030)	(19.7)	(333.8)	27.7
		Plan B	2,853	6,817	29.2	3.3	84,962	1,038.6	84,962	1,038.6	79,666	93.8	973.9	79,666	93.8	973.9	11,876	14.0	145.2	11,876	14.0	145.2	(6,580)	(7.7)	(80.4)	
		Plan C	438	725	30.7	3.5	8,951	1,028.8	6,720	772.4	5,522	61.7	634.7	3,692	54.9	424.4	1,817	20.3	208.8	1,817	27.0	208.8	1,211	18.0	139.2	
		Consolidated	4,840	11,294	32.9	6.7	170,035	1,254.6	167,805	1,238.2	173,297	101.9	1,278.7	171,467	102.2	1,265.2	16,737	9.8	123.5	16,737	10.0	123.5	(20,400)	(12.2)	(150.5)	
1495	Massmart Health Plan	Massmart Health Plan	2,625	5,873	29.7	1.9	95,066	1,348.9	76,057	1,079.2	76,832	80.8	1,090.2	60,419	79.4	857.3	7,536	7.9	106.9	7,536	9.9	106.9	8,102	10.7	115.0	71.4
		Consolidated	2,625	5,873	29.7	1.9	95,066	1,348.9	76,057	1,079.2	76,832	80.8	1,090.2	60,419	79.4	857.3	7,536	7.9	106.9	7,536	9.9	106.9	8,102	10.7	115.0	
1039	MBMed Medical Aid Fund	MBMed	3,251	8,455	29.6	4.6	100,716	992.7	100,716	992.7	87,063	86.4	858.1	87,063	86.4	858.1	8,396	8.3	82.8	8,396	8.3	82.8	5,257	5.2	51.8	74.4
		Consolidated	3,251	8,455	29.6	4.6	100,716	992.7	100,716	992.7	87,063	86.4	858.1	87,063	86.4	858.1	8,396	8.3	82.8	8,396	8.3	82.8	5,257	5.2	51.8	
1548	Medipos Medical Scheme	Option A	2,459	3,683	62.0	60.2	133,180	3,013.4	133,180	3,013.4	119,265	89.6	2,698.6	117,908	88.5	2,667.8	5,470									



Annexure O (cont.): Detailed financial information per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31.12.2011	31.12.2011	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 GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2011 %
1441	Parmed Medical Aid Scheme	Plan - 007	2,266	5,253	45.2	25.8	158,245	2,510.4	158,245	2,510.4	155,148	98.0	2,461.3	155,148	98.0	2,461.3	7,477	4.7	118.6	7,477	4.7	118.6	(4,380)	(2.8)	(69.5)	71.0
		Consolidated	2,266	5,253	45.2	25.8	158,245	2,510.4	158,245	2,510.4	155,148	98.0	2,461.3	155,148	98.0	2,461.3	7,477	4.7	118.6	7,477	4.7	118.6	(4,380)	(2.8)	(69.5)	
1515	PG Bison Medical Aid Society	PG Bison	521	1,110	40.1	16.8	19,466	1,461.4	19,466	1,461.4	18,828	96.7	1,413.5	18,828	96.7	1,413.5	2,160	11.1	162.2	2,160	11.1	162.2	(1,522)	(7.8)	(114.3)	140.3
		Consolidated	521	1,110	40.1	16.8	19,466	1,461.4	19,466	1,461.4	18,828	96.7	1,413.5	18,828	96.7	1,413.5	2,160	11.1	162.2	2,160	11.1	162.2	(1,522)	(7.8)	(114.3)	
1186	PG Group Medical Scheme	PG Group Medical Scheme	1,311	2,807	33.3	11.2	46,946	1,393.7	35,493	1,053.7	42,412	90.3	1,259.1	33,118	93.3	983.2	3,414	7.3	101.4	3,414	9.6	101.4	(1,039)	(2.9)	(30.8)	109.4
		Consolidated	1,311	2,807	33.3	11.2	46,946	1,393.7	35,493	1,053.7	42,412	90.3	1,259.1	33,118	93.3	983.2	3,414	7.3	101.4	3,414	9.6	101.4	(1,039)	(2.9)	(30.8)	
1563	Pick & Pay Medical Scheme	Pick & Pay Medical Scheme	7,526	16,136	29.1	3.4	214,477	1,107.7	161,046	831.7	196,640	91.7	1,015.5	147,407	91.5	761.3	21,450	10.0	110.8	21,450	13.3	110.8	(7,811)	(4.8)	(40.3)	99.7
		Consolidated	7,526	16,136	29.1	3.4	214,477	1,107.7	161,046	831.7	196,640	91.7	1,015.5	147,407	91.5	761.3	21,450	10.0	110.8	21,450	13.3	110.8	(7,811)	(4.8)	(40.3)	
1583	Platinum Health	Basic Option	27,164	29,098	35.1	0.1	158,881	455.0	158,881	455.0	63,478	40.0	181.8	63,478	40.0	181.8	18,186	11.4	52.1	18,186	11.4	52.1	77,217	48.6	221.1	35.5
		Enhanced Option	24,461	48,990	27.6	0.2	431,404	733.8	431,404	733.8	412,252	95.6	701.3	412,252	95.6	701.3	21,696	5.0	36.9	21,696	5.0	36.9	(2,545)	(0.6)	(4.3)	
		Consolidated	51,625	78,088	30.4	0.1	590,285	629.9	590,285	629.9	475,730	80.6	507.7	475,730	80.6	507.7	39,883	6.8	42.6	39,883	6.8	42.6	74,672	12.7	79.7	
1194	Profmed	Pro Active	9,602	25,808	34.9	6.7	208,243	672.4	208,243	672.4	120,496	57.9	389.1	120,496	57.9	389.1	40,633	19.5	131.2	40,633	19.5	131.2	47,114	22.6	152.1	
		Pro Active Plus	4,409	9,879	32.7	5.1	88,326	745.1	88,326	745.1	61,295	69.4	517.0	61,295	69.4	517.0	17,701	20.0	149.3	17,701	20.0	149.3	9,330	10.6	78.7	
		Pro Pinnacle	2,265	4,659	52.1	31.7	165,014	2,951.5	165,014	2,951.5	163,971	99.4	2,932.9	163,971	99.4	2,932.9	9,718	5.9	173.8	9,718	5.9	173.8	(8,675)	(5.3)	(155.2)	48.5
		Pro Secure	7,589	18,244	41.9	16.7	298,307	1,362.6	298,307	1,362.6	261,786	87.8	1,195.8	261,786	87.8	1,195.8	31,962	10.7	146.0	31,962	10.7	146.0	4,559	1.5	20.8	
		Pro Secure Plus	2,381	5,144	44.4	20.8	106,809	1,730.3	106,809	1,730.3	106,178	99.4	1,720.1	106,178	99.4	1,720.1	10,087	9.4	163.4	10,087	9.4	163.4	(9,456)	(8.9)	(153.2)	
		Consolidated	26,246	63,734	38.6	12.3	866,699	1,133.2	866,699	1,133.2	713,726	82.3	933.2	713,726	82.3	933.2	110,101	12.7	144.0	110,101	12.7	144.0	42,872	4.9	56.1	
1516	Quantum Medical Aid Society	Essential Comprehensive	757	1,533	42.3	18.9	31,286	1,700.7	26,453	1,438.0	35,356	113.0	1,921.9	30,459	115.1	1,655.7	2,072	6.6	112.7	2,072	7.8	112.7	(6,078)	(23.0)	(330.4)	
		Essential Saver	5,174	10,910	30.4	5.8	97,881	747.6	80,492	614.8	87,434	89.3	667.8	70,466	87.5	538.2	14,165	14.5	108.2	14,165	17.6	108.2	(4,140)	(5.1)	(31.6)	
		Keycare Plus	1,147	2,213	23.7	1.4	14,072	529.9	14,072	529.9	13,124	93.3	494.2	13,124	93.3	494.2	3,140	22.3	118.2	3,140	22.3	118.2	(2,192)	(15.6)	(82.5)	112.2
		Consolidated	7,078	14,656	30.6	6.5	143,239	814.5	121,018	688.1	135,913	94.9	772.8	114,049	94.2	648.5	19,378	13.5	110.2	19,378	16.0	110.2	(12,409)	(10.3)	(70.6)	
1201	Rand Water Medical Scheme	Option A	2,887	7,343	30.5	7.2	113,117	1,283.7	113,117	1,283.7	105,492	93.3	1,197.2	105,492	93.3	1,197.2	7,040	6.2	79.9	7,040	6.2	79.9	585	0.5	6.6	
		Option B	305	310	46.8	-	3,276	880.6	3,276	880.6	3,198	97.6	859.7	3,198	97.6	859.7	152	4.6	40.7	152	4.6	40.7	(74)	(2.2)	(19.8)	
		Consolidated	2,992	7,653	31.1	6.9	116,393	1,267.4	116,393	1,267.4	108,690	93.4	1,183.5	108,690	93.4	1,183.5	7,191	6.2	78.3	7,191	6.2	78.3	512	0.4	5.6	79.3
1430	Remedi Medical Aid Scheme	Classic	6,858	14,495	26.6	3.1	208,900	1,201.0	208,900	1,201.0	135,403	64.8	778.4	135,403	64.8	778.4	16,260	7.8	93.5	16,260	7.8	93.5	57,237	27.4	329.1	
		Comprehensive	6,579	16,280	34.3	7.7	297,779	1,524.3	268,186	1,372.8	277,934	93.3	1,422.7	247,887	92.4	1,267.8	16,444	5.5	84.2	16,444	6.1	84.2	4,054	1.5	20.8	
		Standard	3,395	8,036	25.8	1.2	64,490	668.8	64,490	668.8	48,896	75.8	507.1	48,896	75.8	507.1	7,704	11.9	79.9	7,704	11.9	79.9	7,890	12.2	81.8	66.8
		Consolidated	16,832	38,811	29.6	4.6	571,169	1,226.4	541,575	1,162.8	462,232	80.9	992.5	431,986	79.8	927.5	40,408	7.1	86.8	40,408	7.5	86.8	69,181	12.8	148.5	
1176	Retail Medical Scheme	Essential Comprehensive Option	317	605	53.2	32.9	21,720	2,991.8	17,431	2,401.0	24,466	112.6	3,369.9	20,094	115.3	2,767.7	855	3.9								



Annexure O (cont.): Detailed financial information per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio	
			31.12.2011	31.12.2011	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 GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2011 %	
1597	Umvuzo Health Medical Scheme	Standard	7,244	16,835	27.9	0.4	116,903	578.7	116,903	578.7	91,597	78.4	453.4	91,495	78.3	452.9	18,935	16.2	93.7	18,935	16.2	93.7	6,472	5.5	32.0	14.9	
		Supreme	4,895	11,788	25.7	0.4	97,740	691.0	97,740	691.0	76,961	78.7	544.1	76,961	78.7	544.1	13,714	14.0	97.0	13,714	14.0	97.0	7,065	7.2	49.9		
		Ultra Affordable	10,791	15,522	32.7	0.1	90,108	483.8	90,108	483.8	76,696	85.1	411.8	76,691	85.1	411.7	14,333	15.9	76.9	14,333	15.9	76.9	(916)	(1.0)	(4.9)		
		Consolidated	22,930	44,145	29.0	0.3	304,751	575.3	304,751	575.3	245,253	80.5	463.0	245,147	80.4	462.8	46,983	15.4	88.7	46,983	15.4	88.7	12,622	4.1	23.8		
1520	University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3,451	7,499	37.6	14.2	107,842	1,198.4	80,961	899.7	92,895	86.1	1,032.3	72,817	89.9	809.2	10,347	9.6	115.0	10,347	12.8	115.0	(2,202)	(2.7)	(24.5)	71.4	
		Consolidated	3,451	7,499	37.6	14.2	107,842	1,198.4	80,961	899.7	92,895	86.1	1,032.3	72,817	89.9	809.2	10,347	9.6	115.0	10,347	12.8	115.0	(2,202)	(2.7)	(24.5)		
1282	University of the Witwatersrand Staff Medical Aid Scheme	University of the Witwatersrand Staff Medical Aid	3,102	6,169	39.3	15.0	122,459	1,654.2	122,459	1,654.2	112,021	91.5	1,513.2	112,021	91.5	1,513.2	10,191	8.3	137.7	10,191	8.3	137.7	247	0.2	3.3	57.0	
		Consolidated	3,102	6,169	39.3	15.0	122,459	1,654.2	122,459	1,654.2	112,021	91.5	1,513.2	112,021	91.5	1,513.2	10,191	8.3	137.7	10,191	8.3	137.7	247	0.2	3.3		
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive Option	7,375	19,043	30.3	5.8	262,632	1,149.3	191,716	839.0	268,330	102.2	1,174.2	207,604	108.3	908.5	13,796	5.3	60.4	13,796	7.2	60.4	(29,684)	(15.5)	(129.9)	102.0	
		Yebomed	2,906	6,931	27.1	-	35,388	425.5	35,388	425.5	31,082	87.8	373.7	31,082	87.8	373.7	2,466	7.0	29.6	2,466	7.0	29.6	1,840	5.2	22.1		
		Consolidated	10,281	25,974	29.4	4.2	298,020	956.1	227,105	728.6	299,413	100.5	960.6	238,687	105.1	765.8	16,261	5.5	52.2	16,261	7.2	52.2	(27,843)	(12.3)	(89.3)		
1293	Wooltru Healthcare Fund	Core Option	589	1,051	29.9	5.3	7,447	590.4	7,447	590.4	6,513	87.5	516.4	6,513	87.5	516.4	767	10.3	60.8	767	10.3	60.8	166	2.2	13.2		
		Extended Option	902	1,936	39.0	15.6	37,223	1,602.2	37,223	1,602.2	39,856	107.1	1,715.6	39,856	107.1	1,715.6	2,326	6.2	100.1	2,326	6.2	100.1	(4,958)	(13.3)	(213.4)	78.1	
		Plus Option	7,455	15,275	27.8	3.4	157,425	858.8	157,425	858.8	132,205	84.0	721.3	132,205	84.0	721.3	18,678	11.9	101.9	18,678	11.9	101.9	6,541	4.2	35.7		
		Consolidated	8,946	18,262	29.1	4.8	202,095	922.2	202,095	922.2	178,574	88.4	814.9	178,574	88.4	814.9	21,771	10.8	99.3	21,771	10.8	99.3	1,750	0.9	8.0		
1253	Xstrata Medical Aid Scheme	107	9,256	27,947	23.0	0.5	251,728	750.6	251,728	750.6	220,857	87.7	658.6	220,857	87.7	658.6	18,450	7.3	55.0	18,450	7.3	55.0	12,421	4.9	37.0	34.9	
		Consolidated	9,256	27,947	23.0	0.5	251,728	750.6	251,728	750.6	220,857	87.7	658.6	220,857	87.7	658.6	18,450	7.3	55.0	18,450	7.3	55.0	12,421	4.9	37.0		
Sub-total: registered restricted schemes			1,548,003	3,766,295	29.5	5.1	43,321,471	958.5	41,425,621	916.6	38,711,285	89.4	856.5	37,000,212	89.3	818.7	3,343,459	7.7	74.0	3,343,459	8.1	74.0	1,081,950	2.6	23.9	38.3	
Total registered schemes			3,730,565	8,526,409	31.6	6.6	107,382,943	1,049.5	97,561,528	953.5	93,627,465	87.2	915.1	84,403,234	86.5	824.9	12,123,991	11.3	118.5	12,123,991	12.4	118.5	1,034,303	1.1	10.1	32.6	

Notes

GCI = Gross Contribution Income

RCI = Risk Contribution Income

PMSA = Personal Medical Savings Account

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

** Discontinued options and options of amalgamated and liquidated schemes. These options did not have any beneficiaries at year-end, therefore their pbpm figures, average age, and pensioner ratios could not be calculated.

pbpm = per beneficiary per month

pb = per beneficiary

The scheme was liquidated in 2011. Figures were not submitted.

Protea Medical Aid Society was liquidated with effect from 19 April 2011.



Annexure P: Fees paid to administrators: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services					Administration fees paid to administrator (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (risk + PMSA)								
			Administrator R'000	Other 3rd parties R'000	Total fees paid R'000	Administrator pabpm R	Administrator pampm R	2011 R'000	2010 R'000	% change	2011 As % of GAE	2010 As % of GAE	% change	2011 pabpm R	2010 pabpm R	% change	2011 pampm R	2010 pampm R	% change	2011 R'000	As % of GAE & total managed healthcare services	2011 pabpm R	2011 pampm R	2011 R'000	2010 R'000	% change	2011 As % of GCI	2010 As % of GCI	2011 pabpm R	2010 pabpm R	% change	
Registered schemes: open																																
1252	Bestmed Medical Scheme	Sanlam Healthcare Management (Pty) Ltd	45,176	2,250	47,426	25.5	53.8	157,395	146,207	7.7	69.7	75.9	(8.2)	88.7	85.9	3.3	187.4	185.0	1.3	202,571	74.2	114.2	241.2	225,677	192,524	17.2	9.1	8.8	127.2	113.2	12.4	
1512	Bontas Medical Fund	Medscheme Holdings (Pty) Ltd	199,984	-	199,984	27.6	62.4	427,091	419,861	1.7	69.0	70.4	(2.0)	59.0	55.7	5.9	133.3	128.9	3.4	627,075	76.5	86.6	195.7	619,394	596,046	3.9	8.6	8.6	85.5	79.0	8.2	
1034	Cape Medical Plan	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,838	16,317	(2.9)	12.3	13.1	95.3	91.6	4.0	
1552	Community Medical Aid Scheme (COMMED)	Alicare Administrators (Pty) Ltd	2,405	4,572	6,977	10.9	23.5	22,412	27,674	(19.0)	57.8	68.3	(15.4)	101.5	90.8	11.8	218.8	207.3	5.5	24,817	54.3	112.4	242.3	38,743	40,497	(4.3)	12.2	11.6	175.4	132.9	32.0	
1491	Compcare Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	-	11,374	11,374	-	-	32,838	39,084	(16.0)	85.2	87.5	(2.6)	114.3	110.5	3.4	234.0	244.5	(4.3)	32,838	65.8	114.3	234.0	38,533	44,675	(13.7)	9.8	9.7	134.2	126.3	6.3	
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	882,882	-	882,882	32.0	70.2	2,863,571	2,666,663	7.4	97.7	97.4	0.3	103.6	102.3	1.3	227.6	225.9	0.8	3,746,454	98.2	135.6	297.8	2,932,093	2,737,395	7.1	9.4	9.9	106.1	105.0	1.0	
1202	Fedhealth Medical Scheme	Medscheme Holdings (Pty) Ltd	49,745	904	50,649	27.0	56.5	172,733	167,503	3.1	79.2	80.7	(1.9)	93.8	81.1	15.7	196.1	172.3	13.8	222,478	82.7	120.8	252.6	218,233	207,491	5.2	9.1	8.6	118.5	100.5	17.9	
1554	Genesis Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22,744	20,621	10.3	11.9	11.8	94.1	83.7	12.4	
1561	Gen-Health Medical Scheme	Sechaba Medical Solutions (Pty) Ltd	-	-	-	-	-	12,958	(100.0)	-	43.4	(100.0)	-	40.9	(100.0)	-	97.8	(100.0)	-	-	-	-	-	-	29,842	(100.0)	-	11.3	-	94.2	(100.0)	-
1537	Hosmed Medical Aid Scheme	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	17,524	-	17,524	16.5	42.0	75,046	83,077	(9.7)	71.2	78.2	(9.0)	70.8	70.8	-	179.7	184.2	(2.4)	92,569	75.3	87.3	221.6	105,469	106,207	(0.7)	9.9	10.6	99.5	90.6	9.8	
1577	Inqwe Health Plan	Momentum Medical Scheme Administrators (Pty) Ltd	-	-	-	-	-	6,022	(100.0)	-	60.2	(100.0)	-	40.7	(100.0)	-	49.1	(100.0)	-	-	-	-	-	-	10,005	(100.0)	-	14.7	-	87.7	(100.0)	-
1087	Keyhealth	Professional Medical Scheme Administrators (Pty) Ltd	14,142	12,062	26,203	13.4	30.0	75,949	91,897	(17.4)	65.8	74.9	(12.1)	71.7	78.2	(8.3)	161.4	179.8	(10.2)	90,090	63.6	85.1	191.4	115,448	122,678	(5.9)	7.0	7.8	109.1	104.4	4.5	
1576	Liberty Medical Scheme	V Med Administrators (Pty) Ltd	40,515	6,447	46,962	23.6	51.7	113,329	128,213	(11.6)	63.7	69.2	(7.9)	66.1	62.8	5.3	144.5	139.3	3.7	153,844	68.4	89.7	196.2	177,924	185,160	(3.9)	9.5	9.7	103.7	90.8	14.2	
1466	Makoti Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	-	-	-	-	-	2,215	2,119	4.5	55.1	68.0	(19.0)	26.7	23.5	13.6	61.2	57.1	7.2	2,215	55.1	26.7	61.2	4,021	3,115	29.1	9.9	8.3	48.5	34.6	40.2	
1149	Medihelp	Self-administered	33,023	35,369	68,392	11.2	22.4	-	-	-	-	-	-	-	-	-	-	-	-	33,023	8.6	11.2	22.4	317,339	300,360	5.7	7.7	7.9	108.0	105.5	2.4	
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	1,724	-	1,724	11.6	30.3	6,981	5,776	20.9	85.9	80.0	7.4	47.1	43.6	8.0	122.6	113.6	7.9	8,705	88.4	58.7	152.8	8,123	7,224	12.4	7.2	7.7	54.8	54.5	0.6	
1140	Medshield Medical Scheme	Self-administered	-	54,003	54,003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	163,076	128,553	26.9	5.8	6.6	57.4	55.3	3.8	
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	51,152	3,114	54,266	23.2	46.1	178,970	165,030	8.4	95.2	95.2	-	81.3	81.8	(0.6)	161.4	173.9	(7.2)	230,122	95.0	104.6	207.5	187,937	173,368	8.4	8.6	8.7	85.4	86.0	(0.7)	
1166	National Independent Medical Aid Society (NIMAS)	Metropolitan Health Corporate (Pty) Ltd	3,454	-	3,454	15.7	32.8	13,143	13,821	(4.9)	72.2	75.7	(4.6)	59.9	54.9	9.1	124.7	116.6	6.9	16,597	76.6	75.6	157.4	18,206	18,250	(0.2)	6.6	6.5	83.0	72.5	14.5	
1215	Oxygen Medical Scheme	Medscheme Holdings (Pty) Ltd	-	-	-	-	-	54,384	(100.0)	-	70.2	(100.0)	-	61.1	(100.0)	-	141.0	(100.0)	-	-	-	-	-	-	77,478	(100.0)	-	9.0	-	87.0	(100.0)	-
1546	Pharos Medical Plan	Private Health Administrators (a division of Swedan Trust (Pty) Ltd)	4,362	532	4,893	23.4	52.0	21,452	20,188	6.3	65.3	64.8	0.8	115.2	103.9	10.9	255.7	236.3	8.2	25,813	68.4	138.6	307.7	32,829	31,154	5.4	14.5	14.4	176.3	160.3	10.0	
1454	Pro Sano Medical Scheme*	Self-administered	7,568	16,851	24,419	10.1	21.4	-	18,325	(100.0)	-	22.2	(100.0)	-	22.3	(100.0)	-	48.7	(100.0)	-	7,568	8.5	10.1	21.4	64,872	82,660	(21.5)	7.1	9.4	86.4	100.5	(14.0)
1196	Protea Medical Aid Society	Universal Healthcare Administrators (Pty) Ltd	-	-	-	-	-	4,362	(100.0)	-	55.5	(100.0)	-	51.7	(100.0)	-	57.3	(100.0)	-	-	-	-	-	-	7,855	(100.0)	-	23.2	-	93.1	(100.0)	-
1575	Resolution Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	16,677	5,030	21,708	20.7	44.3	61,880	59,353	4.3	67.3	70.4	(4.4)	76.6	75.8	1.1	164.2	169.4	(3.1)	78,557	69.1	97.3	208.5	91,901	84,281	9.0	14.5	14.2	113.8	107.6	5.8	
1446	Selfmed Medical Scheme*	Self-administered	-	4,163	4,163	-	-	6,006	(100.0)	-	18.2	(100.0)	-	24.7	(100.0)	-	50.7	(100.0)	-	-	-	-	-	-	30,480	32,924	(7.4)	11.3	11.5	145.6	135.6	7.4
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	39,015	1,075	40,090	20.8	51.7	129,406	121,672	6.4	69.6	72.4	(3.9)	69.0	62.7	10.0	171.5	155.2	10.5	168,421	74.5	89.8	223.2	185,946	167,982	10.7	9.3	9.4	99.1	86.5	14.6	
1141	Spectramed	V Med Administrators (Pty) Ltd	202	10,111	10,313	0.7	1.4	47,638	53,710	(11.3)	43.3	40.3	7.4	53.8	47.0	14.5	112.7	101.5	11.0	47,8												



Annexure P (cont): Fees paid to administrators: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services					Administration fees paid to administrator (incl. co-administration fees)												Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross Administration Expenditure (GAE) (risk + PMSA)								
			Administrator R'000	Other 3rd parties R'000	Total fees paid R'000	Administrator pabpm R	Administrator pampm R	2011 R'000	2010 R'000	% change	2011 As % of GAE	2010 As % of GAE	% change	2011 pabpm R	2010 pabpm R	% change	2011 pampm R	2010 pampm R	% change	2011 R'000	As % of GAE & total managed healthcare services	2011 pabpm R	2011 pampm R	2011 R'000	2010 R'000	% change	2011 As % of GCI	2010 As % of GCI	2011 pabpm R	2010 pabpm R	% change	
1583	Platinum Health	Self-administered	2,473	-	2,473	2.9	4.5	-	-	-	-	-	-	-	-	-	-	-	-	2,473	6.2	2.9	4.5	37,187	31,638	17.5	6.3	7.1	43.8	47.0	(6.8)	
1194	Profmed	Professional Medical Scheme Administrators (Pty) Ltd	9,723	9,658	19,381	12.8	31.2	58,028	52,586	10.3	68.1	68.1	-	76.3	70.2	8.7	186.1	174.0	7.0	67,751	64.8	89.1	217.2	85,185	77,222	10.3	9.8	10.1	112.1	103.0	8.8	
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	4,436	-	4,436	25.3	52.4	13,036	12,364	5.4	88.5	87.7	0.9	74.3	70.5	5.4	153.9	147.1	4.6	17,472	91.2	99.5	206.2	14,724	14,103	4.4	10.3	10.5	83.9	80.4	4.4	
1201	Rand Water Medical Scheme	Self-administered	-	1,493	1,493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,714	5,200	9.9	4.9	5.0	62.7	58.5	7.2	
1430	Remedi Medical Aid Scheme	Discovery Health (Pty) Ltd	10,403	-	10,403	22.7	52.6	27,047	22,124	22.2	91.2	86.9	4.9	59.1	50.0	18.2	136.8	115.9	18.0	37,449	93.5	81.8	189.4	29,671	25,450	16.6	5.2	5.0	64.8	57.6	12.5	
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	5,282	-	5,282	29.6	54.9	15,161	13,100	15.7	94.3	92.9	1.5	85.0	80.2	6.0	157.6	150.8	4.5	20,443	95.7	114.6	212.5	16,083	14,105	14.0	11.4	11.3	90.2	86.3	4.5	
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	587	-	587	22.0	47.0	1,677	1,549	8.3	82.1	81.5	0.7	62.9	59.0	6.6	134.2	126.8	5.8	2,264	86.1	85.0	181.2	2,043	1,901	7.5	6.7	6.9	76.7	72.5	5.8	
1209	SA Breweries Medical Aid Society	Momentum Medical Scheme Administrators (Pty) Ltd	5,602	720	6,322	20.6	47.0	17,135	16,475	4.0	82.7	84.7	(2.4)	63.1	62.6	0.8	143.8	142.8	0.7	22,736	84.1	83.7	190.9	20,711	19,448	6.5	7.1	7.6	76.3	73.9	3.2	
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	3,625	-	3,625	31.1	67.7	7,389	6,999	5.6	81.9	75.4	8.6	63.4	59.2	7.1	138.0	129.0	7.0	11,014	87.1	94.6	205.7	9,026	9,285	(2.8)	5.0	5.7	77.5	78.5	(1.3)	
1038	SAMWUMed	Self-administered	-	11,213	11,213	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,815	30,480	33.9	6.4	5.4	44.1	34.7	27.1	
1527	Sappi Medical Aid Scheme	Metropolitan Health Corporate (Pty) Ltd	2,590	321	2,911	23.2	52.8	7,119	6,778	5.0	83.3	84.7	(1.7)	63.7	59.8	6.5	145.1	137.7	5.4	9,709	84.8	86.9	197.9	8,542	8,001	6.8	5.2	5.3	76.5	70.6	8.4	
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	27,072	-	27,072	30.0	78.8	46,502	42,847	8.5	93.5	93.2	0.3	51.5	47.9	7.5	135.3	126.4	7.0	73,574	95.8	81.4	214.0	49,755	45,970	8.2	4.5	4.5	55.1	51.4	7.2	
1531	Sedmed	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	763	723	5.6	3.8	3.8	32.7	30.6	6.9	
1243	Siemens Medical Scheme	Medscheme Holdings (Pty) Ltd	2,475	-	2,475	35.1	78.2	5,300	5,065	4.6	94.5	89.9	5.1	75.2	70.7	6.4	167.5	158.0	6.0	7,774	96.2	110.4	245.8	5,610	5,632	(0.4)	5.3	5.9	79.6	78.6	1.3	
1580	South African Police Service Medical Scheme (POLMED)	Metropolitan Health Corporate (Pty) Ltd	-	115,293	115,293	-	-	172,431	170,446	1.2	73.0	77.8	(6.2)	29.8	29.8	-	82.3	83.1	(1.0)	172,431	49.0	29.8	82.3	236,250	219,013	7.9	4.2	4.3	40.8	38.4	6.3	
1578	TFG Medical Aid Scheme	METHHEALTH (Pty) Ltd	1,637	447	2,084	22.9	47.9	3,783	3,492	8.3	89.6	89.9	(0.3)	53.0	51.2	3.5	110.7	106.2	4.2	5,420	86.0	76.0	158.6	4,220	3,885	8.6	5.6	6.1	59.2	57.0	3.9	
1544	Tiger Brands Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	74	3,644	3,717	0.6	1.3	8,086	7,892	2.5	91.6	93.0	(1.5)	62.2	57.7	7.8	143.5	133.6	7.4	8,160	65.0	62.7	144.8	8,829	8,490	4.0	4.8	4.8	67.9	62.1	9.3	
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	34,341	5,926	40,267	20.4	39.7	88,989	85,706	3.4	79.0	73.8	7.0	52.7	49.6	6.3	102.4	97.2	5.3	122,930	80.7	73.2	142.2	112,080	116,122	(3.5)	7.3	9.0	66.7	67.2	(0.7)	
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	2,162	-	2,162	26.2	55.5	5,438	5,155	5.5	72.8	73.5	(1.0)	66.0	63.6	3.8	139.6	133.0	5.0	7,600	78.9	92.3	195.1	7,467	7,019	6.4	9.0	9.2	90.6	86.7	4.5	
1434	Umed	Discovery Health (Pty) Ltd	-	-	-	-	-	-	8,707	(100.0)	-	76.3	(100.0)	-	68.5	(100.0)	-	157.8	(100.0)	-	-	-	-	-	-	11,418	(100.0)	-	6.6	-	89.8	(100.0)
1597	Umvuzo Health Medical Scheme	Self-administered	-	8,170	8,170	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,548	23,122	32.1	10.0	10.6	60.1	53.7	11.9	
1520	University of KwaZulu-Natal Medical Scheme	Discovery Health (Pty) Ltd	2,302	-	2,302	25.6	55.5	6,922	6,466	7.1	87.4	85.1	2.7	77.1	73.9	4.3	166.9	159.0	5.0	9,224	90.2	102.7	222.4	7,924	7,594	4.4	7.3	8.0	88.2	86.8	1.6	
1282	University of the Witwatersrand Staff Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	2,602	-	2,602	34.8	70.0	6,543	6,110	7.1	86.1	81.9	5.1	87.5	79.8	9.6	175.9	164.4	7.0	9,145	89.6	122.3	245.8	7,603	7,462	1.9	6.2	6.5	101.7	97.4	4.4	
1291	Witbank Coalfields Medical Aid Scheme	Self-administered	-	2,167	2,167	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,016	15,042	(6.8)	4.7	5.4	44.7	48.1	(7.1)	
1293	Wooltru Healthcare Fund	Metropolitan Health Corporate (Pty) Ltd	2,450	571	3,021	11.2	23.0	15,398	14,764	4.3	82.1	83.9	(2.1)	70.6	67.8	4.1	144.4	139.1	3.8	17,848	82.0	81.8	167.4	18,746	17,588	6.6	9.3	9.4	85.9	80.7	6.4	
1253	Xstrata Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	6,437	-	6,437	20.0	59.9	11,354	9,725	16.7	94.4	93.2	1.3	35.2	32.9	7.0	105.6	97.6	8.2	17,791	96.3	55.2	165.5	12,034	10,435	15.3	4.8	5.5	37.3	35.3	5.7	
Sub-total: registered restricted schemes			656,705	189,776	846,481	18.5	44.6	1,724,517	1,592,173	8.3	76.1	76.3	(0.3)	42.2	42.1	0.2	104.7	104.0	0.7	2,381,222	75.8	56.9	139.4	2,413,550	2,213,054	9.1	5.6	6.0	54.9	54.1	1.5	
Sub-total: registered restricted schemes excl. self-administered schemes (refer to notes)			653,286	166,606	819,892	19.0	46.4	1,724,517	1,586,945	8.7	76.1	76.5	(0.5)	42.2	42.1	0.2	104.7	104.2	0.5	2,377,803	77.1	58.2	144.4	2,265,600	2,075,782	9.1	5.5	6.0	55.5	54.8	1.3	
Total registered schemes			2,077,188	360,719	2,437,907	23.5	53.5	6,165,825	5,939,347	3.8	83.0	82.1	1.1	68.0	65.8	3.3	157.7	152.8	3.2	8,243,013	80.7	86.4	198.4	8,191,511	7,822,356	4.7	7.6	8.1	81.2	79.1	2.7	
Total registered schemes excl. self-administered schemes			2,033,178	227,162	2,260,340	24.3	55.9	6,165,825	5,909,787	4.3	83.0	83.2	(0.2)	68.0	66.4	2.4	157.7	154.3	2.2	8,199,003	84.6	90.4	209.6	7,429,212	7,103,649	4.6	7.7	8.1	81.9	79.6	2.9	

Notes

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

pabpm = per average beneficiary per month

pampm = per average member per month

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

* Pro Sano Medical Scheme and Selfmed Medical Scheme became self-administered in 2010. Because only annual figures were submitted, these schemes were excluded from the 2010 industry average. Naspers Medical Fund was self-administered in 2010.

The following schemes changed administrators in 2010 and 2011:

Spectramed changed its administrators from Medscheme Holdings (Pty) Ltd to V Med Administrators (Pty) Ltd with effect from 1 January 2010.

Impala Medical Plan became third-party administered by Providence Healthcare Risk Managers (Pty) Ltd with effect from 1 May 2010.

Remedi Medical Aid Scheme changed from Metropolitan Health Corporate (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 15 June 2010.

Pro Sano Medical Scheme became self-administered with effect from 1 July 2010. The scheme used to be administered by Sigma Health Fund Managers (Pty) Ltd.

Selfmed Medical Scheme was administered by V Med Administrators (Pty) Ltd until 1 July 2010 when it became self-administered.

Imperial Medical Scheme changed its administrator from Medscheme Holdings (Pty) Ltd to Metropolitan Health Corporate (Pty) Ltd with effect from 1 January 2011.

Medipos Medical Scheme changed its administrator from Medscheme Holdings (Pty) Ltd to Metropolitan Health Group (Pty) Ltd with effect from 1 January 2011.

Naspers Medical Fund changed from being self-administered to being third-party administered by Discovery Health (Pty) Ltd with effect from 1 January 2011.

Keyhealth changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Professional Medical Scheme Administrators (Pty) Ltd with effect from 1 July 2011.

Hosmed Medical Aid Scheme changed its administrator from Allcare Administrators (Pty) Ltd to Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd with effect from 21 October 2011.

The schemes were liquidated in 2010 and 2011. Figures were not submitted.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. The members were transferred to Medshield Medical Scheme.

Protea Medical Aid Society was liquidated with effect from 19 April 2011.

The following schemes amalgamated in 2010 and 2011:

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme with effect from 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme with effect from 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health with effect from 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme with effect from 1 October 2010.

Built Environment Professional Associations Medical Scheme (BEPS) amalgamated with Topmed Medical Scheme with effect from 1 January 2011.

Clicks Group Medical Scheme amalgamated with Moremed Medical Scheme with effect from 1 January 2011. The amalgamated scheme's name changed to Horizon Medical Scheme on the same date.



Annexure Q: Selected non-healthcare expenditure: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Gross administration expenditure (GAE) (risk + PMSA)									External audit fees			Trustee remuneration & other considerations						Principal Officer fees			Broker fees*, marketing & advertising expenditure									
		2011 R'000	2010 R'000	% change	2011 As % of GCI	2010 As % of GCI	2011 pampm R	2010 pampm R	% change	2011 R'000	2010 R'000	% change	2011 R'000	Number of trustees	Average fee per trustee R'000	2010 R'000	Number of trustees	Average fee per trustee R'000	% change in average fee	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 New members**	% new member** growth	2011 As % of GCI	2011 pampm R	2010 pampm R	% change	
Registered schemes: open																																
1252	Bestmed Medical Scheme	225,677	192,524	17.2	9.1	8.8	268.7	243.6	10.3	903	697	29.5	3,465	20	173	3,630	22	165	5.0	3,014	2,380	26.7	78,146	63,015	24.0	14,388	21.7	3.1	93.1	79.7	16.8	
1512	Bonitas Medical Fund	619,394	596,046	3.9	8.6	8.6	193.3	183.0	5.6	1,641	5,183	(68.3)	-	-	-	2,585	10	259	(100.0)	2,296	1,222	87.9	248,740	244,717	1.6	48,204	18.0	3.5	77.6	75.1	3.3	
1034	Cape Medical Plan	15,838	16,317	(2.9)	12.3	13.1	212.0	204.3	3.8	425	432	(1.7)	93	12	8	131	12	11	(29.2)	287	364	(21.1)	341	423	(19.3)	478	7.4	0.3	4.6	5.3	(13.2)	
1552	Community Medical Aid Scheme (COMMED)	38,743	40,497	(4.3)	12.2	11.6	378.2	303.3	24.7	311	694	(55.2)	1,293	9	144	1,566	7	224	(35.7)	1,277	984	29.8	7,240	5,828	24.2	389	3.9	2.3	70.7	43.6	62.2	
1491	Compare Wellness Medical Scheme	38,533	44,675	(13.7)	9.8	9.7	274.6	279.5	(1.8)	601	554	8.5	548	11	50	398	9	44	12.7	692	657	5.4	7,184	9,647	(25.5)	2,811	20.7	1.8	51.2	60.4	(15.2)	
1125	Discovery Health Medical Scheme	2,932,093	2,737,395	7.1	9.4	9.9	233.0	231.9	0.5	3,239	3,573	(9.3)	2,312	9	257	1,552	10	155	65.5	3,782	2,899	30.5	688,812	633,601	8.7	161,757	15.9	2.2	54.7	53.7	1.9	
1202	Fedhealth Medical Scheme	218,233	207,491	5.2	9.1	8.6	247.8	213.5	16.1	101	762	(86.8)	3,566	12	297	3,548	13	273	8.9	2,869	1,601	79.3	74,148	85,317	(13.1)	10,309	13.3	3.1	84.2	87.8	(4.1)	
1554	Genesis Medical Scheme	22,744	20,621	10.3	11.9	11.8	263.7	240.4	9.7	-	-	-	315	5	63	227	5	45	39.0	1,190	1,105	7.6	2,831	2,689	5.3	1,393	19.6	1.5	32.8	31.3	4.8	
1561	Gen-Health Medical Scheme	-	29,842	(100.0)	-	11.3	-	225.1	(100.0)	-	873	(100.0)	-	3	-	-	3	-	-	-	-	-	-	4,835	(100.0)	-	-	-	-	36.5	(100.0)	
1537	Hosmed Medical Aid Scheme	105,469	106,207	(0.7)	9.9	10.6	252.5	235.5	7.2	181	986	(81.7)	973	7	139	1,048	10	105	32.7	1,059	1,062	(0.3)	23,365	26,280	(11.1)	5,099	13.3	2.2	55.9	58.3	(4.1)	
1577	Ingwe Health Plan	-	10,005	(100.0)	-	14.7	-	81.6	(100.0)	-	451	(100.0)	-	5	-	175	5	35	(100.0)	-	541	(100.0)	-	3,409	(100.0)	-	-	-	-	27.8	(100.0)	
1087	Keyhealth	115,448	122,678	(5.9)	7.0	7.8	245.3	240.0	2.2	1,147	771	48.7	1,646	12	137	1,629	12	136	1.0	1,606	1,213	32.4	40,071	39,381	1.8	1,511	3.6	2.4	85.1	77.0	10.5	
1576	Liberty Medical Scheme	177,924	185,160	(3.9)	9.5	9.7	226.9	201.2	12.8	594	133	347.4	6,330	9	703	4,536	11	412	70.5	2,558	3,178	(19.5)	74,628	72,831	2.5	4,920	6.8	4.0	95.2	79.2	20.2	
1466	Makoti Medical Scheme	4,021	3,115	29.1	9.9	8.3	111.1	83.9	32.4	268	232	15.8	380	6	63	166	8	21	206.4	251	236	6.0	1,643	1,180	39.2	1,407	46.1	4.0	45.4	31.8	42.8	
1149	Medihelp	317,339	300,360	5.7	7.7	7.9	215.6	208.5	3.4	1,423	1,345	5.8	1,228	7	175	1,077	7	154	14.0	5,699	5,227	9.0	71,406	65,829	8.5	21,123	17.1	1.7	48.5	45.7	6.1	
1506	Medimed Medical Scheme	8,123	7,224	12.4	7.2	7.7	142.6	142.1	0.4	-	-	-	5	11	0	-	10	-	100.0	-	-	-	-	485	(100.0)	-	-	-	-	9.5	(100.0)	
1140	Medshield Medical Scheme	163,076	128,553	26.9	5.8	6.6	130.9	129.6	1.0	995	1,001	(0.6)	4,646	11	422	3,794	13	292	44.7	1,237	1,134	9.1	98,538	89,731	9.8	4,009	3.5	3.5	79.1	90.5	(12.6)	
1167	Momentum Health	187,937	173,368	8.4	8.6	8.7	169.5	182.6	(7.2)	744	648	14.8	1,394	9	155	1,367	10	137	13.3	1,451	1,290	12.5	73,833	65,523	12.7	33,452	37.6	3.4	66.6	69.0	(3.5)	
1166	National Independent Medical Aid Society (NIMAS)	18,206	18,250	(0.2)	6.6	6.5	172.7	154.0	12.1	376	430	(12.6)	655	8	82	354	8	44	85.1	501	440	13.7	4,425	4,696	(5.8)	570	6.1	1.6	42.0	39.6	6.1	
1215	Oxygen Medical Scheme	-	77,478	(100.0)	-	9.0	-	200.8	(100.0)	-	960	(100.0)	-	5	-	804	6	134	(100.0)	-	744	(100.0)	-	11,092	(100.0)	-	-	-	-	28.8	(100.0)	
1546	Pharos Medical Plan	32,829	31,154	5.4	14.5	14.4	391.3	364.7	7.3	640	582	10.0	219	8	27	206	10	21	33.2	1,222	1,104	10.7	10,532	10,415	1.1	1,103	15.5	4.6	125.5	121.9	3.0	
1454	Pro Sano Medical Scheme	64,872	82,660	(21.5)	7.1	9.4	183.6	219.6	(16.4)	259	136	90.5	508	10	51	80	9	9	472.0	1,773	125	1,318.3	17,569	16,835	4.4	1,355	4.4	1.9	49.7	44.7	11.2	
1196	Protea Medical Aid Society	-	7,855	(100.0)	-	23.2	-	103.2	(100.0)	-	467	(100.0)	-	-	-	-	-	-	-	-	501	(100.0)	-	1,174	(100.0)	-	-	-	-	15.4	(100.0)	
1575	Resolution Health Medical Scheme	91,901	84,281	9.0	14.5	14.2	243.9	240.6	1.4	605	651	(7.1)	1,096	6	183	1,125	8	141	29.9	1,715	1,406	22.0	30,834	26,602	15.9	13,727	49.4	4.9	81.8	75.9	7.8	
1446	Selfmed Medical Scheme	30,480	32,924	(7.4)	11.3	11.5	287.5	278.2	3.3	575	487	18.1	715	3	238	572	3	191	24.9	72	71	1.8	6,048	5,619	7.6	1,410	15.0	2.2	57.1	47.5	20.2	
1486	Sizwe Medical Fund	185,946	167,982	10.7	9.3	9.4	246.4	214.3	15.0	-	-	-	2,144	13	165	1,007	7	144	14.6	1,876	1,730	8.4	47,965	32,567	47.3	3,141	4.7	2.4	63.6	41.5	53.3	
1141	Spectramed	110,141	133,206	(17.3)	10.2	10.5	260.5	251.6	3.5	909	568	60.1	2,278	6	380	1,785	5	357	6.4	1,322	2,537	(47.9)	15,913	36,751	(56.7)	3,119	7.7	1.5	37.6	69.4	(45.8)	
1464	Summed Health	5,575	6,877	(18.9)	12.7	15.4	312.63																									



Annexure Q (cont.): Selected non-healthcare expenditure: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Gross administration expenditure (GAE) (risk + PMSA)							External audit fees			Trustee remuneration & other considerations						Principal Officer fees			Broker fees*, marketing & advertising expenditure											
		2011 R'000	2010 R'000	% change	2011 As % of GCI	2010 As % of GCI	2011 pampm R	2010 pampm R	% change	2011 R'000	2010 R'000	% change	2011 R'000	Number of trustees	Average fee per trustee R'000	2010 R'000	Number of trustees	Average fee per trustee R'000	% change in average fee	2011 R'000	2010 R'000	% change	2011 R'000	2010 R'000	% change	2011 New members**	% new member** growth	2011 As % of GCI	2011 pampm R	2010 pampm R	% change	
1441	Parmed Medical Aid Scheme	6,862	6,480	5.9	4.3	4.3	251.5	236.1	6.5	259	236	9.7	-	14	-	5	16	0	(100.0)	597	516	15.8	-	-	-	-	-	-	-	-	-	-
1515	PG Bison Medical Aid Society	1,775	1,813	(2.1)	9.1	9.1	267.0	248.9	7.3	137	128	7.1	-	8	-	-	7	-	-	103	103	-	-	-	-	-	-	-	-	-	-	
1186	PG Group Medical Scheme	2,706	2,522	7.3	5.8	5.8	172.1	166.1	3.6	97	125	(22.5)	-	13	-	-	11	-	-	-	-	-	7	(100.0)	-	-	-	-	-	0.4	(100.0)	
1563	Pick & Pay Medical Scheme	15,038	14,663	2.6	7.0	7.4	164.7	161.9	1.7	245	250	(2.0)	-	10	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-		
1583	Platinum Health	37,187	31,638	17.5	6.3	7.1	68.2	81.5	(16.3)	783	732	6.9	4	28	0	3	26	0	32.4	1,209	952	27.0	4,020	1,656	142.8	29,560	89.6	0.7	7.4	4.3	72.1	
1194	Profmed	85,185	77,222	10.3	9.8	10.1	273.1	255.6	6.8	650	596	9.1	1,611	11	146	1,694	11	154	(4.9)	2,081	1,872	11.2	11,179	9,023	23.9	2,478	9.7	1.3	35.8	29.9	19.7	
1516	Quantum Medical Aid Society	14,724	14,103	4.4	10.3	10.5	173.8	167.8	3.6	276	231	19.4	-	10	-	-	9	-	-	216	204	5.9	-	-	-	-	-	-	-	-	-	
1201	Rand Water Medical Scheme	5,714	5,200	9.9	4.9	5.0	159.4	147.2	8.3	208	373	(44.3)	-	15	-	-	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1430	Remedi Medical Aid Scheme	29,671	25,450	16.6	5.2	5.0	150.0	133.3	12.5	78	157	(50.3)	-	10	-	-	10	-	-	1,098	1,012	8.5	-	-	-	-	-	-	-	-	-	
1176	Retail Medical Scheme	16,083	14,105	14.0	11.4	11.3	167.2	162.4	3.0	169	226	(25.2)	-	6	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1013	Rhodes University Medical Scheme	2,043	1,901	7.5	6.7	6.9	163.5	155.6	5.1	65	70	(6.1)	5	6	1	-	7	-	100.0	-	-	-	-	-	-	-	-	-	-	-	-	
1209	SA Breweries Medical Aid Society	20,711	19,448	6.5	7.1	7.6	173.9	168.6	3.1	233	216	8.0	-	11	-	48	13	4	(100.0)	-	-	-	-	-	-	-	-	-	-	-	-	
1424	SABC Medical Aid Scheme	9,026	9,285	(2.8)	5.0	5.7	168.6	171.1	(1.5)	194	182	6.5	222	7	32	198	7	28	11.9	-	-	-	-	-	-	-	-	-	-	-	-	
1038	SAMWUMed	40,815	30,480	33.9	6.4	5.4	103.0	83.2	23.8	309	362	(14.9)	720	19	38	618	22	28	34.9	1,371	1,035	32.5	5,027	5,045	(0.4)	5,013	16.2	0.8	12.7	13.8	(8.0)	
1527	Sappi Medical Aid Scheme	8,542	8,001	6.8	5.2	5.3	174.1	162.6	7.1	142	243	(41.6)	83	11	8	40	14	3	164.3	394	144	173.9	-	-	-	-	-	-	-	-	-	
1234	Sasolmed	49,755	45,970	8.2	4.5	4.5	144.8	135.7	6.7	338	317	6.6	256	28	9	157	24	7	40.2	-	-	-	-	-	-	-	-	-	-	-	-	
1531	Sedmed	763	723	5.6	3.8	3.8	75.6	71.4	5.9	257	206	24.8	-	13	-	-	13	-	-	-	-	-	3	-	100.0	76	9.1	-	0.3	-	100.0	
1243	Siemens Medical Scheme	5,610	5,632	(0.4)	5.3	5.9	177.4	175.7	1.0	(3)	171	(101.6)	24	6	4	26	6	4	(8.4)	-	-	-	-	-	-	-	-	-	-	-	-	
1580	South African Police Service Medical Scheme (POLMED)	236,250	219,013	7.9	4.2	4.3	112.8	106.8	5.6	989	1,044	(5.3)	1,861	16	116	1,290	17	76	53.3	3,057	2,363	29.3	39	7	445.9	8,020	4.7	-	-	-	-	
1578	TFG Medical Aid Scheme	4,220	3,885	8.6	5.6	6.1	123.5	118.2	4.5	158	152	4.0	-	9	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1544	Tiger Brands Medical Scheme	8,829	8,490	4.0	4.8	4.8	156.7	143.7	9.0	168	162	3.5	1	10	0	2	10	0	(50.3)	-	-	-	38	-	100.0	252	5.2	-	0.7	-	100.0	
1582	Transmed Medical Fund	112,080	116,122	(3.5)	7.3	9.0	129.6	131.7	(1.6)	918	1,790	(48.7)	1,611	20	81	1,618	27	60	34.5	2,338	2,046	14.3	2,292	3,297	(30.5)	3,784	5.1	0.2	2.6	3.7	(29.7)	
1579	Tsogo Sun Group Medical Scheme	7,467	7,019	6.4	9.0	9.2	191.7	181.1	5.9	279	267	4.3	-	7	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1434	Umed	-	11,418	(100.0)	-	6.6	-	206.9	(100.0)	-	-	-	-	12	-	93	12	8	(100.0)	-	332	(100.0)	-	68	(100.0)	-	-	-	-	1.2	(100.0)	
1597	Umvuzo Health Medical Scheme	30,548	23,122	32.1	10.0	10.6	117.2	105.0	11.6	407	375	8.4	771	15	51	542	9	60	(14.6)	1,879	1,489	26.2	15,991	12,543	27.5	7,986	42.4	5.2	61.3	57.0	7.5	
1520	University of KwaZulu-Natal Medical Scheme	7,924	7,594	4.4	7.3	8.0	191.1	186.8	2.3	193	205	(5.8)	9	13	1	15	14	1	(35.1)	327	268	22.1	-	-	-	-	-	-	-	-	-	
1282	University of the Witwatersrand Staff Medical Aid Scheme	7,603	7,462	1.9	6.2	6.5	204.4	200.7	1.8	185	163	13.0	50	13	4	71	11	6	(40.1)	48	84	(42.4)	-	-	-	-	-	-	-	-	-	
1291	Witbank Coalfields Medical Aid Scheme	14,016	15,042	(6.8)	4.7	5.4	112.5	120.2	(6.4)	416	456	(8.7)	15	27	1	10	24	0	35.0	1,155	1,026	12.6	-	127	(100.0)	-	-	-	-	1.0	(100.0)	
1293	Wooltru Healthcare Fund	18,746	17,588	6.6	9.3	9.4	175.8	165.8	6.0	354	329	7.7	18	10	2	17	12	1	26.0	466	468	(0.3)	-	-	-	-	-	-	-	-	-	
1253	Xstrata Medical Aid Scheme	12,034	10,435	15.3	4.8	5.5	111.9	104.8	6.8	-	-	-	-	28	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-total: registered restricted schemes		2,413,550	2,213,054	9.1	5.6	6.0	133.6	131.6	1.5	21,351	21,934	(2.7)	19,117	911	32	17,937	894	28	13.6	37,253	33,726	10.5	194,693	158,252	23.0	192,752	17.3	0.6	13.8	12.0	15.0	
Total registered schemes		8,191,511	7,822,356	4.7	7.6	8.1	186.0	182.0	2.2	37,992	45,207	(16.0)	56,982	1,150	69	53,575	1,145	61	13.0	76,371	68,755	11.1	1,836,546	1,731,316	6.1	537,152	16.4	1.9	45.8	44.0	4.1	

Notes

Prior year figures have been restated.
PMSA = Personal Medical Savings Account
pampm = per average member per month
GAE = Gross Administration Expenditure
GCI = Gross Contribution Income
* Broker fees include all broker service fees and other distribution costs paid.
** New member growth was calculated only for those schemes who incurred broker fees, marketing, and advertising expenditure.

The schemes were liquidated in 2010 and 2011. Figures were not submitted.
Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. The members were transferred to Medshield Medical Scheme.
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The schemes amalgamated in 2010 and 2011.
Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme with effect from 1 June 2010.
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Ingwe Health Plan amalgamated with Momentum Health with effect from 1 September 2010.
Oxygen Medical Scheme amalgamated with Medshield Medical Scheme with effect from 1 October 2010.
Built Environment Professional Associations Medical Scheme (BEPS) amalgamated with Topmed Medical Scheme with effect from 1 January 2011.
Clicks Group Medical Scheme amalgamated with Moremed Medical Scheme with effect from 1 January 2011. The amalgamated scheme’s name changed to Horizon Medical Scheme on the same date.
The amalgamated entities’ new membership growth during the current year is inclusive of growth through amalgamations



Annexure R: Operating results and solvency: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result								Year-end reserve position			Solvency ratio		
		2011	2010	% change	2011	2010	% change	2011	2010	% change	2011	2010	% change	2011 R'000	As % of RCI	As % of net surplus/ (deficit)	2010 R'000	As % of RCI	As % of net surplus/ (deficit)	% change	2011 pb R	2010 pb R	% change	2011 %	2010 %	% change	
Registered schemes: open																											
1252	Bestmed Medical Scheme	70,986	66,313	7.0	149,113	141,155	5.6	69,982	65,857	6.3	147,863	141,759	4.3	(8,386)	(0.4)	(18.9)	(7,431)	(0.4)	(6.0)	(12.9)	5,037.8	5,006.1	0.6	30.2	32.4	(6.8)	
1512	Bonitas Medical Fund	275,780	268,359	2.8	609,211	618,464	-1.5	267,071	271,441	(1.6)	603,422	628,542	(4.0)	(28,218)	(0.4)	(17.8)	84,650	1.2	30.6	(133.3)	4,415.8	4,074.5	8.4	37.3	36.5	2.2	
1034	Cape Medical Plan	6,143	6,484	-5.3	13,731	14,461	-5.0	6,225	6,654	(6.4)	13,856	14,841	(6.6)	(7,035)	(6.1)	(63.4)	(19,793)	(18.3)	(543.2)	64.5	12,589.2	11,185.7	12.5	133.8	130.1	2.8	
1552	Community Medical Aid Scheme (COMMED)	7,823	9,903	-21.0	16,571	22,120	-25.1	8,536	11,127	(23.3)	18,406	25,385	(27.5)	(867)	(0.3)	(32.5)	(13,648)	(3.9)	466.2	93.7	4,210.1	3,033.3	38.8	22.0	19.2	14.6	
1491	Compicare Wellness Medical Scheme	11,195	13,599	-17.7	22,820	29,143	-21.7	11,693	13,319	(12.2)	23,933	29,470	(18.8)	7,337	2.0	38.6	1,467	0.4	7.9	400.1	6,997.9	4,813.9	45.4	40.5	30.4	33.2	
1125	Discovery Health Medical Scheme	1,075,866	1,019,419	5.5	2,354,351	2,244,894	4.9	1,048,504	983,862	6.6	2,302,343	2,171,742	6.0	(77,600)	(0.3)	(13.6)	(24,889)	(0.1)	(4.2)	(211.8)	3,112.9	3,036.8	2.5	23.5	24.7	(4.4)	
1202	Fedhealth Medical Scheme	72,110	77,737	-7.2	150,153	163,975	-8.4	73,386	80,996	(9.4)	153,488	172,030	(10.8)	75,177	3.3	52.3	105,352	4.7	67.1	(28.6)	5,875.3	4,502.6	30.5	37.0	30.7	20.5	
1554	Genesis Medical Scheme	7,319	7,111	2.9	20,241	20,283	-0.2	7,186	7,147	0.5	20,149	20,530	(1.9)	17,416	10.1	58.1	84	0.1	0.5	20,549.7	10,810.6	9,311.0	16.1	114.5	108.0	6.0	
1561	Gen-Health Medical Scheme	-	-	-	-	-	-	-	13,255	(100.0)	-	31,688	(100.0)	-	-	-	(112,714)	(45.1)	103.7	100.0	-	-	-	-	-	-	
1537	Hosmed Medical Aid Scheme	32,953	38,202	-13.7	85,073	95,735	-11.1	34,807	37,580	(7.4)	88,358	97,741	(9.6)	42,256	4.0	78.4	31,417	3.1	71.3	34.5	2,306.4	1,549.1	48.9	18.4	14.8	24.3	
1577	Ingwe Health Plan	-	-	-	-	-	-	-	15,317	(100.0)	-	18,484	(100.0)	-	-	-	2,587	3.8	46.7	(100.0)	-	-	-	-	-	-	
1087	Keyhealth	38,671	42,166	-8.3	86,351	96,609	-10.6	39,218	42,601	(7.9)	88,212	97,898	(9.9)	52,815	3.4	75.9	(89,660)	(6.1)	246.2	158.9	2,954.0	1,973.3	49.7	15.6	12.1	28.9	
1576	Liberty Medical Scheme	61,885	72,186	-14.3	134,732	158,656	-15.1	65,335	76,680	(14.8)	142,948	170,008	(15.9)	(73,361)	(4.3)	(777.5)	(164,186)	(9.6)	170.7	55.3	3,884.9	3,240.4	19.9	27.9	27.0	3.3	
1466	Makoti Medical Scheme	2,905	3,049	-4.7	6,571	7,137	-7.9	3,015	3,095	(2.6)	6,911	7,509	(8.0)	(1,248)	(3.1)	(78.2)	(790)	(2.1)	(26.1)	(57.9)	7,403.7	6,593.0	12.3	119.6	125.0	(4.3)	
1149	Medihelp	120,992	123,797	-2.3	242,203	246,106	-1.6	122,644	120,040	2.2	244,750	237,282	3.1	84,537	2.1	51.2	(54,478)	(1.5)	(179.2)	255.2	4,973.8	4,228.8	17.6	29.3	27.4	6.9	
1506	Medimed Medical Scheme	4,824	4,231	14.0	12,539	10,981	14.2	4,746	4,237	12.0	12,361	11,038	12.0	4,525	4.9	39.5	5,242	6.6	41.4	(13.7)	9,196.9	9,458.8	(2.8)	102.5	110.2	(7.0)	
1140	Medshield Medical Scheme	97,715	113,364	-13.8	221,093	261,805	-15.6	103,789	82,661	25.6	236,789	193,636	22.3	(98,450)	(3.7)	(3,170.2)	(80,090)	(4.2)	(741.6)	(22.9)	4,646.4	3,883.3	19.7	36.6	52.5	(30.3)	
1167	Momentum Health	93,096	88,861	4.8	186,959	181,645	2.9	92,421	79,100	16.8	183,379	168,060	9.1	81,355	4.2	68.7	22,617	1.3	32.2	259.7	2,780.9	2,210.1	25.8	23.9	20.2	18.3	
1166	National Independent Medical Aid Society (NIMAS)	8,474	9,374	-9.6	17,621	19,743	-10.7	8,785	9,875	(11.0)	18,283	20,971	(12.8)	(2,701)	(1.1)	(154.1)	2,186	0.9	32.0	(223.6)	3,017.2	2,606.0	15.8	19.2	18.4	4.3	
1215	Oxygen Medical Scheme	-	-	-	-	-	-	-	42,866	(100.0)	-	98,924	(100.0)	-	-	-	26,661	3.5	47.6	(100.0)	-	-	-	-	-	-	
1546	Pharos Medical Plan	6,887	7,118	-3.2	15,203	16,061	-5.3	6,991	7,119	(1.8)	15,520	16,196	(4.2)	(6,411)	(2.9)	180.1	(10,588)	(5.0)	157.9	39.5	2,247.3	2,349.0	(4.3)	15.1	17.5	(13.7)	
1454	Pro Sano Medical Scheme	28,023	31,067	-9.8	58,954	67,091	-12.1	29,437	31,370	(6.2)	62,591	68,541	(8.7)	(11,653)	(1.4)	(227.9)	(41,904)	(5.3)	(9,629.8)	72.2	3,908.6	3,179.2	22.9	25.2	24.4	3.3	
1196	Protea Medical Aid Society	-	5,339	-100.0	-	5,818	-100.0	-	6,345	(100.0)	-	7,031	(100.0)	-	-	-	(8,828)	(26.1)	117.7	100.0	-	300.0	(100.0)	-	5.2	(100.0)	
1575	Resolution Health Medical Scheme	33,597	27,814	20.8	70,396	62,157	13.3	31,398	29,194	7.5	67,299	65,282	3.1	(57,366)	(9.0)	122.5	(6,353)	(1.1)	(109.9)	(803.0)	817.7	1,679.3	(51.3)	9.1	17.6	(48.3)	
1446	Selfmed Medical Scheme	8,713	9,385	-7.2	16,929	18,981	-10.8	8,834	9,863	(10.4)	17,443	20,234	(13.8)	11,763	4.4	31.3	6,919	2.4	4.5	70.0	18,215.9	14,382.8	26.7	114.5	95.8	19.5	
1486	Sizwe Medical Fund	61,531	66,199	-7.1	152,828	163,228	-6.4	62,891	65,318	(3.7)	156,350	161,753	(3.3)	(90,499)	(4.5)	230.2	(96,442)	(5.4)	355.1	6.2	3,507.2	3,524.7	(0.5)	27.0	32.1	(15.9)	
1141	Spectramed	31,212	40,450	-22.8	64,666	85,858	-24.7	35,238	44,111	(20.1)	73,834	95,146	(22.4)	60,608	6.9	59.8	(29,779)	(2.3)	(5,219.8)	303.5	5,397.9	2,885.0	87.1	32.2	19.5	65.1	
1464	Suremed Health	1,466	1,549	-5.4	3,338	3,607	-7.5	1,486	1,575	(5.7)	3,421	3,707	(7.7)	(998)	(2.5)	(68.1)	(4,151)	(10.1)	490.6	76.0	9,481.0	8,367.4	13.3	72.4	67.8	6.8	
1592	Thebemed	9,960	8,421	18.3	22,547	20,324	10.9	9,346	6,753	38.4	21,375	17,979	18.9	8,494	6.1	93.4	(6,483)	(6.0)	112.0	231.0	682.7	309.7	120.4	11.0	5.8	89.7	
1422	Topmed Medical Scheme	12,436	11,226	10.8	25,920	23,878	8.6																				



Annexure R (cont.): Operating results and solvency: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result								Year-end reserve position			Solvency ratio		
		2011	2010	% change	2011	2010	% change	2011	2010	% change	2011	2010	% change	2011 R'000	As % of RCI	As % of net surplus/ (deficit)	2010 R'000	As % of RCI	As % of net surplus/ (deficit)	% change	2011 pb R	2010 pb R	% change	2011 %	2010 %	% change	
1111	IBM (SA) Medical Scheme	1,908	2,095	-8.9	4,222	4,667	-9.5	1,981	2,166	(8.5)	4,387	4,863	(9.8)	781	1.6	38.0	6,922	14.0	82.1	(88.7)	6,111.1	5,106.1	19.7	43.2	39.4	9.6	
1591	Impala Medical Plan	9,127	8,525	7.1	18,968	18,008	5.3	8,982	8,368	7.3	18,873	17,614	7.1	2,026	2.9	56.5	3,651	6.0	99.6	(44.5)	1,153.6	1,016.1	13.5	31.4	29.9	5.0	
1559	Imperial Group Medical Scheme	6,962	6,455	7.9	16,188	15,108	7.1	6,756	6,289	7.4	15,726	14,794	6.3	(9,236)	(4.3)	(111.0)	4,362	2.4	28.2	(311.7)	11,554.4	11,829.7	(2.3)	87.2	97.1	(10.2)	
1145	LA Health Medical Scheme	37,252	30,260	23.1	86,181	67,516	27.6	36,089	28,662	25.9	82,997	63,514	30.7	42,670	4.4	65.9	10,614	1.4	28.8	302.0	3,946.3	4,073.7	(3.1)	28.6	30.6	(6.5)	
1197	Libcare Medical Scheme	5,453	5,449	0.1	12,148	12,268	-1.0	5,424	5,508	(1.5)	12,123	12,461	(2.7)	4,916	3.2	40.1	75	0.1	0.6	6,438.6	12,867.8	11,720.0	9.8	81.5	81.6	(0.1)	
1599	Lonmin Medical Scheme	19,916	16,085	23.8	21,429	17,248	24.2	17,958	15,620	15.0	19,251	16,684	15.4	20,208	16.7	93.3	(3,410)	(3.8)	(85.5)	692.6	1,824.0	1,009.8	80.6	32.3	19.3	67.4	
1547	Malcor Medical Scheme	4,840	4,817	0.5	11,294	11,217	0.7	4,878	4,778	2.1	11,351	11,031	2.9	(20,400)	(12.2)	(229.1)	(22,744)	(15.1)	(5,518.4)	10.3	4,174.9	3,409.8	22.4	27.7	25.1	10.4	
1495	Massmart Health Plan	2,625	2,431	8.0	5,873	5,367	9.4	2,573	2,371	8.5	5,700	5,197	9.7	8,102	10.7	64.8	1,772	2.9	28.0	357.2	11,563.4	10,376.0	11.4	71.4	68.3	4.5	
1039	MBMed Medical Aid Fund	3,251	3,221	0.9	8,455	8,472	-0.2	3,242	3,227	0.5	8,444	8,519	(0.9)	5,257	5.2	59.4	6,080	6.4	62.6	(13.5)	8,866.3	7,863.1	12.8	74.4	69.9	6.4	
1548	Medipos Medical Scheme	10,643	10,679	-0.3	22,363	22,813	-2.0	10,597	10,625	(0.3)	22,476	22,820	(1.5)	35,491	10.2	38.5	19,898	6.0	35.8	78.4	18,117.1	13,720.7	32.0	115.3	94.3	22.3	
1535	Metrocare	776	1,242	-37.5	1,740	2,938	-40.8	954	1,364	(30.1)	2,197	3,254	(32.5)	(14,219)	(39.3)	206.9	(8,895)	(18.9)	311.9	(59.8)	47,916.3	30,717.3	56.0	230.4	192.2	19.9	
1105	Metropolitan Medical Scheme	6,593	6,306	4.6	15,129	14,762	2.5	6,589	6,023	9.4	15,162	14,214	6.7	(3,180)	(1.9)	(46.0)	(8,115)	(5.7)	(53.0)	60.8	7,274.4	6,987.5	4.1	67.3	71.8	(6.3)	
1569	Minemed Medical Scheme	6,056	6,764	-10.5	12,668	14,552	-12.9	6,206	6,890	(9.9)	13,078	15,014	(12.9)	4,808	2.3	85.5	13,028	6.3	96.1	(63.1)	3,095.7	2,308.3	34.1	18.9	16.1	17.4	
1600	Motohealth Care	29,115	31,158	-6.6	65,061	70,419	-7.6	29,658	32,368	(8.4)	66,548	74,037	(10.1)	3,940	0.6	13.0	10,377	1.6	24.2	(62.0)	6,149.8	5,240.0	17.4	52.7	49.0	7.6	
1154	Nampak SA Medical Scheme	4,931	5,199	-5.2	11,452	12,259	-6.6	5,014	5,226	(4.1)	11,730	12,358	(5.1)	(13,518)	(8.4)	539.6	(18,650)	(11.9)	(1,743.2)	27.5	7,731.0	7,454.6	3.7	50.5	53.8	(6.1)	
1241	Naspers Medical Fund	7,492	7,209	3.9	14,697	13,874	5.9	7,292	6,687	9.0	14,351	13,009	10.3	5,221	3.3	47.0	(1,136)	(0.8)	(10.0)	559.5	7,797.9	7,314.3	6.6	57.4	57.7	(0.5)	
1469	Nedgroup Medical Aid Scheme	26,043	25,388	2.6	50,044	49,187	1.7	25,674	25,060	2.5	49,604	48,874	1.5	(46,270)	(8.0)	1,007.1	(49,252)	(9.4)	222.7	6.1	4,561.1	4,731.9	(3.6)	36.8	41.6	(11.5)	
1584	Netcare Medical Scheme	16,958	16,458	3.0	39,259	38,660	1.5	16,665	16,129	3.3	38,874	37,775	2.9	(44,515)	(9.8)	161.6	(35,832)	(8.8)	481.7	(24.2)	4,048.7	5,050.2	(19.8)	29.8	41.0	(27.3)	
1214	Old Mutual Staff Medical Aid Fund	15,497	14,188	9.2	30,504	29,050	5.0	15,071	14,198	6.1	30,019	29,324	2.4	14,131	4.0	56.2	(3,284)	(1.1)	(42.4)	530.3	5,161.9	4,554.0	13.3	42.9	40.6	5.7	
1441	Parmed Medical Aid Scheme	2,266	2,279	-0.6	5,253	5,415	-3.0	2,274	2,287	(0.6)	5,320	5,469	(2.7)	(4,380)	(2.8)	(50.8)	7,327	4.9	48.2	(159.8)	21,388.2	19,156.3	11.7	71.0	69.4	2.3	
1515	PG Bison Medical Aid Society	521	585	-10.9	1,110	1,256	-11.6	554	607	(8.7)	1,185	1,310	(9.5)	(1,522)	(7.8)	4,291.6	(1,916)	(9.6)	1,486.3	20.6	24,608.0	21,775.8	13.0	140.3	137.2	2.3	
1186	PG Group Medical Scheme	1,311	1,297	1.1	2,807	2,768	1.4	1,310	1,265	3.6	2,799	2,684	4.3	(1,039)	(2.9)	(21.9)	(3,366)	(10.2)	(120.5)	69.1	18,294.7	17,700.7	3.4	109.4	113.1	(3.3)	
1563	Pick & Pay Medical Scheme	7,526	7,529	-	16,136	16,186	-0.3	7,610	7,545	0.9	16,241	16,144	0.6	(7,811)	(4.8)	(387.5)	1,378	0.9	2.1	(666.9)	13,252.1	13,086.6	1.3	99.7	107.1	(6.9)	
1583	Platinum Health	51,625	33,006	56.4	78,088	57,240	36.4	45,442	32,363	40.4	70,805	56,074	26.3	74,672	12.7	78.1	3,588	0.8	17.1	1,981.3	2,683.8	2,098.9	27.9	35.5	27.0	31.5	
1194	Profmed	26,246	25,488	3.0	63,734	62,947	1.3	25,991	25,181	3.2	63,347	62,454	1.4	42,872	4.9	70.5	26,341	3.5	44.6	62.8	6,591.3	5,707.4	15.5	48.5	47.2	2.8	
1516	Quantum Medical Aid Society	7,078	7,076	-	14,656	14,709	-0.4	7,060	7,004	0.8	14,627	14,619	0.1	(12,409)	(10.3)	1,019.5	(6,098)	(5.4)	(29.4)	(103.5)	10,962.8	11,006.1	(0.4)	112.2	120.7	(7.0)	
1201	Rand Water Medical Scheme	2,992	2,966	0.9	7,653	7,499	2.1	2,988	2,943	1.5	7,596	7,411	2.5	512	0.4	8.9	(5,126)	(4.9)	(543.1)	110.0	12,066.6	11,552.0	4.5	79.3	82.7	(4.1)	
1430	Remedi Medical Aid Scheme	16,832	16,116	4.4	38,811	37,382	3.8	16,481	15,905	3.6	38,154	36,838	3.6	69,181	12.8	73.3	51,075	10.6	77.8	35.4	9,833.4	7,687.1	27.9	66.8	56.1	19.1	
1176	Retail Medical Scheme	8,398	7,535	11.5	15,521	14,124	9.9	8,018	7,238	10.8	14,863	13,620	9.1	(1,600)	(1.2)	(10.4)	(3,612)	(3.2)	(92.0)	55.7	8,376.6	8,111.8	3.3	92.1	91.7	0.4	
1013	Rhodes University Medical Scheme	1,049	1,028	2.0	2,232	2,223	0.4	1,041	1,018	2.3	2,220	2,186	1.6	3,868	12.6	71.8	460	1.7	22.0	740.2	13,017.7	10,646.9	22.3	94.9	86.1	10.2	
1209	SA Breweries Medical Aid Society	10,123	9,765	3.7																							



Annexure R (cont.): Operating results and solvency: registered schemes
for the years ended 31 December 2010-2011

Notes

Prior year figures have been restated.
RCI = Risk Contribution Income
pb = per beneficiary

The schemes were liquidated in 2010 and 2011. Figures were not submitted.
Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. The members were transferred to Medshield Medical Scheme.
Protea Medical Aid Society was liquidated with effect from 19 April 2011.

The schemes amalgamated in 2010 and 2011.
Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme with effect from 1 June 2010.
Umed amalgamated with Discovery Health Medical Scheme with effect from 1 August 2010.
Ingwe Health Plan amalgamated with Momentum Health with effect from 1 September 2010.
Oxygen Medical Scheme amalgamated with Medshield Medical Scheme with effect from 1 October 2010.
Built Environment Professional Associations Medical Scheme (BEPS) amalgamated with Topmed Medical Scheme with effect from 1 January 2011.
Clicks Group Medical Scheme amalgamated with Moremed Medical Scheme with effect from 1 January 2011. The amalgamated scheme's name changed to Horizon Medical Scheme on the same date.



Annexure S: Demographic profile: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Average beneficiaries			Average age per beneficiary			Pensioner ratio			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Net healthcare result			Solvency ratio		
		2011	2010	% change	2011 Years	2010 Years	% change	2011 %	2010 %	% change	2011 As % of RCI	2010 As % of RCI	% change	2011 R'000	2010 R'000	% change	2011 %	2010 %	% change
Registered schemes: open																			
1252	Bestmed Medical Scheme	147,863	141,759	4.3	37.6	37.2	1.1	12.7	11.9	6.7	85.2	85.5	(0.4)	(8,386)	(7,431)	(12.9)	30.2	32.4	(6.8)
1512	Bonitas Medical Fund	603,422	628,542	(4.0)	31.3	30.9	1.3	4.9	4.7	4.3	86.6	84.8	2.1	(28,218)	84,650	(133.3)	37.3	36.5	2.2
1034	Cape Medical Plan	13,856	14,841	(6.6)	36.4	35.7	2.0	11.8	11.0	7.3	92.3	103.1	(10.5)	(7,035)	(19,793)	64.5	133.8	130.1	2.8
1552	Community Medical Aid Scheme (COMMED)	18,406	25,385	(27.5)	39.2	37.3	5.1	13.8	11.4	21.1	83.9	88.6	(5.3)	(867)	(13,648)	93.7	22.0	19.2	14.6
1491	Compicare Wellness Medical Scheme	23,933	29,470	(18.8)	37.5	38.5	(2.6)	12.2	12.5	(2.4)	82.0	83.6	(1.9)	7,337	1,467	400.1	40.5	30.4	33.2
1125	Discovery Health Medical Scheme	2,302,343	2,171,742	6.0	31.8	31.6	0.6	6.3	6.1	3.3	82.1	81.1	1.2	(77,600)	(24,889)	(211.8)	23.5	24.7	(4.9)
1202	Fedhealth Medical Scheme	153,488	172,030	(10.8)	36.8	35.9	2.5	9.8	8.6	14.0	82.6	81.2	1.7	75,177	105,352	(28.6)	37.0	30.7	20.5
1554	Genesis Medical Scheme	20,149	20,530	(1.9)	31.4	31.0	1.3	5.6	5.3	5.7	75.1	85.3	(12.0)	17,416	84	20,549.7	114.5	108.0	6.0
1561	Gen-Health Medical Scheme	-	31,688	(100.0)	-	-	-	-	-	-	-	128.6	(100.0)	-	(112,714)	100.0	-	-	-
1537	Hosmed Medical Aid Scheme	88,358	97,741	(9.6)	30.0	30.5	(1.6)	2.4	2.2	9.1	82.4	82.1	0.4	42,256	31,417	34.5	18.4	14.8	24.3
1577	Ingwe Health Plan	-	18,484	(100.0)	-	-	-	-	-	-	-	74.8	(100.0)	-	2,587	(100.0)	-	-	-
1087	Keyhealth	88,212	97,898	(9.9)	41.4	40.2	3.0	17.6	15.6	12.8	85.7	93.5	(8.3)	52,815	(89,660)	158.9	15.6	12.1	28.9
1576	Liberty Medical Scheme	142,948	170,008	(15.9)	36.0	34.5	4.3	10.5	8.8	19.3	89.3	91.5	(2.4)	(73,361)	(164,186)	55.3	27.9	27.0	3.3
1466	Makoti Medical Scheme	6,911	7,509	(8.0)	30.6	29.3	4.4	0.6	0.5	20.0	90.4	90.6	(0.2)	(1,248)	(790)	(57.9)	119.6	125.0	(4.3)
1149	Medihelp	244,750	237,282	3.1	39.6	39.9	(0.8)	18.5	19.0	(2.6)	87.1	90.6	(3.9)	84,537	(54,478)	255.2	29.3	27.4	6.9
1506	Medimed Medical Scheme	12,361	11,038	12.0	28.5	28.7	(0.7)	3.3	3.6	(8.3)	84.5	82.5	2.4	4,525	5,242	(13.7)	102.5	110.2	(7.0)
1140	Medshield Medical Scheme	236,789	193,636	22.3	35.5	34.6	2.6	9.7	8.6	12.8	92.2	90.5	1.9	(98,450)	(80,090)	(22.9)	36.6	52.5	(30.3)
1167	Momentum Health	183,379	168,060	9.1	33.2	33.4	(0.6)	8.1	8.0	1.3	79.6	82.1	(3.0)	81,355	22,617	259.7	23.9	20.2	18.3
1166	National Independent Medical Aid Society (NIMAS)	18,283	20,971	(12.8)	41.9	40.6	3.2	17.5	15.7	11.5	91.2	88.8	2.7	(2,701)	2,186	(223.6)	19.2	18.4	4.3
1215	Oxygen Medical Scheme	-	98,924	(100.0)	-	-	-	-	-	-	-	83.2	(100.0)	-	26,661	(100.0)	-	-	-
1546	Pharos Medical Plan	15,520	16,196	(4.2)	36.9	36.6	0.8	11.9	11.8	0.8	83.6	85.8	(2.6)	(6,411)	(10,588)	39.5	15.1	17.5	(13.7)
1454	Pro Sano Medical Scheme	62,591	68,541	(8.7)	39.5	38.4	2.9	14.1	12.7	11.0	89.5	90.6	(1.2)	(11,653)	(41,904)	72.2	25.2	24.4	3.3
1196	Protea Medical Aid Society	-	7,031	(100.0)	-	29.5	(100.0)	-	8.3	(100.0)	-	97.2	(100.0)	-	(8,828)	100.0	-	5.2	(100.0)
1575	Resolution Health Medical Scheme	67,299	65,282	3.1	31.7	31.4	1.0	4.1	3.8	7.9	88.2	80.3	9.8	(57,366)	(6,353)	(803.0)	9.1	17.6	(48.3)
1446	Selfmed Medical Scheme	17,443	20,234	(13.8)	44.3	43.1	2.8	22.9	21.2	8.0	82.3	83.9	(1.9)	11,763	6,919	70.0	114.5	95.8	19.5
1486	Sizwe Medical Fund	156,350	161,753	(3.3)	31.3	32.3	(3.1)	6.6	6.8	(2.9)	90.8	92.1	(1.4)	(90,499)	(96,442)	6.2	27.0	32.1	(15.9)
1141	Spectramed	73,834	95,146	(22.4)	37.1	35.1	5.7	10.3	8.1	27.2	77.8	87.8	(11.4)	60,608	(29,779)	303.5	32.2	19.5	65.1
1464	Suremed Health	3,421	3,707	(7.7)	34.1	33.3	2.4	6.8	6.1	11.5	84.5	87.8	(3.8)	(998)	(4,151)	76.0	72.4	67.8	6.8
1592	Thebemed	21,375	17,979	18.9	27.1	26.9	0.7	0.2	0.2	-	74.1	85.6	(13.4)	8,494	(6,483)	231.0	11.0	5.8	89.7
1422	Topmed Medical Scheme	25,748	24,303	5.9	38.2	38.2	-	14.3	13.9	2.9	94.3	91.1	3.5	(29,136)	(20,067)	(45.2)	169.2	34.1	396.2
Sub-total: registered open schemes		4,749,032	4,837,710	(1.8)	33.3	33.1	0.6	7.8	7.5	4.0	84.4	84.7	(0.4)	(47,647)	(503,090)	90.5	28.6	27.6	3.6
Registered schemes: restricted																			
1005	AECI Medical Aid Society	14,982	15,423	(2.9)	41.0	40.7	0.7	22.7	22.0	3.2	85.5	91.6	(6.7)	20,277	151	13,305.2	72.3	68.6	5.4
1487	Afrisam SA Medical Scheme	-	2,208	(100.0)	-	-	-	-	-	-	-	83.1	(100.0)	-	533	(100.0)	-	-	-
1567	Afrox Medical Aid Society	7,454	7,614	(2.1)	31.7	31.5	0.6	7.9	7.6	3.9	106.9	106.9	-	(15,827)	(14,553)	(8.8)	112.0	131.6	(14.9)
1465	Alliance Midmed Medical Scheme	5,089	4,925	3.3	27.9	27.7	0.7	3.7	3.4	8.8	98.4	114.8	(14.3)	(4,693)	(13,168)	64.4	54.4	68.5	(20.6)
1534	Altron Medical Aid Scheme	8,906	8,950	(0.5)	36.4	36.7	(0.8)	12.8	12.9	(0.8)	94.9	103.3	(8.1)	(5,741)	(14,112)	59.3	16.8	19.5	(13.8)
1012	Anglo Medical Scheme	25,841	26,813	(3.6)	38.8	38.6	0.5	18.6	18.1	2.8	105.9	106.4	(0.5)	(55,331)	(55,295)	(0.1)	464.7	460.2	1.0
1571	Anglovaal Group Medical Scheme	8,133	8,770	(7.3)	39.3	39.1	0.5	19.7	18.8	4.8	91.1	93.1	(2.1)	(2,969)	(7,463)	60.2	83.2	81.8	1.7
1279	Bankmed	201,380	201,250	0.1	30.3	30.0	1.0	6.7	6.4	4.7	91.6	87.2	5.0	(56,154)	40,943	(237.2)	50.2	51.2	(2.0)
1507	Barloworld Medical Scheme	12,595	12,479	0.9	36.7	37.4	(1.9)	16.9	17.6	(4.0)	84.7	91.6	(7.5)	20,822	2,043	919.3	64.9	59.8	8.5
1526	BMW Employees Medical Aid Society	5,882	5,977	(1.6)	29.6	29.3	1.0	1.6	1.7	(5.9)	99.4	95.2	4.4	(5,496)	(2,294)	(139.6)	69.9	79.7	(12.3)
1237	BP Medical Aid Society	4,914	5,222	(5.9)	41.4	40.5	2.2	22.6	21.1	7.1	111.4	111.0	0.4	(14,081)	(13,316)	(5.7)	91.8	87.2	5.3
1590	Building & Construction Industry Medical Aid Fund	12,338	12,279	0.5	30.5	30.7	(0.7)	2.9	3.1	(6.5)	74.2	79.7	(6.9)	7,496	3,657	105.0	81.7	72.0	13.5
1593	Built Environment Professional Associations Medical Scheme (BEPS)	-	4,610	(100.0)	-	34.0	(100.0)	-	6.5	(100.0)	-	82.7	(100.0)	-	3,569	(100.0)	-	15.9	(100.0)
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAf)	43,063	41,436	3.9	28.9	29.0	(0.3)	5.0	5.0	-	82.4	83.5	(1.3)	26,651	14,699	81.3	41.8	40.0	4.5
1521	Clicks Group Medical Scheme	-	1,177	(100.0)	-	33.7	(100.0)	-	4.4	(100.0)	-	92.1	(100.0)	-	(761)	100.0	-	83.0	(100.0)



Annexure S (cont.): Demographic profile: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Average beneficiaries			Average age per beneficiary			Pensioner ratio			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Net healthcare result			Solvency ratio		
		2011	2010	% change	2011 Years	2010 Years	% change	2011 %	2010 %	% change	2011 As % of RCI	2010 As % of RCI	% change	2011 R'000	2010 R'000	% change	2011 %	2010 %	% change
1068	De Beers Benefit Society	13,767	15,257	(9.8)	42.4	41.3	2.7	17.6	16.6	6.0	93.6	95.8	(2.3)	(660)	(5,841)	88.7	156.6	139.4	12.3
1484	Edcon Medical Aid Scheme	7,308	7,314	(0.1)	31.7	31.5	0.6	8.8	8.4	4.8	81.9	78.2	4.7	1,592	4,391	(63.7)	37.4	36.2	3.3
1572	Engen Medical Benefit Fund	8,252	8,271	(0.2)	36.3	36.1	0.6	13.2	13.1	0.8	90.5	90.5	-	1,801	1,626	10.7	53.2	54.0	(1.5)
1585	Eyethumed Medical Scheme	4,433	5,009	(11.5)	31.8	31.3	1.6	0.7	0.6	16.7	89.8	84.6	6.1	(1,925)	(1,808)	(6.5)	81.2	83.4	(2.6)
1271	Fishing Industry Medical Scheme (Fishmed)	2,015	2,117	(4.8)	25.6	25.5	0.4	0.3	0.3	-	84.2	83.0	1.4	(412)	(367)	(12.3)	128.2	142.5	(10.0)
1086	Food Workers Medical Benefit Fund	18,700	20,105	(7.0)	30.1	30.2	(0.3)	0.2	0.2	-	65.0	59.1	10.0	1,807	3,353	(46.1)	391.0	367.3	6.5
1568	Gold Fields Medical Scheme	19,177	20,019	(4.2)	29.5	29.3	0.7	1.3	1.3	-	86.8	87.9	(1.3)	2,059	(907)	326.9	59.5	60.6	(1.8)
1270	Golden Arrows Employees Medical Benefit Fund	6,276	6,410	(2.1)	32.8	32.3	1.5	6.2	6.3	(1.6)	146.0	161.6	(9.7)	(16,306)	(18,829)	13.4	95.0	88.2	7.7
1598	Government Employees Medical Scheme (GEMS)	1,570,922	1,335,772	17.6	27.4	26.9	1.9	3.0	2.6	15.4	90.9	94.6	(3.9)	464,219	(204,277)	327.3	8.6	7.0	22.9
1523	Grintek Electronics Medical Aid Scheme	2,667	2,752	(3.1)	32.0	31.3	2.2	3.7	2.9	27.6	101.7	94.0	8.2	(4,662)	(1,857)	(151.1)	66.9	79.5	(15.8)
1566	Horizon Medical Scheme	2,558	2,390	7.0	27.8	25.7	8.2	2.6	2.3	13.0	77.5	91.0	(14.8)	327	(2,699)	112.1	79.8	44.0	81.4
1111	IBM (SA) Medical Scheme	4,387	4,863	(9.8)	37.9	36.4	4.1	13.2	10.9	21.1	84.5	71.8	17.7	781	6,922	(88.7)	43.2	39.4	9.6
1591	Impala Medical Plan	18,873	17,614	7.1	28.9	29.0	(0.3)	1.7	1.9	(10.5)	93.2	92.4	0.9	2,026	3,651	(44.5)	31.4	29.9	5.0
1559	Imperial Group Medical Scheme	15,726	14,794	6.3	28.8	28.9	(0.3)	2.5	2.5	-	95.2	87.6	8.7	(9,236)	4,362	(311.7)	87.2	97.1	(10.2)
1145	LA Health Medical Scheme	82,997	63,514	30.7	32.5	34.4	(5.5)	10.5	13.2	(20.5)	81.2	83.7	(3.0)	42,670	10,614	302.0	28.6	30.6	(6.5)
1197	Libcare Medical Scheme	12,123	12,461	(2.7)	30.3	30.0	1.0	5.7	5.5	3.6	86.1	87.8	(1.9)	4,916	75	6,438.6	81.5	81.6	(0.1)
1599	Lonmin Medical Scheme	19,251	17	15.4	35.9	36.0	(0.3)	-	-	-	67.0	85.7	(21.8)	20,208	(3,410)	692.6	32.3	19.3	67.4
1547	Malcor Medical Scheme	11,351	11,031	2.9	32.9	32.8	0.3	6.7	7.3	(8.2)	102.2	105.1	(2.8)	(20,400)	(22,744)	10.3	27.7	25.1	10.4
1495	Massmart Health Plan	5,700	5,197	9.7	29.7	29.6	0.3	1.9	1.9	-	79.4	86.0	(7.7)	8,102	1,772	357.2	71.4	68.3	4.5
1039	MBMed Medical Aid Fund	8,444	8,519	(0.9)	29.6	29.4	0.7	4.6	4.3	7.0	86.4	85.7	0.8	5,257	6,080	(13.5)	74.4	69.9	6.4
1548	Medipos Medical Scheme	22,476	22,820	(1.5)	36.3	35.9	1.1	14.7	14.4	2.1	83.2	85.8	(3.0)	35,491	19,898	78.4	115.3	94.3	22.3
1535	Metrocare	2,197	3,254	(32.5)	40.6	36.9	10.0	14.4	8.3	73.5	130.6	110.3	18.4	(14,219)	(8,895)	(59.8)	230.4	192.2	19.9
1105	Metropolitan Medical Scheme	15,162	14,214	6.7	27.1	27.2	(0.4)	4.1	4.1	-	91.8	95.7	(4.1)	(3,180)	(8,115)	60.8	67.3	71.8	(6.3)
1569	Minemed Medical Scheme	13,078	15,014	(12.9)	37.9	36.6	3.6	10.1	9.0	12.2	90.6	86.6	4.6	4,808	13,028	(63.1)	18.9	16.1	17.4
1600	Motohealth Care	66,548	74,037	(10.1)	33.2	32.8	1.2	8.5	7.9	7.6	87.4	86.3	1.3	3,940	10,377	(62.0)	52.7	49.0	7.6
1154	Nampak SA Medical Scheme	11,730	12,358	(5.1)	36.2	35.3	2.5	11.3	10.2	10.8	101.6	102.0	(0.4)	(13,518)	(18,650)	27.5	50.5	53.8	(6.1)
1241	Naspers Medical Fund	14,351	13,009	10.3	30.4	30.7	(1.0)	5.6	5.7	(1.8)	82.9	88.4	(6.2)	5,221	(1,136)	559.5	57.4	57.7	(0.5)
1469	Nedgroup Medical Aid Scheme	49,604	48,874	1.5	32.3	32.4	(0.3)	9.0	9.0	-	98.0	99.6	(1.6)	(46,270)	(49,252)	6.1	36.8	41.6	(11.5)
1584	Netcare Medical Scheme	38,874	37,775	2.9	28.3	27.8	1.8	2.6	2.4	8.3	101.1	99.7	1.4	(44,515)	(35,832)	(24.2)	29.8	41.0	(27.3)
1214	Old Mutual Staff Medical Aid Fund	30,019	29,324	2.4	32.3	32.2	0.3	8.3	8.3	-	85.0	89.9	(5.5)	14,131	(3,284)	530.3	42.9	40.6	5.7
1441	Parmed Medical Aid Scheme	5,320	5,469	(2.7)	45.2	44.2	2.3	25.8	24.7	4.5	98.0	91.1	7.6	(4,380)	7,327	(159.8)	71.0	69.4	2.3
1515	PG Bison Medical Aid Society	1,185	1,310	(9.5)	40.1	39.9	0.5	16.8	16.1	4.3	96.7	98.6	(1.9)	(1,522)	(1,916)	20.6	140.3	137.2	2.3
1186	PG Group Medical Scheme	2,799	2,684	4.3	33.3	33.7	(1.2)	11.2	11.9	(5.9)	93.3	100.6	(7.3)	(1,039)	(3,366)	69.1	109.4	113.1	(3.3)
1563	Pick & Pay Medical Scheme	16,241	16,144	0.6	29.1	29.1	-	3.4	3.3	3.0	91.5	85.5	7.0	(7,811)	1,378	(666.9)	99.7	107.1	(6.9)
1583	Platinum Health	70,805	56,074	26.3	30.4	31.0	(1.9)	0.1	2.3	(95.7)	80.6	91.7	(12.1)	74,672	3,588	1,981.3	35.5	27.0	31.5
1194	Profmed	63,347	62,454	1.4	38.6	37.3	3.5	12.3	10.7	15.0	82.3	83.6	(1.6)	42,872	26,341	62.8	48.5	47.2	2.8
1516	Quantum Medical Aid Society	14,627	14,619	0.1	30.6	30.6	-	6.5	6.6	(1.5)	94.2	89.4	5.4	(12,409)	(6,098)	(103.5)	112.2	120.7	(7.0)
1201	Rand Water Medical Scheme	7,596	7,411	2.5	31.1	31.3	(0.6)	6.9	7.0	(1.4)	93.4	98.8	(5.5)	512	(5,126)	110.0	79.3	82.7	(4.1)
1430	Remedi Medical Aid Scheme	38,154	36,838	3.6	29.6	29.7	(0.3)	4.6	4.5	2.2	79.8	82.9	(3.7)	69,181	51,075	35.4	66.8	56.1	19.1
1176	Retail Medical Scheme	14,863	13,620	9.1	30.4	30.9	(1.6)	5.3	6.2	(14.5)	84.6	86.6	(2.3)	(1,600)	(3,612)	55.7	92.1	91.7	0.4
1013	Rhodes University Medical Scheme	2,220	2,186	1.6	39.0	38.9	0.3	14.4	14.2	1.4	78.8	89.7	(12.2)	3,868	460	740.2	94.9	86.1	10.2
1209	SA Breweries Medical Aid Society	22,626	21,927	3.2	28.6	28.5	0.4	4.1	4.0	2.5	87.7	89.1	(1.6)	5,807	(242)	2,496.5	82.9	85.8	(3.4)
1424	SABC Medical Aid Scheme	9,705	9,852	(1.5)	34.1	33.8	0.9	10.7	10.4	2.9	89.8	92.4	(2.8)	2,952	(2,218)	233.1	52.3	51.1	2.3
1038	SAMWUMed	77,155	73,193	5.4	30.5	30.4	0.3	3.6	3.8	(5.3)	82.0	77.7	5.5	61,606	82,837	(25.6)	75.9	70.5	7.7
1527	Sappi Medical Aid Scheme	9,307	9,444	(1.5)	36.8	36.0	2.2	14.0	13.0	7.7	98.2	94.3	4.1	(8,999)	(3,227)	(178.9)	35.3	40.9	(13.7)
1234	Sasolmed	75,298	74,559	1.0	29.5	29.5	-	4.2	4.1	2.4	92.5	90.6	2.1	6,639	25,187	(73.6)	48.9	49.1	(0.4)
1531	Sedmed	1,945	1,972	(1.4)	43.4	44.0	(1.4)	21.7	23.4	(7.3)	97.1	104.9	(7.4)	(176)	(1,667)	89.4	71.9	67.1	7.2
1243	Siemens Medical Scheme	5,871	5,972	(1.7)	33.2	33.0	0.6	9.3	8.8	5.7	97.0	105.8	(8.3)	(5,617)	(12,107)	53.6	37.1	43.2	(14.1)
1580	South African Police Service Medical Scheme (POLMED)	482,197	475,882	1.3	25.9	25.7	0.8	2.4	2.4	-	84.0	83.8	0.2	545,242	500,867	8.9	45.6	36.4	25.3
1578	TFG Medical Aid Scheme	5,944	5,680	4.6	30.4	30.3	0.3	5.6	5.6	-	89.7	94.6	(5.2)	1,558	(2,331)	166.9	46.3	50.3	(8.0)
1544	Tiger Brands Medical Scheme	10,839	11,389	(4.8)	39.7	38.7	2.6	18.1	16.8	7.7	93.4	93.4	-	(435)	(451)	3.5	57.8	53.4	8.2



Annexure S (cont.): Demographic profile: registered schemes
for the years ended 31 December 2010-2011

Ref. no.	Name of medical scheme	Average beneficiaries			Average age per beneficiary			Pensioner ratio			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)*			Net healthcare result			Solvency ratio		
		2011	2010	% change	2011 Years	2010 Years	% change	2011 %	2010 %	% change	2011 As % of RCI	2010 As % of RCI	% change	2011 R'000	2010 R'000	% change	2011 %	2010 %	% change
1582	Transmed Medical Fund	139,966	143,904	(2.7)	42.7	42.7	-	22.2	21.9	1.4	93.0	105.4	(11.8)	(51,803)	(221,745)	76.6	9.5	14.1	(32.6)
1579	Tsogo Sun Group Medical Scheme	6,865	6,750	1.7	26.0	26.0	-	2.1	2.1	-	74.0	84.3	(12.2)	6,830	4	189,724.6	74.1	68.2	8.7
1434	Umed	-	18,156	(100.0)	-	-	-	-	-	-	-	103.0	(100.0)	-	(20,803)	100.0	-	-	-
1597	Umvuzo Health Medical Scheme	42,381	35,862	18.2	29.0	29.1	(0.3)	0.3	0.4	(25.0)	80.4	82.0	(2.0)	12,622	2,771	355.4	14.9	13.8	8.0
1520	University of KwaZulu-Natal Medical Scheme	7,485	7,293	2.6	37.6	37.5	0.3	14.2	13.9	2.2	89.9	88.3	1.8	(2,202)	(1,795)	(22.7)	71.4	76.9	(7.2)
1282	University of the Witwatersrand Staff Medical Aid Scheme	6,229	6,382	(2.4)	39.3	38.4	2.3	15.0	14.0	7.1	91.5	86.0	6.4	247	6,283	(96.1)	57.0	57.0	-
1291	Witbank Coalfields Medical Aid Scheme	26,136	26,065	0.3	29.4	29.2	0.7	4.2	4.1	2.4	105.1	100.3	4.8	(27,843)	(17,655)	(57.7)	102.0	109.9	(7.2)
1293	Wooltru Healthcare Fund	18,176	18,155	0.1	29.1	28.9	0.7	4.8	4.6	4.3	88.4	92.3	(4.2)	1,750	(6,461)	127.1	78.1	79.1	(1.3)
1253	Xstrata Medical Aid Scheme	26,880	24,666	9.0	23.0	23.0	-	0.5	0.5	-	87.7	90.0	(2.6)	12,421	3,446	260.4	34.9	32.5	7.4
Sub-total: registered restricted schemes		3,661,705	3,405,817	7.5	29.5	29.4	0.3	5.1	5.1	-	89.3	91.3	(2.2)	1,081,950	43,624	2,380.2	38.3	38.6	(0.8)
Total registered schemes		8,410,737	8,243,527	2.0	31.6	31.5	0.3	6.6	6.5	1.5	86.5	87.3	(0.9)	1,034,303	(459,466)	325.1	32.6	31.8	2.5

Notes

Prior year figures have been restated.
RCI = Risk Contribution Income
* Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

The schemes liquidated in 2010 and 2011. Figures were not submitted.
Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. The members were transferred to Medshield Medical Scheme.
Protea Medical Aid Society was liquidated with effect from 19 April 2011.

The schemes amalgamated in 2010 and 2011.
Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme with effect from 1 June 2010.
Umed amalgamated with Discovery Health Medical Scheme with effect from 1 August 2010.
Ingwe Health Plan amalgamated with Momentum Health with effect from 1 September 2010.
Oxygen Medical Scheme amalgamated with Medshield Medical Scheme with effect from 1 October 2010.
Built Environment Professional Associations Medical Scheme (BEPS) amalgamated with Topmed Medical Scheme with effect from 1 January 2011.
Clicks Group Medical Scheme amalgamated with Moremed Medical Scheme with effect from 1 January 2011. The amalgamated scheme’s name changed to Horizon Medical Scheme on the same date.



Annexure T: Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members 31.12.2011	Beneficiaries 31.12.2011	Average age pb Years	Pensioner ratio (65+ years) %	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income / (expense)		
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R		As % of capitation fees	
Registered schemes: open																					
1252	Bestmed Medical Scheme	Beat 1	2,583	4,984	33.2	5.9	419	1.3	13.5	343	1.1	11.1	-	-	-	(76)	(0.2)	(2.5)	(18.2)		
		Beat 2	8,995	17,463	28.7	2.8	1,535	1.4	14.2	1,257	1.1	11.6	-	-	-	(279)	(0.3)	(2.6)	(18.2)		
		Beat 3	6,706	13,774	35.5	11.2	4,721	3.3	58.7	3,607	2.5	44.8	-	-	-	(1,114)	(0.8)	(13.8)	(23.6)		
		Blue Print Health Plan	9,005	16,215	31.4	6.5	36,786	25.7	340.4	42,618	29.7	394.4	-	-	-	5,832	4.1	54.0	15.9		
		Bonus Plus	18,291	45,411	33.4	5.3	3,515	0.7	16.0	2,877	0.6	13.1	-	-	-	(638)	(0.1)	(2.9)	(18.2)		
		Gold	7,389	15,077	45.8	23.2	1,436	0.4	16.2	1,176	0.3	13.3	-	-	-	(261)	(0.1)	(2.9)	(18.2)		
		Gold Select	1,614	2,391	67.6	70.8	35,373	47.9	1,826.4	33,233	45.0	1,715.9	-	-	-	(2,140)	(2.9)	(110.5)	(6.0)		
		Millennium Comprehensive	3,933	7,692	49.3	29.4	762	0.5	16.1	624	0.4	13.2	-	-	-	(138)	(0.1)	(2.9)	(18.2)		
		Platinum	5,321	10,147	49.6	25.6	1,043	0.3	16.3	853	0.2	13.4	-	-	-	(189)	(0.1)	(3.0)	(18.2)		
		Topcare	7,149	15,959	43.2	19.1	1,364	0.4	15.9	1,116	0.4	13.0	-	-	-	(248)	(0.1)	(2.9)	(18.2)		
		Consolidated	70,986	149,113	37.6	12.7	86,954	4.0	102.1	87,703	4.0	103.0	-	-	-	749	-	0.9	0.9		
1512	Bonitas Medical Fund	Boncap	42,871	55,119	34.9	3.9	290,146	122.8	564.0	261,578	110.7	508.5	-	-	-	(28,568)	(12.1)	(55.5)	(9.8)		
		BonComprehensive	4,006	8,806	39.2	14.0	14,775	7.9	307.3	13,049	7.0	271.4	-	-	-	(1,726)	(0.9)	(35.9)	(11.7)		
		BonEssential	1,133	2,554	29.4	4.6	117	0.8	8.6	46	0.3	3.4	-	-	-	(71)	(0.5)	(5.2)	(60.6)		
		Bonsave	24,313	57,143	27.5	2.5	40,050	9.1	137.3	34,352	7.8	117.7	-	-	-	(5,697)	(1.3)	(19.5)	(14.2)		
		Primary	50,305	124,882	27.2	1.9	79,265	7.3	131.3	57,257	5.3	94.9	1,145	0.1	1.9	(20,862)	(1.9)	(34.6)	(26.3)		
		Standard	153,152	360,707	32.7	6.2	492,873	9.6	268.2	406,323	7.9	221.1	3,560	0.1	1.9	(82,990)	(1.6)	(45.2)	(16.8)		
		Consolidated	275,780	609,211	31.3	4.9	917,225	13.0	277.2	772,605	10.9	233.5	4,705	0.1	1.9	(139,915)	(2.0)	(42.3)	(15.3)		
		1034	Cape Medical Plan	Healthpact Premium	2,352	5,220	36.6	11.9	-	-	-	-	-	-	-	-	-	-	-	-	
				Healthpact Select	427	755	56.3	46.0	731	3.4	142.7	795	3.7	155.1	-	-	-	64	0.3	12.4	8.7
Healthpact Silver	3,364			7,756	34.3	8.3	-	-	-	-	-	-	-	-	-	-	-	-	-		
1552	Community Medical Aid Scheme (COMMED)	Consolidated	6,143	13,731	36.4	11.8	731	3.4	142.7	795	3.7	155.1	-	-	-	64	0.3	12.4	8.7		
		Deluxe	2,411	4,641	47.2	24.3	1,933	1.6	66.8	2,305	1.9	79.7	-	-	-	372	0.3	12.8	19.2		
		Fundamental	281	408	40.9	21.3	1,274	36.4	377.7	1,144	32.7	339.2	-	-	-	(130)	(3.7)	(38.4)	(10.2)		
		Standard	5,131	11,522	36.0	9.3	4,010	2.2	65.1	4,787	2.6	77.7	-	-	-	777	0.4	12.6	19.4		
		Consolidated	7,823	16,571	39.2	13.8	7,216	2.4	76.9	8,236	2.7	87.7	-	-	-	1,019	0.3	10.9	14.1		
		1491	Compcare Wellness Medical Scheme	Axis	679	1,366	44.1	17.4	94	0.6	11.5	71	0.5	8.7	-	-	-	(23)	(0.2)	(2.9)	(24.9)
				Dynamix	1,836	4,042	42.4	18.1	1,735	2.4	78.8	1,581	2.1	71.8	-	-	-	(154)	(0.2)	(7.0)	(8.9)
				Pinnacle	1,231	2,718	45.5	17.8	1,240	1.9	83.9	1,087	1.6	73.6	-	-	-	(153)	(0.2)	(10.4)	(12.3)
				Mumed	2,793	6,155	31.9	6.1	389	0.5	11.6	292	0.4	8.7	-	-	-	(97)	(0.1)	(2.9)	(25.0)
				Network	1,650	1,819	23.5	0.4	241	3.0	12.2	184	2.3	9.3	-	-	-	(58)	(0.7)	(2.9)	(23.9)
				Symmetry	3,006	6,720	38.7	14.1	419	0.3	11.6	314	0.3	8.7	-	-	-	(105)	(0.1)	(2.9)	(25.0)
Consolidated	11,195			22,820	37.5	12.2	4,119	1.2	36.0	3,529	1.0	30.8	-	-	-	(590)	(0.2)	(5.1)	(14.3)		
1125	Discovery Health Medical Scheme			Classic Comprehensive	186,128	447,796	36.0	9.9	85,208	1.1	38.1	109,451	1.4	49.0	-	-	-	24,243	0.3	10.9	28.5
				Classic Core	49,782	107,763	35.6	9.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Classic Priority	97,021	223,614	32.4	6.0	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Classic Saver	185,048	404,702	29.8	4.2	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coastal Core	70,459	157,061	34.4	8.0	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coastal Saver	145,955	340,623	30.6	4.4	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Essential Comprehensive	30,375	65,388	36.5	12.7	9,417	0.9	25.8	11,820	1.1	32.4	-	-	-	2,403	0.2	6.6	25.5		
		Essential Core	22,415	48,181	33.2	7.2	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Essential Priority	9,647	20,369	31.8	7.4	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Essential Saver	63,756	140,870	28.7	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Executive	11,810	27,659	38.6	12.5	6,498	1.1	45.9	8,628	1.4	60.9	-	-	-	2,130	0.4	15.0	32.8		
1202	Fedhealth Medical Scheme	Foundation Core	768	1,657	40.3	15.2	-	-	-	-	-	-	-	-	-	-	-	-	-		
		KeyCare Core	15,423	24,857	32.1	6.7	-	-	-	-	-	-	-	-	-	-	-	-	-		
		KeyCare Plus	187,279	343,811	26.6	3.4	128,009	6.2	57.0	241,269	11.7	107.4	-	-	-	113,260	5.5	50.4	88.5		
		Consolidated	1,075,866	2,354,351	31.8	6.3	229,132	2.0	45.9	371,168	3.3	74.4	-	-	-	142,036	1.3	28.5	62.0		
		Blue Door	831	1,134	28.0	0.5	89	2.0	8.9	35	0.8	3.5	-	-	-	(54)	(1.2)	(5.5)	(61.1)		
		Maxima Basis	10,880	22,456	32.1	4.8	3	-	-	14	-	0.1	-	-	-	10	-	0.1	288.9		
		Maxima Core	11,406	23,391	37.4	10.5	4	-	-	10	-	0.1	-	-	-	6	-	-	157.6		
		Maxima Entryzone	1,168	2,105	28.5	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Maxima Exec	4,764	9,304	48.1	26.0	726	0.4	12.7	1,476	0.9	25.8	-	-	-	750	0.4	13.1	103.2		
		Maxima Plus	1,170	2,141	45.8	18.3	1,462	2.0	104.1	2,538	3.5	180.7	-	-	-	1,076	1.5	76.6	73.6		
		Maxima Standard	34,037	74,689	33.5	4.8	49	-	0.1	105	-	0.3	-	-	-	56	-	0.1	113.8		
1554	Genesis Medical Scheme	Ultima 200	4,991	10,026	50.3	27.0	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Ultima 300	2,333	4,072	56.1	38.5	2,418	1.8	86.4	4,555	3.3	162.7	-	-	-	2,137	1.5	76.3	88.4		
		Ultimax	530	835	59.2	44.6	656	1.6	103.2	1,175	2.8	184.7	-	-	-	519					



Annexure T (cont.): Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements				Net income / (expense)
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	As % of capitation fees	
1149	Medihelp	Dimension Elite	22,734	42,156	47.5	24.6	73,827	7.9	270.6	70,846	7.6	259.7	-	-	-	(2,981)	(0.3)	(10.9)	(4.0)	
		Dimension Prime 1	11,175	25,666	33.2	7.8	1,982	1.0	14.8	969	0.5	7.2	-	-	-	(1,014)	(0.5)	(7.6)	(51.1)	
		Dimension Prime 2	11,642	26,961	33.5	9.6	7,279	3.3	52.1	6,448	2.9	46.2	-	-	-	(831)	(0.4)	(5.9)	(11.4)	
		Dimension Prime 3	26,758	65,762	32.2	6.9	80,213	10.1	249.8	87,818	11.0	273.5	-	-	-	7,605	1.0	23.7	9.5	
		Medihelp Plus	24,840	31,957	70.8	73.3	57,460	3.8	192.8	55,728	3.7	187.0	-	-	-	(1,732)	(0.1)	(5.8)	(3.0)	
		Necesse	20,435	38,296	30.4	4.4	18,522	6.1	75.5	23,660	7.8	96.5	-	-	-	5,138	1.7	21.0	27.7	
		Unify	3,408	11,405	24.9	1.7	54,848	54.6	1,341.2	28,841	28.7	705.2	-	-	-	(26,008)	(25.9)	(635.9)	(47.4)	
	Consolidated	120,992	242,203	39.6	18.5	294,132	7.2	202.6	274,311	6.8	188.9	-	-	-	(19,822)	(0.5)	(13.7)	(6.7)		
1506	Medimed Medical Scheme	Alpha	1,368	3,649	29.1	3.5	270	1.2	16.5	231	1.0	14.1	-	-	-	(39)	(0.2)	(2.4)	(14.5)	
		Managed Care	994	2,733	26.6	2.3	8,526	44.7	714.8	7,428	39.0	622.8	-	-	-	(1,096)	(5.8)	(92.0)	(12.9)	
		Medisave - Max	262	629	40.1	12.2	52	0.6	16.5	44	0.5	14.1	-	-	-	(8)	(0.1)	(2.4)	(14.6)	
		Medisave - Standard	2,200	5,528	27.6	2.7	1,176	2.7	44.6	371	0.9	14.1	-	-	-	(805)	(1.9)	(30.5)	(68.4)	
		Consolidated	4,824	12,539	28.5	3.3	10,024	10.8	173.2	8,075	8.7	139.5	-	-	-	(1,949)	(2.1)	(33.7)	(19.4)	
1140	Medshield Medical Scheme	80% Option	2,369	4,863	48.2	32.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Core Plus	10,769	26,683	40.1	17.7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Essential	2,317	3,757	46.1	29.8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Essential Carecross	-	-	-	-	1,615	18.9	-	1,890	22.2	-	-	-	-	275	3.2	-	17.0	
		MediBonus	9,507	19,720	38.9	10.1	7,294	1.9	63.9	9,025	2.4	79.1	-	-	-	1,732	0.5	15.2	23.7	
		MediPlus	41,492	100,176	32.0	4.4	74	-	0.1	92	-	0.2	-	-	-	18	-	-	23.7	
		MediValue	14,680	30,350	31.6	4.2	14	-	0.1	17	-	0.1	-	-	-	3	-	-	23.7	
		Premium Plus	3,445	6,857	45.5	26.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Standard	13,136	28,687	39.6	15.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	97,715	221,093	35.5	9.7	8,997	0.5	11.4	11,025	0.6	14.0	-	-	-	2,027	0.1	2.6	22.5	
1167	Momentum Health	Access	5,692	10,475	29.7	4.4	30,428	30.8	445.5	24,876	25.2	364.2	-	-	-	(5,552)	(5.6)	(81.3)	(18.2)	
		Ingwe Carecross & Network Hospital	6,835	8,035	26.1	2.3	12,832	36.0	156.4	13,592	38.1	165.7	-	-	-	760	2.1	9.3	5.9	
		Ingwe Carecross & State Hospital	275	358	29.6	0.8	1,338	61.5	405.5	1,416	65.0	429.1	-	-	-	78	3.6	23.6	5.8	
		Ingwe Primecure & Network Hospital	10,782	12,843	25.8	1.9	20,101	32.4	155.4	16,990	27.4	131.3	-	-	-	(3,111)	(5.0)	(24.0)	(15.5)	
		Ingwe Primecure & State Hospital	751	964	30.7	1.0	1,808	35.7	200.6	1,524	30.1	169.1	-	-	-	(284)	(5.6)	(31.5)	(15.7)	
		Custom Any GP / Pharmacy & Any Hospital	2,457	5,588	35.0	9.7	2,348	3.9	79.6	6,487	10.9	220.0	-	-	-	4,139	7.0	140.4	176.3	
		Custom Any GP / Pharmacy & Associated Hospital	2,300	5,314	37.1	9.5	2,172	4.5	78.7	8,426	17.4	305.3	-	-	-	6,254	12.9	226.6	287.9	
		Custom Associated GP / Pharmacy & Any Hospital	262	610	31.7	4.9	239	4.3	76.0	193	3.5	61.4	-	-	-	(46)	(0.8)	(14.6)	(19.2)	
		Custom Associated GP / Pharmacy & Associated Hospital	1,658	3,816	32.7	6.8	1,487	5.1	74.7	2,019	6.9	101.5	-	-	-	532	1.8	26.7	35.8	
		Custom State & Any Hospital	2,442	5,959	27.8	2.8	2,345	4.4	80.0	304	0.6	10.4	-	-	-	(2,041)	(3.8)	(69.6)	(87.0)	
		Custom State & Associated Hospital	14,122	31,380	28.3	2.4	12,280	6.1	72.5	1,723	0.9	10.2	-	-	-	(10,557)	(5.2)	(62.3)	(86.0)	
		Extender Any GP / Pharmacy & Any Hospital	5,261	11,399	43.8	19.5	18,064	8.1	286.1	27,290	12.2	432.3	-	-	-	9,226	4.1	146.1	51.1	
		Extender Any GP / Pharmacy & Associated Hospital	1,167	2,580	42.4	15.8	3,961	9.0	282.8	6,008	13.7	429.0	-	-	-	2,047	4.7	146.2	51.7	
		Extender Associated GP / Pharmacy & Any Hospital	177	423	36.9	12.1	622	8.4	292.8	264	3.6	124.3	-	-	-	(358)	(4.8)	(168.5)	(57.6)	
		Extender Associated GP / Pharmacy & Associated Hospital	269	619	39.0	14.2	901	9.5	279.1	454	4.8	140.6	-	-	-	(447)	(4.7)	(138.5)	(49.6)	
		Extender State & Any Hospital	2,295	5,754	30.0	3.8	8,051	9.1	292.3	290	0.3	10.5	-	-	-	(7,761)	(8.8)	(281.8)	(96.4)	
		Extender State & Associated Hospital	1,092	2,887	28.8	2.9	3,580	10.2	273.2	128	0.4	9.8	-	-	-	(3,452)	(9.8)	(263.4)	(96.4)	
		Incentive Any GP / Pharmacy & Any Hospital	12,454	26,142	42.3	18.7	23,980	6.9	160.5	47,040	13.6	314.8	-	-	-	23,060	6.7	154.3	96.2	
		Incentive Any GP / Pharmacy & Associated Hospital	2,497	5,784	38.4	12.6	4,753	7.0	158.6	10,193	15.1	340.2	-	-	-	5,440	8.1	181.6	114.5	
		Incentive Associated GP / Pharmacy & Any Hospital	457	1,080	33.6	7.1	859	6.9	156.6	609	4.9	111.1	-	-	-	(250)	(2.0)	(45.6)	(29.1)	
		Incentive Associated GP / Pharmacy & Associated Hospital	1,137	2,604	34.7	8.2	2,099	7.8	153.8	1,592	5.9	116.7	-	-	-	(507)	(1.9)	(37.2)	(24.2)	
		Incentive State & Any Hospital	8,777	20,503	31.0	5.2	16,937	7.8	160.8	1,211	0.6	11.5	-	-	-	(15,726)	(7.3)	(149.3)	(92.8)	
		Incentive State & Associated Hospital	8,419	19,100	30.4	4.5	15,624	9.4	154.7	1,023	0.6	10.1	-	-	-	(14,601)	(8.7)	(144.5)	(93.5)	
		Summit	1,518	2,742	55.2	39.3	15,162	13.3	832.3	15,036	13.2	825.4	-	-	-	(126)	(0.1)	(6.9)	(0.8)	
		Consolidated	93,096	186,959	33.2	8.1	201,971	10.3	180.8	188,688	9.6	168.9	-	-	-	(13,283)	(0.7)	(11.9)	(6.6)	
1166	National Independent Medical Aid Society (NIMAS)	Classic	5,081	10,548	38.3	12.2	4,324	3.2	70.9	4,907	3.7	80.5	-	-	-	584	0.4	9.6	13.5	
		Core	14	22	28.9	-	1	0.9	6.2	1	0.9	6.1	-	-	-	(0)	-	(0.1)	(1.4)	
		Millenium	2,990	6,257	46.9	24.7	2,517	2.7	70.1	3,788	4.0	105.6	-	-	-	1,271	1.3	35.4	50.5	
		Supreme	389	794	49.3	30.1	334	1.3	71.5	529	2.0	113.4	-	-	-	195	0.8	41.8	58.5	
		Consolidated	8,474	17,621	41.9	17.5	7,176	2.8	70.6	9,225	3.6	90.7	-	-	-	2,050	0.8	20.2	28.6	
1546	Pharos Medical Plan	Footprint Comprehensive	718	1,375	30.8	5.2	65	0.5	7.5	74	0.6	8.6	-	-	-	9	0.1	1.0	14.0	
		Footprint Primary	626	1,121	33.6	7.4	58	0.8	7.7	66	1.0	8.8	-	-	-	8	0.1	1.1	13.9	
		Methcare	1,077	2,460	41.8	20.7	100	0.5	7.7	114	0.6	8.8	-	-	-	14	0.1	1.1	14.0	
		Paladin Comprehensive																		



Annexure T (cont.): Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/loss) sharing			Net income/(expense) on significant risk transfer arrangements				Net income / (expense)
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	As % of capitation fees	
1486	Sizwe Medical Fund	Sizwe Affordable	24,657	58,719	31.8	7.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Sizwe Full Benefit	10,513	24,037	40.0	15.8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Sizwe Primary	26,361	70,072	28.0	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	61,531	152,828	31.3	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
1141	Spectramed	Spectra Aqua	2,531	4,984	38.9	12.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Spectra Azure	17,869	40,484	37.0	9.2	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Spectra Capri	2,552	4,958	35.7	9.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Spectra Cobalt	912	1,603	55.9	39.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Spectra Cyan	7,348	12,637	34.7	9.3	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	31,212	64,666	37.1	10.3	-	-	-	-	-	-	-	-	-	-	-	-	-	
1464	Suremed Health	Challenger	460	1,087	38.0	13.9	69	0.3	12.6	38	0.2	6.8	-	-	-	(32)	(0.2)	(5.8)	(45.7)	
		Explorer	179	284	30.1	4.6	636	39.9	296.1	518	32.4	241.0	-	-	-	(118)	(7.4)	(55.1)	(18.6)	
		Navigator	638	1,511	33.6	3.6	93	0.6	12.2	52	0.4	6.8	-	-	-	(41)	(0.3)	(5.3)	(39.7)	
		Shuttle	189	456	29.1	1.8	26	0.9	11.3	15	0.5	6.8	-	-	-	(10)	(0.4)	(4.5)	(17.0)	
		Consolidated	1,466	3,338	34.1	6.8	824	2.1	46.9	623	1.6	35.4	-	-	-	(201)	(0.5)	(11.4)	(40.6)	
1592	Thebemed	Energy	3,974	13,217	25.1	0.1	5,965	6.4	125.1	4,953	5.3	103.9	-	-	-	(1,012)	(1.1)	(21.2)	(2.0)	
		Navigator	386	1,002	31.1	2.5	78	0.8	16.8	129	1.3	27.8	-	-	-	51	0.5	11.0	65.8	
		Universal	5,600	8,328	29.7	0.1	4,385	12.4	65.3	2,606	7.4	38.8	-	-	-	(1,779)	(5.0)	(26.5)	(4.0)	
		Consolidated	9,960	22,547	27.1	0.2	10,428	7.5	87.2	7,688	5.6	64.3	-	-	-	(2,740)	(2.0)	(22.9)	(2.0)	
1422	Topmed Medical Scheme	Topmed Hospital Plan	1,860	3,984	36.7	12.3	180	0.6	8.1	189	0.6	8.5	-	-	-	10	-	0.4	5.3	
		Topmed Incentive Comprehensive	2,509	5,316	45.5	22.3	246	0.3	8.2	259	0.3	8.6	-	-	-	13	-	0.4	5.3	
		Topmed Incentive Savings	3,518	8,735	35.4	9.3	343	0.5	8.1	361	0.5	8.5	-	-	-	18	-	0.4	5.3	
		Topmed Network	3,524	6,275	30.7	5.2	15,032	28.5	355.5	17,453	33.1	412.7	-	-	-	2,421	4.6	57.3	16.1	
		Topmed Traditional	1,025	1,610	62.3	54.9	592	1.1	48.2	645	1.1	52.5	-	-	-	53	0.1	4.3	9.0	
		Consolidated	12,436	25,920	38.2	14.3	16,393	5.3	109.8	18,908	6.1	126.7	-	-	-	2,515	0.8	16.9	15.3	
Sub-total: registered open schemes			2,182,562	4,760,114	33.3	7.8	2,125,839	5.5	128.5	2,061,305	5.4	124.6	8,851	0.1	3.0	(55,683)	(0.1)	(3.4)	(2.6)	
Registered schemes: restricted																				
1005	AECI Medical Aid Society	Basic Carecross	1,488	3,805	26.9	0.4	6,615	20.0	370.5	5,557	16.8	311.2	-	-	-	(1,058)	(3.2)	(59.2)	(16.0)	
		Comprehensive	5,637	11,029	45.9	30.4	4,504	1.7	66.6	6,830	2.6	101.0	-	-	-	2,327	0.9	34.4	51.7	
		Consolidated	7,125	14,834	41.0	22.7	11,119	3.8	130.0	12,388	4.2	144.9	-	-	-	1,269	0.4	14.8	11.4	
1567	Afrox Medical Aid Society	Base Plan	3,204	7,392	31.7	7.9	388	0.4	10.1	565	0.6	14.7	-	-	-	177	0.2	4.6	45.7	
		Consolidated	3,204	7,392	31.7	7.9	388	0.4	10.1	565	0.6	14.7	-	-	-	177	0.2	4.6	45.7	
1465	Alliance Midmed Medical Scheme	Alliance Midmed Policy 120	1,943	5,062	27.9	3.7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	1,943	5,062	27.9	3.7	-	-	-	-	-	-	-	-	-	-	-	-	-	
1534	Altron Medical Aid Scheme	Basic	1,465	2,812	32.0	9.9	1,210	4.2	68.9	1,293	4.5	73.5	-	-	-	82	0.3	4.7	6.8	
		Enhanced	2,629	6,025	38.5	14.2	3,048	3.6	96.6	3,310	3.9	104.9	-	-	-	261	0.3	8.3	8.6	
		Consolidated	4,094	8,837	36.4	12.8	4,259	3.7	86.7	4,602	4.0	93.7	-	-	-	344	0.3	7.0	8.1	
1012	Anglo Medical Scheme	Managed Care Plan	6,155	12,864	47.5	30.9	15,141	6.3	205.0	14,850	6.2	201.1	-	-	-	(291)	(0.1)	(3.9)	(1.9)	
		Standard Care Plan	4,951	12,327	30.5	6.9	7,026	5.3	118.3	8,504	6.4	143.1	-	-	-	1,478	1.1	24.9	21.0	
		Value Care Plan	278	689	25.0	1.2	2,380	89.1	713.5	1,795	67.2	538.2	-	-	-	(585)	(21.9)	(175.4)	(24.6)	
		Consolidated	11,384	25,880	38.8	18.6	24,547	6.5	179.7	25,149	6.7	184.1	-	-	-	603	0.2	4.4	2.5	
1571	Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	4,039	8,121	39.3	19.7	1,011	0.9	20.9	959	0.9	19.8	-	-	-	(53)	-	(1.1)	(5.2)	
		Consolidated	4,039	8,121	39.3	19.7	1,011	0.9	20.9	959	0.9	19.8	-	-	-	(53)	-	(1.1)	(5.2)	
1279	Bankmed	Bankmed Basic	16,756	28,254	23.6	1.0	49,060	22.3	244.0	57,038	25.9	283.7	-	-	-	7,978	3.6	39.7	16.3	
		Bankmed Comprehensive	48,112	101,809	32.4	8.7	30,263	2.3	52.4	32,593	2.4	56.5	-	-	-	2,330	0.2	4.0	7.7	
		Bankmed Core Saver	11,429	20,211	24.4	1.5	1,076	0.6	7.8	958	0.5	7.0	-	-	-	(117)	(0.1)	(0.9)	(10.9)	
		Bankmed Plus	5,305	11,281	44.2	21.6	505	0.2	7.9	1,057	0.4	16.6	-	-	-	552	0.2	8.7	109.2	
		Bankmed Traditional	17,906	38,683	28.7	4.2	11,044	2.0	51.4	14,166	2.6	65.9	-	-	-	3,121	0.6	14.5	28.3	
		Consolidated	99,508	200,238	30.3	6.7	91,948	3.7	77.0	105,812	4.2	88.6	-	-	-	13,864	0.6	11.6	15.1	
1507	Barlows Medical Scheme	Barlows Medical Scheme	5,948	12,597	36.7	16.9	3,018	1.2	42.3	4,655	1.8	65.2	-	-	-	1,637	0.6	22.9	54.2	
		Consolidated	5,948	12,597	36.7	16.9	3,018	1.2	42.3	4,655	1.8	65.2	-	-	-	1,637	0.6	22.9	54.2	
1526	BMW Employees Medical Aid Society	BMW Option 119	2,209	5,890	29.6	1.6	287	0.4												



Annexure T (cont.): Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/loss) sharing			Net income/(expense) on significant risk transfer arrangements				Net income / (expense)
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	As % of capitation fees	
1523	Grintek Electronics Medical Aid Scheme	Option 1	1,070	2,592	32.0	3.7	96	0.3	7.5	89	0.3	6.9	-	-	-	(8)	-	(0.6)	(7.8)	
1566	Horizon Medical Scheme	Consolidated	1,070	2,592	32.0	3.7	96	0.3	7.5	89	0.3	6.9	-	-	-	(8)	-	(0.6)	(7.8)	
		Hospital Plan	454	900	35.8	5.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Major Medical Plan	179	269	24.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Major Medical Plan with CareCross	943	1,405	23.3	1.3	2,662	28.0	235.3	2,862	30.1	253.0	-	-	-	200	2.1	17.7	7.5	
1111	IBM (SA) Medical Scheme	Consolidated	1,576	2,574	27.8	2.6	2,662	28.0	235.3	2,862	30.1	253.0	-	-	-	200	2.1	17.7	7.5	
		Essential Comprehensive	1,908	4,222	37.9	13.2	1,219	2.5	53.2	1,526	3.1	66.7	-	-	-	308	0.6	13.4	25.2	
		Consolidated	1,908	4,222	37.9	13.2	1,219	2.5	53.2	1,526	3.1	66.7	-	-	-	308	0.6	13.4	25.2	
1591	Impala Medical Plan	Impala Medical Plan	9,127	18,968	28.9	1.7	65,031	93.2	593.8	91,673	131.4	837.0	-	-	-	26,642	38.2	243.3	41.0	
		Consolidated	9,127	18,968	28.9	1.7	65,031	93.2	593.8	91,673	131.4	837.0	-	-	-	26,642	38.2	243.3	41.0	
1559	Imperial Group Medical Scheme	Imperial Group Medical Scheme	6,962	16,188	28.8	2.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	6,962	16,188	28.8	2.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
1145	LA Health Medical Scheme	LA Active	19,227	49,513	27.5	3.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
		LA Comprehensive	3,069	4,903	57.6	46.6	2,763	2.0	75.0	2,907	2.1	78.9	-	-	-	144	0.1	3.9	5.2	
		LA Core	6,074	10,193	57.5	44.7	450	0.2	6.2	508	0.2	7.0	-	-	-	59	-	0.8	13.1	
		LA Focus	4,099	10,082	27.3	3.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		LA Keyplus	4,783	11,490	25.7	1.2	3,318	5.1	57.8	2,881	4.4	50.2	-	-	-	(437)	(0.7)	(7.6)	(13.2)	
		Consolidated	37,252	86,181	32.5	10.5	6,530	1.4	39.1	6,297	1.4	37.7	-	-	-	(234)	(0.1)	(1.4)	(3.6)	
		Libcare Medical Scheme	Libcare	5,453	12,148	30.3	5.7	451	0.3	6.9	458	0.3	7.0	-	-	-	8	-	0.1	1.7
		Consolidated	5,453	12,148	30.3	5.7	451	0.3	6.9	458	0.3	7.0	-	-	-	8	-	0.1	1.7	
1599	Lonmin Medical Scheme	Lonmin Medical Scheme Benefit Plan	19,916	21,429	35.9	-	45,164	37.3	189.0	78,012	64.5	326.4	-	-	-	32,848	27.1	137.4	72.7	
		Consolidated	19,916	21,429	35.9	-	45,164	37.3	189.0	78,012	64.5	326.4	-	-	-	32,848	27.1	137.4	72.7	
1547	Malcor Medical Scheme	Plan A	1,549	3,752	40.1	13.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Plan B	2,853	6,817	29.2	3.3	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Plan C	438	725	30.7	3.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	4,840	11,294	32.9	6.7	-	-	-	-	-	-	-	-	-	-	-	-	-	
1495	Massmart Health Plan	Massmart Health Plan	2,625	5,873	29.7	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	2,625	5,873	29.7	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
1039	MBMed Medical Aid Fund	MBMed	3,251	8,455	29.6	4.6	6,473	6.4	165.9	7,498	7.4	192.2	-	-	-	1,025	1.0	26.3	15.8	
		Consolidated	3,251	8,455	29.6	4.6	6,473	6.4	165.9	7,498	7.4	192.2	-	-	-	1,025	1.0	26.3	15.8	
1548	Medipos Medical Scheme	Option A	2,459	3,683	62.0	60.2	1,855	1.4	62.9	2,278	1.7	77.2	-	-	-	424	0.3	14.4	22.8	
		Option B	6,866	15,688	31.7	6.5	5,048	2.6	61.3	5,518	2.8	67.0	-	-	-	471	0.2	5.7	9.3	
		Option C	1,318	2,992	28.9	1.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	10,643	22,363	36.3	14.7	6,903	2.1	61.7	7,787	2.4	69.7	-	-	-	894	0.3	8.0	13.0	
		Metrocare	Metrocare Plan 211	776	1,740	40.6	14.4	1,084	3.0	116.4	1,862	5.1	200.0	-	-	-	779	2.2	83.6	71.8
1105	Metropolitan Medical Scheme	Consolidated	776	1,740	40.6	14.4	1,084	3.0	116.4	1,862	5.1	200.0	-	-	-	779	2.2	83.6	71.8	
		Classic	2,403	4,773	21.1	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
1569	Minemed Medical Scheme	Premier	4,190	10,356	29.9	5.8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	6,593	15,129	27.1	4.1	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Affordable Option	1,012	1,944	30.6	3.7	6,460	36.7	531.9	6,319	35.9	520.3	-	-	-	(141)	(0.8)	(11.6)	(2.2)	
		Optimum	180	323	46.1	20.1	52	0.7	23.9	47	0.6	21.6	-	-	-	(5)	(0.1)	(2.4)	(9.9)	
1600	Motohealth Care	Essential	4,864	10,401	39.0	11.0	6,993	3.9	119.8	12,082	6.7	207.0	-	-	-	5,089	2.8	87.2	72.8	
		Consolidated	6,056	12,668	37.9	10.1	13,505	6.6	185.8	18,448	9.0	253.8	-	-	-	4,943	2.4	68.0	36.6	
		Classic	11,690	26,380	35.9	11.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Custom	7,791	17,964	28.4	3.5	33,312	34.9	356.3	40,824	42.8	436.7	-	-	-	7,512	7.9	80.3	22.5	
		Essential	5,553	12,421	28.0	0.5	16,322	59.7	244.9	18,473	67.6	277.2	-	-	-	2,151	7.9	32.3	13.2	
		Hospicare	1,589	2,779	46.4	32.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Optimum	2,492	5,517	41.5	15.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	29,115	65,061	33.2	8.5	49,634	40.4	310.0	59,296	48.3	370.3	-	-	-	9,663	7.9	60.3	19.5	
1154																				



Annexure T (cont.): Significant risk transfer arrangements (excl. commercial reinsurance) per option: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income / (expense)
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	
1201	Rand Water Medical Scheme	Option A	2,687	7,343	30.5	7.2	2,566	2.3	79.6	2,215	2.0	68.7	-	-	-	(351)	(0.3)	(10.9)	(13.7)
		Option B	305	310	46.8	-	3,198	97.6	873.8	2,250	68.7	614.8	-	-	-	(948)	(28.9)	(259.0)	(29.6)
		Consolidated	2,992	7,653	31.1	6.9	5,764	5.0	160.5	4,465	3.8	124.4	-	-	-	(1,299)	(1.1)	(36.2)	(22.5)
1430	Remedi Medical Aid Scheme	Classic	6,858	14,495	26.6	3.1	895	0.4	10.9	969	0.5	11.8	-	-	-	74	-	0.9	8.3
		Comprehensive	6,579	16,280	34.3	7.7	1,321	0.5	16.7	1,430	0.5	18.1	-	-	-	109	-	1.4	8.3
		Standard	3,395	8,036	25.8	1.2	16,188	25.1	397.4	17,525	27.2	430.2	-	-	-	1,337	2.1	32.8	8.3
		Consolidated	16,832	38,811	29.6	4.6	18,404	3.4	91.1	19,924	3.7	98.6	-	-	-	1,520	0.3	7.5	8.3
1176	Retail Medical Scheme	Essential Comprehensive Option	317	605	53.2	32.9	314	1.8	82.6	388	2.2	102.1	-	-	-	74	0.4	19.4	23.5
		Essential Option	6,868	12,642	26.7	0.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential Plus Option	1,213	2,274	45.1	23.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	8,398	15,521	30.4	5.3	314	1.8	82.6	388	2.2	102.1	-	-	-	74	0.4	19.4	23.5
1013	Rhodes University Medical Scheme	RUMED	1,049	2,232	39.0	14.4	139	0.5	11.0	137	0.4	10.9	-	-	-	(2)	-	(0.2)	(1.6)
		Consolidated	1,049	2,232	39.0	14.4	139	0.5	11.0	137	0.4	10.9	-	-	-	(2)	-	(0.2)	(1.6)
1209	SA Breweries Medical Aid Society	Castellion Option	3,110	7,314	25.6	0.9	339	0.7	9.1	209	0.4	5.6	-	-	-	(129)	(0.3)	(3.5)	(38.2)
		SAB Option	7,013	15,733	30.0	5.5	790	0.4	9.4	559	0.3	6.6	-	-	-	(231)	(0.1)	(2.7)	(29.2)
		Consolidated	10,123	23,047	28.6	4.1	1,129	0.4	9.3	769	0.3	6.3	-	-	-	(360)	(0.1)	(3.0)	(31.9)
1424	SABC Medical Aid Scheme	SABC Plan 009	4,473	9,740	34.1	10.7	2,709	1.8	50.5	4,140	2.7	77.1	-	-	-	1,432	0.9	26.7	52.8
		Consolidated	4,473	9,740	34.1	10.7	2,709	1.8	50.5	4,140	2.7	77.1	-	-	-	1,432	0.9	26.7	52.8
1038	SAMWUMed	Option A	16,047	36,860	32.4	5.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option B	16,406	39,653	28.8	2.1	2,424	0.6	12.3	2,655	0.7	13.5	-	-	-	230	0.1	1.2	9.5
		Consolidated	32,453	76,513	30.5	3.6	2,424	0.6	12.3	2,655	0.7	13.5	-	-	-	230	0.1	1.2	9.5
1527	Sappi Medical Aid Scheme	Sappi Medical Aid Scheme	3,992	9,019	36.8	14.0	577	0.4	12.1	906	0.6	18.9	-	-	-	329	0.2	6.9	56.9
		Consolidated	3,992	9,019	36.8	14.0	577	0.4	12.1	906	0.6	18.9	-	-	-	329	0.2	6.9	56.9
1234	Sasolmed	Sasolmed	29,032	76,368	29.5	4.2	36,060	3.2	103.5	33,174	3.0	95.2	-	-	-	(2,886)	(0.3)	(8.3)	(8.0)
		Consolidated	29,032	76,368	29.5	4.2	36,060	3.2	103.5	33,174	3.0	95.2	-	-	-	(2,886)	(0.3)	(8.3)	(8.0)
1531	Sedmed	Sedmed	844	1,951	43.4	21.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	844	1,951	43.4	21.7	-	-	-	-	-	-	-	-	-	-	-	-	-
1243	Siemens Medical Scheme	Siemens Medical Scheme	2,631	5,880	33.2	9.3	1,554	1.8	49.2	2,314	2.7	73.3	-	-	-	760	0.9	24.1	48.9
		Consolidated	2,631	5,880	33.2	9.3	1,554	1.8	49.2	2,314	2.7	73.3	-	-	-	760	0.9	24.1	48.9
1580	South African Police Service Medical Scheme (POLMED)	Higher Plan	107,798	318,041	28.2	3.4	122,522	2.7	94.7	113,077	2.5	87.4	-	-	-	(8,445)	(0.2)	(7.3)	(7.7)
		Lower Plan	66,356	165,338	21.5	0.5	15,705	1.5	19.7	15,727	1.5	19.8	-	-	-	22	-	-	0.1
		Consolidated	174,154	483,379	25.9	2.4	138,227	2.5	86.1	128,804	2.3	61.6	-	-	-	(8,423)	(0.2)	(4.5)	(6.8)
1578	TFG Medical Aid Scheme	Plan A	1,744	3,469	26.4	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan B	1,150	2,617	35.6	10.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2,894	6,086	30.4	5.6	-	-	-	-	-	-	-	-	-	-	-	-	-
1544	Tiger Brands Medical Scheme	Option 1	4,559	10,455	39.7	18.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	4,559	10,455	39.7	18.1	-	-	-	-	-	-	-	-	-	-	-	-	-
1582	Transmed Medical Fund	Guardian	15,496	19,640	75.9	87.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Private Network Saver	12,476	23,703	45.9	15.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Network	5,974	14,667	34.5	6.7	42,628	62.6	594.6	39,092	57.4	545.3	-	-	-	(3,536)	(5.2)	(49.3)	(8.3)
		State Plus Own Choice	36,731	78,578	35.0	10.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	70,677	136,588	42.7	22.2	42,628	62.6	594.6	39,092	57.4	545.3	-	-	-	(3,536)	(5.2)	(49.3)	(8.3)
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1,293	2,999	29.2	4.4	639	1.8	41.2	567	1.6	36.5	-	-	-	(72)	(0.2)	(4.6)	(11.2)
		Classic Saver	1,916	3,847	23.5	0.2	40	0.1	1.8	61	0.2	2.6	-	-	-	21	0.1	0.9	51.0
		Consolidated	3,209	6,846	26.0	2.1	679	1.1	17.6	628	1.0	16.3	-	-	-	(51)	(0.1)	(1.3)	(7.5)
1597	Umvuzo Health Medical Scheme	Standard	7,244	16,835	27.9	0.4	40,089	34.3	461.2	40,041	34.3	460.6	-	-	-	(48)	-	(0.6)	(0.1)
		Supreme	4,895	11,788	25.7	0.4	585	0.6	10.0	1,177	1.2	20.0	-	-	-	592	0.6	10.1	101.3
		Ultra Affordable	10,791	15,522	32.7	0.1	40,546	45.0	313.1	35,910	39.9	277.3	-	-	-	(4,636)	(5.1)	(35.8)	(11.4)
		Consolidated	22,930	44,145	29.0	0.3	81,220	26.7	295.2	77,128	25.3	280.3	-	-	-	(4,092)	(1.3)	(14.9)	(5.0)
1520	University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3,451	7,499	37.6	14.2	729	0.9	17.6	693	0.9	16.7	-	-	-	(36)	-	(0.9)	(4.9)
		Consolidated	3,451	7,499	37.6	14.2	729	0.9	17.6	693	0.9	16.7	-	-	-	(36)	-	(0.9)	(4.9)
1282	University of the Witwatersrand Staff Medical Aid Scheme	University of the Witwatersrand Staff Medical Aid	3,102	6,169	39.3	15.0	1,290	1.1	34.6	2,086	1.7	56.0	-	-	-	796	0.7	21.4	61.7
		Consolidated	3,102	6,169	39.3	15.0	1,290	1.1	34.6	2,086	1.7	56.0	-	-	-	796	0.7	21.4	61.7
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive Option	7,375	19,043	30.3	5.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Yebomed	2,906	6,931	27.1	-	31,082	87.8	891.3	31,082	87.8	891.3	-	-	-	-	-	-	-
		Consolidated	10,281	25,974	29.4	4.2	31,082	87.8	891.3	31,082	87.8	891.3	-	-	-	-	-	-	-
1293	Wooltru Healthcare Fund	Core Option	589	1,051	29.9	5.3	6,513	87.5	921.5	6,386	85.8	903.5	-	-	-	(127)	(1.7)	(18.0)	(2.0)
		Extended Option	902	1,936	39.0	15.6	1,421	3.8	131.3	3,137	8.4	289.9	94	0.3	8.7	1,811	4.9	167.3	127.5
		Plus Option	7,455	15,275	27.8	3.4	11,341	7.2	126.8	6,032	3.8	67.4	753	0.5	8.4	(4,555)	(2.9)	(50.9)	(40.2)
		Consolidated	8,946	18,262	29.1	4.8	19,275	9.5	179.5	15,555	7.7	144.9	848	0.4	8.5	(2,872)	(1.4)	(26.8)	(14.9)
1253	Xstrata Medical Aid Scheme	107	9,256	27,947	23.0	0.5	2,208	0.9	19.9	2,436	1.0	21.9	-	-	-	228	0.1	2.1	10.3
		Consolidated	9,256	27,947	23.0	0.5	2,208	0.9	19.9	2,436	1.0	21.9	-	-	-	228	0.1	2.1	10.3
Sub-total: registered restricted schemes			1,548,003	3,766,295	29.5	5.1	985,817	2.7	62.4	1,049,316	2.9	66.4	1,401	0.6	9.6	64,900	0.2	4.1	6.6
Total registered schemes			3,730,565	8,526,409	31.6	6.6	3,111,656	4.2	96.2	3,110,621	4.2	96.2	10,252	0.1	3.4	9,217	-	0.3	0.3

Notes

RCI = Risk Contribution Income

pmpm = per member per month

pb = per beneficiary

The scheme was liquidated in 2011. Figures were not submitted.

Protea Medical Aid Society was liquidated with effect from 19 April 2011.



Annexure U: Seasonality of claims: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb Years	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 %
Registered schemes: open																			
1252	Bestmed Medical Scheme	69,982	147,863	37.6	12.7	1.1	72.7	82.4	98.1	71.9	88.0	89.9	91.5	92.9	92.8	63.1	90.0	89.2	85.2
1512	Bonitas Medical Fund	267,071	603,422	31.3	4.9	1.2	96.7	90.8	95.9	81.1	89.3	87.7	92.4	89.1	85.1	84.7	80.2	66.7	86.6
1034	Cape Medical Plan	6,225	13,856	36.4	11.8	1.2	69.2	139.2	83.8	71.3	111.6	103.3	109.8	97.7	67.6	89.6	98.2	66.3	92.3
1552	Community Medical Aid Scheme (COMMED)	8,536	18,406	39.2	13.8	1.1	94.4	83.1	81.0	93.2	88.8	85.1	92.2	91.5	91.5	101.3	89.9	27.4	83.9
1491	Compcare Wellness Medical Scheme	11,693	23,933	37.5	12.2	1.0	70.1	74.3	108.0	80.5	64.7	98.5	96.0	64.1	87.3	86.2	84.0	71.4	82.0
1125	Discovery Health Medical Scheme	1,048,504	2,302,343	31.8	6.3	1.2	67.1	75.8	81.4	69.3	86.7	89.3	82.7	96.9	88.7	88.9	94.3	64.5	82.1
1202	Fedhealth Medical Scheme	73,386	153,488	36.8	9.8	1.1	92.0	91.6	97.2	85.7	82.3	78.2	86.1	78.1	79.8	77.2	86.4	54.7	82.6
1554	Genesis Medical Scheme	7,186	20,149	31.4	5.6	1.8	79.4	90.8	86.7	83.4	77.7	72.7	69.2	70.6	78.3	71.7	75.9	45.2	75.1
1537	Hosmed Medical Aid Scheme	34,807	88,358	30.0	2.4	1.6	74.4	70.7	85.9	96.5	93.8	87.9	91.1	81.1	97.4	83.3	84.6	44.4	82.4
1087	Keyhealth	39,218	88,212	41.4	17.6	1.2	121.8	91.7	99.1	76.8	92.4	94.4	85.9	94.0	91.5	94.9	96.5	-13.7	85.7
1576	Liberty Medical Scheme	65,335	142,948	36.0	10.5	1.2	80.3	80.7	94.6	91.8	81.5	87.6	95.6	97.7	95.0	101.4	93.8	73.2	89.3
1466	Makoti Medical Scheme	3,015	6,911	30.6	0.6	1.3	90.4	90.0	90.0	90.3	92.9	88.1	90.4	90.3	90.3	90.4	90.3	90.6	90.4
1149	Medihelp	122,644	244,750	39.6	18.5	1.0	82.2	91.0	98.0	77.8	79.8	97.2	90.6	90.3	88.8	91.8	83.0	74.7	87.1
1506	Medimed Medical Scheme	4,746	12,361	28.5	3.3	1.6	93.7	87.6	89.4	61.0	97.1	86.2	78.5	79.1	98.2	85.8	85.9	71.9	84.5
1140	Medshield Medical Scheme	103,789	236,789	35.5	9.7	1.3	92.4	91.7	90.1	99.0	99.1	89.2	100.2	101.3	96.4	89.2	87.7	69.0	92.2
1167	Momentum Health	92,421	183,379	33.2	8.1	1.0	76.3	80.2	86.7	67.7	77.4	77.8	80.9	84.1	86.0	81.3	85.5	71.5	79.6
1166	National Independent Medical Aid Society (NIMAS)	8,785	18,283	41.9	17.5	1.1	86.3	99.9	100.9	85.0	89.7	96.8	91.7	101.2	87.4	83.9	91.0	79.6	91.2
1546	Pharos Medical Plan	6,991	15,520	36.9	11.9	1.2	61.3	76.9	110.3	80.5	96.9	78.4	83.8	95.9	81.0	80.2	92.1	66.9	83.6
1454	Pro Sano Medical Scheme	29,437	62,591	39.5	14.1	1.1	79.3	93.9	100.0	85.6	80.6	84.8	111.8	84.8	128.0	77.5	87.2	60.3	89.5
1196	Protea Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	31,398	67,299	31.7	4.1	1.1	70.4	72.9	79.4	82.9	88.8	86.7	113.8	83.5	107.6	84.9	84.0	102.9	88.2
1446	Selfmed Medical Scheme	8,834	17,443	44.3	22.9	0.9	86.7	76.7	93.0	82.2	84.5	88.4	83.3	83.6	79.9	71.6	79.9	76.6	82.3
1486	Sizwe Medical Fund	62,891	156,350	31.3	6.6	1.5	89.2	110.6	106.3	86.2	63.0	128.2	80.9	98.0	82.4	73.2	97.4	72.7	90.8
1141	Spectramed	35,238	73,834	37.1	10.3	1.1	75.4	92.7	79.2	54.7	91.7	73.6	84.7	86.5	92.9	80.3	63.8	55.0	77.8
1464	Suremed Health	1,486	3,421	34.1	6.8	1.3	90.4	89.9	116.0	75.3	83.1	80.7	77.9	98.6	68.9	80.7	78.4	78.5	84.5
1592	Thebemed	9,346	21,375	27.1	0.2	1.3	62.9	72.7	79.2	80.1	68.2	81.9	83.0	65.6	90.3	77.5	57.5	70.3	74.1
1422	Topmed Medical Scheme	12,254	25,748	38.2	14.3	1.1	97.2	86.8	92.5	84.8	90.1	104.2	95.0	110.6	98.1	97.7	98.3	76.2	94.3
Sub-total: registered open schemes		2,165,218	4,749,032	33.3	7.8	1.2	78.6	83.4	89.0	76.3	85.9	90.0	87.4	93.1	89.3	86.2	89.6	64.8	84.4
Registered schemes: restricted																			
1005	AECI Medical Aid Society	7,185	14,982	41.0	22.7	1.1	92.0	91.2	85.3	83.0	88.7	83.3	85.6	94.1	80.6	94.3	77.9	69.9	85.5
1567	Afrox Medical Aid Society	3,230	7,454	31.7	7.9	1.3	100.7	126.8	118.2	113.7	124.4	124.8	103.0	95.4	106.3	93.9	95.8	80.0	106.9
1465	Alliance Midmed Medical Scheme	1,953	5,089	27.9	3.7	1.6	126.2	128.4	117.5	98.1	123.8	99.6	90.6	91.6	96.9	77.5	75.8	67.3	98.4
1534	Altron Medical Aid Scheme	4,077	8,906	36.4	12.8	1.2	75.3	94.7	101.2	78.8	86.8	108.3	110.5	85.4	98.7	87.0	113.1	96.5	94.9
1012	Anglo Medical Scheme	11,385	25,841	38.8	18.6	1.3	96.5	95.7	125.7	92.4	104.3	101.1	111.9	105.8	128.5	90.4	107.5	111.4	105.9
1571	Anglovaal Group Medical Scheme	4,053	8,133	39.3	19.7	1.0	90.4	90.0	87.0	74.2	79.7	94.1	92.0	119.6	100.9	96.0	97.7	72.0	91.1
1279	Bankmed	100,537	201,380	30.3	6.7	1.0	90.5	95.0	101.9	83.6	103.3	97.5	89.7	96.3	94.3	89.8	91.4	65.8	91.6
1507	Barloworld Medical Scheme	5,940	12,595	36.7	16.9	1.1	96.0	96.2	81.5	82.6	92.8	79.2	87.1	86.7	100.0	86.8	72.0	55.9	84.7
1526	BMW Employees Medical Aid Society	2,189	5,882	29.6	1.6	1.7	94.1	118.5	117.0	88.0	118.9	115.5	90.9	90.4	102.7	100.2	78.4	77.8	99.4
1237	BP Medical Aid Society	2,196	4,914	41.4	22.6	1.2	123.5	118.0	138.3	101.0	127.2	108.5	106.5	120.8	123.1	102.2	86.8	83.6	111.4
1590	Building & Construction Industry Medical Aid Fund	4,876	12,338	30.5	2.9	1.6	75.4	71.6	91.6	47.3	91.5	70.7	93.3	93.2	65.2	68.3	59.9	63.4	74.2
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	24																	



Annexure U (cont.): Seasonality of claims: registered schemes
for the year ended 31 December 2011

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb Years	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 %
1469	Nedgroup Medical Aid Scheme	25,674	49,604	32.3	9.0	0.9	106.6	116.6	115.9	88.6	99.3	98.2	107.9	93.7	102.3	94.7	81.3	75.1	98.0
1584	Netcare Medical Scheme	16,665	38,874	28.3	2.6	1.3	100.2	95.3	134.0	86.9	104.2	106.2	95.8	106.8	99.7	100.4	102.7	82.0	101.1
1214	Old Mutual Staff Medical Aid Fund	15,071	30,019	32.3	8.3	1.0	83.4	86.6	88.7	78.1	75.7	78.6	103.7	92.9	73.8	100.5	84.7	72.5	85.0
1441	Parmed Medical Aid Scheme	2,274	5,320	45.2	25.8	1.3	74.2	100.7	94.2	111.1	96.9	86.6	102.2	85.5	107.4	88.5	128.9	101.1	98.0
1515	PG Bison Medical Aid Society	554	1,185	40.1	16.8	1.1	106.8	76.1	104.0	98.5	101.0	111.9	100.6	112.4	113.8	111.9	93.8	27.7	96.7
1186	PG Group Medical Scheme	1,310	2,799	33.3	11.2	1.1	107.6	91.2	102.5	92.1	97.0	90.5	87.7	100.0	101.0	96.5	90.6	63.2	93.3
1563	Pick & Pay Medical Scheme	7,610	16,241	29.1	3.4	1.1	82.0	100.4	100.4	92.6	88.3	104.5	99.1	93.7	92.2	96.8	83.0	65.5	91.5
1583	Platinum Health	45,442	70,805	30.4	0.1	0.5	89.4	79.9	85.8	79.6	84.9	74.9	81.9	84.7	85.9	81.1	82.7	63.0	80.6
1194	Profmed	25,991	63,347	38.6	12.3	1.4	84.3	80.1	85.9	87.6	81.9	79.2	89.0	87.4	77.1	90.4	80.9	64.4	82.3
1516	Quantum Medical Aid Society	7,060	14,627	30.6	6.5	1.1	80.1	85.4	91.3	91.7	97.0	106.7	104.2	109.1	98.6	94.0	105.5	67.8	94.2
1201	Rand Water Medical Scheme	2,988	7,596	31.1	6.9	1.6	49.1	110.7	135.7	62.4	117.0	94.5	87.9	119.7	100.6	95.4	112.5	40.6	93.4
1430	Remedi Medical Aid Scheme	16,481	38,154	29.6	4.6	1.3	72.2	106.5	115.2	74.5	88.0	90.6	76.9	70.9	64.2	75.8	70.1	53.6	79.8
1176	Retail Medical Scheme	8,018	14,863	30.4	5.3	0.9	93.1	76.7	87.0	80.7	84.6	83.5	97.0	79.5	85.6	77.2	83.9	87.0	84.6
1013	Rhodes University Medical Scheme	1,041	2,220	39.0	14.4	1.1	90.9	84.6	94.3	57.2	88.7	79.9	64.5	81.3	79.4	71.2	70.8	83.6	78.8
1209	SA Breweries Medical Aid Society	9,927	22,626	28.6	4.1	1.3	77.9	90.3	92.4	76.9	88.3	92.4	91.3	97.4	90.1	93.4	85.4	77.0	87.7
1424	SABC Medical Aid Scheme	4,462	9,705	34.1	10.7	1.2	85.6	96.1	99.4	96.8	96.7	77.2	92.2	84.2	83.9	110.9	94.8	60.0	89.8
1038	SAMWUMed	33,013	77,155	30.5	3.6	1.4	59.1	109.2	84.7	87.0	96.9	84.5	80.0	75.8	96.7	72.2	115.4	22.8	82.0
1527	Sappi Medical Aid Scheme	4,088	9,307	36.8	14.0	1.3	98.5	106.0	103.9	86.8	122.3	103.7	84.2	99.1	88.6	95.9	107.2	81.5	98.2
1234	Sasolmed	28,644	75,298	29.5	4.2	1.6	102.7	95.4	102.1	82.0	90.8	93.6	103.7	97.7	91.9	92.3	93.0	66.5	92.5
1531	Sedmed	841	1,945	43.4	21.7	1.3	38.9	38.9	38.9	116.9	116.9	116.9	91.9	91.9	91.9	94.5	94.5	226.5	97.1
1243	Siemens Medical Scheme	2,636	5,871	33.2	9.3	1.2	95.5	127.5	118.9	79.3	87.5	88.1	90.2	75.1	102.6	109.2	103.5	86.2	97.0
1580	South African Police Service Medical Scheme (POLMED)	174,599	482,197	25.9	2.4	1.8	86.0	97.3	111.7	68.9	77.7	98.6	87.9	90.0	74.6	75.7	93.1	50.3	84.0
1578	TFG Medical Aid Scheme	2,848	5,944	30.4	5.6	1.1	95.8	96.6	95.6	87.6	106.8	89.1	100.8	87.4	96.1	77.1	95.5	48.5	89.7
1544	Tiger Brands Medical Scheme	4,696	10,839	39.7	18.1	1.3	64.6	98.4	131.4	106.5	82.9	107.0	100.8	84.2	93.8	96.7	75.1	79.7	93.4
1582	Transmed Medical Fund	72,063	139,966	42.7	22.2	0.9	92.3	96.5	107.2	83.6	99.4	106.0	94.0	99.4	85.8	85.3	91.5	74.0	93.0
1579	Tsogo Sun Group Medical Scheme	3,246	6,865	26.0	2.1	1.1	67.3	72.6	73.2	71.3	61.4	78.0	70.6	76.3	97.0	81.7	73.1	65.9	74.0
1597	Umvuzo Health Medical Scheme	21,721	42,381	29.0	0.3	0.9	66.0	67.6	97.9	79.3	71.2	86.3	93.6	72.6	81.8	66.0	106.1	75.8	80.4
1520	University of KwaZulu-Natal Medical Scheme	3,456	7,485	37.6	14.2	1.2	92.3	90.9	112.6	80.5	94.6	87.3	76.7	80.5	85.1	84.6	102.1	92.4	89.9
1282	University of the Witwatersrand Staff Medical Aid Scheme	3,100	6,229	39.3	15.0	1.0	92.7	89.1	111.0	88.7	94.3	68.7	92.7	97.0	87.9	109.1	96.2	70.2	91.5
1291	Witbank Coalfields Medical Aid Scheme	10,384	26,136	29.4	4.2	1.5	102.2	101.7	119.8	92.8	122.5	110.3	101.1	111.3	102.2	101.1	105.4	89.4	105.1
1293	Wooltru Healthcare Fund	8,887	18,176	29.1	4.8	1.0	106.1	103.6	116.0	81.8	103.0	94.6	83.6	85.1	79.2	70.9	76.5	60.3	88.4
1253	Xstrata Medical Aid Scheme	8,961	26,880	23.0	0.5	2.0	86.2	95.2	113.1	99.0	107.1	107.7	78.2	81.9	84.6	78.1	74.9	65.6	87.7
Sub-total: registered restricted schemes		1,505,777	3,661,705	29.5	5.1	1.4	88.8	92.8	107.9	82.2	92.0	94.5	92.4	91.1	85.7	85.7	92.0	68.1	89.3
Total registered schemes		3,670,995	8,410,737	31.6	6.6	1.3	82.8	87.3	96.9	78.8	88.5	91.9	89.5	92.2	87.7	86.0	90.6	66.2	86.5

Notes
pb = per beneficiary

The scheme was liquidated in 2011. Figures were not submitted.
Protea Medical Aid Society was liquidated with effect from 19 April 2011.



Annexure V: Administrator market share and relevant cash flows under their administration
for the years ended 31 December 2010-2011

Name of administrator	No. of medical schemes	Average members	Average beneficiaries		No. of medical schemes	Average beneficiaries		Gross Contribution Income (GCI)						Net relevant healthcare expenditure incurred						Gross Administration Expenditure (GAE)						Administration fees received (excl. co-administration fees)				Managed healthcare: management services received				Total fees received: administration and managed healthcare: management services																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
	2011	2011	2011	2011	2010	2010	2010	2011	2011	2011	2010	2010	2010	2011	2011	2011	2010	2010	2010	2011	2011	2011	2010	2010	2010	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011	2011

Notes

Prior year figures have been restated.
pabpm = per average beneficiary per month
pampm = per average member per month
GAE = Gross Administration Expenditure
GCI = Gross Contribution Income

The number of medical schemes includes those that were in operation (98) at any point during the year 2011. Two schemes changed administrators in 2011. As at the end of December 2011, there were 97 registered medical schemes.
2010: Because only annual figures were submitted, in cases where a scheme changed its administrator during the course of the year, the scheme’s annual income and expenditure had been allocated to the administrator at year-end.
2011: Where schemes changed administrators mid-year, the relevant months’ data had been included with the relevant administrator.

The following administrators’ names changed in the years under review:
Status Medical Aid Administrators (Pty) Ltd changed its name to Universal Healthcare Administrators (Pty) Ltd with effect from 3 June 2010.
Metropolitan Health (Pty) Ltd changed its name to METHEALTH (Pty) Ltd with effect from 14 September 2011.

No administrator’s business was sold in 2011.

The following administrator ceased operations in the years under review:
Sigma Health Fund Managers (Pty) Ltd ceased operations after 30 June 2010 because of the cancellation of the administration contract with its only client, Pro Sano Medical Scheme.



Explanatory notes: to the Annexures
for the year ended 31 December 2011

The following medical schemes names changed in the 2011 financial year:

<i>Ref. no.</i>	<i>New name</i>	<i>Old name</i>	<i>With effect from</i>
1566	Horizon Medical Scheme	Moremed Medical Scheme	1 January 2011
1466	Makoti Medical Scheme	Good Hope Medical Aid Society	1 January 2011
1578	TFG Medical Aid Scheme	Foschini Group Medical Aid Scheme	1 June 2011

The following medical scheme was registered in the 2011 financial year:

<i>Ref. no.</i>	<i>New name</i>	<i>With effect from</i>
1601	Getmed Medical Scheme*	1 January 2011

The following amalgamations took place in the 2011 financial year:

<i>Ref. no.</i>	<i>Name</i>	<i>Scheme amalgamated with</i>	<i>Ref. no.</i>	<i>With effect from</i>
1521	Clicks Group Medical Scheme	Moremed Medical Scheme	1566	1 January 2011
1593	Built Environment Professional Associations Medical Scheme (BEPS)	Topmed Medical Scheme	1422	1 January 2011

The following medical scheme was wound up in the 2011 financial year:

<i>Ref. no.</i>	<i>Name</i>	<i>With effect from</i>
1196	Protea Medical Aid Society	19 April 2011

The following medical scheme was deregistered in the 2011 financial year:

<i>Ref. no.</i>	<i>Name</i>	<i>With effect from</i>
1601	Getmed Medical Scheme*	17 August 2011

The following medical scheme was placed under curatorship in the 2011 financial year:

<i>Ref. no.</i>	<i>Name</i>	<i>With effect from</i>
1512	Bonitas Medical Fund	27 May 2011

The following medical scheme submitted unaudited information in respect of the 2010 financial year:

<i>Ref. no.</i>	<i>Name</i>	<i>Reason</i>
1561	Gen-Health Medical Scheme	Liquidated with effect from 12 October 2010

* Getmed Medical Scheme was registered on 1 January 2011 and deregistered on 17 August 2011. The scheme did not submit any figures and was therefore not included in the Annexures. The figures in the Annual Report are rounded off. The percentage variance will therefore be different to that in the Annexures. Bargaining council schemes, formerly known as exempt schemes, were excluded from the Annexures due to lack of information.