



Circular 68 of 2014: Medical Scheme benefit options for open and restricted schemes approved for 2015

1. The Council for Medical Schemes (CMS) would like to share the status of benefit options in open schemes for the 2015 calendar year.

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|-------------------------------|-------------------------------|------------------------------------|------------------------------------|
| BESTMED MEDICAL SCHEME | PACE 4 | APPROVED | |
| | PACE 3 | APPROVED | |
| | PACE 2 | APPROVED | |
| | PACE 1 | APPROVED | |
| | BEAT 4 | APPROVED | |
| | • BEAT 4 NETWORK | APPROVED | NETWORK OPTION – pending exemption |
| | BEAT 3 | APPROVED | |
| | • BEAT 3 NETWORK | APPROVED | NETWORK OPTION – pending exemption |
| | BEAT 2 | APPROVED | |
| | • BEAT 2 NETWORK | APPROVED | NETWORK OPTION – pending exemption |
| | BEAT 1 | APPROVED | |
| • BEAT 1 NETWORK | APPROVED | NETWORK OPTION – pending exemption | |
| | PULSE 2 | APPROVED | |
| | PULSE 1 | APPROVED | |
| | | | |
| BONITAS MEDICAL FUND | BONCAP | APPROVED | |
| | BONCOMPREHENSIVE | APPROVED | |
| | BONSAVE | APPROVED | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|---------------------------------------|--|--------------|--|
| | PRIMARY | APPROVED | |
| | STANDARD | APPROVED | |
| | BONENTIAL | APPROVED | |
| | BONCLASSIC | APPROVED | |
| CAPE MEDICAL PLAN | HEALTHPACT PREMIUM | APPROVED | |
| | HEALTHPACT SILVER | APPROVED | |
| | HEALTHPACT SELECT | APPROVED | |
| COMMUNITY MEDICAL AID SCHEME (COMMED) | FUNDAMENTAL | DISCONTINUED | Discontinued with effect from 31 December 2014 |
| | DELUXE | APPROVED | |
| | STANDARD | APPROVED | |
| | ROOTS | APPROVED | New with effect from 1 January 2015 |
| COMPCARE WELLNESS MEDICAL SCHEME | DYNAMIX • DSP NETWORK | APPROVED | |
| | PINNACLE • DSP NETWORK | APPROVED | |
| | MUMED • DSP NETWORK | APPROVED | |
| | SYMMETRY • DSP NETWORK | APPROVED | |
| | AXIS • DSP NETWORK | APPROVED | |
| | NETWORK • DSP NETWORK | APPROVED | |
| | | | |
| DISCOVERY HEALTH MEDICAL SCHEME | CLASSIC COMPREHENSIVE • CLASSIC DELTA COMPREHENSIVE | APPROVED | |
| | CLASSIC CORE • CLASSIC DELTA CORE | APPROVED | |
| | CLASSIC PRIORITY | APPROVED | |
| | CLASSIC SAVER • CLASSIC DELTA SAVER | APPROVED | |
| | COASTAL CORE | APPROVED | |
| | COASTAL SAVER | APPROVED | |
| | ESSENTIAL COMPREHENSIVE • ESSENTIAL DELTA COMPREHENSIVE | APPROVED | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|---------------------------|--|--------------|--|
| | ESSENTIAL CORE • ESSENTIAL DELTA CORE | APPROVED | |
| | ESSENTIAL PRIORITY | APPROVED | |
| | ESSENTIAL SAVER • ESSENTIAL DELTA SAVER | APPROVED | |
| | EXECUTIVE | APPROVED | |
| | KEYCARE CORE | APPROVED | |
| | KEYCARE PLUS | APPROVED | |
| | KEYCARE ACCESS | APPROVED | |
| | CLASSIC COMPREHENSIVE ZERO MSA | APPROVED | |
| FEDHEALTH MEDICAL SCHEME | MAXIMA BASIS | APPROVED | |
| | MAXIMA CORE | APPROVED | |
| | MAXIMA PLUS | APPROVED | |
| | MAXIMA STANDARD • MAXIMA STANDARD NET | APPROVED | |
| | MAXIMA ENTRYZONE | APPROVED | |
| | MAXIMA EXECUTIVE | APPROVED | |
| | ULTIMA 200 | APPROVED | |
| | ULTIMAX | APPROVED | |
| | BLUE DOOR PLUS | APPROVED | Re-named with effect from 1 January 2015 |
| | MAXIMA SAVER | APPROVED | |
| | MAXIMA ENTRYSAVER | APPROVED | |
| GENESIS MEDICAL SCHEME | PRIVATE | APPROVED | |
| | PRIVATE PLUS | APPROVED | |
| | PRIVATE COMPREHENSIVE | APPROVED | |
| | PRIVATE CHOICE | APPROVED | |
| | | | |
| HOSMED MEDICAL AID SCHEME | PLUS | APPROVED | |
| | ESSENTIAL (was Step Medium) | APPROVED | Renamed " <i>Essential</i> " with effect from 1 January 2015 |
| | STEP CORE | DISCONTINUED | Discontinued with effect from 31 December 2014 |
| | VALUE | APPROVED | |
| | ACCESS | | New with effect from 1 January 2015 |
| KEYHEALTH | PLATINUM | APPROVED | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|-------------------------------|---|----------|------------------------|
| | GOLD | APPROVED | |
| | SILVER | APPROVED | |
| | EQUILIBRIUM | APPROVED | |
| | ESSENCE | APPROVED | |
| | ORIGIN | APPROVED | |
| LIBERTY HEALTH MEDICAL SCHEME | TRADITIONAL ULTIMATE | APPROVED | |
| | HOSPITAL STANDARD <ul style="list-style-type: none"> • HOSPITAL SELECT | APPROVED | |
| | SAVER STANDARD <ul style="list-style-type: none"> • SAVER SELECT | APPROVED | |
| | COMPLETE PLUS | APPROVED | |
| | HOSPITAL PLUS | APPROVED | |
| | SAVER PLUS | APPROVED | |
| | TRADITIONAL STANDARD | APPROVED | |
| | COMPLETE STANDARD <ul style="list-style-type: none"> • COMPLETE SELECT | APPROVED | |
| | TRADITIONAL BASIC | APPROVED | |
| MAKOTI MEDICAL SCHEME | COMPREHENSIVE | APPROVED | |
| | PRIMARY | APPROVED | |
| | | | |
| MEDIHELP | DIMENSION ELITE | APPROVED | |
| | DIMENSION PRIME 1 <ul style="list-style-type: none"> • DIMENSION PRIME 1 NETWORK | APPROVED | |
| | DIMENSION PRIME 2 <ul style="list-style-type: none"> • DIMENSION PRIME 2 NETWORK | APPROVED | |
| | DIMENSION PRIME 3 <ul style="list-style-type: none"> • DIMENSION PRIME 3 NETWORK | APPROVED | |
| | MEDIHELP PLUS | APPROVED | |
| | NECESSE | APPROVED | |
| | UNIFY | APPROVED | |
| | | | |
| MEDIMED MEDICAL SCHEME | ALPHA | APPROVED | |
| | MEDISAVE ESSENTIAL | APPROVED | |
| | MEDISAVE - MAX | APPROVED | |
| | MEDISAVE - STANDARD | APPROVED | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|--------------------------------|---|--------------|--|
| MEDSHIELD MEDICAL SCHEME | MEDIBONUS | APPROVED | |
| | MEDIPLUS | APPROVED | |
| | MEDIVALUE | APPROVED | |
| | 80% OPTION | DISCONTINUED | Discontinued with effect from 31 December 2014 |
| | CORE PLUS | APPROVED | |
| | PREMIUM PLUS | APPROVED | |
| | STANDARD | APPROVED | |
| | MEDIPHILA | APPROVED | |
| MOMENTUM HEALTH MEDICAL SCHEME | INGWE <ul style="list-style-type: none"> • PRIMARY CARE/STATE HOSPITAL NETWORK • PRIMARY CARE/INGWE HOSPITAL NETWORK • ACTIVE NETWORK/INGWE ANY OPTION | APPROVED | |
| | CUSTOM <ul style="list-style-type: none"> • STATE/ASSOCIATED HOSPITALS • STATE/ANY HOSPITAL • ASSOC GP & PHARM/ASSOC HOSPITALS • ASSOC GP & PHARM/ANY HOSPITAL • ANY GP & PHARM/ASSOC HOSPITALS • ANY GP & PHARM/ANY HOSPITAL | APPROVED | |
| | INCENTIVE <ul style="list-style-type: none"> • STATE/ASSOCIATED HOSPITALS • STATE/ANY HOSPITAL • ASSOC GP & PHARM/ASSOC HOSPITALS • ASSOC GP & PHARM/ANY HOSPITAL | APPROVED | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|----------------------------------|--|----------|---|
| | <ul style="list-style-type: none"> • ANY GP & PHARM/ASSOC HOSPITALS • ANY GP & PHARM/ANY HOSPITAL | | |
| | EXTENDER <ul style="list-style-type: none"> • STATE/ASSOC HOSPITALS • STATE/ANY HOSPITAL • ASSOC GP & PHARM/ASSOC HOSPITALS • ASSOC GP & PHARM/ANY HOSPITAL • ANY GP & PHARM/ASSOC HOSPITALS • ANY GP & PHARM/ANY HOSPITAL | APPROVED | |
| | ACCESS | APPROVED | |
| | SUMMIT | APPROVED | |
| | | | |
| RESOLUTION HEALTH MEDICAL SCHEME | HOSPITAL | APPROVED | |
| | PROGRESSIVE FLEX | APPROVED | |
| | CLASSIC | PENDING | |
| | SUPREME | APPROVED | |
| | MILLENNIUM | APPROVED | |
| | FOUNDATION | APPROVED | |
| SELFMED MEDICAL SCHEME | MEDXXI | APPROVED | |
| | MED ELITE | APPROVED | |
| | SELFMED 80% | APPROVED | |
| | SELSURE | APPROVED | |
| | SELFNET | APPROVED | New with effect from 1 January 2015 |
| | | | |
| SIZWE MEDICAL FUND | AFFORDABLE CARE OPTION | APPROVED | |
| | FULL CARE OPTION | APPROVED | |
| | PRIMARY CARE OPTION | APPROVED | |
| | SAVINGS CARE OPTION | APPROVED | New with effect from 1 January 2015 |
| | GOMOMO CARE OPTION (WAS BASIC CARE) | APPROVED | Renamed with effect from 1 January 2015 |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|------------------------|---|----------|---|
| SPECTRAMED | CYAN | APPROVED | |
| | AZURE | APPROVED | |
| | AQUA | APPROVED | |
| | COBALT | APPROVED | |
| | CAPRI | APPROVED | |
| | | | |
| SUREMED HEALTH | CHALLENGER | APPROVED | |
| | NAVIGATOR | APPROVED | |
| | SHUTTLE | APPROVED | |
| | EXPLORER | APPROVED | |
| | | | |
| THEBEMED | ENERGY <ul style="list-style-type: none"> • CORE • MEDIUM • OPEN | APPROVED | |
| | UNIVERSAL | APPROVED | |
| | | | |
| TOPMED MEDICAL SCHEME | TOPMED RAINBOW COMPREHENSIVE | APPROVED | |
| | TOPMED PALADIN COMPREHENSIVE | APPROVED | |
| | TOPMED PROFESSIONAL OPTION | APPROVED | |
| | TOPMED SAVINGS OPTION | APPROVED | |
| | TOPMED ACTIVE SAVER | APPROVED | |
| | TOPMED HOSPITAL PLAN | APPROVED | |
| | TOPMED NETWORK OPTION | APPROVED | |
| | TOPMED LIMITED OPTION (WAS TOPMED METHCARE OPTION) | APPROVED | Renamed with effect from 1 January 2015 |

2. The Council for Medical Schemes (CMS) would like to share the status of benefit options in restricted schemes for the 2015 calendar year.

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|-----------------------------------|---|-----------------|---|
| AECI MEDICAL AID SOCIETY | VALUE OPTION | APPROVED | |
| | COMPREHENSIVE OPTION (WAS COMPREHENSIVE PLAN) | APPROVED | |
| | | | |
| AFROX MEDICAL AID SOCIETY | BASE PLAN | DISCONTINUED | Amalgamated with Discovery Health Medical Scheme; with effect from 1 May 2014 |
| | | | |
| ALLIANCE-MIDMED MEDICAL SCHEME | ALLIANCE-MIDMED MEDICAL SCHEME | APPROVED | Re-named with effect from 1 January 2015 |
| ANGLO MEDICAL SCHEME | MANAGED CARE PLAN | APPROVED | |
| | STANDARD CARE PLAN | APPROVED | |
| | VALUE CARE PLAN | APPROVED | |
| ANGLOVAAL GROUP MEDICAL SCHEME | ANGLOVAAL GROUP MEDICAL SCHEME | APPROVED | |
| | | | |
| BANKMED | BANKMED BASIC PLAN | APPROVED | |
| | BANKMED COMPREHENSIVE PLAN | APPROVED | |
| | BANKMED CORE SAVER PLAN | APPROVED | |
| | BANKMED PLUS PLAN | APPROVED | |
| | BANKMED TRADITIONAL PLAN | APPROVED | |
| | BANKMED PMB PLAN | APPROVED | |
| BARLOWORLD MEDICAL SCHEME | BARLOWORLD MEDICAL SCHEME | APPROVED | |
| | | | |
| BMW EMPLOYEES MEDICAL AID SOCIETY | BMW EMPLOYEES MEDICAL AID SOCIETY | APPROVED | |
| | | | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|--|--|-----------------|--|
| BP MEDICAL AID SOCIETY | BP MEDICAL SOCIETY | APPROVED | Mid-year contribution increases and annual benefit changes |
| | | | |
| BUILDING & CONSTRUCTION INDUSTRY MEDICAL SCHEME | BASIC OPTION | APPROVED | |
| | | | |
| CHARTERED ACCOUNTANTS (SA) MEDICAL AID FUND (CAMAF) | ALLIANCE BENEFIT OPTION | APPROVED | |
| | DOUBLE PLUS BENEFIT OPTION | APPROVED | |
| | FIRST CHOICE BENEFIT OPTION | APPROVED | |
| | VITAL BENEFIT OPTION | APPROVED | |
| | NETWORK CHOICE BENEFIT OPTION | APPROVED | |
| | ESSENTIAL PLUS BENEFIT OPTION | APPROVED | |
| | | | |
| DE BEERS BENEFIT SOCIETY | DE BEERS BENEFIT SOCIETY | APPROVED | |
| | | | |
| ENGEN MEDICAL BENEFIT FUND | ENGEN MEDICAL BENEFIT FUND | APPROVED | Mid-year contribution increases and annual benefit changes |
| | | | |
| FISHING INDUSTRY MEDICAL SCHEME (FISH-MED) | PRIMARY | APPROVED | |
| | STANDARD | APPROVED | |
| | | | |
| FOOD WORKERS MEDICAL BENEFIT FUND | FOOD WORKERS MEDICAL BENEFIT FUND | N/A | No changes for 2015 |
| | | | |
| GLENCORE MEDICAL SCHEME | GLENCORE MEDICAL SCHEME | APPROVED | |
| | | | |
| GOLDEN ARROWS EMPLOYEES MEDICAL BENEFIT FUND | ADVANCE | APPROVED | |
| | PRIMARY | APPROVED | |
| | STANDARD | APPROVED | |
| | | | |
| GOVERNMENT EMPLOYEES MEDICAL SCHEME (GEMS) | ONYX | APPROVED | |
| | EMERALD | APPROVED | |
| | RUBY | APPROVED | |
| | SAPPHIRE | APPROVED | |
| | BERYL | APPROVED | |
| | | | |
| GRINTEK ELECTRONICS MEDICAL AID SCHEME | GRINTEK ELECTRONIC MEDICAL AID SCHEME | APPROVED | |
| | | | |
| | HOSPITAL PLAN | APPROVED | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|-------------------------------|-------------------------------|-----------------|---|
| HORIZON MEDICAL SCHEME | MAJOR MEDICAL PLAN | APPROVED | |
| | MAJOR MEDICAL PLUS CARECROSS | APPROVED | |
| | | | |
| IMPALA MEDICAL PLAN | IMPALA MEDICAL PLAN | APPROVED | |
| | | | |
| IMPERIAL GROUP MEDICAL SCHEME | IMPERIALMED HEALTH PLAN | APPROVED | Mid-year contribution increases and annual benefit changes. |
| | IMPERIALMED BUDGET PLAN | APPROVED | Mid-year contribution increases and annual benefit changes. |
| | | | |
| LA-HEALTH | ACTIVE | APPROVED | |
| | COMPREHENSIVE | APPROVED | |
| | CORE | APPROVED | |
| | FOCUS | APPROVED | |
| | KEYPLUS | APPROVED | |
| | | | |
| LIBCARE MEDICAL SCHEME | LIBCARE | APPROVED | |
| | | | |
| LONMIN MEDICAL SCHEME | LONMIN MEDICAL SCHEME | APPROVED | |
| | | | |
| MALCOR MEDICAL SCHEME | PLAN A | APPROVED | |
| | PLAN B | APPROVED | |
| | PLAN C | APPROVED | |
| | PLAN D | APPROVED | |
| | | | |
| MASSMART HEALTH PLAN | CHOICE OPTION | APPROVED | |
| | NETWORK OPTION | APPROVED | |
| | ESSENTIAL OPTION | APPROVED | New with effect from 1 January 2015 |
| | | | |
| MBMED MEDICAL AID FUND | PLAN A | APPROVED | |
| | | | |
| MEDIPOS MEDICAL SCHEME | OPTION A | APPROVED | |
| | OPTION B | APPROVED | |
| | OPTION C | APPROVED | |
| | | | |
| METROPOLITAN MEDICAL SCHEME | CLASSIC | APPROVED | |
| | PREMIER | APPROVED | |
| | | | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|-----------------------------------|-------------------------------|-----------------|---|
| MOTO HEALTHCARE | OPTMUM | APPROVED | |
| | CLASSIC | APPROVED | |
| | HOSPICARE | APPROVED | |
| | CUSTOM | APPROVED | |
| | ESSENTIAL | APPROVED | |
| | | | |
| NASPERS MEDICAL FUND | M-MED OPTION | APPROVED | |
| | N OPTION BASIC | APPROVED | |
| | N OPTION PLUS | APPROVED | |
| | | | |
| NEDGROUP MEDICAL AID SCHEME | PLATINUM PLAN | APPROVED | |
| | TRADITIONAL PLAN | APPROVED | |
| | TRADITIONAL PLUS PLAN | APPROVED | |
| | SAVINGS PLAN | APPROVED | |
| | HOSPITAL PLAN | APPROVED | |
| | | | |
| NETCARE MEDICAL SCHEME | NETCARE SAVINGS OPTION | APPROVED | |
| | | | |
| OLD MUTUAL STAFF MEDICAL AID FUND | TRADITIONAL PLUS PLAN | APPROVED | Mid-year contribution increases and benefit changes |
| | TRADITIONAL PLAN | APPROVED | Mid-year contribution increases and benefit changes |
| | SAVINGS PLAN | APPROVED | Mid-year contribution increases and benefit changes |
| | NETWORK PLAN | APPROVED | Mid-year contribution increases and benefit changes |
| | HOSPITAL PLAN | APPROVED | Mid-year contribution increases and benefit changes |
| | | | |
| PARMED MEDICAL AID SCHEME | PARMED MEDICAL AID SCHEME | APPROVED | |
| | | | |
| PG GROUP MEDICAL SCHEME | PG GROUP MEDICAL SCHEME | APPROVED | |
| | | | |
| PICK & PAY MEDICAL SCHEME | PICK N PAY MEDICAL SCHEME | APPROVED | |
| | | | |
| PLATINUM HEALTH | PLATCOMPREHENSIVE | APPROVED | |
| | PLATCAP | APPROVED | |
| | PLATSAVE | APPROVED | |
| | | | |
| PROFMED | PRO ACTIVE | APPROVED | |
| | PRO ACTIVE PLUS | APPROVED | |
| | PRO PINNACLE | APPROVED | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|--|-------------------------------|-----------------|--|
| | PRO SECURE | APPROVED | |
| | PRO SECURE PLUS | APPROVED | |
| | | | |
| QUANTUM MEDICAL AID SOCIETY | ESSENTIAL COMPREHENSIVE | APPROVED | |
| | ESSENTIAL SAVER | APPROVED | |
| | KEYCARE PLUS | APPROVED | |
| RAND WATER MEDICAL SCHEME | OPTION A | APPROVED | |
| | OPTION B PLUS | APPROVED | |
| | | | |
| REMEDI MEDICAL AID SCHEME | CLASSIC | APPROVED | |
| | COMPREHENSIVE | APPROVED | |
| | STANDARD | APPROVED | |
| RETAIL MEDICAL SCHEME | ESSENTIAL OPTION | APPROVED | |
| | ESSENTIAL PLUS OPTION | APPROVED | |
| | | | |
| RHODES UNIVERSITY MEDICAL SCHEME | RUMED | APPROVED | |
| | | | |
| S A BREWERIES MEDICAL AID SOCIETY | ESSENTIAL | APPROVED | |
| | COMPREHENSIVE | APPROVED | |
| | | | |
| SABC MEDICAL AID SCHEME | SABC PLAN 009 | APPROVED | |
| | | | |
| SOUTH AFRICAN MUNICIPAL UNION NATIONAL MEDICAL SCHEME (SAMWUMED) | OPTION A | APPROVED | |
| | OPTION B | APPROVED | |
| | | | |
| SASOLMED | SASOLMED | APPROVED | Mid-year contribution increases and annual benefit changes |
| | | | |
| SEDMED | SEDMED | APPROVED | |
| | | | |
| SISONKE HEALTH MEDICAL SCHEME | HERITAGE PLAN | APPROVED | |
| | PRIDE PLAN | APPROVED | |
| | | | |
| SOUTH AFRICAN POLICE SERVICE MEDICAL SCHEME (POLMED) | HIGHER PLAN | APPROVED | |
| | LOWER PLAN | APPROVED | |
| | | | |

| Name of medical scheme | Name of benefit option | Decision | Basis for the decision |
|--|---|-----------------|--|
| TFG MEDICAL SCHEME | PLAN A | APPROVED | |
| | PLAN B | APPROVED | |
| | | | |
| TIGER BRANDS MEDICAL SCHEME | OPTION 1 | APPROVED | Mid-year contribution increases and annual benefit changes |
| | MZANSI NETWORK OPTION | APPROVED | Mid-year contribution increases and annual benefit changes |
| | | | |
| TRANSMED MEDICAL FUND | GUARDIAN | APPROVED | |
| | STATE PLUS NETWORK | APPROVED | |
| | STATE PLUS OWN CHOICE | APPROVED | |
| | PRIVATE NETWORK | APPROVED | |
| TSOGO SUN GROUP MEDICAL SCHEME | CLASSIC COMPREHENSIVE | APPROVED | |
| | CLASSIC SAVER | APPROVED | |
| | | | |
| UMVUZO HEALTH MEDICAL SCHEME | STANDARD | APPROVED | |
| | SUPREME | APPROVED | |
| | ULTRA AFFORDABLE | APPROVED | |
| | EXTREME | APPROVED | New with effect from 1 January 2015 |
| UNIVERSITY OF KWAZULU-NATAL MEDICAL SCHEME | STANDARD PLAN | APPROVED | |
| | KEYPLUS PLAN | DISCONTINUED | |
| | | | |
| UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG STAFF MEDICAL AID SCHEME | UNIVERSITY OF WITWATERSRAND STAFF MEDICAL AID | APPROVED | |
| WITBANK COALFIELDS MEDICAL AID SCHEME | COMPREHENSIVE OPTION | APPROVED | |
| | YEBOMED | APPROVED | |
| | | | |
| WOOLTRU HEALTHCARE FUND | CORE OPTION | APPROVED | |
| | EXTENDED OPTION | APPROVED | |
| | PLUS OPTION | APPROVED | |
| | | | |