

ANNEXURES

15 YEARS ON THE PULSE

ANNEXURE A

Compliance with submission of audited annual financial statements and statutory returns

Section 37 of the Medical Schemes Act 131 of 1998 requires every medical scheme to submit its audited annual financial statements, annual statutory returns, and report of the board of trustees within four months after the financial year to the Registrar of Medical Schemes. The deadline for the submission of the above documents was 30 April 2015, as per Circular 19 of 2015.

The following schemes submitted their documents after the deadline as stipulated in Circular 19 of 2015 (refer to the table below). Section 66(3) of the Medical Schemes Act requires that penalties be imposed on such schemes unless good cause can be shown that such penalties be waived.

Name of scheme	Outstanding documents	Number of days late	Amount (R)
Alliance Midmed Medical Scheme	Detailed investment schedules	25	R25 000
Bonitas Medical Fund	All documents	3	R3 000
Food Workers Medical Benefit Fund	All documents	17	R17 000
Sedmed	All documents	4	R4 000
Topmed Medical Scheme	Detailed investment schedules	25	R25 000

The following schemes submitted their documents after the deadline as stipulated in Circular 19 of 2015. However, these schemes demonstrated good cause for late submission and penalties were waived.

Name of scheme	Outstanding documents	Number of days late
MBMed Medical Aid Scheme	All documents	3
SAB Medical Scheme	All documents	4
Witbank Coalfields Medical Aid Scheme	All documents	4

ANNEXURE B

Consolidated membership analysis for the year ended 31 December 2014

	Members			Dependants			Beneficiaries		
	2014	2013	% change	2014	2013	% change	2014	2013	% change
Membership as at 31 December									
Registered schemes	3 921 232	3 879 173	1.1	4 893 226	4 899 135	(0.1)	8 814 458	8 778 308	0.4
- Open schemes	2 295 664	2 256 168	1.8	2 604 311	2 590 741	0.5	4 899 975	4 846 909	1.1
- Restricted schemes	1 625 568	1 623 005	0.2	2 288 915	2 308 394	(0.8)	3 914 483	3 931 399	(0.4)
Total membership	3 921 232	3 879 173	1.1	4 893 226	4 899 135	(0.1)	8 814 458	8 778 308	0.4
Average membership for the year									
Registered schemes	3 900 846	3 864 149	0.9	4 885 193	4 890 162	(0.1)	8 786 033	8 754 305	0.4
- Open schemes	2 275 407	2 232 727	1.9	2 590 325	2 572 737	0.7	4 865 729	4 805 462	1.3
- Restricted schemes	1 625 439	1 631 422	(0.4)	2 294 868	2 317 425	(1.0)	3 920 304	3 948 843	(0.7)
Average membership	3 900 846	3 864 149	0.9	4 885 193	4 890 162	(0.1)	8 786 033	8 754 305	0.4
Average no of dependants per average member	1.3	1.3							
Overall pensioner ratio	7.3%	7.1%							
- Open schemes	8.5%	8.2%							
- Restricted schemes	5.9%	5.8%							
Average age per beneficiary	32.1	31.9							
- Open schemes	33.6	33.5							
- Restricted schemes	30.2	30.0							

ANNEXURE C

Beneficiaries by year of birth for the years ended 31 December 2013 - 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries
1900	-	-	-	2	2	-	-	-	6	6
1901	-	-	-	2	2	-	-	1	1	2
1902	-	-	-	-	-	-	-	-	-	-
1903	-	-	-	-	-	1	-	-	-	1
1904	-	1	-	1	2	-	1	-	1	2
1905	-	5	-	-	5	-	5	-	-	5
1906	-	-	-	1	1	-	-	-	1	1
1907	-	1	-	1	2	-	2	-	1	3
1908	-	4	-	1	5	-	5	-	1	6
1909	-	3	1	1	5	1	2	-	2	5
1910	-	6	1	8	15	1	8	2	11	22
1911	-	15	1	17	33	-	18	-	22	40
1912	-	23	1	17	41	2	35	-	30	67
1913	1	28	1	27	57	5	38	-	36	79
1914	1	56	3	50	110	10	88	4	75	177
1915	3	78	3	62	146	8	161	1	101	271
1916	6	163	4	126	299	23	179	2	168	372
1917	7	212	4	147	370	21	249	3	231	504
1918	7	311	12	290	620	36	375	6	398	815
1919	12	426	6	392	836	46	500	7	510	1 063
1920	39	730	26	637	1 432	101	846	22	799	1 768
1921	40	984	26	859	1 909	133	1 138	22	1 074	2 367
1922	53	1 343	35	1 009	2 440	158	1 568	28	1 249	3 003
1923	69	1 665	56	1 340	3 130	215	1 845	29	1 601	3 690
1924	105	2 176	72	1 694	4 047	279	2 346	50	2 037	4 712
1925	118	2 788	79	2 092	5 077	397	2 908	61	2 413	5 779
1926	142	3 403	115	2 557	6 217	453	3 594	68	2 953	7 068
1927	181	4 131	154	3 101	7 567	544	4 272	93	3 499	8 408
1928	208	5 007	158	3 551	8 924	673	5 071	92	4 007	9 843
1929	266	5 870	196	4 241	10 573	746	5 915	144	4 692	11 497
1930	309	7 252	290	4 869	12 720	917	7 190	171	5 327	13 605
1931	356	7 889	249	5 148	13 642	1 044	7 707	151	5 650	14 552
1932	390	8 624	348	5 677	15 039	1 160	8 445	215	6 159	15 979
1933	434	9 708	363	5 968	16 473	1 278	9 415	268	6 361	17 322
1934	523	10 765	436	6 661	18 385	1 396	10 357	276	7 013	19 042
1935	618	12 381	459	7 347	20 805	1 634	11 838	298	7 776	21 546
1936	643	13 800	539	8 323	23 305	1 759	13 145	387	8 671	23 962

ANNEXURE C [CONT.]

Beneficiaries by year of birth for the years ended 31 December 2013 - 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries
1937	743	15 361	572	8 772	25 448	2 011	14 596	387	9 168	26 162
1938	826	17 253	597	9 683	28 359	2 089	16 447	459	9 996	28 991
1939	948	18 638	659	10 477	30 722	2 245	17 745	469	10 807	31 266
1940	1 008	20 244	761	11 121	33 134	2 351	19 275	573	11 452	33 651
1941	1 051	20 922	696	10 562	33 231	2 376	20 022	528	10 847	33 773
1942	1 175	22 629	848	12 018	36 670	2 548	21 628	653	12 291	37 120
1943	1 289	24 823	831	12 373	39 316	2 825	23 682	619	12 661	39 787
1944	1 460	26 933	856	13 415	42 664	2 969	25 757	657	13 670	43 053
1945	1 542	27 106	903	13 744	43 295	2 967	25 963	720	13 986	43 636
1946	1 711	31 226	1 005	15 184	49 126	3 345	29 933	787	15 446	49 511
1947	1 958	33 024	1 104	16 318	52 404	3 735	31 542	1 117	16 440	52 834
1948	2 155	33 369	1 341	16 807	53 672	3 990	32 091	1 359	17 145	54 585
1949	2 336	34 080	1 466	17 284	55 166	4 046	33 478	1 251	18 981	57 756
1950	2 476	36 473	1 505	19 985	60 439	4 388	35 199	1 585	20 435	61 607
1951	2 521	36 442	1 462	19 511	59 936	4 426	35 507	1 425	20 648	62 006
1952	2 790	40 829	1 719	24 204	69 542	5 203	39 384	2 152	24 584	71 323
1953	3 039	42 191	2 048	24 696	71 974	5 795	40 897	2 198	26 156	75 046
1954	3 482	44 532	2 134	27 520	77 668	6 276	43 556	2 329	29 164	81 325
1955	3 560	46 699	2 220	29 569	82 048	6 628	44 476	2 307	30 304	83 715
1956	3 819	49 597	2 388	33 402	89 206	7 218	47 269	2 655	33 922	91 064
1957	4 039	51 378	2 492	35 442	93 351	7 885	48 507	2 743	36 150	95 285
1958	4 471	54 448	2 885	39 960	101 764	8 540	51 541	3 241	40 427	103 749
1959	4 676	54 791	2 796	40 208	102 471	8 436	51 877	3 067	40 861	104 241
1960	5 031	57 888	3 145	43 974	110 038	9 330	54 363	3 496	44 380	111 569
1961	4 954	55 798	2 933	42 216	105 901	9 027	52 519	3 218	42 676	107 440
1962	5 615	59 423	3 472	47 842	116 352	9 655	56 227	3 782	48 326	117 990
1963	5 681	59 039	3 594	49 571	117 885	10 293	55 343	3 941	49 881	119 458
1964	5 917	59 553	3 632	50 746	119 848	10 264	55 938	4 005	51 301	121 508
1965	6 066	58 060	3 687	50 804	118 617	10 147	54 738	4 255	51 137	120 277
1966	6 124	59 187	4 014	52 297	121 622	10 207	55 966	4 287	52 629	123 089
1967	6 543	59 851	3 832	52 544	122 770	10 086	56 720	4 206	53 067	124 079
1968	7 154	63 649	4 396	57 141	132 340	11 206	60 303	4 856	57 497	133 862
1969	7 387	64 529	4 379	55 099	131 394	11 188	61 062	4 923	55 464	132 637
1970	8 063	67 857	4 800	58 010	138 730	11 999	64 213	5 361	58 338	139 911
1971	8 042	67 563	4 526	53 875	134 006	11 790	64 165	4 822	54 192	134 969
1972	9 101	70 338	5 393	59 983	144 815	12 879	66 665	5 839	60 273	145 656
1973	9 225	68 497	5 174	55 772	138 668	12 728	64 863	5 741	55 742	139 074

ANNEXURE C [CONT.]

Beneficiaries by year of birth for the years ended 31 December 2013 - 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries
1974	10 011	70 797	5 682	56 936	143 426	13 486	66 926	6 148	56 970	143 530
1975	10 465	70 014	5 819	56 409	142 707	13 881	66 139	6 396	56 149	142 565
1976	10 795	69 597	5 932	54 395	140 719	14 390	65 428	6 380	54 052	140 250
1977	11 164	68 727	6 063	53 772	139 726	14 504	64 691	6 631	53 066	138 892
1978	11 787	67 613	6 358	52 524	138 282	15 307	63 183	6 746	51 933	137 169
1979	12 913	67 874	6 889	54 012	141 688	15 842	63 291	7 439	53 158	139 730
1980	13 473	70 048	7 100	53 697	144 318	16 995	64 972	7 729	52 638	142 334
1981	14 493	70 704	7 408	53 561	146 166	17 884	65 234	8 324	52 105	143 547
1982	15 730	73 298	8 560	55 961	153 549	19 614	67 134	9 452	54 257	150 457
1983	16 631	71 099	8 987	53 344	150 061	20 130	65 000	9 767	51 324	146 221
1984	17 357	67 881	9 334	49 734	144 306	20 106	61 704	10 216	47 323	139 349
1985	18 078	66 252	10 136	46 660	141 126	21 112	59 485	10 928	43 597	135 122
1986	17 830	59 453	10 225	40 170	127 678	20 312	52 947	10 727	37 378	121 364
1987	18 298	53 616	10 057	33 923	115 894	20 279	47 393	10 812	30 891	109 375
1988	19 086	49 263	10 275	29 266	107 890	20 270	43 648	10 640	26 828	101 386
1989	18 820	45 835	10 535	26 007	101 197	19 851	40 504	10 804	24 032	95 191
1990	17 762	42 351	10 701	23 410	94 224	18 464	39 370	10 154	23 021	91 009
1991	15 758	41 343	9 808	23 318	90 227	16 318	39 631	9 285	25 477	90 711
1992	12 926	40 830	8 581	25 638	87 975	15 027	40 083	6 478	33 244	94 832
1993	12 362	40 596	6 121	32 604	91 683	11 251	51 236	4 930	59 137	126 554
1994	7 848	52 776	4 295	58 731	123 650	10 270	50 546	4 975	61 228	127 019
1995	7 230	54 745	4 576	60 629	127 180	9 654	53 046	4 857	62 732	130 289
1996	6 470	55 442	4 645	63 098	129 655	9 912	52 970	5 180	64 424	132 486
1997	6 455	55 367	4 673	63 323	129 818	10 061	52 725	5 384	64 265	132 435
1998	6 445	55 011	4 786	61 642	127 884	9 930	52 463	5 381	62 344	130 118
1999	6 839	55 333	4 940	63 027	130 139	10 210	52 550	5 697	63 545	132 002
2000	7 409	57 484	5 401	64 530	134 824	10 824	54 714	6 037	65 222	136 797
2001	7 490	57 278	5 519	63 876	134 163	10 726	54 304	5 976	64 470	135 476
2002	7 688	57 559	5 682	64 304	135 233	11 280	54 396	6 235	64 918	136 829
2003	8 189	59 131	6 060	64 288	137 668	11 800	55 786	6 596	64 594	138 776
2004	9 122	61 273	6 604	68 394	145 393	12 586	57 749	7 184	68 680	146 199
2005	9 669	63 546	7 025	70 372	150 612	13 225	59 840	7 872	70 245	151 182
2006	10 279	65 895	7 598	72 230	156 002	14 161	61 879	8 306	72 024	156 370
2007	11 050	66 367	7 886	72 238	157 541	14 873	61 962	8 780	71 876	157 491
2008	12 299	68 966	8 654	74 945	164 864	15 904	64 549	9 510	74 367	164 330
2009	12 381	68 483	8 785	73 213	162 862	16 201	63 574	9 802	72 114	161 691
2010	12 838	67 038	9 041	70 680	159 597	16 284	62 302	9 988	69 240	157 814

ANNEXURE C [CONT.]

Beneficiaries by year of birth for the years ended 31 December 2013 - 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries	New Beneficiaries	Old Beneficiaries	New Beneficiaries	Old Beneficiaries	Total Beneficiaries
2011	13 161	66 794	9 548	69 447	158 950	16 974	61 359	11 371	66 551	156 255
2012	14 153	65 382	10 354	67 494	157 383	20 884	56 201	17 501	58 396	152 982
2013	18 446	58 835	15 773	57 669	150 723	70 435	449	61 154	1 635	133 673
2014	69 726	598	60 163	1 736	132 223	106	-	278	830	1 214
Totals	713 435	4 174 562	460 482	3 459 555	8 808 034	927 455	3 884 086	476 464	3 433 600	8 721 605

We expect the number of beneficiaries in the highlighted cells to be zero as no beneficiary born in 2014 can be a member of an option for more than 12 months

Notes:

- Beneficiaries in this section are as per submission using the DDR system. The membership in this annexure is slightly different compared to the membership reported in the Annual Report and Annexure B. The difference is a result of data extractions for two different systems at different times.
- New Beneficiaries refers to beneficiaries who were new on the benefit option in the respective financial year.
- Old Beneficiaries refers to beneficiaries who were on the same benefit option in the respective financial year as in the previous financial year. Schemes liquidated with effect 31 December 2012 and those who amalgamated on 1 January 2013 have been excluded from the opening balances.

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

ANNEXURE D

Utilisation of services for the years ended 31 December 2013- 2014

	2014			2013		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Utilisation of primary healthcare services						
Number of beneficiaries visiting GPs at least once a year (per 1 000 beneficiaries)	712.7	825.9	763.1	712.6	826.5	763.6
Average number of visits to GPs (per beneficiary)	3.5	4.0	3.7	3.5	3.9	3.7
Number of beneficiaries visiting dentists at least once a year (per 1 000 beneficiaries)	196.7	233.4	213.0	196.7	227.8	210.6
Average number of visits to dentists (per beneficiary)	1.5	1.3	1.4	1.5	1.3	1.4
Number of beneficiaries visiting private nurses at least once a year (per 1 000 beneficiaries)	8.8	16.1	12.0	6.5	15.6	10.6
Average number of visits to private nurses (per beneficiary)	2.6	3.8	3.3	3.0	4.0	3.7
Utilisation of private healthcare facilities						
Private Hospitals (PCNS: 057, 058) inpatient admission > than 24 hours (per 1 000 beneficiaries)	194.8	185.9	190.8	191.4	190.5	191.0
Private Hospitals (PCNS: 057, 058) inpatient same day admission (per 1 000 beneficiaries)	86.0	63.3	75.9	86.1	63.2	75.8
Ambulatory admission (per 1 000 beneficiaries)	3.6	3.4	3.6	3.8	3.4	3.7
Emergency room admission (per 1 000 admissions)	10.9	8.1	10.4	10.3	7.4	9.8
Total number of inpatient (> than 24 hours) admissions for maternity cases (per 1 000 female beneficiaries)	26.87	29.5	28.1	26.8	29.5	28.0
Total number of inpatient (< than 24 hours) admissions for maternity cases (per 1 000 female beneficiaries)	0.65	0.8	0.7	1.0	1.0	1.0
Total number of inpatient (> than 24 hours) admissions for medical cases (per 1 000 beneficiaries)	104.9	89.8	101.9	103.6	85.5	100.1
Total number of inpatient (< than 24 hours) admissions for medical cases (per 1 000 female beneficiaries)	69.2	28.4	61.2	77.0	26.9	67.4
Total number of inpatient (> than 24 hours) admissions for surgical cases (per 1 000 beneficiaries)	68.1	54.1	65.3	65.7	56.7	64.0
Total number of inpatient (< than 24 hours) admissions for surgical cases (per 1 000 beneficiaries)	61.5	52.4	59.7	61.5	51.9	59.7
Average number of inpatient days for maternity admissions	2.4	3.6	3.0	2.4	3.7	3.0
Average number of inpatient days for surgical admissions	5.2	5.8	5.6	5.2	5.6	5.5
Average number of inpatient days for medical admissions	3.1	4.3	3.3	3.1	4.0	3.2
Approved U O T U / Day clinics inpatient admission > than 24 hours (per 1 000 beneficiaries)	1.1	0.5	0.8	1.1	0.2	0.7
Approved U O T U / Day clinics inpatient same day admission (per 1 000 beneficiaries)	11.3	6.8	9.3	10.2	6.5	8.6
Drug & Alcohol Rehab inpatient admission > than 24 hours (per 1 000 beneficiaries)	1.3	0.5	0.9	1.1	0.4	0.8
Drug & Alcohol Rehab inpatient same day admission (per 1 000 beneficiaries)	0.0	0.0	0.0	0.0	0.0	0.0
Hospices inpatient admission > than 24 hours (per 1 000 beneficiaries)	0.1	0.1	0.1	0.1	0.1	0.1
Hospices inpatient same day admission (per 1 000 beneficiaries)	0.2	0.0	0.1	0.3	0.0	0.2
Mental Health Institutions inpatient admission > than 24 hours (per 1 000 beneficiaries)	4.2	4.0	4.1	3.9	3.7	3.8
Mental Health Institutions inpatient same day admission (per 1 000 beneficiaries)	0.2	0.2	0.2	0.2	0.3	0.2
Private Rehab Hospital (Acute) inpatient admission > than 24 hours (per 1 000 beneficiaries)	0.4	0.1	0.3	0.3	0.1	0.3
Private Rehab Hospital (Acute) inpatient same day admission (per 1 000 beneficiaries)	0.0	0.0	0.0	0.0	0.0	0.0
Sub-Acute Facilities inpatient admission > than 24 hours (per 1 000 beneficiaries)	2.7	1.4	2.2	2.3	1.3	1.9
Sub-Acute Facilities inpatient same day admission (per 1 000 beneficiaries)	0.1	0.2	0.2	0.1	0.2	0.1
Unattached operating theatres / Day clinics inpatient admission > than 24 hours (per 1 000 beneficiaries)	0.0	0.0	0.0	0.0	0.0	0.0
Unattached operating theatres / Day clinics inpatient same day admission (per 1 000 beneficiaries)	0.1	0.1	0.1	0.1	0.1	0.1
Number of beneficiaries admitted for Prescribed Minimum Benefits (per 1 000 beneficiaries)	109.6	111.4	110.8	104.6	107.6	106.6
Number of inpatient days (per beneficiary)	4.3	4.3	4.3	4.2	4.6	4.4
Number of admissions to ICU (per 1 000 beneficiaries)	9.9	8.3	9.2	9.3	7.7	8.6
Number of inpatient days in ICU (per beneficiary)	5.4	5.2	5.3	5.6	5.2	5.4
Number of admissions to High Care (per 1 000 beneficiaries)	21.9	18.7	20.5	21.3	17.9	19.8
Number of inpatient days in High Care (per beneficiary)	3.8	3.6	3.7	3.9	3.5	3.7

ANNEXURE D [CONT.]

Utilisation of services for the years ended 31 December 2013- 2014

	2014			2013		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Number of admissions to General Ward (per 1 000 beneficiaries)	167.0	131.8	151.4	167.2	129.2	150.2
Number of inpatient days in General Ward (per beneficiary)	4.1	3.9	4.0	4.1	3.9	4.0
Number of beneficiaries admitted for Renal Dialysis (per 1 000 beneficiaries)	1.6	1.5	1.5	1.5	1.4	1.5
Number of repeat admissions within 90 days (per 1 000 inpatient admissions beneficiaries)	225.1	174.8	201.5	217.7	168.0	193.8
Utilisation of public healthcare facilities						
Provincial Hospitals inpatient admission > than 24 hours (per 1 000 beneficiaries)	1.2	4.0	2.4	1.3	4.3	2.7
Provincial Hospitals inpatient same day admission (per 1 000 beneficiaries)	2.3	1.2	1.8	2.6	1.2	2.0
Total number of outpatient visits (per 1 000 beneficiaries)	1.2	2.5	1.8	1.4	3.0	2.1
Average age of beneficiaries using healthcare facilities						
Average age for all inpatient admissions to Approved U O T U / Day clinics	36.9	35.4	36.4	36.3	34.3	35.7
Average age for all inpatient admissions to Drug & Alcohol Rehab	33.6	33.4	33.5	33.5	33.7	33.6
Average age for all inpatient admissions to Hospices	69.1	66.6	68.6	69.9	68.2	69.5
Average age for all inpatient admissions to Mental Health Institutions	38.3	38.5	38.4	38.4	38.1	38.3
Average age for all inpatient admissions to Private Hospitals (PCNS: 057, 058)	39.6	36.6	38.4	39.4	36.1	38.1
Average age for all inpatient admissions to Private Rehab Hospital (Acute)	60.7	55.3	59.4	58.5	51.6	56.7
Average age for all inpatient admissions to Provincial Hospitals	41.2	46.0	43.6	40.9	46.0	43.4
Average age for all inpatient admissions to Sub-Acute Facilities	59.6	53.7	57.7	59.1	50.7	56.4
Average age for all inpatient admissions to Unattached operating theatres / Day clinics	35.9	19.8	30.3	32.0	20.7	27.7
Utilisation of diagnostic technology services						
Number of beneficiaries receiving MRI scans (per 1 000 beneficiaries)	23.4	16.5	20.3	22.0	15.5	19.1
Number of MRI scans administered (per beneficiary)	1.3	1.1	1.2	1.3	1.1	1.2
Number of beneficiaries receiving CT scans (per 1 000 beneficiaries)	26.7	26.6	26.6	24.8	25.5	25.1
Number of CT scans administered (per beneficiary)	1.6	1.2	1.4	1.6	1.2	1.4
Number of beneficiaries receiving PET scans (per 1 000 beneficiaries)	0.3	0.2	0.2	0.2	0.2	0.2
Number of PET scans administered (per beneficiary)	1.3	1.0	1.2	1.2	0.9	1.1
Number of beneficiaries receiving angiograms (per 1 000 beneficiaries)	1.6	0.4	1.1	1.6	0.4	1.1
Number of angiograms administered (per beneficiary)	1.4	1.3	1.4	1.4	1.3	1.4
Number of beneficiaries receiving bone density scans (per 1 000 beneficiaries)	7.3	4.2	5.9	7.5	4.1	6.0
Number of bone density scans administered (per beneficiary)	1.0	1.0	1.0	1.0	1.0	1.0
Preventative services						
Number of birth admissions (per 1 000 female beneficiaries)	23.9	29.4	26.4	26.8	31.0	28.7
Number of caesarean sections performed (per 1 000 birth admissions)	708.1	707.4	707.7	696.1	652.9	674.7
Psychometry (85)	0.0	0.0	0.0	0.1	0.0	0.0
Registered Counsellors (81)	0.8	2.8	1.7	0.5	1.2	0.9
Registered nurses (88)	9.4	9.9	9.6	6.8	6.9	6.8
Social workers (89)	1.9	6.9	4.1	1.8	5.3	3.4
Speech Therapy and Audiology (82)	11.8	10.2	11.1	11.1	9.6	10.4

ANNEXURE D [CONT.]

Utilisation of services for the years ended 31 December 2013- 2014

	2014			2013		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Out-of-hospital utilisation of Medical Technology (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Medical technology (37)	4.0	7.4	5.5	3.5	6.4	4.8
Out-of-hospital utilisation of Other Health Services (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Ambulance Service (9)	5.8	8.0	6.8	5.6	7.0	6.2
Blood transfusion services (78)	1.6	1.7	1.6	1.5	1.2	1.4
Clinical services (90)	1.8	2.7	2.2	1.7	2.9	2.2
Group Practice (50)	12.1	11.2	11.7	12.0	10.7	11.5
Group practices/Hospitals (51)	0.9	3.0	1.9	0.9	2.4	1.6
In-hospital utilisation of Support Clinical Specialists (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Anaesthetists (10)	84.2	66.9	76.6	82.6	66.5	75.4
Nuclear Medicine (25)	1.4	1.0	1.3	1.4	1.0	1.2
Pathology (52)	133.6	115.2	125.5	130.4	113.8	123.1
Diagnostic Radiology (38)	77.9	69.3	74.1	75.9	68.1	72.4
Radiography (39)	11.2	7.9	9.7	10.5	7.2	9.1
In-hospital utilisation of Medical Specialists (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Cardiology (21)	6.3	1.9	4.4	6.3	1.8	4.3
Clinical Haematology (27)	0.3	0.2	0.2	0.2	0.2	0.2
Dermatology (12)	1.1	0.9	1.0	1.0	0.8	0.9
Emergency Medicine Independent Practice Specialist (35)	0.0	0.0	0.0	-	0.0	0.0
Independent Practice Specialist Clinical Pharmacology (112)	0.0	0.0	0.0	-	0.0	0.0
Independent Practice Specialist Medicine (18)	39.8	44.5	41.9	37.5	42.8	39.8
Independent Practice Specialist Obstetrics and Gynaecology (16)	25.4	26.4	25.8	25.2	27.0	26.0
Independent Practice Specialist Radiation Oncology (40)	1.5	1.3	1.4	1.4	1.2	1.3
Medical Oncology (23)	0.3	0.1	0.2	0.3	0.1	0.2
Neurology (20)	5.8	4.6	5.3	5.0	4.3	4.7
Paediatrics Independent Practice Specialist (32)	24.9	22.1	23.7	24.7	22.8	23.9
Psychiatry (22)	6.6	7.9	7.2	6.4	7.9	7.1
Pulmonology (17)	1.6	0.3	1.0	1.6	0.3	1.0
Rheumatology (31)	0.2	0.1	0.2	0.2	0.1	0.2
In-hospital utilisation of Surgical Specialists (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Cardio Thoracic Surgery (44)	2.3	2.0	2.2	2.4	2.1	2.2
Gastroenterology (19)	3.6	0.6	2.3	3.8	0.6	2.4
Independent Practice Specialist Neurosurgery (24)	5.4	4.1	4.8	5.3	4.0	4.7
Ophthalmology (26)	10.8	7.6	9.3	10.2	7.5	9.0
Orthopaedics (28)	22.8	17.2	20.3	21.9	16.9	19.7
Otorhinolaryngology (30)	13.0	9.7	11.6	13.0	9.8	11.6
Plastic and Reconstructive Surgery (36)	3.0	1.7	2.4	2.8	1.7	2.3
Surgery Independent Practice Specialist (42)	36.4	28.4	32.9	35.4	27.9	32.1
Urology (46)	13.3	10.0	11.8	12.5	9.6	11.2

ANNEXURE D [CONT.]

Utilisation of services for the years ended 31 December 2013- 2014

	2014			2013		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
In-hospital utilisation of Dental Specialists (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Dental Technician (93)	0.0	0.0	0.0	0.0	0.0	0.0
Dental therapy (95)	0.0	0.1	0.0	0.0	0.0	0.0
Maxillo-facial and Oral Surgery (62)	1.1	2.7	1.8	1.1	2.5	1.7
Orthodontics (64)	0.0	0.0	0.0	0.0	0.0	0.0
Periodontics (92)	0.0	0.0	0.0	0.0	0.0	0.0
Prosthodontic (94)	0.0	0.0	0.0	0.0	0.0	0.0
In-hospital utilisation of Supplementary and Allied Health Professionals (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Art Therapists (67)	0.2	0.1	0.2	0.1	0.2	0.1
Biokinetics (91)	0.3	0.4	0.3	0.3	0.4	0.3
Chiropractors (4)	0.1	0.0	0.1	0.1	0.0	0.1
Clinical technology (75)	12.9	10.7	11.9	11.8	9.7	10.9
Dieticians (84)	7.7	8.6	8.1	6.7	8.0	7.3
Foreign Services (6)	0.0	0.0	0.0	0.0	0.0	0.0
Hearing Aid Acoustician (83)	0.0	0.0	0.0	0.0	0.0	0.0
Homoeopaths (8)	0.0	0.0	0.0	0.0	0.0	0.0
Nursing Agencies/Home Care Services (80)	0.2	0.1	0.1	0.1	0.1	0.1
Occupational Therapy (66)	4.2	4.6	4.4	3.9	4.3	4.1
Optometrists (70)	1.4	0.2	0.9	1.5	0.2	0.9
Orthotists & Prosthetists (87)	8.9	8.9	8.9	8.0	7.6	7.8
Pharmacies (60)	0.5	0.0	0.3	0.5	0.0	0.3
Physiotherapists (72)	42.4	37.2	40.1	41.5	36.9	39.4
Podiatry (68)	0.1	0.1	0.1	0.1	0.0	0.1
Psychologists (86)	6.6	9.5	7.9	6.0	9.0	7.3
Psychometry (85)	0.0	0.0	0.0	-	0.0	-
Registered Counsellors (81)	0.2	0.2	0.2	0.1	0.1	0.1
Registered nurses (88)	1.8	2.9	2.3	1.5	1.5	1.5
Social workers (89)	1.0	1.7	1.3	0.8	1.3	1.0
Speech Therapy and Audiology (82)	2.7	2.2	2.5	2.5	2.4	2.5
In-hospital utilisation of Medical Technology (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Medical technology (37)	0.5	1.5	1.0	0.4	1.3	0.8
In-hospital utilisation of Other Health Services (No of beneficiaries visiting at least once a year per 1 000 beneficiaries)						
Ambulance Service (9)	5.7	10.7	7.9	5.4	8.7	6.9
Blood transfusion services (78)	8.4	8.6	8.4	7.7	8.0	7.8
Clinical services (90)	0.3	0.4	0.4	0.3	0.4	0.4
Group Practice (50)	3.8	3.1	3.5	3.4	2.7	3.1
Group practices/Hospitals (51)	0.7	0.6	0.7	0.5	0.6	0.5
Burden of disease (total number of beneficiaries registered on the schemes' chronic disease management program per 1 000 beneficiaries)						
Addison's Disease	0.1	0.1	0.1	0.1	0.1	0.1

ANNEXURE D [CONT.]

Utilisation of services for the years ended 31 December 2013- 2014

	2014			2013		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Asthma	29.9	29.1	29.5	27.8	26.5	27.2
Bronchiectasis	0.2	0.1	0.2	0.2	0.1	0.1
Bipolar Mood Disorder	8.3	6.2	7.4	7.6	5.4	6.6
Cardiac Failure	3.9	5.8	4.8	3.6	5.6	4.5
Cardiomyopathy Disease	3.1	3.2	3.1	2.6	2.1	2.4
Chronic Obstructive Pulmonary Disease	2.5	2.3	2.4	2.4	2.2	2.3
Chronic Renal Disease	1.2	1.4	1.3	1.1	1.2	1.1
Crohn's Disease	0.6	0.2	0.4	0.5	0.2	0.4
Diabetes Insipidus	0.0	0.0	0.0	0.0	0.0	0.0
Diabetes Mellitus Type 1	6.4	3.9	5.3	6.6	4.0	5.4
Diabetes Mellitus Type 2	31.9	42.9	36.8	31.2	39.8	35.1
Dysrhythmias	6.2	3.3	4.9	5.2	3.5	4.4
Epilepsy	7.5	7.5	7.5	7.1	6.9	7.0
Glaucoma	5.0	4.6	4.8	4.7	4.1	4.4
Haemophilia	0.0	0.0	0.0	0.0	0.0	0.0
HIV	16.0	37.6	25.7	12.3	32.2	21.2
Hyperlipidaemia	58.2	52.3	55.5	55.4	49.0	52.5
Hypertension	113.9	124.6	118.7	109.3	114.9	111.8
Ulcerative Colitis	0.9	0.6	0.8	0.9	0.5	0.7
Coronary Artery Disease	15.2	10.5	13.1	14.5	10.0	12.5
Multiple Sclerosis	0.4	0.3	0.3	0.3	0.3	0.3
Parkinson's Disease	1.2	1.1	1.2	1.1	1.0	1.1
Rheumatoid Arthritis	4.7	5.2	4.9	4.4	4.7	4.5
Schizophrenia	0.7	0.9	0.8	0.7	0.8	0.8
Systemic Lupus Erythematosus	0.8	0.6	0.7	0.7	0.5	0.6
Hypothyroidism	17.5	18.1	17.8	15.7	16.5	16.1

Notes:

- Beneficiaries in this section refer to utilising beneficiaries for indicators where a "per beneficiary" or "per inpatient admission" is used.
- Beneficiaries in this section refer to average number of beneficiaries as at December 2013/14 for indicators where a "per 1 000 beneficiary" is used.
- Prevalence of chronic diseases was defined as the number of beneficiaries registered on the schemes' chronic disease management program; where beneficiaries had multiple conditions, each condition was counted separately.
- The 2013 figures have been restated.
- PMB admission data for Discovery Health Medical Scheme removed from the analysis.

ANNEXURE E

Total benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year ended 31		Total benefits paid for the year ended 31		Total benefits % change	Total benefits		pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
General Practitioner	8 223 781 298.18	6.63%	7 640 736 358.49	6.84%	7.63%	939.87	881.33	6.64%
General Medical Practice (014)	8 166 141 196.80		7 586 957 960.12			933.28	875.13	
Family Medicine (015)	57 640 101.38		53 778 398.37			6.59	6.20	
All Specialists	29 185 233 264.13	23.51%	26 053 708 849.49	23.31%	12.02%	3 335.48	3 005.19	10.99%
Anaesthetists	2 570 037 924.91	2.07%	2 271 297 106.75	2.03%	13.15%	293.72	261.99	12.11%
Anaesthetists (10)	2 570 037 924.91		2 271 297 106.75			293.72	261.99	
Pathology	6 606 243 101.60	5.32%	5 903 922 589.00	5.28%	11.90%	755.00	680.99	10.87%
Pathology Independent Practice Specialist (52)	6 478 376 901.07		5 791 042 548.70			740.39	667.97	
Nuclear Medicine (25)	127 866 200.53		112 880 040.30			14.61	13.02	
Radiology	5 347 392 994.85	4.31%	4 793 437 187.66	4.29%	11.56%	611.14	552.90	10.53%
Diagnostic Radiology (38)	5 189 267 364.76		4 659 861 073.16			593.06	537.50	
Radiography (39)	158 125 630.09		133 576 114.50			18.07	15.41	
Medical Specialists	8 210 125 521.93	6.61%	7 331 852 962.04	6.56%	11.98%	938.31	845.70	10.95%
Independent Practice Specialist Medicine (18)	2 477 261 524.42		2 142 146 612.50			283.12	247.09	
Independent Practice Specialist Obstetrics and Gynaecology (16)	1 719 049 825.82		1 600 499 817.53			196.46	184.61	
Paediatrics Independent Practice Specialist (32)	1 088 202 499.38		972 729 499.03			124.37	112.20	
Independent Practice Specialist Radiation Oncology (40)	941 175 893.93		837 024 843.36			107.56	96.55	
Psychiatry (22)	814 124 761.28		726 474 956.50			93.04	83.80	
Cardiology (21)	457 177 485.25		418 530 499.41			52.25	48.28	
Neurology (20)	287 238 646.76		237 033 277.68			32.83	27.34	
Dermatology (12)	177 937 679.75		161 484 453.13			20.34	18.63	
Medical Oncology (23)	83 762 738.30		83 246 434.14			9.57	9.60	
Pulmonology (17)	83 315 984.77		77 625 895.38			9.52	8.95	
Clinical Haematology (27)	46 076 701.15		41 377 863.17			5.27	4.77	
Paed. Cardiology (33)	19 473 169.14		19 549 224.31			2.23	2.25	
Rheumatology (31)	14 699 157.50		13 909 705.92			1.68	1.60	
Independent Practice Specialist Clinical Pharmacology (112)	396 051.81		219 313.38			0.05	0.03	
Emergency Medicine Independent Practice Specialist (35)	230 569.44		-			0.03	-	

ANNEXURE E [CONT.]

Total benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year ended 31		Total benefits paid for the year ended 31		Total benefits % change	Total benefits		pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Physical Medicine (34)	2 833.23		-			0.00	-	
Occupational Medicine Independent Practice Specialist (29)	-		566.60			-	0.00	
Surgical Specialists	6 451 433 720.84	5.20%	5 753 199 004.04	5.15%	12.14%	737.31	663.61	11.11%
Orthopaedics (28)	1 711 673 480.05		1 490 468 987.30			195.62	171.92	
Surgery/Paediatric surgery Independent Practice Specialist (42)	1 442 131 454.81		1 294 469 975.83			164.82	149.31	
Ophthalmology (26)	1 142 095 654.61		1 026 416 637.66			130.53	118.39	
Urology (46)	590 804 234.67		521 894 078.54			67.52	60.20	
Independent Practice Specialist Neurosurgery (24)	490 834 699.40		447 735 623.66			56.10	51.64	
Otorhinolaryngology (30)	447 870 660.64		414 367 187.82			51.19	47.80	
Cardio Thoracic Surgery (44)	381 499 940.81		339 148 842.04			43.60	39.12	
Plastic and Reconstructive Surgery (36)	176 361 259.07		150 935 724.27			20.16	17.41	
Gastroenterology (19)	68 162 336.78		67 761 946.92			7.79	7.82	
Dentists	3 076 816 681.75	2.48%	2 869 258 205.47	2.57%	7.23%	351.64	330.96	6.25%
General Dental Practice (054)	3 076 816 681.75		2 869 258 205.47			351.64	330.96	
Dental Specialists	871 670 721.92	0.70%	795 170 466.01	0.71%	9.62%	99.62	91.72	8.61%
Orthodontics (064)	320 296 132.17		293 441 147.46			36.61	33.85	
Maxillo-facial and Oral Surgery (062)	211 134 483.80		190 537 349.87			24.13	21.98	
Dental therapy (095)	191 299 967.89		176 895 784.62			21.86	20.40	
Dental Technician (093)	77 744 046.46		68 778 624.86			8.89	7.93	
Periodontics (092)	38 760 688.62		36 181 246.80			4.43	4.17	
Prosthodontic (094)	32 423 899.50		29 274 488.51			3.71	3.38	
Oral pathology (098)	11 503.48		61 823.89			0.00	0.01	
Supplementary and Allied Health Professionals	9 483 695 529.58	7.64%	8 285 149 576.20	7.41%	14.47%	1 083.86	955.66	13.41%
Optometrists (70)	2 479 483 143.62		2 239 511 231.96			283.37	258.32	
Clinical technology (75)	1 954 956 835.29		1 665 513 902.64			223.43	192.11	
Physiotherapists (72)	1 616 324 874.99		1 476 325 973.23			184.72	170.29	
Psychologists (86)	966 636 770.64		831 141 168.57			110.47	95.87	
Pharmacies (60)	667 378 015.52		594 459 972.41			76.27	68.57	

ANNEXURE E [CONT.]

Total benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year ended 31		Total benefits paid for the year ended 31		Total benefits % change	Total benefits paid		pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Speech therapy and Audiology (82)	401 205 500.20		332 195 062.87			45.85	38.32	
Orthotists & Prosthetists (87)	371 587 207.50		310 212 281.85			42.47	35.78	
Occupational Therapy (66)	231 997 985.01		190 093 792.59			26.51	21.93	
Dieticians (84)	143 359 564.72		116 249 068.63			16.38	13.41	
Chiropractors (4)	118 773 059.01		108 892 151.31			13.57	12.56	
Registered nurses (88)	111 013 790.60		82 432 976.12			12.69	9.51	
Hearing Aid Acoustician (83)	92 310 505.52		78 133 350.11			10.55	9.01	
Biokinetics (91)	74 627 588.30		64 564 561.53			8.53	7.45	
Social workers (89)	73 690 837.61		49 017 833.74			8.42	5.65	
Podiatry (68)	53 128 908.11		47 569 635.03			6.07	5.49	
Homoeopaths (8)	42 460 450.72		41 703 062.62			4.85	4.81	
Nursing Agencies/Home Care Services (80)	36 900 817.06		28 749 240.29			4.22	3.32	
Registered Counsellors (81)	36 544 486.04		17 333 961.61			4.18	2.00	
Optical dispensers (71)	6 440 276.96		6 267 679.92			0.74	0.72	
Acupuncturist (105)	1 968 795.32		1 847 004.72			0.23	0.21	
Art Therapists (67)	837 072.71		646 394.83			0.10	0.07	
Psychometry (85)	654 385.54		455 029.64			0.07	0.05	
Osteopathy (102)	339 994.83		239 001.69			0.04	0.03	
Psychological Counsellors - Namibian Practitioners Only (99)	298 100.92		803 339.27			0.03	0.09	
Orthoptists (74)	267 235.42		259 380.86			0.03	0.03	
Medical Scientist (69)	239 212.62		141 379.29			0.03	0.02	
Phytotherapy (103)	86 046.90		93 441.34			0.01	0.01	
Naturopathy (101)	61 738.81		40 489.01			0.01	0.00	
Oral Hygiene (113)	48 095.87		-			0.01	-	
Community dentistry (96)	43 306.54		51 208.89			0.00	0.01	
Pharmacotherapist (61)	13 897.76		5 601.54			0.00	0.00	
Ayurveda (104)	13 271.12		33 668.76			0.00	0.00	
Therapeutic Massage Therapist (107)	2 900.00		711.00			0.00	0.00	
Therapeutic Reflexologist (108)	857.80		108.00			0.00	0.00	
Therapeutic Aromatherapist (106)	-		-			-	-	
Namibian Practitioners Only (7)	-		401.00			-	0.00	

ANNEXURE E [CONT.]

Total benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year ended 31		Total benefits paid for the year ended 31		Total benefits % change	Total benefits paid		pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Nutritionist (2)	-		165 289.33			-	0.02	
Unani-Tibb (109)	-		220.00			-	0.00	
Medical Technology	42 735 903.54	0.03%	30 051 836.30	0.03%	42.21%	4.88	3.47	40.90%
Medical technology (037)	42 735 903.54		30 051 836.30			4.88	3.47	
Hospitals	46 609 000 101.49	37.55%	41 770 510 501.31	37.37%	11.58%	5326.78	4818.06	10.56%
Private Hospitals ('B' - Status) (058)	39 944 161 127.55		35 951 678 864.79			4 565.08	4 146.88	
Private Hospitals ('A' - Status) (057)	4 491 810 631.17		3 970 952 262.63			513.35	458.03	
Approved U O T U / Day clinics (077)	747 437 548.06		622 702 223.37			85.42	71.83	
Mental Health Institutions (055)	688 239 728.40		600 119 433.67			78.66	69.22	
Sub-Acute Facilities (049)	283 814 789.25		225 496 700.80			32.44	26.01	
Private Rehab Hospital (Acute) (059)	178 406 521.92		152 789 298.48			20.39	17.62	
Provincial Hospitals (056)	173 440 612.82		161 962 073.90	0.14%	7.09%	19.82	18.68	6.10%
Drug & Alcohol Rehab (047)	93 156 530.27		77 403 546.35			10.65	8.93	
Hospices (079)	5 220 055.16		4 047 141.72			0.60	0.47	
Unattached operating theatres / Day clinics (076)	3 312 556.89		3 358 955.60			0.38	0.39	
Other Health Services	3 502 842 054.16	2.82%	2 969 389 837.60	2.66%	17.97%	400.33	342.51	16.88%
Blood transfusion services (78)	1 115 722 233.44		940 036 878.64			127.51	108.43	
Ambulance Services - Advanced (9)	583 936 630.08		445 168 858.74			66.74	51.35	
Group practices (50)	410 562 100.15		339 429 699.82			46.92	39.15	
Clinical services (90)	150 401 223.79		153 991 402.96			17.19	17.76	
Group practices/Hospitals (51)	29 117 255.72		24 978 895.25			3.33	2.88	
Foreign Services (6)	11 124 317.07		10 917 579.65			1.27	1.26	
Ambulance Services - Basic (13)	6 866 907.85		7 737 257.97			0.78	0.89	
Ambulance Services - Intermediate (11)	3 552 095.79		2 505 403.89			0.41	0.29	
Travel Clinic (48)	13 398.20		-			0.00	-	
Accredited Blood and Blood Product Couriers (3)	-		33 534.62			-	0.00	
Other benefits	1 191 545 892.07		1 044 590 326.06			136.18	120.49	

ANNEXURE E [CONT.]

Total benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year ended 31		Total benefits paid for the year ended 31		Total benefits % change	Total benefits		Total benefits paid 2013	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013		
Medicines Dispensed	20 589 780 883.79	16.59%	18 909 715 400.85	16.92%	8.88%	2353.14	2181.16	7.88%	
Pharmacies	18 290 506 792.47		16 699 706 682.72			2 090.36	1 926.24		
General Practitioners	1 259 936 843.11		1 214 697 345.52			143.99	140.11		
Medical Specialists	301 918 085.94		373 474 144.42			34.51	43.08		
Other Health Services	318 464 325.30		254 882 865.32			36.40	29.40		
Surgical Specialists	194 666 117.99		180 130 003.95			22.25	20.78		
Radiology	102 700 536.74		87 711 822.53			11.74	10.12		

Note:

- a. Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the “normal benefits” paid.
- b. Benefits paid in this section are as per submission using the DDR system.

ANNEXURE F

Total risk benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year		Total benefits paid for the year		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
General Practitioner	6 374 782 992.82	5.70%	5 956 841 712.75	5.91%	7.02%	728.55	687.10	6.03%
General Medical Practice (014)	6 339 110 634.08		5 924 502 552.78			724.48	683.37	
Family Medicine (015)	35 672 358.74		32 339 159.97			4.08	3.73	
All Specialists	26 775 555 632.45	23.94%	23 850 921 252.51	23.68%	12.26%	3 060.09	2 751.11	11.23%
Anaesthetists	2 549 909 804.95	2.28%	2 253 123 538.19	2.24%	13.17%	291.42	259.89	12.13%
Anaesthetists (10)	2 549 909 804.95		2 253 123 538.19			291.42	259.89	
Pathology	5 801 165 061.47	5.19%	5 166 938 699.14	5.13%	12.27%	663.00	595.99	11.24%
Pathology Independent Practice Specialist (52)	5 679 906 971.33		5 060 519 212.16			649.14	583.71	
Nuclear Medicine (25)	121 258 090.14		106 419 486.98			13.86	12.28	
Radiology	4 853 402 750.02	4.34%	4 355 458 829.56	4.32%	11.43%	554.68	502.38	10.41%
Diagnostic Radiology (38)	4 699 404 595.94		4 225 042 756.61			537.08	487.34	
Radiography (39)	153 998 154.08		130 416 072.95			17.60	15.04	
Medical Specialists	7 461 781 731.86	6.67%	6 635 200 638.42	6.59%	12.46%	852.78	765.34	11.42%
Independent Practice Specialist Medicine (18)	2 366 989 137.66		2 041 023 982.85			270.52	235.42	
Independent Practice Specialist Obstetrics and Gynaecology (16)	1 445 427 514.60		1 345 584 432.34			165.19	155.21	
Paediatrics Independent Practice Specialist (32)	964 005 698.39		859 191 432.09			110.17	99.10	
Independent Practice Specialist Radiation Oncology (40)	936 727 262.99		833 293 887.16			107.06	96.12	
Psychiatry (22)	751 636 249.44		671 111 103.78			85.90	77.41	
Cardiology (21)	406 837 244.80		362 948 431.18			46.50	41.86	
Neurology (20)	264 844 810.09		216 782 322.67			30.27	25.00	
Dermatology (12)	96 510 253.78		87 982 303.71			11.03	10.15	
Medical Oncology (23)	82 294 603.05		81 874 407.69			9.41	9.44	

ANNEXURE F [CONT.]

Total risk benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year		Total benefits paid for the year		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Pulmonology (17)	73 364 196.74		67 558 677.00			8.38	7.79	
Clinical Haematology (27)	44 529 911.62		39 853 659.54			5.09	4.60	
Paed. Cardiology (33)	16 240 110.76		16 524 041.35			1.86	1.91	
Rheumatology (31)	11 805 261.88		11 264 130.95			1.35	1.30	
Independent Practice Specialist Clinical Pharmacology (112)	363 899.71		207 259.51			0.04	0.02	
Emergency Medicine Independent Practice Specialist (35)	202 743.12		-			0.02	-	
Physical Medicine (34)	2 833.23		-			0.00	-	
Occupational Medicine Independent Practice Specialist (29)	-		566.60			-	0.00	
Surgical Specialists	6 109 296 284.15	5.46%	5 440 199 547.20	5.40%	12.30%	698.21	627.51	11.27%
Orthopaedics (28)	1 651 200 831.49		1 435 996 981.62			188.71	165.64	
Surgery/Paediatric surgery Independent Practice Specialist (42)	1 401 576 785.05		1 256 047 714.94			160.18	144.88	
Ophthalmology (26)	1 027 345 506.01		921 689 447.21			117.41	106.31	
Urology (46)	543 231 735.73		479 206 669.75			62.08	55.27	
Independent Practice Specialist Neurosurgery (24)	478 971 709.13		436 664 300.89			54.74	50.37	
Otorhinolaryngology (30)	397 622 226.21		368 737 003.79			45.44	42.53	
Cardio Thoracic Surgery (44)	380 099 424.59		337 740 397.50			43.44	38.96	
Plastic and Reconstructive Surgery (36)	167 212 227.44		142 841 060.95			19.11	16.48	
Gastroenterology (19)	62 035 838.50		61 275 970.55			7.09	7.07	
Dentists	1 982 460 911.21	1.77%	1 858 082 639.79	1.84%	6.69%	226.57	214.32	5.71%
General Dental Practice (054)	1 982 460 911.21		1 858 082 639.79			226.57	214.32	
Dental Specialists	621 330 224.86	0.56%	569 177 862.45	0.57%	9.16%	71.01	65.65	8.16%
Orthodontics (064)	179 122 508.88		167 133 668.10			20.47	19.28	
Dental therapy (095)	176 730 547.87		163 677 195.24			20.20	18.88	

ANNEXURE F [CONT.]

Total risk benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year		Total benefits paid for the year		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Maxillo-facial and Oral Surgery (062)	170 908 372.56		152 248 499.09			19.53	17.56	
Dental Technician (093)	50 404 890.07		44 632 129.37			5.76	5.15	
Periodontics (092)	23 148 846.55		22 383 275.55			2.65	2.58	
Prosthetic (094)	21 009 650.95		19 067 781.24			2.40	2.20	
Oral pathology (098)	5 407.98		35 313.86			0.00	0.00	
Supplementary and Allied Health Professionals	7 343 438 924.19	6.57%	6 379 440 552.90	6.33%	15.11%	839.26	735.84	14.05%
Optometrists (70)	1 223 577 101.22		1 112 262 442.29			139.84	128.30	
Clinical technology (75)	1 947 453 804.90		1 658 773 605.69			222.57	191.33	
Physiotherapists (72)	1 361 850 859.36		1 248 714 320.96			155.64	144.03	
Psychologists (86)	808 728 482.89		688 510 221.76			92.43	79.42	
Pharmacies (60)	575 944 836.61		518 054 965.45			65.82	59.76	
Speech therapy and Audiology (82)	333 432 716.59		273 826 854.09			38.11	31.58	
Orthotists & Prosthetists (87)	316 486 025.55		261 042 344.14			36.17	30.11	
Occupational Therapy (66)	189 880 188.12		153 080 989.05			21.70	17.66	
Dieticians (84)	122 188 010.18		97 954 169.13			13.96	11.30	
Chiropractors (4)	52 901 344.29		50 773 725.78			6.05	5.86	
Registered nurses (88)	92 958 001.80		67 561 431.33			10.62	7.79	
Hearing Aid Acoustician (83)	80 954 895.89		67 977 953.54			9.25	7.84	
Biokinetics (91)	43 607 464.29		39 190 651.06			4.98	4.52	
Social workers (89)	65 931 162.83		42 272 045.53			7.54	4.88	
Podiatry (68)	29 110 667.59		26 032 358.23			3.33	3.00	
Homoeopaths (8)	23 273 436.77		24 133 987.65			2.66	2.78	
Nursing Agencies/Home Care Services (80)	36 008 386.53		27 982 882.42			4.12	3.23	
Registered Counsellors (81)	33 141 205.91		14 944 519.76			3.79	1.72	
Optical dispensers (71)	3 521 384.69		3 678 242.21			0.40	0.42	
Acupuncturist (105)	500 346.24		440 624.54			0.06	0.05	

ANNEXURE F [CONT.]

Total risk benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year		Total benefits paid for the year		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Art Therapists (67)	655 191.49		539 577.43			0.07	0.06	
Psychometry (85)	454 142.53		263 632.67			0.05	0.03	
Osteopathy (102)	159 447.02		133 977.20			0.02	0.02	
Psychological Counsellors - Namibian Practitioners Only (99)	210 972.98		774 863.38			0.02	0.09	
Orthoptists (74)	144 400.91		154 387.26			0.02	0.02	
Medical Scientist (69)	197 432.65		90 271.66			0.02	0.01	
Phytotherapy (103)	39 825.79		41 499.24			0.00	0.00	
Naturopathy (101)	39 106.24		28 297.65			0.00	0.00	
Oral Hygiene (113)	46 482.47		-			0.01	-	
Community dentistry (96)	21 162.45		24 681.85			0.00	0.00	
Pharmacotherapist (61)	13 897.76		5 601.54			0.00	0.00	
Ayurveda (104)	6 039.65		21 061.65			0.00	0.00	
Therapeutic Massage Therapist (107)	500.00		-			0.00	-	
Therapeutic Reflexologist (108)	-		108.00			-	0.00	
Therapeutic Aromatherapist (106)	-		-			-	-	
Namibian Practitioners Only (7)	-		401.00			-	0.00	
Nutritionist (2)	-		153 637.76			-	0.02	
Unani-Tibb (109)	-		220.00			-	0.00	
Medical Technology	38 237 720.62	0.03%	26 549 965.84	0.03%	44.02%	4.37	3.06	42.70%
Medical technology (037)	38 237 720.62		26 549 965.84			4.37	3.06	
Hospitals	46 544 156 033.64	41.61%	41 709 025 107.25	41.42%	11.59%	5319.37	4810.97	10.57%
Private Hospitals ('B' - Status) (058)	39 888 665 569.14		35 897 879 280.52			4 558.74	4 140.68	
Private Hospitals ('A' - Status) (057)	4 486 939 969.91		3 966 320 023.97			512.80	457.50	

ANNEXURE F [CONT.]

Total risk benefits paid for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the year		Total benefits paid for the year		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Approved U O T U / Day clinics (077)	743 775 322.89		620 377 058.43			85.00	71.56	
Mental Health Institutions (055)	688 005 678.54		599 925 557.36			78.63	69.20	
Sub-Acute Facilities (049)	283 774 322.65		225 463 395.46			32.43	26.01	
Private Rehab Hospital (Acute) (059)	178 371 714.47		152 739 851.29			20.39	17.62	
Provincial Hospitals (056)	173 082 835.88		161 579 339.10	0.16%	7.12%	19.78	18.64	6.14%
Drug & Alcohol Rehab (047)	93 056 142.58		77 358 395.53			10.64	8.92	
Hospices (079)	5 178 743.94		4 026 783.77			0.59	0.46	
Unattached operating theatres / Day clinics (076)	3 305 733.64		3 355 421.82			0.38	0.39	

Note:

- a. Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the “normal benefits” paid.
- b. Benefits paid in this section are as per submission using the DDR system.

ANNEXURE G

Total benefits paid from savings for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the		Total benefits paid for the		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
General Practitioner	1 848 998 305.36	15.07%	1 683 894 645.74	15.22%	9.80%	211.32	194.23	8.80%
General Medical Practice (014)	1 827 030 562.72		1 662 455 407.34			208.81	191.76	
Family Medicine (015)	21 967 742.64		21 439 238.40			2.51	2.47	
All Specialists	2 409 677 631.68	19.64%	2 202 787 596.98	19.91%	9.39%	275.39	254.08	8.39%
Anaesthetists	20 128 119.96	0.16%	18 173 568.56	0.16%	10.75%	2.30	2.10	9.74%
Anaesthetists (10)	20 128 119.96		18 173 568.56			2.30	2.10	
Pathology	805 078 040.13	6.56%	736 983 889.86	6.66%	9.24%	92.01	85.01	8.24%
Pathology Independent Practice Specialist (52)	798 469 929.74		730 523 336.54			91.25	84.26	
Nuclear Medicine (25)	6 608 110.39		6 460 553.32			0.76	0.75	
Radiology	493 990 244.83	4.03%	437 978 358.10	3.96%	12.79%	56.46	50.52	11.75%
Diagnostic Radiology (38)	489 862 768.82		434 818 316.55			55.98	50.15	
Radiography (39)	4 127 476.01		3 160 041.55			0.47	0.36	
Medical Specialists	748 343 790.07	6.10%	696 652 323.62	6.30%	7.42%	85.53	80.36	6.43%
Independent Practice Specialist Medicine (18)	110 272 386.76		101 122 629.65			12.60	11.66	
Independent Practice Specialist Obstetrics and Gynaecology (16)	273 622 311.22		254 915 385.19			31.27	29.40	
Paediatrics Independent Practice Specialist (32)	124 196 800.99		113 538 066.94			14.19	13.10	
Independent Practice Specialist Radiation Oncology (40)	4 448 630.94		3 730 956.20			0.51	0.43	
Psychiatry (22)	62 488 511.84		55 363 852.72			7.14	6.39	
Cardiology (21)	50 340 240.45		55 582 068.23			5.75	6.41	
Neurology (20)	22 393 836.67		20 250 955.01			2.56	2.34	
Dermatology (12)	81 427 425.97		73 502 149.42			9.31	8.48	

ANNEXURE G [CONT.]

Total benefits paid from savings for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the		Total benefits paid for the		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Medical Oncology (23)	1 468 135.25		1 372 026.45			0.17	0.16	
Pulmonology (17)	9 951 788.03		10 067 218.38			1.14	1.16	
Clinical Haematology (27)	1 546 789.53		1 524 203.63			0.18	0.18	
Paed. Cardiology (33)	3 233 058.38		3 025 182.96			0.37	0.35	
Rheumatology (31)	2 893 895.62		2 645 574.97			0.33	0.31	
Independent Practice Specialist Clinical Pharmacology (112)	32 152.10		12 053.87			0.00	0.00	
Emergency Medicine Independent Practice Specialist (35)	27 826.32		-			0.00	-	
Physical Medicine (34)	-		-			-	-	
Occupational Medicine Independent Practice Specialist (29)	-		-			-	-	
Surgical Specialists	342 137 436.69	2.79%	312 999 456.84	2.83%	9.31%	39.10	36.10	8.31%
Orthopaedics (28)	60 472 648.56		54 472 005.68			6.91	6.28	
Surgery/Paediatric surgery Independent Practice Specialist (42)	40 554 669.76		38 422 260.89			4.63	4.43	
Ophthalmology (26)	114 750 148.60		104 727 190.45			13.11	12.08	
Urology (46)	47 572 498.94		42 687 408.79			5.44	4.92	
Independent Practice Specialist Neurosurgery (24)	11 862 990.27		11 071 322.77			1.36	1.28	
Otorhinolaryngology (30)	50 248 434.43		45 630 184.03			5.74	5.26	
Cardio Thoracic Surgery (44)	1 400 516.22		1 408 444.54			0.16	0.16	
Plastic and Reconstructive Surgery (36)	9 149 031.63		8 094 663.32			1.05	0.93	
Gastroenterology (19)	6 126 498.28		6 485 976.37			0.70	0.75	
Dentists	1 094 355 770.54	8.92%	1 011 175 565.68	9.14%	8.23%	125.07	116.64	7.23%
General Dental Practice (054)	1 094 355 770.54		1 011 175 565.68			125.07	116.64	

ANNEXURE G [CONT.]

Total benefits paid from savings for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the		Total benefits paid for the		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Dental Specialists	250 340 497.06	2.04%	225 992 603.56	2.04%	10.77%	28.61	26.07	9.76%
Orthodontics (064)	141 173 623.29		126 307 479.36			16.13	14.57	
Dental therapy (095)	14 569 420.02		13 218 589.38			1.67	1.52	
Maxillo-facial and Oral Surgery (062)	40 226 111.24		38 288 850.78			4.60	4.42	
Dental Technician (093)	27 339 156.39		24 146 495.49			3.12	2.79	
Periodontics (092)	15 611 842.07		13 797 971.25			1.78	1.59	
Prosthetic (094)	11 414 248.55		10 206 707.27			1.30	1.18	
Oral pathology (098)	6 095.50		26 510.03			0.00	0.00	
Supplementary and Allied Health Professionals	2 140 256 605.39	17.45%	1 905 709 023.30	17.22%	12.31%	244.60	219.82	11.28%
Optometrists (70)	1 255 906 042.40		1 127 248 789.67			143.53	130.02	
Clinical technology (75)	7 503 030.39		6 740 296.95			0.86	0.78	
Physiotherapists (72)	254 474 015.63		227 611 652.27			29.08	26.25	
Psychologists (86)	157 908 287.75		142 630 946.81			18.05	16.45	
Pharmacies (60)	91 433 178.91		76 405 006.96			10.45	8.81	
Speech therapy and Audiology (82)	67 772 783.61		58 368 208.78			7.75	6.73	
Orthotists & Prosthetists (87)	55 101 181.95		49 169 937.71			6.30	5.67	
Occupational Therapy (66)	42 117 796.89		37 012 803.54			4.81	4.27	
Dieticians (84)	21 171 554.54		18 294 899.50			2.42	2.11	
Chiropractors (4)	65 871 714.72		58 118 425.53			7.53	6.70	
Registered nurses (88)	18 055 788.80		14 871 544.79			2.06	1.72	
Hearing Aid Acoustician (83)	11 355 609.63		10 155 396.57			1.30	1.17	
Biokinetics (91)	31 020 124.01		25 373 910.47			3.55	2.93	
Social workers (89)	7 759 674.78		6 745 788.21			0.89	0.78	

ANNEXURE G [CONT.]

Total benefits paid from savings for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the		Total benefits paid for the		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Podiatry (68)	24 018 240.52		21 537 276.80			2.74	2.48	
Homoeopaths (8)	19 187 013.95		17 569 074.97			2.19	2.03	
Nursing Agencies/Home Care Services (80)	892 430.53		766 357.87			0.10	0.09	
Registered Counsellors (81)	3 403 280.13		2 389 441.85			0.39	0.28	
Optical dispensers (71)	2 918 892.27		2 589 437.71			0.33	0.30	
Acupuncturist (105)	1 468 449.08		1 406 380.18			0.17	0.16	
Art Therapists (67)	181 881.22		106 817.40			0.02	0.01	
Psychometry (85)	200 243.01		191 396.97			0.02	0.02	
Osteopathy (102)	180 547.81		105 024.49			0.02	0.01	
Psychological Counsellors - Namibian Practitioners Only (99)	87 127.94		28 475.89			0.01	0.00	
Orthoptists (74)	122 834.51		104 993.60			0.01	0.01	
Medical Scientist (69)	41 779.97		51 107.63			0.00	0.01	
Phytotherapy (103)	46 221.11		51 942.10			0.01	0.01	
Naturopathy (101)	22 632.57		12 191.36			0.00	0.00	
Oral Hygiene (113)	1 613.40		-			0.00	-	
Community dentistry (96)	22 144.09		26 527.04			0.00	0.00	
Pharmacotherapist (61)	-		-			-	-	
Ayurveda (104)	7 231.47		12 607.11			0.00	0.00	
Therapeutic Massage Therapist (107)	2 400.00		711.00			0.00	0.00	
Therapeutic Reflexologist (108)	857.80		-			0.00	-	
Therapeutic Aromatherapist (106)	-		-			-	-	
Namibian Practitioners Only (Not recognized by (HPCSA) (7)	-		-			-	-	
Nutritionist (2)	-		11 651.57			-	0.00	
Unani-Tibb (109)	-		-			-	-	

ANNEXURE G [CONT.]

Total benefits paid from savings for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the		Total benefits paid for the		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Medical Technology	4 498 182.92	0.04%	3 501 870.46	0.03%	28.45%	0.51	0.40	27.27%
Medical technology (037)	4 498 182.92		3 501 870.46			0.51	0.40	
Hospitals	64 844 067.85	0.53%	61 485 394.06	0.56%	5.46%	7.41	7.09	4.49%
Private Hospitals ('B' - Status) (058)	55 495 558.41		53 799 584.27			6.34	6.21	
Private Hospitals ('A' - Status) (057)	4 870 661.26		4 632 238.66			0.56	0.53	
Approved U O T U / Day clinics (077)	3 662 225.17		2 325 164.94			0.42	0.27	
Mental Health Institutions (055)	234 049.86		193 876.31			0.03	0.02	
Sub-Acute Facilities (049)	40 466.60		33 305.34			0.00	0.00	
Private Rehab Hospital (Acute) (059)	34 807.45		49 447.19			0.00	0.01	
Provincial Hospitals (056)	357 776.94		382 734.80	0.00%	-6.52%	0.04	0.04	-7.38%
Drug & Alcohol Rehab (047)	100 387.69		45 150.82			0.01	0.01	
Hospices (079)	41 311.22		20 357.95			0.00	0.00	
Unattached operating theatres / Day clinics (076)	6 823.25		3 533.78			0.00	0.00	
Other Health Services	58 610 390.45	0.48%	54 640 201.66	0.49%	7.27%	6.70	6.30	6.28%
Blood transfusion services (78)	335 333.98		253 389.27			0.04	0.03	
Ambulance Services - Advanced (9)	314 708.08		272 065.40			0.04	0.03	
Group practices (50)	43 264 686.79		38 388 878.16			4.94	4.43	
Clinical services (90)	4 305 656.70		4 468 621.49			0.49	0.52	
Group practices/Hospitals (51)	1 576 961.84		1 308 718.60			0.18	0.15	
Foreign Services (6)	109 532.97		99 826.87			0.01	0.01	
Ambulance Services - Basic (13)	1 779.63		1 100.34			0.00	0.00	
Ambulance Services - Intermediate (11)	6 018.04		2 435.54			0.00	0.00	
Travel Clinic (48)	-		-			-	-	

ANNEXURE G [CONT.]

Total benefits paid from savings for the years ended 31 December 2013 - 2014

Discipline (Discipline Code)	Total benefits paid for the		Total benefits paid for the		Total benefits % change	Total	Total	pabpa % change
	2014	2014 % of total	2013	2013 % of total		2014	2013	
Accredited Blood and Blood Product Couriers (3)	-		1 540.10			-	0.00	
Other benefits	8 695 712.42		9 843 625.89			0.99	1.14	
Medicines Dispensed	4 394 904 417.07	35.83%	3 914 828 269.53	35.38%	12.26%	502.28	451.56	11.23%
Pharmacies	4 061 575 374.08		3 608 838 556.95			464.18	416.27	
General Practitioners	277 577 348.08		257 074 110.30			31.72	29.65	
Medical Specialists	14 793 660.24		13 597 909.08			1.69	1.57	
Other Health Services	17 003 778.20		13 928 841.70			1.94	1.61	
Surgical Specialists	11 882 925.49		10 699 278.30			1.36	1.23	
Radiology	1 479 947.79		1 243 072.68			0.17	0.14	
Supplementatry and Allied Health Professionals	9 365 989.30		8 365 690.49			1.07	0.96	
Pathology	1 023 492.52		906 166.55			0.12	0.10	
Anaesthetists	57 886.82		48 445.77			0.01	0.01	
Dental Specialists	99 382.14		86 809.45			0.01	0.01	
Medical Technology	11 235.06		7 903.81			0.00	0.00	
Dentists	33 397.35		31 484.45			0.00	0.00	
Total out-of-hospital managed care arrangements		0.00%		0.00%	0.00%	-	-	0.00%
Ex-gratia payments^a		0.00%		0.00%	0.00%	-	-	0.00%
Total benefits	12 266 485 868.32	100%	11 064 015 170.97	100%	10.87%	1 401.89	1 276.19	9.85%

Note:
a. Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the "normal benefits" paid.
b. Benefits paid in this section are as per submission using the DDR system.

ANNEXURE H

Beneficiaries with one or more CDL conditions by year of birth for the years ended 31 December 2013- 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries
1900	-	-	-	-	-	-	-	-	-	-
1901	-	-	-	1	1	-	-	-	-	-
1902	-	-	-	-	-	-	-	-	-	-
1903	-	-	-	-	-	-	-	-	-	-
1904	-	-	-	-	-	-	-	-	-	-
1905	-	5	-	-	5	-	4	-	-	4
1906	-	-	-	-	-	-	-	-	-	-
1907	-	1	-	1	2	-	1	-	1	2
1908	-	-	-	-	-	-	1	-	-	1
1909	-	3	1	-	4	1	2	-	-	3
1910	-	2	1	4	7	-	3	-	4	7
1911	-	4	1	12	17	-	4	-	15	19
1912	-	11	-	9	20	-	14	-	14	28
1913	-	13	1	19	33	2	17	-	23	42
1914	1	28	1	33	63	8	53	1	46	108
1915	1	41	1	38	81	3	99	1	57	160
1916	5	96	1	88	190	13	83	-	108	204
1917	4	110	4	98	216	15	138	1	147	301
1918	2	179	7	202	390	20	222	1	252	495
1919	6	266	2	277	551	29	302	3	317	651
1920	15	448	12	446	921	63	528	6	514	1 111
1921	19	619	16	645	1 299	86	710	10	754	1 560
1922	22	847	26	765	1 660	103	1 013	9	893	2 018
1923	26	1 062	33	1 028	2 149	143	1 200	12	1 119	2 474
1924	41	1 363	36	1 296	2 736	179	1 511	18	1 432	3 140
1925	62	1 827	43	1 630	3 562	246	1 965	22	1 751	3 984
1926	75	2 264	65	1 986	4 390	303	2 445	25	2 138	4 911
1927	82	2 677	103	2 382	5 244	345	2 851	42	2 522	5 760
1928	82	3 302	98	2 773	6 255	447	3 420	38	2 907	6 812
1929	123	3 872	111	3 297	7 403	487	4 015	61	3 427	7 990
1930	153	4 841	177	3 695	8 866	567	4 979	71	3 792	9 409
1931	172	5 279	159	3 966	9 576	672	5 292	59	4 091	10 114
1932	168	5 765	198	4 325	10 456	740	5 767	88	4 449	11 044
1933	200	6 437	224	4 520	11 381	785	6 460	120	4 562	11 927
1934	230	7 239	272	4 998	12 739	870	7 109	124	5 027	13 130
1935	272	8 166	257	5 486	14 181	982	7 988	137	5 517	14 624
1936	280	8 991	303	6 219	15 793	1 021	8 752	185	6 149	16 107
1937	329	10 016	323	6 576	17 244	1 177	9 706	184	6 533	17 600

ANNEXURE H [CONT.]

Beneficiaries with one or more CDL conditions by year of birth for the years ended 31 December 2013- 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries
1938	354	11 150	318	7 067	18 889	1 255	10 815	193	6 974	19 237
1939	430	11 950	389	7 689	20 458	1 298	11 584	204	7 488	20 574
1940	392	12 743	402	7 898	21 435	1 325	12 301	235	7 720	21 581
1941	400	13 001	367	7 652	21 420	1 274	12 558	245	7 436	21 513
1942	435	14 015	425	8 511	23 386	1 345	13 556	250	8 253	23 404
1943	468	15 041	433	8 748	24 690	1 426	14 468	265	8 447	24 606
1944	524	15 911	428	9 540	26 403	1 497	15 329	309	9 211	26 346
1945	530	15 990	439	9 492	26 451	1 521	15 264	276	9 146	26 207
1946	585	17 980	472	10 266	29 303	1 586	17 251	291	9 885	29 013
1947	602	18 467	498	10 904	30 471	1 699	17 607	427	10 434	30 167
1948	662	18 315	539	10 983	30 499	1 811	17 450	482	10 521	30 264
1949	693	18 063	587	11 129	30 472	1 693	17 387	457	11 089	30 626
1950	721	18 597	608	12 082	32 008	1 798	17 669	505	11 531	31 503
1951	762	18 318	569	11 836	31 485	1 758	17 587	494	11 535	31 374
1952	745	19 825	589	13 690	34 849	2 022	18 659	673	12 830	34 184
1953	802	19 490	709	13 841	34 842	2 128	18 356	655	13 322	34 461
1954	827	19 773	698	14 510	35 808	2 283	18 620	624	14 101	35 628
1955	824	20 088	714	14 980	36 606	2 368	18 764	620	14 133	35 885
1956	827	20 633	710	16 397	38 567	2 450	19 051	663	15 435	37 599
1957	827	20 295	735	16 791	38 648	2 613	18 470	696	15 812	37 591
1958	926	20 782	771	17 991	40 470	2 735	18 879	753	16 779	39 146
1959	940	19 876	711	17 776	39 303	2 692	17 957	682	16 565	37 896
1960	904	20 073	819	18 131	39 927	2 687	17 881	717	16 780	38 065
1961	832	18 766	712	17 231	37 541	2 573	16 678	632	15 928	35 811
1962	886	19 002	760	18 030	38 678	2 546	16 862	672	16 549	36 629
1963	844	17 873	722	17 826	37 265	2 565	15 740	646	16 232	35 183
1964	908	16 915	705	17 403	35 931	2 325	14 895	661	15 880	33 761
1965	807	15 542	674	16 323	33 346	2 147	13 605	631	14 690	31 073
1966	772	15 061	669	16 248	32 750	2 067	13 201	554	14 577	30 399
1967	782	14 417	569	15 330	31 098	1 846	12 649	602	13 725	28 822
1968	750	14 440	645	15 429	31 264	1 943	12 737	606	13 791	29 077
1969	743	14 063	638	14 030	29 474	1 791	12 252	587	12 406	27 036
1970	773	13 878	652	13 898	29 201	1 723	12 065	577	12 341	26 706
1971	734	13 356	589	12 279	26 958	1 649	11 606	505	10 924	24 684
1972	695	13 146	651	12 597	27 089	1 652	11 389	565	11 108	24 714
1973	700	12 039	556	10 814	24 109	1 553	10 178	526	9 453	21 710
1974	772	11 882	577	10 025	23 256	1 522	10 075	493	8 735	20 825
1975	634	10 949	538	9 172	21 293	1 412	9 173	540	7 805	18 930

ANNEXURE H [CONT.]

Beneficiaries with one or more CDL conditions by year of birth for the years ended 31 December 2013- 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries
1976	651	10 272	546	8 003	19 472	1 314	8 567	462	6 901	17 244
1977	640	9 643	526	7 353	18 162	1 245	8 010	504	6 274	16 033
1978	570	8 936	513	6 832	16 851	1 237	7 322	449	5 818	14 826
1979	578	8 188	547	6 271	15 584	1 084	6 765	553	5 366	13 768
1980	555	7 740	520	5 803	14 618	1 047	6 318	463	4 928	12 756
1981	607	7 204	542	5 645	13 998	940	5 857	524	4 718	12 039
1982	576	6 884	604	5 486	13 550	962	5 583	676	4 581	11 802
1983	523	6 187	610	5 011	12 331	856	4 926	591	4 296	10 669
1984	509	5 182	655	4 599	10 945	707	4 074	645	3 934	9 360
1985	450	4 686	656	4 167	9 959	686	3 778	738	3 419	8 621
1986	406	3 856	667	3 552	8 481	544	3 070	716	2 993	7 323
1987	362	3 239	666	3 061	7 328	536	2 586	775	2 411	6 308
1988	441	2 979	580	2 501	6 501	570	2 430	688	2 068	5 756
1989	438	2 741	637	2 328	6 144	484	2 253	700	1 881	5 318
1990	303	2 418	714	2 016	5 451	417	2 175	588	1 649	4 829
1991	305	2 423	616	1 837	5 181	431	2 142	439	1 683	4 695
1992	255	2 353	388	1 865	4 861	436	2 094	302	1 813	4 645
1993	268	2 270	253	1 944	4 735	341	2 486	176	2 226	5 229
1994	109	2 730	175	2 461	5 475	279	2 458	150	2 293	5 180
1995	112	2 941	139	2 621	5 813	289	2 664	141	2 394	5 488
1996	101	2 899	144	2 715	5 859	308	2 608	144	2 493	5 553
1997	129	2 915	101	2 490	5 635	275	2 658	115	2 331	5 379
1998	97	2 947	129	2 631	5 804	308	2 675	155	2 370	5 508
1999	112	2 943	150	2 696	5 901	335	2 618	161	2 491	5 605
2000	105	3 102	185	2 739	6 131	328	2 829	197	2 486	5 840
2001	124	3 200	180	2 884	6 388	305	2 965	180	2 656	6 106
2002	125	3 239	170	3 009	6 543	328	2 949	193	2 775	6 245
2003	133	3 371	195	3 167	6 866	324	3 096	214	2 908	6 542
2004	156	3 522	226	3 289	7 193	335	3 272	254	3 052	6 913
2005	143	3 614	254	3 426	7 437	336	3 322	247	3 113	7 018
2006	153	3 719	287	3 630	7 789	328	3 295	302	3 338	7 263
2007	153	3 663	321	3 903	8 040	350	3 230	332	3 561	7 473
2008	174	3 646	328	3 911	8 059	350	3 154	370	3 454	7 328
2009	214	3 413	356	3 810	7 793	339	2 743	436	3 223	6 741
2010	167	2 970	379	3 502	7 018	257	2 251	429	2 739	5 676
2011	188	2 464	402	2 977	6 031	228	1 659	504	2 192	4 583

ANNEXURE H [CONT.]

Beneficiaries with one or more CDL conditions by year of birth for the years ended 31 December 2013- 2014

Year of Birth	2014					2013				
	Open schemes		Restricted schemes		All Schemes	Open schemes		Restricted schemes		All Schemes
	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	New Chronic Beneficiaries	Old Chronic Beneficiaries	Total Chronic Beneficiaries
2012	138	1 768	406	2 478	4 790	197	893	668	1 534	3 292
2013	124	973	595	1 657	3 349	314	2	556	339	1 211
2014	210	2	507	353	1 072	-	-	-	-	-
Totals	40 586	854 721	40 932	689 977	1 626 216	101 835	778 999	36 468	636 833	1 554 135

We expect the number of beneficiaries in the highlighted cells to be zero as no beneficiary born in 2014 can be a member of an option for more than 12 months

Notes:

- Chronic Beneficiaries in this section are as per submission using the DDR system.
- New Chronic Beneficiaries refers to Chronic Beneficiaries who were new on the benefit option in the respective financial year.
- Old Chronic Beneficiaries refers Chronic Beneficiaries who were on the same benefit option in the respective financial year as in the previous financial year.

ANNEXURE I

BHF PCNS Discipline Code used in the analysis of healthcare utilisation data: 2013 - 2014

BHF PCNS Discipline Code	BHF PCNS Sub-discipline Code	BHF PCNS Discipline	BHF PCNS Sub-discipline	CMS Subgroup
General Practitioners				
014	000	General Medical Practice		General Practitioners
014	001	General Medical Practice	Cardiology (Lesotho Practitioners Only)	General Practitioners
014	002	General Medical Practice	Sexual Health (Lesotho Practitioners only)	General Practitioners
015	000	Specialist Family Medicine		General Practitioners
Specialists				
012	000	Dermatology		Medical Specialists
016	000	Independent Practice Specialist Obstetrics and Gynaecology		Medical Specialists
016	001	Independent Practice Sub Specialist Obstetrics and Gynaecology	Critical Care	Medical Specialists
016	002	Independent Practice Sub Specialist Obstetrics and Gynaecology	Gynaecological Oncology	Medical Specialists
016	003	Independent Practice Sub Specialist Obstetrics and Gynaecology	Medical Genetics	Medical Specialists
016	004	Independent Practice Sub Specialist Obstetrics and Gynaecology	Maternal and Foetal Medicine	Medical Specialists
016	005	Independent Practice Sub Specialist Obstetrics and Gynaecology	Reproductive Medicine	Medical Specialists
016	006	Independent Practice Sub Specialist Obstetrics and Gynaecology	Infectious Diseases	Medical Specialists
017	000	Pulmonology		Medical Specialists
018	000	Independent Practice Specialist Medicine		Medical Specialists
018	001	Independent Practice Subspecialist Medicine	Clinical Haematology	Medical Specialists
018	002	Independent Practice Subspecialist Medicine	Nephrology	Medical Specialists
018	003	Independent Practice Subspecialist Medicine	Cardiology	Medical Specialists
018	004	Independent Practice Subspecialist Medicine	Endocrinology	Medical Specialists
018	005	Independent Practice Subspecialist Medicine	Pulmonology	Medical Specialists
018	006	Independent Practice Subspecialist Medicine	Critical Care	Medical Specialists
018	007	Independent Practice Subspecialist Medicine	Geriatric Medicine	Medical Specialists
018	008	Independent Practice Subspecialist Medicine	Medical Genetics	Medical Specialists
018	009	Independent Practice Subspecialist Medicine	Infectious Diseases	Medical Specialists
018	010	Independent Practice Subspecialist Medicine	Gastroenterology	Medical Specialists
018	011	Independent Practice Subspecialist Medicine	Medical Oncology	Medical Specialists
018	012	Independent Practice Subspecialist Medicine	Rheumatology	Medical Specialists
020	000	Neurology		Medical Specialists
021	000	Cardiology		Medical Specialists
021	001	Cardiology Independent Practice Sub Specialist	Medicine	Medical Specialists
021	002	Cardiology Independent Practice Sub Specialist	Paediatrics	Medical Specialists
021	003	Cardiology Independent Practice Sub Specialist	Special Merit	Medical Specialists
022	000	Psychiatry		Medical Specialists
023	000	Medical Oncology		Medical Specialists
027	000	Clinical Haematology		Medical Specialists
027	001	Clinical Haematology Independent Practice Sub Specialist	Pathology (Haematological)	Medical Specialists
027	002	Clinical Haematology	Paediatrics	Medical Specialists
027	003	Clinical Haematology	Medicine	Medical Specialists
029	000	Occupational Medicine Independent Practice Specialist		Medical Specialists
031	000	Rheumatology		Medical Specialists
032	000	Paediatrics Independent Practice Specialist		Medical Specialists
032	001	Paediatrics Independent Practice Sub Specialist	Neurology	Medical Specialists

ANNEXURE I [CONT.]

BHF PCNS Discipline Code used in the analysis of healthcare utilisation data: 2013 - 2014

BHF PCNS Discipline Code	BHF PCNS Sub-discipline Code	BHF PCNS Discipline	BHF PCNS Sub-discipline	CMS Subgroup
032	002	Paediatrics Independent Practice Sub Specialist	Developmental Paediatrics	Medical Specialists
032	003	Paediatrics Independent Practice Sub Specialist	Medical Oncology	Medical Specialists
032	004	Paediatrics Independent Practice Sub Specialist	Infectious Diseases	Medical Specialists
032	005	Paediatrics Independent Practice Sub Specialist	Medical Genetics	Medical Specialists
032	006	Paediatrics Independent Practice Sub Specialist	Endocrinology	Medical Specialists
032	007	Paediatrics Independent Practice Sub Specialist	Gastroenterology	Medical Specialists
032	008	Paediatrics Independent Practice Sub Specialist	Neonatology	Medical Specialists
032	009	Paediatrics Independent Practice Sub Specialist	Pulmonology	Medical Specialists
032	010	Paediatrics Independent Practice Sub Specialist	Rheumatology	Medical Specialists
032	011	Paediatrics Independent Practice Sub Specialist	Nephrology	Medical Specialists
032	012	Paediatrics Independent Practice Sub Specialist	Critical Care	Medical Specialists
032	013	Paediatrics Independent Practice Sub Specialist	Cardiology	Medical Specialists
032	014	Paediatrics Independent Practice Sub Specialist	Clinical Haematology	Medical Specialists
033	000	Paediatric. Cardiology		Medical Specialists
034	000	Physical Medicine		Medical Specialists
035	000	Emergency Medicine Independent Practice Specialist		Medical Specialists
040	000	Independent Practice Specialist Radiation Oncology		Medical Specialists
097	000	Independent Practice Specialist Public Health Medicine		Medical Specialists
112	000	Independent Practice Specialist Clinical Pharmacology		Medical Specialists
019	000	Gastroenterology		Surgical Specialists
024	000	Independent Practice Specialist Neurosurgery		Surgical Specialists
024	001	Independent Practice Sub Specialist Neurosurgery	Critical Care	Surgical Specialists
026	000	Ophthalmology		Surgical Specialists
028	000	Orthopaedics		Surgical Specialists
030	000	Otorhinolaryngology		Surgical Specialists
036	000	Plastic and Reconstructive Surgery		Surgical Specialists
042	000	Surgery/Paediatric surgery Independent Practice Specialist		Surgical Specialists
042	001	Surgery Independent Practice Sub Specialist	Vascular Surgery	Surgical Specialists
042	002	Surgery Independent Practice Sub Specialist	Critical Care	Surgical Specialists
042	003	Surgery Independent Practice Sub Specialist	Gastroenterology	Surgical Specialists
042	004	Surgery Independent Practice Sub Specialist	Paediatric Surgery	Surgical Specialists
044	000	Cardio Thoracic Surgery		Surgical Specialists
046	000	Urology		Surgical Specialists
010	000	Anaesthetists		Anaesthetists
025	000	Nuclear Medicine		Pathology
052	000	Pathology Independent Practice Specialist		Pathology
052	001	Pathology Independent Practice Sub-Specialist	Anatomy	Pathology
052	002	Pathology Independent Practice Sub-Specialist	Chemical	Pathology
052	003	Pathology Independent Practice Sub-Specialist	Clinical	Pathology
052	004	Pathology Independent Practice Sub-Specialist	Forensic	Pathology
052	005	Pathology Independent Practice Sub-Specialist	Clinical Haematology	Pathology
052	006	Pathology Independent Practice Sub-Specialist	Medical Genetics	Pathology
052	007	Pathology Independent Practice Sub-Specialist	Microbiology	Pathology
052	008	Pathology Independent Practice Sub-Specialist	Infectious Diseases	Pathology
052	009	Pathology Independent Practice Sub-Specialist	Virology	Pathology

ANNEXURE I [CONT.]

BHF PCNS Discipline Code used in the analysis of healthcare utilisation data: 2013 - 2014

BHF PCNS Discipline Code	BHF PCNS Sub-discipline Code	BHF PCNS Discipline	BHF PCNS Sub-discipline	CMS Subgroup
038	000	Diagnostic Radiology		Radiology
039	000	Radiography		Radiology
039	001	Radiography	Diagnosis	Radiology
039	002	Radiography	Therapy	Radiology
039	003	Radiography	Nuclear Medicine	Radiology
039	004	Radiography	Ultrasound	Radiology
Dentists				
054	000	General Dental Practice		
Dental Specialists				
062	000	Maxillo-facial and Oral Surgery		Dental Specialists
064	000	Orthodontics		Dental Specialists
092	000	Periodontics		Dental Specialists
093	000	Dental Technician		Dental Specialists
094	000	Prosthodontic		Dental Specialists
095	000	Dental therapy		Dental Specialists
098	000	Oral pathology		Dental Specialists
Supplementary and Allied Health Professionals				
002	000	Nutritionist		Supplementary and Allied Health Professionals
004	000	Chiropractors		Supplementary and Allied Health Professionals
007	000	Namibian Practitioners Only (Not recognized by (HPCSA)		Supplementary and Allied Health Professionals
007	001	Namibian Practitioners Only (Not recognized by (HPCSA)	Acupuncturist	Supplementary and Allied Health Professionals
007	002	Namibian Practitioners Only (Not recognized by (HPCSA)	Reflexologists	Supplementary and Allied Health Professionals
007	003	Namibian Practitioners Only (Not recognized by (HPCSA)	Forensic	Supplementary and Allied Health Professionals
008	000	Homoeopaths		Supplementary and Allied Health Professionals
060	000	Pharmacies		Supplementary and Allied Health Professionals
060	001	Pharmacies	Consultant Pharmacy	Supplementary and Allied Health Professionals
061	000	Pharmacotherapist		Supplementary and Allied Health Professionals
065	000	Counsellor(Lesotho Practitioners only)		Supplementary and Allied Health Professionals
066	000	Occupational Therapy		Supplementary and Allied Health Professionals
067	000	Art Therapists		Supplementary and Allied Health Professionals
068	000	Podiatry		Supplementary and Allied Health Professionals
069	000	Medical Scientist	Clinical Biochemist	Supplementary and Allied Health Professionals
069	001	Medical Scientist	Genetic Counsellor	Supplementary and Allied Health Professionals
069	002	Medical Scientist	Medical Biological Scientist	Supplementary and Allied Health Professionals
069	003	Medical Scientist	Medical Physicist	Supplementary and Allied Health Professionals
070	000	Optometrists		Supplementary and Allied Health Professionals

ANNEXURE I [CONT.]

BHF PCNS Discipline Code used in the analysis of healthcare utilisation data: 2013 - 2014

BHF PCNS Discipline Code	BHF PCNS Sub-discipline Code	BHF PCNS Discipline	BHF PCNS Sub-discipline	CMS Subgroup
070	001	Supplementary Optometrists	Visual Science, Ocular Pathology & Dispensing of Spectacles	Supplementary and Allied Health Professionals
071	000	Optical dispensers		Supplementary and Allied Health Professionals
071	001	Supplementary Optical dispensers	No limitations	Supplementary and Allied Health Professionals
072	000	Physiotherapists		Supplementary and Allied Health Professionals
073	000	Masseurs		Supplementary and Allied Health Professionals
074	000	Orthoptists		Supplementary and Allied Health Professionals
075	000	Clinical technology		Supplementary and Allied Health Professionals
075	001	Clinical technology	Cardio-Vascular Perfusion	Supplementary and Allied Health Professionals
075	002	Clinical technology	Pulmonology	Supplementary and Allied Health Professionals
075	003	Clinical technology	Nephrology	Supplementary and Allied Health Professionals
075	004	Clinical technology	Reproductive biology	Supplementary and Allied Health Professionals
075	005	Medical technology	Pathology	Supplementary and Allied Health Professionals
075	006	Clinical technology	Neurophysiology	Supplementary and Allied Health Professionals
075	007	Clinical technology	Critical Care	Supplementary and Allied Health Professionals
075	008	Clinical technology	Cardiology	Supplementary and Allied Health Professionals
075	009	Biokinetics		Supplementary and Allied Health Professionals
080	000	Nursing Agencies/Home Care Services		Supplementary and Allied Health Professionals
081	000	Registered Counsellors		Supplementary and Allied Health Professionals
082	000	Speech therapy and Audiology		Supplementary and Allied Health Professionals
082	001	Speech Therapy	Only	Supplementary and Allied Health Professionals
082	002	Audiology	Only	Supplementary and Allied Health Professionals
083	000	Hearing Aid Acoustician		Supplementary and Allied Health Professionals
084	000	Dieticians		Supplementary and Allied Health Professionals
085	000	Psychometry		Supplementary and Allied Health Professionals
086	000	Psychologists		Supplementary and Allied Health Professionals
086	001	Psychologists	Clinical	Supplementary and Allied Health Professionals
086	002	Psychologists	Counselling	Supplementary and Allied Health Professionals
086	003	Psychologists	Educational	Supplementary and Allied Health Professionals
086	004	Psychologists	Industrial	Supplementary and Allied Health Professionals
086	005	Psychologists	Neuropsychologists	Supplementary and Allied Health Professionals
087	000	Orthotists & Prosthetists		Supplementary and Allied Health Professionals
088	000	Registered nurses		Supplementary and Allied Health Professionals
088	001	Registered nurses	Midwife only	Supplementary and Allied Health Professionals
088	002	Registered nurses	Psychiatric only	Supplementary and Allied Health Professionals
088	009	Registered nurses	Primary Care	Supplementary and Allied Health Professionals
089	000	Social workers		Supplementary and Allied Health Professionals
091	000	Biokinetics		Supplementary and Allied Health Professionals
096	000	Community dentistry		Supplementary and Allied Health Professionals
099	000	Psychological Counsellors - Namibian Practitioners Only		Supplementary and Allied Health Professionals
101	000	Naturopathy		Supplementary and Allied Health Professionals
102	000	Osteopathy		Supplementary and Allied Health Professionals
103	000	Phytotherapy		Supplementary and Allied Health Professionals
104	000	Ayurveda	Ayurveda Practitioner	Supplementary and Allied Health Professionals
104	001	Ayurveda	Primary Healthcare Advisor	Supplementary and Allied Health Professionals
104	002	Ayurveda	Yoga Therapist	Supplementary and Allied Health Professionals

ANNEXURE I [CONT.]

BHF PCNS Discipline Code used in the analysis of healthcare utilisation data: 2013 - 2014

BHF PCNS Discipline Code	BHF PCNS Sub-discipline Code	BHF PCNS Discipline	BHF PCNS Sub-discipline	CMS Subgroup
105	000	Acupuncturist		Supplementary and Allied Health Professionals
106	000	Therapeutic Aromatherapist		Supplementary and Allied Health Professionals
107	000	Therapeutic Massage Therapist		Supplementary and Allied Health Professionals
108	000	Therapeutic Reflexologist		Supplementary and Allied Health Professionals
109	000	Unani-Tibb		Supplementary and Allied Health Professionals
110	000	Clinical Pharmacokineticist		Supplementary and Allied Health Professionals
111	000	Radiopharmacist		Supplementary and Allied Health Professionals
113	000	Oral Hygiene		Supplementary and Allied Health Professionals
115	000	Medical Genetics		Supplementary and Allied Health Professionals
Medical Technology				
037	000	Medical technology		Medical Technology
037	001	Medical technology	Blood Transfusion Technology	Medical Technology
037	002	Medical technology	Cardiology	Medical Technology
037	003	Medical technology	Chemical Pathology	Medical Technology
037	004	Medical technology	Clinical Pathology	Medical Technology
037	005	Medical technology	Cytotechnology	Medical Technology
037	006	Medical technology	Forensic Pathology	Medical Technology
037	007	Medical technology	Haematology	Medical Technology
037	008	Medical technology	Histopathological Technique	Medical Technology
037	009	Medical technology	Lung Function	Medical Technology
037	010	Medical technology	Microbiology	Medical Technology
037	011	Medical technology	Parasitology	Medical Technology
037	012	Medical technology	Pharmacology	Medical Technology
037	013	Medical technology	Virology	Medical Technology
037	014	Medical technology	Immunology	Medical Technology
037	015	Medical technology	Radio-Isotope Technology	Medical Technology
Hospitals				
047	000	Drug & Alcohol Rehab	(Department of Health)	Hospitals
047	001	Drug & Alcohol Rehab	(Welfare)	Hospitals
049	000	Sub-Acute Facilities		Hospitals
049	001	Sub-Acute Facilities	General Care	Hospitals
049	002	Sub-Acute Facilities	Psychiatry	Hospitals
049	003	Sub-Acute Facilities	Physical Rehab	Hospitals
049	004	Sub-Acute Facilities	All Services	Hospitals
049	005	Sub-Acute Facilities	Post Natal Unit	Hospitals
049	006	Sub-Acute Facilities	Psychiatric/Post Natal	Hospitals
049	007	Sub-Acute Facilities	Rehab/Post Natal	Hospitals
049	008	Sub-Acute Facilities	Specialised Psychiatric Unit Only	Hospitals
055	000	Mental Health Institutions		Hospitals
056	000	Provincial Hospitals		Hospitals
056	001	Provincial Hospitals	District Hospital	Hospitals
056	002	Provincial Hospitals	Regional Hospital	Hospitals

ANNEXURE I [CONT.]

BHF PCNS Discipline Code used in the analysis of healthcare utilisation data: 2013 - 2014

BHF PCNS Discipline Code	BHF PCNS Sub-discipline Code	BHF PCNS Discipline	BHF PCNS Sub-discipline	CMS Subgroup
056	003	Provincial Hospitals	Tertiary/Academic Hospital	Hospitals
056	004	Provincial Hospitals	DOH Oral healthcare Centre	Hospitals
056	009	Provincial Hospitals	Primary Care	Hospitals
056	010	Provincial Hospitals	DOH Orthotics & Prosthetics Centre	Hospitals
056	011	Provincial Hospitals	Central Hospital	Hospitals
056	012	Provincial Hospitals	Specialised Hospital	Hospitals
056	013	Provincial Hospitals	Small District Hospital	Hospitals
056	014	Provincial Hospitals	Medium District Hospital	Hospitals
056	015	Provincial Hospitals	Large District Hospital	Hospitals
057	000	Private Hospitals ('A' - Status)		Hospitals
057	001	Private Hospitals ('A' - Status)	+ICU +Theatre Less than 100 beds	Hospitals
057	002	Private Hospitals ('A' - Status)	-ICU +Theatre	Hospitals
057	003	Private Hospitals ('A' - Status)	+ICU -Theatre	Hospitals
057	004	Private Hospitals ('A' - Status)	-ICU -Theatre	Hospitals
057	005	Private Hospitals ('A' - Status)	+Theatre Maternity only	Hospitals
057	006	Private Hospitals ('A' - Status)	-Theatre Maternity only	Hospitals
057	007	Private Hospital	Namibian Rural Health Centres	Hospitals
057	008	Private Hospital Lesotho	-ICU + Theatre	Hospitals
057	100	Private Hospitals ('A' - Status)	Mine Hospitals	Hospitals
057	200	Private Hospitals ('A' - Status)	State subsidised	Hospitals
058	000	Private Hospitals ('B' - Status)		Hospitals
059	000	Private Rehab Hospital (Acute)		Hospitals
076	000	Unattached operating theatres / Day clinics		Hospitals
077	000	Approved U O T U / Day clinics		Hospitals
079	000	Hospices		Hospitals
079	001	Hospices	SA Cancer Associations	Hospitals
Other Health Services				
003	000	Accredited Blood and Blood Product Couriers		Other Health Services
006	000	Foreign Services		Other Health Services
009	000	Ambulance Services - Advanced		Other Health Services
009	001	Ambulance Service	Basic Life Support Service	Other Health Services
009	002	Ambulance Service	Intermediate Life Support Service	Other Health Services
009	003	Ambulance Service	Advance Life Support Service	Other Health Services
009	004	Ambulance Service	Provincial Ambulance Service	Other Health Services
011	000	Ambulance Services - Intermediate		Other Health Services
013	000	Ambulance Services - Basic		Other Health Services
048	000	Travel Clinic		Other Health Services
050	000	Group practices		Other Health Services
050	009	Group Practice	Primary Care	Other Health Services
050	010	Delayed Children Development Clinic	WELFARE & DOH	Other Health Services
051	000	Group practices/Hospitals		Other Health Services
078	000	Blood transfusion services		Other Health Services

ANNEXURE I [CONT.]

BHF PCNS Discipline Code used in the analysis of healthcare utilisation data: 2013 - 2014

BHF PCNS Discipline Code	BHF PCNS Sub-discipline Code	BHF PCNS Discipline	BHF PCNS Sub-discipline	CMS Subgroup
090	000	Clinical services		Other Health Services
090	001	Clinical services	Oxygen Supplier	Other Health Services
090	002	Clinical services	Wheelchairs Supplier	Other Health Services
090	003	Clinical services	Ear & Voice Prosthetic Supplier	Other Health Services
090	004	Clinical services	Eye Prosthetic Supplier	Other Health Services
090	005	Clinical services	Breast Prosthetic Supplier	Other Health Services
090	006	Clinical services	Cardiac Prosthetic Supplier	Other Health Services
090	007	Clinical services	Stomal / appliances Supplier	Other Health Services
090	008	Clinical services	Medical General Supplier	Other Health Services
090	009	Clinical services	FAMSA (family and marriage counselling)	Other Health Services
090	010	Clinical services	Employer Primary Care Facilities (NAMIBIA Only)	Other Health Services
090	011	Clinical services	Oncology units (not owned by hospital)	Other Health Services
090	012	Clinical services	Namibia Clinics	Other Health Services
090	013	Clinical services	Diabetes Appliances	Other Health Services
090	014	Clinical Services	Compression Bandaging & Bone Healing System	Other Health Services
090	015	Clinical Services	Parenteral Nutrition (TPN) - homecare	Other Health Services

ANNEXURE J

Statement of financial position as at 31 December 2014

	Registered schemes						Consolidated			Per member *			Per beneficiary *		
	Open schemes			Restricted schemes			2014 R'000	2013 R'000	% change	2014 R	2013 R	% change	2014 R	2013 R	% change
	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change									
Assets															
Non-current assets	6 423 056	6 557 422	(2.0)	12 226 292	11 317 486	8.0	18 649 348	17 874 908	4.3	4 973.4	4 829.0	3.0	2 202.1	2 123.8	3.7
Property, plant and equipment	51 117	86 709	(41.0)	131 158	120 686	8.7	182 275	207 395	(12.1)	87.3	98.9	(11.7)	36.8	41.5	(11.3)
Investments	6 361 549	6 457 750	(1.5)	12 093 537	11 077 614	9.2	18 455 086	17 535 364	5.2	11 700.3	11 151.6	4.9	5 347.4	5 076.6	5.3
Other non-current assets	10 390	12 963	(19.8)	1 597	119 186	(98.7)	11 987	132 149	(90.9)	5.3	59.3	(91.1)	2.3	25.0	(90.8)
Current assets	29 166 580	26 166 390	11.5	17 193 044	17 157 928	0.2	46 359 624	43 324 318	7.0	11 822.7	11 168.4	5.9	5 259.5	4 935.4	6.6
Inventories	-	19	(100.0)	886	1 696	(47.8)	886	1 715	(48.3)	13.1	23.1	(43.3)	6.0	11.1	(45.9)
Trade and other receivables	2 982 036	2 789 464	6.9	856 121	916 587	(6.6)	3 838 157	3 706 051	3.6	978.8	955.4	2.4	435.4	422.2	3.1
Investments	14 725 447	12 132 650	21.4	4 597 283	5 612 683	(18.1)	19 322 730	17 745 333	8.9	7 436.7	6 897.1	7.8	3 405.1	3 141.7	8.4
Cash and cash equivalents	6 596 314	7 088 844	(6.9)	9 508 561	8 662 812	9.8	16 104 875	15 751 656	2.2	4 107.1	4 060.6	1.1	1 827.1	1 794.4	1.8
Personal medical savings account trust investment	4 862 778	4 109 217	18.3	1 976 029	1 839 921	7.4	6 838 807	5 949 138	15.0	2 049.8	1 814.2	13.0	921.7	809.3	13.9
Other current assets	5	46 196	(100.0)	254 164	124 229	104.6	254 169	170 425	49.1	283.7	195.0	45.5	105.6	75.4	40.1
Total assets	35 589 636	32 723 812	8.8	29 419 336	28 475 414	3.3	65 008 972	61 199 226	6.2	16 578.7	15 776.4	5.1	7 375.3	6 971.6	5.8
Funds and liabilities															
Members' funds	25 905 890	23 740 865	9.1	24 060 671	22 599 559	6.5	49 966 561	46 340 424	7.8	12 742.6	11 946.0	6.7	5 668.7	5 279.0	7.4
Accumulated funds	24 984 554	22 813 365	9.5	22 758 128	21 501 046	5.8	47 742 682	44 314 411	7.7	12 175.4	11 423.7	6.6	5 416.4	5 048.2	7.3
Revaluation reserve - investments	915 029	911 246	0.4	1 261 122	1 056 020	19.4	2 176 151	1 967 266	10.6	1 627.8	1 453.2	12.0	766.7	681.5	12.5
Revaluation reserve - property, plant and equipment	6 307	16 254	(61.2)	21 164	21 164	-	27 471	37 418	(26.6)	164.9	81.9	101.3	76.7	37.3	105.6
Reserves set aside for specific purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves	-	-	-	20 257	21 329	(5.0)	20 257	21 329	(5.0)	2 169.5	1 599.7	35.6	1 083.3	762.0	42.2
Minority interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-current liabilities	22 944	24 853	(7.7)	47 806	946 059	(94.9)	70 750	970 912	(92.7)	133.3	1 759.5	(92.4)	63.5	844.0	(92.5)
Borrowings	25	1 158	(97.8)	771	1 532	(49.7)	796	2 690	(70.4)	6.1	21.1	(71.1)	2.8	9.8	(71.4)
Other non-current liabilities	22 919	23 695	(3.3)	47 035	944 527	(95.0)	69 954	968 222	(92.8)	131.8	1 754.6	(92.5)	62.8	841.7	(92.5)
Current liabilities	9 660 799	8 958 091	7.8	5 310 861	4 929 797	7.7	14 971 660	13 887 888	7.8	3 818.1	3 580.1	6.6	1 698.5	1 582.1	7.4
Personal medical savings account trust liability	4 965 918	4 290 746	15.7	2 108 661	1 882 685	12.0	7 074 579	6 173 431	14.6	2 115.4	1 878.2	12.6	950.8	837.5	13.5
Trade and other payables	2 474 519	2 468 449	0.2	1 035 474	942 425	9.9	3 509 993	3 410 874	2.9	895.1	879.3	1.8	398.2	388.6	2.5
Provision for outstanding claims	2 220 362	2 174 728	2.1	2 164 349	2 050 476	5.6	4 384 711	4 225 204	3.8	1 118.9	1 089.9	2.7	497.7	481.6	3.3
Other current liabilities	-	24 168	(100.0)	2 377	54 211	(95.6)	2 377	78 379	(97.0)	2.7	76.6	(96.5)	1.0	29.0	(96.6)
Total funds and liabilities	35 589 633	32 723 809	8.8	29 419 338	28 475 415	3.3	65 008 971	61 199 224	6.2	16 578.7	15 776.4	5.1	7 375.3	6 971.6	5.8

Notes:

Prior year figures have been restated.

Schemes liquidated with effect 31 December 2012 and those who amalgamated on 1 January 2013 have been excluded from the opening balances.

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

ANNEXURE K

Statement of comprehensive income for the year ended 31 December 2014

	Registered schemes						Consolidated			pampm			pabpm		
	Open schemes			Restricted schemes			2014 R'000	2013 R'000	% change	2014 R	2013 R	% change	2014 R	2013 R	% change
	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change									
Gross contribution income	82 351 780	75 548 767	9.0	57 853 960	54 265 476	6.6	140 205 740	129 814 243	8.0	2 995.2	2 799.5	7.0	1 329.8	1 235.7	7.6
Savings contribution income	(10 938 977)	(9 919 166)	(10.3)	(2 336 031)	(2 137 877)	(9.3)	(13 275 008)	(12 057 043)	(10.1)	(335.4)	(308.3)	(8.8)	(150.4)	(137.3)	(9.5)
Net contribution income	71 412 803	65 629 601	8.8	55 517 929	52 127 599	6.5	126 930 732	117 757 200	7.8	2 711.6	2 539.5	6.8	1 203.9	1 120.9	7.4
Relevant healthcare expenditure	(60 665 806)	(54 966 458)	(10.4)	(51 324 112)	(46 856 664)	(9.5)	(111 989 918)	(101 823 122)	(10.0)	(2 392.4)	(2 195.9)	(8.9)	(1 062.2)	(969.3)	(9.6)
Net claims incurred	(60 575 884)	(54 792 521)	(10.6)	(51 515 560)	(47 017 027)	(9.6)	(112 091 444)	(101 809 548)	(10.1)	(2 394.6)	(2 195.6)	(9.1)	(1 063.2)	(969.1)	(9.7)
Net income/(expense) on risk transfer arrangements *	(89 922)	(173 937)	48.3	191 448	160 363	19.4	101 526	(13 574)	847.9	2.8	(0.4)	800.0	1.3	(0.2)	750.0
Gross healthcare result	10 746 997	10 663 143	0.8	4 193 817	5 270 935	(20.4)	14 940 814	15 934 078	(6.2)	319.2	343.6	(7.1)	141.7	151.7	(6.6)
Net non-healthcare expenditure	(10 706 926)	(10 032 480)	(6.7)	(4 698 400)	(4 348 782)	(8.0)	(15 405 326)	(14 381 262)	(7.1)	(329.1)	(310.1)	(6.1)	(146.1)	(136.9)	(6.7)
Net income/(expenses) on commercial reinsurance	3 290	3 185	3.3	-	-	-	3 290	3 185	3.3	32.9	31.3	5.1	13.8	13.5	2.2
Managed healthcare: management services	(2 051 225)	(1 899 418)	(8.0)	(1 391 335)	(1 283 913)	(8.4)	(3 442 560)	(3 183 331)	(8.1)	(74.3)	(69.4)	(7.1)	(32.9)	(30.6)	(7.5)
Brokers costs **	(1 644 640)	(1 522 548)	(8.0)	(66 699)	(60 602)	(10.1)	(1 711 339)	(1 583 150)	(8.1)	(58.0)	(55.0)	(5.5)	(27.0)	(25.5)	(5.9)
Administration expenditure	(6 930 703)	(6 508 900)	(6.5)	(3 172 512)	(2 920 808)	(8.6)	(10 103 215)	(9 429 708)	(7.1)	(215.8)	(203.4)	(6.1)	(95.8)	(89.8)	(6.7)
Net impairment losses: trade and other receivables	(83 648)	(104 799)	20.2	(67 854)	(83 459)	18.7	(151 502)	(188 258)	19.5	(3.3)	(4.1)	19.5	(1.4)	(1.8)	22.2
Net healthcare result	40 071	630 663	(93.6)	(504 583)	922 153	(154.7)	(464 512)	1 552 816	(129.9)	(9.9)	33.5	(129.6)	(4.4)	14.8	(129.7)
Net impairment losses: other	(7 298)	(3 595)	(103.0)	-	-	-	(7 298)	(3 595)	(103.0)	(1.7)	(0.9)	(88.9)	(0.8)	(0.4)	(100.0)
Other investment income	1 692 636	1 381 819	22.5	1 285 077	1 046 774	22.8	2 977 713	2 428 593	22.6	63.6	52.4	21.4	28.2	23.1	22.1
Realised and unrealised gains/(losses)	498 130	457 422	8.9	512 591	591 092	(13.3)	1 010 721	1 048 514	(3.6)	22.4	23.4	(4.3)	9.9	10.3	(3.9)
Other income	75 223	84 302	(10.8)	214 782	441 602	(51.4)	290 005	525 904	(44.9)	6.4	11.8	(45.8)	2.9	5.2	(44.2)
Own facility surplus/(deficit)	(3 947)	(753)	(424.2)	(2 614)	23 701	(111.0)	(6 561)	22 948	(128.6)	(2.9)	10.0	(129.0)	(1.4)	5.1	(127.5)
Other expenditure	(3 926)	(5 626)	30.2	(2 662)	(2 380)	(11.8)	(6 588)	(8 006)	17.7	(2.0)	(2.8)	28.6	(0.9)	(1.4)	35.7
Finance costs	(270 506)	(206 272)	(31.1)	(113 056)	(93 448)	(21.0)	(383 562)	(299 720)	(28.0)	(9.3)	(7.3)	(27.4)	(4.2)	(3.2)	(31.3)
Net surplus for the year (before consolidation)	2 020 383	2 337 960	(13.6)	1 389 535	2 929 494	(52.6)	3 409 918	5 267 454	(35.3)	72.8	113.6	(35.9)	32.3	50.1	(35.5)
Consolidation results	(5 080)	(5 787)	12.2	5 100	(4 018)	226.9	20	(9 805)	100.2	-	(3.5)	100.0	-	(1.3)	100.0
Net surplus for the year (after consolidation)	2 015 303	2 332 173	(13.6)	1 394 635	2 925 476	(52.3)	3 409 938	5 257 649	(35.1)	72.8	113.4	(35.8)	32.3	50.0	(35.4)
Other comprehensive income	3 844	74 887	(94.9)	209 759	117 534	78.5	213 603	192 421	11.0	12.3	10.8	13.9	5.7	5.0	14.0
Fair value adjustment on available-for-sale investments	217 348	271 668	(20.0)	354 371	339 415	4.4	571 719	611 083	(6.4)	35.1	36.4	(3.6)	16.5	17.1	(3.5)
Reclassification adjustment	(213 569)	(192 452)	(11.0)	(148 616)	(233 025)	36.2	(362 185)	(425 477)	14.9	(31.2)	(38.1)	18.1	(14.9)	(18.0)	17.2
Land and buildings revaluation	306	2 979	(89.7)	-	10 620	(100.0)	306	13 599	(97.7)	0.2	15.3	(98.7)	0.1	6.9	(98.6)
Other	(241)	(7 308)	96.7	4 004	524	664.1	3 763	(6 784)	155.5	0.9	(1.9)	147.4	0.4	(0.9)	144.4
Total comprehensive income for the year	2 019 147	2 407 060	(16.1)	1 604 394	3 043 010	(47.3)	3 623 541	5 450 070	(33.5)	77.4	117.5	(34.1)	34.4	51.9	(33.7)

ANNEXURE K [CONT.]

Statement of comprehensive income for the year ended 31 December 2014

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 calculated for only those schemes which incurred such expenditure:

	2014 pabpm R	2013 pabpm R	% change	2014 pampm R	2013 pampm R	% change
Open schemes	181.3	173.2	4.7	382.7	368.6	3.8
Restricted schemes	111.3	103.4	7.6	267.1	248.7	7.4
Total registered schemes	154.8	146.5	5.7	341.2	325.4	4.9

ANNEXURE L

Consolidated statement of changes in funds and reserves for the year ended 31 December 2014

	Registered schemes						Consolidated			Per member *			Per beneficiary *			
	Open schemes			Restricted schemes			2014 R'000	2013 R'000	%	2014 R	2013 R	%	2014 R	2013 R	%	
	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change										
Accumulated funds																
Balances at the beginning of the year	22 813 363	19 925 105	14.5	21 501 047	18 881 094	13.9	44 314 410	38 806 199	14.2	11 301.1	10 003.7	13.0	5 027.5	4 420.7	13.7	
- As previously reported	22 813 365	19 925 105	14.5	21 501 046	18 881 094	13.9	44 314 411	38 806 199	14.2	11 301.1	10 003.7	13.0	5 027.5	4 420.7	13.7	
- Prior year adjustment	(2)	-	(100.0)	1	-	100.0	(1)	-	(100.0)	-	-	-	-	-	-	
Surplus/(deficit) for the year	2 015 303	2 332 173	(13.6)	1 394 635	2 925 475	(52.3)	3 409 938	5 257 648	(35.1)	869.6	1 355.4	(35.8)	386.9	598.9	(35.4)	
Transfer to/(from) accumulated funds	156 131	557 287	(72.0)	(142 630)	(308 017)	53.7	13 501	249 270	(94.6)	8.7	158.4	(94.5)	4.0	28.4	(85.9)	
- Due to amalgamation/liquidation	145 878	557 287	(73.8)	(142 630)	(308 017)	53.7	3 248	249 270	(98.7)	2.6	158.4	(98.4)	1.2	28.4	(95.8)	
- Due to re-measurement of investments and property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Other transfers	10 253	-	100.0	-	-	-	10 253	-	100.0	34.5	-	100.0	15.6	-	100.0	
Other	(243)	(1 200)	79.8	5 076	2 494	103.5	4 833	1 294	273.5	15.7	4.8	227.1	7.2	0.1	7 100.0	
Balance at the end of the year	24 984 554	22 813 365	9.5	22 758 128	21 501 046	5.8	47 742 682	44 314 411	7.7	12 175.4	11 423.7	6.6	5 416.4	5 048.2	7.3	
Revaluation Reserve (investments)																
Balances at the beginning of the year	911 250	838 138	8.7	1 056 019	949 924	11.2	1 967 269	1 788 062	10.0	1 450.8	1 298.5	11.7	684.2	609.0	12.3	
- As previously reported	911 246	838 138	8.7	1 056 020	949 924	11.2	1 967 266	1 788 062	10.0	1 450.8	1 298.5	11.7	684.2	609.0	12.3	
- Prior year adjustment	4	-	100.0	(1)	-	(100.0)	3	-	100.0	-	-	-	-	-	-	
Unrealised gains/(losses) on revaluation of investments	217 348	271 668	(20.0)	354 371	339 415	4.4	571 719	611 083	(6.4)	421.6	438.9	(3.9)	198.8	206.2	(3.6)	
Realised (gains)/losses on derecognition of investments	(213 569)	(192 452)	(11.0)	(148 616)	(233 025)	36.2	(362 185)	(425 477)	14.9	(374.8)	(458.2)	18.2	(179.5)	(216.6)	17.1	
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to/(from) reserves	-	(6 108)	100.0	(652)	(294)	(121.8)	(652)	(6 402)	89.8	-	(177.7)	100.0	-	(83.4)	100.0	
Balance at the end of the year	915 029	911 246	0.4	1 261 122	1 056 020	19.4	2 176 151	1 967 266	10.6	1 627.8	1 453.2	12.0	766.7	681.5	12.5	
Revaluation reserve (property, plant and equipment)																
Balances at the beginning of the year	16 254	3 022	437.9	21 164	10 544	100.7	37 418	13 566	175.8	80.7	83.1	(2.9)	36.9	38.6	(4.4)	
- As previously reported	16 254	3 022	437.9	21 164	10 544	100.7	37 418	13 566	175.8	80.7	83.1	(2.9)	36.9	38.6	(4.4)	
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Unrealised gains/(losses) on re-measurement of property, plant and equipment	306	2 979	(89.7)	-	10 620	(100.0)	306	13 599	(97.7)	2.4	181.1	(98.7)	1.1	82.1	(98.7)	
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to/(from) reserves	(10 253)	10 253	(200.0)	-	-	-	(10 253)	10 253	(200.0)	(34.5)	34.9	(198.9)	(15.6)	15.8	(198.7)	
Balance at the end of the year	6 307	16 254	(61.2)	21 164	21 164	-	27 471	37 418	(26.6)	164.9	81.9	101.3	76.7	37.3	105.6	

ANNEXURE L [CONT.]

Consolidated statement of changes in funds and reserves for the year ended 31 December 2014

	Registered schemes						Consolidated			Per member *			Per beneficiary *		
	Open schemes			Restricted schemes			2014 R'000	2013 R'000	% change	2014 R	2013 R	% change	2014 R	2013 R	% change
	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change									
Reserves set aside for specific purposes															
Balances at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- As previously reported	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves															
Balances at the beginning of the year	-	-	-	21 329	23 300	(8.5)	21 329	23 300	(8.5)	1 561.2	1 747.5	(10.7)	750.4	832.4	(9.9)
- As previously reported	-	-	-	21 329	23 300	(8.5)	21 329	23 300	(8.5)	1 561.2	1 747.5	(10.7)	750.4	832.4	(9.9)
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	(1 072)	(1 971)	45.6	(1 072)	(1 971)	45.6	(78.5)	(147.8)	46.9	(37.7)	(70.4)	46.4
Balance at the end of the year	-	-	-	20 257	21 329	(5.0)	20 257	21 329	(5.0)	2 169.5	1 599.7	35.6	1 083.3	762.0	42.2

Notes:

Prior year figures have been restated.

Schemes liquidated with effect 31 December 2012 and those who amalgamated on 1 January 2013 have been excluded from the opening balances.

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

ANNEXURE M

Income statement details: registered schemes for the year ended 31 December 2014

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 a) R'000	Administration expenses R'000	Managed healthcare: management services R'000	Broker fees (note b) R'000	Net impairment losses: trade and other receivables R'000	Net reinsurance results R'000	Net healthcare result R'000	Own facility surplus / (deficit) R'000	Net surplus/ (deficit) after consolidation results R'000
Registered schemes - open																
1252	Bestmed Medical Scheme	90 269	190 272	35.4	10.8	1.1	3 252 292	2 908 207	252 227	52 365	62 250	4 108	-	(26 865)	(3 947)	85 459
1512	Bonitas Medical Fund	295 064	652 602	31.5	6.0	1.2	9 895 560	8 870 161	815 165	284 927	188 118	(15 267)	-	(247 544)	-	25 444
1034	Cape Medical Plan	6 049	12 875	37.6	13.4	1.1	132 464	136 869	16 467	-	-	44	-	(20 915)	-	6 324
1552	Community Medical Aid Scheme (COMMED)	6 113	10 763	43.3	18.7	0.7	232 506	206 440	45 694	5 191	1 200	(676)	-	(25 344)	-	(14 883)
1491	Compcare Wellness Medical Scheme	15 802	27 362	35.4	10.9	0.7	418 770	359 780	50 254	17 037	6 945	818	-	(16 063)	-	(5 964)
1125	Discovery Health Medical Scheme	1 210 702	2 598 577	32.6	7.5	1.1	36 111 000	29 491 010	3 690 808	1 201 158	918 871	55 962	-	753 191	-	1 536 808
1202	Fedhealth Medical Scheme	74 519	148 836	37.5	11.9	1.0	2 607 304	2 347 876	257 432	66 322	44 565	1 299	-	(110 191)	-	(24 532)
1554	Genesis Medical Scheme	7 915	20 473	31.9	6.4	1.6	221 717	165 758	29 665	-	2 116	23	-	24 155	-	47 302
1537	Hosmed Medical Aid Scheme	27 331	75 185	30.6	3.0	1.8	1 187 305	1 014 040	104 456	24 841	22 525	677	-	20 766	-	38 685
1087	Keyhealth	35 346	74 933	42.6	20.8	1.1	1 674 108	1 460 256	119 891	29 540	21 955	9	-	42 456	-	59 075
1576	Liberty Medical Scheme	56 379	116 522	38.1	13.5	1.1	1 877 288	1 724 550	212 508	50 867	38 272	1 369	-	(150 279)	-	(128 598)
1466	Makoti Medical Scheme	2 600	5 164	28.3	0.3	1.0	47 047	42 633	5 706	-	1 211	258	-	(2 762)	-	(170)
1149	Medihelp	101 085	220 374	35.7	12.2	1.2	3 628 010	3 301 916	377 729	76 699	55 582	13 076	-	(196 991)	-	(9 207)
1506	Medimed Medical Scheme	5 636	13 886	28.7	3.5	1.4	127 044	108 739	11 413	2 559	-	(397)	-	4 731	-	12 557
1140	Medshield Medical Scheme	78 357	166 216	37.7	12.2	1.1	2 496 403	2 264 544	191 515	53 262	57 943	6 420	-	(77 282)	-	59 615
1167	Momentum Health	115 149	221 571	33.0	8.3	1.0	2 691 675	2 207 555	254 106	65 170	126 640	1 716	-	36 488	-	86 391
1546	Pharos Medical Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	28 742	57 978	36.8	10.6	1.0	834 138	706 531	94 630	22 143	16 115	(1 443)	-	(3 838)	-	2 343
1446	Selfmed Medical Scheme	7 859	13 950	47.8	28.3	0.8	277 284	255 189	32 922	4 421	1 014	(66)	-	(16 196)	-	18 065
1486	Sizwe Medical Fund	52 360	124 626	33.7	8.2	1.4	2 186 769	1 746 605	197 335	47 359	36 282	3 173	-	156 015	-	235 770
1141	Spectramed	19 720	38 228	42.8	18.3	0.9	604 307	523 263	87 101	16 724	21 192	11 738	-	(55 711)	-	(33 159)
1464	Suremed Health	8 438	11 606	36.2	2.6	0.4	135 258	123 345	13 458	4 600	3 413	153	-	(9 710)	-	(7 175)
1592	Thebemed	8 338	19 900	26.6	0.3	1.4	164 613	127 642	16 329	5 374	4 981	183	3 290	13 393	-	15 092
1422	Topmed Medical Scheme	21 634	43 830	37.5	14.2	1.0	609 942	572 896	53 892	20 666	13 450	469	-	(51 431)	-	10 059
Sub-total: registered open schemes		2 275 407	4 865 729	33.6	8.5	1.1	71 412 803	60 665 806	6 930 703	2 051 225	1 644 640	83 648	3 290	40 071	(3 947)	2 015 303
Registered schemes - restricted																
1005	AECI Medical Aid Society	7 278	14 595	40.0	22.5	1.0	339 191	286 222	17 084	7 852	-	(257)	-	28 290	-	63 127
1567	Afrox Medical Aid Society	2 963	6 775	-	-	-	33 365	42 770	3 877	567	-	(17)	-	(13 831)	-	(11 035)
1465	Alliance Midmed Medical Scheme	1 713	4 359	31.3	5.7	1.5	67 010	66 207	3 902	1 430	-	(124)	-	(4 405)	-	(1 103)
1534	Altron Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1012	Anglo Medical Scheme	9 287	19 807	41.9	24.9	1.1	369 855	411 583	31 251	9 409	-	749	-	(83 137)	-	171 876
1571	Anglovaal Group Medical Scheme	3 685	7 398	40.2	21.8	1.0	114 448	111 203	10 515	2 528	-	124	-	(9 923)	-	120
1279	Bankmed	99 564	202 576	30.8	7.5	1.0	3 085 579	2 891 432	224 588	96 335	-	1 179	-	(127 956)	-	(14 799)
1507	Barloworld Medical Scheme	5 824	12 617	33.1	12.1	1.2	280 519	264 855	14 342	6 607	-	22	-	(5 307)	-	14 309
1526	BMW Employees Medical Aid Society	3 209	7 378	28.2	1.7	1.3	115 510	111 050	6 748	2 967	-	-	-	(5 256)	-	1 285
1237	BP Medical Aid Society	1 979	4 222	43.6	26.4	1.1	85 216	96 759	4 506	1 972	-	(3)	-	(18 018)	-	8 668
1590	Building & Construction Industry Medical Aid Fund	4 980	12 667	29.0	2.4	1.6	92 120	66 885	11 281	2 773	5	-	-	11 177	-	16 309
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 753	47 414	29.2	5.4	0.9	873 000	771 705	97 508	21 053	-	111	-	(17 376)	-	12 199
1068	De Beers Benefit Society	5 912	12 325	43.5	21.2	1.1	272 862	267 657	18 132	1 535	-	91	-	(14 553)	-	23 279
1572	Engen Medical Benefit Fund	3 606	7 922	37.2	14.3	1.2	160 161	153 084	7 803	6 035	-	86	-	(6 848)	-	298
1271	Fishing Industry Medical Scheme (Fishmed)	1 071	2 587	26.2	0.4	1.4	8 881	6 538	1 531	282	-	(3)	-	532	-	1 037
1086	Food Workers Medical Benefit Fund	11 468	17 552	28.6	0.2	0.5	19 043	11 433	7 090	-	-	-	-	521	-	6 327
1253	Glencore Medical Scheme	9 689	30 050	22.7	0.6	2.1	358 363	320 521	17 510	7 795	-	118	-	12 418	-	18 721
1270	Golden Arrow Employees' Medical Benefit Fund	2 643	6 080	33.1	5.6	1.3	29 721	43 153	4 375	1 914	-	(37)	-	(19 684)	-	6 447
1598	Government Employees Medical Scheme (GEMS)	685 135	1 837 809	29.3	5.0	1.7	26 030 234	24 526 825	1 194 651	720 712	-	53 973	-	(465 927)	-	(219 290)
1523	Grintek Electronics Medical Aid Scheme	662	1 582	34.8	7.7	1.4	26 080	26 597	2 202	627	-	39	-	(3 385)	-	(1 955)
1566	Horizon Medical Scheme	2 162	3 526	27.7	2.4	0.6	30 820	25 887	4 810	910	-	35	-	(822)	-	440
1591	Impala Medical Plan	10 634	22 000	29.1	1.8	1.1	106 130	100 679	3 316	-	-	(43)	-	2 178	-	15 487
1559	Imperial Group Medical Scheme	7 532	17 363	28.8	2.6	1.3	296 893	269 230	19 257	6 172	-	(1 036)	-	3 270	-	27 603

ANNEXURE M [CONT.]

Income statement details: registered schemes for the year ended 31 December 2014

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 a) R'000	Administration expenses R'000	Managed healthcare: management services R'000	Broker fees (note b) R'000	Net impairment losses: trade and other receivables R'000	Net reinsurance results R'000	Net healthcare result R'000	Own facility surplus / (deficit) R'000	Net surplus/ (deficit) after consolidation results R'000
1145	LA-Health Medical Scheme	51 095	122 590	30.1	7.4	1.4	1 675 724	1 311 083	155 121	37 455	37 211	3 419	-	131 435	-	166 007
1197	Libcare Medical Scheme	6 069	13 134	30.5	6.1	1.2	204 409	170 204	14 840	5 739	-	401	-	13 224	-	31 916
1599	Lonmin Medical Scheme	21 091	23 819	36.5	-	0.1	171 924	150 321	14 300	12 908	-	450	-	(6 055)	-	(3 627)
1547	Malcor Medical Scheme	5 014	11 934	32.6	5.9	1.4	216 222	226 452	11 296	3 766	267	(41)	-	(25 518)	-	4 686
1495	Massmart Health Plan	4 817	9 655	29.1	1.5	1.0	143 726	116 744	9 260	3 607	-	1 356	-	12 758	-	21 641
1039	MBMed Medical Aid Fund	3 651	9 040	28.6	4.7	1.4	130 553	112 053	7 553	3 472	-	69	-	7 407	-	14 458
1548	Medipos Medical Scheme	11 988	24 660	35.5	12.1	1.1	414 973	403 345	24 884	5 569	-	(342)	-	(18 483)	-	21 850
1105	Metropolitan Medical Scheme	6 449	14 582	27.6	4.6	1.3	198 893	189 133	15 893	4 808	-	43	-	(10 983)	-	(1 743)
1600	Motohealth Care	26 807	58 779	33.9	9.6	1.2	705 503	658 811	60 644	17 305	4 484	1 038	-	(36 780)	-	(11 464)
1241	Naspers Medical Fund	8 004	15 454	29.9	5.8	0.9	211 963	176 974	20 470	7 342	-	60	-	7 117	-	19 008
1469	Nedgroup Medical Aid Scheme	27 825	51 266	32.4	9.3	0.8	752 200	744 829	60 964	13 477	-	343	-	(67 414)	-	(2 719)
1584	Netcare Medical Scheme	17 378	38 442	29.3	3.4	1.2	591 747	560 547	29 916	14 575	-	210	-	(13 502)	-	11 677
1214	Old Mutual Staff Medical Aid Fund	16 968	31 838	32.5	8.8	0.9	444 880	408 910	38 838	11 297	-	839	-	(15 004)	-	8 978
1441	Parmed Medical Aid Scheme	2 385	5 087	47.4	27.8	1.1	202 686	183 007	8 803	811	-	768	-	9 297	-	20 616
1515	PG Bison Medical Aid Society	407	798	-	-	-	4 539	6 873	1 170	125	-	-	-	(3 629)	-	(2 866)
1186	PG Group Medical Scheme	1 349	2 869	33.0	10.3	1.1	42 269	45 730	3 006	890	-	17	-	(7 373)	-	(2 034)
1563	Pick n Pay Medical Scheme	7 788	16 248	29.5	3.8	1.1	201 652	194 801	19 090	7 196	-	150	-	(19 585)	-	(4 507)
1583	Platinum Health	51 054	80 903	32.7	1.8	0.6	824 883	778 208	49 169	4 284	-	503	-	(7 281)	(1 484)	16 233
1194	Profmed	28 356	65 137	39.9	14.7	1.3	1 111 880	947 288	116 790	23 158	7 399	57	-	17 188	-	58 598
1516	Quantum Medical Aid Society	5 737	11 932	32.2	8.5	1.1	129 786	121 653	14 106	5 030	-	372	-	(11 374)	-	1 468
1201	Rand Water Medical Scheme	3 175	8 428	33.1	6.5	1.7	162 626	140 947	7 495	1 994	-	-	-	12 190	-	20 646
1430	Remedi Medical Aid Scheme	19 948	44 654	29.1	4.6	1.2	690 268	619 942	42 404	14 858	-	234	-	12 830	-	41 699
1176	Retail Medical Scheme	10 049	17 910	29.2	3.4	0.8	173 546	130 291	20 873	8 394	-	145	-	13 843	-	23 629
1013	Rhodes University Medical Scheme	1 097	2 268	39.6	16.3	1.1	38 163	34 701	2 519	737	-	17	-	190	-	2 742
1209	South African Breweries Medical Aid Scheme (SABMAS)	9 587	21 741	29.1	4.8	1.3	314 376	277 620	23 246	7 330	-	104	-	6 077	-	35 938
1424	SABC Medical Aid Scheme	4 660	10 146	34.0	10.5	1.2	205 867	171 985	11 561	4 335	-	(17)	-	18 003	-	23 444
1038	SAMWUMed	40 553	91 970	30.3	3.2	1.3	1 074 698	834 121	52 383	15 767	2 790	1 448	-	168 190	(1 229)	206 440
1234	Sasolmed	29 851	79 062	30.0	4.8	1.7	1 463 028	1 292 973	67 731	33 478	-	(222)	-	69 069	-	110 010
1531	Sedmed	916	2 037	43.8	23.2	1.2	28 214	30 926	2 235	553	-	-	-	(5 499)	-	(707)
1568	Sisonke Health Medical Scheme	8 159	17 959	30.5	1.8	1.2	254 524	225 034	21 433	6 611	-	(132)	-	1 577	99	6 169
1580	South African Police Service Medical Scheme (POLMED)	174 395	497 068	26.6	2.7	1.9	7 055 647	6 634 632	311 446	140 926	-	1 405	-	(32 763)	-	288 795
1578	TFG Medical Aid Scheme	2 842	6 077	31.2	6.5	1.1	102 938	75 395	6 719	2 580	-	135	-	18 110	-	21 234
1544	Tiger Brands Medical Scheme	4 336	9 786	40.5	19.2	1.3	209 291	200 789	10 005	4 387	-	89	-	(5 978)	-	2 569
1582	Transmed Medical Fund	47 110	81 042	48.8	33.0	0.7	1 078 569	982 533	88 223	35 177	-	(425)	-	(26 939)	-	(10 666)
1579	Tsogo Sun Group Medical Scheme	4 603	10 047	25.8	1.6	1.2	98 319	84 651	11 350	3 644	-	123	-	(1 448)	-	3 520
1597	Umvuzo Health Medical Scheme	27 360	55 743	28.2	0.3	1.0	576 042	459 314	51 718	13 339	14 465	184	-	37 021	-	44 861
1520	University of Kwa-Zulu Natal Medical Scheme	3 334	7 033	39.4	17.2	1.1	105 627	87 822	8 407	3 157	-	(5)	-	6 246	-	20 530
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	2 947	5 563	42.3	19.2	0.9	141 690	124 351	8 677	2 876	-	(86)	-	5 872	-	25 470
1291	Witbank Coalfields Medical Aid Scheme	10 349	26 552	29.3	4.7	1.6	314 944	290 741	19 280	2 948	79	55	-	1 842	-	29 169
1293	Wooltru Healthcare Fund	9 187	18 447	29.3	5.5	1.0	254 135	246 104	22 414	5 956	-	81	-	(20 419)	-	(8 380)
Sub-total: registered restricted schemes		1 625 439	3 920 304	30.2	5.9	1.4	55 517 929	51 324 112	3 172 512	1 391 335	66 699	67 854	-	(504 583)	(2 614)	1 394 635
Total registered schemes		3 900 846	8 786 033	32.1	7.3	1.2	126 930 732	111 989 918	10 103 215	3 442 560	1 711 339	151 502	3 290	(464 512)	(6 561)	3 409 938

ANNEXURE M [CONT.]

Income statement details: registered schemes for the year ended 31 December 2014

Notes:

- a. Including managed care: healthcare benefits
 - b. Including broker service fees and other distribution costs paid
 - c. The scheme operated an own facility.
- pb = per beneficiary

*The scheme amalgamated in 2014. Figures were submitted.

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

ANNEXURE N

Income statement details: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade & other receivables		Cash & cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/14	31/12/14	31/12/14	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
Registered schemes - open														
1252	Bestmed Medical Scheme	90 942	100 960	191 902	1 047 185	844 382	61 663	5.8	56 503	488 515	1 891 566	1 135 894	1 044 359	13 758
1512	Bonitas Medical Fund	297 242	359 285	656 527	1 282 477	3 111 802	553 235	19.9	549 401	187 888	4 394 280	3 330 931	3 140 796	-
1034	Cape Medical Plan	6 029	6 717	12 746	167 760	91 928	1 002	2.5	81 010	9 916	259 688	234 092	189 938	-
1552	Community Medical Aid Scheme (COMMED)	5 835	4 300	10 135	44 649	43 807	8 200	12.4	30 071	5 536	88 456	58 777	51 686	-
1491	Compcare Wellness Medical Scheme	16 309	11 677	27 986	2 984	244 928	25 158	20.4	156 445	31 091	247 912	172 245	169 288	-
1125	Discovery Health Medical Scheme	1 231 116	1 403 703	2 634 819	1 511	16 779 071	1 604 550	13.0	2 494 480	3 188 789	16 780 581	11 652 804	11 652 804	-
1202	Fedhealth Medical Scheme	74 514	73 831	148 345	630 483	781 781	170 423	22.5	391 686	219 672	1 412 265	1 105 226	1 028 117	-
1554	Genesis Medical Scheme	8 108	12 639	20 747	117 851	304 174	2 957	4.5	301 218	-	422 025	384 559	346 098	-
1537	Hosmed Medical Aid Scheme	26 891	47 133	74 024	539	388 314	22 665	7.0	62 308	-	388 853	303 104	307 811	-
1087	Keyhealth	35 303	39 419	74 722	614 184	240 038	90 334	18.5	72 867	57 692	854 223	639 597	581 297	3 381
1576	Liberty Medical Scheme	56 685	59 803	116 488	305 871	386 916	32 093	5.6	112 319	203 349	692 786	359 469	359 469	-
1466	Makoti Medical Scheme	2 529	2 398	4 927	10 629	40 356	715	5.5	39 641	-	50 985	49 746	48 910	-
1149	Medihelp	101 908	121 223	223 131	236 824	1 279 556	128 081	12.5	1 099 613	51 863	1 516 381	1 253 904	1 060 115	5 526
1506	Medimed Medical Scheme	5 771	8 298	14 069	40 315	132 295	14 097	33.5	17 673	23 445	172 610	138 477	138 162	-
1140	Medshield Medical Scheme	76 459	84 997	161 456	1 150 239	850 643	20 373	2.9	105 337	131 127	2 000 882	1 606 270	1 395 759	-
1167	Momentum Health	116 147	110 340	226 487	-	1 290 470	30 531	3.8	227 786	102 411	1 290 470	924 080	924 080	-
1546	Pharos Medical Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	26 888	27 227	54 115	697	167 484	49 151	20.9	97 517	20 815	168 181	80 682	80 682	244
1446	Selfmed Medical Scheme	7 786	5 843	13 629	365 146	5 216	1 566	2.1	3 650	-	370 362	339 892	339 892	36
1486	Sizwe Medical Fund	50 692	69 313	120 005	347 618	787 736	61 364	10.2	391 068	-	1 135 354	991 320	1 003 846	-
1141	Spectramed	19 155	17 737	36 892	190	533 996	80 922	40.3	191 182	97 537	534 185	341 391	341 391	-
1464	Suremed Health	8 333	3 120	11 453	10 024	38 359	10 571	27.7	5 088	6 200	48 383	30 335	29 764	-
1592	Thebemed	8 503	11 475	19 978	7	49 820	4 269	9.5	45 551	-	49 827	37 558	37 558	-
1422	Topmed Medical Scheme	22 519	22 873	45 392	45 872	773 508	8 117	4.3	63 900	36 930	819 381	735 540	712 736	-
Sub-total: registered open schemes		2 295 664	2 604 311	4 899 975	6 423 056	29 166 580	2 982 036	13.2	6 596 314	4 862 778	35 589 636	25 905 890	24 984 554	22 944
Registered schemes - restricted														
1005	AECI Medical Aid Society	7 184	7 235	14 419	267 824	96 163	1 006	1.1	95 157	-	363 987	349 508	348 319	-
1567	Afrox Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-	-
1465	Alliance Midmed Medical Scheme	1 690	2 577	4 267	-	70 078	1 428	7.1	16 447	22 054	70 078	42 777	42 777	-
1534	Altron Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-
1012	Anglo Medical Scheme	9 190	10 357	19 547	90 409	2 729 461	4 271	3.5	754 108	115 000	2 819 870	2 683 034	2 683 034	-
1571	Anglovaal Group Medical Scheme	3 673	3 690	7 363	111 354	69 615	3 576	9.1	43 305	22 734	180 969	148 316	127 816	-
1279	Bankmed	100 067	103 558	203 625	1 274 043	1 294 766	112 096	11.4	609 299	465 352	2 568 809	1 921 952	1 644 417	7 705
1507	Barloworld Medical Scheme	5 824	6 903	12 727	205 803	105 747	3 446	4.5	102 301	-	311 550	289 067	257 100	9 560
1526	BMW Employees Medical Aid Society	3 264	4 287	7 551	67 384	20 754	503	1.6	18 953	1 298	88 138	80 744	64 834	-
1237	BP Medical Aid Society	1 957	2 194	4 151	66 809	43 753	607	2.6	22 269	-	110 562	105 832	97 468	-
1590	Building & Construction Industry Medical Aid Fund	5 301	8 212	13 513	17 700	89 454	2 236	8.9	87 217	-	107 154	98 189	96 539	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	24 993	21 362	46 355	449 190	215 232	8 961	3.4	117 760	88 510	664 422	525 745	379 346	-
1068	De Beers Benefit Society	5 896	6 367	12 263	467 080	41 797	4 543	6.1	13 749	-	508 877	468 152	468 152	15 184
1572	Engen Medical Benefit Fund	3 634	4 317	7 951	103 732	31 992	1 002	2.1	16 617	14 372	135 724	111 909	90 164	-
1271	Fishing Industry Medical Scheme (Fishmed)	1 117	1 588	2 705	2 777	6 701	999	41.1	5 702	-	9 477	8 488	8 432	-
1086	Food Workers Medical Benefit Fund	12 180	6 222	18 402	119 295	3 186	1 542	29.6	1 644	-	122 481	121 461	109 299	-
1253	Glencore Medical Scheme	9 798	20 563	30 361	151 017	74 298	2 306	2.3	71 992	-	225 315	212 083	191 673	-
1270	Golden Arrow Employees' Medical Benefit Fund	2 688	3 416	6 104	33 363	12 773	2 625	32.2	10 148	-	46 136	42 250	42 022	-
1598	Government Employees Medical Scheme (GEMS)	687 694	1 150 505	1 838 199	6 365	4 211 105	173 451	2.4	3 431 357	352 133	4 217 470	2 655 412	2 655 412	-
1523	Grintek Electronics Medical Aid Scheme	663	925	1 588	5 194	21 704	397	5.6	21 307	-	26 898	25 393	25 393	-
1566	Horizon Medical Scheme	2 276	1 454	3 730	20 019	9 313	3 240	36.2	Annexure N 434	638	29 331	26 562	22 595	-

ANNEXURE N [CONT.]

Income statement details: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Current liabilities R'000	Trade & other payables		Personal medical savings account trust liability R'000	Outstanding claims provision		Net assets (members funds per BS) R'000	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents : Gross relevant healthcare expenditure incurred coverage (note d) Months	Net assets per Regulation 29 R'000	Solvency ratio %
			R'000	Days outstanding (note b)		R'000	Prior year claims provision utilised (note c) %						
Registered schemes - open													
1252	Bestmed Medical Scheme	741 914	143 411	18.0	505 350	93 152	103.3	1 135 894	2.5	1.1	1.0	1 044 959	27.0
1512	Bonitas Medical Fund	1 063 349	534 101	22.0	193 653	335 595	98.3	3 330 931	4.1	2.9	3.1	3 120 730	30.7
1034	Cape Medical Plan	25 596	8 766	23.4	9 829	7 000	94.0	234 092	10.1	3.6	6.4	189 938	127.9
1552	Community Medical Aid Scheme (COMMED)	29 680	4 200	7.4	5 536	19 943	113.8	58 777	3.0	1.5	1.7	51 686	21.4
1491	Compcare Wellness Medical Scheme	75 668	29 721	30.2	34 996	10 950	97.9	172 245	3.3	3.2	5.8	167 227	37.2
1125	Discovery Health Medical Scheme	5 127 777	1 031 239	12.8	3 250 743	845 795	99.3	11 652 804	3.3	3.3	3.8	11 566 971	25.8
1202	Fedhealth Medical Scheme	307 039	14 279	2.2	217 310	75 450	99.3	1 105 226	4.6	2.5	1.9	1 028 117	37.2
1554	Genesis Medical Scheme	37 466	8 985	19.8	9 160	19 321	90.9	384 559	11.3	8.1	19.8	346 098	145.1
1537	Hosmed Medical Aid Scheme	85 749	33 387	12.0	-	52 362	97.9	303 104	4.5	4.5	4.3	303 104	25.5
1087	Keyhealth	211 245	80 664	20.2	62 501	68 080	96.3	639 597	4.0	1.1	0.7	575 912	32.2
1576	Liberty Medical Scheme	333 317	47 656	10.1	204 863	80 798	104.8	359 469	2.1	1.2	0.9	358 656	17.2
1466	Makoti Medical Scheme	1 239	1 239	10.6	-	-	-	49 746	41.2	32.6	11.2	48 910	104.0
1149	Medihelp	256 951	85 459	9.4	54 960	116 532	105.3	1 253 904	5.8	5.0	3.9	1 043 825	27.9
1506	Medimed Medical Scheme	34 133	2 577	8.7	23 756	7 800	97.2	138 477	5.1	3.9	8.7	138 162	89.9
1140	Medshield Medical Scheme	394 612	142 542	23.0	126 542	125 529	100.3	1 606 270	5.1	2.2	3.6	1 394 697	53.6
1167	Momentum Health	366 390	103 728	17.2	102 390	160 272	95.8	924 080	3.5	3.5	5.7	924 080	31.5
1546	Pharos Medical Plan	-	-	-	-	-	-	-	-	-	-	-	-
1575	Resolution Health Medical Scheme	87 255	33 409	17.3	20 815	33 031	91.2	80 682	1.9	1.9	1.6	80 682	9.4
1446	Selfmed Medical Scheme	30 434	18 627	26.6	-	11 807	100.2	339 892	12.2	0.2	0.2	327 627	118.2
1486	Sizwe Medical Fund	144 034	71 777	15.0	-	72 256	92.2	991 320	7.9	5.5	5.0	991 320	45.3
1141	Spectramed	192 795	50 258	35.1	97 537	45 000	104.0	341 391	2.8	2.8	6.7	341 391	46.6
1464	Suremed Health	18 048	5 158	15.3	6 091	6 800	103.4	30 335	2.7	2.1	2.0	29 764	21.4
1592	Thebemed	12 269	4 780	13.7	-	7 489	83.6	37 558	4.1	4.1	4.3	37 558	22.8
1422	Topmed Medical Scheme	83 841	18 555	11.8	39 885	25 401	105.4	735 540	9.8	9.2	13.7	618 882	90.2
Sub-total: registered open schemes		9 660 799	2 474 519	14.9	4 965 918	2 220 362	98.8	25 905 890	3.7	3.0	3.6	24 730 295	30.0
Registered schemes - restricted													
1005	AECI Medical Aid Society	14 479	2 729	3.5	-	11 750	96.9	349 508	25.1	6.6	4.0	348 319	102.7
1567	Afrox Medical Aid Society	-	-	-	-	-	65.7	-	-	-	-	-	-
1465	Alliance Midmed Medical Scheme	27 302	2 534	14.0	22 855	1 913	90.6	42 777	-	-	-	35 757	49.0
1534	Altron Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1012	Anglo Medical Scheme	136 837	8 679	7.7	113 947	14 210	98.3	2 683 034	20.6	19.9	67.1	2 340 450	530.5
1571	Anglovaal Group Medical Scheme	32 653	6 576	21.6	23 877	2 200	97.0	148 316	5.5	2.1	3.7	127 816	89.4
1279	Bankmed	639 152	31 430	4.0	470 740	136 982	92.2	1 921 952	4.0	2.0	2.6	1 644 417	46.0
1507	Barloworld Medical Scheme	12 923	4 014	5.5	-	8 908	110.0	289 067	13.9	8.2	4.6	257 100	91.7
1526	BMW Employees Medical Aid Society	7 395	1 815	6.0	1 380	4 200	105.0	80 744	11.9	2.8	2.0	64 834	55.6
1237	BP Medical Aid Society	4 730	451	1.7	-	4 279	94.0	105 832	23.4	9.3	5.4	97 468	114.4
1590	Building & Construction Industry Medical Aid Fund	8 965	2 935	16.0	-	6 030	101.6	98 189	12.0	10.0	15.6	96 539	104.8
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	138 677	20 439	9.7	97 737	20 500	98.2	525 745	4.8	1.6	1.7	379 346	39.9
1068	De Beers Benefit Society	25 541	10 123	13.8	-	15 418	104.5	468 152	12.5	1.6	1.7	415 210	152.2
1572	Engen Medical Benefit Fund	23 815	2 979	7.1	15 414	5 421	97.1	111 909	5.7	1.3	1.2	90 164	50.7
1271	Fishing Industry Medical Scheme (Fishmed)	990	791	44.1	-	199	104.0	8 488	9.6	6.8	10.5	8 432	95.0
1086	Food Workers Medical Benefit Fund	1 020	669	21.4	-	351	72.4	121 461	120.1	3.1	1.7	109 299	574.0
1253	Glencore Medical Scheme	13 232	2 232	2.5	-	11 000	100.4	212 083	17.0	5.6	2.7	191 673	53.5
1270	Golden Arrow Employees' Medical Benefit Fund	3 886	2 343	19.8	-	1 542	94.4	42 250	11.9	3.3	2.8	42 022	141.4
1598	Government Employees Medical Scheme (GEMS)	1 562 058	233 973	3.5	380 900	947 110	102.6	2 655 412	2.7	2.7	1.7	2 655 412	10.0
1523	Grintek Electronics Medical Aid Scheme	1 504	1 058	14.5	-	446	94.2	25 393	17.9	14.4	9.6	25 387	97.3
1566	Horizon Medical Scheme	2 769	531	7.5	698	1 541	97.3	26 662	10.6	3.4	2.4	21 595	66.2

ANNEXURE N [CONT.]

Balance sheet details: registered schemes as at 31 December 2014

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade & other receivables		Cash & cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/14	31/12/14	31/12/14	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
1591	Impala Medical Plan	10 591	11 414	22 005	39 046	6 957	3 260	11.2	3 697	-	46 003	42 159	41 725	-
1559	Imperial Group Medical Scheme	7 542	9 863	17 405	186 029	103 141	11 384	14.0	91 757	-	289 171	277 657	239 156	-
1145	LA-Health Medical Scheme	52 249	73 389	125 638	94	972 686	76 829	13.7	749 414	146 443	972 780	718 887	718 887	3 591
1197	Libcare Medical Scheme	6 081	7 045	13 126	221 510	89 364	1 382	2.0	52 031	35 951	310 875	263 818	263 818	-
1599	Lonmin Medical Scheme	20 950	2 908	23 858	35 082	20 766	1 614	3.4	19 152	-	55 848	47 673	45 406	-
1547	Malcor Medical Scheme	5 023	6 971	11 994	46 748	27 965	2 623	4.4	25 190	152	74 712	57 854	54 099	-
1495	Massmart Health Plan	5 045	4 970	10 015	109 989	62 824	951	2.0	15 934	45 939	172 813	118 401	116 995	-
1039	MBMed Medical Aid Fund	4 011	5 678	9 689	58 557	51 200	11 086	31.0	40 114	-	109 757	105 253	106 029	-
1548	Medipos Medical Scheme	12 447	13 021	25 468	532 475	63 967	34 124	30.0	27 718	2 125	596 442	571 918	541 472	-
1105	Metropolitan Medical Scheme	6 342	7 930	14 272	141 741	11 167	887	1.6	10 280	-	152 908	144 339	121 010	-
1600	Motohealth Care	26 266	31 195	57 461	317	562 350	38 531	17.4	135 005	58 025	562 667	445 247	445 247	-
1241	Naspers Medical Fund	8 218	7 570	15 788	108 623	97 206	2 165	3.0	29 874	28 958	205 828	164 187	164 187	-
1469	Nedgroup Medical Aid Scheme	28 556	23 560	52 116	294 457	44 417	12 695	5.6	5 147	26 575	338 874	271 469	265 379	-
1584	Netcare Medical Scheme	17 143	20 785	37 928	-	448 898	1 095	0.6	71 415	87 989	448 898	297 112	297 112	-
1214	Old Mutual Staff Medical Aid Fund	16 863	14 770	31 633	189 785	89 201	9 314	7.1	41 982	37 905	278 986	217 544	192 511	-
1441	Parmed Medical Aid Scheme	2 473	2 693	5 166	111 585	88 130	1 295	2.3	86 835	-	199 715	179 470	154 267	-
1515	PG Bison Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-	-
1186	PG Group Medical Scheme	1 343	1 504	2 847	-	90 361	4 034	26.2	5 776	23 413	90 361	60 063	60 063	-
1563	Pick n Pay Medical Scheme	7 770	8 519	16 289	239 473	201 919	504	0.7	125 185	76 230	441 392	353 466	260 732	-
1583	Platinum Health	53 370	31 401	84 771	3 936	375 752	37 863	16.7	55 194	318	379 687	269 038	269 038	4 495
1194	Profmed	28 672	36 885	65 557	680 474	182 623	2 883	0.9	11 822	-	863 097	777 552	610 395	-
1516	Quantum Medical Aid Society	5 365	5 769	11 134	160 696	25 363	3 970	9.3	10 710	10 683	186 059	164 104	146 589	-
1201	Rand Water Medical Scheme	3 171	5 254	8 425	-	148 570	2 558	5.7	62 978	-	148 570	139 738	139 738	-
1430	Remedi Medical Aid Scheme	20 175	25 048	45 223	310 785	320 019	12 584	6.4	279 825	27 609	630 804	530 584	523 413	-
1176	Retail Medical Scheme	10 339	8 060	18 399	212 023	53 942	1 202	2.4	45 973	6 766	265 965	233 474	186 205	-
1013	Rhodes University Medical Scheme	1 103	1 183	2 286	9 986	35 277	3 475	33.2	5 727	-	45 263	42 019	42 033	-
1209	South African Breweries Medical Aid Scheme (SABMAS)	9 486	11 927	21 413	146 830	324 587	4 061	4.3	95 307	47 384	471 417	389 007	349 859	-
1424	SABC Medical Aid Scheme	4 816	5 630	10 446	170 694	133 804	2 654	4.0	53 402	77 748	304 498	195 873	147 363	-
1038	SAMWUMed	40 397	51 218	91 615	33 297	774 888	56 625	19.2	213 453	-	808 186	753 186	732 022	5 238
1234	Sasolmed	29 480	49 221	78 701	489 954	313 165	9 495	2.4	283 316	-	803 119	727 334	711 082	-
1531	Sedmed	928	1 123	2 051	9 842	10 758	32	0.4	2 757	-	20 600	13 815	13 610	-
1568	Sisonke Health Medical Scheme	7 902	9 397	17 299	127 474	75 860	1 540	2.2	49 220	-	203 334	183 093	168 932	-
1580	South African Police Service Medical Scheme (POLMED)	172 817	321 785	494 602	3 047 072	1 259 857	90 598	4.7	833 929	-	4 306 929	3 783 636	3 783 636	-
1578	TFG Medical Aid Scheme	2 842	3 243	6 085	26 457	65 745	9 282	32.9	32 963	-	92 202	86 545	70 700	-
1544	Tiger Brands Medical Scheme	4 325	5 398	9 723	86 659	51 208	5 517	9.6	45 691	-	137 866	125 106	121 854	-
1582	Transmed Medical Fund	44 782	31 500	76 282	269 562	16 285	6 314	2.1	9 971	-	285 846	236 938	237 021	-
1579	Tsogo Sun Group Medical Scheme	4 631	5 491	10 122	-	109 045	503	1.4	92 972	15 570	109 045	85 077	85 077	-
1597	Umvuzo Health Medical Scheme	27 262	28 362	55 624	-	235 973	50 976	32.3	184 128	-	235 973	148 359	148 359	-
1520	University of Kwa-Zulu Natal Medical Scheme	3 330	3 655	6 985	73 663	110 232	1 522	4.2	53 492	9 218	183 895	130 243	117 697	-
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	2 903	2 555	5 458	98 320	40 271	392	1.0	39 879	-	138 591	132 328	119 860	-
1291	Witbank Coalfields Medical Aid Scheme	10 133	15 931	26 064	415 523	223 423	7 047	6.3	47 704	128 934	638 946	469 517	428 493	2 033
1293	Wooltru Healthcare Fund	9 337	9 362	18 699	78 179	125 987	3 019	4.3	16 874	-	204 166	190 713	162 263	-
Sub-total: registered restricted schemes		1 625 568	2 288 915	3 914 483	12 226 292	17 193 044	856 121	5.4	9 508 561	1 976 029	29 419 336	24 060 671	22 758 128	47 806
Total registered schemes		3 921 232	4 893 226	8 814 458	18 649 348	46 359 624	3 838 157	10.0	16 104 875	6 838 807	65 008 972	49 966 561	47 742 682	70 750

ANNEXURE N [CONT.]

Balance sheet details: registered schemes as at 31 December 2014

Ref. no.	Name of medical scheme	Current liabilities R'000	Trade & other payables		Personal medical savings account trust liability R'000	Outstanding claims provision		Net assets (members funds per BS) R'000	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents : Gross relevant healthcare expenditure incurred coverage (note d) Months	Net assets per Regulation 29 R'000	Solvency ratio %
			R'000	Days outstanding (note b)		R'000	Prior year claims provision utilised (note c) %						
1591	Impala Medical Plan	3 844	844	3.1	-	3 000	91.7	42 159	12.0	1.8	0.4	41 725	39.3
1559	Imperial Group Medical Scheme	11 514	1 275	1.7	-	10 239	108.4	277 657	25.1	9.0	4.1	239 156	80.6
1145	LA-Health Medical Scheme	250 302	48 165	13.4	155 036	47 100	94.6	718 887	3.8	3.9	5.4	718 887	35.1
1197	Libcare Medical Scheme	47 057	4 028	8.6	36 064	6 965	97.4	263 818	6.6	1.9	2.9	244 741	97.7
1599	Lonmin Medical Scheme	8 175	4 875	11.8	-	3 300	89.9	47 673	6.8	2.5	1.5	45 406	26.4
1547	Malcor Medical Scheme	16 859	8 207	13.2	152	8 500	98.9	57 854	4.4	1.7	1.3	54 099	25.0
1495	Massmart Health Plan	54 412	4 918	15.4	43 815	5 680	84.0	118 401	3.2	1.2	1.4	116 995	67.6
1039	MBMed Medical Aid Fund	4 504	1 346	4.4	-	3 158	89.3	105 253	24.4	11.4	4.3	105 253	80.6
1548	Medipos Medical Scheme	24 524	3 126	2.8	2 135	19 263	96.3	571 918	24.3	2.6	0.8	541 472	130.5
1105	Metropolitan Medical Scheme	8 569	2 016	3.9	-	6 553	96.0	144 339	17.8	1.3	0.7	121 010	60.8
1600	Motohealth Care	117 420	10 693	5.9	57 858	48 869	100.9	445 247	4.8	4.8	7.4	432 977	53.5
1241	Naspers Medical Fund	41 641	6 950	14.3	29 012	5 680	89.4	164 187	4.9	2.3	3.5	145 384	54.9
1469	Nedgroup Medical Aid Scheme	67 405	8 972	4.4	29 658	28 775	106.4	271 469	5.0	0.7	0.1	265 379	32.3
1584	Netcare Medical Scheme	151 786	28 486	18.5	87 976	35 324	97.8	297 112	3.0	3.0	6.6	224 859	32.3
1214	Old Mutual Staff Medical Aid Fund	61 442	6 169	5.5	39 965	15 308	108.1	217 544	4.5	1.5	1.1	192 511	40.2
1441	Parmed Medical Aid Scheme	20 245	12 095	24.1	-	8 150	98.2	179 470	9.9	4.4	5.7	154 267	76.1
1515	PG Bison Medical Aid Society	-	-	-	-	-	231.3	-	-	-	-	-	-
1186	PG Group Medical Scheme	30 297	5 086	40.6	22 801	2 410	89.3	60 063	3.0	3.0	13.4	53 647	95.3
1563	Pick n Pay Medical Scheme	87 926	866	1.6	77 709	9 350	100.5	353 466	5.0	2.3	5.9	260 732	97.1
1583	Platinum Health	106 154	68 836	32.3	318	37 000	100.2	269 038	3.4	3.5	5.2	233 180	28.3
1194	Profmed	85 545	38 805	15.0	-	46 740	93.8	777 552	10.1	2.1	2.3	610 395	54.9
1516	Quantum Medical Aid Society	21 955	7 198	21.6	10 258	4 500	91.8	164 104	8.5	1.2	0.9	146 589	94.6
1201	Rand Water Medical Scheme	8 832	4 082	10.6	-	4 750	95.2	139 738	16.8	16.8	12.4	139 738	85.9
1430	Remedi Medical Aid Scheme	100 221	19 022	11.2	66 798	14 400	96.3	530 584	6.3	3.2	5.2	523 413	72.5
1176	Retail Medical Scheme	32 491	21 502	60.2	6 888	4 100	102.1	233 474	8.2	1.7	4.0	186 205	102.1
1013	Rhodes University Medical Scheme	3 244	544	5.7	-	2 700	98.9	42 019	14.0	10.9	11.0	42 019	110.1
1209	South African Breweries Medical Aid Scheme (SABMAS)	82 410	10 174	13.4	46 245	25 991	92.6	389 007	5.7	3.9	10.9	283 799	83.1
1424	SABC Medical Aid Scheme	108 625	23 623	50.1	78 491	6 500	91.4	195 873	2.8	1.2	3.1	147 363	60.8
1038	SAMWUMed	49 761	9 232	4.0	-	40 530	99.1	753 186	14.7	15.6	10.3	732 022	68.1
1234	Sasolmed	75 785	37 285	10.5	-	38 500	102.8	727 334	10.6	4.1	2.8	711 082	48.6
1531	Sedmed	6 786	3 173	37.4	-	3 613	110.0	13 815	3.0	1.6	4.2	13 610	48.2
1568	Sisonke Health Medical Scheme	20 241	6 641	10.8	-	13 600	106.3	183 093	10.0	3.7	4.0	168 932	66.4
1580	South African Police Service Medical Scheme (POLMED)	523 293	174 504	9.6	-	347 069	97.2	3 783 636	8.2	2.4	2.1	3 580 343	50.7
1578	TFG Medical Aid Scheme	5 657	2 877	13.9	-	2 780	90.5	86 545	16.3	11.6	9.0	70 700	68.7
1544	Tiger Brands Medical Scheme	12 760	8 613	15.7	-	4 148	97.2	125 106	10.8	4.0	2.7	115 525	55.2
1582	Transmed Medical Fund	48 908	5 734	2.1	-	43 174	109.3	236 938	5.8	0.3	0.1	236 938	22.0
1579	Tsogo Sun Group Medical Scheme	23 968	4 988	21.5	15 910	3 070	92.7	85 077	4.5	4.5	9.8	85 077	66.3
1597	Umvuzo Health Medical Scheme	87 614	63 496	50.5	-	24 119	106.4	148 359	2.7	2.7	4.8	148 359	25.8
1520	University of Kwa-Zulu Natal Medical Scheme	53 652	5 896	24.5	45 087	2 670	98.7	130 243	3.4	2.1	10.7	117 697	89.2
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	6 262	1 262	3.7	-	5 000	87.7	132 328	22.1	6.4	3.8	119 860	84.6
1291	Witbank Coalfields Medical Aid Scheme	167 396	22 959	28.8	128 934	14 930	101.1	469 517	3.8	1.3	2.9	428 493	105.6
1293	Wooltru Healthcare Fund	13 453	611	0.9	-	12 842	95.0	190 713	15.2	9.4	6.0	182 520	71.8
Sub-total: registered restricted schemes		5 310 861	1 035 474	7.4	2 108 661	2 164 349	100.0	24 060 671	5.5	3.2	3.2	21 933 599	37.9
Total registered schemes		14 971 660	3 509 993	11.4	7 074 579	4 384 711	99.4	49 966 561	4.3	3.1	3.4	46 663 894	33.3

ANNEXURE N [CONT.]

Balance sheet details: registered schemes as at 31 December 2014

Notes:

- a In respect of trade and other receivables outstanding days, the denominator is gross contributions.
 - b In respect of trade and other payables outstanding days, the denominator is net relevant healthcare expenditure incurred.
 - c $\text{Prior year claims provision utilised} = \frac{\text{prior year payments}}{\text{provision at the beginning of the year}}$
- In respect of the prior year claims provision utilised results:
- If it is above 100%, the scheme under provided in the prior year
 - If it is below 100%, the scheme over provided in the prior year
 - If equal to zero, no information was submitted
- d $\text{Gross relevant healthcare expenditure cash coverage} = \frac{\text{short term investments}}{\text{gross healthcare expenditure incurred}}$
 - e An encumbered asset was excluded in the calculation of the solvency ratio.

*The scheme amalgamated in 2014. Figures were submitted.

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

ANNEXURE O

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)		
		2014 Average	2013 Average	% change	2014 Average	2013 Average	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change
Registered schemes - open													
1252	Bestmed Medical Scheme	90 269	82 248	9.8	190 272	172 984	10.0	3 874 698	3 282 346	18.0	3 252 292	2 786 909	16.7
1512	Bonitas Medical Fund	295 064	294 329	0.2	652 602	650 291	0.4	10 155 697	9 315 682	9.0	9 895 560	9 080 412	9.0
1034	Cape Medical Plan	6 049	6 194	(2.3)	12 875	13 289	(3.1)	148 532	137 980	7.6	132 464	121 794	8.8
1552	Community Medical Aid Scheme (COMMED)	6 113	7 207	(15.2)	10 763	12 935	(16.8)	241 101	260 248	(7.4)	232 506	250 175	(7.1)
1491	Compcare Wellness Medical Scheme	15 802	12 595	25.5	27 362	23 196	18.0	449 326	411 098	9.3	418 770	358 171	16.9
1125	Discovery Health Medical Scheme	1 210 702	1 167 906	3.7	2 598 577	2 519 743	3.1	44 905 716	40 463 702	11.0	36 111 000	32 509 819	11.1
1202	Fedhealth Medical Scheme	74 519	73 439	1.5	148 836	148 650	0.1	2 760 697	2 621 109	5.3	2 607 304	2 474 123	5.4
1554	Genesis Medical Scheme	7 915	7 586	4.3	20 473	20 199	1.4	238 474	220 645	8.1	221 717	204 024	8.7
1537	Hosmed Medical Aid Scheme	27 331	27 094	0.9	75 185	75 726	(0.7)	1 187 305	1 096 500	8.3	1 187 305	1 096 500	8.3
1087	Keyhealth	35 346	35 993	(1.8)	74 933	76 842	(2.5)	1 786 511	1 722 075	3.7	1 674 108	1 615 185	3.6
1576	Liberty Medical Scheme	56 379	55 882	0.9	116 522	118 163	(1.4)	2 084 533	1 932 362	7.9	1 877 288	1 739 558	7.9
1466	Makoti Medical Scheme	2 600	2 512	3.5	5 164	5 207	(0.8)	47 047	42 154	11.6	47 047	42 154	11.6
1149	Medihelp	101 085	101 141	(0.1)	220 374	218 991	0.6	3 742 890	3 468 448	7.9	3 628 010	3 378 855	7.4
1506	Medimed Medical Scheme	5 636	5 370	5.0	13 886	13 447	3.3	153 723	136 462	12.6	127 044	113 008	12.4
1140	Medshield Medical Scheme	78 357	81 241	(3.5)	166 216	177 153	(6.2)	2 600 679	2 557 953	1.7	2 496 403	2 451 531	1.8
1167	Momentum Health	115 149	108 684	5.9	221 571	210 275	5.4	2 932 069	2 698 771	8.6	2 691 675	2 462 379	9.3
1546	Pharos Medical Plan	-	6 468	(100.0)	-	13 626	(100.0)	-	227 441	(100.0)	-	216 618	(100.0)
1575	Resolution Health Medical Scheme	28 742	36 730	(21.7)	57 978	73 917	(21.6)	856 380	972 354	(11.9)	834 138	944 584	(11.7)
1446	Selfmed Medical Scheme	7 859	8 299	(5.3)	13 950	15 175	(8.1)	277 284	272 344	1.8	277 284	272 344	1.8
1486	Sizwe Medical Fund	52 360	57 818	(9.4)	124 626	140 604	(11.4)	2 186 769	2 233 029	(2.1)	2 186 769	2 233 029	(2.1)
1141	Spectramed	19 720	21 857	(9.8)	38 228	43 034	(11.2)	732 578	771 970	(5.1)	604 307	634 761	(4.8)
1464	Suremed	8 438	8 703	(3.0)	11 606	12 004	(3.3)	139 329	127 485	9.3	135 258	123 891	9.2
1592	Thebemed	8 338	8 469	(1.5)	19 900	19 692	1.1	164 613	148 459	10.9	164 613	148 459	10.9
1422	Topmed Medical Scheme	21 634	14 962	44.6	43 830	30 319	44.6	685 829	428 147	60.2	609 942	371 317	64.3
Sub-total: registered open schemes		2 275 407	2 232 727	1.9	4 865 729	4 805 462	1.3	82 351 780	75 548 767	9.0	71 412 803	65 629 601	8.8
Registered schemes - restricted													
1005	AECI Medical Aid Society	7 278	7 793	(6.6)	14 595	15 878	(8.1)	339 191	337 732	0.4	339 191	337 732	0.4
1567	Afrox Medical Aid Society	2 963	3 073	(3.6)	6 775	7 054	(4.0)	33 365	103 895	(67.9)	33 365	103 895	(67.9)
1465	Alliance Midmed Medical Scheme	1 713	1 830	(6.4)	4 359	4 752	(8.3)	72 937	74 880	(2.6)	67 010	68 889	(2.7)
1534	Altron Medical Aid Scheme	-	4 032	(100.0)	-	8 345	(100.0)	-	165 640	(100.0)	-	132 549	(100.0)
1012	Anglo Medical Scheme	9 287	9 474	(2.0)	19 807	20 483	(3.3)	441 203	423 654	4.1	369 855	358 454	3.2
1571	Anglovaal Group Medical Scheme	3 685	3 782	(2.6)	7 398	7 620	(2.9)	143 054	141 395	1.2	114 448	113 108	1.2
1279	Bankmed	99 564	98 944	0.6	202 576	200 827	0.9	3 575 249	3 337 536	7.1	3 085 579	2 877 293	7.2

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (note a)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses		
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change
Registered schemes - open													
1252	Bestmed Medical Scheme	3 436 581	2 883 853	19.2	2 908 207	2 474 663	17.5	370 950	340 253	9.0	370 950	340 253	9.0
1512	Bonitas Medical Fund	9 116 363	8 172 994	11.5	8 870 161	7 946 835	11.6	1 272 943	1 244 671	2.3	1 272 943	1 244 671	2.3
1034	Cape Medical Plan	152 594	147 062	3.8	136 869	132 069	3.6	16 511	16 133	2.3	16 511	16 133	2.3
1552	Community Medical Aid Scheme (COMMED)	213 897	222 632	(3.9)	206 440	213 770	(3.4)	51 409	50 219	2.4	51 409	50 219	2.4
1491	Compicare Wellness Medical Scheme	387 210	361 912	7.0	359 780	314 643	14.3	75 054	60 480	24.1	75 054	60 480	24.1
1125	Discovery Health Medical Scheme	37 792 361	33 675 876	12.2	29 491 010	26 230 531	12.4	5 866 799	5 419 512	8.3	5 866 799	5 419 512	8.3
1202	Fedhealth Medical Scheme	2 499 532	2 331 701	7.2	2 347 876	2 183 610	7.5	369 619	345 370	7.0	369 619	345 370	7.0
1554	Genesis Medical Scheme	182 855	164 448	11.2	165 758	147 779	12.2	31 805	30 553	4.1	31 805	30 553	4.1
1537	Hosmed Medical Aid Scheme	1 014 040	949 060	6.8	1 014 040	949 060	6.8	152 499	151 408	0.7	152 499	151 408	0.7
1087	Keyhealth	1 572 884	1 475 428	6.6	1 460 256	1 365 971	6.9	171 396	160 282	6.9	171 396	160 282	6.9
1576	Liberty Medical Scheme	1 923 996	1 685 887	14.1	1 724 550	1 498 522	15.1	304 371	300 175	1.4	303 017	298 764	1.4
1466	Makoti Medical Scheme	42 633	37 846	12.7	42 633	37 846	12.7	7 175	6 248	14.8	7 175	6 248	14.8
1149	Medihelp	3 406 621	3 151 529	8.1	3 301 916	3 070 571	7.5	523 086	451 374	15.9	523 086	451 374	15.9
1506	Medimed Medical Scheme	130 372	125 607	3.8	108 739	105 328	3.2	13 574	12 873	5.4	13 574	12 873	5.4
1140	Medshield Medical Scheme	2 355 576	2 260 742	4.2	2 264 544	2 164 012	4.6	309 141	286 733	7.8	309 141	286 733	7.8
1167	Momentum Health	2 448 273	2 196 048	11.5	2 207 555	1 957 513	12.8	447 632	400 790	11.7	447 632	400 790	11.7
1546	Pharos Medical Plan	-	181 699	(100.0)	-	172 650	(100.0)	-	44 567	(100.0)	-	44 567	(100.0)
1575	Resolution Health Medical Scheme	724 352	799 265	(9.4)	706 531	776 306	(9.0)	131 445	153 570	(14.4)	131 445	153 570	(14.4)
1446	Selfmed Medical Scheme	255 189	254 461	0.3	255 189	254 461	0.3	38 291	38 537	(0.6)	38 291	38 537	(0.6)
1486	Sizwe Medical Fund	1 746 605	1 839 190	(5.0)	1 746 605	1 839 190	(5.0)	284 149	275 926	3.0	284 149	275 926	3.0
1141	Spectramed	632 491	641 681	(1.4)	523 263	522 369	0.2	136 755	142 890	(4.3)	136 755	142 890	(4.3)
1464	Suremed	127 056	113 339	12.1	123 345	110 209	11.9	21 623	17 436	24.0	21 623	17 436	24.0
1592	Thebemed	127 642	119 735	6.6	127 642	119 735	6.6	23 577	23 000	2.5	23 577	23 000	2.5
1422	Topmed Medical Scheme	639 504	427 470	49.6	572 896	378 815	51.2	88 477	60 891	45.3	88 477	60 891	45.3
Sub-total: registered open schemes		70 928 628	64 219 465	10.4	60 665 806	54 966 458	10.4	10 708 280	10 033 891	6.7	10 706 926	10 032 480	6.7
Registered schemes - restricted													
1005	AECI Medical Aid Society	286 222	285 601	0.2	286 222	285 601	0.2	24 679	25 558	(3.4)	24 679	25 558	(3.4)
1567	Afrox Medical Aid Society	42 770	107 393	(60.2)	42 770	107 393	(60.2)	4 426	9 789	(54.8)	4 426	9 789	(54.8)
1465	Alliance Midmed Medical Scheme	69 940	63 487	10.2	66 207	59 055	12.1	5 208	5 966	(12.7)	5 208	5 966	(12.7)
1534	Altron Medical Aid Scheme	-	146 473	(100.0)	-	113 483	(100.0)	-	12 416	(100.0)	-	12 416	(100.0)
1012	Anglo Medical Scheme	467 061	440 231	6.1	411 583	381 866	7.8	41 409	35 147	17.8	41 409	35 147	17.8
1571	Anglovaal Group Medical Scheme	139 404	136 855	1.9	111 203	108 874	2.1	13 168	13 182	(0.1)	13 168	13 182	(0.1)
1279	Bankmed	3 330 234	3 030 865	9.9	2 891 432	2 599 879	11.2	322 103	298 355	8.0	322 103	298 355	8.0

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Net healthcare result			Net surplus/ (deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 %	2013 %
Registered schemes - open												
1252	Bestmed Medical Scheme	(26 865)	(28 008)	4.1	85 459	54 137	57.9	1 044 959	959 500	8.9	27.0	29.2
1512	Bonitas Medical Fund	(247 544)	(111 095)	(122.8)	25 444	133 908	(81.0)	3 120 730	3 104 363	0.5	30.7	33.3
1034	Cape Medical Plan	(20 915)	(26 408)	20.8	6 324	937	574.7	189 938	183 614	3.4	127.9	133.1
1552	Community Medical Aid Scheme (COMMED)	(25 344)	(13 814)	(83.5)	(14 883)	(6 791)	(119.2)	51 686	66 569	(22.4)	21.4	25.6
1491	Compicare Wellness Medical Scheme	(16 063)	(16 952)	5.2	(5 964)	(6 278)	5.0	167 227	173 210	(3.5)	37.2	42.1
1125	Discovery Health Medical Scheme	753 191	859 777	(12.4)	1 536 808	1 534 500	0.2	11 566 971	9 832 597	17.6	25.8	24.3
1202	Fedhealth Medical Scheme	(110 191)	(54 858)	(100.9)	(24 532)	18 470	(232.8)	1 028 117	1 052 651	(2.3)	37.2	40.2
1554	Genesis Medical Scheme	24 155	25 693	(6.0)	47 302	42 653	10.9	346 098	298 796	15.8	145.1	135.4
1537	Hosmed Medical Aid Scheme	20 766	(3 968)	623.3	38 685	13 918	178.0	303 104	268 993	12.7	25.5	24.5
1087	Keyhealth	42 456	88 932	(52.3)	59 075	116 141	(49.1)	575 912	508 512	13.3	32.2	29.5
1576	Liberty Medical Scheme	(150 279)	(57 728)	(160.3)	(128 598)	(25 966)	(395.3)	358 656	471 426	(23.9)	17.2	24.4
1466	Makoti Medical Scheme	(2 762)	(1 939)	(42.4)	(170)	708	(124.0)	48 910	49 079	(0.3)	104.0	116.4
1149	Medihelp	(196 991)	(143 090)	(37.7)	(9 207)	(69 223)	86.7	1 043 825	1 053 274	(0.9)	27.9	30.4
1506	Medimed Medical Scheme	4 731	(5 194)	191.1	12 557	1 801	597.3	138 162	125 605	10.0	89.9	92.0
1140	Medshield Medical Scheme	(77 282)	787	(9 925.4)	59 615	109 869	(45.7)	1 394 697	1 335 129	4.5	53.6	52.2
1167	Momentum Health	36 488	104 076	(64.9)	86 391	143 832	(39.9)	924 080	837 244	10.4	31.5	31.0
1546	Pharos Medical Plan	-	(599)	100.0	-	2 119	(100.0)	-	39 326	(100.0)	-	17.3
1575	Resolution Health Medical Scheme	(3 838)	14 708	(126.1)	2 343	27 404	(91.5)	80 682	78 339	3.0	9.4	8.1
1446	Selfmed Medical Scheme	(16 196)	(20 654)	21.6	18 065	2 389	656.3	327 627	302 781	8.2	118.2	111.2
1486	Sizwe Medical Fund	156 015	117 913	32.3	235 770	223 331	5.6	991 320	757 471	30.9	45.3	33.9
1141	Spectramed	(55 711)	(30 498)	(82.7)	(33 159)	(15 791)	(110.0)	341 391	374 009	(8.7)	46.6	48.4
1464	Suremed	(9 710)	(3 754)	(158.7)	(7 175)	(121)	(5 820.2)	29 764	36 939	(19.4)	21.4	29.0
1592	Thebemed	13 393	5 724	134.0	15 092	6 663	126.5	37 558	22 465	67.2	22.8	15.1
1422	Topmed Medical Scheme	(51 431)	(68 389)	24.8	10 059	23 567	(57.3)	618 882	530 210	16.7	90.2	123.8
Sub-total: registered open schemes		40 071	630 663	(93.6)	2 015 303	2 332 173	(13.6)	24 730 295	22 462 103	10.1	30.0	29.7
Registered schemes - restricted												
1005	AECI Medical Aid Society	28 290	26 574	6.5	63 127	42 261	49.4	348 319	285 191	22.1	102.7	84.4
1567	Afrox Medical Aid Society	(13 831)	(13 287)	(4.1)	(11 035)	1 822	(705.5)	-	94 055	(100.0)	-	90.5
1465	Alliance Midmed Medical Scheme	(4 405)	3 868	(213.9)	(1 103)	7 802	(114.1)	35 757	38 867	(8.0)	49.0	51.9
1534	Altron Medical Aid Scheme	-	6 650	(100.0)	-	9 982	(100.0)	-	42 845	(100.0)	-	25.9
1012	Anglo Medical Scheme	(83 137)	(58 559)	(42.0)	171 876	90 659	89.6	2 340 450	2 229 817	5.0	530.5	526.3
1571	Anglovaal Group Medical Scheme	(9 923)	(8 947)	(10.9)	120	5 274	(97.7)	127 816	127 697	0.1	89.4	90.3
1279	Bankmed	(127 956)	(20 942)	(511.0)	(14 799)	156 981	(109.4)	1 644 417	1 659 173	(0.9)	46.0	49.7

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)		
		2014 Average	2013 Average	% change	2014 Average	2013 Average	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change
1507	Barleworld Medical Scheme	5 824	5 691	2.3	12 617	12 201	3.4	280 519	282 176	(0.6)	280 519	282 176	(0.6)
1526	BMW Employees Medical Aid Society	3 209	3 134	2.4	7 378	7 159	3.1	116 671	105 506	10.6	115 510	104 463	10.6
1237	BP Medical Aid Society	1 979	2 004	(1.2)	4 222	4 306	(2.0)	85 216	80 031	6.5	85 216	80 031	6.5
1590	Building & Construction Industry Medical Aid Fund	4 980	4 819	3.3	12 667	12 395	2.2	92 120	79 739	15.5	92 120	79 739	15.5
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 753	25 982	(0.9)	47 414	47 336	0.2	949 759	892 849	6.4	873 000	824 956	5.8
1068	De Beers Benefit Society	5 912	5 947	(0.6)	12 325	12 492	(1.3)	272 862	255 522	6.8	272 862	255 522	6.8
1572	Engen Medical Benefit Fund	3 606	3 618	(0.3)	7 922	8 075	(1.9)	177 957	167 006	6.6	160 161	150 303	6.6
1271	Fishing Industry Medical Scheme (Fishmed)	1 071	943	13.6	2 587	2 327	11.2	8 881	7 241	22.6	8 881	7 241	22.6
1086	Food Workers Medical Benefit Fund	11 468	13 037	(12.0)	17 552	19 274	(8.9)	19 043	18 741	1.6	19 043	18 741	1.6
1253	Glencore Medical Scheme	9 689	9 837	(1.5)	30 050	30 317	(0.9)	358 363	345 773	3.6	358 363	345 773	3.6
1270	Golden Arrow Employees' Medical Benefit Fund	2 643	2 641	0.1	6 080	6 139	(1.0)	29 721	27 686	7.3	29 721	27 686	7.3
1598	Government Employees Medical Scheme (GEMS)	685 135	676 068	1.3	1 837 809	1 835 733	0.1	26 502 193	24 647 844	7.5	26 030 234	24 263 843	7.3
1523	Grintek Electronics Medical Aid Scheme	662	673	(1.6)	1 582	1 618	(2.2)	26 080	25 323	3.0	26 080	25 323	3.0
1566	Horizon Medical Scheme	2 162	1 954	10.6	3 526	3 176	11.0	32 629	27 326	19.4	30 820	25 775	19.6
1111	IBM (SA) Medical Scheme	-	1 806	(100.0)	-	3 947	(100.0)	-	33 053	(100.0)	-	26 449	(100.0)
1591	Impala Medical Plan	10 634	10 057	5.7	22 000	20 876	5.4	106 130	93 154	13.9	106 130	93 154	13.9
1559	Imperial Group Medical Scheme	7 532	7 462	0.9	17 363	17 249	0.7	296 893	275 586	7.7	296 893	275 586	7.7
1145	LA-Health Medical Scheme	51 095	47 189	8.3	122 590	112 396	9.1	2 048 712	1 765 244	16.1	1 675 724	1 449 848	15.6
1197	Libcare Medical Scheme	6 069	5 918	2.6	13 134	12 868	2.1	250 418	234 652	6.7	204 409	191 493	6.7
1599	Lonmin Medical Scheme	21 091	20 316	3.8	23 819	23	5.5	171 924	153 407	12.1	171 924	153 407	12.1
1547	Malcor Medical Scheme	5 014	4 884	2.7	11 934	11 499	3.8	216 222	197 594	9.4	216 222	197 594	9.4
1495	Massmart Health Plan	4 817	2 846	69.3	9 655	6 272	53.9	173 175	118 559	46.1	143 726	94 852	51.5
1039	MBMed Medical Aid Fund	3 651	3 333	9.5	9 040	8 499	6.4	130 553	113 693	14.8	130 553	113 693	14.8
1548	Medipos Medical Scheme	11 988	11 115	7.9	24 660	23 053	7.0	414 973	384 433	7.9	414 973	384 433	7.9
1105	Metropolitan Medical Scheme	6 449	6 562	(1.7)	14 582	14 935	(2.4)	198 893	188 787	5.4	198 893	188 787	5.4
1569	Minemed Medical Scheme	-	5 735	(100.0)	-	12 024	(100.0)	-	151 988	(100.0)	-	150 576	(100.0)
1600	Motohealth Care	26 807	28 099	(4.6)	58 779	61 899	(5.0)	809 972	808 706	0.2	705 503	707 141	(0.2)
1154	Nampak SA Medical Scheme	-	4 978	(100.0)	-	11 384	(100.0)	-	31 992	(100.0)	-	29 800	(100.0)
1241	Naspers Medical Fund	8 004	7 564	5.8	15 454	14 770	4.6	264 937	234 632	12.9	211 963	187 582	13.0
1469	Nedgroup Medical Aid Scheme	27 825	27 022	3.0	51 266	50 559	1.4	821 051	753 833	8.9	752 200	694 653	8.3
1584	Netcare Medical Scheme	17 378	17 372	-	38 442	38 942	(1.3)	696 225	671 767	3.6	591 747	570 953	3.6
1214	Old Mutual Staff Medical Aid Fund	16 968	16 629	2.0	31 838	31 558	0.9	478 411	441 089	8.5	444 880	412 897	7.7
1441	Parmed Medical Aid Scheme	2 385	2 242	6.4	5 087	4 995	1.8	202 686	177 961	13.9	202 686	177 961	13.9
1515	PG Bison Medical Aid Society	407	389	4.6	798	753	6.0	4 539	14 344	(68.4)	4 539	14 344	(68.4)
1186	PG Group Medical Scheme	1 349	1 340	0.7	2 869	2 835	1.2	56 299	51 708	8.9	42 269	38 821	8.9
1563	Pick n Pay Medical Scheme	7 788	7 882	(1.2)	16 248	16 490	(1.5)	268 596	256 571	4.7	201 652	192 634	4.7
1583	Platinum Health	51 054	47 569	7.3	80 903	75 428	7.3	825 209	699 991	17.9	824 883	699 636	17.9
1194	Profmed	28 356	27 270	4.0	65 137	64 014	1.8	1 111 880	1 016 320	9.4	1 111 880	1 016 320	9.4
1516	Quantum Medical Aid Society	5 737	7 023	(18.3)	11 932	14 534	(17.9)	155 023	165 390	(6.3)	129 786	140 188	(7.4)
1201	Rand Water Medical Scheme	3 175	3 140	1.1	8 428	8 288	1.7	162 626	150 962	7.7	162 626	150 962	7.7
1430	Remedi Medical Aid Scheme	19 948	18 941	5.3	44 654	42 888	4.1	722 335	627 725	15.1	690 268	598 682	15.3
1176	Retail Medical Scheme	10 049	9 617	4.5	17 910	17 364	3.1	182 407	182 848	(0.2)	173 546	169 706	2.3
1013	Rhodes University Medical Scheme	1 097	1 096	0.1	2 268	2 272	(0.2)	38 163	35 549	7.4	38 163	35 549	7.4
1209	South African Breweries Medical Aid Scheme (SABMAS)	9 587	9 885	(3.0)	21 741	22 477	(3.3)	341 639	334 379	2.2	314 376	307 288	2.3
1424	SABC Medical Aid Scheme	4 660	4 544	2.6	10 146	9 867	2.8	242 225	219 481	10.4	205 867	186 585	10.3
1038	SAMWUMed	40 553	37 976	6.8	91 970	86 770	6.0	1 074 698	871 027	23.4	1 074 698	871 027	23.4
1527	Sappi Medical Aid Scheme	-	3 527	(100.0)	-	7 823	(100.0)	-	42 124	(100.0)	-	42 124	(100.0)
1234	Sasolmed	29 851	29 967	(0.4)	79 062	78 896	0.2	1 463 028	1 368 369	6.9	1 463 028	1 368 369	6.9

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (note a)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses		
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change
1507	Barloworld Medical Scheme	264 855	230 896	14.7	264 855	230 896	14.7	20 971	19 152	9.5	20 971	19 152	9.5
1526	BMW Employees Medical Aid Society	112 107	93 680	19.7	111 050	92 319	20.3	9 716	9 078	7.0	9 716	9 078	7.0
1237	BP Medical Aid Society	96 759	84 347	14.7	96 759	84 347	14.7	6 476	6 145	5.4	6 476	6 145	5.4
1590	Building & Construction Industry Medical Aid Fund	66 885	60 436	10.7	66 885	60 436	10.7	14 059	12 013	17.0	14 059	12 013	17.0
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	837 605	762 210	9.9	771 705	704 797	9.5	118 671	108 132	9.7	118 671	108 132	9.7
1068	De Beers Benefit Society	267 657	238 979	12.0	267 657	238 979	12.0	19 758	18 744	5.4	19 758	18 744	5.4
1572	Engen Medical Benefit Fund	168 408	160 963	4.6	153 084	146 087	4.8	13 924	12 229	13.9	13 924	12 229	13.9
1271	Fishing Industry Medical Scheme (Fishmed)	6 538	5 505	18.8	6 538	5 505	18.8	1 811	1 560	16.1	1 811	1 560	16.1
1086	Food Workers Medical Benefit Fund	11 433	11 194	2.1	11 433	11 194	2.1	7 090	5 689	24.6	7 090	5 689	24.6
1253	Glencore Medical Scheme	320 521	288 625	11.1	320 521	288 625	11.1	25 424	26 632	(4.5)	25 424	26 632	(4.5)
1270	Golden Arrow Employees' Medical Benefit Fund	43 153	40 810	5.7	43 153	40 810	5.7	6 252	5 753	8.7	6 252	5 753	8.7
1598	Government Employees Medical Scheme (GEMS)	24 904 446	22 022 001	13.1	24 526 825	21 723 549	12.9	1 969 336	1 763 359	11.7	1 969 336	1 763 359	11.7
1523	Grintek Electronics Medical Aid Scheme	26 597	22 159	20.0	26 597	22 159	20.0	2 868	2 769	3.6	2 868	2 769	3.6
1566	Horizon Medical Scheme	27 655	20 868	32.5	25 887	19 389	33.5	5 755	4 863	18.3	5 755	4 863	18.3
1111	IBM (SA) Medical Scheme	-	27 385	(100.0)	-	21 052	(100.0)	-	4 321	(100.0)	-	4 321	(100.0)
1591	Impala Medical Plan	100 679	87 997	14.4	100 679	87 997	14.4	3 273	3 028	8.1	3 273	3 028	8.1
1559	Imperial Group Medical Scheme	269 230	253 473	6.2	269 230	253 473	6.2	24 393	23 314	4.6	24 393	23 314	4.6
1145	LA-Health Medical Scheme	1 658 132	1 430 112	15.9	1 311 083	1 134 399	15.6	233 206	203 186	14.8	233 206	203 186	14.8
1197	Libcare Medical Scheme	215 049	193 651	11.0	170 204	151 726	12.2	20 980	20 384	2.9	20 980	20 384	2.9
1599	Lonmin Medical Scheme	150 321	127 939	17.5	150 321	127 939	17.5	27 658	24 948	10.9	27 658	24 948	10.9
1547	Malcor Medical Scheme	226 452	204 096	11.0	226 452	204 060	11.0	15 288	14 949	2.3	15 288	14 949	2.3
1495	Massmart Health Plan	138 626	101 448	36.6	116 744	81 330	43.5	14 223	9 364	51.9	14 223	9 364	51.9
1039	MBMed Medical Aid Fund	112 053	102 805	9.0	112 053	102 805	9.0	11 094	9 570	15.9	11 094	9 570	15.9
1548	Medipos Medical Scheme	403 345	344 959	16.9	403 345	344 602	17.0	30 110	25 043	20.2	30 110	25 043	20.2
1105	Metropolitan Medical Scheme	189 133	172 064	9.9	189 133	172 064	9.9	20 743	19 548	6.1	20 743	19 548	6.1
1569	Minemed Medical Scheme	-	130 865	(100.0)	-	129 627	(100.0)	-	11 226	(100.0)	-	11 226	(100.0)
1600	Motohealth Care	752 873	719 763	4.6	658 811	629 671	4.6	83 472	89 694	(6.9)	83 472	89 694	(6.9)
1154	Nampak SA Medical Scheme	-	31 672	(100.0)	-	29 097	(100.0)	-	4 362	(100.0)	-	4 362	(100.0)
1241	Naspers Medical Fund	227 602	213 665	6.5	176 974	169 016	4.7	27 872	25 201	10.6	27 872	25 201	10.6
1469	Nedgroup Medical Aid Scheme	809 653	715 061	13.2	744 829	659 963	12.9	74 784	69 712	7.3	74 784	69 712	7.3
1584	Netcare Medical Scheme	651 678	585 841	11.2	560 547	504 564	11.1	44 702	41 566	7.5	44 702	41 566	7.5
1214	Old Mutual Staff Medical Aid Fund	443 387	401 730	10.4	408 910	372 901	9.7	50 975	47 531	7.2	50 975	47 531	7.2
1441	Parmed Medical Aid Scheme	183 007	170 477	7.4	183 007	170 477	7.4	10 382	8 581	21.0	10 382	8 581	21.0
1515	PG Bison Medical Aid Society	6 873	16 208	(57.6)	6 873	16 208	(57.6)	1 295	1 693	(23.5)	1 295	1 693	(23.5)
1186	PG Group Medical Scheme	56 509	49 547	14.1	45 730	39 735	15.1	3 913	3 537	10.6	3 913	3 537	10.6
1563	Pick n Pay Medical Scheme	252 871	227 313	11.2	194 801	170 109	14.5	26 436	25 034	5.6	26 436	25 034	5.6
1583	Platinum Health	778 394	688 570	13.0	778 208	688 353	13.1	53 956	49 671	8.6	53 956	49 671	8.6
1194	Profmed	947 288	870 186	8.9	947 288	870 186	8.9	147 404	133 530	10.4	147 404	133 530	10.4
1516	Quantum Medical Aid Society	146 528	164 268	(10.8)	121 653	139 862	(13.0)	19 508	21 728	(10.2)	19 508	21 728	(10.2)
1201	Rand Water Medical Scheme	140 947	127 085	10.9	140 947	127 085	10.9	9 488	8 594	10.4	9 488	8 594	10.4
1430	Remedi Medical Aid Scheme	649 664	581 261	11.8	619 942	552 902	12.1	57 497	52 031	10.5	57 497	52 031	10.5
1176	Retail Medical Scheme	138 917	148 118	(6.2)	130 291	135 491	(3.8)	29 412	27 925	5.3	29 412	27 925	5.3
1013	Rhodes University Medical Scheme	34 701	30 889	12.3	34 701	30 889	12.3	3 273	3 095	5.8	3 273	3 095	5.8
1209	South African Breweries Medical Aid Scheme (SABMAS)	300 370	295 908	1.5	277 620	273 265	1.6	30 680	28 993	5.8	30 680	28 993	5.8
1424	SABC Medical Aid Scheme	207 503	194 683	6.6	171 985	163 009	5.5	15 879	15 515	2.3	15 879	15 515	2.3
1038	SAMWUMed	834 121	823 589	1.3	834 121	823 589	1.3	72 387	67 801	6.8	72 387	67 801	6.8
1527	Sappi Medical Aid Scheme	-	44 328	(100.0)	-	44 328	(100.0)	-	3 533	(100.0)	-	3 533	(100.0)
1234	Sasolmed	1 292 973	1 262 444	2.4	1 292 973	1 262 444	2.4	100 987	93 764	7.7	100 987	93 764	7.7

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Net healthcare result			Net surplus/ (deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 %	2013 %
1507	Barloworld Medical Scheme	(5 307)	32 128	(116.5)	14 309	43 894	(67.4)	257 100	242 791	5.9	91.7	86.0
1526	BMW Employees Medical Aid Society	(5 256)	3 066	(271.4)	1 285	6 018	(78.7)	64 834	63 549	2.0	55.6	60.2
1237	BP Medical Aid Society	(18 018)	(10 461)	(72.2)	8 668	13 768	(37.0)	97 468	88 799	9.8	114.4	111.0
1590	Building & Construction Industry Medical Aid Fund	11 177	7 291	53.3	16 309	11 381	43.3	96 539	80 230	20.3	104.8	100.6
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	(17 376)	12 027	(244.5)	12 199	31 823	(61.7)	379 346	367 147	3.3	39.9	41.1
1068	De Beers Benefit Society	(14 553)	(2 201)	(561.2)	23 279	42 293	(45.0)	415 210	410 643	1.1	152.2	160.7
1572	Engen Medical Benefit Fund	(6 848)	(8 014)	14.6	298	1 304	(77.2)	90 164	89 867	0.3	50.7	53.8
1271	Fishing Industry Medical Scheme (Fishmed)	532	176	202.8	1 037	605	71.2	8 432	7 396	14.0	95.0	102.1
1086	Food Workers Medical Benefit Fund	521	1 859	(72.0)	6 327	7 143	(11.4)	109 299	102 972	6.1	574.0	549.4
1253	Glencore Medical Scheme	12 418	30 516	(59.3)	18 721	38 863	(51.8)	191 673	172 952	10.8	53.5	50.0
1270	Golden Arrow Employees' Medical Benefit Fund	(19 684)	(18 877)	(4.3)	6 447	6 233	3.4	42 022	35 574	18.1	141.4	128.5
1598	Government Employees Medical Scheme (GEMS)	(465 927)	776 935	(160.0)	(219 290)	1 194 527	(118.4)	2 655 412	2 874 703	(7.6)	10.0	11.7
1523	Grintek Electronics Medical Aid Scheme	(3 385)	395	(956.8)	(1 955)	1 821	(207.4)	25 387	27 348	(7.2)	97.3	108.0
1566	Horizon Medical Scheme	(822)	1 523	(153.9)	440	2 632	(83.3)	21 595	21 155	2.1	66.2	77.4
1111	IBM (SA) Medical Scheme	-	1 075	(100.0)	-	2 407	(100.0)	-	-	-	-	-
1591	Impala Medical Plan	2 178	2 129	2.3	15 487	2 147	621.2	41 725	26 238	59.0	39.3	28.2
1559	Imperial Group Medical Scheme	3 270	(1 202)	372.1	27 603	8 673	218.3	239 156	211 553	13.0	80.6	76.8
1145	LA-Health Medical Scheme	131 435	112 263	17.1	166 007	135 850	22.2	718 887	553 089	30.0	35.1	31.3
1197	Libcare Medical Scheme	13 224	19 383	(31.8)	31 916	39 086	(18.3)	244 741	216 179	13.2	97.7	92.1
1599	Lonmin Medical Scheme	(6 055)	519	(1 265.7)	(3 627)	2 545	(242.5)	45 406	49 033	(7.4)	26.4	32.0
1547	Malcor Medical Scheme	(25 518)	(21 415)	(19.2)	4 686	1 599	193.0	54 099	49 414	9.5	25.0	25.0
1495	Massmart Health Plan	12 758	4 158	206.8	21 641	13 033	66.0	116 995	95 354	22.7	67.6	80.4
1039	MBMed Medical Aid Fund	7 407	1 318	462.0	14 458	15 223	(5.0)	105 253	91 571	14.9	80.6	80.5
1548	Medipos Medical Scheme	(18 483)	14 789	(225.0)	21 850	64 577	(66.2)	541 472	519 622	4.2	130.5	135.2
1105	Metropolitan Medical Scheme	(10 983)	(2 824)	(288.9)	(1 743)	9 093	(119.2)	121 010	122 752	(1.4)	60.8	65.0
1569	Minemed Medical Scheme	-	9 722	(100.0)	-	8 918	(100.0)	-	-	-	-	-
1600	Motohealth Care	(36 780)	(12 224)	(200.9)	(11 464)	18 376	(162.4)	432 977	440 197	(1.6)	53.5	54.4
1154	Nampak SA Medical Scheme	-	(3 660)	100.0	-	(2 443)	100.0	-	-	-	-	-
1241	Naspers Medical Fund	7 117	(6 634)	207.3	19 008	5 995	217.0	145 384	128 135	13.5	54.9	54.6
1469	Nedgroup Medical Aid Scheme	(67 414)	(35 022)	(92.5)	(2 719)	21 459	(112.7)	265 379	268 098	(1.0)	32.3	35.6
1584	Netcare Medical Scheme	(13 502)	24 822	(154.4)	11 677	48 409	(75.9)	224 859	223 142	0.8	32.3	33.2
1214	Old Mutual Staff Medical Aid Fund	(15 004)	(7 535)	(99.1)	8 978	10 894	(17.6)	192 511	183 533	4.9	40.2	41.6
1441	Parmed Medical Aid Scheme	9 297	(1 096)	947.9	20 616	9 188	124.4	154 267	133 650	15.4	76.1	75.1
1515	PG Bison Medical Aid Society	(3 629)	(3 557)	(2.0)	(2 866)	(2 526)	(13.5)	-	19 631	(100.0)	-	136.9
1186	PG Group Medical Scheme	(7 373)	(4 452)	(65.6)	(2 034)	(311)	(555.0)	53 647	53 940	(0.5)	95.3	104.3
1563	Pick n Pay Medical Scheme	(19 585)	(2 509)	(680.5)	(4 507)	30 782	(114.6)	260 732	265 239	(1.7)	97.1	103.4
1583	Platinum Health	(7 281)	(38 389)	81.0	16 233	5 161	214.5	233 180	227 917	2.3	28.3	32.6
1194	Profmed	17 188	12 604	36.4	58 598	67 867	(13.7)	610 395	551 796	10.6	54.9	54.3
1516	Quantum Medical Aid Society	(11 374)	(21 403)	46.9	1 468	(5 636)	126.0	146 589	145 121	1.0	94.6	87.7
1201	Rand Water Medical Scheme	12 190	15 284	(20.2)	20 646	21 478	(3.9)	139 738	119 093	17.3	85.9	78.9
1430	Remedi Medical Aid Scheme	12 830	(6 251)	305.2	41 699	20 122	107.2	523 413	481 713	8.7	72.5	76.7
1176	Retail Medical Scheme	13 843	6 290	120.1	23 629	14 457	63.4	186 205	162 576	14.5	102.1	88.9
1013	Rhodes University Medical Scheme	190	1 565	(87.9)	2 742	3 671	(25.3)	42 019	39 292	6.9	110.1	110.5
1209	South African Breweries Medical Aid Scheme (SABMAS)	6 077	5 030	20.8	35 938	30 219	18.9	283 799	266 027	6.7	83.1	79.6
1424	SABC Medical Aid Scheme	18 003	8 060	123.4	23 444	17 791	31.8	147 363	123 919	18.9	60.8	56.5
1038	SAMWUMed	168 190	(20 363)	926.0	206 440	9 860	1 993.6	732 022	521 414	40.4	68.1	59.9
1527	Sappi Medical Aid Scheme	-	(5 737)	100.0	-	(4 949)	100.0	-	-	-	-	-
1234	Sasolmed	69 069	12 161	468.0	110 010	32 416	239.4	711 082	600 615	18.4	48.6	43.9

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)		
		2014 Average	2013 Average	% change	2014 Average	2013 Average	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change
1531	Sedmed	916	902	1.6	2 037	2 035	0.1	28 214	25 453	10.9	28 214	25 453	10.9
1568	Sisonke Health Medical Scheme	8 159	8 771	(7.0)	17 959	19 329	(7.1)	254 524	254 708	(0.1)	254 524	254 708	(0.1)
1580	South African Police Service Medical Scheme (POLMED)	174 395	177 238	(1.6)	497 068	496 817	0.1	7 055 647	6 610 707	6.7	7 055 647	6 610 707	6.7
1578	TFG Medical Aid Scheme	2 842	2 915	(2.5)	6 077	6 219	(2.3)	102 938	93 983	9.5	102 938	93 983	9.5
1544	Tiger Brands Medical Scheme	4 336	4 418	(1.9)	9 786	9 963	(1.8)	209 291	197 170	6.1	209 291	197 170	6.1
1582	Transmed Medical Fund	47 110	54 117	(12.9)	81 042	95 868	(15.5)	1 078 569	1 183 327	(8.9)	1 078 569	1 183 327	(8.9)
1579	Tsogo Sun Group Medical Scheme	4 603	4 511	2.0	10 047	9 778	2.8	128 378	121 535	5.6	98 319	93 142	5.6
1597	Umvuzo Health Medical Scheme	27 360	26 193	4.5	55 743	52 507	6.2	576 042	486 171	18.5	576 042	486 171	18.5
1520	University of Kwa-Zulu Natal Medical Scheme	3 334	3 418	(2.5)	7 033	7 351	(4.3)	131 948	126 727	4.1	105 627	101 450	4.1
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	2 947	3 040	(3.1)	5 563	5 817	(4.4)	141 690	136 745	3.6	141 690	136 745	3.6
1291	Witbank Coalfields Medical Aid Scheme	10 349	10 457	(1.0)	26 552	26 730	(0.7)	405 728	385 855	5.2	314 944	299 478	5.2
1293	Wooltru Healthcare Fund	9 187	8 871	3.6	18 447	17 924	2.9	254 135	228 682	11.1	254 135	228 682	11.1
Sub-total: registered restricted schemes		1 625 439	1 631 422	(0.4)	3 920 304	3 948 843	(0.7)	57 853 960	54 265 476	6.6	55 517 929	52 127 599	6.5
Total registered schemes		3 900 846	3 864 149	0.9	8 786 033	8 754 305	0.4	140 205 740	129 814 243	8.0	126 930 732	117 757 200	7.8

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (note a)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses		
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change
1531	Sedmed	30 926	26 395	17.2	30 926	26 395	17.2	2 788	2 147	29.9	2 788	2 147	29.9
1568	Sisonke Health Medical Scheme	225 034	222 877	1.0	225 034	222 877	1.0	27 912	29 924	(6.7)	27 912	29 924	(6.7)
1580	South African Police Service Medical Scheme (POLMED)	6 634 632	6 148 047	7.9	6 634 632	6 148 047	7.9	453 777	424 494	6.9	453 777	424 494	6.9
1578	TFG Medical Aid Scheme	75 395	80 238	(6.0)	75 395	80 238	(6.0)	9 434	8 994	4.9	9 434	8 994	4.9
1544	Tiger Brands Medical Scheme	200 789	178 205	12.7	200 789	178 205	12.7	14 480	13 715	5.6	14 480	13 715	5.6
1582	Transmed Medical Fund	982 533	1 068 517	(8.0)	982 533	1 068 006	(8.0)	122 975	130 130	(5.5)	122 975	130 130	(5.5)
1579	Tsogo Sun Group Medical Scheme	113 469	102 214	11.0	84 651	75 360	12.3	15 116	13 808	9.5	15 116	13 808	9.5
1597	Umvuzo Health Medical Scheme	459 314	373 777	22.9	459 314	373 777	22.9	79 707	69 065	15.4	79 707	69 065	15.4
1520	University of Kwa-Zulu Natal Medical Scheme	111 758	108 056	3.4	87 822	83 889	4.7	11 559	11 236	2.9	11 559	11 236	2.9
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	124 351	117 778	5.6	124 351	117 778	5.6	11 467	11 201	2.4	11 467	11 201	2.4
1291	Witbank Coalfields Medical Aid Scheme	365 027	334 428	9.1	290 741	264 123	10.1	22 362	19 540	14.4	22 362	19 540	14.4
1293	Wooltru Healthcare Fund	246 104	208 508	18.0	246 104	208 508	18.0	28 450	26 025	9.3	28 450	26 025	9.3
Sub-total: registered restricted schemes		53 378 458	48 762 014	9.5	51 324 112	46 856 664	9.5	4 698 401	4 348 783	8.0	4 698 400	4 348 782	8.0
Total registered schemes		124 307 086	112 981 479	10.0	111 989 918	101 823 122	10.0	15 406 681	14 382 674	7.1	15 405 326	14 381 262	7.1

ANNEXURE O [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Net healthcare result			Net surplus/ (deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 %	2013 %
1531	Sedmed	(5 499)	(3 089)	(78.0)	(707)	1 914	(136.9)	13 610	14 317	(4.9)	48.2	56.2
1568	Sisonke Health Medical Scheme	1 577	1 907	(17.3)	6 169	20 015	(69.2)	168 932	162 763	3.8	66.4	63.9
1580	South African Police Service Medical Scheme (POLMED)	(32 763)	38 166	(185.8)	288 795	373 224	(22.6)	3 580 343	3 230 827	10.8	50.7	48.9
1578	TFG Medical Aid Scheme	18 110	4 750	281.2	21 234	6 572	223.1	70 700	49 466	42.9	68.7	52.6
1544	Tiger Brands Medical Scheme	(5 978)	5 250	(213.9)	2 569	13 085	(80.4)	115 525	115 049	0.4	55.2	58.4
1582	Transmed Medical Fund	(26 939)	(14 810)	(81.9)	(10 666)	3 000	(455.6)	236 938	247 687	(4.3)	22.0	20.9
1579	Tsogo Sun Group Medical Scheme	(1 448)	3 974	(136.4)	3 520	7 891	(55.4)	85 077	81 557	4.3	66.3	67.1
1597	Umvuzo Health Medical Scheme	37 021	43 329	(14.6)	44 861	48 164	(6.9)	148 359	103 498	43.3	25.8	21.3
1520	University of Kwa-Zulu Natal Medical Scheme	6 246	6 324	(1.2)	20 530	11 259	82.3	117 697	97 167	21.1	89.2	76.7
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	5 872	7 766	(24.4)	25 470	14 281	78.3	119 860	94 390	27.0	84.6	69.0
1291	Witbank Coalfields Medical Aid Scheme	1 842	15 816	(88.4)	29 169	35 400	(17.6)	428 493	399 324	7.3	105.6	103.5
1293	Wooltru Healthcare Fund	(20 419)	(5 851)	(249.0)	(8 380)	18 146	(146.2)	182 520	190 900	(4.4)	71.8	83.5
Sub-total: registered restricted schemes		(504 583)	922 153	(154.7)	1 394 635	2 925 476	(52.3)	21 933 599	20 739 572	5.8	37.9	38.2
Total registered schemes		(464 512)	1 552 816	(129.9)	3 409 938	5 257 649	(35.1)	46 663 894	43 201 675	8.0	33.3	33.3

Notes:

- a Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.
- b An encumbered asset was excluded in the calculation of the solvency ratio.
- c Gold Fields Medical Scheme changed its name to Sisonke Health Medical Scheme on 1 January 2014.
- d Xstrata Medical Aid Scheme changed its name to Glencore Medical Scheme on 1 January 2014.

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

The following schemes amalgamated in 2013 and 2014:

- Pro Sano Medical Scheme amalgamated with Bonitas Medical Fund on 1 January 2013.
- Nampak SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 March 2013.
- Sappi Medical Aid Scheme amalgamated with Bestmed on 1 April 2013.
- IBM (SA) Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 July 2013.
- Minemed Medical Scheme amalgamated with Bestmed on 1 September 2013.
- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE P

Detailed financial ratios: registered schemes for the years ended 31 December 2013-2014

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) (note a)					Gross non-healthcare expenses (incl. PMSA)				
		2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change	2014 As % of RCI	2013 As % of RCI	2014 pabpm R	2013 pabpm R	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change
Registered schemes - open																						
1252	Bestmed Medical Scheme	1 697.0	1 581.2	7.3	1 424.4	1 342.6	6.1	88.7	87.9	1 505.1	1 389.3	8.3	89.4	88.8	1 273.7	1 192.1	6.8	9.6	10.4	162.5	163.9	(0.9)
1512	Bonitas Medical Fund	1 296.8	1 193.8	8.6	1 263.6	1 163.6	8.6	89.8	87.7	1 164.1	1 047.4	11.1	89.6	87.5	1 132.7	1 018.4	11.2	12.5	13.4	162.5	159.5	1.9
1034	Cape Medical Plan	961.4	865.3	11.1	857.4	763.8	12.3	102.7	106.6	987.7	922.2	7.1	103.3	108.4	885.9	828.2	7.0	11.1	11.7	106.9	101.2	5.6
1552	Community Medical Aid Scheme (COMMED)	1 866.7	1 676.6	11.3	1 800.2	1 611.7	11.7	88.7	85.5	1 656.1	1 434.3	15.5	88.8	85.4	1 598.4	1 377.2	16.1	21.3	19.3	398.0	323.5	23.0
1491	Compcare Wellness Medical Scheme	1 368.5	1 476.9	(7.3)	1 275.4	1 286.8	(0.9)	86.2	88.0	1 179.3	1 300.2	(9.3)	85.9	87.8	1 095.7	1 130.4	(3.1)	16.7	14.7	228.6	217.3	5.2
1125	Discovery Health Medical Scheme	1 440.1	1 338.2	7.6	1 158.0	1 075.2	7.7	84.2	83.2	1 212.0	1 113.7	8.8	81.7	80.7	945.7	867.5	9.0	13.1	13.4	188.1	179.2	5.0
1202	Fedhealth Medical Scheme	1 545.7	1 469.4	5.2	1 459.8	1 387.0	5.2	90.5	89.0	1 399.5	1 307.2	7.1	90.0	88.3	1 314.6	1 224.1	7.4	13.4	13.2	206.9	193.6	6.9
1554	Genesis Medical Scheme	970.7	910.3	6.6	902.5	841.7	7.2	76.7	74.5	744.3	678.4	9.7	74.8	72.4	674.7	609.7	10.7	13.3	13.8	129.5	126.1	2.7
1537	Hosmed Medical Aid Scheme	1 316.0	1 206.7	9.1	1 316.0	1 206.7	9.1	85.4	86.6	1 123.9	1 044.4	7.6	85.4	86.6	1 123.9	1 044.4	7.6	12.8	13.8	169.0	166.6	1.4
1087	Keyhealth	1 986.8	1 867.5	6.4	1 861.8	1 751.6	6.3	88.0	85.7	1 749.2	1 600.1	9.3	87.2	84.6	1 624.0	1 481.4	9.6	9.6	9.3	190.6	173.8	9.7
1576	Liberty Medical Scheme	1 490.8	1 362.8	9.4	1 342.6	1 226.8	9.4	92.3	87.2	1 376.0	1 189.0	15.7	91.9	86.1	1 233.4	1 056.8	16.7	14.6	15.5	217.7	211.7	2.8
1466	Makoti Medical Scheme	759.2	674.6	12.5	759.2	674.6	12.5	90.6	89.8	688.0	605.7	13.6	90.6	89.8	688.0	605.7	13.6	15.3	14.8	115.8	100.0	15.8
1149	Medihelp	1 415.4	1 319.9	7.2	1 371.9	1 285.8	6.7	91.0	90.9	1 288.2	1 199.3	7.4	91.0	90.9	1 248.6	1 168.5	6.9	14.0	13.0	197.8	171.8	15.1
1506	Medimed Medical Scheme	922.5	845.7	9.1	762.4	700.3	8.9	84.8	92.0	782.4	778.4	0.5	85.6	93.2	652.6	652.7	-	8.8	9.4	81.5	79.8	2.1
1140	Medshield Medical Scheme	1 303.9	1 203.3	8.4	1 251.6	1 153.2	8.5	90.6	88.4	1 181.0	1 063.5	11.0	90.7	88.3	1 135.3	1 018.0	11.5	11.9	11.2	155.0	134.9	14.9
1167	Momentum Health	1 102.8	1 069.5	3.1	1 012.3	975.9	3.7	83.5	81.4	920.8	870.3	5.8	82.0	79.5	830.3	775.8	7.0	15.3	14.9	168.4	158.8	6.0
1546	Pharos Medical Plan	-	1 391.0	(100.0)	-	1 324.8	(100.0)	-	79.9	-	1 111.2	(100.0)	-	79.7	-	1 055.9	(100.0)	-	19.6	-	272.6	(100.0)
1575	Resolution Health Medical Scheme	1 230.9	1 096.2	12.3	1 198.9	1 064.9	12.6	84.6	82.2	1 041.1	901.1	15.5	84.7	82.2	1 015.5	875.2	16.0	15.3	15.8	188.9	173.1	9.1
1446	Selfmed Medical Scheme	1 656.4	1 495.6	10.8	1 656.4	1 495.6	10.8	92.0	93.4	1 524.4	1 397.4	9.1	92.0	93.4	1 524.4	1 397.4	9.1	13.8	14.1	228.7	211.6	8.1
1486	Sizwe Medical Fund	1 462.2	1 323.5	10.5	1 462.2	1 323.5	10.5	79.9	82.4	1 167.9	1 090.1	7.1	79.9	82.4	1 167.9	1 090.1	7.1	13.0	12.4	190.0	163.5	16.2
1141	Spectramed	1 596.9	1 494.9	6.8	1 317.3	1 229.2	7.2	86.3	83.1	1 378.8	1 242.6	11.0	86.6	82.3	1 140.7	1 011.5	12.8	18.7	18.5	298.1	276.7	7.7
1464	Suremed Health	1 000.4	885.0	13.0	971.2	860.1	12.9	91.2	88.9	912.3	786.8	16.0	91.2	89.0	885.6	765.1	15.7	15.5	13.7	155.3	121.0	28.3
1592	Thebemed	689.3	628.3	9.7	689.3	628.3	9.7	77.5	80.7	534.5	506.7	5.5	77.5	80.7	534.5	506.7	5.5	14.3	15.5	98.7	97.3	1.4
1422	Topmed Medical Scheme	1 304.0	1 176.8	10.8	1 159.7	1 020.6	13.6	93.2	99.8	1 215.9	1 174.9	3.5	93.9	102.0	1 089.2	1 041.2	4.6	12.9	14.2	168.2	167.4	0.5
Sub-total: registered open schemes		1 410.4	1 310.1	7.7	1 223.1	1 138.1	7.5	86.1	85.0	1 214.8	1 113.7	9.1	85.0	83.8	1 039.0	953.2	9.0	13.0	13.3	183.4	174.0	5.4
Sub-total: registered open schemes excluding Discovery Health Medical Scheme		1 376.4	1 279.1	7.6	1 297.6	1 207.5	7.5	88.5	87.1	1 218.0	1 113.6	9.4	88.3	86.8	1 145.9	1 047.7	9.4	12.9	13.2	178.0	168.2	5.8
Registered schemes - restricted																						
1005	AECI Medical Aid Society	1 936.7	1 772.5	9.3	1 936.7	1 772.5	9.3	84.4	84.6	1 634.2	1 498.9	9.0	84.4	84.6	1 634.2	1 498.9	9.0	7.3	7.6	140.9	134.1	5.1
1567	Afrox Medical Aid Society	1 231.2	1 227.4	0.3	1 231.2	1 227.4	0.3	128.2	103.4	1 578.2	1 268.7	24.4	128.2	103.4	1 578.2	1 268.7	24.4	13.3	9.4	163.3	115.6	41.3
1465	Alliance Midmed Medical Scheme	1 394.4	1 313.1	6.2	1 281.1	1 208.1	6.0	95.9	84.8	1 337.1	1 113.3	20.1	98.8	85.7	1 265.7	1 035.6	22.2	7.1	8.0	99.6	104.6	(4.8)
1534	Altron Medical Aid Scheme	-	1 654.1	(100.0)	-	1 323.6	(100.0)	-	88.4	-	1 462.7	(100.0)	-	85.6	-	1 133.2	(100.0)	-	7.5	-	124.0	(100.0)
1012	Anglo Medical Scheme	1 856.3	1 723.6	7.7	1 556.1	1 458.3	6.7	105.9	103.9	1 965.0	1 791.0	9.7	111.3	106.5	1 731.6	1 553.6	11.5	9.4	8.3	174.2	143.0	21.8
1571	Anglovaal Group Medical Scheme	1 611.4	1 546.3	4.2	1 289.2	1 237.0	4.2	97.4	96.8	1 570.3	1 496.7	4.9	97.2	96.3	1 252.6	1 190.7	5.2	9.2	9.3	148.3	144.2	2.8
1279	Bankmed	1 470.7	1 384.9	6.2	1 269.3	1 193.9	6.3	93.1	90.8	1 370.0	1 257.7	8.9	93.7	90.4	1 189.4	1 078.8	10.3	9.0	8.9	132.5	123.8	7.0
1507	Barloworld Medical Scheme	1 852.8	1 927.3	(3.9)	1 852.8	1 927.3	(3.9)	94.4	81.8	1 749.3	1 577.0	10.9	94.4	81.8	1 749.3	1 577.0	10.9	7.5	6.8	138.5	130.8	5.9
1526	BMW Employees Medical Aid Society	1 317.8	1 228.1	7.3	1 304.7	1 216.0	7.3	96.1	88.8	1 266.2	1 090.5	16.1	96.1	88.4	1 254.3	1 074.6	16.7	8.3	8.6	109.7	105.7	3.8
1237	BP Medical Aid Society	1 682.0	1 548.8	8.6	1 682.0	1 548.8	8.6	113.5	105.4	1 909.8	1 632.3	17.0	113.5	105.4	1 909.8	1 632.3	17.0	7.6	7.7	127.8	118.9	7.5
1590	Building & Construction Industry Medical Aid Fund	606.0	536.1	13.0	606.0	536.1	13.0	72.6	75.8	440.0	406.3	8.3	72.6	75.8	440.0	406.3	8.3	15.3	15.1	92.5	80.8	14.5
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	1 669.3	1 571.8	6.2	1 534.4	1 452.3	5.7	88.2	85.4	1 472.1	1 341.8	9.7	88.4	85.4	1 356.3	1 240.8	9.3	12.5	12.1	208.6	190.4	9.6
1068	De Beers Benefit Society	1 844.9	1 704.6	8.2	1 844.9	1 704.6	8.2	98.1	93.5	1 809.7	1 594.2	13.5	98.1	93.5	1 809.7	1 594.2	13.5	7.2	7.3	133.6	125.0	6.9
1572	Engen Medical Benefit Fund	1 872.0	1 723.5	8.6	1 684.8	1 551.1	8.6	94.6	96.4	1 771.5	1 661.1	6.6	95.6	97.2	1 610.3	1 507.6	6.8	7.8	7.3	146.5	126.2	16.1

ANNEXURE P [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

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) (note a)					Gross non-healthcare expenses (incl. PMSA)				
		2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change	2014 As % of RCI	2013 As % of RCI	2014 pabpm R	2013 pabpm R	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change
1271	Fishing Industry Medical Scheme (Fishmed)	286.1	259.3	10.3	286.1	259.3	10.3	73.6	76.0	210.6	197.1	6.8	73.6	76.0	210.6	197.1	6.8	20.4	21.5	58.3	55.9	4.3
1086	Food Workers Medical Benefit Fund	90.4	81.0	11.6	90.4	81.0	11.6	60.0	59.7	54.3	48.4	12.2	60.0	59.7	54.3	48.4	12.2	37.2	30.4	33.7	24.6	37.0
1253	Glencore Medical Scheme	993.8	950.4	4.6	993.8	950.4	4.6	89.4	83.5	888.9	793.4	12.0	89.4	83.5	888.9	793.4	12.0	7.1	7.7	70.5	73.2	(3.7)
1270	Golden Arrow Employees' Medical Benefit Fund	407.4	375.8	8.4	407.4	375.8	8.4	145.2	147.4	591.5	554.0	6.8	145.2	147.4	591.5	554.0	6.8	21.0	20.8	85.7	78.1	9.7
1598	Government Employees Medical Scheme (GEMS)	1 201.7	1 118.9	7.4	1 180.3	1 101.5	7.2	94.0	89.3	1 129.3	999.7	13.0	94.2	89.5	1 112.1	986.1	12.8	7.4	7.2	89.3	80.0	11.6
1523	Grintek Electronics Medical Aid Scheme	1 373.8	1 304.2	5.3	1 373.8	1 304.2	5.3	102.0	87.5	1 401.0	1 141.3	22.8	102.0	87.5	1 401.0	1 141.3	22.8	11.0	10.9	151.1	142.6	6.0
1566	Horizon Medical Scheme	771.1	717.0	7.5	728.4	676.3	7.7	84.8	76.4	653.6	547.6	19.4	84.0	75.2	611.8	508.7	20.3	17.6	17.8	136.0	127.6	6.6
1111	IBM (SA) Medical Scheme	-	1 395.7	(100.0)	-	1 116.8	(100.0)	-	82.9	-	1 156.4	(100.0)	-	79.6	-	888.9	(100.0)	-	13.1	-	182.5	(100.0)
1591	Impala Medical Plan	402.0	371.9	8.1	402.0	371.9	8.1	94.9	94.5	381.4	351.3	8.6	94.9	94.5	381.4	351.3	8.6	3.1	3.3	12.4	12.1	2.5
1559	Imperial Group Medical Scheme	1 424.9	1 331.4	7.0	1 424.9	1 331.4	7.0	90.7	92.0	1 292.2	1 224.6	5.5	90.7	92.0	1 292.2	1 224.6	5.5	8.2	8.5	117.1	112.6	4.0
1145	LA-Health Medical Scheme	1 392.7	1 308.8	6.4	1 139.1	1 075.0	6.0	80.9	81.0	1 127.2	1 060.3	6.3	78.2	78.2	891.2	841.1	6.0	11.4	11.5	158.5	150.6	5.2
1197	Libcare Medical Scheme	1 588.9	1 519.6	4.6	1 296.9	1 240.1	4.6	85.9	82.5	1 364.5	1 254.1	8.8	83.3	79.2	1 079.9	982.6	9.9	8.4	8.7	133.1	132.0	0.8
1599	Lonmin Medical Scheme	601.5	566.3	6.2	601.5	566.3	6.2	87.4	83.4	525.9	472.3	11.3	87.4	83.4	525.9	472.3	11.3	16.1	16.3	96.8	92.1	5.1
1547	Malcor Medical Scheme	1 509.8	1 432.0	5.4	1 509.8	1 432.0	5.4	104.7	103.3	1 581.3	1 479.1	6.9	104.7	103.3	1 581.3	1 478.8	6.9	7.1	7.6	106.8	108.3	(1.4)
1495	Massmart Health Plan	1 494.7	1 575.2	(5.1)	1 240.5	1 260.3	(1.6)	80.0	85.6	1 196.5	1 347.9	(11.2)	81.2	85.7	1 007.6	1 080.6	(6.8)	8.2	7.9	122.8	124.4	(1.3)
1039	MBMed Medical Aid Fund	1 203.5	1 114.8	8.0	1 203.5	1 114.8	8.0	85.8	90.4	1 032.9	1 008.0	2.5	85.8	90.4	1 032.9	1 008.0	2.5	8.5	8.4	102.3	93.8	9.1
1548	Medipos Medical Scheme	1 402.3	1 389.7	0.9	1 402.3	1 389.7	0.9	97.2	89.7	1 363.0	1 247.0	9.3	97.2	89.6	1 363.0	1 245.7	9.4	7.3	6.5	101.8	90.5	12.5
1105	Metropolitan Medical Scheme	1 136.6	1 053.4	7.9	1 136.6	1 053.4	7.9	95.1	91.1	1 080.9	960.1	12.6	95.1	91.1	1 080.9	960.1	12.6	10.4	10.4	118.5	109.1	8.6
1569	Minemed Medical Scheme	-	1 580.0	(100.0)	-	1 565.4	(100.0)	-	86.1	-	1 360.5	(100.0)	-	86.1	-	1 347.6	(100.0)	-	7.4	-	116.7	(100.0)
1600	Motohealth Care	1 148.3	1 088.7	5.5	1 000.2	952.0	5.1	93.0	89.0	1 067.4	969.0	10.2	93.4	89.0	934.0	847.7	10.2	10.3	11.1	118.3	120.8	(2.1)
1154	Nampak SA Medical Scheme	-	1 405.1	(100.0)	-	1 308.8	(100.0)	-	99.0	-	1 391.1	(100.0)	-	97.6	-	1 278.0	(100.0)	-	13.6	-	191.6	(100.0)
1241	Naspers Medical Fund	1 428.6	1 323.8	7.9	1 143.0	1 058.4	8.0	85.9	91.1	1 227.3	1 205.5	1.8	83.5	90.1	954.3	953.6	0.1	10.5	10.7	150.3	142.2	5.7
1469	Nedgroup Medical Aid Scheme	1 334.6	1 242.5	7.4	1 222.7	1 145.0	6.8	98.6	94.9	1 316.1	1 178.6	11.7	99.0	95.0	1 210.7	1 087.8	11.3	9.1	9.2	121.6	114.9	5.8
1584	Netcare Medical Scheme	1 509.3	1 437.5	5.0	1 282.8	1 221.8	5.0	93.6	87.2	1 412.7	1 253.7	12.7	94.7	88.4	1 215.1	1 079.7	12.5	6.4	6.2	96.9	88.9	9.0
1214	Old Mutual Staff Medical Aid Fund	1 252.2	1 164.8	7.5	1 164.4	1 090.3	6.8	92.7	91.1	1 160.5	1 060.8	9.4	91.9	90.3	1 070.3	984.7	8.7	10.7	10.8	133.4	125.5	6.3
1441	Parmed Medical Aid Scheme	3 320.3	2 969.0	11.8	3 320.3	2 969.0	11.8	90.3	95.8	2 998.0	2 844.1	5.4	90.3	95.8	2 998.0	2 844.1	5.4	5.1	4.8	170.1	143.2	18.8
1515	PG Bison Medical Aid Society	1 422.1	1 587.4	(10.4)	1 422.1	1 587.4	(10.4)	151.4	113.0	2 153.3	1 793.8	20.0	151.4	113.0	2 153.3	1 793.8	20.0	28.5	11.8	405.6	187.3	116.6
1186	PG Group Medical Scheme	1 635.3	1 519.9	7.6	1 227.8	1 141.1	7.6	100.4	95.8	1 641.4	1 456.4	12.7	108.2	102.4	1 328.3	1 168.0	13.7	7.0	6.8	113.7	104.0	9.3
1563	Pick n Pay Medical Scheme	1 377.6	1 296.6	6.2	1 034.2	973.5	6.2	94.1	88.6	1 296.9	1 148.7	12.9	96.6	88.3	999.1	859.7	16.2	9.8	9.8	135.6	126.5	7.2
1583	Platinum Health	850.0	773.4	9.9	849.7	773.0	9.9	94.3	98.4	801.8	760.7	5.4	94.3	98.4	801.6	760.5	5.4	6.5	7.1	55.6	54.9	1.3
1194	Profmed	1 422.5	1 323.0	7.5	1 422.5	1 323.0	7.5	85.2	85.6	1 211.9	1 132.8	7.0	85.2	85.6	1 211.9	1 132.8	7.0	13.3	13.1	188.6	173.8	8.5
1516	Quantum Medical Aid Society	1 082.7	948.3	14.2	906.4	803.8	12.8	94.5	99.3	1 023.4	941.9	8.7	93.7	99.8	849.6	801.9	5.9	12.6	13.1	136.2	124.6	9.3
1201	Rand Water Medical Scheme	1 608.0	1 517.9	5.9	1 608.0	1 517.9	5.9	86.7	84.2	1 393.6	1 277.8	9.1	86.7	84.2	1 393.6	1 277.8	9.1	5.8	5.7	93.8	86.4	8.6
1430	Remedi Medical Aid Scheme	1 348.0	1 219.7	10.5	1 288.2	1 163.3	10.7	89.9	92.6	1 212.4	1 129.4	7.3	89.8	92.4	1 156.9	1 074.3	7.7	8.0	8.3	107.3	101.1	6.1
1176	Retail Medical Scheme	848.7	877.5	(3.3)	807.5	814.5	(0.9)	76.2	81.0	646.4	710.8	(9.1)	75.1	79.8	606.2	650.2	(6.8)	16.1	15.3	136.8	134.0	2.1
1013	Rhodes University Medical Scheme	1 402.2	1 303.9	7.5	1 402.2	1 303.9	7.5	90.9	86.9	1 275.0	1 133.0	12.5	90.9	86.9	1 275.0	1 133.0	12.5	8.6	8.7	120.3	113.5	6.0
1209	South African Breweries Medical Aid Scheme (SABMAS)	1 309.5	1 239.7	5.6	1 205.0	1 139.3	5.8	87.9	88.5	1 151.3	1 097.1	4.9	88.3	88.9	1 064.1	1 013.1	5.0	9.0	8.7	117.6	107.5	9.4
1424	SABC Medical Aid Scheme	1 989.5	1 853.7	7.3	1 690.9	1 575.8	7.3	85.7	88.7	1 704.3	1 644.2	3.7	83.5	87.4	1 412.6	1 376.7	2.6	6.6	7.1	130.4	131.0	(0.5)

ANNEXURE P [CONT.]

Detailed financial ratios: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Net non-healthcare expenses					Net healthcare result			Net surplus/ (deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2014 As % of RCI	2013 As % of RCI	2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 pb R	2013 pb R	% change	2014 %	2013 %
Registered schemes - open																	
1252	Bestmed Medical Scheme	11.4	12.2	162.5	163.9	(0.9)	(11.8)	(13.5)	12.6	37.4	26.1	43.3	5 445.3	5 165.5	5.4	27.0	29.2
1512	Bonitas Medical Fund	12.9	13.7	162.5	159.5	1.9	(31.6)	(14.2)	(122.5)	3.2	17.2	(81.4)	4 753.4	4 771.5	(0.4)	30.7	33.3
1034	Cape Medical Plan	12.5	13.2	106.9	101.2	5.6	(135.4)	(165.6)	18.2	40.9	5.9	593.2	14 901.8	14 113.3	5.6	127.9	133.1
1552	Community Medical Aid Scheme (COMMED)	22.1	20.1	398.0	323.5	23.0	(196.2)	(89.0)	(120.4)	(115.2)	(43.7)	(163.6)	5 099.7	5 729.8	(11.0)	21.4	25.6
1491	Compcare Wellness Medical Scheme	17.9	16.9	228.6	217.3	5.2	(48.9)	(60.9)	19.7	(18.2)	(22.6)	19.5	5 975.4	7 434.2	(19.6)	37.2	42.1
1125	Discovery Health Medical Scheme	16.2	16.7	188.1	179.2	5.0	24.2	28.4	(14.8)	49.3	50.7	(2.8)	4 390.0	3 834.4	14.5	25.8	24.3
1202	Fedhealth Medical Scheme	14.2	14.0	206.9	193.6	6.9	(61.7)	(30.8)	(100.3)	(13.7)	10.4	(231.7)	6 930.6	7 134.8	(2.9)	37.2	40.2
1554	Genesis Medical Scheme	14.3	15.0	129.5	126.1	2.7	98.3	106.0	(7.3)	192.5	176.0	9.4	16 681.8	14 729.2	13.3	145.1	135.4
1537	Hosmed Medical Aid Scheme	12.8	13.8	169.0	166.6	1.4	23.0	(4.4)	622.7	42.9	15.3	180.4	4 094.7	3 559.1	15.0	25.5	24.5
1087	Keyhealth	10.2	9.9	190.6	173.8	9.7	47.2	96.4	(51.0)	65.7	126.0	(47.9)	7 707.4	6 626.6	16.3	32.2	29.5
1576	Liberty Medical Scheme	16.1	17.2	216.7	210.7	2.8	(107.5)	(40.7)	(164.1)	(92.0)	(18.3)	(402.7)	3 078.9	3 985.6	(22.7)	17.2	24.4
1466	Makoti Medical Scheme	15.3	14.8	115.8	100.0	15.8	(44.6)	(31.0)	(43.9)	(2.7)	11.3	(123.9)	9 926.9	9 097.2	9.1	104.0	116.4
1149	Medihelp	14.4	13.4	197.8	171.8	15.1	(74.5)	(54.5)	(36.7)	(3.5)	(26.3)	86.7	4 678.1	4 772.2	(2.0)	27.9	30.4
1506	Medimed Medical Scheme	10.7	11.4	81.5	79.8	2.1	28.4	(32.2)	188.2	75.4	11.2	573.2	9 820.3	9 254.1	6.1	89.9	92.0
1140	Medshield Medical Scheme	12.4	11.7	155.0	134.9	14.9	(38.7)	0.4	(9 775.0)	29.9	51.7	(42.2)	8 638.2	7 778.2	11.1	53.6	52.2
1167	Momentum Health	16.6	16.3	168.4	158.8	6.0	13.7	41.2	(66.7)	32.5	57.0	(43.0)	4 080.1	3 942.2	3.5	31.5	31.0
1546	Pharos Medical Plan	-	20.6	-	272.6	(100.0)	-	(3.7)	100.0	-	13.0	(100.0)	-	2 816.4	(100.0)	-	17.3
1575	Resolution Health Medical Scheme	15.8	16.3	188.9	173.1	9.1	(5.5)	16.6	(133.1)	3.4	30.9	(89.0)	1 490.9	1 134.0	31.5	9.4	8.1
1446	Selfmed Medical Scheme	13.8	14.1	228.7	211.6	8.1	(96.8)	(113.4)	14.6	107.9	13.1	723.7	24 038.9	20 614.2	16.6	118.2	111.2
1486	Sizwe Medical Fund	13.0	12.4	190.0	163.5	16.2	104.3	69.9	49.2	157.7	132.4	19.1	8 260.7	5 593.6	47.7	45.3	33.9
1141	Spectramed	22.6	22.5	298.1	276.7	7.7	(121.4)	(59.1)	(105.4)	(72.3)	(30.6)	(136.3)	9 253.8	9 152.5	1.1	46.6	48.4
1464	Suremed Health	16.0	14.1	155.3	121.0	28.3	(69.7)	(26.1)	(167.0)	(51.5)	(0.8)	(6 337.5)	2 598.8	3 119.6	(16.7)	21.4	29.0
1592	Thebemed	14.3	15.5	98.7	97.3	1.4	56.1	24.2	131.8	63.2	28.2	124.1	1 880.0	1 149.2	63.6	22.8	15.1
1422	Topmed Medical Scheme	14.5	16.4	168.2	167.4	0.5	(97.8)	(188.0)	48.0	19.1	64.8	(70.5)	13 634.2	17 222.5	(20.8)	90.2	123.8
Sub-total: registered open schemes		15.0	15.3	183.4	174.0	5.4	0.7	10.9	(93.6)	34.5	40.4	(14.6)	5 047.0	4 634.3	8.9	30.0	29.7
Sub-total: registered open schemes excluding Discovery Health Medical Scheme		13.7	13.9	177.9	168.2	5.8	(26.2)	(8.4)	(211.9)	17.6	29.1	(39.5)	5 811.2	5 533.0	5.0	35.2	36.0
Registered schemes - restricted																	
1005	AECI Medical Aid Society	7.3	7.6	140.9	134.1	5.1	161.5	139.5	15.8	360.4	221.8	62.5	24 156.9	17 833.4	35.5	102.7	84.4
1567	Afrox Medical Aid Society	13.3	9.4	163.3	115.6	41.3	(510.4)	(157.0)	(225.1)	(407.2)	21.5	(1 994.0)	-	13 781.0	(100.0)	-	90.5
1465	Alliance Midmed Medical Scheme	7.8	8.7	99.6	104.6	(4.8)	(84.2)	67.8	(224.2)	(21.1)	136.8	(115.4)	8 379.9	8 294.3	1.0	49.0	51.9
1534	Altron Medical Aid Scheme	-	9.4	-	124.0	(100.0)	-	66.4	(100.0)	-	99.7	(100.0)	-	5 350.3	(100.0)	-	25.9
1012	Anglo Medical Scheme	11.2	9.8	174.2	143.0	21.8	(349.8)	(238.2)	(46.9)	723.1	368.8	96.1	119 734.5	110 447.1	8.4	530.5	526.3
1571	Anglovaal Group Medical Scheme	11.5	11.7	148.3	144.2	2.8	(111.8)	(97.9)	(14.2)	1.3	57.7	(97.7)	17 359.2	17 058.1	1.8	89.4	90.3
1279	Bankmed	10.4	10.4	132.5	123.8	7.0	(52.6)	(8.7)	(504.6)	(6.1)	65.1	(109.4)	8 075.7	8 233.3	(1.9)	46.0	49.7
1507	Barloworld Medical Scheme	7.5	6.8	138.5	130.8	5.9	(35.1)	219.4	(116.0)	94.5	299.8	(68.5)	20 201.2	19 361.3	4.3	91.7	86.0
1526	BMW Employees Medical Aid Society	8.4	8.7	109.7	105.7	3.8	(59.4)	35.7	(266.4)	14.5	70.1	(79.3)	8 586.1	8 760.6	(2.0)	55.6	60.2
1237	BP Medical Aid Society	7.6	7.7	127.8	118.9	7.5	(355.6)	(202.4)	(75.7)	171.1	266.5	(35.8)	23 480.5	20 825.4	12.7	114.4	111.0
1590	Building & Construction Industry Medical Aid Fund	15.3	15.1	92.5	80.8	14.5	73.5	49.0	50.0	107.3	76.5	40.3	7 144.1	6 365.4	12.2	104.8	100.6
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	13.6	13.1	208.6	190.4	9.6	(30.5)	21.2	(243.9)	21.4	56.0	(61.8)	8 183.5	7 787.9	5.1	39.9	41.1
1068	De Beers Benefit Society	7.2	7.3	133.6	125.0	6.9	(98.4)	(14.7)	(569.4)	157.4	282.1	(44.2)	33 858.8	33 063.1	2.4	152.2	160.7
1572	Engen Medical Benefit Fund	8.7	8.1	146.5	126.2	16.1	(72.0)	(82.7)	12.9	3.1	13.5	(77.0)	11 340.0	11 231.9	1.0	50.7	53.8

ANNEXURE P [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Net non-healthcare expenses					Net healthcare result			Net surplus/ (deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2014 As % of RCI	2013 As % of RCI	2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 pb R	2013 pb R	% change	2014 %	2013 %
1271	Fishing Industry Medical Scheme (Fishmed)	20.4	21.5	58.3	55.9	4.3	17.1	6.3	171.4	33.4	21.7	53.9	3 117.3	3 000.2	3.9	95.0	102.1
1086	Food Workers Medical Benefit Fund	37.2	30.4	33.7	24.6	37.0	2.5	8.0	(68.8)	30.0	30.9	(2.9)	5 939.5	5 335.1	11.3	574.0	549.4
1253	Glencore Medical Scheme	7.1	7.7	70.5	73.2	(3.7)	34.4	83.9	(59.0)	51.9	106.8	(51.4)	6 313.1	5 957.5	6.0	53.5	50.0
1270	Golden Arrow Employees' Medical Benefit Fund	21.0	20.8	85.7	78.1	9.7	(269.8)	(256.2)	(5.3)	88.4	84.6	4.5	6 884.3	5 804.3	18.6	141.4	128.5
1598	Government Employees Medical Scheme (GEMS)	7.6	7.3	89.3	80.0	11.6	(21.1)	35.3	(159.8)	(9.9)	54.2	(118.3)	1 444.6	1 551.2	(6.9)	10.0	11.7
1523	Grintek Electronics Medical Aid Scheme	11.0	10.9	151.1	142.6	6.0	(178.3)	20.3	(978.3)	(103.0)	93.8	(209.8)	15 986.6	17 254.5	(7.3)	97.3	108.0
1566	Horizon Medical Scheme	18.7	18.9	136.0	127.6	6.6	(19.4)	40.0	(148.5)	10.4	69.0	(84.9)	5 789.5	6 266.3	(7.6)	66.2	77.4
1111	IBM (SA) Medical Scheme	-	16.3	-	182.5	(100.0)	-	45.4	(100.0)	-	101.6	(100.0)	-	-	-	-	-
1591	Impala Medical Plan	3.1	3.3	12.4	12.1	2.5	8.2	8.5	(3.5)	58.7	8.6	582.6	1 896.1	1 244.4	52.4	39.3	28.2
1559	Imperial Group Medical Scheme	8.2	8.5	117.1	112.6	4.0	15.7	(5.8)	370.7	132.5	41.9	216.2	13 740.7	12 293.2	11.8	80.6	76.8
1145	LA-Health Medical Scheme	13.9	14.0	158.5	150.6	5.2	89.3	83.2	7.3	112.8	100.7	12.0	5 721.9	4 787.4	19.5	35.1	31.3
1197	Libcare Medical Scheme	10.3	10.6	133.1	132.0	0.8	83.9	125.5	(33.1)	202.5	253.1	(20.0)	18 645.5	16 654.8	12.0	97.7	92.1
1599	Lonmin Medical Scheme	16.1	16.3	96.8	92.1	5.1	(21.2)	1.9	(1 215.8)	(12.7)	9.4	(235.1)	1 903.2	2 081.9	(8.6)	26.4	32.0
1547	Malcor Medical Scheme	7.1	7.6	106.8	108.3	(1.4)	(178.2)	(155.2)	(14.8)	32.7	11.6	181.9	4 510.5	4 227.4	6.7	25.0	25.0
1495	Massmart Health Plan	9.9	9.9	122.8	124.4	(1.3)	110.1	55.2	99.5	186.8	173.2	7.9	11 682.0	15 033.0	(22.3)	67.6	80.4
1039	MBMed Medical Aid Fund	8.5	8.4	102.3	93.8	9.1	68.3	12.9	429.5	133.3	149.3	(10.7)	10 863.1	10 687.6	1.6	80.6	80.5
1548	Medipos Medical Scheme	7.3	6.5	101.8	90.5	12.5	(62.5)	53.5	(216.8)	73.8	233.4	(68.4)	21 260.9	22 215.5	(4.3)	130.5	135.2
1105	Metropolitan Medical Scheme	10.4	10.4	118.5	109.1	8.6	(62.8)	(15.8)	(297.5)	(10.0)	50.7	(119.7)	8 478.8	7 989.6	6.1	60.8	65.0
1569	Minemed Medical Scheme	-	7.5	-	116.7	(100.0)	-	101.1	(100.0)	-	92.7	(100.0)	-	-	-	-	-
1600	Motohealth Care	11.8	12.7	118.3	120.8	(2.1)	(52.1)	(16.5)	(215.8)	(16.3)	24.7	(166.0)	7 535.2	7 250.7	3.9	53.5	54.4
1154	Nampak SA Medical Scheme	-	14.6	-	191.6	(100.0)	-	(160.7)	100.0	-	(107.3)	100.0	-	-	-	-	-
1241	Naspers Medical Fund	13.1	13.4	150.3	142.2	5.7	38.4	(37.4)	202.7	102.5	33.8	203.3	9 208.5	8 530.9	7.9	54.9	54.6
1469	Nedgroup Medical Aid Scheme	9.9	10.0	121.6	114.9	5.8	(109.6)	(57.7)	(89.9)	(4.4)	35.4	(112.4)	5 092.1	5 276.2	(3.5)	32.3	35.6
1584	Netcare Medical Scheme	7.6	7.3	96.9	88.9	9.0	(29.3)	53.1	(155.2)	25.3	103.6	(75.6)	5 928.6	5 711.9	3.8	32.3	33.2
1214	Old Mutual Staff Medical Aid Fund	11.5	11.5	133.4	125.5	6.3	(39.3)	(19.9)	(97.5)	23.5	28.8	(18.4)	6 085.8	5 747.8	5.9	40.2	41.6
1441	Parmed Medical Aid Scheme	5.1	4.8	170.1	143.2	18.8	152.3	(18.3)	932.2	337.7	153.3	120.3	29 861.9	26 923.9	10.9	76.1	75.1
1515	PG Bison Medical Aid Society	28.5	11.8	405.6	187.3	116.6	(1 136.8)	(393.6)	(188.8)	(897.8)	(279.5)	(221.2)	-	27 924.0	(100.0)	-	136.9
1186	PG Group Medical Scheme	9.3	9.1	113.7	104.0	9.3	(214.2)	(130.9)	(63.6)	(59.1)	(9.1)	(549.5)	18 843.3	18 820.5	0.1	95.3	104.3
1563	Pick n Pay Medical Scheme	13.1	13.0	135.6	126.5	7.2	(100.4)	(12.7)	(690.6)	(23.1)	155.6	(114.8)	16 006.6	16 148.5	(0.9)	97.1	103.4
1583	Platinum Health	6.5	7.1	55.6	54.9	1.3	(7.5)	(42.4)	82.3	16.7	5.7	193.0	2 750.7	3 053.3	(9.9)	28.3	32.6
1194	Profmed	13.3	13.1	188.6	173.8	8.5	22.0	16.4	34.1	75.0	88.3	(15.1)	9 310.9	8 617.4	8.0	54.9	54.3
1516	Quantum Medical Aid Society	15.0	15.5	136.2	124.6	9.3	(79.4)	(122.7)	35.3	10.3	(32.3)	131.9	13 165.9	10 135.6	29.9	94.6	87.7
1201	Rand Water Medical Scheme	5.8	5.7	93.8	86.4	8.6	120.5	153.7	(21.6)	204.1	216.0	(5.5)	16 586.2	14 291.7	16.1	85.9	78.9
1430	Remedi Medical Aid Scheme	8.3	8.7	107.3	101.1	6.1	23.9	(12.1)	297.5	77.8	39.1	99.0	11 574.0	10 975.7	5.5	72.5	76.7
1176	Retail Medical Scheme	16.9	16.5	136.8	134.0	2.1	64.4	30.2	113.2	109.9	69.4	58.4	10 120.4	9 151.5	10.6	102.1	88.9
1013	Rhodes University Medical Scheme	8.6	8.7	120.3	113.5	6.0	7.0	57.4	(87.8)	100.7	134.7	(25.2)	18 381.0	17 233.1	6.7	110.1	110.5
1209	South African Breweries Medical Aid Scheme (SABMAS)	9.8	9.4	117.6	107.5	9.4	23.3	18.6	25.3	137.7	112.0	22.9	13 253.6	11 917.2	11.2	83.1	79.6
1424	SABC Medical Aid Scheme	7.7	8.3	130.4	131.0	(0.5)	147.9	68.1	117.2	192.6	150.3	28.1	14 107.2	12 454.2	13.3	60.8	56.5

ANNEXURE P [CONT.]

Detailed financial ratios: registered schemes for the years ended 31 December 2013-2014

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) (note a)					Gross non-healthcare expenses (incl. PMSA)				
		2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change	2014 As % of RCI	2013 As % of RCI	2014 pabpm R	2013 pabpm R	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change
1038	SAMWUMed	973.8	836.5	16.4	973.8	836.5	16.4	77.6	94.6	755.8	791.0	(4.5)	77.6	94.6	755.8	791.0	(4.5)	6.7	7.8	65.6	65.1	0.8
1527	Sappi Medical Aid Scheme	-	1 794.9	(100.0)	-	1 794.9	(100.0)	-	105.2	-	1 888.8	(100.0)	-	105.2	-	1 888.8	(100.0)	-	8.4	-	150.6	(100.0)
1234	Sasolmed	1 542.1	1 445.3	6.7	1 542.1	1 445.3	6.7	88.4	92.3	1 362.8	1 333.4	2.2	88.4	92.3	1 362.8	1 333.4	2.2	6.9	6.9	106.4	99.0	7.5
1531	Sedmed	1 154.2	1 042.3	10.7	1 154.2	1 042.3	10.7	109.6	103.7	1 265.2	1 080.9	17.1	109.6	103.7	1 265.2	1 080.9	17.1	9.9	8.4	114.1	87.9	29.8
1568	Sisonke Health Medical Scheme	1 181.0	1 098.1	7.5	1 181.0	1 098.1	7.5	88.4	87.5	1 044.2	960.9	8.7	88.4	87.5	1 044.2	960.9	8.7	11.0	11.7	129.5	129.0	0.4
1580	South African Police Service Medical Scheme (POLMED)	1 182.9	1 108.8	6.7	1 182.9	1 108.8	6.7	94.0	93.0	1 112.3	1 031.2	7.9	94.0	93.0	1 112.3	1 031.2	7.9	6.4	6.4	76.1	71.2	6.9
1578	TFG Medical Aid Scheme	1 411.6	1 259.3	12.1	1 411.6	1 259.3	12.1	73.2	85.4	1 033.9	1 075.2	(3.8)	73.2	85.4	1 033.9	1 075.2	(3.8)	9.2	9.6	129.4	120.5	7.4
1544	Tiger Brands Medical Scheme	1 782.2	1 649.2	8.1	1 782.2	1 649.2	8.1	95.9	90.4	1 709.8	1 490.6	14.7	95.9	90.4	1 709.8	1 490.6	14.7	6.9	7.0	123.3	114.7	7.5
1582	Transmed Medical Fund	1 109.1	1 028.6	7.8	1 109.1	1 028.6	7.8	91.1	90.3	1 010.3	928.8	8.8	91.1	90.3	1 010.3	928.4	8.8	11.4	11.0	126.5	113.1	11.8
1579	Tsogo Sun Group Medical Scheme	1 064.8	1 035.8	2.8	815.5	793.8	2.7	88.4	84.1	941.2	871.1	8.0	86.1	80.9	702.1	642.3	9.3	11.8	11.4	125.4	117.7	6.5
1597	Umvuzo Health Medical Scheme	861.2	771.6	11.6	861.2	771.6	11.6	79.7	76.9	686.7	593.2	15.8	79.7	76.9	686.7	593.2	15.8	13.8	14.2	119.2	109.6	8.8
1520	University of Kwa-Zulu Natal Medical Scheme	1 563.4	1 436.6	8.8	1 251.6	1 150.1	8.8	84.7	85.3	1 324.2	1 225.0	8.1	83.1	82.7	1 040.6	951.0	9.4	8.8	8.9	137.0	127.4	7.5
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	2 122.5	1 959.0	8.3	2 122.5	1 959.0	8.3	87.8	86.1	1 862.8	1 687.3	10.4	87.8	86.1	1 862.8	1 687.3	10.4	8.1	8.2	171.8	160.5	7.0
1291	Witbank Coalfields Medical Aid Scheme	1 273.4	1 202.9	5.9	988.5	933.7	5.9	90.0	86.7	1 145.6	1 042.6	9.9	92.3	88.2	912.5	823.4	10.8	5.5	5.1	70.2	60.9	15.3
1293	Wooltru Healthcare Fund	1 148.0	1 063.2	8.0	1 148.0	1 063.2	8.0	96.8	91.2	1 111.8	969.4	14.7	96.8	91.2	1 111.8	969.4	14.7	11.2	11.4	128.5	121.0	6.2
Sub-total: registered restricted schemes		1 229.8	1 145.2	7.4	1 180.1	1 100.1	7.3	92.3	89.9	1 134.7	1 029.0	10.3	92.4	89.9	1 091.0	988.8	10.3	8.1	8.0	99.9	91.8	8.8
Sub-total: registered restricted schemes excluding Government Employees Medical Scheme (GEMS)		1 254.6	1 168.0	7.4	1 180.0	1 098.8	7.4	90.8	90.3	1 139.4	1 054.5	8.1	90.9	90.2	1 072.3	991.2	8.2	8.7	8.7	109.2	102.0	7.1
Total registered schemes		1 329.8	1 235.7	7.6	1 203.9	1 120.9	7.4	88.7	87.0	1 179.0	1 075.5	9.6	88.2	86.5	1 062.2	969.3	9.6	11.0	11.1	146.1	136.9	6.7

ANNEXURE P [CONT.]

Detailed financial information: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Net non-healthcare expenses					Net healthcare result			Net surplus/ (deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2014 As % of RCI	2013 As % of RCI	2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 pabpm R	2013 pabpm R	% change	2014 pb R	2013 pb R	% change	2014 %	2013 %
1038	SAMWUMed	6.7	7.8	65.6	65.1	0.8	152.4	(19.6)	877.6	187.1	9.5	1 869.5	7 990.2	5 861.7	36.3	68.1	59.9
1527	Sappi Medical Aid Scheme	-	8.4	-	150.6	(100.0)	-	(244.5)	100.0	-	(210.9)	100.0	-	-	-	-	-
1234	Sasolmed	6.9	6.9	106.4	99.0	7.5	72.8	12.8	468.8	116.0	34.2	239.2	9 035.2	7 586.3	19.1	48.6	43.9
1531	Sedmed	9.9	8.4	114.1	87.9	29.8	(225.0)	(126.5)	(77.9)	(28.9)	78.4	(136.9)	6 635.7	7 056.2	(6.0)	48.2	56.2
1568	Sisonke Health Medical Scheme	11.0	11.7	129.5	129.0	0.4	7.3	8.2	(11.0)	28.6	86.3	(66.9)	9 765.4	8 671.9	12.6	66.4	63.9
1580	South African Police Service Medical Scheme (POLMED)	6.4	6.4	76.1	71.2	6.9	(5.5)	6.4	(185.9)	48.4	62.6	(22.7)	7 238.8	6 497.1	11.4	50.7	48.9
1578	TFG Medical Aid Scheme	9.2	9.6	129.4	120.5	7.4	248.3	63.7	289.8	291.2	88.1	230.5	11 618.7	8 064.2	44.1	68.7	52.6
1544	Tiger Brands Medical Scheme	6.9	7.0	123.3	114.7	7.5	(50.9)	43.9	(215.9)	21.9	109.4	(80.0)	11 881.6	11 660.0	1.9	55.2	58.4
1582	Transmed Medical Fund	11.4	11.0	126.5	113.1	11.8	(27.7)	(12.9)	(114.7)	(11.0)	2.6	(523.1)	3 106.1	2 807.7	10.6	22.0	20.9
1579	Tsogo Sun Group Medical Scheme	15.4	14.8	125.4	117.7	6.5	(12.0)	33.9	(135.4)	29.2	67.2	(56.5)	8 405.1	8 214.0	2.3	66.3	67.1
1597	Umvuzo Health Medical Scheme	13.8	14.2	119.2	109.6	8.8	55.3	68.8	(19.6)	67.1	76.4	(12.2)	2 667.2	1 940.2	37.5	25.8	21.3
1520	University of Kwa-Zulu Natal Medical Scheme	10.9	11.1	137.0	127.4	7.5	74.0	71.7	3.2	243.3	127.6	90.7	16 850.0	13 681.7	23.2	89.2	76.7
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	8.1	8.2	171.8	160.5	7.0	88.0	111.3	(20.9)	381.5	204.6	86.5	21 960.5	16 603.4	32.3	84.6	69.0
1291	Witbank Coalfields Medical Aid Scheme	7.1	6.5	70.2	60.9	15.3	5.8	49.3	(88.2)	91.5	110.4	(17.1)	16 440.0	14 798.0	11.1	105.6	103.5
1293	Wooltru Healthcare Fund	11.2	11.4	128.5	121.0	6.2	(92.2)	(27.2)	(239.0)	(37.9)	84.4	(144.9)	9 761.0	10 533.6	(7.3)	71.8	83.5
Sub-total: registered restricted schemes		8.5	8.3	99.9	91.8	8.8	(10.7)	19.5	(154.9)	29.6	61.7	(52.0)	5 603.2	5 275.4	6.2	37.9	38.2
Sub-total: registered restricted schemes excluding Government Employees Medical Scheme (GEMS)		9.3	9.3	109.2	102.0	7.1	(1.5)	5.7	(126.3)	64.6	68.3	(5.4)	9 257.3	8 454.3	9.5	61.5	60.3
Total registered schemes		12.1	12.2	146.1	136.9	6.7	(4.4)	14.8	(129.7)	32.3	50.0	(35.4)	5 294.0	4 921.4	7.6	33.3	33.3

ANNEXURE P [CONT.]

Detailed financial ratios: registered schemes for the years ended 31 December 2013-2014

Notes:

- a Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.
- b An encumbered asset was excluded in the calculation of the solvency ratio.
- c Gold Fields Medical Scheme changed its name to Sisonke Health Medical Scheme on 1 January 2014.
- d Xstrata Medical Aid Scheme changed its name to Glencore Medical Scheme on 1 January 2014.

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

RCI = Risk Contribution Income

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

pb = per beneficiary

The following schemes amalgamated in 2013 and 2014:

- Pro Sano Medical Scheme amalgamated with Bonitas Medical Fund on 1 January 2013.
- Nampak SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 March 2013.
- Sappi Medical Aid Scheme amalgamated with Bestmed on 1 April 2013.
- IBM (SA) Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 July 2013.
- Minemed Medical Scheme amalgamated with Bestmed on 1 September 2013.
- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE Q

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %
Registered schemes - open																							
1252	Bestmed Medical Scheme	Beat 1	4 854	9 766	32.7	5.5	86 557	738.6	86 557	738.6	56 786	65.6	484.6	56 754	65.6	484.3	18 584	21.5	158.6	11 219	13.0	95.7	
		Beat 2	19 038	39 089	27.2	2.2	386 889	824.8	321 681	685.8	333 981	86.3	712.0	272 682	84.8	581.3	73 116	22.7	155.9	(24 117)	(7.5)	(51.4)	
		Beat 3	7 134	14 673	33.6	9.2	238 155	1 352.6	197 868	1 123.8	195 354	82.0	1 109.5	156 993	79.3	891.6	29 965	15.1	170.2	10 911	5.5	62.0	
		Beat 4	5 272	11 389	39.2	12.2	273 264	1 999.5	218 321	1 597.5	272 261	99.6	1 992.1	225 149	103.1	1 647.4	19 652	9.0	143.8	(26 480)	(12.1)	(193.8)	
		Pace 1	26 222	63 226	31.7	5.6	1 193 423	1 573.0	931 263	1 227.4	1 024 871	85.9	1 350.8	817 912	87.8	1 078.0	116 268	12.5	153.2	(2 917)	(0.3)	(3.8)	
		Pace 2	11 327	21 880	46.8	25.1	701 021	2 669.9	596 045	2 270.1	646 414	92.2	2 462.0	560 349	94.0	2 134.2	44 474	7.5	169.4	(8 777)	(1.5)	(33.4)	
		Pace 3	6 739	14 239	45.3	22.0	472 798	2 767.0	387 907	2 270.2	428 155	90.6	2 505.8	344 521	88.8	2 016.3	27 129	7.0	158.8	16 257	4.2	95.1	
		Pace 4	4 036	7 010	53.2	31.7	334 550	3 977.1	324 608	3 858.9	307 767	92.0	3 658.7	302 861	93.3	3 600.3	15 877	4.9	188.7	5 869	1.8	69.8	
		Pulse 1	5 138	9 031	35.5	10.9	125 604	1 159.0	125 604	1 159.0	95 588	76.1	882.0	95 584	76.1	882.0	21 679	17.3	200.0	8 342	6.6	77.0	
		Pulse 2	1 182	1 599	70.1	76.0	62 437	3 254.0	62 437	3 254.0	75 403	120.8	3 929.7	75 403	120.8	3 929.7	4 205	6.7	219.2	(17 171)	(27.5)	(894.9)	
	Consolidated	90 942	191 902	35.4	10.8	3 874 698	1 682.6	3 252 292	1 412.3	3 436 581	88.7	1 492.3	2 908 207	89.4	1 262.9	370 950	11.4	161.1	(26 865)	(0.8)	(11.7)	27.0	
1512	Bonitas Medical Fund	Boncap	42 807	63 679	33.0	5.9	447 636	585.8	447 636	585.8	535 115	119.5	700.3	535 115	119.5	700.3	83 848	18.7	109.7	(171 328)	(38.3)	(224.2)	
		BonClassic	13 471	26 615	44.7	20.8	625 012	1 957.0	561 340	1 757.6	609 599	97.5	1 908.7	547 209	97.5	1 713.3	59 827	10.7	187.3	(45 696)	(8.1)	(143.1)	
		BonComprehensive	4 419	9 294	41.2	16.7	308 729	2 768.2	262 502	2 353.7	356 088	115.3	3 192.8	311 153	118.5	2 789.9	21 112	8.0	189.3	(69 764)	(26.6)	(625.5)	
		BonEssential	3 556	8 249	30.5	5.6	73 437	741.9	73 437	741.9	62 738	85.4	633.8	62 738	85.4	633.8	14 610	19.9	147.6	(3 911)	(5.3)	(39.5)	
		Bonsave	29 996	70 369	27.2	2.6	891 210	1 055.4	740 972	877.5	746 409	83.8	883.9	607 531	82.0	719.5	136 744	18.5	161.9	(3 303)	(0.4)	(3.9)	
		Primary	60 663	147 816	27.3	2.6	1 662 937	937.5	1 662 937	937.5	1 417 255	85.2	799.0	1 417 255	85.2	799.0	277 718	16.7	156.6	(32 036)	(1.9)	(18.1)	
		Standard	142 330	330 505	32.7	6.7	6 146 736	1 549.8	6 146 736	1 549.8	5 389 159	87.7	1 358.8	5 389 159	87.7	1 358.8	679 084	11.0	171.2	78 493	1.3	19.8	
		Consolidated	297 242	656 527	31.5	6.0	10 155 697	1 289.1	9 895 560	1 256.0	9 116 363	89.8	1 157.1	8 870 161	89.6	1 125.9	1 272 943	12.9	161.6	(247 544)	(2.5)	(31.4)	30.7
1034	Cape Medical Plan	Healthpact Premium	2 295	4 741	38.8	14.8	46 358	814.9	46 358	814.9	49 484	106.7	869.8	49 484	106.7	869.8	5 134	11.1	90.2	(8 259)	(17.8)	(145.2)	
		Healthpact Select	314	504	61.7	57.5	20 893	3 454.6	19 222	3 178.3	20 658	98.9	3 415.7	19 077	99.2	3 154.2	2 345	12.2	387.8	(2 200)	(11.4)	(363.7)	
		Healthpact Silver	3 420	7 501	35.3	9.6	81 280	903.0	66 884	743.1	82 452	101.4	916.0	68 309	102.1	758.9	9 031	13.5	100.3	(10 456)	(15.6)	(116.2)	
		Consolidated	6 029	12 746	37.6	13.4	148 532	971.1	132 464	866.1	152 594	102.7	997.7	136 869	103.3	894.9	16 511	12.5	107.9	(20 915)	(15.8)	(136.7)	127.9
1552	Community Medical Aid Scheme (COMMED)	Deluxe	1 259	2 093	55.0	39.1	91 541	3 644.7	82 946	3 302.5	80 242	87.7	3 194.8	72 785	87.8	2 898.0	12 497	15.1	497.6	(2 336)	(2.8)	(93.0)	
		Fundamental	1 600	2 071	36.2	4.8	16 528	665.1	16 528	665.1	13 200	79.9	531.1	13 200	79.9	531.1	10 076	61.0	405.4	(6 747)	(40.8)	(271.5)	
		Standard	2 976	5 971	41.7	16.4	133 031	1 856.6	133 031	1 856.6	120 455	90.5	1 681.1	120 455	90.5	1 681.1	28 837	21.7	402.5	(16 261)	(12.2)	(226.9)	
		Consolidated	5 835	10 135	43.3	18.7	241 101	1 982.4	232 506	1 911.7	213 897	88.7	1 758.7	206 440	88.8	1 697.4	51 409	22.1	422.7	(25 344)	(10.9)	(208.4)	21.4
1491	Compicare Wellness Medical Scheme	Axis	818	1 578	43.8	18.2	20 048	1 058.7	20 048	1 058.7	20 977	104.6	1 107.8	20 977	104.6	1 107.8	4 605	23.0	243.2	(5 534)	(27.6)	(292.2)	
		Dynamix	1 485	3 050	45.7	23.8	87 134	2 380.7	73 980	2 021.3	82 035	94.1	2 241.4	69 993	94.6	1 912.4	9 552	12.9	261.0	(5 565)	(7.5)	(152.1)	
		Pinnacle	1 094	2 258	48.5	25.3	87 044	3 212.4	69 606	2 568.9	79 020	90.8	2 916.3	63 846	91.7	2 356.3	7 663	11.0	282.8	(1 903)	(2.7)	(70.2)	
		Mumed	3 453	7 056	32.4	7.0	98 022	1 157.7	98 051	1 158.0	82 072	83.7	969.3	81 942	83.6	967.8	19 852	20.2	234.5	(3 742)	(3.8)	(44.2)	
		Networx	6 791	8 275	25.7	0.2	31 902	321.3	31 902	321.3	16 676	52.3	167.9	16 676	52.3	167.9	16 232	50.9	163.5	(1 007)	(3.2)	(10.1)	
		Symmetry	2 668	5 769	40.5	16.3	125 178	1 808.2	125 184	1 808.3	106 740	85.3	1 541.9	106 656	85.2	1 540.6	17 153	13.7	247.8	1 375	1.1	19.9	
		Other*					-	-	-	-	(310)	-	-	(310)	-	-	(3)	-	-	313	-	-	
		Consolidated	16 309	27 986	35.4	10.9	449 326	1 338.0	418 770	1 247.0	387 210	86.2	1 153.0	359 780	85.9	1 071.3	75 054	17.9	223.5	(16 063)	(3.8)	(47.8)	37.2
1125	Discovery Health Medical Scheme	Classic Comprehensive	172 180	401 095	38.0	12.6	12 304 188	2 556.4	9 244 402	1 920.7	11 818 245	96.1	2 455.4	8 937 740	96.7	1 856.9	928 815	10.0	193.0	(622 152)	(6.7)	(129.3)	
		Classic Comprehensive Zero MSA	709	1 599	35.7	8.4	35 346	1 842.1	35 346	1 842.1	33 042	93.5	1 722.0	32 366	91.5	1 686.3	3 594	10.2	187.3	(605)	(1.7)	(31.5)	
		Classic Core	53 854	115 334	36.7	11.3	1 590 780	1 149.4	1 590 440	1 149.2	1 079 034	67.8	779.6	1 076 578	67.7	777.9	268 668	16.9	194.1	245 193	15.4	177.2	
		Classic Priority	102 694	236 354	34.4	8.4	4 959 115	1 748.5	3 727 918	1 314.4	4 005 270	80.8	1 412.2	2 831 953	76.0	998.5	547 190	14.7	192.9	348 775	9.4	123.0	
		Classic Saver	245 478	536 024	30.5	4.9	9 205 717	1 431.2	6 922 006	1 076.1	7 047 526	76.6	1 095.6	4 929 336	71.2	766.3	1 259 410	18.2	195.8	733 259	10.6	114.0	
		Coastal Core	83 786	184 882	35.4	9.3	1 895 116	854.2	1 894 766	854.0	1 435 066	75.7	646.8	1 433 203	75.6	646.0	408 315	21.5	184.0	53 248	2.8	24.0	
		Coastal Saver	173 302	396 774	31.7	5.4	5 523 361	1 160.1	4 157 214	873.1	4 622 381	83.7	970.8	3 336 836	80.3	700.8	886 256	21.3	186.1	(65 878)	(1.6)	(13.8)	
		Essential Comprehensive	22 606	46 186	41.9	20.2	1 243 889	2 244.3	1 058 306	1 909.5	1 031 671	82.9	1 861.4	849 154	80.2	1 532.1	122 194	11.5	220.5	86 958	8.2	156.9	
		Essential Core	31 763	67 204	33.8	7.7	722 195	895.5	722 195	895.5	478 673	66.3	593.6	477 670	66.1	592.3	150 647	20.9	186.8	93 878	13.0	116.4	
Essential Priority	9 383	19 756	33.7	9.0	358 038	1 510.2	304 776	1 285.6	240 590	67.2	1 014.8	186 715	61.3	787.6	48 949	16.1	206.5	69 112	22.7	291.5			

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio			
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %
1202	Fedhealth Medical Scheme	Essential Priority	9 383	19 756	33.7	9.0	358 038	1 510.2	304 776	1 285.6	240 590	67.2	1 014.8	186 715	61.3	787.6	48 949	16.1	206.5	69 112	22.7	291.5				25.8
		Essential Saver	88 124	188 203	28.8	4.1	2 412 250	1 068.1	2 054 239	909.6	1 628 216	67.5	720.9	1 275 223	62.1	564.6	429 638	20.9	190.2	349 379	17.0	154.7				
		Executive	11 678	26 315	40.8	16.6	1 034 112	3 274.8	777 946	2 463.6	1 248 011	120.7	3 952.2	999 615	128.5	3 165.5	62 692	8.1	198.5	(284 360)	(36.6)	(900.5)				
		KeyCare Access	5 302	7 910	28.8	4.7	47 155	496.8	47 155	496.8	27 138	57.6	285.9	27 137	57.5	285.9	12 881	27.3	135.7	7 137	15.1	75.2				
		KeyCare Core	14 961	23 745	32.7	8.4	191 850	673.3	191 844	673.3	110 492	57.6	387.8	110 486	57.6	387.8	34 855	18.2	122.3	46 502	24.2	163.2				
		KeyCare Plus	215 296	383 438	27.5	4.5	3 382 606	735.1	3 382 448	735.1	2 987 007	88.3	649.2	2 987 007	88.3	649.2	702 696	20.8	152.7	(307 254)	(9.1)	(66.8)				
		Consolidated	1 231 116	2 634 819	32.6	7.5	44 905 716	1 420.3	36 111 000	1 142.1	37 792 361	84.2	1 195.3	29 491 010	81.7	932.7	5 866 799	16.2	185.6	753 191	2.1	23.8				
		Blue Door	7 459	11 565	27.2	0.6	70 993	511.5	70 993	511.5	64 979	91.5	468.2	64 979	91.5	468.2	17 155	24.2	123.6	(11 142)	(15.7)	(80.3)				
		Maxima Basis	8 936	17 912	34.0	7.8	306 792	1 427.3	306 792	1 427.3	232 603	75.8	1 082.2	232 603	75.8	1 082.2	48 948	16.0	227.7	25 241	8.2	117.4				
		Maxima Core	10 305	20 814	39.8	14.5	285 187	1 141.8	285 187	1 141.8	225 307	79.0	902.1	225 307	79.0	902.1	54 662	19.2	218.8	5 218	1.8	20.9				
		Maxima Entrysaver	1 735	3 721	24.4	0.9	20 592	461.2	16 773	375.6	12 112	58.8	271.2	9 393	56.0	210.4	5 208	31.0	116.6	2 172	12.9	48.6				
		Maxima Entryzone	2 987	5 425	31.2	4.4	46 546	715.0	46 546	715.0	29 676	63.8	455.8	29 676	63.8	455.8	8 301	17.8	127.5	8 569	18.4	131.6				
		Maxima Exec	6 483	12 918	46.8	25.3	355 543	2 293.6	327 973	2 115.7	405 166	114.0	2 613.7	376 881	114.9	2 431.2	34 141	10.4	220.2	(83 049)	(25.3)	(535.7)				
		Maxima Plus	2 085	3 444	57.2	42.5	179 001	4 331.2	168 702	4 082.0	204 768	114.4	4 954.7	195 847	116.1	4 738.8	11 375	6.7	275.2	(38 520)	(22.8)	(932.1)				
Maxima Saver	1 192	2 437	26.8	2.4	21 742	743.5	19 292	659.7	13 884	63.9	474.8	11 844	61.4	405.0	4 107	21.3	140.4	3 341	17.3	114.2						
Maxima Standard	29 157	62 442	36.0	8.2	1 275 937	1 702.8	1 170 764	1 562.5	1 114 557	87.4	1 487.5	1 009 466	86.2	1 347.2	163 393	14.0	218.1	(2 095)	(0.2)	(2.8)						
Ultima 200	3 830	7 146	55.4	37.9	159 345	1 858.2	157 448	1 836.1	160 661	100.8	1 873.6	158 321	100.6	1 846.3	20 481	13.0	238.8	(21 354)	(13.6)	(249.0)						
Ultimax	345	521	63.6	56.6	39 020	6 241.1	36 835	5 891.7	35 820	91.8	5 729.4	33 560	91.1	5 367.8	1 847	5.0	295.4	1 429	3.9	228.6						
Consolidated	74 514	148 345	37.5	11.9	2 760 697	1 550.8	2 607 304	1 464.7	2 499 532	90.5	1 404.1	2 347 876	90.0	1 318.9	369 619	14.2	207.6	(110 191)	(4.2)	(61.9)						
1554	Genesis Medical Scheme	Private	3 269	8 980	33.9	8.7	99 367	922.1	99 367	922.1	71 217	71.7	660.9	71 217	71.7	660.9	14 450	14.5	134.1	13 700	13.8	127.1				
		Private Choice	1 514	3 211	27.7	3.0	22 289	578.5	22 289	578.5	12 553	56.3	325.8	12 553	56.3	325.8	3 190	14.3	82.8	6 546	29.4	169.9				
		Private Comprehensive	1 227	3 276	31.5	5.4	50 261	1 278.5	43 032	1 094.6	48 992	97.5	1 246.2	41 385	96.2	1 052.7	6 044	14.0	153.7	(4 397)	(10.2)	(111.8)				
		Private Plus	2 098	5 280	31.3	5.2	66 558	1 050.5	57 029	900.1	50 093	75.3	790.6	40 603	71.2	640.8	8 121	14.2	128.2	8 305	14.6	131.1				
		Consolidated	8 108	20 747	31.9	6.4	238 474	957.9	221 717	890.6	182 855	76.7	734.5	165 758	74.8	665.8	31 805	14.3	127.7	24 155	10.9	97.0				
1537	Hosmed Medical Aid Scheme	Plus	7 148	21 063	32.7	3.1	437 609	1 731.4	437 609	1 731.4	399 216	91.2	1 579.5	399 216	91.2	1 579.5	49 385	11.3	195.4	(10 992)	(2.5)	(43.5)				
		Step	4 371	8 087	33.6	6.2	81 472	839.5	81 472	839.5	66 432	81.5	684.6	66 432	81.5	684.6	15 135	18.6	156.0	(95)	(0.1)	(1.0)				
		Value	15 372	44 874	29.1	2.4	668 223	1 240.9	668 223	1 240.9	548 391	82.1	1 018.4	548 391	82.1	1 018.4	87 978	13.2	163.4	31 854	4.8	59.2				
		Consolidated	26 891	74 024	30.6	3.0	1 187 305	1 336.6	1 187 305	1 336.6	1 014 040	85.4	1 141.6	1 014 040	85.4	1 141.6	152 499	12.8	171.7	20 766	1.7	23.4				
1087	Keyhealth	Equilibrium	4 992	10 802	30.7	8.7	114 858	886.1	106 535	821.9	109 657	95.5	846.0	101 320	95.1	781.6	16 520	15.5	127.4	(11 305)	(10.6)	(87.2)				
		Essence	2 194	5 053	33.7	9.6	42 510	701.1	42 510	701.1	39 965	94.0	659.1	39 965	94.0	659.1	6 615	15.6	109.1	(4 070)	(9.6)	(67.1)				
		Gold	18 428	39 359	45.5	22.9	1 040 681	2 203.4	936 601	1 983.0	912 972	87.7	1 933.0	808 681	86.3	1 712.2	96 115	10.3	203.5	31 805	3.4	67.3				
		Origin	318	546	28.6	0.4	4 418	674.4	4 418	674.4	2 936	66.4	448.0	2 936	66.4	448.0	543	12.3	82.9	940	21.3	143.4				
		Platinum	4 395	7 012	59.2	46.5	370 784	4 406.5	370 784	4 406.5	323 331	87.2	3 842.6	323 331	87.2	3 842.6	28 710	7.7	341.2	18 742	5.1	222.7				
		Silver	4 976	11 950	38.4	15.2	213 260	1 487.2	213 260	1 487.2	184 023	86.3	1 283.3	184 023	86.3	1 283.3	22 894	10.7	159.6	6 344	3.0	44.2				
		Consolidated	35 303	74 722	42.6	20.8	1 786 511	1 992.4	1 674 108	1 867.0	1 572 884	88.0	1 754.2	1 460 256	87.2	1 628.5	171 396	10.2	191.1	42 456	2.5	47.3				
1576	Liberty Medical Scheme	Complete Plus	5 023	10 046	48.5	28.0	377 021	3 127.5	321 050	2 663.2	354 717	94.1	2 942.4	302 143	94.1	2 506.3	28 467	8.9	236.1	(9 560)	(3.0)	(79.3)				
		Complete Standard	19 531	43 861	35.1	9.1	778 879	1 479.8	662 698	1 259.1	728 570	93.5	1 384.2	614 600	92.7	1 167.7	113 088	17.1	214.9	(64 990)	(9.8)	(123.5)				
		Hospital Plus	5 962	12 039	47.0	25.0	235 022	1 626.8	235 022	1 626.8	226 941	96.6	1 570.9	226 937	96.6	1 570.8	33 214	14.1	229.9	(25 129)	(10.7)	(173.9)				
		Hospital Standard	10 541	20 365	39.8	14.2	261 461	1 069.9	261 461	1 069.9	220 445	84.3	902.1	220 445	84.3	902.1	54 602	20.9	223.4	(13 586)	(5.2)	(55.6)				
		Saver Plus	1 109	2 076	44.4	21.7	50 001	2 007.1	45 423	1 823.3	53 383	106.8	2 142.9	48 702	107.2	1 954.9	6 481	14.3	260.2	(9 760)	(21.5)	(391.8)				
		Saver Standard	6 617	13 105	34.2	9.5	206 314	1 311.9	175 800	1 117.9	173 631	84.2	1 104.1	145 414	82.7	924.7	35 836	20.4	227.9	(5 450)	(3.1)	(34.7)				
		Traditional Basic	2 140	2 849	26.9	3.2	18 945	554.2	18 945	554.2	17 328	91.5	506.8	17 328	91.5	506.8	6 050	31.9	177.0	(4 432)	(23.4)	(129.6)				
		Traditional Standard	5 572	11 775	34.1	10.3	141 430	1 000.9	141 430	1 000.9	133 103	94.1	942.0	133 103	94.1	942.0	24 417	17.3	172.8	(16 090)	(11.4)	(113.9)				
Traditional Ultimate	190	372	41.8	16.9	15 459	3 463.0	15 459	3 463.0	15 879	102.7	3 557.0	15 879	102.7	3 557.0	861	5.6	192.9	(1 281)	(8.3)	(287.0)						

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio			
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %			
1466	Makoti Medical Scheme	Consolidated	56 685	116 488	38.1	13.5	2 084 533	1 491.2	1 877 288	1 343.0	1 923 996	92.3	1 376.4	1 724 550	91.9	1 233.7	303 017	16.1	216.8	(150 279)	(8.0)	(107.5)	17.2			
		Makoti Comprehensive	1 428	2 826	27.3	0.4	36 987	1 090.7	36 987	1 090.7	34 240	92.6	1 009.7	34 240	92.6	1 009.7	5 084	13.7	149.9	(2 336)	(6.3)	(68.9)	104.0			
		Makoti Primary	1 101	2 101	29.5	0.1	10 059	399.0	10 059	399.0	8 393	83.4	332.9	8 393	83.4	332.9	2 092	20.8	83.0	(426)	(4.2)	(16.9)				
		Consolidated	2 529	4 927	28.3	0.3	47 047	795.7	47 047	795.7	42 633	90.6	721.1	42 633	90.6	721.1	7 175	15.3	121.4	(2 762)	(5.9)	(46.7)				
1149	Medihelp	Dimension Elite	16 325	27 822	52.1	33.0	844 847	2 530.5	844 847	2 530.5	773 005	91.5	2 315.3	773 005	91.5	2 315.3	83 591	9.9	250.4	(11 749)	(1.4)	(35.2)	27.9			
		Dimension Prime 1	17 390	41 614	31.5	7.0	372 715	746.4	372 715	746.4	342 694	91.9	686.3	342 694	91.9	686.3	83 434	22.4	167.1	(53 413)	(14.3)	(107.0)				
		Dimension Prime 2	17 309	40 796	31.3	8.0	525 965	1 074.4	411 086	839.7	482 052	91.7	984.7	377 346	91.8	770.8	88 003	21.4	179.8	(54 263)	(13.2)	(110.8)				
		Dimension Prime 3	30 380	73 871	33.6	8.9	1 173 287	1 323.6	1 173 287	1 323.6	1 075 679	91.7	1 213.5	1 075 679	91.7	1 213.5	158 174	13.5	178.4	(60 566)	(5.2)	(68.3)				
		Medihelp Plus	4 960	6 984	58.0	43.0	416 006	4 963.8	416 006	4 963.8	356 300	85.6	4 251.4	356 300	85.6	4 251.4	27 468	6.6	327.8	32 238	7.7	384.7				
		Necesse	12 580	22 453	34.7	9.1	301 574	1 119.3	301 574	1 119.3	284 956	94.5	1 057.6	284 956	94.5	1 057.6	67 136	22.3	249.2	(50 518)	(16.8)	(187.5)				
		Unify	2 964	9 591	26.5	2.1	108 497	942.7	108 497	942.7	91 935	84.7	798.8	91 935	84.7	798.8	15 280	14.1	132.8	1 281	1.2	11.1				
		Consolidated	101 908	223 131	35.7	12.2	3 742 890	1 397.9	3 628 010	1 355.0	3 406 621	91.0	1 272.3	3 301 916	91.0	1 233.2	523 086	14.4	195.4	(196 991)	(5.4)	(73.6)				
1506	Medimed Medical Scheme	Alpha	1 707	4 326	29.1	3.9	32 775	631.4	32 775	631.4	25 272	77.1	486.8	25 272	77.1	486.8	3 666	11.2	70.6	3 837	11.7	73.9	89.9			
		Essential Option	986	2 449	27.6	2.0	23 719	807.1	21 347	726.4	21 116	89.0	718.5	20 573	96.4	700.0	1 580	7.4	53.8	(805)	(3.8)	(27.4)				
		Medisave - Max	223	511	42.2	15.7	11 492	1 874.0	8 619	1 405.5	10 022	87.2	1 634.4	7 522	87.3	1 226.7	587	6.8	95.7	509	5.9	83.1				
		Medisave - Standard	2 855	6 783	27.9	2.8	85 737	1 053.3	64 302	790.0	73 962	86.3	908.7	55 372	86.1	680.3	7 741	12.0	95.1	1 189	1.8	14.6				
		Consolidated	5 771	14 069	28.7	3.5	153 723	910.5	127 044	752.5	130 372	84.8	772.2	108 739	85.6	644.1	13 574	10.7	80.4	4 731	3.7	28.0				
1140	Medshield Medical Scheme	80% Option	1 004	1 827	54.3	43.9	57 244	2 611.0	57 244	2 611.0	52 409	91.6	2 390.5	52 409	91.6	2 390.5	4 612	8.1	210.4	222	0.4	10.1	53.6			
		Core Plus	7 260	16 761	44.9	25.0	252 375	1 254.8	252 375	1 254.8	226 083	89.6	1 124.1	226 083	89.6	1 124.1	29 429	11.7	146.3	(3 137)	(1.2)	(15.6)				
		MediBonus	6 045	11 858	43.5	16.9	323 360	2 272.4	323 360	2 272.4	309 338	95.7	2 173.9	309 338	95.7	2 173.9	27 227	8.4	191.3	(13 205)	(4.1)	(92.8)				
		Mediphila	6	8	31.4	-	15	159.2	15	159.2	(0)	(0.4)	(0.6)	(0)	(0.4)	(0.6)	17	110.7	176.1	(2)	(10.3)	(16.4)				
		MediPlus	30 643	71 594	34.6	7.1	1 112 940	1 295.4	1 112 940	1 295.4	982 700	88.3	1 143.8	982 700	88.3	1 143.8	126 767	11.4	147.6	3 473	0.3	4.0				
		MediValue	19 654	35 834	32.6	4.5	358 707	834.2	358 707	834.2	304 693	84.9	708.6	304 693	84.9	708.6	72 755	20.3	169.2	(18 740)	(5.2)	(43.6)				
		Premium Plus	2 504	4 630	51.0	35.7	146 163	2 630.7	110 249	1 984.3	139 630	95.5	2 513.1	112 371	101.9	2 022.5	10 745	9.7	193.4	(12 867)	(11.7)	(231.6)				
		Standard	9 343	18 944	44.0	22.9	347 738	1 529.7	279 376	1 229.0	340 826	98.0	1 499.3	277 130	99.2	1 219.1	37 376	13.4	164.4	(35 131)	(12.6)	(154.5)				
		Other*					2 137	-	2 137	-	(103)	(4.8)	-	(181)	(8.5)	-	213	10.0	-	2 105	98.5	-				
1167	Momentum Health	Consolidated	76 459	161 456	37.7	12.2	2 600 679	1 342.3	2 496 403	1 288.5	2 355 576	90.6	1 215.8	2 264 544	90.7	1 168.8	309 141	12.4	159.6	(77 282)	(3.1)	(39.9)	31.5			
		Access	3 192	6 320	30.3	5.6	85 829	1 131.7	85 829	1 131.7	64 863	75.6	855.3	64 843	75.5	855.0	11 308	13.2	149.1	9 678	11.3	127.6				
		Ingwe	30 009	36 013	27.2	3.1	212 498	491.7	212 498	491.7	158 665	74.7	367.1	158 590	74.6	367.0	37 308	17.6	86.3	16 600	7.8	38.4				
		Custom	39 563	89 198	30.9	5.0	831 044	776.4	831 044	776.4	648 790	78.1	606.1	647 177	77.9	604.6	154 745	18.6	144.6	29 122	3.5	27.2				
		Extender	6 937	15 113	42.1	19.2	500 772	2 761.3	377 679	2 082.5	446 490	89.2	2 462.0	330 067	87.4	1 820.0	47 811	12.7	263.6	(199)	(0.1)	(1.1)				
		Incentive	35 494	78 220	36.1	11.8	1 205 830	1 284.7	1 088 529	1 159.7	1 047 355	86.9	1 115.8	924 909	85.0	985.4	188 759	17.3	201.1	(25 139)	(2.3)	(26.8)				
		Summit	952	1 623	59.0	46.8	96 096	4 934.1	96 096	4 934.1	82 110	85.4	4 216.0	81 969	85.3	4 208.7	7 701	8.0	395.4	6 426	6.7	329.9				
		Consolidated	116 147	226 487	33.0	8.3	2 932 069	1 078.8	2 691 675	990.4	2 448 273	83.5	900.8	2 207 555	82.0	812.2	447 632	16.6	164.7	36 488	1.4	13.4				
		1575	Resolution Health Medical Scheme	Classic	3 257	6 316	45.4	22.8	125 509	1 656.0	125 509	1 656.0	136 917	109.1	1 806.5	136 917	109.1	1 806.5	15 953	12.7	210.5	(27 361)		(21.8)	(361.0)	9.4
				Foundation	5 409	8 480	31.7	5.3	71 740	705.0	71 740	705.0	57 915	80.7	569.1	57 915	80.7	569.1	22 179	30.9	218.0	(8 354)		(11.6)	(82.1)	
Hospital	4 108			9 977	35.5	7.8	110 762	925.1	110 762	925.1	69 338	62.6	579.2	69 338	62.6	579.2	20 139	18.2	168.2	21 284	19.2	177.8				
Millennium	2 083			3 939	45.7	22.2	112 010	2 369.7	89 768	1 899.1	89 197	79.6	1 887.0	71 376	79.5	1 510.0	10 804	12.0	228.6	7 588	8.5	160.5				
Progressive Flex	9 937			21 290	33.4	5.7	307 286	1 202.8	307 286	1 202.8	240 568	78.3	941.6	240 568	78.3	941.6	51 530	16.8	201.7	15 188	4.9	59.4				
Supreme	2 094			4 113	46.4	24.3	129 073	2 615.1	129 073	2 615.1	130 417	101.0	2 642.4	130 417	101.0	2 642.4	10 840	8.4	219.6	(12 184)	(9.4)	(246.9)				
Consolidated	26 888			54 115	36.8	10.6	856 380	1 318.8	834 138	1 284.5	724 352	84.6	1 115.5	706 531	84.7	1 088.0	131 445	15.8	202.4	(3 838)	(0.5)	(5.9)				
1446	Selfmed Medical Scheme	Medxxi	3 673	6 652	48.4	26.8	92 310	1 156.4	92 310	1 156.4	81 501	88.3	1 021.0	81 501	88.3	1 021.0	17 795	19.3	222.9	(6 986)	(7.6)	(87.5)	118.2			
		Med Elite	722	1 146	63.6	57.9	41 616	3 026.2	41 616	3 026.2	44 371	106.6	3 226.5	44 371	106.6	3 226.5	3 654	8.8	265.7	(6 409)	(15.4)	(466.1)				
		Selfmed 80 %	560	885	61.9	57.9	48 356	4 553.3	48 356	4 553.3	42 741	88.4	4 024.5	42 741	88.4	4 024.5	2 750	5.7	259.0	2 865	5.9	269.8				
		Selfsure	2 831	4 946	40.8	18.0	95 002	1 600.7	95 002	1 600.7	86 576	91.1	1 458.7	86 576	91.1	1 458.7	14 092	14.8	237.4	(5 666)	(6.0)	(95.5)				
		Consolidated	7 786	13 629	47.8	28.3	277 284	1 695.4	277 284	1 695.4	255 189	92.0	1 560.3	255 189	92.0	1 560.3	38 291	13.8	234.1	(16 196)	(5.8)	(99.0)				

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %
1486	Sizwe Medical Fund	Sizwe Affordable	19 904	45 266	34.5	9.6	914 881	1 684.3	914 881	1 684.3	752 216	82.2	1 384.8	752 216	82.2	1 384.8	111 740	12.2	205.7	50 924	5.6	93.7	45.3
		Sizwe Basic Care	287	408	28.5	0.3	1 600	326.8	1 600	326.8	939	58.7	191.7	939	58.7	191.7	288	18.0	58.7	374	23.4	76.4	
		Sizwe Full Benefit	6 732	14 105	45.2	22.2	473 452	2 797.2	473 452	2 797.2	389 439	82.3	2 300.8	389 439	82.3	2 300.8	38 759	8.2	229.0	45 254	9.6	267.4	
		Sizwe Primary	23 769	60 226	30.5	3.9	796 837	1 102.6	796 837	1 102.6	604 011	75.8	835.8	604 011	75.8	835.8	133 362	16.7	184.5	59 463	7.5	82.3	
		Consolidated	50 692	120 005	33.7	8.2	2 186 769	1 518.5	2 186 769	1 518.5	1 746 605	79.9	1 212.9	1 746 605	79.9	1 212.9	284 149	13.0	197.3	156 015	7.1	108.3	
1141	Spectramed	Spectra Aqua	2 842	5 515	39.8	14.0	49 535	748.5	49 535	748.5	39 075	78.9	590.4	39 075	78.9	590.4	6 345	12.8	95.9	4 116	8.3	62.2	46.6
		Spectra Azure	8 994	18 711	44.2	19.2	455 775	2 029.9	365 674	1 628.6	386 088	84.7	1 719.5	308 203	84.3	1 372.6	107 461	29.4	478.6	(49 990)	(13.7)	(222.6)	
		Spectra Capri	2 706	5 109	39.2	13.5	77 160	1 258.6	65 907	1 075.0	69 056	89.5	1 126.4	59 589	90.4	972.0	7 322	11.1	119.4	(1 004)	(1.5)	(16.4)	
		Spectra Cobalt	680	1 116	61.8	54.6	49 587	3 702.8	37 300	2 785.2	57 656	116.3	4 305.2	48 388	129.7	3 613.2	3 148	8.4	235.1	(14 236)	(38.2)	(1 063.1)	
		Consolidated	19 155	36 892	42.8	18.3	732 578	1 654.8	604 307	1 365.0	632 491	86.3	1 428.7	523 263	86.6	1 182.0	136 755	22.6	308.9	(55 711)	(9.2)	(125.8)	
1464	Suremed Health	Challenger	309	696	42.1	19.1	19 357	2 317.6	19 357	2 317.6	17 895	92.4	2 142.6	17 895	92.4	2 142.6	1 613	8.3	193.1	(151)	(0.8)	(18.1)	21.4
		Explorer	6 050	6 373	39.0	0.4	58 512	765.1	58 512	765.1	45 921	78.5	600.5	45 921	78.5	600.5	12 457	21.3	162.9	134	0.2	1.7	
		Navigator	696	1 646	34.5	6.3	26 889	1 361.3	22 818	1 155.2	23 699	88.1	1 199.8	19 989	87.6	1 012.0	3 333	14.6	168.7	(504)	(2.2)	(25.5)	
		Shuttle	1 278	2 738	29.3	1.5	34 572	1 052.2	34 572	1 052.2	39 541	114.4	1 203.5	39 541	114.4	1 203.5	4 220	12.2	128.4	(9 190)	(26.6)	(279.7)	
		Consolidated	8 333	11 453	36.2	2.6	139 329	1 013.8	135 258	984.2	127 056	91.2	924.5	123 345	91.2	897.5	21 623	16.0	157.3	(9 710)	(7.2)	(70.7)	
1592	Thebemed	Energy	3 354	11 120	25.2	0.2	108 856	815.8	108 856	815.8	81 048	74.5	607.4	81 048	74.5	607.4	14 339	13.2	107.5	13 469	12.4	100.9	22.8
		Universal	5 149	8 858	28.5	0.3	55 757	524.5	55 757	524.5	46 595	83.6	438.4	46 595	83.6	438.4	9 238	16.6	86.9	(76)	(0.1)	(0.7)	
		Consolidated	8 503	19 978	26.6	0.3	164 613	686.6	164 613	686.6	127 642	77.5	532.4	127 642	77.5	532.4	23 577	14.3	98.3	13 393	8.1	55.9	
1422	Topmed Medical Scheme	Topmed Active Saver	2 899	5 686	27.1	1.9	46 139	676.2	34 108	499.9	41 375	89.7	606.4	32 084	94.1	470.2	8 652	25.4	126.8	(6 627)	(19.4)	(97.1)	90.2
		Topmed Hospital Plan	3 157	6 567	38.9	14.1	69 113	877.0	69 113	877.0	70 085	101.4	889.4	70 085	101.4	889.4	12 330	17.8	156.5	(13 302)	(19.2)	(168.8)	
		Topmed Methcare Option	1 061	2 420	43.4	22.7	25 483	877.5	25 483	877.5	21 826	85.6	751.6	21 826	85.6	751.6	3 708	14.5	127.7	(50)	(0.2)	(1.7)	
		Topmed Network	5 187	8 454	29.4	5.7	78 365	772.5	78 365	772.5	56 458	72.0	556.5	56 458	72.0	556.5	21 893	27.9	215.8	13	-	0.1	
		Topmed Paladin	1 324	2 877	42.8	20.9	70 662	2 046.8	70 662	2 046.8	59 006	83.5	1 709.1	59 006	83.5	1 709.1	5 587	7.9	161.8	6 069	8.6	175.8	
		Topmed Professional Option	1 562	3 098	51.9	33.8	97 297	2 617.2	73 427	1 975.1	99 001	101.8	2 663.0	79 709	108.6	2 144.1	6 499	8.9	174.8	(12 780)	(17.4)	(343.8)	
		Topmed Rainbow Comprehensive	1 146	1 993	57.2	44.1	91 014	3 805.6	91 014	3 805.6	84 012	92.3	3 512.8	84 012	92.3	3 512.8	4 841	5.3	202.4	2 161	2.4	90.4	
		Topmed Savings Option	6 183	14 297	37.8	12.9	207 753	1 210.9	167 767	977.9	207 742	100.0	1 210.9	169 716	101.2	989.2	24 965	14.9	145.5	(26 914)	(16.0)	(156.9)	
Consolidated	22 519	45 392	37.5	14.2	685 829	1 259.1	609 942	1 119.8	639 504	93.2	1 174.0	572 896	93.9	1 051.8	88 477	14.5	162.4	(51 431)	(8.4)	(94.4)			
Sub-total: registered open schemes			2 295 664	4 899 975	33.6	8.5	82 351 780	1 400.5	71 412 803	1 214.5	70 928 628	86.1	1 206.3	60 665 806	85.0	1 031.7	10 706 926	15.0	182.1	40 071	0.1	0.7	30.0
Registered schemes - restricted																							
1005	AECI Medical Aid Society	Comprehensive	5 167	9 844	47.1	32.8	282 728	2 393.4	282 728	2 393.4	264 214	93.5	2 236.7	264 214	93.5	2 236.7	17 933	6.3	151.8	581	0.2	4.9	102.7
		Value	2 017	4 575	24.9	0.3	56 463	1 028.5	56 463	1 028.5	22 007	39.0	400.9	22 007	39.0	400.9	6 747	11.9	122.9	27 709	49.1	504.7	
		Consolidated	7 184	14 419	40.0	22.5	339 191	1 960.3	339 191	1 960.3	286 222	84.4	1 654.2	286 222	84.4	1 654.2	24 679	7.3	142.6	28 290	8.3	163.5	
1567	Afrox Medical Aid Society	Base Plan	-	-	-	-	33 365	-	33 365	-	42 770	128.2	-	42 770	128.2	-	4 426	13.3	-	(13 831)	(41.5)	-	b
		Consolidated	-	-	-	-	33 365	-	33 365	-	42 770	128.2	-	42 770	128.2	-	4 426	13.3	-	(13 831)	(41.5)	-	
1465	Alliance Midmed Medical Scheme	Alliance Midmed Policy 120	1 690	4 267	31.3	5.7	72 937	1 424.4	67 010	1 308.7	69 940	95.9	1 365.9	66 207	98.8	1 293.0	5 208	7.8	101.7	(4 405)	(6.6)	(86.0)	49.0
		Consolidated	1 690	4 267	31.3	5.7	72 937	1 424.4	67 010	1 308.7	69 940	95.9	1 365.9	66 207	98.8	1 293.0	5 208	7.8	101.7	(4 405)	(6.6)	(86.0)	
1012	Anglo Medical Scheme	Managed Care Plan	5 258	10 216	51.2	38.9	318 120	2 595.0	246 773	2 013.0	339 653	106.8	2 770.6	284 176	115.2	2 318.1	25 036	10.1	204.2	(62 439)	(25.3)	(509.3)	530.5
		Standard Care Plan	3 585	8 551	32.5	10.3	119 409	1 163.7	119 409	1 163.7	123 948	103.8	1 207.9	123 948	103.8	1 207.9	15 933	13.3	155.3	(20 472)	(17.1)	(199.5)	
		Value Care Plan	347	780	24.6	1.4	3 674	392.5	3 674	392.5	3 460	94.2	369.6	3 460	94.2	369.6	440	12.0	47.0	(226)	(6.2)	(24.2)	
Consolidated	9 190	19 547	41.9	24.9	441 203	1 880.9	369 855	1 576.8	467 061	105.9	1 991.2	411 583	111.3	1 754.7	41 409	11.2	176.5	(83 137)	(22.5)	(354.4)			
1571	Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	3 673	7 363	40.2	21.8	143 054	1 619.1	114 448	1 295.3	139 404	97.4	1 577.8	111 203	97.2	1 258.6	13 168	11.5	149.0	(9 923)	(8.7)	(112.3)	

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %
1279	Bankmed	Consolidated	3 673	7 363	40.2	21.8	143 054	1 619.1	114 448	1 295.3	139 404	97.4	1 577.8	111 203	97.2	1 258.6	13 168	11.5	149.0	(9 923)	(8.7)	(112.3)	89.4
		Bankmed Basic	19 230	33 537	23.6	1.2	342 215	850.3	342 215	850.3	229 561	67.1	570.4	229 561	67.1	570.4	55 342	16.2	137.5	57 312	16.7	142.4	
		Bankmed Comprehensive	44 127	96 528	33.5	10.0	1 921 666	1 659.0	1 566 509	1 352.4	1 913 210	99.6	1 651.7	1 593 583	101.7	1 375.8	146 648	9.4	126.6	(173 722)	(11.1)	(150.0)	
		Bankmed Core Saver	15 080	27 925	25.3	2.3	357 235	1 066.1	303 674	906.2	252 651	70.7	754.0	203 629	67.1	607.7	47 958	15.8	143.1	52 087	17.2	155.4	
		Bankmed Plus	4 405	8 960	47.7	27.2	324 052	3 013.9	243 099	2 261.0	342 916	105.8	3 189.3	272 764	112.2	2 536.9	14 769	6.1	137.4	(44 433)	(18.3)	(413.3)	
		Bankmed PMB	1 341	1 719	25.4	0.7	14 120	684.5	14 120	684.5	2 772	19.6	134.4	2 772	19.6	134.4	2 982	21.1	144.6	8 366	59.2	405.6	
		Bankmed Traditional	15 884	34 956	30.4	6.2	615 962	1 468.4	615 962	1 468.4	589 124	95.6	1 404.4	589 124	95.6	1 404.4	54 404	8.8	129.7	(27 566)	(4.5)	(65.7)	
		Consolidated	100 067	203 625	30.8	7.5	3 575 249	1 463.2	3 085 579	1 262.8	3 330 234	93.1	1 362.9	2 891 432	93.7	1 183.3	322 103	10.4	131.8	(127 956)	(4.1)	(52.4)	46.0
1507	Barlworld Medical Scheme	Barlworld Medical Scheme	5 824	12 727	33.1	12.1	280 519	1 836.8	280 519	1 836.8	264 855	94.4	1 734.2	264 855	94.4	1 734.2	20 971	7.5	137.3	(5 307)	(1.9)	(34.7)	
		Consolidated	5 824	12 727	33.1	12.1	280 519	1 836.8	280 519	1 836.8	264 855	94.4	1 734.2	264 855	94.4	1 734.2	20 971	7.5	137.3	(5 307)	(1.9)	(34.7)	91.7
1526	BMW Employees Medical Aid Society	BMW Option 119	3 264	7 551	28.2	1.7	116 671	1 287.6	115 510	1 274.8	112 107	96.1	1 237.2	111 050	96.1	1 225.6	9 716	8.4	107.2	(5 256)	(4.6)	(58.0)	
		Consolidated	3 264	7 551	28.2	1.7	116 671	1 287.6	115 510	1 274.8	112 107	96.1	1 237.2	111 050	96.1	1 225.6	9 716	8.4	107.2	(5 256)	(4.6)	(58.0)	55.6
1237	BP Medical Aid Society	BPSA Medical Society	1 957	4 151	43.6	26.4	85 216	1 710.8	85 216	1 710.8	96 759	113.5	1 942.5	96 759	113.5	1 942.5	6 476	7.6	130.0	(18 018)	(21.1)	(361.7)	
		Consolidated	1 957	4 151	43.6	26.4	85 216	1 710.8	85 216	1 710.8	96 759	113.5	1 942.5	96 759	113.5	1 942.5	6 476	7.6	130.0	(18 018)	(21.1)	(361.7)	114.4
1590	Building & Construction Industry Medical Aid Fund	Basic option	5 301	13 513	29.0	2.4	92 120	568.1	92 120	568.1	66 885	72.6	412.5	66 885	72.6	412.5	14 059	15.3	86.7	11 177	12.1	68.9	
		Consolidated	5 301	13 513	29.0	2.4	92 120	568.1	92 120	568.1	66 885	72.6	412.5	66 885	72.6	412.5	14 059	15.3	86.7	11 177	12.1	68.9	104.8
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Alliance Benefit Option	875	1 835	43.7	23.7	77 430	3 516.3	68 726	3 121.1	92 621	119.6	4 206.2	84 788	123.4	3 850.5	4 713	6.9	214.0	(20 775)	(30.2)	(943.5)	
		Double Plus Benefit Option	8 801	19 459	29.1	5.1	529 061	2 265.7	467 947	2 004.0	465 632	88.0	1 994.1	412 688	88.2	1 767.3	44 903	9.6	192.3	10 356	2.2	44.3	
		Essential Plus Benefit Option	1 174	2 052	23.9	0.8	27 789	1 128.6	20 848	846.7	14 353	51.7	582.9	9 230	44.3	374.9	4 934	23.7	200.4	6 684	32.1	271.4	
		First Choice Benefit Option	5 959	7 828	29.0	5.3	105 885	1 127.2	105 885	1 127.2	93 705	88.5	997.5	93 705	88.5	997.5	26 667	25.2	283.9	(14 487)	(13.7)	(154.2)	
		Network Choice Benefit Option	3 529	5 774	23.5	0.4	67 037	967.5	67 037	967.5	50 265	75.0	725.4	50 265	75.0	725.4	15 874	23.7	229.1	899	1.3	13.0	
		Vital Benefit Option	4 655	9 407	31.1	6.6	142 556	1 262.9	142 556	1 262.9	121 029	84.9	1 072.2	121 029	84.9	1 072.2	21 580	15.1	191.2	(52)	-	(0.5)	
		Consolidated	24 993	46 355	29.2	5.4	949 759	1 707.4	873 000	1 569.4	837 605	88.2	1 505.8	771 705	88.4	1 387.3	118 671	13.6	213.3	(17 376)	(2.0)	(31.2)	39.9
1068	De Beers Benefit Society	De Beers Benefit Society	5 896	12 263	43.5	21.2	272 862	1 854.2	272 862	1 854.2	267 657	98.1	1 818.9	267 657	98.1	1 818.9	19 758	7.2	134.3	(14 553)	(5.3)	(98.9)	
		Consolidated	5 896	12 263	43.5	21.2	272 862	1 854.2	272 862	1 854.2	267 657	98.1	1 818.9	267 657	98.1	1 818.9	19 758	7.2	134.3	(14 553)	(5.3)	(98.9)	152.2
1572	Engen Medical Benefit Fund	Engen Medical Benefit Fund	3 634	7 951	37.2	14.3	177 957	1 865.1	160 161	1 678.6	168 408	94.6	1 765.1	153 084	95.6	1 604.5	13 924	8.7	145.9	(6 848)	(4.3)	(71.8)	
		Consolidated	3 634	7 951	37.2	14.3	177 957	1 865.1	160 161	1 678.6	168 408	94.6	1 765.1	153 084	95.6	1 604.5	13 924	8.7	145.9	(6 848)	(4.3)	(71.8)	50.7
1271	Fishing Industry Medical Scheme (Fishmed)	Primary	670	1 660	26.0	0.2	3 869	194.2	3 869	194.2	2 442	63.1	122.6	2 442	63.1	122.6	1 219	31.5	61.2	208	5.4	10.4	
		Standard	447	1 045	26.6	0.6	5 012	399.7	5 012	399.7	4 096	81.7	326.6	4 096	81.7	326.6	592	11.8	47.2	325	6.5	25.9	
		Consolidated	1 117	2 705	26.2	0.4	8 881	273.6	8 881	273.6	6 538	73.6	201.4	6 538	73.6	201.4	1 811	20.4	55.8	532	6.0	16.4	95.0
1086	Food Workers Medical Benefit Fund	Food Workers Medical Benefit Fund	12 180	18 402	28.6	0.2	19 043	86.2	19 043	86.2	11 433	60.0	51.8	11 433	60.0	51.8	7 090	37.2	32.1	521	2.7	2.4	
		Consolidated	12 180	18 402	28.6	0.2	19 043	86.2	19 043	86.2	11 433	60.0	51.8	11 433	60.0	51.8	7 090	37.2	32.1	521	2.7	2.4	574.0
1253	Glencore Medical Scheme	107	9 798	30 361	22.7	0.6	358 363	983.6	358 363	983.6	320 521	89.4	879.7	320 521	89.4	879.7	25 424	7.1	69.8	12 418	3.5	34.1	
		Consolidated	9 798	30 361	22.7	0.6	358 363	983.6	358 363	983.6	320 521	89.4	879.7	320 521	89.4	879.7	25 424	7.1	69.8	12 418	3.5	34.1	53.5
1270	Golden Arrow Employees' Medical Benefit Fund	Advance	358	820	41.2	9.4	6 157	625.7	6 157	625.7	9 466	153.7	962.0	9 466	153.7	962.0	884	14.4	89.8	(4 192)	(68.1)	(426.1)	
		Primary	75	89	75.7	88.8	269	251.6	269	251.6	421	156.6	393.9	421	156.6	393.9	133	49.5	124.5	(285)	(106.1)	(266.8)	
		Standard	2 255	5 195	31.2	3.6	23 295	373.7	23 295	373.7	33 267	142.8	533.6	33 267	142.8	533.6	5 235	22.5	84.0	(15 207)	(65.3)	(243.9)	
		Consolidated	2 688	6 104	33.1	5.6	29 721	405.8	29 721	405.8	43 153	145.2	589.1	43 153	145.2	589.1	6 252	21.0	85.3	(19 684)	(66.2)	(268.7)	141.4
1598	Government Employees Medical Scheme (GEMS)	Beryl	17 915	45 685	29.3	4.6	359 045	654.9	359 045	654.9	277 107	77.2	505.5	277 107	77.2	505.5	46 419	12.9	84.7	35 518	9.9	64.8	
		Emerald	531 600	1 439 541	28.3	3.7	21 441 998	1 241.3	21 441 998	1 241.3	20 189 660	94.2	1 168.8	20 189 660	94.2	1 168.8	1 523 138	7.1	88.2	(270 801)	(1.3)	(15.7)	
		Onyx	46 790	87 335	50.9	33.6	2 202 456	2 101.5	2 202 456	2 101.5	2 864 334	130.1	2 733.1	2 864 334	130.1	2 733.1	141 401	6.4	134.9	(803 278)	(36.5)	(766.5)	
		Ruby	54 963	147 538	27.5	2.8	1 887 591	1 066.2	1 415 632	799.6	1 397 164	74.0	789.2	1 019 542	72.0	575.9	161 032	11.4	91.0	235 058	16.6	132.8	
		Sapphire	36 426	118 100	27.7	2.1	611 103	431.2	611 103	431.2	176 181	28.8	124.3	176 181	28.8	124.3	97 345	15.9	68.7	337 576	55.2	238.2	
		Consolidated	687 694	1 838 199	29.3	5.0	26 502 193	1 201.5	26 030 234	1 180.1	24 904 446	94.0	1 129.0	24 526 825	94.2	1 111.9	1 969 336	7.6	89.3	(465 927)	(1.8)	(21.1)	10.0
1523	Grintek Electronics Medical Aid Scheme	Option 1	663	1 588	34.8	7.7	26 080	1 368.6	26 080	1 368.6	26 597	102.0	1 395.7	26 597	102.0	1 395.7	2 868	11.0	150.5	(3 385)	(13.0)	(177.6)	
		Consolidated	663	1 588	34.8	7.7	26 080	1 368.6	26 080	1 368.6	26 597	102.0	1 395.7	26 597	102.0	1 395.7	2 868	11.0	150.5	(3 385)	(13.0)	(177.6)	97.3

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %
1566	Horizon Medical Scheme	Hospital and Savings Plan	504	946	35.8	6.8	12 191	1 073.9	10 382	914.6	9 684	79.4	853.0	7 916	76.2	697.3	1 414	13.6	124.6	1 053	10.1	92.7	
		Major Medical Plan	477	717	26.2	0.7	3 677	427.4	3 677	427.4	2 223	60.5	258.4	2 223	60.5	258.4	1 109	30.2	128.9	345	9.4	40.1	
		Major Medical Plan with CareCross	1 295	2 067	24.5	1.1	16 761	675.7	16 761	675.7	15 748	94.0	634.9	15 748	94.0	634.9	3 232	19.3	130.3	(2 219)	(13.2)	(89.5)	
		Consolidated	2 276	3 730	27.7	2.4	32 629	729.0	30 820	688.6	27 655	84.8	617.8	25 887	84.0	578.3	5 755	18.7	128.6	(822)	(2.7)	(18.4)	66.2
1591	Impala Medical Plan	Impala Medical Plan	10 591	22 005	29.1	1.8	106 130	401.9	106 130	401.9	100 679	94.9	381.3	100 679	94.9	381.3	3 273	3.1	12.4	2 178	2.1	8.2	
		Consolidated	10 591	22 005	29.1	1.8	106 130	401.9	106 130	401.9	100 679	94.9	381.3	100 679	94.9	381.3	3 273	3.1	12.4	2 178	2.1	8.2	39.3
1559	Imperial Group Medical Scheme	Imperialmed Health Plan	7 220	16 802	28.9	2.7	292 291	1 449.7	292 291	1 449.7	266 588	91.2	1 322.2	266 588	91.2	1 322.2	23 417	8.0	116.1	2 285	0.8	11.3	
		Imperialmed Budget Plan	322	603	24.1	0.8	4 602	636.0	4 602	636.0	2 641	57.4	365.0	2 641	57.4	365.0	976	21.2	134.9	985	21.4	136.1	
		Consolidated	7 542	17 405	28.8	2.6	296 893	1 421.5	296 893	1 421.5	269 230	90.7	1 289.0	269 230	90.7	1 289.0	24 393	8.2	116.8	3 270	1.1	15.7	80.6
1145	LA-Health Medical Scheme	LA Active	31 007	81 043	27.0	3.0	1 226 569	1 261.2	975 028	1 002.6	968 597	79.0	996.0	734 180	75.3	754.9	146 797	15.1	150.9	94 052	9.6	96.7	
		LA Comprehensive	2 307	3 420	60.4	51.9	165 256	4 026.7	144 041	3 509.8	149 661	90.6	3 646.7	129 571	90.0	3 157.2	11 548	8.0	281.4	2 921	2.0	71.2	
		LA Core	5 538	8 972	60.1	50.3	339 788	3 156.0	290 462	2 697.9	295 868	87.1	2 748.1	248 862	85.7	2 311.5	25 295	8.7	234.9	16 305	5.6	151.4	
		LA Focus	7 120	17 293	26.1	2.5	203 729	981.7	152 824	736.4	154 382	75.8	744.0	108 847	71.2	524.5	31 003	20.3	149.4	12 974	8.5	62.5	
		LA Keyplus	6 277	14 910	26.1	1.0	113 369	633.6	113 369	633.6	89 623	79.1	500.9	89 623	79.1	500.9	18 562	16.4	103.7	5 184	4.6	29.0	
		Consolidated	52 249	125 638	30.1	7.4	2 048 712	1 358.9	1 675 724	1 111.5	1 658 132	80.9	1 099.8	1 311 083	78.2	869.6	233 206	13.9	154.7	131 435	7.8	87.2	35.1
1197	Libcare Medical Scheme	Libcare	6 081	13 126	30.5	6.1	250 418	1 589.8	204 409	1 297.7	215 049	85.9	1 365.3	170 204	83.3	1 080.6	20 980	10.3	133.2	13 224	6.5	84.0	
		Consolidated	6 081	13 126	30.5	6.1	250 418	1 589.8	204 409	1 297.7	215 049	85.9	1 365.3	170 204	83.3	1 080.6	20 980	10.3	133.2	13 224	6.5	84.0	97.7
1599	Lonmin Medical Scheme	Lonmin Medical Scheme Benefit Plan	20 950	23 858	36.5	-	171 924	600.5	171 924	600.5	150 321	87.4	525.1	150 321	87.4	525.1	27 658	16.1	96.6	(6 055)	(3.5)	(21.1)	
		Consolidated	20 950	23 858	36.5	-	171 924	600.5	171 924	600.5	150 321	87.4	525.1	150 321	87.4	525.1	27 658	16.1	96.6	(6 055)	(3.5)	(21.1)	26.4
1547	Malcor Medical Scheme	Plan A	1 318	3 215	40.7	13.0	82 358	2 134.7	82 358	2 134.7	100 696	122.3	2 610.1	100 696	122.3	2 610.1	4 117	5.0	106.7	(22 455)	(27.3)	(582.0)	
		Plan B	3 107	7 724	29.5	3.2	119 759	1 292.1	119 759	1 292.1	115 335	96.3	1 244.3	115 335	96.3	1 244.3	9 544	8.0	103.0	(5 120)	(4.3)	(55.2)	
		Plan C	503	901	31.0	5.1	12 829	1 186.6	12 829	1 186.6	9 395	73.2	869.0	9 395	73.2	869.0	1 494	11.6	138.1	1 940	15.1	179.5	
		Plan D	95	154	29.9	2.0	1 276	690.4	1 276	690.4	1 026	80.4	555.3	1 026	80.4	555.3	132	10.4	71.6	117	9.2	63.5	
		Consolidated	5 023	11 994	32.6	5.9	216 222	1 502.3	216 222	1 502.3	226 452	104.7	1 573.4	226 452	104.7	1 573.4	15 288	7.1	106.2	(25 518)	(11.8)	(177.3)	25.0
1495	Massmart Health Plan	Choice Option	3 367	7 284	30.4	2.1	147 381	1 686.1	117 932	1 349.2	121 968	82.8	1 395.4	100 087	84.9	1 145.1	10 389	8.8	118.9	7 456	6.3	85.3	
		Network Option	1 678	2 731	25.9	0.2	25 794	787.1	25 794	787.1	16 658	64.6	508.3	16 658	64.6	508.3	3 834	14.9	117.0	5 302	20.6	161.8	
		Consolidated	5 045	10 015	29.1	1.5	173 175	1 441.0	143 726	1 195.9	138 626	80.0	1 153.5	116 744	81.2	971.4	14 223	9.9	118.3	12 758	8.9	106.2	67.6
1039	MBMed Medical Aid Fund	MBMed	4 011	9 689	28.6	4.7	130 553	1 122.9	130 553	1 122.9	112 053	85.8	963.7	112 053	85.8	963.7	11 094	8.5	95.4	7 407	5.7	63.7	
		Consolidated	4 011	9 689	28.6	4.7	130 553	1 122.9	130 553	1 122.9	112 053	85.8	963.7	112 053	85.8	963.7	11 094	8.5	95.4	7 407	5.7	63.7	80.6
1548	Medipos Medical Scheme	Option A	2 071	2 911	66.2	67.4	129 126	3 696.5	129 126	3 696.5	130 376	101.0	3 732.3	130 376	101.0	3 732.3	5 330	4.1	152.6	(6 580)	(5.1)	(188.4)	
		Option B	8 426	18 471	32.0	5.7	256 743	1 158.3	256 743	1 158.3	242 075	94.3	1 092.1	242 075	94.3	1 092.1	20 283	7.9	91.5	(5 615)	(2.2)	(25.3)	
		Option C	1 950	4 086	29.2	1.7	29 103	593.6	29 103	593.6	30 894	106.2	630.1	30 894	106.2	630.1	4 497	15.5	91.7	(6 287)	(21.6)	(128.2)	
		Consolidated	12 447	25 468	35.5	12.1	414 973	1 357.8	414 973	1 357.8	403 345	97.2	1 319.8	403 345	97.2	1 319.8	30 110	7.3	98.5	(18 483)	(4.5)	(60.5)	130.5
1105	Metropolitan Medical Scheme	Classic	2 321	4 674	21.5	0.9	32 602	581.3	32 602	581.3	12 504	38.4	222.9	12 504	38.4	222.9	6 601	20.2	117.7	13 496	41.4	240.6	
		Premier	4 021	9 598	30.6	6.4	166 291	1 443.8	166 291	1 443.8	176 629	106.2	1 533.6	176 629	106.2	1 533.6	14 142	8.5	122.8	(24 480)	(14.7)	(212.5)	
		Consolidated	6 342	14 272	27.6	4.6	198 893	1 161.3	198 893	1 161.3	189 133	95.1	1 104.3	189 133	95.1	1 104.3	20 743	10.4	121.1	(10 983)	(5.5)	(64.1)	60.8
1600	Motohealth Care	Classic	10 185	22 632	37.7	14.0	479 846	1 766.8	375 377	1 382.2	460 239	95.9	1 694.6	366 178	97.5	1 348.3	44 033	11.7	162.1	(34 834)	(9.3)	(128.3)	
		Custom	8 636	19 427	28.6	4.2	138 771	595.3	138 771	595.3	117 672	84.8	504.8	117 672	84.8	504.8	19 966	14.4	85.6	1 133	0.8	4.9	
		Essential	4 696	10 046	28.6	0.5	28 140	233.4	28 140	233.4	16 757	59.5	139.0	16 757	59.5	139.0	5 547	19.7	46.0	5 836	20.7	48.4	
		Hospicare	1 056	1 857	49.3	37.6	22 402	1 005.3	22 402	1 005.3	29 825	133.1	1 338.4	29 825	133.1	1 338.4	3 170	14.1	142.2	(10 593)	(47.3)	(475.3)	
		Optimum	1 693	3 499	45.7	23.2	140 813	3 353.7	140 813	3 353.7	128 380	91.2	3 057.5	128 380	91.2	3 057.5	10 756	7.6	256.2	1 677	1.2	39.9	
		Consolidated	26 266	57 461	33.9	9.6	809 972	1 174.7	705 503	1 023.2	752 873	93.0	1 091.9	658 811	93.4	955.4	83 472	11.8	121.1	(36 780)	(5.2)	(53.3)	53.5
1241	Naspers Medical Fund	M-Med Option	4 174	8 398	24.8	0.8	137 808	1 367.5	103 445	1 026.5	111 717	81.1	1 108.6	79 095	76.5	784.9	12 815	12.4	127.2	11 535	11.2	114.5	

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %
1469	Nedgroup Medical Aid Scheme	N Option Basic	1 884	3 381	27.9	2.0	33 831	833.8	33 831	833.8	23 641	69.9	582.7	23 641	69.9	582.7	6 732	19.9	165.9	3 458	10.2	85.2	54.9
		N Option Plus	2 160	4 009	42.5	19.6	93 298	1 939.4	74 688	1 552.5	92 245	98.9	1 917.5	74 238	99.4	1 543.2	8 326	11.1	173.1	(7 876)	(10.5)	(163.7)	
		Consolidated	8 218	15 788	29.9	5.8	264 937	1 398.4	211 963	1 118.8	227 602	85.9	1 201.3	176 974	83.5	934.1	27 872	13.1	147.1	7 117	3.4	37.6	
		Hospital	5 099	8 279	31.5	6.6	79 315	798.4	79 315	798.4	58 132	73.3	585.1	58 132	73.3	585.1	13 455	17.0	135.4	7 729	9.7	77.8	
		Platinum	2 082	4 690	42.8	19.5	129 380	2 298.9	129 380	2 298.9	139 382	107.7	2 476.6	139 382	107.7	2 476.6	5 872	4.5	104.3	(15 874)	(12.3)	(282.1)	
		Savings	14 459	24 674	25.8	2.9	312 776	1 056.4	243 924	823.8	277 920	88.9	938.6	213 097	87.4	719.7	38 217	15.7	129.1	(7 390)	(3.0)	(25.0)	
		Traditional	5 382	11 128	40.4	18.0	226 722	1 697.8	226 722	1 697.8	242 832	107.1	1 818.5	242 832	107.1	1 818.5	15 073	6.6	112.9	(31 183)	(13.8)	(233.5)	
1584	Netcare Medical Scheme	Traditional Plus	1 534	3 345	41.5	19.8	72 858	1 815.1	72 858	1 815.1	91 386	125.4	2 276.7	91 386	125.4	2 276.7	2 167	3.0	54.0	(20 696)	(28.4)	(515.6)	32.3
		Consolidated	28 556	52 116	32.4	9.3	821 051	1 312.9	752 200	1 202.8	809 653	98.6	1 294.6	744 829	99.0	1 191.0	74 784	9.9	119.6	(67 414)	(9.0)	(107.8)	
1214	Old Mutual Staff Medical Aid Fund	Netcare Savings Option	17 143	37 928	29.3	3.4	696 225	1 529.7	591 747	1 300.2	651 678	93.6	1 431.8	560 547	94.7	1 231.6	44 702	7.6	98.2	(13 502)	(2.3)	(29.7)	32.3
		Consolidated	17 143	37 928	29.3	3.4	696 225	1 529.7	591 747	1 300.2	651 678	93.6	1 431.8	560 547	94.7	1 231.6	44 702	7.6	98.2	(13 502)	(2.3)	(29.7)	
1441	Parmed Medical Aid Scheme	Hospital Plan	2 933	4 721	31.5	6.3	42 944	758.0	42 944	758.0	26 192	61.0	462.3	26 166	60.9	461.9	8 686	20.2	153.3	8 092	18.8	142.8	40.2
		Network Plan	1 644	2 943	29.1	5.8	38 416	1 087.8	38 029	1 076.8	32 513	84.6	920.6	32 080	84.4	908.4	5 153	13.5	145.9	797	2.1	22.6	
		Savings Plan	6 717	12 932	26.7	2.8	153 168	987.0	122 430	788.9	123 830	80.8	798.0	93 150	76.1	600.3	19 777	16.2	127.4	9 502	7.8	61.2	
		Traditional Plan	4 968	10 036	39.0	15.3	209 980	1 743.6	207 910	1 726.4	214 715	102.3	1 782.9	211 912	101.9	1 759.6	15 528	7.5	128.9	(19 530)	(9.4)	(162.2)	
		Traditional Plus Plan	601	1 001	55.7	42.1	33 904	2 822.5	33 568	2 794.5	46 137	136.1	3 840.9	45 603	135.9	3 796.4	1 831	5.5	152.4	(13 866)	(41.3)	(1 154.3)	
		Consolidated	16 863	31 633	32.5	8.8	478 411	1 260.3	444 880	1 172.0	443 387	92.7	1 168.0	408 910	91.9	1 077.2	50 975	11.5	134.3	(15 004)	(3.4)	(39.5)	
1515	PG Bison Medical Aid Society	Plan - 007	2 473	5 166	47.4	27.8	202 686	3 269.6	202 686	3 269.6	183 007	90.3	2 952.1	183 007	90.3	2 952.1	10 382	5.1	167.5	9 297	4.6	150.0	76.1
		Consolidated	2 473	5 166	47.4	27.8	202 686	3 269.6	202 686	3 269.6	183 007	90.3	2 952.1	183 007	90.3	2 952.1	10 382	5.1	167.5	9 297	4.6	150.0	
1186	PG Group Medical Scheme	PG Bison	-	-	-	-	4 539	-	4 539	-	6 873	151.4	-	6 873	151.4	-	1 295	28.5	-	(3 629)	(79.9)	-	95.3
		Consolidated	-	-	-	-	4 539	-	4 539	-	6 873	151.4	-	6 873	151.4	-	1 295	28.5	-	(3 629)	(79.9)	-	
1563	Pick n Pay Medical Scheme	PG Group Medical Scheme	1 343	2 847	33.0	10.3	56 299	1 647.9	42 269	1 237.3	56 509	100.4	1 654.1	45 730	108.2	1 338.5	3 913	9.3	114.5	(7 373)	(17.4)	(215.8)	97.1
		Consolidated	1 343	2 847	33.0	10.3	56 299	1 647.9	42 269	1 237.3	56 509	100.4	1 654.1	45 730	108.2	1 338.5	3 913	9.3	114.5	(7 373)	(17.4)	(215.8)	
1583	Platinum Health	Pick n Pay Medical Scheme	7 770	16 289	29.5	3.8	268 596	1 374.1	201 652	1 031.6	252 871	94.1	1 293.7	194 801	96.6	996.6	26 436	13.1	135.2	(19 585)	(9.7)	(100.2)	28.3
		Consolidated	7 770	16 289	29.5	3.8	268 596	1 374.1	201 652	1 031.6	252 871	94.1	1 293.7	194 801	96.6	996.6	26 436	13.1	135.2	(19 585)	(9.7)	(100.2)	
		PlatCap	1 389	1 542	35.1	0.1	9 077	490.6	9 077	490.6	10 008	110.3	540.9	10 008	110.3	540.9	760	8.4	41.1	(1 691)	(18.6)	(91.4)	
		PlatComprehensive	51 949	83 153	32.6	1.8	814 829	816.6	814 829	816.6	766 990	94.1	768.7	766 990	94.1	768.7	53 135	6.5	53.3	(5 296)	(0.6)	(5.3)	
1194	Profmed	PlatSave	32	76	29.3	-	1 302	1 427.6	976	1 070.7	1 396	107.2	1 530.4	1 210	123.9	1 326.7	61	6.3	67.2	(295)	(30.2)	(323.2)	
		Consolidated	53 370	84 771	32.7	1.8	825 209	811.2	824 883	810.9	778 394	94.3	765.2	778 208	94.3	765.0	53 956	6.5	53.0	(7 281)	(0.9)	(7.2)	
		Pro Active	10 330	25 486	36.4	8.4	256 811	839.7	256 811	839.7	173 824	67.7	568.4	173 824	67.7	568.4	52 437	20.4	171.5	30 550	11.9	99.9	
		Pro Active Plus	5 928	13 338	33.6	6.5	156 205	975.9	156 205	975.9	103 880	66.5	649.0	103 880	66.5	649.0	30 267	19.4	189.1	22 058	14.1	137.8	
		Pro Pinnacle	1 969	3 864	54.8	38.4	176 280	3 801.8	176 280	3 801.8	187 130	106.2	4 035.8	187 130	106.2	4 035.8	10 326	5.9	222.7	(21 176)	(12.0)	(456.7)	
		Pro Secure	7 975	17 806	44.1	20.9	383 001	1 792.5	383 001	1 792.5	354 979	92.7	1 661.3	354 979	92.7	1 661.3	41 418	10.8	193.8	(13 396)	(3.5)	(62.7)	
1516	Quantum Medical Aid Society	Pro Secure Plus	2 470	5 063	47.3	27.3	139 583	2 297.4	139 583	2 297.4	127 475	91.3	2 098.1	127 475	91.3	2 098.1	12 956	9.3	213.2	(848)	(0.6)	(14.0)	54.9
		Consolidated	28 672	65 557	39.9	14.7	1 111 880	1 413.4	1 111 880	1 413.4	947 288	85.2	1 204.2	947 288	85.2	1 204.2	147 404	13.3	187.4	17 188	1.5	21.8	
		Essential Comprehensive	484	928	47.1	26.1	27 483	2 467.9	23 256	2 088.4	26 738	97.3	2 401.0	22 509	96.8	2 021.3	1 760	7.6	158.0	(1 013)	(4.4)	(90.9)	
		Essential Saver	4 377	9 269	31.4	7.1	118 755	1 067.7	97 745	878.8	112 842	95.0	1 014.5	92 196	94.3	828.9	15 915	16.3	143.1	(10 367)	(10.6)	(93.2)	
1201	Rand Water Medical Scheme	Keycare Plus	504	937	25.7	4.2	8 785	781.3	8 785	781.3	6 948	79.1	617.9	6 948	79.1	617.9	1 833	20.9	163.0	5	0.1	0.4	94.6
		Consolidated	5 365	11 134	32.2	8.5	155 023	1 160.3	129 786	971.4	146 528	94.5	1 096.7	121 653	93.7	910.5	19 508	15.0	146.0	(11 374)	(8.8)	(85.1)	
		Option A	2 993	8 145	33.0	6.7	156 502	1 601.2	156 502	1 601.2	138 188	88.3	1 413.8	138 188	88.3	1 413.8	8 952	5.7	91.6	9 362	6.0	95.8	
1430	Remedi Medical Aid Scheme	Option B	178	280	35.4	-	6 123	1 822.4	6 123	1 822.4	2 759	45.1	821.1	2 759	45.1	821.1	536	8.8	159.6	2 828	46.2	841.7	85.9
		Consolidated	3 171	8 425	33.1	6.5	162 626	1 608.6	162 626	1 608.6	140 947	86.7	1 394.1	140 947	86.7	1 394.1	9 488	5.8	93.9	12 190	7.5	120.6	
		Classic	9 444	20 116	25.7	2.5	317 557	1 315.5	317 557	1 315.5	226 995	71.5	940.4	226 995	71.5	940.4	26 450	8.3	109.6	64 113	20.2	265.6	
1430	Remedi Medical Aid Scheme	Comprehensive	6 556	15 359	35.9	9.5	321 982	1 747.0	289 916	1 573.0	345 248	107.2	1 873.2	315 526	108.8	1 711.9	19 080	6.6	103.5	(44 691)	(15.4)	(242.5)	72.5
		Standard	4 175	9 748	25.5	1.4	82 795	707.8	82 795	707.8	77 421	93.5	661.9	77 421	93.5	661.9	11 967	14.5	102.3	(6 592)	(8.0)	(56.4)	
		Consolidated	20 175	45 223	29.1	4.6	722 335	1 331.1	690 268	1 272.0	649 664	89.9	1 197.1	619 942	89.8	1 142.4	57 497	8.3	106.0	12 830	1.9	23.6	

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	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) (Note a)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	2014 %
1176	Retail Medical Scheme	Essential Option	9 392	16 682	27.2	0.8	134 661	672.7	134 661	672.7	93 910	69.7	469.1	93 910	69.7	469.1	26 545	19.7	132.6	14 206	10.5	71.0	b
		Essential Plus Option	947	1 717	48.6	28.6	47 746	2 317.3	38 886	1 887.3	45 069	94.4	2 187.4	36 443	93.7	1 768.7	2 867	7.4	139.2	(424)	(1.1)	(20.6)	
		Other*					-	-	-	-	(62)	-	-	(62)	-	-	-	-	-	62	-	-	
		Consolidated	10 339	18 399	29.2	3.4	182 407	826.2	173 546	786.0	138 917	76.2	629.2	130 291	75.1	590.1	29 412	16.9	133.2	13 843	8.0	62.7	
1013	Rhodes University Medical Scheme	RUMED	1 103	2 286	39.6	16.3	38 163	1 391.2	38 163	1 391.2	34 701	90.9	1 265.0	34 701	90.9	1 265.0	3 273	8.6	119.3	190	0.5	6.9	110.1
		Consolidated	1 103	2 286	39.6	16.3	38 163	1 391.2	38 163	1 391.2	34 701	90.9	1 265.0	34 701	90.9	1 265.0	3 273	8.6	119.3	190	0.5	6.9	
1209	South African Breweries Medical Aid Scheme (SABMAS)	Comprehensive option	6 135	13 876	31.0	6.9	275 033	1 651.7	247 770	1 488.0	245 932	89.4	1 477.0	223 181	90.1	1 340.3	21 364	8.6	128.3	3 225	1.3	19.4	83.1
		Essential Option	3 351	7 537	25.7	1.0	66 606	736.4	66 606	736.4	54 439	81.7	601.9	54 439	81.7	601.9	9 316	14.0	103.0	2 852	4.3	31.5	
		Consolidated	9 486	21 413	29.1	4.8	341 639	1 329.6	314 376	1 223.5	300 370	87.9	1 169.0	277 620	88.3	1 080.4	30 680	9.8	119.4	6 077	1.9	23.6	
1424	SABC Medical Aid Scheme	SABC Plan 009	4 816	10 446	34.0	10.5	242 225	1 932.4	205 867	1 642.3	207 503	85.7	1 655.4	171 985	83.5	1 372.0	15 879	7.7	126.7	18 003	8.7	143.6	60.8
		Consolidated	4 816	10 446	34.0	10.5	242 225	1 932.4	205 867	1 642.3	207 503	85.7	1 655.4	171 985	83.5	1 372.0	15 879	7.7	126.7	18 003	8.7	143.6	
1038	SAMWUMed	Option A	18 378	39 546	32.0	4.4	396 322	835.1	396 322	835.1	290 646	73.3	612.5	290 646	73.3	612.5	32 931	8.3	69.4	72 744	18.4	153.3	68.1
		Option B	22 019	52 069	29.0	2.2	678 377	1 085.7	678 377	1 085.7	543 475	80.1	869.8	543 475	80.1	869.8	39 456	5.8	63.1	95 446	14.1	152.8	
		Consolidated	40 397	91 615	30.3	3.2	1 074 698	977.5	1 074 698	977.5	834 121	77.6	758.7	834 121	77.6	758.7	72 387	6.7	65.8	168 190	15.6	153.0	
1234	Sasolmed	Sasolmed	29 480	78 701	30.0	4.8	1 463 028	1 549.1	1 463 028	1 549.1	1 292 973	88.4	1 369.1	1 292 973	88.4	1 369.1	100 987	6.9	106.9	69 069	4.7	73.1	48.6
		Consolidated	29 480	78 701	30.0	4.8	1 463 028	1 549.1	1 463 028	1 549.1	1 292 973	88.4	1 369.1	1 292 973	88.4	1 369.1	100 987	6.9	106.9	69 069	4.7	73.1	
1531	Sedmed	Sedmed	928	2 051	43.8	23.2	28 214	1 146.4	28 214	1 146.4	30 926	109.6	1 256.5	30 926	109.6	1 256.5	2 788	9.9	113.3	(5 499)	(19.5)	(223.4)	48.2
		Consolidated	928	2 051	43.8	23.2	28 214	1 146.4	28 214	1 146.4	30 926	109.6	1 256.5	30 926	109.6	1 256.5	2 788	9.9	113.3	(5 499)	(19.5)	(223.4)	
1568	Sisonke Health Medical Scheme	Pride Plan	569	989	29.6	0.9	7 418	625.0	7 418	625.0	8 263	111.4	696.3	8 263	111.4	696.3	729	9.8	61.4	(1 574)	(21.2)	(132.6)	66.4
		Heritage Plan	7 333	16 310	30.5	1.9	247 106	1 262.5	247 106	1 262.5	216 771	87.7	1 107.6	216 771	87.7	1 107.6	27 184	11.0	138.9	3 151	1.3	16.1	
		Consolidated	7 902	17 299	30.5	1.8	254 524	1 226.1	254 524	1 226.1	225 034	88.4	1 084.0	225 034	88.4	1 084.0	27 912	11.0	134.5	1 577	0.6	7.6	
1580	South African Police Service Medical Scheme (POLMED)	Higher Plan	123 755	356 691	28.5	3.5	6 086 235	1 421.9	6 086 235	1 421.9	5 764 148	94.7	1 346.7	5 764 148	94.7	1 346.7	343 683	5.6	80.3	(21 595)	(0.4)	(5.0)	50.7
		Lower Plan	49 062	137 911	21.5	0.6	969 411	585.8	969 411	585.8	870 485	89.8	526.0	870 485	89.8	526.0	110 094	11.4	66.5	(11 168)	(1.2)	(6.7)	
		Consolidated	172 817	494 602	26.6	2.7	7 055 647	1 188.8	7 055 647	1 188.8	6 634 632	94.0	1 117.8	6 634 632	94.0	1 117.8	453 777	6.4	76.5	(32 763)	(0.5)	(5.5)	
1578	TFG Medical Aid Scheme	Plan A	1 747	3 526	27.6	2.7	45 107	1 066.1	45 107	1 066.1	30 942	68.6	731.3	30 942	68.6	731.3	5 763	12.8	136.2	8 402	18.6	198.6	68.7
		Plan B	1 095	2 559	36.1	11.7	57 831	1 883.3	57 831	1 883.3	44 452	76.9	1 447.6	44 452	76.9	1 447.6	3 671	6.3	119.6	9 707	16.8	316.1	
		Consolidated	2 842	6 085	31.2	6.5	102 938	1 409.7	102 938	1 409.7	75 395	73.2	1 032.5	75 395	73.2	1 032.5	9 434	9.2	129.2	18 110	17.6	248.0	
1544	Tiger Brands Medical Scheme	Mzansi Network Option	258	547	27.5	0.2	3 486	531.1	3 486	531.1	4 893	140.4	745.4	4 893	140.4	745.4	414	11.9	63.0	(1 820)	(52.2)	(277.3)	55.2
		Option 1	4 067	9 176	41.3	20.3	205 805	1 869.1	205 805	1 869.1	195 896	95.2	1 779.1	195 896	95.2	1 779.1	14 067	6.8	127.8	(4 158)	(2.0)	(37.8)	
		Consolidated	4 325	9 723	40.5	19.2	209 291	1 793.8	209 291	1 793.8	200 789	95.9	1 720.9	200 789	95.9	1 720.9	14 480	6.9	124.1	(5 978)	(2.9)	(51.2)	
1582	Transmed Medical Fund	Guardian	11 659	14 237	77.9	90.3	308 302	1 804.6	308 302	1 804.6	296 277	96.1	1 734.2	296 277	96.1	1 734.2	46 954	15.2	274.8	(34 929)	(11.3)	(204.4)	22.0
		Private Network Saver	5 081	8 240	53.5	29.6	272 424	2 755.1	272 424	2 755.1	249 208	91.5	2 520.3	249 208	91.5	2 520.3	23 578	8.7	238.4	(362)	(0.1)	(3.7)	
		State Plus Network	3 420	7 091	39.4	12.8	48 771	573.2	48 771	573.2	30 272	62.1	355.8	30 272	62.1	355.8	6 564	13.5	77.1	11 934	24.5	140.3	
		State Plus Own Choice	24 622	46 714	40.6	19.3	449 072	801.1	449 072	801.1	406 776	90.6	725.6	406 776	90.6	725.6	45 878	10.2	81.8	(3 582)	(0.8)	(6.4)	
		Consolidated	44 782	76 282	48.8	33.0	1 078 569	1 178.3	1 078 569	1 178.3	982 533	91.1	1 073.4	982 533	91.1	1 073.4	122 975	11.4	134.3	(26 939)	(2.5)	(29.4)	
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1 201	2 815	30.9	5.2	50 514	1 495.4	39 567	1 171.3	47 922	94.9	1 418.7	37 516	94.8	1 110.6	4 038	10.2	119.5	(1 988)	(5.0)	(58.8)	66.3
		Classic Saver	3 430	7 307	23.9	0.2	77 864	888.0	58 752	670.0	65 547	84.2	747.5	47 135	80.2	537.6	11 078	18.9	126.3	539	0.9	6.2	
		Consolidated	4 631	10 122	25.8	1.6	128 378	1 056.9	98 319	809.5	113 469	88.4	934.2	84 651	86.1	696.9	15 116	15.4	124.5	(1 448)	(1.5)	(11.9)	
1597	Umvuzo Health Medical Scheme	Standard	7 584	16 693	28.9	0.4	168 039	838.9	168 039	838.9	139 723	83.1	697.5	139 723	83.1	697.5	26 307	15.7	131.3	2 009	1.2	10.0	25.8
		Supreme	9 231	23 026	25.2	0.3	278 591	1 008.2	278 591	1 008.2	207 345	74.4	750.4	207 345	74.4	750.4	36 280	13.0	131.3	34 966	12.6	126.5	
		Ultra Affordable	10 447	15 905	31.9	0.2	129 412	678.0	129 412	678.0	112 245	86.7	588.1	112 245	86.7	588.1	17 120	13.2	89.7	46	-	0.2	
		Consolidated	27 262	55 624	28.2	0.3	576 042	863.0	576 042	863.0	459 314	79.7	688.1	459 314	79.7	688.1	79 707	13.8	119.4	37 021	6.4	55.5	
1520	University of Kwa-Zulu Natal Medical Scheme	Savings Plus Plan	3 330	6 985	39.4	17.2	131 948	1 574.2	105 627	1 260.2	111 758	84.7	1 333.3	87 822	83.1	1 047.7	11 559	10.9	137.9	6 246	5.9	74.5	89.2
		Consolidated	3 330	6 985	39.4	17.2	131 948	1 574.2	105 627	1 260.2	111 758	84.7	1 333.3	87 822	83.1	1 047.7	11 559	10.9	137.9	6 246	5.9	74.5	
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid	University of Witwatersrand Staff Medical Aid	2 903	5 458	42.3	19.2	141 690	2 163.3	141 690	2 163.3	124 351	87.8	1 898.6	124 351	87.8	1 898.6	11 467	8.1	175.1	5 872	4.1	89.7	

ANNEXURE Q [CONT.]

Detailed financial information per option: registered schemes for the year ended 31 December 2014

Notes:

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

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

GCI = Gross Contribution Income

RCI = Risk Contribution Income

PMSA = Personal Medical Savings Account

pb = per beneficiary

pbpm = per beneficiary per month

*The scheme amalgamated in 2014. Figures were submitted.

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

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

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

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

ANNEXURE R

Detailed financial information per option: Efficiency Discount Options (EDO) for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (Note a)			Net non-healthcare expenses			Net healthcare result		
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R
Efficiency Discount Options (EDO)																			
1491	Compcare Wellness Medical Scheme	Dynamix Efficiency Discount Option	90	209	37.9	8.5	3 929	1 566.6	3 929	1 566.6	3 102	79.0	1 236.8	631	16.1	251.6	196	5.0	78.1
		Networx Efficiency Discount Option	2 624	3 712	21.5	0.1	12 990	291.6	12 990	291.6	4 573	35.2	102.7	5 405	41.6	121.3	3 013	23.2	67.6
		Pinnacle Efficiency Discount Option	57	132	34.2	9.2	2 956	1 866.2	2 956	1 866.2	1 415	47.9	893.3	433	14.6	273.4	1 108	37.5	699.5
		Mumed Efficiency Discount Networks Option	36	93	22.9	0.1	471	422.0	471	422.0	392	83.2	351.3	148	31.4	132.6	(70)	(14.9)	(62.7)
		Mumed Efficiency Discount Option	848	1 710	28.9	2.1	17 173	836.9	17 173	836.9	16 288	94.8	793.8	4 500	26.2	219.3	(3 614)	(21.0)	(176.1)
		Axis Efficiency Discount Option	191	397	32.4	4.0	2 860	600.3	2 860	600.3	2 923	102.2	613.6	992	34.7	208.2	(1 055)	(36.9)	(221.5)
		Symmetry Efficiency Discount Option	179	417	33.0	4.8	6 755	1 349.9	6 755	1 349.9	5 973	88.4	1 193.6	1 139	16.9	227.6	(357)	(5.3)	(71.3)
		Consolidated	4 025	6 670	25.5	1.6	47 134	588.9	47 134	588.9	34 666	73.5	433.1	13 248	28.1	165.5	(779)	(1.7)	(9.7)
1125	Discovery Health Medical Scheme	Essential Delta Saver	27 658	54 891	27.8	2.4	580 357	881.1	494 336	750.5	266 490	53.9	404.6	126 712	25.6	192.4	101 134	20.5	153.5
		Classic Delta Saver	50 776	102 984	29.8	4.1	1 454 764	1 177.2	1 094 269	885.5	718 021	65.6	581.0	249 628	22.8	202.0	126 619	11.6	102.5
		Essential Delta Core	12 067	23 214	32.6	5.1	211 494	759.2	211 494	759.2	107 263	50.7	385.1	54 697	25.9	196.4	49 533	23.4	177.8
		Essential Delta Comprehensive	1 251	2 629	35.2	9.8	57 971	1 837.5	49 363	1 564.7	35 774	72.5	1 134.0	6 319	12.8	200.3	7 271	14.7	230.5
		Classic Delta Core	8 880	16 322	34.8	7.8	184 140	940.1	184 140	940.1	100 723	54.7	514.2	41 574	22.6	212.3	41 843	22.7	213.6
		Classic Delta Comprehensive	5 208	11 821	37.0	12.0	315 953	2 227.3	237 421	1 673.7	204 852	86.3	1 444.1	27 794	11.7	195.9	4 775	2.0	33.7
		Consolidated	105 840	211 861	30.5	4.6	2 804 679	1 103.2	2 271 023	893.3	1 433 123	63.1	563.7	506 724	22.3	199.3	331 175	14.6	130.3
1202	Fedhealth Medical Scheme	Maxima Standard Net	925	1 087	10.0	2.4	35 860	2 749.2	32 546	2 495.1	25 236	77.5	1 934.7	5 009	15.4	384.0	2 301	7.1	176.4
		Consolidated	925	1 087	10.0	2.4	35 860	2 749.2	32 546	2 495.1	25 236	77.5	1 934.7	5 009	15.4	384.0	2 301	7.1	176.4
1537	Hosmed Medical Aid Scheme	Core	909	1 479	34.8	6.2	9 924	559.2	9 924	559.2	8 778	88.5	494.6	2 301	23.2	129.6	(1 154)	(11.6)	(65.0)
		Medium	3 462	6 608	32.4	6.2	71 548	902.3	71 548	902.3	57 655	80.6	727.1	12 834	17.9	161.8	1 059	1.5	13.4
		Consolidated	4 371	8 087	32.8	6.2	81 472	839.5	81 472	839.5	66 433	81.5	684.6	15 135	18.6	156.0	(95)	(0.1)	(1.0)
1576	Liberty Medical Scheme	Hospital Select	746	1 192	38.7	4.5	11 167	780.7	11 167	780.7	5 457	48.9	381.5	3 019	27.0	211.1	2 692	24.1	188.2
		Complete Select	680	1 568	40.4	4.0	20 112	1 068.9	16 578	881.1	13 630	82.2	724.4	3 440	20.8	182.8	(492)	(3.0)	(26.1)
		Saver Select	761	1 435	37.3	3.4	16 956	984.7	13 991	812.5	9 475	67.7	550.2	3 676	26.3	213.5	840	6.0	48.8
		Consolidated	2 187	4 195	38.9	3.9	48 235	958.2	41 736	829.1	28 562	68.4	567.4	10 135	24.3	201.3	3 040	7.3	60.4
1149	Medihelp	Dimension Prime 1 Network	4 065	9 240	28.5	3.9	55 107	497.0	55 107	497.0	40 154	72.9	362.1	16 662	30.2	150.3	(1 710)	(3.1)	(15.4)
		Dimension Prime 2 Network	3 995	9 631	29.9	6.2	98 659	853.7	98 659	853.7	88 830	90.0	768.6	16 769	17.0	145.1	(6 939)	(7.0)	(60.0)
		Dimension Prime 3 Network	3 475	8 289	26.7	3.8	68 081	684.5	53 159	534.4	39 267	73.9	394.8	14 652	27.6	147.3	(761)	(1.4)	(7.7)
		Consolidated	11 535	27 160	28.5	4.7	221 847	680.7	206 925	634.9	168 251	81.3	516.2	48 083	23.2	147.5	(9 410)	(4.5)	(28.9)
1167	Momentum Health	Extender Any GP Pharmacy Associated Hospital	773	1 540	48.8	26.4	52 224	2 826.0	39 380	2 131.0	38 220	97.1	2 068.2	5 305	13.5	287.1	(4 145)	(10.5)	(224.3)
		Extender Associated GP Pharmacy Any Hospital	182	407	41.0	19.4	13 551	2 774.6	10 238	2 096.2	10 456	102.1	2 140.9	1 293	12.6	264.7	(1 511)	(14.8)	(309.4)
		Extender Associated GP Pharmacy Associated Hospital	278	576	48.8	26.4	17 147	2 480.8	12 948	1 873.3	14 395	111.2	2 082.6	1 888	14.6	273.1	(3 335)	(25.8)	(482.5)
		Extender State Any Hospital	1 302	3 158	32.3	5.6	88 938	2 346.9	67 087	1 770.3	32 903	49.0	868.2	9 145	13.6	241.3	25 039	37.3	660.7
		Extender State Associated Hospital	635	1 603	31.8	5.4	38 197	1 985.7	28 808	1 497.6	16 331	56.7	849.0	4 469	15.5	232.3	8 008	27.8	416.3
		Incentive Any GP Pharmacy Associated Hospital	2 367	5 186	42.2	18.2	94 554	1 519.4	85 414	1 372.5	77 119	90.3	1 239.2	13 201	15.5	212.1	(4 906)	(5.7)	(78.8)
		Incentive Associated GP Pharmacy Any Hospital	835	1 917	37.0	12.5	32 082	1 394.6	28 975	1 259.6	28 326	97.8	1 231.4	4 453	15.4	193.6	(3 804)	(13.1)	(165.4)
		Incentive Associated GP Pharmacy Associated Hospital	1 719	3 738	39.0	14.3	60 614	1 351.3	54 782	1 221.3	54 994	100.4	1 226.0	9 353	17.1	208.5	(9 565)	(17.5)	(213.2)
		Incentive State Any Hospital	8 652	20 219	31.2	5.8	286 805	1 182.1	258 797	1 066.6	180 963	69.9	745.8	46 495	18.0	191.6	31 339	12.1	129.2
		Incentive State Associated Hospital	11 088	25 002	30.0	4.4	274 995	916.6	248 228	827.4	180 385	72.7	601.2	55 916	22.5	186.4	11 927	4.8	39.8
		Custom Any GP Pharmacy Associated Hospital	2 534	5 506	41.4	14.7	71 404	1 080.7	71 404	1 080.7	74 162	103.9	1 122.4	10 886	15.2	164.8	(13 644)	(19.1)	(206.5)
		Custom Associated GP Pharmacy Any Hospital	472	1 055	35.8	10.1	14 061	1 110.7	14 061	1 110.7	13 234	94.1	1 045.3	1 981	14.1	156.5	(1 154)	(8.2)	(91.2)
		Custom Associated GP Pharmacy Associated Hospital	3 016	6 620	37.2	11.5	71 611	901.4	71 611	901.4	71 060	99.2	894.5	12 134	16.9	152.7	(11 583)	(16.2)	(145.8)
		Custom State Any Hospital	4 031	9 957	27.9	2.8	101 906	852.9	101 906	852.9	68 047	66.8	569.5	16 368	16.1	137.0	17 491	17.2	146.4
		Custom State Associated Hospital	27 062	60 847	28.8	2.8	492 962	675.1	492 962	675.1	346 418	70.3	474.4	102 820	20.9	140.8	43 724	8.9	59.9
		Ingwe Primary Care Network Hospital	9 903	14 783	31.1	7.1	109 568	617.6	109 568	617.6	98 935	90.3	557.7	15 413	14.1	86.9	(4 780)	(4.4)	(26.9)
		Ingwe Primary Care State Hospital	693	940	30.5	0.5	6 127	543.2	6 127	543.2	2 462	40.2	218.3	1 141	18.6	101.2	2 524	41.2	223.8
		Consolidated	75 542	163 054	31.4	5.9	1 826 746	933.6	1 702 296	870.0	1 308 410	76.9	668.7	312 261	18.3	159.6	81 625	4.8	41.7
1592	Thebemed	Energy Core	4	12	44.0	17.2	122	847.2	122	847.2	-	-	-	16	13.1	111.1	106	86.9	736.1
		Energy Medium	2 478	8 375	32.0	0.4	77 151	767.7	77 151	767.7	386	0.5	3.8	11 108	14.4	110.5	65 657	85.1	653.3
		Energy Open	872	2 733	32.0	0.3	31 584	963.0	31 584	963.0	138	0.4	4.2	3 216	10.2	98.1	28 230	89.4	860.8
		Consolidated	3 354	11 120	32.0	0.4	108 857	815.8	108 857	815.8	524	0.5	3.9	14 340	13.2	107.5	93 993	86.3	704.4
Sub-total: Efficiency Discount Options			207 779	433 234	30.7	4.9	5 174 830	995.4	4 491 989	864.0	3 065 205	68.2	589.6	924 935	20.6	177.9	501 850	11.2	96.5

ANNEXURE R [CONT.]

Detailed financial information per option: Efficiency Discount Options (EDO) for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (Note a)			Net non-healthcare expenses			Net healthcare result		
			31/12/14	31/12/14	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of RCI	pbpm R
Non-Efficiency Discount Options (Non-EDO)																			
1491	Compcare Wellness Medical Scheme	Symmetry	2 489	5 352	40.5	11.5	118 423	1 843.9	118 429	1 844.0	100 683	85.0	1 567.7	16 014	13.5	249.3	1 731	1.5	27.0
		Axis	627	1 181	43.8	14.2	17 188	1 212.8	17 188	1 212.8	18 054	105.0	1 273.9	3 613	21.0	254.9	(4 479)	(26.1)	(316.0)
		Mumed	2 569	5 253	32.4	4.8	80 378	1 275.1	80 408	1 275.6	65 262	81.2	1 035.3	15 204	18.9	241.2	(58)	(0.1)	(0.9)
		Pinnacle	1 037	2 126	48.5	16.1	84 087	3 296.0	66 650	2 612.5	62 431	93.7	2 447.1	7 230	10.8	283.4	(3 011)	(4.5)	(118.0)
		Networx	4 167	4 563	25.7	0.1	18 912	345.4	18 912	345.4	12 104	64.0	221.1	10 828	57.3	197.8	(4 020)	(21.3)	(73.4)
		Dynamix	1 395	2 841	45.7	15.3	83 205	2 440.6	70 051	2 054.8	66 891	95.5	1 962.1	8 921	12.7	261.7	(5 761)	(8.2)	(169.0)
		Consolidated	12 284	21 316	37.0	8.5	402 193	1 572.3	371 638	1 452.9	325 425	87.6	1 272.2	61 810	16.6	241.6	(15 598)	(4.2)	(61.0)
1125	Discovery Health Medical Scheme	Classic Comprehensive	166 972	389 274	38.9	13.8	11 988 234	2 566.4	9 006 981	1 928.2	8 732 887	97.0	1 869.5	901 021	10.0	192.9	(626 927)	(7.0)	(134.2)
		Classic Core	44 974	99 012	38.0	13.1	1 406 640	1 183.9	1 406 300	1 183.6	975 855	69.4	821.3	227 094	16.1	191.1	203 350	14.5	171.1
		Essential Comprehensive	21 355	43 557	43.3	22.2	1 185 918	2 268.9	1 008 942	1 930.3	813 380	80.6	1 556.2	115 875	11.5	221.7	79 687	7.9	152.5
		Essential Core	19 696	43 990	35.7	10.2	510 701	967.5	510 701	967.5	370 406	72.5	701.7	95 950	18.8	181.8	44 344	8.7	84.0
		Classic Saver	194 702	433 040	31.7	5.8	7 750 953	1 491.6	5 827 737	1 121.5	4 211 315	72.3	810.4	1 009 781	17.3	194.3	606 640	10.4	116.7
		Essential Saver	60 466	133 312	30.5	5.3	1 831 893	1 145.1	1 559 903	975.1	1 008 733	64.7	630.6	302 925	19.4	189.4	248 245	15.9	155.2
		Consolidated	508 165	1 142 185	35.2	9.9	24 674 339	1 800.2	19 320 564	1 409.6	16 112 576	83.4	1 175.6	2 652 646	13.7	193.5	555 339	2.9	40.5
1202	Fedhealth Medical Scheme	Maxima Standard	28 232	61 355	36.0	8.2	1 240 077	1 684.3	1 138 218	1 545.9	984 230	86.5	1 336.8	158 384	13.9	215.1	(4 396)	(0.4)	(6.0)
		Consolidated	28 232	61 355	36.0	8.2	1 240 077	1 684.3	1 138 218	1 545.9	984 230	86.5	1 336.8	158 384	13.9	215.1	(4 396)	(0.4)	(6.0)
1537	Hosmed Medical Aid Scheme	Step	-	-	33.6	6.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	-	-	33.6	6.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1576	Liberty Medical Scheme	Saver Standard	5 856	11 670	45.3	10.1	189 358	1 352.2	161 808	1 155.4	135 939	84.0	970.7	32 160	19.9	229.6	(6 291)	(3.9)	(44.9)
		Complete Standard	18 851	42 293	50.4	9.2	758 767	1 495.1	646 120	1 273.1	600 969	93.0	1 184.1	109 649	17.0	216.1	(64 498)	(10.0)	(127.1)
		Hospital Standard	9 795	19 173	50.2	14.7	250 294	1 087.9	250 294	1 087.9	214 988	85.9	934.4	51 584	20.6	224.2	(16 278)	(6.5)	(70.8)
		Consolidated	34 502	73 136	49.5	10.8	1 198 419	1 365.5	1 058 222	1 205.8	951 896	90.0	1 084.6	193 393	18.3	220.4	(87 067)	(8.2)	(99.2)
1149	Medihelp	Dimension Prime 1	13 325	32 374	32.5	7.9	317 608	817.5	317 608	817.5	302 539	95.3	778.8	66 772	21.0	171.9	(51 703)	(16.3)	(133.1)
		Dimension Prime 2	13 834	32 507	32.7	9.3	457 885	1 173.8	357 927	917.6	338 079	94.5	866.7	73 351	20.5	188.0	(53 502)	(14.9)	(137.2)
		Dimension Prime 3	26 385	64 240	34.1	9.3	1 074 628	1 394.0	1 074 628	1 394.0	986 850	91.8	1 280.2	141 405	13.2	183.4	(53 627)	(5.0)	(69.6)
		Consolidated	53 544	129 121	33.3	9.0	1 850 121	1 194.0	1 750 163	1 129.5	1 627 468	93.0	1 050.4	281 528	16.1	181.7	(158 832)	(9.1)	(102.5)
1167	Momentum Health	Extender	3 767	7 829	46.4	25.6	290 715	3 094.4	219 218	2 333.4	217 762	99.3	2 317.9	25 711	11.7	273.7	(24 255)	(11.1)	(258.2)
		Incentive	10 833	22 158	45.1	23.6	456 780	1 717.9	412 333	1 550.7	403 122	97.8	1 516.1	59 341	14.4	223.2	(50 130)	(12.2)	(188.5)
		Custom	2 448	5 213	39.8	15.1	79 100	1 264.5	79 100	1 264.5	74 256	93.9	1 187.0	10 556	13.3	168.7	(5 712)	(7.2)	(91.3)
		Ingwe	19 413	20 290	24.2	0.3	96 803	397.6	96 803	397.6	57 193	59.1	234.9	20 754	21.4	85.2	18 856	19.5	77.4
		Consolidated	36 461	55 490	37.1	14.5	923 398	1 386.7	807 454	1 212.6	752 333	93.2	1 129.8	116 362	14.4	174.7	(61 241)	(7.6)	(92.0)
1592	Thebemed	Energy	-	-	44.0	17.2	-	-	-	-	80 524	-	-	-	-	-	(80 524)	-	-
		Consolidated	-	-	44.0	17.2	-	-	-	-	80 524	-	-	-	-	-	(80 524)	-	-
Sub-total: Non-Efficiency Discount Options (Non-EDO)			673 188	1 482 603	35.8	9.9	30 288 547	1 702.4	24 446 259	1 374.1	20 834 452	85.2	1 171.1	3 464 123	14.2	194.7	147 681	0.6	8.3
Total EDO and Non-EDO			880 967	1 915 837	33.5	8.1	35 463 377	1 542.6	28 938 248	1 258.7	23 899 657	82.6	1 039.6	4 389 058	15.2	190.9	649 531	2.2	28.3

Notes:

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

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

GCI = Gross Contribution Income

RCI = Risk Contribution Income

PMSA = Personal Medical Savings Account

pb = per beneficiary

pbpm = per beneficiary per month

ANNEXURE S

Fees paid to administrators: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services					Administration fees paid to administrators (incl. co-administration fees)												
			Administrators (note a) R'000	Other 3rd parties R'000	Total fees paid R'000	Administrators pabpm R	Administrators pampm R	2014 R'000	2013 R'000	% change	2014 As % of GAE	2013 As % of GAE	% change	2014 pabpm R	2013 pabpm R	% change	2014 pampm R	2013 pampm R	% change	
Registered schemes - open																				
1252	Bestmed Medical Scheme	Self-Administered	47 811	4 554	52 365	20.9	44.1	-	-	-	-	-	-	-	-	-	-	-	-	
1512	Bonitas Medical Fund	Medscheme Holdings (Pty) Ltd	284 927	-	284 927	36.4	80.5	566 224	533 815	6.1	69.5	68.1	2.1	72.3	68.4	5.7	159.9	151.1	5.8	
1034	Cape Medical Plan	Self-Administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1552	Community Medical Aid Scheme (COMMED)	Allcare Administrators (Pty) Ltd	2 081	3 110	5 191	16.1	28.4	15 735	23 966	(34.3)	34.4	53.5	(35.7)	121.8	154.4	(21.1)	214.5	277.1	(22.6)	
1491	Compicare Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	11 723	5 314	17 037	35.7	61.8	37 769	31 192	21.1	75.2	77.8	(3.3)	115.0	112.1	2.6	199.2	206.4	(3.5)	
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	1 201 158	-	1 201 158	38.5	82.7	3 585 641	3 340 754	7.3	97.2	97.1	0.1	115.0	110.5	4.1	246.8	238.4	3.5	
1202	Fedhealth Medical Scheme	Medscheme Holdings (Pty) Ltd	57 720	8 602	66 322	32.3	64.5	197 743	188 603	4.8	76.8	79.1	(2.9)	110.7	105.7	4.7	221.1	214.0	3.3	
1554	Genesis Medical Scheme	Self-Administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1537	Hosmed Medical Aid Scheme	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	-	24 841	24 841	-	-	61 403	57 116	7.5	58.8	56.2	4.6	68.1	62.9	8.3	187.2	175.7	6.5	
1087	Keyhealth	Professional Medical Scheme Administrators (Pty) Ltd	17 172	12 369	29 540	19.1	40.5	75 571	70 225	7.6	63.0	64.0	(1.6)	84.0	76.2	10.2	178.2	162.6	9.6	
1576	Liberty Medical Scheme	V Med Administrators (Pty) Ltd	41 924	8 944	50 867	30.0	62.0	124 926	111 398	12.1	58.4	52.4	11.5	89.3	78.6	13.6	184.7	166.1	11.2	
1466	Makoti Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	-	-	-	-	-	2 247	2 118	6.1	39.4	42.0	(6.2)	36.3	33.9	7.1	72.0	70.3	2.4	
1149	Medihelp	Strata Healthcare Management (Pty) Ltd	60 768	15 931	76 699	23.0	50.1	328 937	-	100.0	87.1	-	100.0	124.4	-	100.0	271.2	-	100.0	
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	2 517	42	2 559	15.1	37.2	9 704	8 718	11.3	85.0	83.6	1.7	58.2	54.0	7.8	143.5	135.3	6.1	
1140	Medshield Medical Scheme	Self-Administered	-	53 262	53 262	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	50 810	14 360	65 170	19.1	36.8	242 538	215 458	12.6	95.4	95.2	0.2	91.2	85.4	6.8	175.5	165.2	6.2	
1546	Pharos Medical Plan	Private Health Administrators (Pty) Ltd	-	-	-	-	-	-	21 446	(100.0)	-	62.3	(100.0)	-	131.2	(100.0)	-	276.3	(100.0)	
1575	Resolution Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	22 143	-	22 143	31.8	64.2	68 188	81 294	(16.1)	72.1	76.6	(5.9)	98.0	91.6	7.0	197.7	184.4	7.2	
1446	Selfmed Medical Scheme	Self-Administered	-	4 421	4 421	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	39 592	7 767	47 359	26.5	63.0	143 431	147 324	(2.6)	72.7	78.0	(6.8)	95.9	87.3	9.9	228.3	212.3	7.5	
1141	Spectramed	Agility Global Health Solutions Africa (Pty) Ltd	1 306	15 418	16 724	2.8	5.5	35 900	30 312	18.4	41.2	31.6	30.4	78.3	58.7	33.4	151.7	115.6	31.2	
1464	Suremed Health	Providence Healthcare Risk Managers (Pty) Ltd	4 489	111	4 600	32.2	44.3	9 774	8 987	8.8	72.6	74.7	(2.8)	70.2	62.4	12.5	96.5	86.0	12.2	
1592	Thebemed	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	3 594	1 780	5 374	15.1	35.9	12 275	11 931	2.9	75.2	76.7	(2.0)	51.4	50.5	1.8	122.7	117.4	4.5	
1422	Topmed Medical Scheme	Private Health Administrators (Pty) Ltd	11 301	9 365	20 666	21.5	43.5	39 477	27 632	42.9	73.3	72.0	1.8	75.1	75.9	(1.1)	152.1	153.9	(1.2)	
Sub-total: registered open schemes		All administrators	1 861 037	190 189	2 051 225	34.2	72.9	5 557 483	4 912 289	13.1	86.7	86.1	0.7	103.8	97.8	6.1	222.1	210.4	5.6	
Sub-total: registered open schemes: excluding self-administered schemes		Third-party administrators	1 813 226	127 950	1 941 176	33.3	71.0	5 557 483	4 912 289	13.1	86.7	86.1	0.7	103.8	97.8	6.1	222.1	210.4	5.6	
Registered schemes - restricted																				
1005	AECI Medical Aid Society	Medscheme Holdings (Pty) Ltd	5 822	2 030	7 852	33.2	66.7	15 173	15 383	(1.4)	88.8	90.3	(1.7)	86.6	80.7	7.3	173.7	164.5	5.6	
1567	Afrox Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd	323	244	567	11.9	27.3	2 241	6 479	(65.4)	57.8	77.6	(25.5)	82.7	76.5	8.1	189.1	175.7	7.6	
1465	Alliance Midmed Medical Scheme	Private Health Administrators (Pty) Ltd	700	730	1 430	13.4	34.0	3 062	3 074	(0.4)	78.5	73.5	6.8	58.5	53.9	8.5	149.0	140.0	6.4	
1534	Altron Medical Aid Scheme	Discovery Health (Pty) Ltd	-	-	-	-	-	-	8 434	(100.0)	-	88.4	(100.0)	-	84.2	(100.0)	-	174.3	(100.0)	
1012	Anglo Medical Scheme	Discovery Health (Pty) Ltd	8 089	1 319	9 409	34.0	72.6	20 764	18 400	12.9	66.4	65.0	2.2	87.4	74.9	16.7	186.3	161.8	15.1	
1571	Anglovaal Group Medical Scheme	Discovery Health (Pty) Ltd	2 528	-	2 528	28.5	57.2	9 229	9 197	0.4	87.8	88.0	(0.2)	104.0	100.6	3.4	208.7	202.6	3.0	
1279	Bankmed	Metropolitan Health Corporate (Pty) Ltd	64 995	31 340	96 335	26.7	54.4	185 574	174 490	6.4	82.6	81.2	1.7	76.3	72.4	5.4	155.3	147.0	5.6	
1507	Barloworld Medical Scheme	Medscheme Holdings (Pty) Ltd	5 845	762	6 607	38.6	83.6	12 340	11 440	7.9	86.0	86.5	(0.6)	81.5	78.1	4.4	176.6	167.5	5.4	
1526	BMW Employees Medical Aid Society	Discovery Health (Pty) Ltd	2 967	-	2 967	33.5	77.1	6 176	5 358	15.3	91.5	87.1	5.1	69.8	62.4	11.9	160.4	142.5	12.6	
1237	BP Medical Aid Society	METHEALTH (Pty) Ltd	1 963	9	1 972	38.8	82.7	2 920	2 779	5.1	64.8	65.1	(0.5)	57.6	53.8	7.1	123.0	115.5	6.5	
1590	Building & Construction Industry Medical Aid Fund	Universal Healthcare Administrators (Pty) Ltd	1 155	1 617	2 773	7.6	19.3	9 284	8 018	15.8	82.3	83.2	(1.1)	61.1	53.9	13.4	155.4	138.7	12.0	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Eternity Private Health Fund Administrators (Pty) Ltd	19 652	1 401	21 053	34.5	63.6	79 724	76 049	4.8	81.8	82.9	(1.3)	140.1	133.9	4.6	258.0	243.9	5.8	
1068	De Beers Benefit Society	Self-Administered	567	968	1 535	3.8	8.0	-	-	-	-	-	-	-	-	-	-	-	-	
1572	Engen Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	6 035	-	6 035	63.5	139.5	6 300	5 927	6.3	80.7	80.2	0.6	66.3	61.2	8.3	145.6	136.5	6.7	
1271	Fishing Industry Medical Scheme (Fishmed)	Metropolitan Health Corporate (Pty) Ltd	282	-	282	9.1	21.9	838	692	21.1	54.7	52.7	3.8	27.0	24.8	8.9	65.2	61.1	6.7	
1086	Food Workers Medical Benefit Fund	Self-Administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1253	Glencore Medical Scheme	Medscheme Holdings (Pty) Ltd	7 795	-	7 795	21.6	67.0	15 142	15 315	(1.1)	86.5	83.0	4.2	42.0	42.1	(0.2)	130.2	129.7	0.4	
1270	Golden Arrow Employees' Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	1 914	-	1 914	26.2	60.3	3 805	3 526	7.9	87.0	86.1	1.0	52.2	47.9	9.0	120.0	111.3	7.8	
1598	Government Employees Medical Scheme (GEMS)	Metropolitan Health Corporate (Pty) Ltd	91 852	-	91 852	4.2	11.2	611 994	571 272	7.1	51.2	55.7	(8.1)	27.8	25.9	7.3	74.4	70.4	5.7	
1523	Grintek Electronics Medical Aid Scheme	Universal Healthcare Administrators (Pty) Ltd	292	335	627	15.4	36.7	1 571	1 536	2.3	71.3	71.9	(0.8)	82.7	79.1	4.6	197.7	190.2	3.9	
1566	Horizon Medical Scheme	Medscheme Holdings (Pty) Ltd	910	-	910	21.5	35.1	3 513	2 991	17.5	73.0	72.5	0.7	83.0	78.5	5.7	135.4	127.6	6.1	
1111	IBM (SA) Medical Scheme	Discovery Health (Pty) Ltd	-	-	-	-	-	-	1 869	(100.0)	-	52.1	(100.0)	-	78.9	(100.0)	-	172.5	(100.0)	
1591	Impala Medical Plan	Providence Healthcare Risk Managers (Pty) Ltd	-	-	-	-	-	2 172	1 937	12.1	65.5	63.8	2.7	8.2	7.7	6.5	17.0	16.1	5.6	

ANNEXURE S [CONT.]

Fees paid to administrators: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Name of administrator	Managed healthcare: management services					Administration fees paid to administrators (incl. co-administration fees)												
			Administrators (note a) R'000	Other 3rd parties R'000	Total fees paid R'000	Administrators pabpm R	Administrators pampm R	2014 R'000	2013 R'000	% change	2014 As % of GAE	2013 As % of GAE	% change	2014 pabpm R	2013 pabpm R	% change	2014 pampm R	2013 pampm R	% change	
1559	Imperial Group Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	6 048	124	6 172	29.0	66.9	11 211	10 306	8.8	58.2	57.0	2.1	53.8	49.8	8.0	124.0	115.1	7.7	
1145	LA-Health Medical Scheme	Discovery Health (Pty) Ltd	37 218	237	37 455	25.3	60.7	140 756	122 177	15.2	90.7	91.0	(0.3)	95.7	90.6	5.6	229.6	215.8	6.4	
1197	Libcare Medical Scheme	V Med Administrators (Pty) Ltd	5 739	-	5 739	36.4	78.8	12 947	12 294	5.3	87.2	84.4	3.3	82.1	79.6	3.1	177.8	173.1	2.7	
1599	Lonmin Medical Scheme	Discovery Health (Pty) Ltd	12 908	-	12 908	45.2	51.0	12 908	11 785	9.5	90.3	90.1	0.2	45.2	43.5	3.9	51.0	48.3	5.6	
1547	Malcor Medical Scheme	Eternity Private Health Fund Administrators (Pty) Ltd	2 143	1 623	3 766	15.0	35.6	9 771	10 147	(3.7)	86.5	89.6	(3.5)	68.2	73.5	(7.2)	162.4	173.1	(6.2)	
1495	Massmart Health Plan	Universal Healthcare Administrators (Pty) Ltd	3 607	-	3 607	31.1	62.4	7 658	5 866	30.5	82.7	85.5	(3.3)	66.1	77.9	(15.1)	132.5	171.8	(22.9)	
1039	MBMed Medical Aid Fund	Medscheme Holdings (Pty) Ltd	3 203	269	3 472	29.5	73.1	6 769	5 830	16.1	89.6	89.1	0.6	62.4	57.2	9.1	154.5	145.8	6.0	
1548	Medipon Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	5 569	-	5 569	18.8	38.7	19 354	16 833	15.0	77.8	84.8	(8.3)	65.4	60.8	7.6	134.5	126.2	6.6	
1105	Metropolitan Medical Scheme	METHEALTH (Pty) Ltd	4 808	-	4 808	27.5	62.1	13 934	13 146	6.0	87.7	87.6	0.1	79.6	73.3	8.6	180.0	166.9	7.8	
1569	Minemed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	-	-	-	-	-	6 760	-	(100.0)	-	77.0	(100.0)	-	70.3	(100.0)	-	147.3	(100.0)	
1600	Motohealth Care	Momentum Medical Scheme Administrators (Pty) Ltd	13 932	3 374	17 305	19.8	43.3	46 674	46 160	1.1	77.0	69.2	11.3	66.2	62.1	6.6	145.1	136.9	6.0	
1154	Nampak SA Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	-	-	-	-	-	2 811	-	(100.0)	-	81.1	(100.0)	-	123.5	(100.0)	-	282.3	(100.0)	
1241	Naspers Medical Fund	Discovery Health (Pty) Ltd	7 342	-	7 342	39.6	76.4	17 073	15 263	11.9	83.4	82.6	1.0	92.1	86.1	7.0	177.8	168.2	5.7	
1469	Nedgroup Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	12 153	1 325	13 477	19.8	36.4	53 682	48 783	10.0	88.1	87.5	0.7	87.3	80.4	8.6	160.8	150.4	6.9	
1584	Netcare Medical Scheme	Prime Med Administrators (Pty) Ltd	14 575	-	14 575	31.6	69.9	26 091	22 445	16.2	87.2	82.7	5.4	56.6	48.0	17.9	125.1	107.7	16.2	
1214	Old Mutual Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	11 297	-	11 297	29.6	55.5	33 055	30 653	7.8	85.1	84.4	0.8	86.5	80.9	6.9	162.3	153.6	5.7	
1441	Parmed Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	811	-	811	13.3	28.3	6 942	6 157	12.8	78.9	78.5	0.5	113.7	102.7	10.7	242.6	228.8	6.0	
1515	PG Bison Medical Aid Society	Allcare Administrators (Pty) Ltd	-	125	125	-	-	516	1 090	(52.7)	44.1	79.6	(44.6)	161.6	120.6	34.0	316.9	233.5	35.7	
1186	PG Group Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	825	65	890	24.0	51.0	2 683	2 549	5.2	89.2	89.6	(0.4)	77.9	74.9	4.0	165.7	158.6	4.5	
1563	Pick n Pay Medical Scheme	METHEALTH (Pty) Ltd	-	7 196	7 196	-	-	15 112	14 318	5.5	79.2	78.9	0.4	77.5	72.4	7.0	161.7	151.4	6.8	
1583	Platinum Health	Self-Administered	4 284	-	4 284	4.4	7.0	-	-	-	-	-	-	-	-	-	-	-	-	
1194	Profmed	Professional Medical Scheme Administrators (Pty) Ltd	12 866	10 292	23 158	16.5	37.8	75 757	67 300	12.6	64.9	64.9	-	96.9	87.6	10.6	222.6	205.7	8.2	
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	5 030	-	5 030	35.1	73.1	11 777	13 560	(13.1)	83.5	86.4	(3.4)	82.3	77.7	5.9	171.1	160.9	6.3	
1201	Rand Water Medical Scheme	Self-Administered	-	1 994	1 994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1430	Remedi Medical Aid Scheme	Discovery Health (Pty) Ltd	14 858	-	14 858	27.7	62.1	38 630	34 686	11.4	91.1	90.7	0.4	72.1	67.4	7.0	161.4	152.6	5.8	
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	8 394	-	8 394	39.1	69.6	19 671	18 756	4.9	94.2	94.8	(0.6)	91.5	90.0	1.7	163.1	162.5	0.4	
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	737	-	737	27.1	56.0	2 106	1 984	6.1	83.6	82.6	1.2	77.4	72.8	6.3	160.0	150.8	6.1	
1209	South African Breweries Medical Aid Scheme (SABMAS)	Momentum Medical Scheme Administrators (Pty) Ltd	6 466	864	7 330	24.8	56.2	20 126	19 318	4.2	86.6	88.5	(2.1)	77.1	71.6	7.7	174.9	162.9	7.4	
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	3 834	500	4 335	31.5	68.6	9 208	8 470	8.7	79.6	74.0	7.6	75.6	71.5	5.7	164.7	155.3	6.1	
1038	SAMWUMed	Self-Administered	15 767	-	15 767	14.3	32.4	-	-	-	-	-	-	-	-	-	-	-	-	
1527	Sappi Medical Aid Scheme	Metropolitan Health Corporate (Pty) Ltd	-	-	-	-	-	1 747	-	(100.0)	-	63.0	(100.0)	-	74.5	(100.0)	-	165.1	(100.0)	
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	33 478	-	33 478	35.3	93.5	58 976	55 333	6.6	87.1	87.6	(0.6)	62.2	58.4	6.5	164.6	153.9	7.0	
1531	Sedmed	Self-Administered	-	553	553	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1568	Sisonke Health Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	6 611	-	6 611	30.7	67.5	15 056	16 502	(8.8)	70.2	71.5	(1.8)	69.9	71.1	(1.7)	153.8	156.8	(1.9)	
1580	South African Police Service Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	120 400	20 526	140 926	20.2	57.5	207 367	193 052	7.4	66.6	65.2	2.1	34.8	32.4	7.4	99.1	90.8	9.1	
1578	TFG Medical Aid Scheme	Discovery Health (Pty) Ltd	2 580	-	2 580	35.4	75.6	6 020	5 810	3.6	89.6	89.4	0.2	82.5	77.9	5.9	176.5	166.1	6.3	
1544	Tiger Brands Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	2 748	1 639	4 387	23.4	52.8	8 843	8 407	5.2	88.4	90.7	(2.5)	75.3	70.3	7.1	170.0	158.6	7.2	
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	31 002	4 175	35 177	31.9	54.8	70 037	74 848	(6.4)	79.4	78.8	0.8	72.0	65.1	10.6	123.9	115.3	7.5	
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	3 644	-	3 644	30.2	66.0	9 072	8 239	10.1	79.9	79.9	-	75.2	70.2	7.1	164.2	152.2	7.9	
1597	Umvuzo Health Medical Scheme	Self-Administered	-	13 339	13 339	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1520	University of Kwa-Zulu Natal Medical Scheme	Discovery Health (Pty) Ltd	3 157	-	3 157	37.4	78.9	7 370	7 129	3.4	87.7	86.9	0.9	87.3	80.8	8.0	184.2	173.8	6.0	
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	2 485	391	2 876	37.2	70.3	7 315	7 222	1.3	84.3	85.9	(1.9)	109.6	103.5	5.9	206.9	198.0	4.5	
1291	Witbank Coalfields Medical Aid Scheme	Self-Administered	-	2 948	2 948	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1293	Wooltru Healthcare Fund	METHEALTH (Pty) Ltd	5 272	683	5 956	23.8	47.8	17 825	16 258	9.6	79.5	78.8	0.9	80.5	75.6	6.5	161.7	152.7	5.9	
Sub-total: registered restricted schemes			All administrators	964 405	426 931	1 391 335	21.3	51.8	2 156 521	2 035 416	5.9	72.7	74.5	(2.4)	49.6	46.5	6.7	122.1	114.9	6.3
Sub-total: registered restricted schemes: excluding self-administered schemes			Third-party administrators	628 862	407 130	1 350 917	20.9	50.7	2 156 521	2 035 416	5.9	72.7	74.5	(2.4)	49.6	46.5	6.7	122.1	114.9	6.3
Total registered schemes			All administrators	2 825 442	617 120	3 442 560	28.3	64.0	7 714 004	6 947 705	11.0	82.3	82.4	(0.1)	79.5	73.9	7.6	180.7	169.2	6.8
Total registered schemes: excluding self-administered schemes			Third-party administrators	2 442 088	535 080	3 292 093	27.7	62.4	7 714 004	6 947 705	11.0	82.3	82.4	(0.1)	79.5	73.9	7.6	180.7	169.2	6.8

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Fees paid to administrators: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Name of administrator	Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross administration expenditure (Risk + PMSA)							
			2014 R'000	As % of GAE and total managed healthcare services	2014 pabpm R	2014 pampm R	2014 R'000	2013 R'000	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change
Registered schemes - open														
1252	Besimed Medical Scheme	Self-Administered	47 811	15.7	20.9	44.1	252 227	236 820	6.5	6.5	7.2	110.5	114.1	(3.2)
1512	Bonitas Medical Fund	Medscheme Holdings (Pty) Ltd	851 151	77.4	108.7	240.4	815 165	783 730	4.0	8.0	8.4	104.1	100.4	3.7
1034	Cape Medical Plan	Self-Administered	-	-	-	-	16 467	16 085	2.4	11.1	11.7	106.6	100.9	5.6
1552	Community Medical Aid Scheme (COMMED)	Allcare Administrators (Pty) Ltd	17 816	35.0	137.9	242.9	45 694	44 835	1.9	19.0	17.2	353.8	288.9	22.5
1491	Compicare Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	49 492	73.6	150.7	261.0	50 254	40 101	25.3	11.2	9.8	153.1	144.1	6.2
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	4 786 799	97.9	153.5	329.5	3 690 808	3 439 921	7.3	8.2	8.5	118.4	113.8	4.0
1202	Fedhealth Medical Scheme	Medscheme Holdings (Pty) Ltd	255 463	78.9	143.0	285.7	257 432	238 392	8.0	9.3	9.1	144.1	133.6	7.9
1554	Genesis Medical Scheme	Self-Administered	-	-	-	-	29 665	28 375	4.5	12.4	12.9	120.7	117.1	3.1
1537	Hosmed Medical Aid Scheme	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	61 403	47.5	68.1	187.2	104 456	101 677	2.7	8.8	9.3	115.8	111.9	3.5
1087	Keyhealth	Professional Medical Scheme Administrators (Pty) Ltd	92 742	62.1	103.1	218.7	119 891	109 808	9.2	6.7	6.4	133.3	119.1	11.9
1576	Liberty Medical Scheme	V Med Administrators (Pty) Ltd	166 849	63.0	119.3	246.6	213 862	212 540	0.6	10.3	11.0	152.9	149.9	2.0
1466	Makoti Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	2 247	39.4	36.3	72.0	5 706	5 039	13.2	12.1	12.0	92.1	80.6	14.3
1149	Medihelp	Strata Healthcare Management (Pty) Ltd	389 706	85.8	147.4	321.3	377 729	322 602	17.1	10.1	9.3	142.8	122.8	16.3
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	12 222	87.5	73.3	180.7	11 413	10 432	9.4	7.4	7.6	68.5	64.6	6.0
1140	Medshield Medical Scheme	Self-Administered	-	-	-	-	191 515	169 214	13.2	7.4	6.6	96.0	79.6	20.6
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	293 348	91.9	110.3	212.3	254 106	226 231	12.3	8.7	8.4	95.6	89.7	6.6
1546	Pharos Medical Plan	Private Health Administrators (Pty) Ltd	-	-	-	-	34 417	(100.0)	-	15.1	-	210.5	(100.0)	
1575	Resolution Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	90 330	77.4	129.8	261.9	94 630	106 182	(10.9)	11.1	10.9	136.0	119.7	13.6
1446	Selfmed Medical Scheme	Self-Administered	-	-	-	-	32 922	33 116	(0.6)	11.9	12.2	196.7	181.9	8.1
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	183 023	74.8	122.4	291.3	197 335	188 774	4.5	9.0	8.5	132.0	111.9	18.0
1141	Spectramed	Agility Global Health Solutions Africa (Pty) Ltd	37 206	35.8	81.1	157.2	87 101	96 051	(9.3)	11.9	12.4	189.9	186.0	2.1
1464	Suremed Health	Providence Healthcare Risk Managers (Pty) Ltd	14 263	79.0	102.4	140.9	13 458	12 023	11.9	9.7	9.4	96.6	83.5	15.7
1592	Thebemed	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	15 869	73.1	66.5	158.6	16 329	15 560	4.9	9.9	10.5	68.4	65.8	4.0
1422	Topmed Medical Scheme	Private Health Administrators (Pty) Ltd	50 778	68.1	96.5	195.6	53 892	38 384	40.4	7.9	9.0	102.5	105.5	(2.8)
Sub-total: registered open schemes			7 418 519	85.7	132.9	284.2	6 932 057	6 510 311	6.5	8.4	8.6	118.7	112.9	5.1
Sub-total: registered open schemes: excluding self-administered schemes			7 370 709	88.3	137.7	294.6	6 409 262	5 704 098	12.4	8.5	8.7	119.7	113.5	5.5
Registered schemes - restricted														
1005	AECI Medical Aid Society	Medscheme Holdings (Pty) Ltd	20 995	84.2	119.9	240.4	17 084	17 032	0.3	5.0	5.0	97.5	89.4	9.1
1567	Afrox Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd	2 564	57.7	94.6	216.3	3 877	8 345	(53.5)	11.6	8.0	143.1	98.6	45.1
1465	Alliance Midmed Medical Scheme	Private Health Administrators (Pty) Ltd	3 762	70.6	71.9	183.0	3 902	4 182	(6.7)	5.3	5.6	74.6	73.3	1.8
1534	Altron Medical Aid Scheme	Discovery Health (Pty) Ltd	-	-	-	-	9 537	(100.0)	-	5.8	-	95.2	(100.0)	
1012	Anglo Medical Scheme	Discovery Health (Pty) Ltd	28 854	71.0	121.4	258.9	31 251	28 311	10.4	7.1	6.7	131.5	115.2	14.1
1571	Anglovaal Group Medical Scheme	Discovery Health (Pty) Ltd	11 758	90.1	132.4	265.9	10 515	10 456	0.6	7.4	7.4	118.4	114.3	3.6
1279	Bankmed	Metropolitan Health Corporate (Pty) Ltd	250 569	78.1	103.1	209.7	224 588	214 996	4.5	6.3	6.4	92.4	89.2	3.6
1507	Barloworld Medical Scheme	Medscheme Holdings (Pty) Ltd	18 185	86.8	120.1	260.2	14 342	13 232	8.4	5.1	4.7	94.7	90.4	4.8
1526	BMW Employees Medical Aid Society	Discovery Health (Pty) Ltd	9 143	94.1	103.3	237.4	6 748	6 154	9.7	5.8	5.8	76.2	71.6	6.4
1237	BP Medical Aid Society	METHEALTH (Pty) Ltd	4 884	75.4	96.4	205.6	4 506	4 268	5.6	5.3	5.3	88.9	82.6	7.6
1590	Building & Construction Industry Medical Aid Fund	Universal Healthcare Administrators (Pty) Ltd	10 439	74.3	68.7	174.7	11 281	9 639	17.0	12.2	12.1	74.2	64.8	14.5
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Eternity Private Health Fund Administrators (Pty) Ltd	99 376	83.8	174.7	321.6	97 508	91 706	6.3	10.3	10.3	171.4	161.4	6.2
1068	De Beers Benefit Society	Self-Administered	567	2.9	3.8	8.0	18 132	17 351	4.5	6.6	6.8	122.6	115.7	6.0
1572	Engen Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	12 335	89.1	129.8	285.1	7 803	7 394	5.5	4.4	4.4	82.1	76.3	7.6
1271	Fishing Industry Medical Scheme (Fishmed)	Metropolitan Health Corporate (Pty) Ltd	1 120	61.8	36.1	87.2	1 531	1 314	16.6	17.2	18.1	49.3	47.0	4.9
1086	Food Workers Medical Benefit Fund	Self-Administered	-	-	-	-	7 090	5 689	24.6	37.2	30.4	33.7	24.6	37.0
1253	Glencore Medical Scheme	Medscheme Holdings (Pty) Ltd	22 937	90.6	63.6	197.3	17 510	18 449	(5.1)	4.9	5.3	48.6	50.7	(4.1)
1270	Golden Arrow Employees' Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	5 719	90.9	78.4	180.3	4 375	4 097	6.8	14.7	14.8	60.0	55.6	7.9
1598	Government Employees Medical Scheme (GEMS)	Metropolitan Health Corporate (Pty) Ltd	703 847	36.7	31.9	85.6	1 194 651	1 025 578	16.5	4.5	4.2	54.2	46.6	16.3
1523	Grintek Electronics Medical Aid Scheme	Universal Healthcare Administrators (Pty) Ltd	1 862	65.8	98.1	234.4	2 202	2 136	3.1	8.4	8.4	116.0	110.0	5.5
1566	Horizon Medical Scheme	Medscheme Holdings (Pty) Ltd	4 424	77.3	104.5	170.5	4 810	4 123	16.7	14.7	15.1	113.7	108.2	5.1
1111	IBM (SA) Medical Scheme	Discovery Health (Pty) Ltd	-	-	-	-	3 586	(100.0)	-	10.9	-	151.4	(100.0)	
1591	Impala Medical Plan	Providence Healthcare Risk Managers (Pty) Ltd	2 172	65.5	8.2	17.0	3 316	3 035	9.3	3.1	3.3	12.6	12.1	4.1
1559	Imperial Group Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	17 259	67.9	82.8	190.9	19 257	18 090	6.4	6.5	6.6	92.4	87.4	5.7
1145	LA-Health Medical Scheme	Discovery Health (Pty) Ltd	177 973	92.4	121.0	290.3	155 121	134 273	15.5	7.6	7.6	105.4	99.6	5.8
1197	Libcare Medical Scheme	V Med Administrators (Pty) Ltd	18 686	90.8	118.6	256.6	14 840	14 575	1.8	5.9	6.2	94.2	94.4	(0.2)

ANNEXURE S [CONT.]

Fees paid to administrators: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Name of administrator	Total fees paid to administrators (managed healthcare: management services + administration fees)				Gross administration expenditure (Risk + PMSA)							
			2014 R'000	As % of GAE and total managed healthcare services	2014 pabpm R	2014 pampm R	2014 R'000	2013 R'000	% change	2014 As % of GCI	2013 As % of GCI	2014 pabpm R	2013 pabpm R	% change
1599	Lonmin Medical Scheme	Discovery Health (Pty) Ltd	25 816	94.9	90.3	102.0	14 300	13 081	9.3	8.3	8.5	50.0	48.3	3.5
1547	Malcor Medical Scheme	Eternity Private Health Fund Administrators (Pty) Ltd	11 915	79.1	83.2	198.0	11 296	11 325	(0.3)	5.2	5.7	78.9	82.1	(3.9)
1495	Massmart Health Plan	Universal Healthcare Administrators (Pty) Ltd	11 265	87.5	97.2	194.9	9 260	6 861	35.0	5.3	5.8	79.9	91.2	(12.4)
1039	MBMed Medical Aid Fund	Medscheme Holdings (Pty) Ltd	9 972	90.5	91.9	227.6	7 553	6 543	15.4	5.8	5.8	69.6	64.2	8.4
1548	Medipos Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	24 923	81.8	84.2	173.2	24 884	19 841	25.4	6.0	5.2	84.1	71.7	17.3
1105	Metropolitan Medical Scheme	METHEALTH (Pty) Ltd	18 742	90.5	107.1	242.2	15 893	15 003	5.9	8.0	7.9	90.8	83.7	8.5
1569	Minemed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	-	-	-	-	-	8 778	(100.0)	-	5.8	-	91.3	(100.0)
1600	Motohealth Care	Momentum Medical Scheme Administrators (Pty) Ltd	60 605	77.7	85.9	188.4	60 644	66 711	(9.1)	7.5	8.2	86.0	89.8	(4.2)
1154	Nampak SA Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	-	-	-	-	-	3 467	(100.0)	-	10.8	-	152.3	(100.0)
1241	Naspers Medical Fund	Discovery Health (Pty) Ltd	24 415	87.8	131.7	254.2	20 470	18 476	10.8	7.7	7.9	110.4	104.2	6.0
1469	Nedgroup Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	65 835	88.4	107.0	197.2	60 964	55 760	9.3	7.4	7.4	99.1	91.9	7.8
1584	Netcare Medical Scheme	Prime Med Administrators (Pty) Ltd	40 667	91.4	88.2	195.0	29 916	27 145	10.2	4.3	4.0	64.9	58.1	11.7
1214	Old Mutual Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	44 352	88.5	116.1	217.8	38 838	36 325	6.9	8.1	8.2	101.7	95.9	6.0
1441	Parmed Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	7 753	80.6	127.0	270.9	8 803	7 846	12.2	4.3	4.4	144.2	130.9	10.2
1515	PG Bison Medical Aid Society	Allcare Administrators (Pty) Ltd	516	39.9	161.6	316.9	1 170	1 370	(14.6)	25.8	9.5	366.4	151.6	141.7
1186	PG Group Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	3 508	90.0	101.9	216.7	3 006	2 846	5.6	5.3	5.5	87.3	83.7	4.3
1563	Pick n Pay Medical Scheme	METHEALTH (Pty) Ltd	15 112	57.5	77.5	161.7	19 090	18 138	5.3	7.1	7.1	97.9	91.7	6.8
1583	Platinum Health	Self-Administered	4 284	8.0	4.4	7.0	49 169	45 846	7.2	6.0	6.5	50.6	50.7	(0.2)
1194	Profmed	Professional Medical Scheme Administrators (Pty) Ltd	88 623	63.3	113.4	260.4	116 790	103 675	12.7	10.5	10.2	149.4	135.0	10.7
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	16 808	87.8	117.4	244.1	14 106	15 687	(10.1)	9.1	9.5	98.5	89.9	9.6
1201	Rand Water Medical Scheme	Self-Administered	-	-	-	-	7 495	6 690	12.0	4.6	4.4	74.1	67.3	10.1
1430	Remedi Medical Aid Scheme	Discovery Health (Pty) Ltd	53 489	93.4	99.8	223.5	42 404	38 233	10.9	5.9	6.1	79.1	74.3	6.5
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	28 066	95.9	130.6	232.7	20 873	19 781	5.5	11.4	10.8	97.1	94.9	2.3
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	2 843	87.3	104.4	215.9	2 519	2 403	4.8	6.6	6.8	92.6	88.1	5.1
1209	South African Breweries Medical Aid Scheme (SABMAS)	Momentum Medical Scheme Administrators (Pty) Ltd	26 592	87.0	101.9	231.1	23 246	21 817	6.6	6.8	6.5	89.1	80.9	10.1
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	13 042	82.0	107.1	233.2	11 561	11 442	1.0	4.8	5.2	95.0	96.6	(1.7)
1038	SAMWUMed	Self-Administered	15 767	23.1	14.3	32.4	52 383	51 700	1.3	4.9	5.9	47.5	49.7	(4.4)
1527	Sappi Medical Aid Scheme	Metropolitan Health Corporate (Pty) Ltd	-	-	-	-	-	2 772	(100.0)	-	6.6	-	118.1	(100.0)
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	92 454	91.3	97.4	258.1	67 731	63 199	7.2	4.6	4.6	71.4	66.8	6.9
1531	Sedmed	Self-Administered	-	-	-	-	2 235	1 758	27.2	7.9	6.9	91.4	72.0	26.9
1568	Sisonke Health Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	21 667	77.3	100.5	221.3	21 433	23 084	(7.2)	8.4	9.1	99.5	99.5	-
1580	South African Police Service Medical Scheme (SAPMED)	Metropolitan Health Corporate (Pty) Ltd	327 767	72.5	55.0	156.6	311 446	296 300	5.1	4.4	4.5	52.2	49.7	5.0
1578	TFG Medical Aid Scheme	Discovery Health (Pty) Ltd	8 600	92.5	117.9	252.2	6 719	6 503	3.3	6.5	6.9	92.1	87.1	5.7
1544	Tiger Brands Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	11 591	80.5	98.7	222.8	10 005	9 270	7.9	4.8	4.7	85.2	77.5	9.9
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	101 039	81.9	103.9	178.7	88 223	94 991	(7.1)	8.2	8.0	90.7	82.6	9.8
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	12 715	84.8	105.5	230.2	11 350	10 311	10.1	8.8	8.5	94.1	87.9	7.1
1597	Umvuzo Health Medical Scheme	Self-Administered	-	-	-	-	51 718	44 421	16.4	9.0	9.1	77.3	70.5	9.6
1520	University of Kwa-Zulu Natal Medical Scheme	Discovery Health (Pty) Ltd	10 527	91.0	124.7	263.1	8 407	8 201	2.5	6.4	6.5	99.6	93.0	7.1
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	9 801	84.8	146.8	277.1	8 677	8 408	3.2	6.1	6.1	130.0	120.4	8.0
1291	Witbank Coalfields Medical Aid Scheme	Self-Administered	-	-	-	-	19 280	16 634	15.9	4.8	4.3	60.5	51.9	16.6
1293	Wooltru Healthcare Fund	METHEALTH (Pty) Ltd	23 097	81.4	104.3	209.5	22 414	20 623	8.7	8.8	9.0	101.3	95.9	5.6
Sub-total: registered restricted schemes			All administrators	70.0	68.4	165.7	3 172 512	2 920 808	8.6	5.5	5.4	67.5	62.0	8.9
Sub-total: registered restricted schemes: excluding self-administered schemes			Third-party administrators	71.8	71.4	175.5	2 965 010	2 730 720	8.6	5.4	5.3	68.3	62.4	9.5
Total registered schemes			All administrators	80.4	103.9	234.5	10 104 569	9 431 119	7.1	7.2	7.3	95.9	90.0	6.6
Total registered schemes: excluding self-administered schemes			Third-party administrators	82.7	108.0	245.3	9 374 272	8 434 818	11.1	7.2	7.2	96.7	89.8	7.7

ANNEXURE S [CONT.]

Fees paid to administrators: registered schemes for the years ended 31 December 2013-2014

Notes:

a Administrators also refer to co-administrators.

Prior year figures have been restated

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

PMSA = Personal Medical Savings Account

pabpm = per average beneficiary per month

pampm = per average member per month

The following schemes changed administrators during 2013 and 2014:

- Alliance Midmed Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Private Health Administrators (Pty) with effect from 1 January 2013.
- Netcare Medical Scheme changed from Momentum Medical Scheme Administrators (Pty) Ltd to Prime Med Administrators (Pty) Ltd on 1 January 2013.
- Topmed Medical Scheme changed from Momentum Medical Scheme Administrators (Pty) Ltd to Private Health Administrators (Pty) Ltd on 1 June 2013.
- Malcor Medical Scheme changed its administrator from Allcare Administrators (Pty) Ltd to Eternity Private Health Fund Administrators (Pty) Ltd with effect 1 August 2013.
- Anglo Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect 1 January 2014.
- BMW Employees Medical Aid Society changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect 1 February 2014.
- Massmart Health Plan changed its administrator from Medscheme Holdings (Pty) Ltd to Universal Healthcare Administrators (Pty) Ltd with effect 1 January 2014.
- Medihelp obtained approval from the Council for Medical Schemes to sell its administration business to Strata Healthcare Management (Pty) Ltd on 25 September 2013. Strata Healthcare Management (Pty) Ltd was accredited as an administrator on 5 December 2013, and Medihelp was administered by Strata Healthcare Management (Pty) Ltd from 1 January 2014.
- Spectramed changed its administrator from V Med Administrators (Pty) Ltd to Agility Global Health Solutions Africa (Pty) Ltd with effect 1 November 2014.

The following schemes amalgamated in 2013 and 2014:

- Pro Sano Medical Scheme amalgamated with Bonitas Medical Fund on 1 January 2013.
- Nampak SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 March 2013.
- Sappi Medical Aid Scheme amalgamated with Bestmed on 1 April 2013.
- IBM (SA) Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 July 2013.
- Minemed Medical Scheme amalgamated with Bestmed on 1 September 2013.
- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE T

Selected non-healthcare expenditure: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Gross administration expenditure (Risk +PMSA)							External audit fees			Trustee remuneration and other considerations							
		2014 R'000	2013 R'000	% change	2014 As % of GCI	2013 As % of GCI	2014 pampm R	2013 pampm R	% change	2014 R'000	2013 R'000	% change	2014 R'000	No. of trustees	Average fee per trustee R'000	2013 R'000	No. of trustees	Average fee per trustee R'000	% change in average fee
Registered schemes - open																			
1252	Bestmed Medical Scheme	252 227	236 820	6.5	6.5	7.2	232.8	239.9	(3.0)	1 773	763	132.4	2 349	22	107	2 170	13	167	(36.0)
1512	Bonitas Medical Fund	815 165	783 730	4.0	8.0	8.4	230.2	221.9	3.7	1 891	1 677	12.8	3 869	9	430	3 730	10	373	15.3
1034	Cape Medical Plan	16 467	16 085	2.4	11.1	11.7	226.9	216.4	4.9	453	500	(9.3)	208	10	21	138	11	13	65.2
1552	Community Medical Aid Scheme (COMMED)	45 694	44 835	1.9	19.0	17.2	622.9	518.4	20.2	469	748	(37.3)	1 250	7	179	1 203	9	134	33.7
1491	Compcare Wellness Medical Scheme	50 254	40 101	25.3	11.2	9.8	265.0	265.3	(0.1)	737	781	(5.6)	2 197	10	220	2 060	8	257	(14.7)
1125	Discovery Health Medical Scheme	3 690 808	3 439 921	7.3	8.2	8.5	254.0	245.4	3.5	4 300	3 855	11.6	3 717	6	619	3 178	8	397	55.9
1202	Fedhealth Medical Scheme	257 432	238 392	8.0	9.3	9.1	287.9	270.5	6.4	745	714	4.3	3 610	13	278	3 703	12	309	(10.0)
1554	Genesis Medical Scheme	29 665	28 375	4.5	12.4	12.9	312.3	311.7	0.2	-	-	-	357	5	71	297	5	59	20.3
1537	Hosmed Medical Aid Scheme	104 456	101 677	2.7	8.8	9.3	318.5	312.7	1.9	3 904	1 687	131.4	1 628	8	204	3 685	12	307	(33.7)
1087	Keyhealth	119 891	109 808	9.2	6.7	6.4	282.7	254.2	11.2	-	1 161	(100.0)	2 104	12	175	2 059	12	172	2.2
1576	Liberty Medical Scheme	213 862	212 540	0.6	10.3	11.0	316.1	316.9	(0.3)	717	684	4.8	2 928	8	366	2 774	9	308	18.7
1466	Makoti Medical Scheme	5 706	5 039	13.2	12.1	12.0	182.9	167.2	9.4	263	386	(31.9)	410	6	68	363	9	40	69.3
1149	Medihelp	377 729	322 602	17.1	10.1	9.3	311.4	265.8	17.2	1 589	1 648	(3.6)	1 824	7	261	1 711	7	244	6.6
1506	Medimed Medical Scheme	11 413	10 432	9.4	7.4	7.6	168.7	161.9	4.2	(4)	-	(100.0)	1	10	0	60	12	5	(97.2)
1140	Medshield Medical Scheme	191 515	169 214	13.2	7.4	6.6	203.7	173.6	17.3	3 022	1 844	63.9	225	6	38	-	1	-	100.0
1167	Momentum Health	254 106	226 231	12.3	8.7	8.4	183.9	173.5	6.0	799	851	(6.1)	1 781	10	178	1 802	9	200	(11.0)
1546	Pharos Medical Plan	-	34 417	(100.0)	-	15.1	-	443.4	(100.0)	-	619	(100.0)	-	-	-	329	6	55	(100.0)
1575	Resolution Health Medical Scheme	94 630	106 182	(10.9)	11.1	10.9	274.4	240.9	13.9	672	551	21.9	1 394	6	232	1 401	8	175	32.7
1446	Selfmed Medical Scheme	32 922	33 116	(0.6)	11.9	12.2	349.1	332.5	5.0	456	440	3.6	845	7	121	738	7	105	14.5
1486	Sizwe Medical Fund	197 335	188 774	4.5	9.0	8.5	314.1	272.1	15.4	-	-	-	248	10	25	-	1	-	100.0
1141	Spectramed	87 101	96 051	(9.3)	11.9	12.4	368.1	366.2	0.5	719	934	(23.0)	2 787	8	348	2 135	6	356	(2.1)
1464	Suremed Health	13 458	12 023	11.9	9.7	9.4	132.9	115.1	15.5	(78)	27	(391.0)	1 073	3	358	940	3	313	14.2
1592	Thebemed	16 329	15 560	4.9	9.9	10.5	163.2	153.1	6.6	260	239	8.7	248	8	31	246	7	35	(11.6)
1422	Topmed Medical Scheme	53 892	38 384	40.4	7.9	9.0	207.6	213.8	(2.9)	590	547	7.9	1 435	10	143	1 059	6	177	(18.7)
Sub-total: registered open schemes		6 932 057	6 510 311	6.5	8.4	8.6	253.9	243.0	4.5	23 277	20 655	12.7	36 487	201	182	35 780	191	189	(4.1)
Registered schemes - restricted																			
1005	AECI Medical Aid Society	17 084	17 032	0.3	5.0	5.0	195.6	182.1	7.4	341	332	2.9	6	12	1	7	13	1	(2.3)
1567	Afrox Medical Aid Society	3 877	8 345	(53.5)	11.6	8.0	327.1	226.3	44.5	186	230	(19.1)	2	8	0	7	8	1	(76.3)
1465	Alliance Midmed Medical Scheme	3 902	4 182	(6.7)	5.3	5.6	189.8	190.4	(0.3)	155	158	(2.2)	5	6	1	1	6	0	364.4
1534	Altron Medical Aid Scheme	-	9 537	(100.0)	-	5.8	-	197.1	(100.0)	-	227	(100.0)	-	-	-	27	8	3	(100.0)
1012	Anglo Medical Scheme	31 251	28 311	10.4	7.1	6.7	280.4	249.0	12.6	477	282	69.4	971	24	40	895	23	39	4.1
1571	Anglovaal Group Medical Scheme	10 515	10 456	0.6	7.4	7.4	237.8	230.4	3.2	229	221	3.5	2	9	0	1	9	0	92.3
1279	Bankmed	224 588	214 996	4.5	6.3	6.4	188.0	181.1	3.8	832	769	8.2	2 448	13	188	1 722	14	123	53.1
1507	Barloworld Medical Scheme	14 342	13 232	8.4	5.1	4.7	205.2	193.8	5.9	523	566	(7.5)	-	10	-	-	9	-	-
1526	BMW Employees Medical Aid Society	6 748	6 154	9.7	5.8	5.8	175.2	163.6	7.1	54	154	(64.6)	-	15	-	5	14	0	(100.0)
1237	BP Medical Aid Society	4 506	4 268	5.6	5.3	5.3	189.7	177.5	6.9	363	334	8.9	257	8	32	283	9	31	2.1
1590	Building & Construction Industry Medical Aid Fund	11 281	9 639	17.0	12.2	12.1	188.8	166.7	13.3	152	147	3.7	168	14	12	81	16	5	135.8
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	97 508	91 706	6.3	10.3	10.3	315.5	294.1	7.3	657	597	10.2	914	9	102	796	11	72	40.2
1068	De Beers Benefit Society	18 132	17 351	4.5	6.6	6.8	255.6	243.1	5.1	408	400	2.1	266	10	27	266	9	30	(10.1)
1572	Engen Medical Benefit Fund	7 803	7 394	5.5	4.4	4.4	180.3	170.3	5.9	253	233	8.9	-	12	-	-	10	-	-
1271	Fishing Industry Medical Scheme (Fishmed)	1 531	1 314	16.6	17.2	18.1	119.2	116.1	2.7	154	139	10.3	-	11	-	-	9	-	-
1086	Food Workers Medical Benefit Fund	7 090	5 689	24.6	37.2	30.4	51.5	36.4	41.5	271	213	27.4	24	6	4	108	6	18	(77.6)
1253	Glencore Medical Scheme	17 510	18 449	(5.1)	4.9	5.3	150.6	156.3	(3.6)	-	-	-	-	34	-	-	35	-	-
1270	Golden Arrow Employees' Medical Benefit Fund	4 375	4 097	6.8	14.7	14.8	137.9	129.3	6.7	175	163	7.0	-	8	-	-	7	-	-
1598	Government Employees Medical Scheme (GEMS)	1 194 651	1 025 578	16.5	4.5	4.2	145.3	126.4	15.0	2 057	2 064	(0.3)	8 924	17	525	7 951	14	568	(7.6)
1523	Grintek Electronics Medical Aid Scheme	2 202	2 136	3.1	8.4	8.4	277.2	264.4	4.8	-	-	-	-	6	-	-	6	-	-
1566	Horizon Medical Scheme	4 810	4 123	16.7	14.7	15.1	185.4	175.9	5.4	311	271	14.7	-	4	-	-	4	-	-
1111	IBM (SA) Medical Scheme	-	3 586	(100.0)	-	10.9	-	331.0	(100.0)	-	91	(100.0)	-	-	-	-	12	-	-
1591	Impala Medical Plan	3 316	3 035	9.3	3.1	3.3	26.0	25.1	3.6	225	210	7.0	-	6	-	-	10	-	-
1559	Imperial Group Medical Scheme	19 257	18 090	6.4	6.5	6.6	213.1	202.0	5.5	315	305	3.3	-	8	-	-	7	-	-
1145	LA-Health Medical Scheme	155 121	134 273	15.5	7.6	7.6	253.0	237.1	6.7	563	550	2.4	2 798	16	175	2 459	16	154	13.8
1197	Libcare Medical Scheme	14 840	14 575	1.8	5.9	6.2	203.8	205.2	(0.7)	246	286	(13.7)	206	8	26	149	10	15	72.5

ANNEXURE T [CONT.]

Selected non-healthcare expenditure: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Gross administration expenditure (Risk +PMSA)							External audit fees			Trustee remuneration and other considerations							
		2014 R'000	2013 R'000	% change	2014 As % of GCI	2013 As % of GCI	2014 pampm R	2013 pampm R	% change	2014 R'000	2013 R'000	% change	2014 R'000	No. of trustees	Average fee per trustee R'000	2013 R'000	No. of trustees	Average fee per trustee R'000	% change in average fee
1599	Lonmin Medical Scheme	14 300	13 081	9.3	8.3	8.5	56.5	53.7	5.2	189	186	1.7	3	13	0	0	8	0	387.8
1547	Malcor Medical Scheme	11 296	11 325	(0.3)	5.2	5.7	187.7	193.2	(2.8)	81	47	72.3	-	9	-	-	10	-	-
1495	Massmart Health Plan	9 260	6 861	35.0	5.3	5.8	160.2	200.9	(20.3)	421	260	61.9	1	14	0	20	14	1	(93.7)
1039	MBMed Medical Aid Fund	7 553	6 543	15.4	5.8	5.8	172.4	163.6	5.4	216	206	4.7	-	10	-	-	9	-	-
1548	Medipos Medical Scheme	24 884	19 841	25.4	6.0	5.2	173.0	148.8	16.3	380	331	14.5	537	12	45	357	10	36	25.5
1105	Metropolitan Medical Scheme	15 893	15 003	5.9	8.0	7.9	205.4	190.5	7.8	324	298	8.5	29	13	2	30	13	2	(2.2)
1569	Minemed Medical Scheme	-	8 778	(100.0)	-	5.8	-	191.3	(100.0)	-	122	(100.0)	-	-	-	62	15	4	(100.0)
1600	Motohealth Care	60 644	66 711	(9.1)	7.5	8.2	188.5	197.8	(4.7)	742	763	(2.7)	665	11	60	678	14	48	24.8
1154	Nampak SA Medical Scheme	-	3 467	(100.0)	-	10.8	-	348.3	(100.0)	-	228	(100.0)	-	-	-	47	-	-	-
1241	Naspers Medical Fund	20 470	18 476	10.8	7.7	7.9	213.1	203.5	4.7	450	479	(6.2)	21	21	1	16	22	1	40.8
1469	Nedgroup Medical Aid Scheme	60 964	55 760	9.3	7.4	7.4	182.6	172.0	6.2	434	393	10.5	728	19	38	587	17	35	10.9
1584	Netcare Medical Scheme	29 916	27 145	10.2	4.3	4.0	143.5	130.2	10.2	422	194	116.9	42	15	3	16	16	1	173.1
1214	Old Mutual Staff Medical Aid Fund	38 838	36 325	6.9	8.1	8.2	190.7	182.0	4.8	366	475	(23.0)	589	10	59	541	10	54	8.9
1441	Parmed Medical Aid Scheme	8 803	7 846	12.2	4.3	4.4	307.6	291.6	5.5	314	286	9.9	19	14	1	-	14	-	100.0
1515	PG Bison Medical Aid Society	1 170	1 370	(14.6)	25.8	9.5	718.5	293.4	144.9	180	157	14.5	-	9	-	-	6	-	-
1186	PG Group Medical Scheme	3 006	2 846	5.6	5.3	5.5	185.7	177.0	4.9	109	91	18.7	-	11	-	-	11	-	-
1563	Pick n Pay Medical Scheme	19 090	18 138	5.3	7.1	7.1	204.3	191.8	6.5	365	360	1.5	-	8	-	-	9	-	-
1583	Platinum Health	49 169	45 846	7.2	6.0	6.5	80.3	80.3	-	1 036	970	6.8	392	19	21	89	17	5	294.2
1194	Profmed	116 790	103 675	12.7	10.5	10.2	343.2	316.8	8.3	783	718	9.1	2 400	10	240	2 705	12	225	6.5
1516	Quantum Medical Aid Society	14 106	15 687	(10.1)	9.1	9.5	204.9	186.1	10.1	286	267	7.2	-	9	-	-	10	-	-
1201	Rand Water Medical Scheme	7 495	6 690	12.0	4.6	4.4	196.7	177.5	10.8	402	240	67.5	-	15	-	-	15	-	-
1430	Remedi Medical Aid Scheme	42 404	38 233	10.9	5.9	6.1	177.1	168.2	5.3	-	58	(100.0)	-	15	-	-	10	-	-
1176	Retail Medical Scheme	20 873	19 781	5.5	11.4	10.8	173.1	171.4	1.0	248	166	49.7	-	8	-	-	6	-	-
1013	Rhodes University Medical Scheme	2 519	2 403	4.8	6.6	6.8	191.4	182.7	4.8	85	89	(5.3)	1	6	0	-	6	-	100.0
1209	South African Breweries Medical Aid Scheme (SABMAS)	23 246	21 817	6.6	6.8	6.5	202.1	183.9	9.9	296	279	6.1	-	14	-	-	10	-	-
1424	SABC Medical Aid Scheme	11 561	11 442	1.0	4.8	5.2	206.7	209.8	(1.5)	239	214	12.0	413	11	38	596	8	75	(49.6)
1038	SAMWUMed	52 383	51 700	1.3	4.9	5.9	107.6	113.4	(5.1)	519	492	5.4	1 151	17	68	1 043	19	55	23.4
1527	Sappi Medical Aid Scheme	-	2 772	(100.0)	-	6.6	-	262.0	(100.0)	-	342	(100.0)	-	-	-	18	9	2	(100.0)
1234	Sasolmed	67 731	63 199	7.2	4.6	4.6	189.1	175.7	7.6	381	372	2.4	283	27	10	267	28	10	9.9
1531	Sedmed	2 235	1 758	27.2	7.9	6.9	203.4	162.4	25.2	826	277	197.8	-	19	-	-	19	-	-
1568	Sisonke Health Medical Scheme	21 433	23 084	(7.2)	8.4	9.1	218.9	219.3	(0.2)	179	177	0.8	163	8	20	90	10	9	126.2
1580	South African Police Service Medical Scheme (POLMED)	311 446	296 300	5.1	4.4	4.5	148.8	139.3	6.8	1 618	1 260	28.4	1 780	15	119	1 888	15	126	(5.7)
1578	TFG Medical Aid Scheme	6 719	6 503	3.3	6.5	6.9	197.0	185.9	6.0	169	159	6.4	-	8	-	-	9	-	-
1544	Tiger Brands Medical Scheme	10 005	9 270	7.9	4.8	4.7	192.3	174.9	9.9	208	191	8.8	1	13	0	2	12	0	(50.0)
1582	Transmed Medical Fund	88 223	94 991	(7.1)	8.2	8.0	156.1	146.3	6.7	921	903	2.0	1 536	17	90	1 606	20	80	12.5
1579	Tsogo Sun Group Medical Scheme	11 350	10 311	10.1	8.8	8.5	205.5	190.5	7.9	426	322	32.4	-	-	-	-	8	-	-
1597	Umvuzo Health Medical Scheme	51 718	44 421	16.4	9.0	9.1	157.5	141.3	11.5	445	412	8.1	713	15	48	907	16	57	(16.2)

ANNEXURE T [CONT.]

Selected non-healthcare expenditure: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Principal Officer fees (note a)			Broker fees (note b), marketing and advertising expenditure								
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 Net growth members (note c)	% Net member growth (note c)	2014 As % of GCI	2014 pampm R	2013 pampm R	% change
Registered schemes - open													
1252	Bestmed Medical Scheme	4 152	5 684	(27.0)	94 187	73 363	28.4	2 758	3.1	2.4	86.9	74.3	17.0
1512	Bonitas Medical Fund	3 220	2 863	12.5	321 847	305 701	5.3	3 542	1.2	3.2	90.9	86.6	5.0
1034	Cape Medical Plan	441	327	34.9	-	-	-	-	-	-	-	-	-
1552	Community Medical Aid Scheme (COMMED)	2 269	1 730	31.2	9 229	5 787	59.5	-757	(11.5)	3.8	125.8	66.9	88.0
1491	Compcare Wellness Medical Scheme	827	780	6.0	11 815	8 825	33.9	3 699	29.3	2.6	62.3	58.4	6.7
1125	Discovery Health Medical Scheme	4 816	5 399	(10.8)	918 871	825 263	11.3	39 129	3.3	2.0	63.2	58.9	7.3
1202	Fedhealth Medical Scheme	1 607	1 302	23.4	84 400	74 813	12.8	1 125	1.5	3.1	94.4	84.9	11.2
1554	Genesis Medical Scheme	1 476	1 378	7.1	2 660	2 769	(3.9)	393	5.1	1.1	28.0	30.4	(7.9)
1537	Hosmed Medical Aid Scheme	2 492	1 253	98.9	26 418	21 794	21.2	-251	(0.9)	2.2	80.6	67.0	20.3
1087	Keyhealth	1 878	1 487	26.3	31 070	31 905	(2.6)	-716	(2.0)	1.7	73.3	73.9	(0.8)
1576	Liberty Medical Scheme	4 072	3 993	2.0	99 018	110 982	(10.8)	130	0.2	4.8	146.4	165.5	(11.5)
1466	Makoti Medical Scheme	299	282	6.0	3 434	2 858	20.1	-104	(3.9)	7.3	110.0	94.8	16.0
1149	Medihelp	1 302	6 070	(78.6)	76 917	69 315	11.0	207	0.2	2.1	63.4	57.1	11.0
1506	Medimed Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1140	Medshield Medical Scheme	2 298	2 350	(2.2)	74 502	85 374	(12.7)	-3 448	(4.3)	2.9	79.2	87.6	(9.6)
1167	Momentum Health	1 862	1 628	14.4	126 640	113 474	11.6	8 039	7.4	4.3	91.6	87.0	5.3
1546	Pharos Medical Plan	-	1 401	(100.0)	-	7 424	(100.0)	-	-	-	-	95.6	(100.0)
1575	Resolution Health Medical Scheme	2 256	2 194	2.8	25 685	25 590	0.4	-7 671	(22.2)	3.0	74.5	58.1	28.2
1446	Selfmed Medical Scheme	2 123	1 706	24.4	5 000	4 796	4.3	-329	(4.1)	1.8	53.0	48.2	10.0
1486	Sizwe Medical Fund	3 513	2 539	38.3	45 097	40 928	10.2	-5 273	(9.4)	2.1	71.8	59.0	21.7
1141	Spectramed	1 744	1 337	30.4	24 584	42 172	(41.7)	-1 735	(8.3)	3.4	103.9	160.8	(35.4)
1464	Suremed Health	523	432	21.1	3 462	3 233	7.1	-249	(2.9)	2.5	34.2	31.0	10.3
1592	Thebermed	267	252	6.0	6 634	5 271	25.8	187	2.2	4.0	66.3	51.9	27.7
1422	Topmed Medical Scheme	943	773	22.0	18 433	13 659	35.0	7 266	47.6	2.7	71.0	76.1	(6.7)
Sub-total: registered open schemes		44 376	47 159	(5.9)	2 009 905	1 875 297	7.2	45 942	2.1	2.4	74.0	70.4	5.1
Registered schemes - restricted													
1005	AECI Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-
1567	Afrox Medical Aid Society	102	298	(65.9)	-	-	-	-	-	-	-	-	-
1465	Alliance Midmed Medical Scheme	-	-	-	8	-	100.0	-129	(7.1)	-	0.4	-	100.0
1534	Altron Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1012	Anglo Medical Scheme	1 938	1 695	14.4	-	-	-	-	-	-	-	-	-
1571	Anglovaal Group Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1279	Bankmed	1 650	2 683	(38.5)	444	399	11.4	774	0.8	-	0.4	0.3	33.3
1507	Barloworld Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1526	BMW Employees Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-
1237	BP Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-
1590	Building & Construction Industry Medical Aid Fund	250	235	6.0	292	149	96.5	447	9.2	0.3	4.9	2.6	88.5
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	1 345	1 219	10.3	1 385	1 124	23.2	-556	(2.2)	0.1	4.5	3.6	25.0
1068	De Beers Benefit Society	1 079	985	9.5	-	-	-	-	-	-	-	-	-
1572	Engen Medical Benefit Fund	-	-	-	-	-	-	-	-	-	-	-	-
1271	Fishing Industry Medical Scheme (Fishmed)	180	161	12.3	-	-	-	-	-	-	-	-	-
1086	Food Workers Medical Benefit Fund	1 077	999	7.8	8	-	100.0	-891	(6.8)	-	0.1	-	100.0
1253	Glencore Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1270	Golden Arrow Employees' Medical Benefit Fund	-	-	-	-	-	-	-	-	-	-	-	-
1598	Government Employees Medical Scheme (GEMS)	3 759	2 989	25.8	151 906	115 853	31.1	3 413	0.5	0.6	18.5	14.3	29.4
1523	Grintek Electronics Medical Aid Scheme	150	88	71.4	-	-	-	-	-	-	-	-	-
1566	Horizon Medical Scheme	450	432	4.1	-	-	-	-	-	-	-	-	-
1111	IBM (SA) Medical Scheme	-	154	(100.0)	-	-	-	-	-	-	-	-	-
1591	Impala Medical Plan	-	-	-	-	-	-	-	-	-	-	-	-
1559	Imperial Group Medical Scheme	219	205	6.7	-	-	-	-	-	-	-	-	-
1145	LA-Health Medical Scheme	2 329	1 955	19.1	37 813	34 066	11.0	3 752	7.7	1.8	61.7	60.2	2.5
1197	Libcare Medical Scheme	-	528	(100.0)	4	519	(99.1)	97	1.6	-	0.1	7.3	(98.6)

ANNEXURE T [CONT.]

Selected non-healthcare expenditure: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Principal Officer fees (note a)			Broker fees (note b), marketing and advertising expenditure								
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 Net growth members (note c)	% Net member growth (note c)	2014 As % of GCI	2014 pampm R	2013 pampm R	% change
1599	Lonmin Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1547	Malcor Medical Scheme	334	198	68.2	282	236	19.8	102	2.1	0.1	4.7	4.0	17.5
1495	Massmart Health Plan	-	-	-	4	-	100.0	2 169	75.4	-	0.1	-	100.0
1039	MBMed Medical Aid Fund	-	-	-	-	-	-	-	-	-	-	-	-
1548	Medipos Medical Scheme	-	-	-	383	334	14.8	1 041	9.1	0.1	2.7	2.5	8.0
1105	Metropolitan Medical Scheme	450	430	4.7	-	-	-	-	-	-	-	-	-
1569	Minemed Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1600	Motohealth Care	1 757	1 587	10.7	8 920	13 717	(35.0)	-1 341	(4.9)	1.1	27.7	40.7	(31.9)
1154	Nampak SA Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1241	Naspers Medical Fund	814	858	(5.1)	-	-	-	-	-	-	-	-	-
1469	Nedgroup Medical Aid Scheme	1 782	1 178	51.3	-	-	-	-	-	-	-	-	-
1584	Netcare Medical Scheme	397	390	1.7	-	-	-	-	-	-	-	-	-
1214	Old Mutual Staff Medical Aid Fund	2 207	2 173	1.6	-	-	-	-	-	-	-	-	-
1441	Parmed Medical Aid Scheme	730	682	7.0	-	-	-	-	-	-	-	-	-
1515	PG Bison Medical Aid Society	34	103	(66.7)	-	-	-	-	-	-	-	-	-
1186	PG Group Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1563	Pick n Pay Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1583	Platinum Health	1 760	1 665	5.7	3 246	1 432	126.8	6 608	14.1	0.4	5.3	2.5	112.0
1194	Profmed	2 599	2 426	7.1	18 806	15 544	21.0	1 230	4.5	1.7	55.3	47.5	16.4
1516	Quantum Medical Aid Society	252	240	5.0	-	-	-	-	-	-	-	-	-
1201	Rand Water Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1430	Remedi Medical Aid Scheme	1 628	1 453	12.0	10	-	100.0	613	3.1	-	-	-	-
1176	Retail Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1013	Rhodes University Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1209	South African Breweries Medical Aid Scheme (SABMAS)	-	-	-	-	-	-	-	-	-	-	-	-
1424	SABC Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1038	SAMWUMed	2 056	1 967	4.5	5 271	5 979	(11.8)	1 318	3.4	0.5	10.8	13.1	(17.6)
1527	Sappi Medical Aid Scheme	-	164	(100.0)	-	-	-	-	-	-	-	-	-
1234	Sasolmed	-	-	-	-	-	-	-	-	-	-	-	-
1531	Sedmed	-	-	-	12	-	100.0	22	2.4	-	1.1	-	100.0
1568	Sisonke Health Medical Scheme	1 613	1 800	(10.4)	342	-	100.0	-594	(7.0)	0.1	3.5	-	100.0
1580	South African Police Service Medical Scheme (POLMED)	5 365	5 204	3.1	35	130	(73.1)	-3 293	(1.9)	-	-	0.1	(100.0)
1578	TFG Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1544	Tiger Brands Medical Scheme	-	-	-	41	28	45.6	-40	(0.9)	-	0.8	0.5	60.0
1582	Transmed Medical Fund	3 147	2 916	7.9	2 319	3 362	(31.0)	-5 825	(11.5)	0.2	4.1	5.2	(21.2)
1579	Tsogo Sun Group Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1597	Umvuzo Health Medical Scheme	3 075	2 706	13.6	28 778	25 039	14.9	825	3.1	5.0	87.7	79.7	10.0

ANNEXURE T [CONT.]

Selected non-healthcare expenditure: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Gross administration expenditure (Risk +PMSA)						External audit fees			Trustee remuneration and other considerations								
		2014 R'000	2013 R'000	% change	2014 As % of GCI	2013 As % of GCI	2014 pampm R	2013 pampm R	% change	2014 R'000	2013 R'000	% change	2014 R'000	No. of trustees	Average fee per trustee R'000	2013 R'000	No. of trustees	Average fee per trustee R'000	% change in average fee
1520	University of Kwa-Zulu Natal Medical Scheme	8 407	8 201	2.5	6.4	6.5	210.1	199.9	5.1	251	251	0.3	6	13	0	18	15	1	(59.9)
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	8 677	8 408	3.2	6.1	6.1	245.4	230.5	6.5	206	223	(7.5)	95	13	7	59	13	5	60.4
1291	Witbank Coalfields Medical Aid Scheme	19 280	16 634	15.9	4.8	4.3	155.2	132.6	17.0	466	455	2.4	90	19	5	102	18	6	(16.0)
1293	Wooltru Healthcare Fund	22 414	20 623	8.7	8.8	9.0	203.3	193.7	5.0	432	416	3.8	37	12	3	34	10	3	(11.7)
Sub-total: registered restricted schemes		3 172 512	2 920 808	8.6	5.5	5.4	162.6	149.2	9.0	24 364	23 073	5.6	28 687	775	55	26 537	808	49	14.4
Total registered schemes		10 104 569	9 431 119	7.1	7.2	7.3	215.9	203.4	6.1	47 641	43 728	8.9	65 174	976	91	62 317	999	85	7.2

Ref. no.	Name of medical scheme	Principal Officer fees (note a)			Broker fees (note b), marketing and advertising expenditure								
		2014 R'000	2013 R'000	% change	2014 R'000	2013 R'000	% change	2014 Net growth members (note c)	% Net member growth (note c)	2014 As % of GCI	2014 pampm R	2013 pampm R	% change
1520	University of Kwa-Zulu Natal Medical Scheme	402	372	8.3	-	-	-	-	-	-	-	-	-
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	151	81	86.2	-	-	-	-	-	-	-	-	-
1291	Witbank Coalfields Medical Aid Scheme	1 483	1 451	2.2	2 034	-	100.0	-401	(3.8)	0.5	16.4	-	100.0
1293	Wooltru Healthcare Fund	550	519	6.0	-	-	-	-	-	-	-	-	-
Sub-total: registered restricted schemes		47 112	45 187	4.3	262 343	217 910	20.4	9 341	0.7	0.5	16.2	14.2	14.1
Total registered schemes		91 488	92 346	(0.9)	2 272 248	2 093 207	8.6	55 283	1.5	1.7	52.4	49.9	5.0

ANNEXURE T [CONT.]

Selected non-healthcare expenditure: registered schemes | for the years ended 31 December 2013-2014

Notes:

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

Prior year figures have been restated.

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

PMSA = Personal Medical Savings Account

pampm = per average member per month

The following schemes amalgamated in 2013 and 2014:

- Pro Sano Medical Scheme amalgamated with Bonitas Medical Fund on 1 January 2013.
- Nampak SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 March 2013.
- Sappi Medical Aid Scheme amalgamated with Bestmed on 1 April 2013.
- IBM (SA) Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 July 2013.
- Minemed Medical Scheme amalgamated with Bestmed on 1 September 2013.
- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE U

Operating results and solvency: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result							Year end reserve position			Solvency ratio		
		2014	2013	% change	2014	2013	% change	2014	2013	% change	2014	2013	% change	2014 R'000	As % of RCI	As % of net surplus/ (deficit)	2013 R'000	As % of RCI	As % of net surplus/ (deficit)	% change	2014 pb R	2013 pb R	% change	2014 %	2013 %	% change
Registered schemes - open																										
1252	Bestmed Medical Scheme	90 942	88 184	3.1	191 902	185 750	3.3	90 269	82 248	9.8	190 272	172 984	10.0	(26 865)	(0.8)	(31.4)	(28 008)	(1.0)	(51.7)	4.1	5 445.3	5 165.5	5.4	27.0	29.2	(7.5)
1512	Bonitas Medical Fund	297 242	293 700	1.2	656 527	650 600	0.9	295 064	294 329	0.2	652 602	650 291	0.4	(247 544)	(2.5)	(972.9)	(111 095)	(1.2)	(83.0)	(122.8)	4 753.4	4 771.5	(0.4)	30.7	33.3	(7.8)
1034	Cape Medical Plan	6 029	6 114	(1.4)	12 746	13 010	(2.0)	6 049	6 194	(2.3)	12 015	13 289	(3.1)	(20 915)	(15.8)	(330.7)	(26 408)	(21.7)	(2 817.2)	20.8	14 901.8	14 113.3	5.6	127.9	133.1	(3.9)
1552	Community Medical Aid Scheme (COMMED)	5 835	6 592	(11.5)	10 135	11 618	(12.8)	6 113	7 207	(15.2)	10 763	12 935	(16.8)	(25 344)	(10.9)	170.3	(13 814)	(5.5)	203.4	(83.5)	5 099.7	5 729.8	(11.0)	21.4	25.6	(16.4)
1491	Compicare Wellness Medical Scheme	16 309	12 610	29.3	27 986	23 299	20.1	15 802	12 595	25.5	27 362	23 196	18.0	(16 063)	(3.8)	269.3	(16 952)	(4.7)	270.0	5.2	5 975.4	7 434.2	(19.6)	37.2	42.1	(11.6)
1125	Discovery Health Medical Scheme	1 231 116	1 191 987	3.3	2 634 819	2 564 313	2.7	1 210 702	1 167 906	3.7	2 598 577	2 519 743	3.1	753 191	2.1	49.0	859 777	2.6	56.0	(12.4)	4 390.0	3 834.4	14.5	25.8	24.3	6.2
1202	Fedhealth Medical Scheme	74 514	73 389	1.5	148 345	147 538	0.5	74 519	73 439	1.5	148 836	148 650	0.1	(110 191)	(4.2)	449.2	(54 858)	(2.2)	(297.0)	(100.9)	6 930.6	7 134.8	(2.9)	37.2	40.2	(7.5)
1554	Genesis Medical Scheme	8 108	7 715	5.1	20 747	20 286	2.3	7 915	7 586	4.3	20 473	20 199	1.4	24 155	10.9	51.1	25 693	12.6	60.2	(6.0)	16 681.8	14 729.2	13.3	145.1	135.4	7.2
1537	Hosmed Medical Aid Scheme	26 891	27 142	(0.9)	74 024	75 579	(2.1)	27 331	27 094	0.9	75 185	75 726	(0.7)	20 766	1.7	53.7	(3 968)	(0.4)	(28.5)	623.3	4 094.7	3 559.1	15.0	25.5	24.5	4.1
1087	Keyhealth	35 303	36 019	(2.0)	74 722	76 738	(2.6)	35 346	35 993	(1.8)	74 933	76 842	(2.5)	42 456	2.5	71.9	88 932	5.5	76.6	(52.3)	7 707.4	6 626.6	16.3	32.2	29.5	9.2
1576	Liberty Medical Scheme	56 685	56 555	0.2	116 488	118 281	(1.5)	56 379	55 882	0.9	116 522	118 163	(1.4)	(150 279)	(8.0)	116.9	(57 728)	(3.3)	222.3	(160.3)	3 078.9	3 985.6	(22.7)	17.2	24.4	(29.5)
1466	Makoti Medical Scheme	2 529	2 633	(3.9)	4 927	5 395	(8.7)	2 600	2 512	3.5	5 164	5 207	(0.8)	(2 762)	(5.9)	1 627.8	(1 939)	(4.6)	(273.8)	(42.4)	9 926.9	9 097.2	9.1	104.0	116.4	(10.7)
1149	Medihelp	101 908	101 701	0.2	223 131	220 710	1.1	101 085	101 141	(0.1)	220 374	218 991	0.6	(196 991)	(5.4)	2 139.6	(143 090)	(4.2)	206.7	(37.7)	4 678.1	4 772.2	(2.0)	27.9	30.4	(8.2)
1506	Medimed Medical Scheme	5 771	5 446	6.0	14 069	13 573	3.7	5 636	5 370	5.0	13 886	13 447	3.3	4 731	3.7	37.7	(5 194)	(4.6)	(288.4)	191.1	9 820.3	9 254.1	6.1	89.9	92.0	(2.3)
1140	Medshield Medical Scheme	76 459	79 907	(4.3)	161 456	171 650	(5.9)	78 357	81 241	(3.5)	166 216	177 153	(6.2)	(77 282)	(3.1)	(129.6)	787	-	0.7	(9 925.4)	8 638.2	7 778.2	11.1	53.6	52.2	2.7
1167	Momentum Health	116 147	108 108	7.4	226 487	212 378	6.6	115 149	108 684	5.9	221 571	210 275	5.4	36 488	1.4	42.2	104 076	4.2	72.4	(64.9)	4 080.1	3 942.2	3.5	31.5	31.0	1.6
1546	Pharos Medical Plan	-	6 686	(100.0)	-	13 963	(100.0)	-	6 468	(100.0)	-	13 626	(100.0)	-	-	-	(599)	(0.3)	(28.3)	100.0	-	2 816.4	(100.0)	-	17.3	(100.0)
1575	Resolution Health Medical Scheme	26 888	34 559	(22.2)	54 115	69 084	(21.7)	28 742	36 730	(21.7)	57 978	73 917	(21.6)	(3 838)	(0.5)	(163.8)	14 708	1.6	53.7	(126.1)	1 490.9	1 134.0	31.5	9.4	8.1	16.0
1446	Selfmed Medical Scheme	7 786	8 115	(4.1)	13 629	14 688	(7.2)	7 859	8 299	(5.3)	13 950	15 175	(8.1)	(16 196)	(5.8)	(89.7)	(20 654)	(7.6)	(864.6)	21.6	24 038.9	20 614.2	16.6	118.2	111.2	6.3
1486	Sizwe Medical Fund	50 692	55 965	(9.4)	120 005	135 417	(11.4)	52 360	57 818	(9.4)	124 626	140 604	(11.4)	156 015	7.1	66.2	117 913	5.3	52.8	32.3	8 260.7	5 593.6	47.7	45.3	33.9	33.6
1141	Spectramed	19 155	20 890	(8.3)	36 892	40 864	(9.7)	19 720	21 857	(9.8)	38 228	43 034	(11.2)	(55 711)	(9.2)	168.0	(30 498)	(4.8)	193.1	(82.7)	9 253.8	9 152.5	1.1	46.6	48.4	(3.7)
1464	Suremed Health	8 333	8 582	(2.9)	11 453	11 841	(3.3)	8 438	8 703	(3.0)	11 606	12 004	(3.3)	(9 710)	(7.2)	135.3	(3 754)	(3.0)	3 097.5	(158.7)	2 598.8	3 119.6	(16.7)	21.4	29.0	(26.2)
1592	Thebemed	8 503	8 316	2.2	19 978	19 548	2.2	8 338	8 469	(1.5)	19 900	19 692	1.1	13 393	8.1	88.7	5 724	3.9	85.9	134.0	1 880.0	1 149.2	63.6	22.8	15.1	51.0
1422	Topmed Medical Scheme	22 519	15 253	47.6	45 932	30 786	47.4	21 634	14 962	44.6	43 830	30 319	44.6	(51 431)	(8.4)	(511.3)	(68 389)	(18.4)	(290.2)	24.8	13 634.2	17 222.5	(20.8)	90.2	123.8	(27.1)
Sub-total: registered open schemes		2 295 664	2 256 168	1.8	4 899 975	4 846 909	1.1	2 275 407	2 232 727	1.9	4 865 729	4 805 462	1.3	40 071	0.1	2.0	630 663	1.0	27.0	(93.6)	5 047.0	4 634.3	8.9	30.0	29.7	1.0
Registered schemes - restricted																										
1005	AECI Medical Aid Society	7 184	7 860	(8.6)	14 419	15 992	(9.8)	7 278	7 793	(6.6)	14 595	15 878	(8.1)	28 290	8.3	44.8	26 574	7.9	62.9	6.5	24 156.9	17 833.4	35.5	102.7	84.4	21.7
1567	Afrox Medical Aid Society	-	2 978	(100.0)	-	6 825	(100.0)	2 963	3 073	(3.6)	6 775	7 054	(4.0)	(13 831)	(41.5)	125.3	(13 287)	(12.8)	(729.2)	(4.1)	-	13 781.0	(100.0)	-	90.5	(100.0)
1465	Alliance Midmed Medical Scheme	1 690	1 819	(7.1)	4 267	4 686	(8.9)	1 713	1 830	(6.4)	4 359	4 752	(8.3)	(4 405)	(6.6)	399.4	3 868	5.6	49.6	(213.9)	8 379.9	8 294.3	1.0	49.0	51.9	(5.6)
1534	Altron Medical Aid Scheme	-	3 894	(100.0)	-	8 008	(100.0)	-	4 032	(100.0)	-	8 345	(100.0)	-	-	-	6 650	5.0	66.6	(100.0)	-	5 350.3	(100.0)	-	25.9	(100.0)
1012	Anglo Medical Scheme	9 190	9 356	(1.8)	19 547	20 189	(3.2)	9 287	9 474	(2.0)	19 807	20 483	(3.3)	(83 137)	(22.5)	(48.4)	(58 559)	(16.3)	(64.6)	(42.0)	119 734.5	110 447.1	8.4	530.5	526.3	0.8
1571	Anglovaal Group Medical Scheme	3 673	3 722	(1.3)	7 363	7 486	(1.6)	3 685	3 782	(2.6)	7 398	7 620	(2.9)	(9 923)	(8.7)	(8 299.6)	(8 947)	(7.9)	(169.6)	(10.9)	17 359.2	17 058.1	1.8	89.4	90.3	(1.0)
1279	Bankmed	100 067	99 293	0.8	203 625	201 520	1.0	99 564	98 944	0.6	202 576	200 827	0.9	(127 956)	(4.1)	864.6	(20 942)	(0.7)	(13.3)	(511.0)	8 075.7	8 233.3	(1.9)	46.0	49.7	(7.4)
1507	Barloworld Medical Scheme	5 824	5 810	0.2	12 727	12 540	1.5	5 824	5 691	2.3	12 617	12 201	3.4	(5 307)	(1.9)	(37.1)	32 128	11.4	73.2	(116.5)	20 201.2	19 361.3	4.3	91.7	86.0	6.6
1526	BMW Employees Medical Aid Society	3 264	3 182	2.6	7 551	7 254	4.1	3 209	3 134	2.4	7 378	7 159	3.1	(5 256)	(4.6)	(409.2)	3 066	2.9	50.9	(271.4)	8 586.1	8 760.6	(2.0)	55.6	60.2	(7.6)
1237	BP Medical Aid Society	1 957	1 996	(2.0)	4 151	4 264	(2.7)	1 979	2 004	(1.2)	4 222	4 306	(2.0)	(18 018)	(21.1)	(207.9)	(10 461)	(13.1)	(76.0)	(72.2)	23 480.5	20 825.4	12.7	114.4	111.0	3.1
1590	Building & Construction Industry Medical Aid Fund	5 301	4 854	9.2	13 513	12 604	7.2	4 980	4 819	3.3	12 667	12 395	2.2	11 177	12.1	68.5	7 291	9.1	64.1	53.3	7 144.1	6 365.4	12.2	104.8	100.6	4.2
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	24 993	25 549	(2.2)	46 355	47 143	(1.7)	25 753	25 982	(0.9)	47 414	47 336	0.2	(17 376)	(2.0)	(142.4)	12 027	1.5	37.8	(244.5)	8 183.5	7 787.9	5.1	39.9	41.1	(2.9)
1068	De Beers Benefit Society	5 896	5 926	(0.5)	12 263	12 420	(1.3)	5 912	5 947	(0.6)	12 325	12 492	(1.3)	(14 553)	(5.3)	(62.5)	(2 201)	(0.9)	(5.2)	(561.2)	33 858.8	33 063.1	2.4	152.2	160.7	(5.3)
1572	Engen Medical Benefit Fund	3 634	3 607	0.7	7 951	8 001	(0.6)	3 606	3 618	(0.3)	7 922	8 075	(1.9)	(6 848)	(4.3)	(2 300.3)	(8 014)	(5.3)	(614.5)	14.6	11 340.0	11 231.9	1.0	50.7	53.8	(5.8)
1271	Fishing Industry Medical Scheme (Fishmed)	1 117	1 009	10.7	2 705	2 465	9.7	1 071	943	13.6	2 587	2														

ANNEXURE U [CONT.]

Operating results and solvency: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result						Year end reserve position			Solvency ratio			
		2014	2013	% change	2014	2013	% change	2014	2013	% change	2014	2013	% change	2014 R'000	As % of RCI	As % of net surplus/ (deficit)	2013 R'000	As % of RCI	As % of net surplus/ (deficit)	% change	2014 pb R	2013 pb R	% change	2014 %	2013 %	% change
1241	Naspers Medical Fund	8 218	7 711	6.6	15 788	15 020	5.1	8 004	7 564	5.8	15 454	14 770	4.6	7 117	3.4	37.4	(6 634)	(3.5)	(110.7)	207.3	9 208.5	8 530.9	7.9	54.9	54.6	0.5
1469	Nedgroup Medical Aid Scheme	28 556	27 328	4.5	52 116	50 813	2.6	27 825	27 022	3.0	51 266	50 559	1.4	(67 414)	(9.0)	2 479.1	(35 022)	(5.0)	(163.2)	(92.5)	5 092.1	5 276.2	(3.5)	32.3	35.6	(9.3)
1584	Netcare Medical Scheme	17 143	17 571	(2.4)	37 928	39 066	(2.9)	17 378	17 372	-	38 442	38 942	(1.3)	(13 502)	(2.3)	(115.6)	24 822	4.3	51.3	(154.4)	5 928.6	5 711.9	3.8	32.3	33.2	(2.7)
1214	Old Mutual Staff Medical Aid Fund	16 863	16 956	(0.5)	31 633	31 931	(0.9)	16 968	16 629	2.0	31 838	31 558	0.9	(15 004)	(3.4)	(167.1)	(7 535)	(1.8)	(69.2)	(99.1)	6 085.8	5 747.8	5.9	40.2	41.6	(3.4)
1441	Parmed Medical Aid Scheme	2 473	2 243	10.3	5 166	4 964	4.1	2 385	2 242	6.4	5 087	4 995	1.8	9 297	4.6	45.1	(1 096)	(0.6)	(11.9)	947.9	29 861.9	26 923.9	10.9	76.1	75.1	1.3
1515	PG Bison Medical Aid Society	-	369	(100.0)	-	703	(100.0)	407	389	4.6	798	753	6.0	(3 629)	(79.9)	126.6	(3 557)	(24.8)	140.8	(2.0)	-	27 924.0	(100.0)	-	136.9	(100.0)
1186	PG Group Medical Scheme	1 343	1 351	(0.6)	2 847	2 866	(0.7)	1 349	1 340	0.7	2 869	2 835	1.2	(7 373)	(17.4)	362.5	(4 452)	(11.5)	1 433.6	(65.6)	18 843.3	18 820.5	0.1	95.3	104.3	(8.6)
1563	Pick n Pay Medical Scheme	7 770	7 867	(1.2)	16 289	16 425	(0.8)	7 788	7 882	(1.2)	16 248	16 490	(1.5)	(19 585)	(9.7)	434.5	(2 509)	(1.3)	(8.2)	(680.5)	16 006.6	16 148.5	(0.9)	97.1	103.4	(6.1)
1583	Platinum Health	53 370	46 762	14.1	84 771	74 646	13.6	51 054	47 569	7.3	80 903	75 428	7.3	(7 281)	(0.9)	(44.9)	(38 389)	(5.5)	(743.8)	81.0	2 750.7	3 053.3	(9.9)	28.3	32.6	(13.2)
1194	Profmed	28 672	27 442	4.5	65 557	64 033	2.4	28 356	27 270	4.0	65 137	64 014	1.8	17 188	1.5	29.3	12 604	1.2	18.6	36.4	9 310.9	8 617.4	8.0	54.9	54.3	1.1
1516	Quantum Medical Aid Society	5 365	6 929	(22.6)	11 134	14 318	(22.2)	5 737	7 023	(18.3)	11 932	14 534	(17.9)	(11 374)	(8.8)	(774.9)	(21 403)	(15.3)	379.8	46.9	13 165.9	10 135.6	29.9	94.6	87.7	7.9
1201	Rand Water Medical Scheme	3 171	3 157	0.4	8 425	8 333	1.1	3 175	3 140	1.1	8 428	8 288	1.7	12 190	7.5	59.0	15 284	10.1	71.2	(20.2)	16 586.2	14 291.7	16.1	85.9	78.9	8.9
1430	Remedi Medical Aid Scheme	20 175	19 562	3.1	45 223	43 889	3.0	19 948	18 941	5.3	44 654	42 888	4.1	12 830	1.9	30.8	(6 251)	(1.0)	(31.1)	305.2	11 574.0	10 975.7	5.5	72.5	76.7	(5.5)
1176	Retail Medical Scheme	10 339	9 910	4.3	18 399	17 765	3.6	10 049	9 617	4.5	17 910	17 364	3.1	13 843	8.0	58.6	6 290	3.7	43.5	120.1	10 120.4	9 151.5	10.6	102.1	88.9	14.8
1013	Rhodes University Medical Scheme	1 103	1 098	0.5	2 286	2 280	0.3	1 097	1 096	0.1	2 268	2 272	(0.2)	190	0.5	6.9	1 565	4.4	42.6	(87.9)	18 381.0	17 233.1	6.7	110.1	110.5	(0.4)
1209	South African Breweries Medical Aid Scheme (SABMAS)	9 486	9 836	(3.6)	21 413	22 323	(4.1)	9 587	9 885	(3.0)	21 741	22 477	(3.3)	6 077	1.9	16.9	5 030	1.6	16.6	20.8	13 253.6	11 917.2	11.2	83.1	79.6	4.4
1424	SABC Medical Aid Scheme	4 816	4 564	5.5	10 446	9 950	5.0	4 660	4 544	2.6	10 146	9 867	2.8	18 003	8.7	76.8	8 060	4.3	45.3	123.4	14 107.2	12 454.2	13.3	60.8	56.5	7.6
1038	SAMWUMed	40 397	39 079	3.4	91 615	88 952	3.0	40 553	37 976	6.8	91 970	86 770	6.0	168 190	15.6	81.5	(20 363)	(2.3)	(206.5)	926.0	7 990.2	5 861.7	36.3	68.1	59.9	13.7
1527	Sappi Medical Aid Scheme	-	-	-	-	-	-	-	3 527	(100.0)	-	7 823	(100.0)	-	-	-	(5 737)	(13.6)	115.9	100.0	-	-	-	-	-	-
1234	Sasolmed	29 480	29 942	(1.5)	78 701	79 171	(0.6)	29 851	29 967	(0.4)	79 062	78 896	0.2	69 069	4.7	62.8	12 161	0.9	37.5	468.0	9 035.2	7 586.3	19.1	48.6	43.9	10.7
1531	Sedmed	928	906	2.4	2 051	2 029	1.1	916	902	1.6	2 037	2 035	0.1	(5 499)	(19.5)	777.6	(3 089)	(12.1)	(161.4)	(78.0)	6 635.7	7 056.2	(6.0)	48.2	56.2	(14.2)
1568	Sisonke Health Medical Scheme	7 902	8 496	(7.0)	17 299	18 769	(7.8)	8 159	8 771	(7.0)	17 959	19 329	(7.1)	1 577	0.6	25.6	1 907	0.7	9.5	(17.3)	9 765.4	8 671.9	12.6	66.4	63.9	3.9
1580	South African Police Service Medical Scheme (POLMED)	172 817	176 110	(1.9)	494 602	497 275	(0.5)	174 395	177 238	(1.6)	497 068	496 817	0.1	(32 763)	(0.5)	(11.3)	38 166	0.6	10.2	(185.8)	7 238.8	6 497.1	11.4	50.7	48.9	3.7
1578	TFG Medical Aid Scheme	2 842	2 895	(1.8)	6 085	6 134	(0.8)	2 842	2 915	(2.5)	6 077	6 219	(2.3)	18 110	17.6	85.3	4 750	5.1	72.3	281.2	11 618.7	8 064.2	44.1	68.7	52.6	30.6
1544	Tiger Brands Medical Scheme	4 325	4 365	(0.9)	9 723	9 867	(1.5)	4 336	4 418	(1.9)	9 786	9 963	(1.8)	(5 978)	(2.9)	(232.7)	5 250	2.7	40.1	(213.9)	11 881.6	11 660.0	1.9	55.2	58.4	(5.5)
1582	Transmed Medical Fund	44 782	50 607	(11.5)	76 282	88 217	(13.5)	47 110	54 117	(12.9)	81 042	95 868	(15.5)	(26 939)	(2.5)	252.6	(14 810)	(1.3)	(493.7)	(81.9)	3 106.1	2 807.7	10.6	22.0	20.9	5.3
1579	Tsogo Sun Group Medical Scheme	4 631	4 567	1.4	10 122	9 929	1.9	4 603	4 511	2.0	10 047	9 778	2.8	(1 448)	(1.5)	(41.1)	3 974	4.3	50.4	(136.4)	8 405.1	8 214.0	2.3	66.3	67.1	(1.2)
1597	Umvuzo Health Medical Scheme	27 262	26 437	3.1	55 624	53 344	4.3	27 360	26 193	4.5	55 743	52 507	6.2	37 021	6.4	82.5	43 329	8.9	90.0	(14.6)	2 667.2	1 940.2	37.5	25.8	21.3	21.1
1520	University of Kwa-Zulu Natal Medical Scheme	3 330	3 371	(1.2)	6 985	7 102	(1.6)	3 334	3 418	(2.5)	7 033	7 351	(4.3)	6 246	5.9	30.4	6 324	6.2	56.2	(1.2)	16 850.0	13 681.7	23.2	89.2	76.7	16.3
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	2 903	2 987	(2.8)	5 458	5 685	(4.0)	2 947	3 040	(3.1)	5 563	5 817	(4.4)	5 872	4.1	23.1	7 766	5.7	54.4	(24.4)	21 960.5	16 603.4	32.3	84.6	69.0	22.6
1291	Witbank Coalfields Medical Aid Scheme	10 133	10 534	(3.8)	26 064	26 985	(3.4)	10 349	10 457	(1.0)	26 552	26 730	(0.7)	1 842	0.6	6.3	15 816	5.3	44.7	(88.4)	16 440.0	14 798.0	11.1	105.6	103.5	2.0
1293	Wooltru Healthcare Fund	9 337	8 968	4.1	18 699	18 123	3.2	9 187	8 871	3.6	18 447	17 924	2.9	(20 419)	(8.0)	243.7	(5 851)	(2.6)	(32.2)	(249.0)	9 761.0	10 533.6	(7.3)	71.8	83.5	(14.0)
Sub-total: registered restricted schemes		1 625 568	1 623 005	0.2	3 914 483	3 931 399	(0.4)	1 625 439	1 631 422	(0.4)	3 920 304	3 948 843	(0.7)	(504 583)	(0.9)	(36.2)	922 153	1.8	31.5	(154.7)	5 603.2	5 275.4	6.2	37.9	38.2	(0.8)
Total registered schemes		3 921 232	3 879 173	1.1	8 814 458	8 778 308	0.4	3 900 846	3 864 149	0.9	8 786 033	8 754 305	0.4	(464 512)	(0.4)	(13.6)	1 552 816	1.3	29.5	(129.9)	5 294.0	4 921.4	7.6	33.3	33.3	-

ANNEXURE U [CONT.]

Operating results and solvency: registered schemes for the years ended 31 December 2013-2014

Notes:

Prior year figures have been restated.

RCI = Risk Contribution Income

pb = per beneficiary

The following schemes amalgamated in 2013 and 2014:

- Pro Sano Medical Scheme amalgamated with Bonitas Medical Fund on 1 January 2013.
- Nampak SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 March 2013.
- Sappi Medical Aid Scheme amalgamated with Bestmed on 1 April 2013.
- IBM (SA) Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 July 2013.
- Minemed Medical Scheme amalgamated with Bestmed on 1 September 2013.
- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE V

Demographic profile: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Average beneficiaries			Average age per beneficiary			Pensioner ratio			Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (note a)			Net healthcare result			Solvency ratio		
		2014	2013	% change	2014 Years	2013 Years	% change	2014 %	2013 %	% change	2014 As % of RCI	2013 As % of RCI	% change	2014 R'000	2013 R'000	% change	2014 %	2013 %	% change
Registered schemes - open																			
1252	Bestmed Medical Scheme	190 272	172 984	10.0	35.4	36.5	(3.0)	10.8	11.7	(7.7)	89.4	88.8	0.7	(26 865)	(28 008)	4.1	27.0	29.2	(7.5)
1512	Bonitas Medical Fund	652 602	650 291	0.4	31.5	32.3	(2.5)	6.0	6.3	(4.8)	89.6	87.5	2.4	(247 544)	(111 095)	(122.8)	30.7	33.3	(7.8)
1034	Cape Medical Plan	12 875	13 289	(3.1)	37.6	37.3	0.8	13.4	13.0	3.1	103.3	108.4	(4.7)	(20 915)	(26 408)	20.8	127.9	133.1	(3.9)
1552	Community Medical Aid Scheme (COMMED)	10 763	12 935	(16.8)	43.3	42.2	2.6	18.7	17.3	8.1	88.8	85.4	4.0	(25 344)	(13 814)	(83.5)	21.4	25.6	(16.4)
1491	Compcare Wellness Medical Scheme	27 362	23 196	18.0	35.4	37.1	(4.6)	10.9	12.7	(14.2)	85.9	87.8	(2.2)	(16 063)	(16 952)	5.2	37.2	42.1	(11.6)
1125	Discovery Health Medical Scheme	2 598 577	2 519 743	3.1	32.6	32.3	0.9	7.5	7.1	5.6	81.7	80.7	1.2	753 191	859 777	(12.4)	25.8	24.3	6.2
1202	Fedhealth Medical Scheme	148 836	148 650	0.1	37.5	37.5	-	11.9	11.4	4.4	90.0	88.3	1.9	(110 191)	(54 858)	(100.9)	37.2	40.2	(7.5)
1554	Genesis Medical Scheme	20 473	20 199	1.4	31.9	32.4	(1.5)	6.4	6.6	(3.0)	74.8	72.4	3.3	24 155	25 693	(6.0)	145.1	135.4	7.2
1537	Hosmed Medical Aid Scheme	75 185	75 726	(0.7)	30.6	30.5	0.3	3.0	3.0	-	85.4	86.6	(1.4)	20 766	(3 968)	623.3	25.5	24.5	4.1
1087	Keyhealth	74 933	76 842	(2.5)	42.6	42.6	-	20.8	20.1	3.5	87.2	84.6	3.1	42 456	88 932	(52.3)	32.2	29.5	9.2
1576	Liberty Medical Scheme	116 522	118 163	(1.4)	38.1	37.7	1.1	13.5	12.8	5.5	91.9	86.1	6.7	(150 279)	(57 728)	(160.3)	17.2	24.4	(29.5)
1466	Makoti Medical Scheme	5 164	5 207	(0.8)	28.3	30.2	(6.3)	0.3	0.3	-	90.6	89.8	0.9	(2 762)	(1 939)	(42.4)	104.0	116.4	(10.7)
1149	Medihelp	220 374	218 991	0.6	35.7	35.9	(0.6)	12.2	12.1	0.8	91.0	90.9	0.1	(196 991)	(143 090)	(37.7)	27.9	30.4	(8.2)
1506	Medimed Medical Scheme	13 886	13 447	3.3	28.7	28.9	(0.7)	3.5	3.5	-	85.6	93.2	(8.2)	4 731	(5 194)	191.1	89.9	92.0	(2.3)
1140	Medshield Medical Scheme	166 216	177 153	(6.2)	37.7	37.3	1.1	12.2	11.6	5.2	90.7	88.3	2.7	(77 282)	787	(9 925.4)	53.6	52.2	2.7
1167	Momentum Health	221 571	210 275	5.4	33.0	33.1	(0.3)	8.3	8.2	1.2	82.0	79.5	3.1	36 488	104 076	(64.9)	31.5	31.0	1.6
1546	Pharos Medical Plan	-	13 626	(100.0)	-	37.6	(100.0)	-	13.4	(100.0)	-	79.7	(100.0)	-	(599)	100.0	-	17.3	(100.0)
1575	Resolution Health Medical Scheme	57 978	73 917	(21.6)	36.8	35.4	4.0	10.6	8.7	21.8	84.7	82.2	3.0	(3 838)	14 708	(126.1)	9.4	8.1	16.0
1446	Selfmed Medical Scheme	13 950	15 175	(8.1)	47.8	46.6	2.6	28.3	26.4	7.2	92.0	93.4	(1.5)	(16 196)	(20 654)	21.6	118.2	111.2	6.3
1486	Sizwe Medical Fund	124 626	140 604	(11.4)	33.7	31.4	7.3	8.2	7.0	17.1	79.9	82.4	(3.0)	156 015	117 913	32.3	45.3	33.9	33.6
1141	Spectramed	38 228	43 034	(11.2)	42.8	41.4	3.4	18.3	16.4	11.6	86.6	82.3	5.2	(55 711)	(30 498)	(82.7)	46.6	48.4	(3.7)
1464	Suremed Health	11 606	12 004	(3.3)	36.2	35.8	1.1	2.6	2.4	8.3	91.2	89.0	2.5	(9 710)	(3 754)	(158.7)	21.4	29.0	(26.2)
1592	Thebemed	19 900	19 692	1.1	26.6	26.6	-	0.3	0.2	50.0	77.5	80.7	(4.0)	13 393	5 724	134.0	22.8	15.1	51.0
1422	Topmed Medical Scheme	43 830	30 319	44.6	37.5	37.2	0.8	14.2	13.9	2.2	93.9	102.0	(7.9)	(51 431)	(68 389)	24.8	90.2	123.8	(27.1)
Sub-total: registered open schemes		4 865 729	4 805 462	1.3	33.6	33.5	0.3	8.5	8.2	3.7	85.0	83.8	1.4	40 071	630 663	(93.6)	30.0	29.7	1.0
Registered schemes - restricted																			
1005	AECI Medical Aid Society	14 595	15 878	(8.1)	40.0	39.2	2.0	22.5	20.5	9.8	84.4	84.6	(0.2)	28 290	26 574	6.5	102.7	84.4	21.7
1567	Afrox Medical Aid Society	6 775	7 054	(4.0)	-	32.6	(100.0)	-	9.2	(100.0)	128.2	103.4	24.0	(13 831)	(13 287)	(4.1)	-	90.5	(100.0)
1465	Alliance Midmed Medical Scheme	4 359	4 752	(8.3)	31.3	29.1	7.6	5.7	4.6	23.9	98.8	85.7	15.3	(4 405)	3 868	(213.9)	49.0	51.9	(5.6)
1534	Altron Medical Aid Scheme	-	8 345	(100.0)	-	38.7	(100.0)	-	15.8	(100.0)	-	85.6	(100.0)	-	6 650	(100.0)	-	25.9	(100.0)
1012	Anglo Medical Scheme	19 807	20 483	(3.3)	41.9	41.7	0.5	24.9	24.1	3.3	111.3	106.5	4.5	(83 137)	(58 559)	(42.0)	530.5	526.3	0.8
1571	Anglovaal Group Medical Scheme	7 398	7 620	(2.9)	40.2	41.2	(2.4)	21.8	22.6	(3.5)	97.2	96.3	0.9	(9 923)	(8 947)	(10.9)	89.4	90.3	(1.0)
1279	Bankmed	202 576	200 827	0.9	30.8	30.7	0.3	7.5	7.3	2.7	93.7	90.4	3.7	(127 956)	(20 942)	(511.0)	46.0	49.7	(7.4)
1507	Barloworld Medical Scheme	12 617	12 201	3.4	33.1	33.7	(1.8)	12.1	12.9	(6.2)	94.4	81.8	15.4	(5 307)	32 128	(116.5)	91.7	86.0	6.6
1526	BMW Employees Medical Aid Society	7 378	7 159	3.1	28.2	28.4	(0.7)	1.7	1.5	13.3	96.1	88.4	8.7	(5 256)	3 066	(271.4)	55.6	60.2	(7.6)
1237	BP Medical Aid Society	4 222	4 306	(2.0)	43.6	43.2	0.9	26.4	25.5	3.5	113.5	105.4	7.7	(18 018)	(10 461)	(72.2)	114.4	111.0	3.1
1590	Building & Construction Industry Medical Aid Fund	12 667	12 395	2.2	29.0	29.9	(3.0)	2.4	2.8	(14.3)	72.6	75.8	(4.2)	11 177	7 291	(53.3)	104.8	100.6	4.2
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	47 414	47 336	0.2	29.2	28.9	1.0	5.4	5.1	5.9	88.4	85.4	3.5	(17 376)	12 027	(244.5)	39.9	41.1	(2.9)
1068	De Beers Benefit Society	12 325	12 492	(1.3)	43.5	43.2	0.7	21.2	20.0	6.0	98.1	93.5	4.9	(14 553)	(2 201)	(561.2)	152.2	160.7	(5.3)
1572	Engen Medical Benefit Fund	7 922	8 075	(1.9)	37.2	37.0	0.5	14.3	14.1	1.4	95.6	97.2	(1.6)	(6 848)	(8 014)	14.6	50.7	53.8	(5.8)
1271	Fishing Industry Medical Scheme (Fishmed)	2 587	2 327	11.2	26.2	26.1	0.4	0.4	0.4	-	73.6	76.0	(3.2)	532	176	202.8	95.0	102.1	(7.0)
1086	Food Workers Medical Benefit Fund	17 552	19 274	(8.9)	28.6	28.4	0.7	0.2	0.2	-	60.0	59.7	0.5	521	1 859	(72.0)	574.0	549.4	4.5
1253	Glencore Medical Scheme	30 050	30 317	(0.9)	22.7	22.7	-	0.6	0.6	-	89.4	83.5	7.1	12 418	30 516	(59.3)	53.5	50.0	7.0
1270	Golden Arrow Employees' Medical Benefit Fund	6 080	6 139	(1.0)	33.1	32.9	0.6	5.6	5.7	(1.8)	145.2	147.4	(1.5)	(19 684)	(18 877)	(4.3)	141.4	128.5	10.0
1598	Government Employees Medical Scheme (GEMS)	1 837 809	1 835 733	0.1	29.3	28.8	1.7	5.0	4.6	8.7	94.2	89.5	5.3	(465 927)	776 935	(160.0)	10.0	11.7	(14.5)
1523	Grintek Electronics Medical Aid Scheme	1 582	1 618	(2.2)	34.8	34.4	1.2	7.7	7.5	2.7	102.0	87.5	16.6	(3 385)	395	(96.8)	97.3	108.0	(9.9)
1566	Horizon Medical Scheme	3 526	3 176	11.0	27.7	27.5	0.7	2.4	2.4	-	84.0	75.2	11.7	(822)	1 523	(153.9)	66.2	77.4	(14.5)
1111	IBM (SA) Medical Scheme	-	3 947	(100.0)	-	-	-	-	-	-	-	79.6	(100.0)	-	1 075	(100.0)	-	-	-
1591	Impala Medical Plan	22 000	20 876	5.4	29.1	29.1	-	1.8	1.7	5.9	94.9	94.5	0.4	2 178	2 129	2.3	39.3	28.2	39.4
1559	Imperial Group Medical Scheme	17 363	17 249	0.7	28.8	28.8	-	2.6	2.5	4.0	90.7	92.0	(1.4)	3 270	(1 202)	372.1	80.6	76.8	4.9
1145	LA-Health Medical Scheme	122 590	112 396	9.1	30.1	31.5	(4.4)	7.4	8.5	(12.9)	78.2	78.2	-	131 435	112 263	17.1	35.1	31.3	12.1

ANNEXURE V [CONT.]

Demographic profile: registered schemes for the years ended 31 December 2013-2014

Ref. no.	Name of medical scheme	Average beneficiaries			Average age per beneficiary			Pensioner ratio			Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (note a)			Net healthcare result			Solvency ratio		
		2014	2013	% change	2014 Years	2013 Years	% change	2014 %	2013 %	% change	2014 As % of RCI	2013 As % of RCI	% change	2014 R'000	2013 R'000	% change	2014 %	2013 %	% change
1197	Libcare Medical Scheme	13 134	12 868	2.1	30.5	30.3	0.7	6.1	5.8	5.2	83.3	79.2	5.2	13 224	19 383	(31.8)	97.7	92.1	6.1
1599	Lonmin Medical Scheme	23 819	23	5.5	36.5	37.2	(1.9)	-	-	-	87.4	83.4	4.8	(6 055)	519	(1 265.7)	26.4	32.0	(17.5)
1547	Malcor Medical Scheme	11 934	11 499	3.8	32.6	33.7	(3.3)	5.9	6.7	(11.9)	104.7	103.3	1.4	(25 518)	(21 415)	(19.2)	25.0	25.0	-
1495	Massmart Health Plan	9 655	6 272	53.9	29.1	30.3	(4.0)	1.5	2.1	(28.6)	81.2	85.7	(5.3)	12 758	4 158	206.8	67.6	80.4	(15.9)
1039	MBMed Medical Aid Fund	9 040	8 499	6.4	28.6	29.8	(4.0)	4.7	5.1	(7.8)	85.8	90.4	(5.1)	7 407	1 318	462.0	80.6	80.5	0.1
1548	Medipos Medical Scheme	24 660	23 053	7.0	35.5	36.0	(1.4)	12.1	13.5	(10.4)	97.2	89.6	8.5	(18 483)	14 789	(225.0)	130.5	135.2	(3.5)
1105	Metropolitan Medical Scheme	14 582	14 935	(2.4)	27.6	27.1	1.8	4.6	4.2	9.5	95.1	91.1	4.4	(10 983)	(2 824)	(288.9)	60.8	65.0	(6.5)
1569	Minemed Medical Scheme	-	12 024	(100.0)	-	-	-	-	-	-	-	86.1	(100.0)	-	9 722	(100.0)	-	-	-
1600	Motohealth Care	58 779	61 899	(5.0)	33.9	33.6	0.9	9.6	9.2	4.3	93.4	89.0	4.9	(36 780)	(12 224)	(200.9)	53.5	54.4	(1.7)
1154	Nampak SA Medical Scheme	-	11 384	(100.0)	-	-	-	-	-	-	-	97.6	(100.0)	-	(3 660)	100.0	-	-	-
1241	Naspers Medical Fund	15 454	14 770	4.6	29.9	31.3	(4.5)	5.8	6.5	(10.8)	83.5	90.1	(7.3)	7 117	(6 634)	207.3	54.9	54.6	0.5
1469	Nedgroup Medical Aid Scheme	51 266	50 559	1.4	32.4	32.6	(0.6)	9.3	9.4	(1.1)	99.0	95.0	4.2	(67 414)	(35 022)	(92.5)	32.3	35.6	(9.3)
1584	Netcare Medical Scheme	38 442	38 942	(1.3)	29.3	28.7	2.1	3.4	3.1	9.7	94.7	88.4	7.1	(13 502)	24 822	(154.4)	32.3	33.2	(2.7)
1214	Old Mutual Staff Medical Aid Fund	31 838	31 558	0.9	32.5	32.2	0.9	8.8	8.6	2.3	91.9	90.3	1.8	(15 004)	(7 535)	(99.1)	40.2	41.6	(3.4)
1441	Parmed Medical Aid Scheme	5 087	4 995	1.8	47.4	47.1	0.6	27.8	28.0	(0.7)	90.3	95.8	(5.7)	9 297	(1 096)	947.9	76.1	75.1	1.3
1515	PG Bison Medical Aid Society	798	753	6.0	-	46.1	(100.0)	-	26.6	(100.0)	151.4	113.0	34.0	(3 629)	(3 557)	(2.0)	-	136.9	(100.0)
1186	PG Group Medical Scheme	2 869	2 835	1.2	33.0	33.1	(0.3)	10.3	10.5	(1.9)	108.2	102.4	5.7	(7 373)	(4 452)	(65.6)	95.3	104.3	(8.6)
1563	Pick n Pay Medical Scheme	16 248	16 490	(1.5)	29.5	29.4	0.3	3.8	3.6	5.6	96.6	88.3	9.4	(19 585)	(2 509)	(680.5)	97.1	103.4	(6.1)
1583	Platinum Health	80 903	75 428	7.3	32.7	32.5	0.6	1.8	2.0	(10.0)	94.3	98.4	(4.2)	(7 281)	(38 389)	81.0	28.3	32.6	(13.2)
1194	Profmed	65 137	64 014	1.8	39.9	39.6	0.8	14.7	14.0	5.0	85.2	85.6	(0.5)	17 188	12 604	36.4	54.9	54.3	1.1
1516	Quantum Medical Aid Society	11 932	14 534	(17.9)	32.2	31.6	1.9	8.5	7.2	18.1	93.7	99.8	(6.1)	(11 374)	(21 403)	46.9	94.6	87.7	7.9
1201	Rand Water Medical Scheme	8 428	8 288	1.7	33.1	30.8	7.5	6.5	6.4	1.6	86.7	84.2	3.0	12 190	15 284	(20.2)	85.9	78.9	8.9
1430	Remedi Medical Aid Scheme	44 654	42 888	4.1	29.1	30.2	(3.6)	4.6	5.1	(9.8)	89.8	92.4	(2.8)	12 830	(6 251)	305.2	72.5	76.7	(5.5)
1176	Retail Medical Scheme	17 910	17 364	3.1	29.2	30.8	(5.2)	3.4	4.8	(29.2)	75.1	79.8	(5.9)	13 843	6 290	120.1	102.1	88.9	14.8
1013	Rhodes University Medical Scheme	2 268	2 272	(0.2)	39.6	39.5	0.3	16.3	15.2	7.2	90.9	86.9	4.6	190	1 565	(87.9)	110.1	110.5	(0.4)
1209	South African Breweries Medical Aid Scheme (SABMAS)	21 741	22 477	(3.3)	29.1	28.9	0.7	4.8	4.4	9.1	88.3	88.9	(0.7)	6 077	5 030	20.8	83.1	79.6	4.4
1424	SABC Medical Aid Scheme	10 146	9 867	2.8	34.0	34.3	(0.9)	10.5	10.9	(3.7)	83.5	87.4	(4.5)	18 003	8 060	123.4	60.8	56.5	7.6
1038	SAMWUMed	91 970	86 770	6.0	30.3	30.3	-	3.2	3.2	-	77.6	94.6	(18.0)	168 190	(20 363)	926.0	68.1	59.9	13.7
1527	Sappi Medical Aid Scheme	-	7 823	(100.0)	-	-	-	-	-	-	-	105.2	(100.0)	-	(5 737)	100.0	-	-	-
1234	Sasolmed	79 062	78 896	0.2	30.0	29.7	1.0	4.8	4.5	6.7	88.4	92.3	(4.2)	69 069	12 161	468.0	48.6	43.9	10.7
1531	Sedmed	2 037	2 035	0.1	43.8	43.6	0.5	23.2	22.9	1.3	109.6	103.7	5.7	(5 499)	(3 089)	(78.0)	48.2	56.2	(14.2)
1568	Sisonke Health Medical Scheme	17 959	19 329	(7.1)	30.5	29.9	2.0	1.8	1.6	12.5	88.4	87.5	1.0	1 577	1 907	(17.3)	66.4	63.9	3.9
1580	South African Police Service Medical Scheme (POLMED)	497 068	496 817	0.1	26.6	26.3	1.1	2.7	2.6	3.8	94.0	93.0	1.1	(32 763)	38 166	(185.8)	50.7	48.9	3.7
1578	TFG Medical Aid Scheme	6 077	6 219	(2.3)	31.2	31.9	(2.2)	6.5	6.7	(3.0)	73.2	85.4	(14.3)	18 110	4 750	281.2	68.7	52.6	30.6
1544	Tiger Brands Medical Scheme	9 786	9 963	(1.8)	40.5	40.3	0.5	19.2	19.0	1.1	95.9	90.4	6.1	(5 978)	5 250	(213.9)	55.2	58.4	(5.5)
1582	Transmed Medical Fund	81 042	95 868	(15.5)	48.8	47.5	2.7	33.0	30.3	8.9	91.1	90.3	0.9	(26 939)	(14 810)	(81.9)	22.0	20.9	5.3
1579	Tsogo Sun Group Medical Scheme	10 047	9 778	2.8	25.8	26.5	(2.6)	1.6	1.6	-	86.1	80.9	6.4	(1 448)	3 974	(136.4)	66.3	67.1	(1.2)
1597	Umvuzo Health Medical Scheme	55 743	52 507	6.2	28.2	28.4	(0.7)	0.3	0.3	-	79.7	76.9	3.6	37 021	43 329	(14.6)	25.8	21.3	21.1
1520	University of Kwa-Zulu Natal Medical Scheme	7 033	7 351	(4.3)	39.4	39.9	(1.3)	17.2	17.7	(2.8)	83.1	82.7	0.5	6 246	6 324	(1.2)	89.2	76.7	16.3
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	5 563	5 817	(4.4)	42.3	41.2	2.7	19.2	17.8	7.9	87.8	86.1	2.0	5 872	7 766	(24.4)	84.6	69.0	22.6
1291	Witbank Coalfields Medical Aid Scheme	26 552	26 730	(0.7)	29.3	29.2	0.3	4.7	4.4	6.8	92.3	88.2	4.6	1 842	15 816	(88.4)	105.6	103.5	2.0
1293	Wooltru Healthcare Fund	18 447	17 924	2.9	29.3	29.3	-	5.5	5.4	1.9	96.8	91.2	6.1	(20 419)	(5 851)	(249.0)	71.8	83.5	(14.0)
Sub-total: registered restricted schemes		3 920 304	3 948 843	(0.7)	30.2	30.0	0.7	5.9	5.8	1.7	92.4	89.9	2.8	(504 583)	922 153	(154.7)	37.9	38.2	(0.8)
Total registered schemes		8 786 033	8 754 305	0.4	32.1	31.9	0.6	7.3	7.1	2.8	88.2	86.5	2.0	(464 512)	1 552 816	(129.9)	33.3	33.3	-

ANNEXURE V [CONT.]

Demographic profile: registered schemes for the years ended 31 December 2013-2014

Notes:

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

Prior year figures have been restated.

RCI = Risk Contribution Income

The following schemes amalgamated in 2013 and 2014:

- Pro Sano Medical Scheme amalgamated with Bonitas Medical Fund on 1 January 2013.
- Nampak SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 March 2013.
- Sappi Medical Aid Scheme amalgamated with Bestmed on 1 April 2013.
- IBM (SA) Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 July 2013.
- Minemed Medical Scheme amalgamated with Bestmed on 1 September 2013.
- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE W

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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	4 854	9 766	32.7	5.5	1 011	1.2	17.4	1 110	1.3	19.1	-	-	-	99	0.1	1.7	9.8
		Beat 2	19 038	39 089	27.2	2.2	3 932	1.2	17.2	4 318	1.3	18.9	-	-	-	385	0.1	1.7	9.8
		Beat 3	7 134	14 673	33.6	9.2	7 238	3.7	84.5	7 191	3.6	84.0	-	-	-	(47)	-	(0.5)	(0.6)
		Beat 4	5 272	11 389	39.2	12.2	5 421	2.5	85.7	5 386	2.5	85.1	-	-	-	(35)	-	(0.6)	(0.6)
		Pace 1	26 222	63 226	31.7	5.6	26 898	2.9	85.5	26 724	2.9	84.9	-	-	-	(174)	-	(0.6)	(0.6)
		Pace 2	11 327	21 880	46.8	25.1	11 616	1.9	85.5	11 541	1.9	84.9	-	-	-	(75)	-	(0.6)	(0.6)
		Pace 3	6 739	14 239	45.3	22.0	6 902	1.8	85.3	6 857	1.8	84.8	-	-	-	(45)	-	(0.6)	(0.6)
		Pace 4	4 036	7 010	53.2	31.7	4 171	1.3	86.1	4 144	1.3	85.6	-	-	-	(27)	-	(0.6)	(0.6)
		Pulse 1	5 138	9 031	35.5	10.9	23 804	19.0	386.1	28 418	22.6	460.9	-	-	-	4 614	3.7	74.8	19.4
		Pulse 2	1 182	1 599	70.1	76.0	26 389	42.3	1 860.4	27 319	43.8	1 926.1	-	-	-	931	1.5	65.6	3.5
		Consolidated	90 942	191 902	35.4	10.8	117 382	3.6	107.6	123 008	3.8	112.7	-	-	-	5 627	0.2	5.2	4.8
1512	Bonitas Medical Fund	Boncap	42 807	63 679	33.0	5.9	10 654	2.4	20.7	6 002	1.3	11.7	-	-	-	(4 652)	(1.0)	(9.1)	(43.7)
		BonClassic	13 471	26 615	44.7	20.8	39 392	7.0	243.7	32 178	5.7	199.1	-	-	-	(7 215)	(1.3)	(44.6)	(18.3)
		Boncomprehensive	4 419	9 294	41.2	16.7	6 930	2.6	130.7	5 890	2.2	111.1	-	-	-	(1 040)	(0.4)	(19.6)	(15.0)
		BonEssential	3 556	8 249	30.5	5.6	802	1.1	18.8	391	0.5	9.2	-	-	-	(411)	(0.6)	(9.6)	(51.2)
		Bonsave	29 996	70 369	27.2	2.6	52 163	7.0	144.9	36 295	4.9	100.8	-	-	-	(15 868)	(2.1)	(44.1)	(30.4)
		Primary	60 663	147 816	27.3	2.6	116 936	7.0	160.6	103 450	6.2	142.1	-	-	-	(13 486)	(0.8)	(18.5)	(11.5)
		Standard	142 330	330 505	32.7	6.7	544 797	8.9	319.0	475 669	7.7	278.5	-	-	-	(69 128)	(1.1)	(40.5)	(12.7)
		Consolidated	297 242	656 527	31.5	6.0	771 675	7.8	216.3	659 875	6.7	185.0	-	-	-	(111 800)	(1.1)	(31.3)	(14.5)
1034	Cape Medical Plan	Healthpact Premium	2 295	4 741	38.8	14.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Healthpact Select	314	504	61.7	57.5	746	3.9	198.0	602	3.1	159.8	-	-	-	(144)	(0.7)	(38.2)	(19.3)
		Healthpact Silver	3 420	7 501	35.3	9.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	6 029	12 746	37.6	13.4	746	3.9	198.0	602	3.1	159.8	-	-	-	(144)	(0.7)	(38.2)	(19.3)
1552	Community Medical Aid Scheme (COMMED)	Deluxe	1 259	2 093	55.0	39.1	304	0.4	20.1	3 174	3.8	210.1	-	-	-	2 870	3.5	190.0	944.3
		Fundamental	1 600	2 071	36.2	4.8	13 200	79.9	687.5	4 034	24.4	210.1	-	-	-	(9 166)	(55.5)	(477.4)	(69.4)
		Standard	2 976	5 971	41.7	16.4	712	0.5	19.9	7 503	5.6	210.1	-	-	-	6 791	5.1	190.2	953.8
		Consolidated	5 835	10 135	43.3	18.7	14 216	6.1	203.0	14 712	6.3	210.1	-	-	-	496	0.2	7.1	3.5
1491	Compicare Wellness Medical Scheme	Axis	818	1 578	43.8	18.2	135	0.7	13.8	105	0.5	10.7	-	-	-	(30)	(0.2)	(3.1)	(22.5)
		Dynamix	1 485	3 050	45.7	23.8	256	0.3	14.4	248	0.3	13.9	-	-	-	(8)	-	(0.4)	(3.1)
		Pinnacle	1 094	2 258	48.5	25.3	188	0.3	14.3	205	0.3	15.6	-	-	-	17	-	1.3	8.8
		Mumed	3 453	7 056	32.4	7.0	556	0.6	13.4	456	0.5	11.0	-	-	-	(101)	(0.1)	(2.4)	(18.1)
		Networx	6 791	8 275	25.7	0.2	1 058	3.3	13.0	673	2.1	8.3	-	-	-	(385)	(1.2)	(4.7)	(36.4)
		Symmetry	2 668	5 769	40.5	16.3	455	0.4	14.2	432	0.3	13.5	-	-	-	(23)	-	(0.7)	(5.0)
		Consolidated	16 309	27 986	35.4	10.9	2 649	0.7	23.2	2 119	0.5	18.6	-	-	-	(530)	(0.1)	(4.6)	(20.0)

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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	
1125	Discovery Health Medical Scheme	Classic Comprehensive	172 180	401 095	38.0	12.6	125 594	1.4	60.8	112 624	1.2	54.5	-	-	-	(12 970)	(0.1)	(6.3)	(10.3)	
		Classic Comprehensive Zero MSA	709	1 599	35.7	8.4	672	1.9	79.0	521	1.5	61.3	-	-	-	(151)	(0.4)	(17.7)	(22.5)	
		Classic Core	53 854	115 334	36.7	11.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Classic Priority	102 694	236 354	34.4	8.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Classic Saver	245 478	536 024	30.5	4.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coastal Core	83 786	184 882	35.4	9.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coastal Saver	173 302	396 774	31.7	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential Comprehensive	22 606	46 186	41.9	20.2	13 701	1.3	50.5	11 837	1.1	43.6	-	-	-	(1 863)	(0.2)	(6.9)	(13.6)	
		Essential Core	31 763	67 204	33.8	7.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential Priority	9 383	19 756	33.7	9.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential Saver	88 124	188 203	28.8	4.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Executive	11 678	26 315	40.8	16.6	9 743	1.3	69.5	9 022	1.2	64.4	-	-	-	(721)	(0.1)	(5.1)	(7.4)	
		KeyCare Access	5 302	7 910	28.8	4.7	2 746	5.8	43.2	1 243	2.6	19.5	-	-	-	(1 503)	(3.2)	(23.6)	(54.7)	
		KeyCare Core	14 961	23 745	32.7	8.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
KeyCare Plus	215 296	383 438	27.5	4.5	173 519	5.1	67.2	252 693	7.5	97.8	-	-	-	79 174	2.3	30.6	45.6			
Consolidated	1 231 116	2 634 819	32.6	7.5	325 975	2.2	63.5	387 940	2.7	75.6	-	-	-	61 965	0.4	12.1	19.0			
1202	Fedhealth Medical Scheme	Blue Door	7 459	11 565	27.2	0.6	1 241	1.7	13.9	984	1.4	11.0	-	-	-	(258)	(0.4)	(2.9)	(20.7)	
		Maxima Basis	8 936	17 912	34.0	7.8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Maxima Core	10 305	20 814	39.8	14.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Maxima Entrysaver	1 735	3 721	24.4	0.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Maxima Entryzone	2 987	5 425	31.2	4.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Maxima Exec	6 483	12 918	46.8	25.3	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Maxima Plus	2 085	3 444	57.2	42.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Maxima Saver	1 192	2 437	26.8	2.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Maxima Standard	29 157	62 442	36.0	8.2	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Ultima 200	3 830	7 146	55.4	37.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Ultimax	345	521	63.6	56.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	74 514	148 345	37.5	11.9	1 241	1.7	13.9	984	1.4	11.0	-	-	-	(258)	(0.4)	(2.9)	(20.7)	
1554	Genesis Medical Scheme	Private	3 269	8 980	33.9	8.7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Private Choice	1 514	3 211	27.7	3.0	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Private Comprehensive	1 227	3 276	31.5	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Private Plus	2 098	5 280	31.3	5.2	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	8 108	20 747	31.9	6.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
1537	Hosmed Medical Aid Scheme	Plus	7 148	21 063	32.7	3.1	12 405	2.8	144.6	13 053	3.0	152.2	-	-	-	648	0.1	7.5	5.2	
		Step	4 371	8 087	33.6	6.2	2 105	2.6	40.1	1 820	2.2	34.7	-	-	-	(285)	(0.3)	(5.4)	(13.5)	
		Value	15 372	44 874	29.1	2.4	20 883	3.1	113.2	21 510	3.2	116.6	-	-	-	627	0.1	3.4	3.0	
		Consolidated	26 891	74 024	30.6	3.0	35 393	3.0	109.7	36 382	3.1	112.7	-	-	-	989	0.1	3.1	2.8	
1087	Keyhealth	Equilibrium	4 992	10 802	30.7	8.7	5 148	4.8	85.9	4 719	4.4	78.8	(422)	(0.4)	(7.1)	(851)	(0.8)	(14.2)	(16.5)	

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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
		Essence	2 194	5 053	33.7	9.6	2 449	5.8	93.0	1 895	4.5	72.0	169	0.4	6.4	(385)	(0.9)	(14.6)	(15.7)
		Gold	18 428	39 359	45.5	22.9	39 749	4.2	179.7	37 192	4.0	168.2	(727)	(0.1)	(3.3)	(3 284)	(0.4)	(14.9)	(8.3)
		Origin	318	546	28.6	0.4	3 628	82.1	950.7	2 843	64.3	744.9	692	15.7	181.4	(93)	(2.1)	(24.3)	(2.6)
		Platinum	4 395	7 012	59.2	46.5	10 497	2.8	199.0	10 375	2.8	196.7	268	0.1	5.1	146	-	2.8	1.4
		Silver	4 976	11 950	38.4	15.2	8 431	4.0	141.2	7 521	3.5	125.9	85	0.0	1.4	(826)	(0.4)	(13.8)	(9.8)
		Consolidated	35 303	74 722	42.6	20.8	69 902	4.2	165.0	64 544	3.9	152.4	65	-	0.2	(5 293)	(0.3)	(12.5)	(7.6)
1576	Liberty Medical Scheme	Complete Plus	5 023	10 046	48.5	28.0	978	0.3	16.2	1 095	0.3	18.2	-	-	-	117	-	1.9	12.0
		Complete Standard	19 531	43 861	35.1	9.1	3 765	0.6	16.1	3 921	0.6	16.7	-	-	-	155	-	0.7	4.1
		Hospital Plus	5 962	12 039	47.0	25.0	1 159	0.5	16.2	1 292	0.5	18.1	-	-	-	133	0.1	1.9	11.5
		Hospital Standard	10 541	20 365	39.8	14.2	1 925	0.7	15.2	1 961	0.7	15.5	-	-	-	36	-	0.3	1.9
		Saver Plus	1 109	2 076	44.4	21.7	217	0.5	16.3	259	0.6	19.5	-	-	-	42	0.1	3.1	19.2
		Saver Standard	6 617	13 105	34.2	9.5	1 233	0.7	15.5	1 241	0.7	15.6	-	-	-	8	-	0.1	0.7
		Traditional Basic	2 140	2 849	26.9	3.2	7 549	39.8	294.0	4 815	25.4	187.5	1 506	8.0	58.7	(1 228)	(6.5)	(47.8)	(16.3)
		Traditional Standard	5 572	11 775	34.1	10.3	1 070	0.8	16.0	1 197	0.8	17.9	-	-	-	127	0.1	1.9	11.9
		Traditional Ultimate	190	372	41.8	16.9	31	0.2	13.5	19	0.1	8.5	-	-	-	(11)	(0.1)	(5.0)	(37.2)
		Consolidated	56 685	116 488	38.1	13.5	17 927	1.0	26.4	15 800	0.8	23.2	1 506	8.0	58.7	(621)	-	(0.9)	(3.5)
1466	Makoti Medical Scheme	Makoti Comprehensive	1 428	2 826	27.3	0.4	34 240	92.6	1 998.1	41 601	112.5	2 427.7	-	-	-	7 361	19.9	429.6	21.5
		Makoti Primary	1 101	2 101	29.5	0.1	8 393	83.4	635.3	7 193	71.5	544.4	-	-	-	(1 200)	(11.9)	(90.9)	(14.3)
		Consolidated	2 529	4 927	28.3	0.3	42 633	90.6	1 404.8	48 794	103.7	1 607.8	-	-	-	6 161	13.1	203.0	14.5
1149	Medihelp	Dimension Elite	16 325	27 822	52.1	33.0	56 565	6.7	288.7	56 138	6.6	286.6	741	0.1	3.8	315	-	1.6	0.6
		Dimension Prime 1	17 390	41 614	31.5	7.0	3 721	1.0	17.8	3 172	0.9	15.2	597	0.2	2.9	49	-	0.2	1.3
		Dimension Prime 2	17 309	40 796	31.3	8.0	12 891	3.1	62.1	13 625	3.3	65.6	666	0.2	3.2	1 400	0.3	6.7	10.9
		Dimension Prime 3	30 380	73 871	33.6	8.9	106 140	9.0	291.1	108 855	9.3	298.6	1 577	0.1	4.3	4 292	0.4	11.8	4.0
		Medihelp Plus	4 960	6 984	58.0	43.0	14 294	3.4	240.2	15 435	3.7	259.3	191	0.0	3.2	1 332	0.3	22.4	9.3
		Necesse	12 580	22 453	34.7	9.1	15 171	5.0	100.5	20 280	6.7	134.3	643	0.2	4.3	5 751	1.9	38.1	37.9
		Unify	2 964	9 591	26.5	2.1	53 965	49.7	1 517.2	40 753	37.6	1 145.8	(1 657)	(1.5)	(46.6)	(14 869)	(13.7)	(418.0)	(27.6)
		Consolidated	101 908	223 131	35.7	12.2	262 746	7.2	214.9	258 258	7.1	211.2	2 759	0.1	2.3	(1 730)	-	(1.4)	(0.7)
1506	Medimed Medical Scheme	Alpha	1 707	4 326	29.1	3.9	372	1.1	18.2	362	1.1	17.7	-	-	-	(10)	-	(0.5)	(2.8)
		Essential Option	986	2 449	27.6	2.0	7 243	33.9	612.1	4 901	23.0	414.2	-	-	-	(2 342)	(11.0)	(197.9)	(32.3)
		Medisave - Max	223	511	42.2	15.7	49	0.6	18.4	47	0.5	17.7	-	-	-	(2)	-	(0.8)	(4.2)
		Medisave - Standard	2 855	6 783	27.9	2.8	1 713	2.7	50.0	1 607	2.5	46.9	-	-	-	(106)	(0.2)	(3.1)	(6.2)
		Consolidated	5 771	14 069	28.7	3.5	9 377	7.4	135.4	6 917	5.4	99.9	-	-	-	(2 460)	(1.9)	(35.5)	(26.2)
1140	Medshield Medical Scheme	80% Option	1 004	1 827	54.3	43.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Core Plus	7 260	16 761	44.9	25.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		MediBonus	6 045	11 858	43.5	16.9	6 082	1.9	83.8	7 689	2.4	106.0	-	-	-	1 607	0.5	22.2	26.4
		Mediphila	6	8	31.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		MediPlus	30 643	71 594	34.6	7.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		MediValue	19 654	35 834	32.6	4.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Premium Plus	2 504	4 630	51.0	35.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Standard	9 343	18 944	44.0	22.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	76 459	161 456	37.7	12.2	6 082	1.9	83.8	7 689	2.4	106.0	-	-	-	1 607	0.5	22.2	26.4

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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
1167	Momentum Health	Access	3 192	6 320	30.3	5.6	20 928	24.4	546.4	17 390	20.3	454.0	(5)	(0.0)	(0.1)	(3 543)	(4.1)	(92.5)	(16.9)
		Ingwe	30 009	36 013	27.2	3.1	69 868	32.9	194.0	58 502	27.5	162.5	(78)	(0.0)	(0.2)	(11 444)	(5.4)	(31.8)	(16.4)
		Custom	39 563	89 198	30.9	5.0	83 417	10.0	175.7	34 089	4.1	71.8	(90)	(0.0)	(0.2)	(49 418)	(5.9)	(104.1)	(59.2)
		Extender	6 937	15 113	42.1	19.2	16 090	4.3	193.3	31 370	8.3	376.8	2	0.0	0.0	15 282	4.0	183.6	95.0
		Incentive	35 494	78 220	36.1	11.8	78 676	7.2	184.7	73 445	6.7	172.4	(94)	(0.0)	(0.2)	(5 325)	(0.5)	(12.5)	(6.8)
		Summit	952	1 623	59.0	46.8	2 221	2.3	194.4	10 223	10.6	894.9	(2)	(0.0)	(0.2)	8 000	8.3	700.3	360.2
		Consolidated	116 147	226 487	33.0	8.3	271 200	10.1	194.6	225 019	8.4	161.4	(267)	-	(0.2)	(46 448)	(1.7)	(33.3)	(17.1)
1575	Resolution Health Medical Scheme	Classic	3 257	6 316	45.4	22.8	535	0.4	13.7	489	0.4	12.5	-	-	-	(47)	-	(1.2)	(8.8)
		Foundation	5 409	8 480	31.7	5.3	936	1.3	14.4	849	1.2	13.1	-	-	-	(87)	(0.1)	(1.3)	(9.3)
		Hospital	4 108	9 977	35.5	7.8	687	0.6	13.9	626	0.6	12.7	-	-	-	(61)	(0.1)	(1.2)	(8.9)
		Millennium	2 083	3 939	45.7	22.2	358	0.4	14.3	325	0.4	13.0	-	-	-	(32)	-	(1.3)	(9.0)
		Progressive Flex	9 937	21 290	33.4	5.7	1 659	0.5	13.9	1 526	0.5	12.8	-	-	-	(132)	-	(1.1)	(8.0)
		Supreme	2 094	4 113	46.4	24.3	346	0.3	13.8	315	0.2	12.5	-	-	-	(31)	-	(1.2)	(8.8)
		Consolidated	26 888	54 115	36.8	10.6	4 520	0.5	14.0	4 130	0.5	12.8	-	-	-	(390)	-	(1.2)	(8.6)
1446	Selfmed Medical Scheme	Medxxi	3 673	6 652	48.4	26.8	755	0.8	17.1	670	0.7	15.2	-	-	-	(85)	(0.1)	(1.9)	(11.3)
		Med Elite	722	1 146	63.6	57.9	159	0.4	18.4	139	0.3	16.1	-	-	-	(20)	-	(2.3)	(12.5)
		Selfmed 80 %	560	885	61.9	57.9	122	0.3	18.2	107	0.2	15.9	-	-	-	(15)	-	(2.2)	(12.3)
		Selfsure	2 831	4 946	40.8	18.0	599	0.6	17.6	532	0.6	15.7	-	-	-	(67)	(0.1)	(2.0)	(11.1)
		Consolidated	7 786	13 629	47.8	28.3	1 635	0.6	17.5	1 449	0.5	15.5	-	-	-	(187)	(0.1)	(2.0)	(11.4)
1486	Sizwe Medical Fund	Sizwe Affordable	19 904	45 266	34.5	9.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Sizwe Basic Care	287	408	28.5	0.3	502	31.4	145.8	107	6.7	31.0	-	-	-	(396)	(24.7)	(114.8)	(78.8)
		Sizwe Full Benefit	6 732	14 105	45.2	22.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Sizwe Primary	23 769	60 226	30.5	3.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	50 692	120 005	33.7	8.2	502	31.4	145.8	107	6.7	31.0	-	-	-	(396)	(24.7)	(114.8)	(78.8)
1141	Spectramed	Spectra Aqua	2 842	5 515	39.8	14.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Azure	8 994	18 711	44.2	19.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Capri	2 706	5 109	39.2	13.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Cobalt	680	1 116	61.8	54.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Spectra Cyan	3 933	6 441	40.6	16.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	19 155	36 892	42.8	18.3	-	-	-	-	-	-	-	-	-	-	-	-	-
1464	Suremed Health	Challenger	309	696	42.1	19.1	29	0.2	7.9	31	0.2	8.3	-	-	-	1	-	0.4	5.0
		Explorer	6 050	6 373	39.0	0.4	10 647	18.2	146.6	14 392	24.6	198.2	-	-	-	3 746	6.4	51.6	35.2
		Navigator	696	1 646	34.5	6.3	78	0.3	9.4	70	0.3	8.3	-	-	-	(9)	-	(1.0)	(11.0)
		Shuttle	1 278	2 738	29.3	1.5	690	2.0	45.0	600	1.7	39.1	-	-	-	(90)	(0.3)	(5.9)	(13.0)

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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) As % of capitation fees
							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	
		Consolidated	8 333	11 453	36.2	2.6	11 444	8.5	114.4	15 093	11.2	150.9	-	-	-	3 649	2.7	36.5	31.9
1592	Thebemed	Energy	3 354	11 120	25.2	0.2	6 161	5.7	153.1	4 972	4.6	123.5	665	0.6	16.5	(524)	(0.5)	(13.0)	(8.5)
		Universal	5 149	8 858	28.5	0.3	4 656	8.4	75.4	4 307	7.7	69.7	421	0.8	6.8	72	0.1	1.2	1.6
		Consolidated	8 503	19 978	26.6	0.3	10 817	6.6	106.0	9 279	5.6	90.9	1 086	0.7	10.6	(451)	(0.3)	(4.4)	(4.2)
1422	Topmed Medical Scheme	Topmed Active Saver	2 899	5 686	27.1	1.9	294	0.9	8.5	339	1.0	9.8	-	-	-	45	0.1	1.3	15.2
		Topmed Hospital Plan	3 157	6 567	38.9	14.1	407	0.6	10.7	477	0.7	12.6	-	-	-	71	0.1	1.9	17.3
		Topmed Methcare Option	1 061	2 420	43.4	22.7	138	0.5	10.8	162	0.6	12.7	-	-	-	24	0.1	1.9	17.3
		Topmed Network	5 187	8 454	29.4	5.7	21 691	27.7	348.5	21 611	27.6	347.2	-	-	-	(80)	(0.1)	(1.3)	(0.4)
		Topmed Paladin Comprehensive	1 324	2 877	42.8	20.9	153	0.2	9.6	180	0.3	11.3	-	-	-	27	-	1.7	17.5
		Topmed Professional Option	1 562	3 098	51.9	33.8	203	0.3	10.9	239	0.3	12.7	-	-	-	35	-	1.9	17.4
		Topmed Rainbow Comprehensive	1 146	1 993	57.2	44.1	176	0.2	12.8	208	0.2	15.1	-	-	-	32	-	2.3	18.3
		Topmed Savings Option	6 183	14 297	37.8	12.9	792	0.5	10.7	929	0.6	12.5	-	-	-	137	0.1	1.8	17.3
		Consolidated	22 519	45 392	37.5	14.2	23 855	3.9	88.3	24 145	4.0	89.4	-	-	-	291	-	1.1	1.2
Sub-total: registered open schemes			2 295 664	4 899 975	33.6	8.5	2 001 917	4.8	131.2	1 906 845	4.5	125.0	5 149	0.1	1.6	(89 922)	(0.2)	(5.9)	(4.5)
Registered schemes - restricted																			
1005	AECI Medical Aid Society	Comprehensive	5 167	9 844	47.1	32.8	1 082	0.4	17.4	1 196	0.4	19.3	-	-	-	114	-	1.8	10.6
		Value	2 017	4 575	24.9	0.3	419	0.7	17.3	194	0.3	8.0	-	-	-	(225)	(0.4)	(9.3)	(53.8)
		Consolidated	7 184	14 419	40.0	22.5	1 501	0.4	17.4	1 390	0.4	16.1	-	-	-	(111)	-	(1.3)	(7.4)
1567	Afrox Medical Aid Society	Base Plan	-	-	-	-	144	0.4	-	167	0.5	-	-	-	23	0.1	-	15.9	
		Consolidated	-	-	-	-	144	0.4	-	167	0.5	-	-	-	23	0.1	-	15.9	
1465	Alliance Midmed Medical Scheme	Alliance Midmed Policy 120	1 690	4 267	31.3	5.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	1 690	4 267	31.3	5.7	-	-	-	-	-	-	-	-	-	-	-	-	-
1012	Anglo Medical Scheme	Managed Care Plan	5 258	10 216	51.2	38.9	14 881	6.0	235.8	13 245	5.4	209.9	-	-	-	(1 636)	(0.7)	(25.9)	(11.0)
		Standard Care Plan	3 585	8 551	32.5	10.3	7 574	6.3	176.0	6 782	5.7	157.6	-	-	-	(792)	(0.7)	(18.4)	(10.5)
		Value Care Plan	347	780	24.6	1.4	3 307	90.0	794.1	4 706	128.1	1 130.1	-	-	-	1 399	38.1	336.1	42.3
		Consolidated	9 190	19 547	41.9	24.9	25 761	7.0	233.6	24 732	6.7	224.3	-	-	-	(1 028)	(0.3)	(9.3)	(4.0)
1571	Anglovaal Group Medical Scheme	Anglovaal Group Medical Scheme	3 673	7 363	40.2	21.8	2 081	1.8	47.2	1 837	1.6	41.7	-	-	-	(244)	(0.2)	(5.5)	(11.7)
		Consolidated	3 673	7 363	40.2	21.8	2 081	1.8	47.2	1 837	1.6	41.7	-	-	-	(244)	(0.2)	(5.5)	(11.7)
1279	Bankmed	Bankmed Basic	19 230	33 537	23.6	1.2	68 710	20.1	297.8	83 753	24.5	362.9	-	-	-	15 043	4.4	65.2	21.9
		Bankmed Comprehensive	44 127	96 528	33.5	10.0	32 894	2.1	62.1	35 739	2.3	67.5	-	-	-	2 845	0.2	5.4	8.6
		Bankmed Core Saver	15 080	27 925	25.3	2.3	1 822	0.6	10.1	1 333	0.4	7.4	-	-	-	(488)	(0.2)	(2.7)	(26.8)
		Bankmed Plus	4 405	8 960	47.7	27.2	560	0.2	10.6	981	0.4	18.6	-	-	-	421	0.2	8.0	75.1
		Bankmed PMB	1 341	1 719	25.4	0.7	950	6.7	59.0	325	2.3	20.2	-	-	-	(625)	(4.4)	(38.9)	(65.8)
		Bankmed Traditional	15 884	34 956	30.4	6.2	15 245	2.5	80.0	16 843	2.7	88.4	-	-	-	1 597	0.3	8.4	10.5
		Consolidated	100 067	203 625	30.8	7.5	120 181	3.9	100.1	138 973	4.5	115.7	-	-	-	18 792	0.6	15.6	15.6
1507	Barloworld Medical Scheme	Barloworld Medical Scheme	5 824	12 727	33.1	12.1	3 419	1.2	48.9	3 042	1.1	43.5	-	-	-	(378)	(0.1)	(5.4)	(11.0)
		Consolidated	5 824	12 727	33.1	12.1	3 419	1.2	48.9	3 042	1.1	43.5	-	-	-	(378)	(0.1)	(5.4)	(11.0)

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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
1526	BMW Employees Medical Aid Society	BMW Option 119	3 264	7 551	28.2	1.7	365	0.3	9.3	738	0.6	18.8	-	-	-	373	0.3	9.5	102.3
		Consolidated	3 264	7 551	28.2	1.7	365	0.3	9.3	738	0.6	18.8	-	-	-	373	0.3	9.5	102.3
1237	BP Medical Aid Society	BPSA Medical Society	1 957	4 151	43.6	26.4	1 820	2.1	77.5	1 947	2.3	82.9	-	-	-	127	0.1	5.4	7.0
		Consolidated	1 957	4 151	43.6	26.4	1 820	2.1	77.5	1 947	2.3	82.9	-	-	-	127	0.1	5.4	7.0
1590	Building & Construction Industry Medical Aid Fund	Basic option	5 301	13 513	29.0	2.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	5 301	13 513	29.0	2.4	-	-	-	-	-	-	-	-	-	-	-	-	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Alliance Benefit Option	875	1 835	43.7	23.7	627	0.9	59.7	1 456	2.1	138.6	-	-	-	829	1.2	78.9	132.2
		Double Plus Benefit Option	8 801	19 459	29.1	5.1	6 716	1.4	63.6	7 228	1.5	68.4	-	-	-	513	0.1	4.9	7.6
		Essential Plus Benefit Option	1 174	2 052	23.9	0.8	620	3.0	44.0	213	1.0	15.1	-	-	-	(407)	(2.0)	(28.9)	(65.7)
		First Choice Benefit Option	5 959	7 828	29.0	5.3	5 548	5.2	77.6	3 713	3.5	51.9	-	-	-	(1 835)	(1.7)	(25.7)	(33.1)
		Network Choice Benefit Option	3 529	5 774	23.5	0.4	3 695	5.5	87.3	2 133	3.2	50.4	-	-	-	(1 562)	(2.3)	(36.9)	(42.3)
		Vital Benefit Option	4 655	9 407	31.1	6.6	3 122	2.2	55.9	1 813	1.3	32.5	-	-	-	(1 310)	(0.9)	(23.4)	(41.9)
		Consolidated	24 993	46 355	29.2	5.4	20 328	2.3	67.8	16 555	1.9	55.2	-	-	-	(3 773)	(0.4)	(12.6)	(18.6)
1068	De Beers Benefit Society	De Beers Benefit Society	5 896	12 263	43.5	21.2	2 110	0.8	29.8	1 814	0.7	25.6	-	-	-	(296)	(0.1)	(4.2)	(14.0)
		Consolidated	5 896	12 263	43.5	21.2	2 110	0.8	29.8	1 814	0.7	25.6	-	-	-	(296)	(0.1)	(4.2)	(14.0)
1572	Engen Medical Benefit Fund	Engen Medical Benefit Fund	3 634	7 951	37.2	14.3	680	0.4	15.6	941	0.6	21.6	-	-	-	261	0.2	6.0	38.3
		Consolidated	3 634	7 951	37.2	14.3	680	0.4	15.6	941	0.6	21.6	-	-	-	261	0.2	6.0	38.3
1271	Fishing Industry Medical Scheme (Fishmed)	Primary	670	1 660	26.0	0.2	2 516	65.0	312.9	2 264	58.5	281.7	75	1.9	9.4	(176)	(4.6)	(21.9)	(7.0)
		Standard	447	1 045	26.6	0.6	4 368	87.2	814.3	3 567	71.2	665.0	272	5.4	50.8	(528)	(10.5)	(98.5)	(12.1)
		Consolidated	1 117	2 705	26.2	0.4	6 884	77.5	513.6	5 832	65.7	435.1	348	3.9	25.9	(705)	(7.9)	(52.6)	(10.2)
1086	Food Workers Medical Benefit Fund	Food Workers Medical Benefit Fund	12 180	18 402	28.6	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	12 180	18 402	28.6	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1253	Glencore Medical Scheme	107	9 798	30 361	22.7	0.6	1 230	0.3	10.5	1 144	0.3	9.7	-	-	-	(86)	-	(0.7)	(7.0)
		Consolidated	9 798	30 361	22.7	0.6	1 230	0.5	13.0	1 144	0.4	12.1	-	-	-	(86)	-	(0.9)	(7.0)
1270	Golden Arrow Employees' Medical Benefit Fund	Advance	358	820	41.2	9.4	5 126	83.3	1 193.3	6 320	102.6	1 471.2	-	-	-	1 194	19.4	277.9	23.3
		Primary	75	89	75.7	88.8	12	4.6	13.8	12	4.3	12.9	-	-	-	(1)	(0.3)	(1.0)	(7.2)
		Standard	2 255	5 195	31.2	3.6	15 931	68.4	588.7	13 217	56.7	488.4	-	-	-	(2 715)	(11.7)	(100.3)	(17.0)
		Consolidated	2 688	6 104	33.1	5.6	21 070	70.9	653.2	19 548	65.8	606.0	-	-	-	(1 522)	(5.1)	(47.2)	(7.2)
1598	Government Employees Medical Scheme (GEMS)	Beryl	17 915	45 685	29.3	4.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Emerald	531 600	1 439 541	28.3	3.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Onyx	46 790	87 335	50.9	33.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Ruby	54 963	147 538	27.5	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Sapphire	36 426	118 100	27.7	2.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	687 694	1 838 199	29.3	5.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1523	Grintek Electronics Medical Aid Scheme	Option 1	663	1 588	34.8	7.7	54	0.2	6.8	62	0.2	7.8	-	-	-	7	-	0.9	13.5

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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
		Consolidated	663	1 588	34.8	7.7	54	0.2	6.8	62	0.2	7.8	-	-	-	7	-	0.9	13.5
1566	Horizon Medical Scheme	Hospital and Savings Plan	504	946	35.8	6.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Major Medical Plan	477	717	26.2	0.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Major Medical Plan with CareCross	1 295	2 067	24.5	1.1	4 427	26.4	284.9	4 874	29.1	313.7	-	-	-	448	2.7	28.8	10.1
		Consolidated	2 276	3 730	27.7	2.4	4 427	26.4	284.9	4 874	29.1	313.7	-	-	-	448	2.7	28.8	10.1
1591	Impala Medical Plan	Impala Medical Plan	10 591	22 005	29.1	1.8	100 679	94.9	792.2	108 994	102.7	857.6	-	-	-	8 316	7.8	65.4	8.3
		Consolidated	10 591	22 005	29.1	1.8	100 679	94.9	792.2	108 994	102.7	857.6	-	-	-	8 316	7.8	65.4	8.3
1559	Imperial Group Medical Scheme	Imperialmed Health Plan	7 220	16 802	28.9	2.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Imperialmed Budget Plan	322	603	24.1	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	7 542	17 405	28.8	2.6	-	-	-	-	-	-	-	-	-	-	-	-	-
1145	LA-Health Medical Scheme	LA Active	31 007	81 043	27.0	3.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		LA Comprehensive	2 307	3 420	60.4	51.9	2 324	1.6	83.9	2 059	1.4	74.4	-	-	-	(265)	(0.2)	(9.6)	(11.4)
		LA Core	5 538	8 972	60.1	50.3	2 226	0.8	33.5	1 972	0.7	29.7	-	-	-	(254)	(0.1)	(3.8)	(11.4)
		LA Focus	7 120	17 293	26.1	2.5	-	-	-	-	-	-	-	-	-	-	-	-	-
		LA Keyplus	6 277	14 910	26.1	1.0	4 087	3.6	54.3	3 461	3.1	46.0	-	-	-	(626)	(0.6)	(8.3)	(15.3)
		Consolidated	52 249	125 638	30.1	7.4	8 637	1.6	51.0	7 492	1.4	44.2	-	-	-	(1 145)	(0.2)	(6.8)	(13.3)
1197	Libcare Medical Scheme	Libcare	6 081	13 126	30.5	6.1	607	0.3	8.3	684	0.3	9.4	(255)	(0.1)	(3.5)	(178)	(0.1)	(2.4)	(29.3)
		Consolidated	6 081	13 126	30.5	6.1	607	0.3	8.3	684	0.3	9.4	(255)	(0.1)	(3.5)	(178)	(0.1)	(2.4)	(29.3)
1599	Lonmin Medical Scheme	Lonmin Medical Scheme Benefit Plan	20 950	23 858	36.5	-	68 810	40.0	273.7	120 622	70.2	479.8	-	-	-	51 812	30.1	206.1	75.3
		Consolidated	20 950	23 858	36.5	-	68 810	40.0	273.7	120 622	70.2	479.8	-	-	-	51 812	30.1	206.1	75.3
1547	Malcor Medical Scheme	Plan A	1 318	3 215	40.7	13.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan B	3 107	7 724	29.5	3.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan C	503	901	31.0	5.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan D	95	154	29.9	2.0	1 026	80.4	900.1	1 512	118.5	1 326.5	-	-	-	486	38.1	426.4	47.4
		Consolidated	5 023	11 994	32.6	5.9	1 026	80.4	900.1	1 512	118.5	1 326.5	-	-	-	486	38.1	426.4	47.4
1495	Massmart Health Plan	Choice Option	3 367	7 284	30.4	2.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Network Option	1 678	2 731	25.9	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	5 045	10 015	29.1	1.5	-	-	-	-	-	-	-	-	-	-	-	-	-
1039	MBMed Medical Aid Fund	MBMed	4 011	9 689	28.6	4.7	8 536	6.5	177.3	7 443	5.7	154.6	-	-	-	(1 093)	(0.8)	(22.7)	(12.8)
		Consolidated	4 011	9 689	28.6	4.7	8 536	6.5	177.3	7 443	5.7	154.6	-	-	-	(1 093)	(0.8)	(22.7)	(12.8)
1548	Medipos Medical Scheme	Option A	2 071	2 911	66.2	67.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option B	8 426	18 471	32.0	5.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option C	1 950	4 086	29.2	1.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	12 447	25 468	35.5	12.1	-	-	-	-	-	-	-	-	-	-	-	-	-
1105	Metropolitan Medical Scheme	Classic	2 321	4 674	21.5	0.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Premier	4 021	9 598	30.6	6.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	6 342	14 272	27.6	4.6	-	-	-	-	-	-	-	-	-	-	-	-	-

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members		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) As % of capitation fees
			31/12/14	31/12/14			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	
1600	Motohealth Care	Classic	10 185	22 632	37.7	14.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Custom	8 636	19 427	28.6	4.2	42 113	30.3	406.4	56 179	40.5	542.1	-	-	-	14 066	10.1	135.7	33.4
		Essential	4 696	10 046	28.6	0.5	15 905	56.5	282.2	18 259	64.9	324.0	-	-	-	2 354	8.4	41.8	14.8
		Hospicare	1 056	1 857	49.3	37.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Optimum	1 693	3 499	45.7	23.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	26 266	57 461	33.9	9.6	58 018	34.8	362.6	74 438	44.6	465.3	-	-	-	16 421	9.8	102.6	28.3
1241	Naspers Medical Fund	M-Med Option	4 174	8 398	24.8	0.8	1 146	1.1	22.9	1 022	1.0	20.4	-	-	-	(124)	(0.1)	(2.5)	(10.8)
		N Option Basic	1 884	3 381	27.9	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		N Option Plus	2 160	4 009	42.5	19.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	8 218	15 788	29.9	5.8	1 146	1.1	22.9	1 022	1.0	20.4	-	-	-	(124)	(0.1)	(2.5)	(10.8)
1469	Nedgroup Medical Aid Scheme	Hospital	5 099	8 279	31.5	6.6	10 074	12.7	164.6	8 272	10.4	135.2	1 084	1.4	17.7	(718)	(0.9)	(11.7)	(7.1)
		Platinum	2 082	4 690	42.8	19.5	4 405	3.4	176.3	3 617	2.8	144.8	453	0.4	18.1	(335)	(0.3)	(13.4)	(7.6)
		Savings	14 459	24 674	25.8	2.9	28 161	11.5	162.3	23 124	9.5	133.3	3 059	1.3	17.6	(1 978)	(0.8)	(11.4)	(7.0)
		Traditional	5 382	11 128	40.4	18.0	11 303	5.0	175.0	9 281	4.1	143.7	1 169	0.5	18.1	(853)	(0.4)	(13.2)	(7.5)
		Traditional Plus	1 534	3 345	41.5	19.8	34 009	46.7	1 847.5	38 060	52.2	2 067.6	(873)	(1.2)	(47.4)	3 179	4.4	172.7	9.3
		Consolidated	28 556	52 116	32.4	9.3	87 953	11.7	256.7	82 355	10.9	240.3	4 893	0.7	14.3	(705)	(0.1)	(2.1)	(0.8)
1584	Netcare Medical Scheme	Netcare Savings Option	17 143	37 928	29.3	3.4	4 161	0.7	20.2	3 381	0.6	16.4	-	-	-	(780)	(0.1)	(3.8)	(18.7)
		Consolidated	17 143	37 928	29.3	3.4	4 161	0.7	20.2	3 381	0.6	16.4	-	-	-	(780)	(0.1)	(3.8)	(18.7)
1214	Old Mutual Staff Medical Aid Fund	Hospital Plan	2 933	4 721	31.5	6.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Network Plan	1 644	2 943	29.1	5.8	7 965	20.9	403.7	9 156	24.1	464.1	-	-	-	1 191	3.1	60.4	15.0
		Savings Plan	6 717	12 932	26.7	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Traditional Plan	4 968	10 036	39.0	15.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Traditional Plus Plan	601	1 001	55.7	42.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	16 863	31 633	32.5	8.8	7 965	20.9	403.7	9 156	24.1	464.1	-	-	-	1 191	3.1	60.4	15.0
1441	Parmed Medical Aid Scheme	Plan - 007	2 473	5 166	47.4	27.8	844	0.4	28.4	600	0.3	20.2	-	-	-	(244)	(0.1)	(8.2)	(29.0)
		Consolidated	2 473	5 166	47.4	27.8	844	0.4	28.4	600	0.3	20.2	-	-	-	(244)	(0.1)	(8.2)	(29.0)
1515	PG Bison Medical Aid Society	PG Bison	-	-	-	-	213	4.7	-	125	2.8	-	-	-	(88)	(1.9)	-	(41.2)	
		Consolidated	-	-	-	-	213	4.7	-	125	2.8	-	-	-	(88)	(1.9)	-	(41.2)	
1186	PG Group Medical Scheme	PG Group Medical Scheme	1 343	2 847	33.0	10.3	4 330	10.2	268.7	3 691	8.7	229.0	491	1.2	30.5	(148)	(0.3)	(9.2)	(3.4)
		Consolidated	1 343	2 847	33.0	10.3	4 330	10.2	268.7	3 691	8.7	229.0	491	1.2	30.5	(148)	(0.3)	(9.2)	(3.4)
1563	Pick n Pay Medical Scheme	Pick n Pay Medical Scheme	7 770	16 289	29.5	3.8	11 743	5.8	125.9	11 529	5.7	123.6	-	-	-	(214)	(0.1)	(2.3)	(1.8)
		Consolidated	7 770	16 289	29.5	3.8	11 743	5.8	125.9	11 529	5.7	123.6	-	-	-	(214)	(0.1)	(2.3)	(1.8)
1583	Platinum Health	PlatCap	1 389	1 542	35.1	0.1	3 385	37.3	203.1	1 140	12.6	68.4	-	-	-	(2 246)	(24.7)	(134.7)	(66.3)
		PlatComprehensive	51 949	83 153	32.6	1.8	27 331	3.4	43.8	26 303	3.2	42.2	-	-	-	(1 027)	(0.1)	(1.6)	(3.8)
		PlatSave	32	76	29.3	-	9	1.0	24.5	10	1.0	24.8	-	-	-	0	-	0.3	1.0
		Consolidated	53 370	84 771	32.7	1.8	30 725	3.7	48.0	27 453	3.3	42.9	-	-	-	(3 273)	(0.4)	(5.1)	(10.7)
1194	Profmed	Pro Active	10 330	25 486	36.4	8.4	-	-	-	-	-	-	-	-	-	-	-	-	
		Pro Active Plus	5 928	13 338	33.6	6.5	-	-	-	-	-	-	-	-	-	-	-	-	

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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
		Pro Pinnacle	1 969	3 864	54.8	38.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Pro Secure	7 975	17 806	44.1	20.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Pro Secure Plus	2 470	5 063	47.3	27.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	28 672	65 557	39.9	14.7	-	-	-	-	-	-	-	-	-	-	-	-	-
1516	Quantum Medical Aid Society	Essential Comprehensive	484	928	47.1	26.1	429	1.8	73.9	389	1.7	66.9	-	-	-	(41)	(0.2)	(7.0)	(9.5)
		Essential Saver	4 377	9 269	31.4	7.1	1 018	1.0	19.4	887	0.9	16.9	-	-	-	(131)	(0.1)	(2.5)	(12.9)
		Keycare Plus	504	937	25.7	4.2	343	3.9	56.8	331	3.8	54.7	-	-	-	(13)	(0.1)	(2.1)	(3.6)
		Consolidated	5 365	11 134	32.2	8.5	1 791	1.4	27.8	1 606	1.2	24.9	-	-	-	(185)	(0.1)	(2.9)	(10.3)
1201	Rand Water Medical Scheme	Option A	2 993	8 145	33.0	6.7	446	0.3	12.4	343	0.2	9.6	-	-	-	(102)	(0.1)	(2.9)	(23.0)
		Option B	178	280	35.4	-	32	0.5	14.8	22	0.4	10.3	-	-	-	(10)	(0.2)	(4.5)	(30.2)
		Consolidated	3 171	8 425	33.1	6.5	477	0.3	12.5	365	0.2	9.6	-	-	-	(112)	(0.1)	(2.9)	(23.5)
1430	Remedi Medical Aid Scheme	Classic	9 444	20 116	25.7	2.5	1 707	0.5	15.1	2 158	0.7	19.0	-	-	-	451	0.1	4.0	26.4
		Comprehensive	6 556	15 359	35.9	9.5	2 840	1.0	36.1	3 591	1.2	45.6	-	-	-	751	0.3	9.5	26.4
		Standard	4 175	9 748	25.5	1.4	23 236	28.1	463.8	29 378	35.5	586.4	-	-	-	6 142	7.4	122.6	26.4
		Consolidated	20 175	45 223	29.1	4.6	27 783	4.0	114.8	35 127	5.1	145.1	-	-	-	7 344	1.1	30.3	26.4
1176	Retail Medical Scheme	Essential Option	9 392	16 682	27.2	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential Plus Option	947	1 717	48.6	28.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	10 339	18 399	29.2	3.4	-	-	-	-	-	-	-	-	-	-	-	-	-
1013	Rhodes University Medical Scheme	RUMED	1 103	2 286	39.6	16.3	93	0.2	7.1	358	0.9	27.0	-	-	-	264	0.7	20.0	282.8
		Consolidated	1 103	2 286	39.6	16.3	93	0.2	7.1	358	0.9	27.0	-	-	-	264	0.7	20.0	282.8
1209	South African Breweries Medical Aid Scheme (SABMAS)	Comprehensive option	6 135	13 876	31.0	6.9	14 853	6.0	201.8	15 494	6.3	210.5	-	-	-	640	0.3	8.7	4.3
		Essential Option	3 351	7 537	25.7	1.0	518	0.8	12.9	388	0.6	9.7	-	-	-	(129)	(0.2)	(3.2)	(25.0)
		Consolidated	9 486	21 413	29.1	4.8	15 371	4.9	135.0	15 882	5.1	139.5	-	-	-	511	0.2	4.5	3.3
1424	SABC Medical Aid Scheme	SABC Plan 009	4 816	10 446	34.0	10.5	3 804	1.8	65.8	3 359	1.6	58.1	-	-	-	(445)	(0.2)	(7.7)	(11.7)
		Consolidated	4 816	10 446	34.0	10.5	3 804	1.8	65.8	3 359	1.6	58.1	-	-	-	(445)	(0.2)	(7.7)	(11.7)
1038	SAMWUMed	Option A	18 378	39 546	32.0	4.4	3 560	0.9	16.1	4 207	1.1	19.1	-	-	-	647	0.2	2.9	18.2
		Option B	22 019	52 069	29.0	2.2	4 247	0.6	16.1	5 040	0.7	19.1	-	-	-	793	0.1	3.0	18.7
		Consolidated	40 397	91 615	30.3	3.2	7 807	0.7	16.1	9 247	0.9	19.1	-	-	-	1 440	0.1	3.0	18.4
1234	Sasolmed	Sasolmed	29 480	78 701	30.0	4.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	29 480	78 701	30.0	4.8	-	-	-	-	-	-	-	-	-	-	-	-	-
1531	Sedmed	Sedmed	928	2 051	43.8	23.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	928	2 051	43.8	23.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1568	Sisonke Health Medical Scheme	Pride Plan	569	989	29.6	0.9	2 917	39.3	427.2	3 422	46.1	501.2	-	-	-	505	6.8	73.9	17.3
		Heritage Plan	7 333	16 310	30.5	1.9	6 828	2.8	77.6	17 754	7.2	201.8	-	-	-	10 926	4.4	124.2	160.0
		Consolidated	7 902	17 299	30.5	1.8	9 745	2.7	82.9	21 176	5.9	180.1	-	-	-	11 431	3.2	97.2	117.3

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/14	Beneficiaries 31/12/14	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) As % of capitation fees
							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	
1580	South African Police Service Medical Scheme (POLMED)	Higher Plan	123 755	356 691	28.5	3.5	153 068	2.5	103.1	188 916	3.1	127.2	-	-	-	35 847	0.6	24.1	23.4
		Lower Plan	49 062	137 911	21.5	0.6	27 949	2.9	47.5	38 585	4.0	65.5	-	-	-	10 636	1.1	18.1	38.1
		Consolidated	172 817	494 602	26.6	2.7	181 017	2.6	87.3	227 500	3.2	109.7	-	-	-	46 483	0.7	22.4	25.7
1578	TFG Medical Aid Scheme	Plan A	1 747	3 526	27.6	2.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plan B	1 095	2 559	36.1	11.7	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	2 842	6 085	31.2	6.5	-	-	-	-	-	-	-	-	-	-	-	-	-
1544	Tiger Brands Medical Scheme	Mzansi Network Option	258	547	27.5	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-
		Option 1	4 067	9 176	41.3	20.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	4 325	9 723	40.5	19.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1582	Transmed Medical Fund	Guardian	11 659	14 237	77.9	90.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Private Network Saver	5 081	8 240	53.5	29.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Network	3 420	7 091	39.4	12.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Own Choice	24 622	46 714	40.6	19.3	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	44 782	76 282	48.8	33.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1 201	2 815	30.9	5.2	763	1.9	52.9	650	1.6	45.1	-	-	-	(112)	(0.3)	(7.8)	(14.7)
		Classic Saver	3 430	7 307	23.9	0.2	182	0.3	4.4	176	0.3	4.3	-	-	-	(7)	-	(0.2)	(3.6)
		Consolidated	4 631	10 122	25.8	1.6	945	1.0	17.0	826	0.8	14.9	-	-	-	(119)	(0.1)	(2.1)	(12.6)
1597	Umvuzo Health Medical Scheme	Standard	7 584	16 693	28.9	0.4	55 073	32.8	605.1	81 653	48.6	897.2	-	-	-	26 580	15.8	292.1	48.3
		Supreme	9 231	23 026	25.2	0.3	1 974	0.7	17.8	1 972	0.7	17.8	-	-	-	(2)	-	-	(0.1)
		Ultra Affordable	10 447	15 905	31.9	0.2	59 733	46.2	476.5	77 523	59.9	618.4	-	-	-	17 791	13.7	141.9	29.8
		Consolidated	27 262	55 624	28.2	0.3	116 779	20.3	357.0	161 148	28.0	492.6	-	-	-	44 369	7.7	135.6	38.0
1520	University of Kwa-Zulu Natal Medical Scheme	Savings Plus Plan	3 330	6 985	39.4	17.2	1 228	1.2	30.7	1 421	1.3	35.5	-	-	-	193	0.2	4.8	15.7
		Consolidated	3 330	6 985	39.4	17.2	1 228	1.2	30.7	1 421	1.3	35.5	-	-	-	193	0.2	4.8	15.7
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	2 903	5 458	42.3	19.2	1 715	1.2	49.2	1 496	1.1	43.0	-	-	-	(219)	(0.2)	(6.3)	(12.8)
		Consolidated	2 903	5 458	42.3	19.2	1 715	1.2	49.2	1 496	1.1	43.0	-	-	-	(219)	(0.2)	(6.3)	(12.8)
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7 318	18 929	30.5	6.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Yebomed	2 815	7 135	26.3	0.2	39 337	92.4	1 164.5	39 337	92.4	1 164.5	-	-	-	-	-	-	-
		Consolidated	10 133	26 064	29.3	4.7	39 337	92.4	1 164.5	39 337	92.4	1 164.5	-	-	-	-	-	-	-
1293	Wooltru Healthcare Fund	Core Option	678	1 120	28.8	7.1	8 480	88.4	1 042.3	7 801	81.3	958.8	-	-	-	(679)	(7.1)	(83.5)	(8.0)
		Extended Option	739	1 567	42.1	19.7	1 125	2.8	126.9	2 606	6.5	293.9	110	0.3	12.4	1 591	4.0	179.4	141.4
		Plus Option	7 920	16 012	28.1	4.0	11 635	5.7	122.4	7 917	3.9	83.3	1 175	0.6	12.4	(2 544)	(1.2)	(26.8)	(21.9)
		Consolidated	9 337	18 699	29.3	5.5	21 241	8.4	189.6	18 325	7.2	163.5	1 284	0.5	12.4	(1 632)	(0.6)	(14.6)	(7.7)
Sub-total: registered restricted schemes			1 625 568	3 914 483	30.2	5.9	1 036 582	4.8	126.6	1 221 269	5.7	149.1	6 760	0.5	12.3	191 448	0.9	23.5	18.5
Total registered schemes			3 921 232	8 814 458	32.1	7.3	3 038 499	4.8	129.6	3 128 114	4.9	133.4	11 909	0.1	3.2	101 526	0.2	4.3	3.3

ANNEXURE W [CONT.]

Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2014

Notes:

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

RCI = Risk Contribution Income

pmpm = per member per month

pb = per beneficiary

*The scheme amalgamated in 2014. Figures were submitted.

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

ANNEXURE X

Seasonality of claims: registered schemes for the year ended 31 December 2014

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	90 269	190 272	35.4	10.8	1.1	77.5	82.4	88.3	85.9	91.7	91.5	99.1	95.7	93.9	97.9	88.1	81.3	89.4
1512	Bonitas Medical Fund	295 064	652 602	31.5	6.0	1.2	88.2	87.3	96.1	94.0	97.8	87.9	95.5	97.0	84.6	94.5	85.4	66.8	89.6
1034	Cape Medical Plan	6 049	12 875	37.6	13.4	1.1	99.0	118.3	123.1	106.2	76.3	90.8	108.6	116.0	101.3	97.3	81.3	122.1	103.3
1552	Community Medical Aid Scheme (COMMED)	6 113	10 763	43.3	18.7	0.7	49.4	84.1	66.5	79.2	28.1	112.1	200.4	75.5	69.8	19.9	189.7	95.7	88.8
1491	Compicare Wellness Medical Scheme	15 802	27 362	35.4	10.9	0.7	86.9	80.3	82.4	99.5	84.9	83.5	86.9	97.5	83.5	79.5	86.2	79.5	85.9
1125	Discovery Health Medical Scheme	1 210 702	2 598 577	32.6	7.5	1.1	74.5	74.2	78.5	76.6	80.3	84.9	87.8	86.3	88.1	93.4	80.9	74.2	81.7
1202	Fedhealth Medical Scheme	74 519	148 836	37.5	11.9	1.0	98.4	87.2	101.5	90.8	105.7	76.5	93.1	93.5	87.1	93.6	92.2	60.6	90.0
1554	Genesis Medical Scheme	7 915	20 473	31.9	6.4	1.6	80.6	83.3	83.4	67.3	78.8	78.2	79.8	69.5	72.9	70.5	67.3	66.0	74.8
1537	Hosmed Medical Aid Scheme	27 331	75 185	30.6	3.0	1.8	84.8	97.0	97.9	85.6	95.8	68.7	79.9	72.7	114.1	69.9	100.4	57.6	85.4
1087	Keyhealth	35 346	74 933	42.6	20.8	1.1	90.5	90.3	90.8	85.4	88.6	86.0	92.3	87.2	89.7	94.2	78.8	72.5	87.2
1576	Liberty Medical Scheme	56 379	116 522	38.1	13.5	1.1	78.8	98.9	84.9	89.4	98.1	83.0	97.9	103.0	90.3	101.3	87.7	89.2	91.9
1466	Makoti Medical Scheme	2 600	5 164	28.3	0.3	1.0	75.6	41.1	100.9	84.5	88.2	59.5	100.7	45.0	69.3	95.8	47.1	279.5	90.6
1149	Medihelp	101 085	220 374	35.7	12.2	1.2	90.3	92.5	100.4	88.5	93.9	96.6	103.7	79.8	99.4	91.2	82.0	73.8	91.0
1506	Medimed Medical Scheme	5 636	13 886	28.7	3.5	1.4	83.8	84.7	97.8	83.6	90.9	84.0	80.5	80.3	83.6	90.1	91.7	76.2	85.6
1140	Medshield Medical Scheme	78 357	166 216	37.7	12.2	1.1	87.8	72.6	118.3	81.6	103.4	84.1	99.1	102.3	98.4	83.6	98.5	59.2	90.7
1167	Momentum Health	115 149	221 571	33.0	8.3	1.0	84.1	78.4	79.3	83.4	90.8	76.8	84.4	86.6	82.4	86.2	83.8	67.9	82.0
1575	Resolution Health Medical Scheme	28 742	57 978	36.8	10.6	1.0	79.5	82.0	84.7	84.3	89.3	92.2	84.6	88.8	81.2	84.7	81.8	83.5	84.7
1446	Selfmed Medical Scheme	7 859	13 950	47.8	28.3	0.8	90.7	93.3	90.4	98.2	99.9	81.4	92.1	102.6	120.0	93.7	80.8	60.7	92.0
1486	Sizwe Medical Fund	52 360	124 626	33.7	8.2	1.4	78.4	83.1	88.8	68.1	96.6	86.7	90.3	72.4	86.4	87.4	73.8	45.2	79.9
1141	Spectramed	19 720	38 228	42.8	18.3	0.9	72.7	67.4	107.7	80.7	89.4	71.7	100.4	121.2	76.8	88.5	76.2	87.5	86.6
1464	Suremed Health	8 438	11 606	36.2	2.6	0.4	75.8	100.6	101.3	92.5	93.7	91.4	99.6	89.5	103.4	92.2	92.1	62.6	91.2
1592	Thebermed	8 338	19 900	26.6	0.3	1.4	63.9	67.2	68.9	79.2	84.2	72.0	93.5	68.6	75.8	92.0	78.9	85.4	77.5
1422	Topmed Medical Scheme	21 634	43 830	37.5	14.2	1.0	90.9	105.2	94.7	89.6	100.3	102.6	104.2	103.0	99.3	86.4	94.5	58.7	93.9
Sub-total: registered open schemes		2 275 407	4 865 729	33.6	8.5	1.1	80.2	80.2	86.5	82.0	87.8	85.5	91.6	89.0	88.9	92.1	83.7	71.8	85.0
Registered schemes - restricted																			
1005	AECI Medical Aid Society	7 278	14 595	40.0	22.5	1.0	94.6	66.0	82.2	83.2	97.2	73.8	83.0	97.5	87.0	84.6	94.0	69.9	84.4
1567	Afrox Medical Aid Society	2 963	6 775	-	-	-	110.0	114.1	132.7	156.6	-	-	-	-	-	-	-	-	128.2
1465	Alliance Midmed Medical Scheme	1 713	4 359	31.3	5.7	1.5	111.1	122.7	90.3	110.0	100.0	106.4	115.5	89.0	97.6	88.8	95.3	57.2	98.8
1012	Anglo Medical Scheme	9 287	19 807	41.9	24.9	1.1	106.4	129.6	134.4	94.6	112.9	146.9	128.2	141.3	116.6	121.2	67.2	34.1	111.3
1571	Anglovaal Group Medical Scheme	3 685	7 398	40.2	21.8	1.0	101.2	123.8	118.8	123.1	100.8	98.4	111.0	103.5	85.5	87.3	83.1	28.9	97.2
1279	Bankmed	99 564	202 576	30.8	7.5	1.0	93.7	93.8	95.8	88.7	102.6	96.2	103.1	93.1	100.3	98.6	90.0	68.8	93.7
1507	Barloworld Medical Scheme	5 824	12 617	33.1	12.1	1.2	104.9	79.8	95.3	91.2	112.2	85.4	110.8	107.9	99.7	101.3	93.8	51.2	94.4
1526	BMW Employees Medical Aid Society	3 209	7 378	28.2	1.7	1.3	105.2	50.0	116.2	98.1	86.7	105.2	123.6	92.6	99.6	97.8	98.4	80.5	96.1
1237	BP Medical Aid Society	1 979	4 222	43.6	26.4	1.1	98.8	120.5	129.7	114.1	115.1	120.6	107.4	103.6	129.7	123.5	108.0	91.7	113.5
1590	Building & Construction Industry Medical Aid Fund	4 980	12 667	29.0	2.4	1.6	75.7	88.0	74.1	71.9	65.2	67.9	88.5	85.4	72.8	69.3	65.1	41.1	72.6
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 753	47 414	29.2	5.4	0.9	95.1	86.9	80.8	80.6	83.9	96.8	95.4	100.0	74.1	94.9	92.0	80.3	88.4
1068	De Beers Benefit Society	5 912	12 325	43.5	21.2	1.1	96.7	98.5	84.5	87.3	99.4	110.4	120.2	90.4	78.3	117.4	107.8	86.4	98.1
1572	Engen Medical Benefit Fund	3 606	7 922	37.2	14.3	1.2	94.2	85.4	90.3	109.0	107.0	91.0	89.1	100.1	82.3	104.1	102.8	92.1	95.6
1271	Fishing Industry Medical Scheme (Fishmed)	1 071	2 587	26.2	0.4	1.4	80.2	79.8	75.8	78.5	76.6	81.0	75.3	76.1	75.7	76.8	69.7	41.1	73.6
1086	Food Workers Medical Benefit Fund	11 468	17 552	28.6	0.2	0.5	22.4	25.0	32.8	62.4	79.6	120.9	45.8	78.9	89.6	109.3	70.8	55.7	60.0
1253	Glencore Medical Scheme	9 689	30 050	22.7	0.6	2.1	88.4	82.1	95.8	87.3	100.8	94.2	106.2	96.5	76.0	94.7	76.9	75.3	89.4
1270	Golden Arrow Employees' Medical Benefit Fund	2 643	6 080	33.1	5.6	1.3	157.0	157.3	155.9	151.6	146.2	144.7	147.4	141.2	139.2	138.9	133.3	130.2	145.2
1598	Government Employees Medical Scheme (GEMS)	685 135	1 837 809	29.3	5.0	1.7	98.0	91.3	95.9	104.3	100.7	96.0	109.8	90.1	89.7	100.1	84.3	70.4	94.2
1523	Grintek Electronics Medical Aid Scheme	662	1 582	34.8	7.7	1.4	109.4	117.9	99.6	95.4	112.1	97.2	97.0	148.3	97.4	109.9	88.1	51.8	102.0

ANNEXURE X [CONT.]

Seasonality of claims: registered schemes for the year ended 31 December 2014

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 %
1566	Horizon Medical Scheme	2 162	3 526	27.7	2.4	0.6	53.8	81.4	98.1	109.2	75.6	49.3	57.4	126.8	51.1	87.4	102.9	112.1	84.0
1591	Impala Medical Plan	10 634	22 000	29.1	1.8	1.1	90.8	94.8	96.0	95.3	95.1	95.4	95.4	95.4	94.9	95.6	94.7	95.1	94.9
1559	Imperial Group Medical Scheme	7 532	17 363	28.8	2.6	1.3	93.6	100.8	95.1	103.6	102.0	95.5	97.3	89.3	87.5	88.4	72.9	65.4	90.7
1145	LA-Health Medical Scheme	51 095	122 590	30.1	7.4	1.4	77.5	76.5	71.3	76.5	77.6	72.9	93.8	86.7	74.5	82.6	83.0	65.9	78.2
1197	Libcare Medical Scheme	6 069	13 134	30.5	6.1	1.2	85.4	71.5	73.8	68.9	89.1	74.5	90.6	98.4	85.7	102.9	74.4	83.6	83.3
1599	Lonmin Medical Scheme	21 091	23 819	36.5	-	0.1	85.1	81.7	72.1	70.4	83.4	74.9	79.8	126.0	104.0	100.7	95.9	75.0	87.4
1547	Malcor Medical Scheme	5 014	11 934	32.6	5.9	1.4	106.5	101.6	97.2	99.6	110.8	106.0	107.2	101.5	119.4	115.4	101.7	89.9	104.7
1495	Massmart Health Plan	4 817	9 655	29.1	1.5	1.0	87.2	81.9	102.8	71.4	80.4	81.7	80.3	91.7	81.6	52.0	109.8	56.4	81.2
1039	MBMed Medical Aid Fund	3 651	9 040	28.6	4.7	1.4	83.8	83.8	108.2	92.7	91.6	81.5	89.7	90.3	86.0	86.4	83.6	56.4	85.8
1548	Medipos Medical Scheme	11 988	24 660	35.5	12.1	1.1	96.0	91.0	110.8	101.4	106.2	109.1	110.0	90.4	94.4	92.8	83.9	81.2	97.2
1105	Metropolitan Medical Scheme	6 449	14 582	27.6	4.6	1.3	98.3	84.6	91.1	94.2	88.5	92.5	102.2	120.4	96.3	96.2	90.4	87.9	95.1
1600	Motohealth Care	26 807	58 779	33.9	9.6	1.2	90.2	97.9	97.1	86.5	94.4	95.0	98.4	102.6	94.4	98.1	91.1	74.4	93.4
1241	Naspers Medical Fund	8 004	15 454	29.9	5.8	0.9	79.3	78.2	77.3	73.0	91.8	91.6	89.7	75.5	93.0	90.5	81.3	80.3	83.5
1469	Nedgroup Medical Aid Scheme	27 825	51 266	32.4	9.3	0.8	94.0	112.8	118.5	111.6	99.8	96.0	125.9	107.7	90.6	89.5	83.7	61.0	99.0
1584	Netcare Medical Scheme	17 378	38 442	29.3	3.4	1.2	98.4	95.1	98.1	82.0	96.4	87.5	112.0	97.4	94.1	101.0	91.8	82.6	94.7
1214	Old Mutual Staff Medical Aid Fund	16 968	31 838	32.5	8.8	0.9	88.2	91.1	88.7	89.8	95.7	85.1	91.5	103.4	93.1	110.6	94.2	70.8	91.9
1441	Parmed Medical Aid Scheme	2 385	5 087	47.4	27.8	1.1	106.5	77.1	96.9	81.4	93.7	89.1	84.3	96.2	81.0	103.0	96.6	77.9	90.3
1515	PG Bison Medical Aid Society	407	798	-	-	-	49.4	119.0	199.2	172.7	486.4	-	-	-	-	-	-	-	151.4
1186	PG Group Medical Scheme	1 349	2 869	33.0	10.3	1.1	112.8	140.6	101.7	99.0	110.3	121.3	117.1	107.3	98.7	99.5	90.9	98.7	108.2
1563	Pick n Pay Medical Scheme	7 788	16 248	29.5	3.8	1.1	80.1	96.4	105.7	98.8	94.7	114.3	112.5	91.1	99.3	100.6	93.0	73.0	96.6
1583	Platinum Health	51 054	80 903	32.7	1.8	0.6	91.4	96.4	94.6	93.6	84.4	95.1	103.0	101.4	94.1	103.4	98.0	76.4	94.3
1194	Profmed	28 356	65 137	39.9	14.7	1.3	93.6	78.2	93.4	82.9	94.9	77.2	88.6	89.3	77.3	96.8	74.7	75.6	85.2
1516	Quantum Medical Aid Society	5 737	11 932	32.2	8.5	1.1	99.7	92.5	95.5	91.1	108.7	94.2	95.0	100.7	101.0	90.1	85.3	68.6	93.7
1201	Rand Water Medical Scheme	3 175	8 428	33.1	6.5	1.7	72.8	72.3	100.5	76.4	100.4	123.8	78.3	81.6	100.9	92.6	94.7	46.2	86.7
1430	Remedi Medical Aid Scheme	19 948	44 654	29.1	4.6	1.2	114.5	103.1	95.2	91.8	100.2	82.8	88.0	89.7	79.4	83.1	85.7	65.6	89.8
1176	Retail Medical Scheme	10 049	17 910	29.2	3.4	0.8	84.5	85.0	69.6	71.3	73.2	64.3	83.9	87.0	70.2	77.1	83.2	52.3	75.1
1013	Rhodes University Medical Scheme	1 097	2 268	39.6	16.3	1.1	102.9	90.1	90.8	84.6	78.7	88.6	130.5	79.4	79.4	76.6	102.4	87.0	90.9
1209	South African Breweries Medical Aid Scheme (SABMAS)	9 587	21 741	29.1	4.8	1.3	78.9	101.8	89.4	89.7	84.8	101.3	101.5	96.7	82.1	88.8	84.6	59.6	88.3
1424	SABC Medical Aid Scheme	4 660	10 146	34.0	10.5	1.2	98.5	64.4	95.2	92.3	92.6	68.0	92.4	97.2	80.1	85.4	84.0	53.5	83.5
1038	SAMWUMed	40 553	91 970	30.3	3.2	1.3	90.6	78.5	96.9	54.5	77.2	79.7	45.3	112.6	103.6	63.4	70.4	57.7	77.6
1234	Sasolmed	29 851	79 062	30.0	4.8	1.7	90.5	95.1	102.7	76.2	98.9	89.5	93.0	98.1	76.8	91.8	85.9	63.5	88.4
1531	Sedmed	916	2 037	43.8	23.2	1.2	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6	109.6
1568	Sisonke Health Medical Scheme	8 159	17 959	30.5	1.8	1.2	93.8	91.8	91.9	76.9	88.4	82.7	89.7	92.1	96.7	97.5	81.3	78.1	88.4
1580	South African Police Service Medical Scheme (POLMED)	174 395	497 068	26.6	2.7	1.9	100.9	101.0	98.1	94.6	94.3	94.6	101.9	95.3	93.2	90.9	92.4	72.1	94.0
1578	TFG Medical Aid Scheme	2 842	6 077	31.2	6.5	1.1	81.2	72.5	77.8	65.4	73.9	67.2	75.0	81.6	74.0	66.7	64.0	79.3	73.2
1544	Tiger Brands Medical Scheme	4 336	9 786	40.5	19.2	1.3	96.8	102.9	119.5	95.1	111.6	97.4	83.5	134.6	86.5	76.4	83.0	68.2	95.9
1582	Transmed Medical Fund	47 110	81 042	48.8	33.0	0.7	96.0	108.5	106.6	93.8	91.1	92.0	106.6	85.3	79.0	92.1	74.2	64.8	91.1
1579	Tsogo Sun Group Medical Scheme	4 603	10 047	25.8	1.6	1.2	81.0	86.6	64.7	72.4	75.2	89.6	106.3	95.9	84.0	99.8	107.9	69.4	86.1
1597	Umvuzo Health Medical Scheme	27 360	55 743	28.2	0.3	1.0	75.7	72.5	73.3	83.8	88.2	75.4	95.1	82.3	83.3	85.6	70.0	71.5	79.7
1520	University of Kwa-Zulu Natal Medical Scheme	3 334	7 033	39.4	17.2	1.1	87.6	109.7	82.6	80.4	78.4	66.8	84.7	99.3	82.4	76.5	83.1	65.9	83.1
1282	University of the Witwatersrand, Johannesburg Staff Medical Aid Fund	2 947	5 563	42.3	19.2	0.9	86.9	74.2	84.7	91.4	92.9	77.1	92.8	94.8	87.6	96.7	97.9	76.8	87.8
1291	Witbank Coalfields Medical Aid Scheme	10 349	26 552	29.3	4.7	1.6	101.6	94.0	93.4	88.0	90.2	92.5	98.6	94.5	89.2	104.6	89.0	71.6	92.3
1293	Wooltru Healthcare Fund	9 187	18 447	29.3	5.5	1.0	115.3	89.4	105.3	90.5	100.9	106.6	96.2	98.4	99.9	99.4	84.6	76.3	96.8
Sub-total: registered restricted schemes		1 625 439	3 920 304	30.2	5.9	1.4	96.1	92.4	95.7	95.8	97.1	93.5	103.5	93.4	89.8	96.1	85.9	70.2	92.4
Total registered schemes		3 900 846	8 786 033	32.1	7.3	1.2	87.1	85.5	90.5	88.0	91.9	89.0	96.8	91.0	89.3	93.8	84.7	71.1	88.2

ANNEXURE X [CONT.]

Seasonality of claims: registered schemes for the year ended 31 December 2014

Notes:

pb = per beneficiary

*The scheme amalgamated in 2014. Figures were submitted.

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

ANNEXURE Y

Administrator market share and relevant cash flows under their administration for the years ended 31 December 2013-2014

Administrator name	No. of medical schemes	Average members (note a)	Average beneficiaries (note a)		No. of medical schemes	Average beneficiaries		Gross Contribution Income (GCI)						Net relevant healthcare expenditure incurred					
	2014	2014	2014	2014 %	2013	2013	2013 %	2014 R'000	2014 pabpm R	2014 %	2013 R'000	2013 pabpm R	2013 %	2014 R'000	2014 pabpm R	2014 %	2013 R'000	2013 pabpm R	2013 %
Agility Global Health Solutions Africa (Pty) Ltd	2	31 941	64 144	0.6	1	73 917	0.7	974 166	1 265.6	0.7	972 354	1 096.2	0.7	786 118	1 021.3	0.7	776 306	875.2	0.8
Allcare Administrators (Pty) Ltd	2	6 520	11 561	0.1	3	20 393	0.2	245 640	1 770.6	0.2	388 272	1 586.6	0.3	213 314	1 537.6	0.2	344 987	1 409.7	0.3
Discovery Health (Pty) Ltd	13	1 353 321	2 892 074	27.2	13	2 787 529	26.3	49 505 747	1 426.5	35.3	44 275 281	1 323.6	34.1	32 873 082	947.2	29.4	28 973 036	866.2	28.5
Eternity Private Health Fund Administrators (Pty) Ltd	2	30 767	59 348	0.6	2	52 130	0.5	1 165 981	1 637.2	0.8	976 762	1 561.4	0.8	998 157	1 401.6	0.9	793 848	1 269.0	0.8
Medscheme Holdings (Pty) Ltd	15	1 168 223	2 892 639	27.2	16	2 899 868	27.4	43 918 433	1 265.2	31.3	41 012 880	1 178.6	31.6	15 163 528	436.8	13.5	13 977 982	401.7	13.7
METHEALTH (Pty) Ltd	4	25 403	53 499	0.5	4	53 655	0.5	806 840	1 256.8	0.6	754 071	1 171.2	0.6	726 796	1 132.1	0.6	635 028	986.3	0.6
Metropolitan Health Corporate (Pty) Ltd	10	1 036 007	2 683 882	25.3	11	2 700 965	25.5	12 671 254	393.4	9.0	12 139 539	374.5	9.4	35 953 542	1 116.3	32.1	32 481 680	1 002.2	31.9
Momentum Medical Scheme Administrators (Pty) Ltd	4	152 892	304 960	2.9	7	341 948	3.2	4 139 979	1 131.3	3.0	4 529 018	1 103.7	3.5	3 189 716	871.6	2.8	3 462 740	843.9	3.4
Old Mutual Healthcare (Pty) Ltd	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prime Med Administrators (Pty) Ltd	1	17 378	38 442	0.4	1	38 942	0.4	696 225	1 509.3	0.5	671 767	1 437.5	0.5	560 547	1 215.1	0.5	504 564	1 079.7	0.5
Private Health Administrators (Pty) Ltd	2	23 347	48 189	0.5	3	36 102	0.3	758 766	1 312.1	0.5	550 661	1 271.1	0.4	639 102	1 105.2	0.6	458 928	1 059.3	0.5
Professional Medical Scheme Administrators (Pty) Ltd	2	63 702	140 070	1.3	2	140 856	1.3	2 898 391	1 724.4	2.1	2 738 395	1 620.1	2.1	2 407 544	1 432.3	2.1	2 236 157	1 323.0	2.2
Prosperity Health Managers (Pty) Ltd	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Providence Healthcare Risk Managers (Pty) Ltd	5	33 964	67 719	0.6	6	79 952	0.8	691 869	851.4	0.5	799 347	833.2	0.6	592 497	729.1	0.5	686 928	716.0	0.7
Sanlam Healthcare Management (Pty) Ltd	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sechaba Medical Solutions (Pty) Ltd	1	52 360	124 626	1.2	1	140 604	1.3	2 186 769	1 462.2	1.6	2 233 029	1 323.5	1.7	1 746 605	1 167.9	1.6	1 839 190	1 090.1	1.8
Self-administered	13	341 236	699 296	6.6	14	901 315	8.5	10 504 089	1 251.7	7.5	12 833 438	1 186.5	9.9	8 543 913	1 018.2	7.6	10 797 048	998.3	10.6
Sigma Health Fund Managers (Pty) Ltd	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Strata Healthcare Management (Pty) Ltd	1	101 085	220 374	2.1	-	-	-	3 742 890	1 415.4	2.7	-	-	-	3 301 916	1 248.6	2.9	-	-	-
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	2	35 669	95 085	0.9	2	95 418	0.9	1 351 918	1 184.8	1.0	1 244 959	1 087.3	1.0	1 141 682	1 000.6	1.0	1 068 795	933.4	1.0
Universal Healthcare Administrators (Pty) Ltd	6	33 197	66 216	0.6	5	52 379	0.5	997 040	1 254.8	0.7	755 484	1 202.0	0.6	813 428	1 023.7	0.7	613 289	975.7	0.6
V Med Administrators (Pty) Ltd	3	78 969	161 719	1.5	3	174 065	1.6	2 949 743	1 520.0	2.1	2 938 984	1 407.0	2.3	2 338 430	1 205.0	2.1	2 172 617	1 040.1	2.1
Grand Total	88	4 585 981	10 623 842	100.0	94	10 590 038	100.0	140 205 740	1 329.8	100.0	129 814 243	1 235.7	100.0	111 989 918	1 062.2	100.0	101 823 122	969.3	100.0
Grand Total excluding Self-Administered Schemes	75	4 244 745	9 924 546	93.4	80	9 688 723	91.5	129 701 651	1 336.6	92.5	116 980 805	1 241.4	90.1	103 446 005	1 066.0	92.4	91 026 074	965.9	89.4

ANNEXURE Y [CONT.]

Administrator market share and relevant cash flows under their administration for the years ended 31 December 2013-2014

Administrator name	Gross administration expenditure (GAE)						Administration fees received (incl. co-administration fees)				Managed healthcare: management services received (incl. as co-administrator)				Total fees received: administration and managed healthcare: management services			
	2014 R'000	2014 pabpm R	2014 As % of GCI	2013 R'000	2013 pabpm R	2013 As % of GCI	2014 R'000	2014 pabpm R	2014 pampm R	2014 As % of GCI	2014 R'000	2014 pabpm R	2014 pampm R	2014 As % of GCI	2014 R'000	2014 pabpm R	2014 pampm R	2014 As % of GCI
Agility Global Health Solutions Africa (Pty) Ltd	116 212	151.0	11.9	106 182	119.7	10.9	79 898	103.8	208.5	8.2	23 449	30.5	61.2	2.4	103 347	134.3	269.6	10.6
Allcare Administrators (Pty) Ltd	46 864	337.8	19.1	53 347	218.0	13.7	16 250	117.1	207.7	6.6	2 081	15.0	26.6	0.8	18 332	132.1	234.3	7.5
Discovery Health (Pty) Ltd	4 032 181	116.2	8.1	3 728 044	111.5	8.4	3 884 357	111.9	239.2	7.8	1 309 528	37.7	80.6	2.6	5 193 885	149.7	319.8	10.5
Eternity Private Health Fund Administrators (Pty) Ltd	108 804	152.8	9.3	95 889	153.3	9.8	89 495	125.7	242.4	7.7	21 795	30.6	59.0	1.9	111 290	156.3	301.4	9.5
Medscheme Holdings (Pty) Ltd	1 473 771	42.5	m	1 404 752	40.4	3.4	1 129 221	32.5	80.6	2.6	774 313	22.3	55.2	1.8	1 903 534	54.8	135.8	4.3
METHEALTH (Pty) Ltd	61 903	96.4	7.7	58 031	90.1	7.7	49 791	77.6	163.3	6.2	12 044	18.8	39.5	1.5	61 834	96.3	202.8	7.7
Metropolitan Health Corporate (Pty) Ltd	1 738 226	54.0	4.4	1 566 462	48.3	12.9	1 118 721	34.7	90.0	2.9	299 660	9.3	24.1	0.8	1 418 382	44.0	114.1	3.6
Momentum Medical Scheme Administrators (Pty) Ltd	341 003	93.2	8.2	365 454	89.1	8.1	312 020	85.3	170.1	7.5	72 032	19.7	39.3	1.7	384 053	104.9	209.3	9.3
Old Mutual Healthcare (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prime Med Administrators (Pty) Ltd	29 916	64.9	4.3	27 145	58.1	4.0	26 091	56.6	125.1	3.7	14 575	31.6	69.9	2.1	40 667	88.2	195.0	5.8
Private Health Administrators (Pty) Ltd	57 793	99.9	7.6	60 914	140.6	11.1	42 539	73.6	151.8	5.6	12 001	20.8	42.8	1.6	54 540	94.3	194.7	7.2
Professional Medical Scheme Administrators (Pty) Ltd	236 681	140.8	8.2	213 483	126.3	7.8	151 328	90.0	198.0	5.2	30 038	17.9	39.3	1.0	181 365	107.9	237.3	6.3
Prosperity Health Managers (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Providence Healthcare Risk Managers (Pty) Ltd	52 139	64.2	7.5	59 754	62.3	7.5	38 812	47.8	95.2	5.6	14 354	17.7	35.2	2.1	53 165	65.4	130.4	7.7
Sanlam Healthcare Management (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sechaba Medical Solutions (Pty) Ltd	197 335	132.0	9.0	188 774	111.9	8.5	143 431	95.9	228.3	6.6	39 592	26.5	63.0	1.8	183 023	122.4	291.3	8.4
Self-administered	730 297	87.0	7.0	996 300	92.1	7.8	-	-	-	-	68 428	8.2	16.7	0.7	68 428	8.2	16.7	0.7
Sigma Health Fund Managers (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Strata Healthcare Management (Pty) Ltd	377 729	142.8	10.1	-	-	-	328 937	124.4	271.2	8.8	60 768	23.0	50.1	1.6	389 706	147.4	321.3	10.4
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	120 785	105.9	8.9	117 238	102.4	9.4	73 678	64.6	172.1	5.4	3 594	3.1	8.4	0.3	77 272	67.7	180.5	5.7
Universal Healthcare Administrators (Pty) Ltd	88 708	111.6	8.9	66 185	105.3	8.8	67 372	84.8	169.1	6.8	19 525	24.6	49.0	2.0	86 896	109.4	218.1	8.7
V Med Administrators (Pty) Ltd	294 221	151.6	10.0	323 165	154.7	11.0	162 061	83.5	171.0	5.5	47 663	24.6	50.3	1.6	209 724	108.1	221.3	7.1
Grand Total	10 104 569	95.9	7.2	9 431 119	90.0	7.3	7 714 004	79.5	180.7	5.9	2 825 442	28.3	64.0	2.1	10 539 444	103.9	234.5	7.8
Grand Total excluding Self-Administered Schemes	9 374 272	96.7	7.2	8 434 819	89.8	7.2	7 714 004	79.5	180.7	5.9	2 757 014	27.7	62.4	2.1	10 471 016	108.0	245.3	8.1

ANNEXURE Y [CONT.]

Administrator market share and relevant cash flows under their administration for the years ended 31 December 2013-2014

Notes:

- a Government Employees Medical Scheme (GEMS) had a joint administrator contract in place since 2012. Medscheme Holdings (Pty) Ltd was responsible for contribution and debt management as well as correspondence services, whilst Metropolitan Health Corporate (Pty) Ltd was responsible for member and claims management services as well as the provision of financial and operational information. The relevant cash flows per administrator were therefore adjusted as follows:
- Medscheme Holdings (Pty) Ltd: GEMS figures for membership and contributions were included in the cash flows under administration. In respect of the gross administration expenditure, only the GEMS administration fee was included in the cash flows under administration.
 - Metropolitan Health Corporate (Pty) Ltd: GEMS figures for membership, claims and gross administration expenditure (excluding the Medscheme Holdings (Pty) Ltd administration fee) were included in the cash flows under operations.

* For purposes of calculating the Metropolitan Health Corporate (Pty) Ltd GAE as a % of GCI, the administration fees received as a % of GCI and managed healthcare: management service fees received as a % of GCI, the GEMS GCI was taken into account. As the GEMS membership was reported in both the administrators, Medscheme Holdings (Pty) Ltd and Metropolitan Health Corporate (Pty) Ltd, it will differ from the membership reported in the other Annexures.

Prior year figures have been restated.

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

pampm = per average member per month

The number of medical schemes includes those that were in operation (85) at any point during the year. Two schemes changed administrators during the 2014 year (excluding the three schemes which changed administrators with effect 1 January 2013) (2013: two). Government Employees Medical Scheme (GEMS) had a joint administrator contract in place in 2013 and 2014. As at the end of December 2014, there were 83 registered schemes.

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

- Alliance Midmed Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Private Health Administrators (Pty) with effect from 1 January 2013.
 - Netcare Medical Scheme changed from Momentum Medical Scheme Administrators (Pty) Ltd to Prime Med Administrators (Pty) Ltd on 1 January 2013.
 - Topmed Medical Scheme changed from Momentum Medical Scheme Administrators (Pty) Ltd to Private Health Administrators (Pty) Ltd on 1 June 2013.
 - Malcor Medical Scheme changed its administrator from Allcare Administrators (Pty) Ltd to Eternity Private Health Fund Administrators (Pty) Ltd with effect 1 August 2013.
 - Anglo Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect 1 January 2014.
 - BMW Employees Medical Aid Society changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect 1 February 2014.
 - Massmart Health Plan changed its administrator from Medscheme Holdings (Pty) Ltd to Universal Healthcare Administrators (Pty) Ltd with effect 1 January 2014.
 - Medihelp obtained approval from the Council for Medical Schemes to sell its administration business to Strata Healthcare Management (Pty) Ltd on 25 September 2013. Strata Healthcare Management (Pty) Ltd was accredited as an administrator on 5 December 2013, and Medihelp was administered by Strata Healthcare Management (Pty) Ltd from 1 January 2014.
 - Spectramed changed its administrator from V Med Administrators (Pty) Ltd to Agility Global Health Solutions Africa (Pty) Ltd with effect 1 November 2014.
- Prime Med Administrators (Pty) Ltd applied for accreditation in June 2012 and was subsequently accredited on 25 July 2013.

EXPLANATORY NOTES

for the year ended 31 December 2014

The following medical schemes' names were changed during the 2014 financial year:

Ref no.	New name	Old name	With effect from
1568	Sisonke Health Medical Scheme	Gold Fields Medical Scheme	1 January 2014
1253	Glencore Medical Scheme	Xstrata Medical Aid Scheme	1 January 2014

The following amalgamations took place during 2014:

Ref no.	Name	Scheme amalgamated with	Ref no:	With effect from
1546	Pharos Medical Plan	Topmed Medical Scheme	1422	1 January 2014
1534	Altron Medical Aid Scheme	Discovery Health Medical Scheme	1125	1 January 2014
1567	Afrox Medical Aid Society	Discovery Health Medical Scheme	1125	1 May 2014
1515	PG Bison Medical Aid Society	Discovery Health Medical Scheme	1125	1 May 2014

The following medical schemes were placed under provisional curatorship during 2014:

Ref no.	Name	With effect from
1537	Hosmed Medical Scheme	29 April 2014

The following medical scheme's curatorship was lifted during 2014:

Ref no.	Name	With effect from
1140	Medshield Medical Scheme	15 December 2014
1486	Sizwe Medical Fund	15 December 2014

The figures in the Annual Report are rounded off. The percentage change 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.

ANNEXURE Z

Entities granted renewal of accreditation and evaluated on-site in 2014/15

Administrators	Managed care organisations
Accredited renewed	
Agility Global Health Solutions - Africa (Pty) Ltd	Agility Global Health Solutions - Africa (Pty) Ltd
Allcare Administrators (Pty) Ltd	Aid for Aids Management (Pty) Ltd
Providence Healthcare Risk Managers (Pty) Ltd	Allcare Administrators (Pty) Ltd
Sechaba Medical Solutions (Pty) Ltd (change in control)	CareCross Health (Pty) Ltd
Thebe ya Bophelo Healthcare Administrators (Pty) Ltd	Discovery Health (Pty) Ltd
Universal Healthcare Administrators (Pty) Ltd	Eternity Healthcare (Pty) Ltd
	HIV Managed Care Solutions (Pty) Ltd t/a Careworks
	Lifesense Disease Management (Pty) Ltd
	Managed Healthcare Systems (Pty) Ltd
	Medicross Healthcare Group (Pty) Ltd
	Mediscor PBM (Pty) Ltd
	Metropolitan Health Risk Management (Pty) Ltd
	Momentum Medical Scheme Administrators (Pty) Ltd
	OneCare Health (Pty) Ltd
	Performance Health (Pty) Ltd
	Prime Cure Health (Pty) Ltd
	Professional Medical Scheme Administrators (Pty) Ltd
	Providence Healthcare Risk Managers (Pty) Ltd
	RX Health (Pty) Ltd
	Scriptpharm Risk Management (Pty) Ltd
	Sechaba Medical Solutions (Pty) Ltd (Change in control)
	South African Oncology Consortium Ltd
	Supplementary Health Services (Pty) Ltd
	V Med Administrators (Pty) Ltd
On-site evaluations conducted	
Private Health Administrators (Pty) Ltd (change in administration system)	Professional Medical Scheme Administrators (Pty) Ltd
Momentum Medical Scheme Administrators (change in control)	Private Health Administrators (Pty) Ltd
Sechaba Medical Solutions (change in control)	MyCare Health Solutions (Pty) Ltd
Strata Healthcare Management (Pty) Ltd (new administrator)	Strata Healthcare Management (Pty) Ltd
Selfmed - self administered	Sechaba Medical Solutions (Pty) Ltd
	HIV Managed Care Solutions (Pty) Ltd t/a Careworks
	Knowledge Objects Solutions (Pty) Ltd
	Momentum Medical Scheme Administrators (Pty) Ltd

Notes:

- a. Selfmed is the only self administered entity where on-site evaluations were conducted in the year under review