

Council for Medical Schemes

ANNUAL REPORT

2005 - 6



Strategic Objectives

Secure an appropriate level of protection for beneficiaries of medical schemes and the public by authorising the conduct of medical schemes business and monitoring the financial performance and soundness of schemes.

Provide support and guidance to trustees and promote understanding of the medical schemes environment by trustees, beneficiaries and the public.

Foster compliance with the Act by medical schemes, administrators, managed care entities and brokers and initiate enforcement action where required.

Investigate and resolve complaints raised by beneficiaries and the public.

Monitor the impact of the Act, research developments, and recommend policy options to improve the regulatory environment.

Foster the continued development of the CMS as an employer of choice.

Develop strategic alliances nationally, regionally and internationally.

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Council for Medical Schemes

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Chairperson's statement

The period covered by this report has seen a several new members of Council assuming office. On behalf of the new members of Council I wish to thank the Minister of Health, Dr Manto Tshabalala-Msimang, for the opportunity afforded to us to participate in the work of the Council. Thanks to the sterling work of the previous chairperson, Dr. Nicky Padayachee and his team, the Council is a vibrant, dynamic and exciting national institution. The 'new' Council is committed to building on the impressive gains made by its predecessors.

This report covers the work done by the Council during 2005/06 in carrying out its regulatory responsibilities which are primarily designed to protect the interests of beneficiaries. The report provides information on the volume of work done by Council as it seeks to fulfil its mission. The Medical Schemes Act has conferred upon us the responsibility for designing an effective and workable regulatory system which ensures that members have non-discriminatory access to benefits, improves the financial performance and governance of medical schemes, and settles disputes among medical schemes and their members. The report reflects the work done with medical schemes and consumers to promote the fair treatment of, and fair outcomes for, members of medical schemes. This includes work on consumer education and trustees training. An important part of our responsibility is the accreditation of administrators and managed health care entities, as required by the Medical Schemes Act and the report details the work done in this regard during the year.

The Council has also put a lot of energy into building our capacity to meet our strategic objectives, and we report on our activities in this regard. Our key aim is to continue building an organization that is capable of engaging with the changes in the medical schemes industry and that is able to regulate in a manner that is fair, transparent and proportionate.

We are pleased to include in this report the Council's annual financial statements and the opinion of the Auditor-General on the accounts of the Council. We note that the Council has again been given a clean bill of health by the Auditor-General.

None of the things that we seek to do would be possible without the hard work of the staff of the Office of the Registrar of Medical Schemes. I know that I speak for all the members of Council when I say my thanks to all the staff. I would also like to thank all my fellow Councilors who have continued to demonstrate their commitment to the business of Council by contributing significantly to the direction of the regulator.

Professor William Pick
Chairperson – Council for Medical Schemes
August 2006.

Registrar's review

The external environment and impact on the work of the Council

Three key external developments have affected the medical schemes environment and the work of the Council during this period. First, government's attempt to regulate the prices of medicines moved a step further with the decision of the Constitutional Court, which confirmed the validity of the single exit pricing framework for medicines.

The other issue of concern to medical schemes and their members – the eventual retail price of medicines through a fixed dispensing fee by pharmacists or dispensing doctors – was again placed on the agenda for further discussion, which was still continuing at the time of writing.

Second, we continued to see corporate activity in the private hospital industry with the proposed sale to Mediclinic of the hospitals previously owned by the defunct Protector Group. We have again had to analyse this transaction with an eye to its effects on competition and on eventual costs to the public in general and members of medical schemes in particular. We have joined a number of other parties as interveners at the Competition Tribunal, and have asked that this transaction be prohibited as we believe it will diminish competition and negatively affect medical schemes members.

Third has been the announcement by Treasury of tax changes which would affect medical schemes members. The intention of the changes was to shift some of the effective subsidy away from those with higher incomes to those with lower incomes to help subsidise the latter's membership of schemes. We made a number of submissions to the Treasury in this regard as it worked to finalise these changes.

Designing a more-effective regulatory regime

Our work on improving the regulatory regime centered on four key themes; governance, the effective, fair and proportionate exercise of our powers, reviewing constraints that affect development of medical schemes options for low income people, and finally

assistance to the department of health on developing policy on a risk- equalisation mechanism for medical schemes.

Governance

The issue of improving governance of medical schemes continued to loom large in our agenda. This year we completed our theme project on governance, with a focus on the key determinants of governance failure and possible solutions. The report, titled *Putting Members First: Towards Better Governance of Medical Schemes*, was published after wide- ranging consultations with medical schemes, trustees, administrators, members and other interested parties.

In October 2005, we hosted a two-day seminar, open to all interested stakeholders, in Boksburg to discuss the preliminary findings of research conducted in relation to governance practices and causes of governance failure in medical schemes. The primary objectives of the seminar were to: solicit input on our preliminary findings and recommendations; to recommend additional strategies to improve medical scheme governance; and to develop strategies to mitigate the risk of failure. The seminar was well attended and gave rise to very useful input and debate. The final governance project report, incorporating input from the seminar, was published early in the new financial year.

The report sketches the policy and legal frameworks underpinning governance of medical schemes, looks at the potential for failures of governance, and makes recommendations in respect of members' voice and participation in governance, the accountability of trustees and the effectiveness of the current model of governance.

Exercising our powers in an effective, fair and proportionate manner.

Our view at the Council is that appropriate regulation depends not only on the legal powers given to us by statute, but also on the effective, fair and proportionate exercise of those powers. We have therefore spent time on reviewing the manner in which we use some of our powers. In particular we looked at two aspects during the period under review. The first was to examine the manner in which we resolve disputes and com-



DOCTOR GENERAL PRACTITIONER

plaints. We have set up a theme project to propose ways in which our application of these powers can be best streamlined. The project team has reviewed the current authority we have in this regard and how it is invoked, investigated the causes of failure of the dispute resolution mechanisms and how these might be improved, and has conducted an international assessment of best practice in this regard. We expect to release the findings and recommendations in the next few months.

The second aspect relates to the manner in which we use our powers to adjudicate the fitness and propriety of members of boards of trustees and of principal officers of schemes, as required by the law. We have in the past found that the standards used for these 'fit and proper' assessments were not always clear, resulting in inconsistencies and perceptions of unfairness. We therefore convened a team to develop a consistent set of 'fit and proper' tests, taking into account experience of other jurisdiction. This work is reaching completion, and we should be in a position to report on and apply these standards during 2007.

Tackling obstacles in the way of developing cover for low income persons

We reported in the last financial year on the start of a project to assess the means by which less expensive medical schemes benefits options could be provided for those with lower incomes. A senior medical schemes industry expert coordinated a process of generating an industry perspective on the obstacles confronting the emergence of medical scheme products for low income members, and on formulating recommendations for the creation of a regulatory and market environment conducive to the creation of such products. Towards the end of the year under review the results of this extensive research were presented to the industry and the process of assessing its future progress will be undertaken by the Department of Health and the Council.

Risk equalisation fund

We worked in support of the Department of Health to assess the viability of a risk equalisation mechanism for South Africa. We were requested by the Minister of

The report discusses a number of barriers to effective participation by members in governance of medical schemes. It points out that members' access to their schemes' principal officers and trustees is usually limited to annual general meetings and that communication to members is typically poor. The logistical constraints on member participation are very real, and include timing and location of AGMs, which contribute to poor attendance by members. Others felt that member "apathy" can be attributed to perceptions that their participation makes no difference to decision making, especially on issues affecting benefits and contributions. Members are also discouraged from participating as a result of the "subversion of voting processes" which sometimes occurs. Still others felt that the low levels of participation raise fundamental questions

about the legitimacy of decisions taken by the boards of trustees.

A number of suggestions on improving member voice and participation are made in the report, including streamlining election processes, improving member communication, and reviewing procedures for dispute resolution. It is also proposed that consumer education be prioritised, including a strengthening of the emphasis on the benefits of member participation in the governance of their schemes. In relation to the issue of promoting greater accountability of trustees to their members, the report suggests the publication of "fit and proper" criteria for trustees and principal officers and a set of best practice corporate governance guidelines. In addition, the report emphasises the need for

Health to test the formulae and systems required for implementing a risk equalisation system. This testing period involved the development of a series of detailed data returns, which were used to quantify the variation in claims risk by schemes based on key demographic characteristics of beneficiaries. The formula, spreadsheets and explanatory documents were made available on our website. Submissions were made electronically through a web-based portal set up for the purpose. This shadow run resulted in 97% of schemes submitting their returns on time to the Council. Of these, fair-quality data was at first submitted for only 73% of beneficiaries (4,8million beneficiaries). Nevertheless, the quality of the data improved a great deal during the period. Based on the submissions, all schemes were assessed and received feedback in the form of specific returns. Each scheme has access to its full assessment through a secure link on the CMS website.

Managing medical schemes benefits

Reorganising for greater efficiency

The benefits offered by medical schemes are at the core of the operations of medical schemes, and also of our own regulatory responsibilities. We worked during the year to strengthen our capacity to assess and approve benefits and contribution applications. A new division responsible for oversight of medical scheme benefits and the review of scheme rules was set up. We intend that this new division will help to better ensure that members receive the benefits they pay for, better understand their benefit plans and do not have to suffer the consequences of risk-rating which has

crept into benefit design over time.

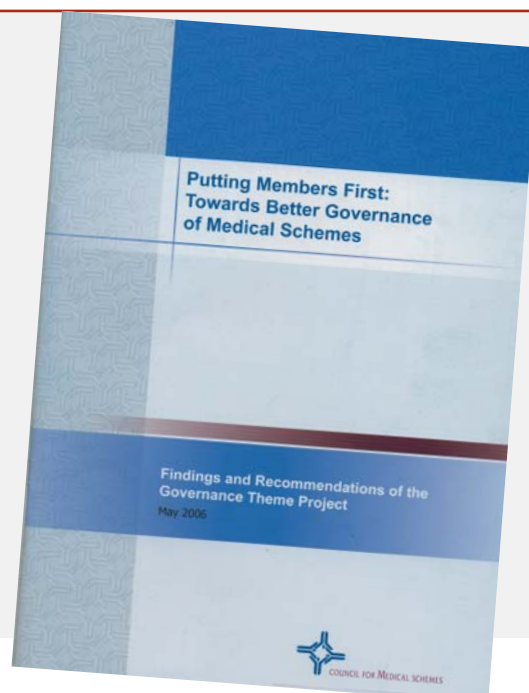
The process of analysing benefits and contribution changes for 2006 was assisted by the in-house development of a quantitative tool which standardises the way in which benefit options are presented. This 'Benefit Analyser' has been developed to improve the consistency of analysis of benefits and contribution changes, and to test standardised approaches to benefit design. It also compares and evaluates cost structures for differing demographic profiles, and incorporates a broad range of variables, including benefit design, inflation, pensioner ratios, claims patterns, solvency, cost-containment initiatives and so on. The Benefit Analyser is in a pilot phase, and will be developed further, potentially linking it to an electronic reporting system of benefit design.

Assessment of contributions

Contribution changes taking effect in January 2006 were evaluated on the basis of their compliance with the recommended level of CPIX+3% which equated to 8%. In instances where the proposed contribution changes for either a benefit option or the scheme were higher than the recommended level, a motivation was requested from the scheme. The motivation was primarily a combination of an actuarial report and a financial projection together with an impact assessment on members. The assessment took into account the scheme's statutory solvency level, performance of the benefit options in terms of operating results, demographic data, and expenses on contracted parties such as managed care and administration expenditure. Business plans were also required for all proposed new options.

a framework that improves the independence of trustees and principal officers as well as greater executive capacity in the management of the affairs of the scheme.

A number of issues are raised in relation to the governance model itself. These include some forceful arguments for the retention of the non-profit model. Other views argue for scope to be given to the development of a for profit governance model. This view holds that there should be some additional incentives for members to remain with their medical schemes and that a distribution of dividends to members might well be the answer. The report also contains other suggestions such as permitting a limited shareholding in medical schemes by external investors.



Assessment of benefits

Benefits changes were evaluated on the basis of their compliance with the directive sent to Principal Officers in May 2005 on the so-called “annual routine benefits” and variable savings accounts, as well as benefit structure, benefit limits, adequacy of cover for prescribed minimum benefits, threshold limits, deductibles and the level of co-payments.

Table 1 shows that we approved the operation of 381 benefit options in 2006, with open schemes accounting for 55% of benefit options while restricted schemes made up the balance.

Contribution increases

The average increase in contributions for all schemes for 2006 was 5.96%. When stratified by type of scheme, the average contribution increase for open schemes was 6.88% compared with 4.81% for restricted schemes.

Trends in contribution changes

The average annual contribution increase for medical scheme beneficiaries has been declining since 2001. Figure 1 shows the trend in contribution changes for the period 2002 to 2006.

Table 1: **Number of options registered in 2006**

Option status	Open schemes	Restricted schemes	Total
Pre-existing options 2005	237	164	401
+ (New options)	16	16	32
- (Discontinued)	19	3	22
- (Merged options within schemes)	5	1	6
- (Merged options between schemes)	9	2	11
- (Migrated options due to scheme merge)	2	0	2
- (Not registered)	5	0	5
- (Liquidated due to scheme liquidation)	5	1	6
Total options registered in 2006	208	173	381*

Table 2: **Average contribution increase for beneficiaries of medical schemes in 2006**

Medical scheme type	Membership	2005 Average (%)	2006 Average (%)	2006 Std dev ¹
All schemes	Member	6.83*	5.48*	8.79
	Member + 1 adult dependent	6.83	5.96	8.46
	Member + 1 adult dependent + 1 child	6.87	6.18	8.36
	Member + 1 adult dependent + 2 children	6.94	6.22	8.28
	All	6.86	5.96	8.19
Open schemes	Member	7.49	6.39	9.27
	Member + 1 adult dependent	7.49	6.96	9.54
	Member + 1 adult dependent + 1 child	7.41	7.12	9.58
	Member + 1 adult dependent + 2 children	7.43	7.01	9.44
	All	7.45	6.88‡	9.23
Restricted schemes	Member	5.73	4.33	8.02
	Member + 1 adult dependent	5.74	4.71	6.71
	Member + 1 adult dependent + 1 child	5.96	4.98	6.39
	Member + 1 adult dependent + 2 children	6.13	5.22	6.46
	All	5.89	4.81‡	6.54

¹ Std Dev = Standard deviation; Average deviation around the mean.

* Statistically significant difference between the mean contribution increase in 2005 and 2006 (Student's t-test, p<0.05).

‡ Statistically significant difference between the mean contribution increase in open vs. restricted schemes (Student's t-test, p<0.05).

Contribution changes relative to CPIX

Figure 2 shows that for the period 2002 to 2006, average medical schemes' contribution increases were consistently higher than the CPIX. However, the gap between the two measures has been decreasing over time.

Figure 1: Trend in contribution changes from 2002 to 2006

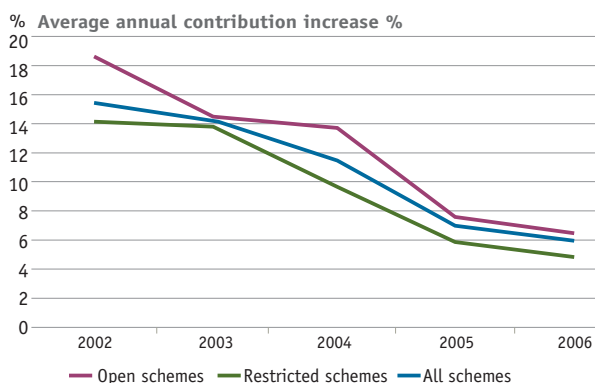
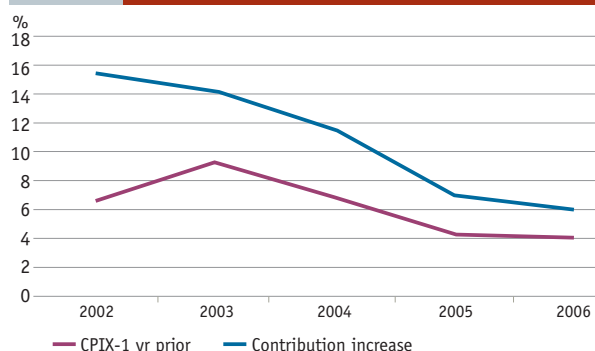


Figure 2: CPIX and contribution changes for 2002 – 2006



Designing optimal benefits and countering unfair discrimination

The new Benefits Management unit has also contributed during this year to mitigating unfair discrimination in benefit design against certain members of medical schemes – often the older and sicker members. A workshop held early in 2006 led to proposals for a revised benefit structure which was eventually formulated into a circular and placed on the Council's website for comment. The much-changed benefit structure proposed in what is now referred to as "Circular 8" garnered a good deal of comment which will be taken further in discussion with the industry. The proposed new structure seeks to re-establish the principles around community-rated contributions based on an expected average cost for the medical scheme.

Implementation of ICD10 codes

An important part of effective management of medical schemes benefits is the ability by medical schemes to identify the benefits. The Medical Schemes Act also requires that accounts submitted for payment to medical schemes should include an appropriate diagnostic code. We played a major role in the implementation of a new diagnostic coding system for medical schemes – known as ICD10 coding. This system, owned by the World Health Organisation, enables the standardisation of data collection to allow for planning and epidemiological purposes, as well as to streamline the reimbursement system around which medical schemes revolve. The codes will, at the same time, allow greater scrutiny of the appropriateness of medical treatment.

Inclusion of ICD10 codes on accounts submitted to medical schemes was enforced with effect from 1 July 2005 for primary diagnosing providers. All other providers were given an extension until 1 January 2006. It was originally intended that the State health system would implement the coding system for accounts sent to medical schemes – but this has been delayed.

Separate meetings have also been held with the South African Medical Association and various professional associations representing radiologists, pathologists, pharmacists and other disciplines. Among the issues that have arisen and which receive ongoing attention are those of privacy, confidentiality, informed consent, the costs involved for stakeholders in implementation as well as training needs. A committee has been set up to deal with confidentiality concerns. The committee will develop a set of guidelines to be circulated and discussed among stakeholders. During the early stages of implementation, attention was also given to the fact that many suppliers of IT systems had inadequate standards to ensure uniformity of the coding system.

Statistics supplied by schemes show that despite some verbal resistance to the changes required, providers have increased their level of compliance with the new coding system steadily through the year. Figure 3 shows the proportion of total providers submitting ICD10 codes from the beginning of 2005 until week five in 2006.

Further versions of the ICD10 coding of the prescribed minimum benefits were also published, with version 1.03 being the latest version as at the end of the financial year. This version incorporated feedback from the Private Health Information Systems (PHISC) commit-



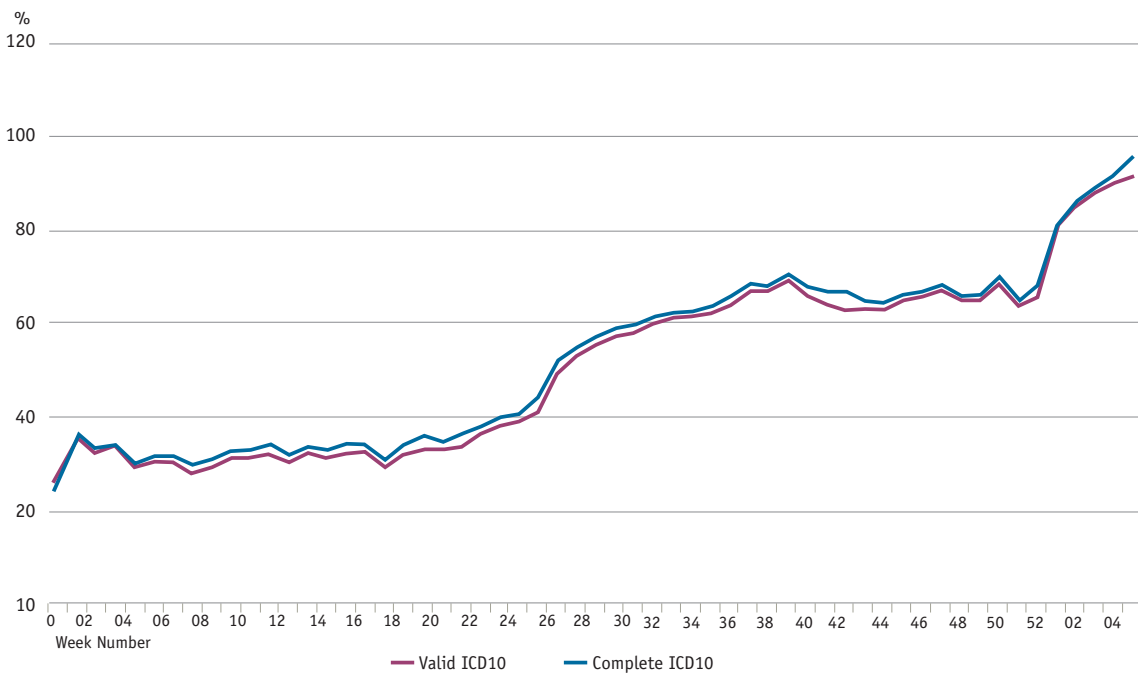
tee. It was anticipated that a further version would be released during 2006 to incorporate changes made by the World Health Organisation to the ICD10 coding system.

The National Health Reference Price List (NHRPL)
 This process of formulating a reference price list for

providers and schemes to use where they want or need to, began after a ruling three years ago by the Competition Commission effectively ending the system of bargaining between schemes and groups of providers.

For the first time during 2005, submissions for the 2006 publication of the NHRPL were required to fol-

Figure 3: Submissions of ICD-10 codes



low a predetermined and standardised costing methodology, based upon representative costing surveys. A technical committee of consultants was appointed to review submissions, engage with stakeholders and make recommendations to a review committee. The review committee included representation from the office of the Registrar, the Department of Health, the Department of Transport, and the Compensation Fund.

Publication of the schedules was accompanied by projected financial impact assessments, some of which projected increases significantly greater than inflation, as those schedules reflected the outcome of a particular costing model as opposed to historically negotiated tariffs. Despite repeated messages that the NHRPL is a reference price list as opposed to a recommended tariff level, and that benefit levels need to be determined individually by medical schemes taking into account affordability and other issues, many medical schemes failed to respond in this way. In addition, several provider groups continued to advise their members to regard the NHRPL as the 'medical aid tariff'. As a consequence, a circular was published to clarify the intent of the NHRPL.

During December 2005, an invitation for submissions to the 2007 NHRPL process was published, with the deadline for submissions being 31 May 2006. Discussions also took place with the Department of Health with a view to transitioning responsibility for the NHRPL from the Council to the Department.

Impact of regulations on designated service providers and chronic disease list

In the Council's 2004/05 Annual Report, preliminary results were published of phase one of the research commissioned into the impact of the regulations relating to designated service providers (DSPs) and the chronic disease list (CDL). Phase two of the research was completed in 2005/06, focusing particularly on the effects on costs, beneficiaries, and providers. The results showed a significant increase in the use of DSPs for chronic medication and primary health care, with limited use of specialist provider networks. There was an increase in use of DSPs for hospitalisation in respect of prescribed minimum benefits, although schemes typically designated the State as the DSP in the absence of contracts being entered into with the State for provision of services.

Self-funding by members in respect of chronic medication claims decreased in 2004 to 16.4% of total



chronic medication expenditure, from 21.1% in 2003. The study found, however, that there had not been significant movement of chronic members between options following introduction of the CDL, and that option design in 2004 still strongly segmented beneficiaries according to chronic benefit utilization and the cost of chronic benefits. This was attributed in part to insufficient member awareness of the CDL regulations immediately following introduction of the changes.

The findings of the final report will be evaluated with a view to determining the need for recommendations for greater information and communication to members on the operations of both the CDL and DSPs.

Development of a regulatory framework for managed health care

We have finalized a discussion document on appropriate forms of managed health care, and the regulation thereof. The proposals focus on effective regulation of third party managed health care entities. A particular concern was the need to ensure optimal financial risk transfers between medical schemes and



managed care entities. Another key recommendation related to the development of capital adequacy standards for managed care entities.

Promoting efficient, orderly and fair practices among medical schemes, administrators, managed care organisations and brokers

Much of the work that we do is about promoting behaviour in the medical schemes market that is efficient, decorous and fair. Our activities in this regard span a wide spectrum, from promoting and monitoring the financial health of medical schemes, dealing with issues of governance – or lack thereof, and compliance by regulated entities with key requirements of the medical schemes legislation. There are also occasions when we have to stand our ground in the face of threats of legal action or defamation suits arising from unhappiness with some of our decisions.

Promoting financial health of medical schemes

The backbone of the work done by our Financial Supervision division has largely consisted of analysing the statutory financial returns of medical schemes. The year under review was no exception, – but new components to their work have developed over the past year. These consist of the expanded responsibilities in the light of the International Financial Reporting

Standards (IFRS) as well as a routine and vital contribution to the process of assessing applications for benefits and contribution changes within the new Benefits Management unit.

We analysed all four quarterly returns during the year, and published on our website the results of the first three quarters (the last quarter coincides with the annual return). The quarterly returns have proved to be an extremely useful early warning system – they identify potential problems in schemes and assist in taking appropriate monitoring actions.

Annual statutory returns and financial statements as at December 2005 have also been analysed and are reported on briefly in the next section as well as in part 3 of this report.

Significant changes were made to the format of the annual and quarterly statutory returns during this financial year, in the main as a result of the move towards IFRS and International Standards on Auditing (ISA). The decision to apply these new reporting standards was taken in consultation with the South African Institute of Chartered Accountants. We also conducted three training workshops aimed at helping improve the understanding of, and reporting by, administrators of medical schemes as the financial reporting environment grows more complex.

Aside from the analysis of statutory returns, the unit



has continued with a range of activities to promote financial stability, soundness and sustainability of medical schemes. Considerable energy was spent on the Protector and Omnihealth medical schemes. During the course of the year it became clear that Omnihealth – which had had problems for a considerable period and had developed a deficit of about R7 million – could no longer continue as a going concern. After discussing the scheme's future viability with its trustees, a decision was taken in October 2005 that the scheme needed to be wound up. Following discussions with other medical schemes on the possibility of mergers or transfers of members, we were able to successfully negotiate with KwaZulu-Natal medical scheme to take on the remaining members of Omnihealth, so as to avoid the near-certainty otherwise of leaving them high and dry, with health care debts they had expected their scheme to pay for. The administrator of Omnihealth, Metropolitan Health, had provided a R5 million guarantee, but which it was resisting paying as it disputed its liability. This matter is now being attended to by the liquidators of Omnihealth.

It was also decided during the year that Protector Health should seek a more sustainable strategy, and the trustees decided on a merger with Bonitas. Unfortunately, this amalgamation became embroiled in all manner of fights, disputes and arguments which were, in our view, quite unnecessary. By the end of the financial year, we had again intervened to insist that

the two schemes complete this process in the best interests of their members.

The other schemes which received attention from the Financial Supervision unit were the following:

SUREMED: while the scheme's solvency level had exceeded its forecast, its non-health care expenditure, at 21,9% of gross contribution income, had caused concern. The scheme took action to cancel a reinsurance contract, and is seeking to grow its membership.

DISCOVERY HEALTH MEDICAL SCHEME: As a consequence of higher than anticipated claims, fees and member growth, the scheme failed to meet the statutory solvency levels. A new business plan has been submitted, analysed and agreed which is designed to see the scheme achieve a 25% solvency level by end 2008.

PATHFINDER: This scheme has struggled for some time to grow its membership and was not in a pleasing financial position. After intensive engagement, the scheme proposed revised budgets.

BONITAS: The scheme was asked to cancel an inappropriate premium-waiver contract between itself and Medscheme Life. Questions were also raised with the scheme about lack of compliance with requirements for investments in foreign equities, investment in assets not specified in Annexure B of the Regulations and an



investment of the scheme's moneys in a company in which the principal officer of the scheme is a shareholder and a director, especially without any seeming capital appreciation likely to be realized by the scheme. Other concerns related to a title deed for property in KwaZulu Natal which was not in the name of the scheme, but that of an entity called Pegma 36 Investments and services being paid by the scheme where no formal contracts existed between the scheme and the service providers.

ECLIPSE had 635 members and its solvency was -1,47%. It has since decided to close.

FREE STATE medical scheme had a very small membership, solvency of 2,7% and R200 000,00 in its reserves. It was thought best to close this scheme.

UMVUSO was a new scheme which slipped behind in its solvency projections because of a sudden large growth in membership. New budgets have been supplied and the scheme should be back on track.

OXYGEN made an operating loss of R65 million till September 2005 and its solvency level then was 8,6%.

It now expects a solvency of 13,5% and has supplied a business plan.

PHAROS: We met several times with the scheme over its vesting fund, its accounting treatment of rollover benefits and the scheme's financial position. Solvency was low, two options were making a loss and there were large variances with the budget. Some of this was due to low prices of some options, high marketing costs and a large growth in membership which diluted its solvency level. A revised business plan has been submitted and the scheme will be meeting regularly with us to correct the position.

NBC had a substantial deficit with a low and dropping solvency. The scheme was submitting monthly management accounts.

GEMS is the new Government Employees Medical Scheme and has met several times with the office to discuss progress.

A questionnaire dealing with the Registrar's approval of schemes' auditors was reviewed in the light of difficulties experienced with previous submissions and concerns about the quality of reports received by the Office of the Registrar. The input of schemes and auditors was also solicited to make this questionnaire user-friendly. The new questionnaire for the 2005 audit was finalised at the beginning of the second quarter and made available to stakeholders. Two auditors had their applications to audit medical schemes turned down.

Medical schemes' performance as at December 2005

Medical schemes generally showed good progress during 2005, with the numbers of both principal members and beneficiaries increasing slightly. The number of principal members registered by medical schemes (excluding the bargaining councils schemes) went up by 3,5% to 2 812 083 and beneficiaries increased 2,6% to 6 835 621. The dependant ratio dropped by 1,3%, and the pensioner ratio also decreased to 6,4% from 6,7% in 2004.

Gross contribution income increased 5,2% to R54,2bn. Of this amount, R45,8bn was paid out in claims which was an increase of 12,2% on the R40,8bn paid out in the previous year.

Expenditure on hospital services accounted for R16,1bn, or 35,3% of the total paid to providers. This

was a 2,6% decrease on the previous year. Private hospitals expenditure was R15,9bn, an increase of 3,9% while expenditure in provincial hospitals decreased by 4,9% to R242 million. Payments to medical specialists accounted for R9,4bn, or 20,5% of claims paid in 2005. General practitioners took up R3,6bn, or 8% of total benefits paid. This was a 28% increase on 2004.

A significant decline in expenditure was again seen in the value of medicines dispensed by pharmacists and providers other than hospitals, which accounted for R7,2bn or 15,7% of the total benefits. This represented an 8,8% decrease in expenditure on medicines compared to 2004.

Dental specialists increased their share of expenditure by 21,9% to R369 million from R302 million in 2004. Dentists, on the other hand, saw an increase of 3,75% to R1,72bn from R1,65bn in 2004. Finally, supplementary and allied health professionals accounted for R4,6bn or 10,1% percent of the total expenditure paid by medical schemes to providers.

The trends in total benefits paid are shown in figure 4, which shows the dramatic change in the medicines expenditure curve and the stabilising of the private hospital curve, albeit at very high levels.

Administration expenditure in all medical schemes grew 10,4% to R5,4bn in 2005 from R4,9bn in 2004. Administration expenditure in open schemes went up

by 9,6% to R4,3bn from R3,9bn. Restricted schemes had a much higher increase of 13,6% to R1,2bn from R1,0bn.

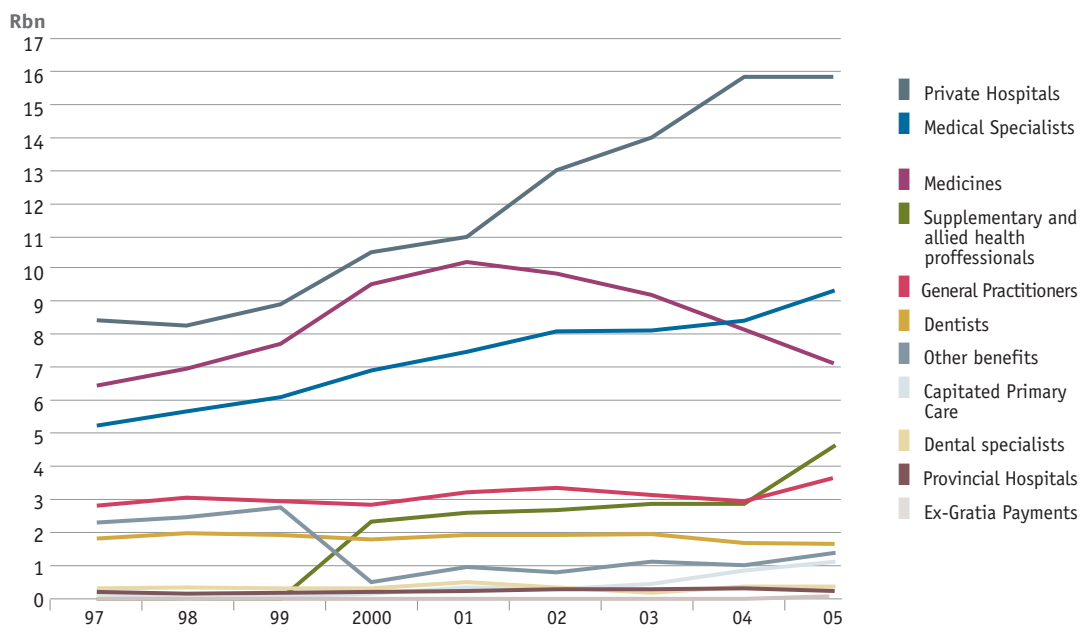
Managed-care fees increased by 2% to R1,3bn from R1,2bn. Administration expenditure and managed-care fees together accounted for 12,3% of contributions, up from 11,9% in 2004. Broker fees again rose sharply by 21,5% to R855,5 million from R704,1 million; on a member per month basis the increase was 16,6% to R35,50 from R30,40. Total impaired receivables (previously known as bad debts) amounted to R202 million compared to R213 million in 2004, which is a decrease of 5,2%.

Total non-healthcare expenditure (ie. administration fees plus fees paid for managed care and broker fees, etc) rose by approximately 9,6% to R7,8bn in 2005 from R7,1bn.

Schemes reported a total operating deficit of R356,2 million in 2005 compared to the surpluses of the past few years. While still a concern, this decrease was probably not unexpected, given that most schemes have built reserves to 25%. When investment income was taken into account, the overall net position changed to a surplus of R2,3bn.

Nett assets, defined as total assets less total liabilities, rose 14,0% to R23,0bn from R20,1bn in 2004. This resulted in the industry average solvency increasing to

Figure 4 Total benefits paid



39,1% as at December 2005 from 37,3%. This level was higher than the prescribed solvency level of 25%. The solvency ratio of open schemes was 29,6%, while that of restricted schemes was 63,5%. These solvency results are shown in figures 5, 6 and 7.

Figure 5: Solvency trends since 2000 for all schemes

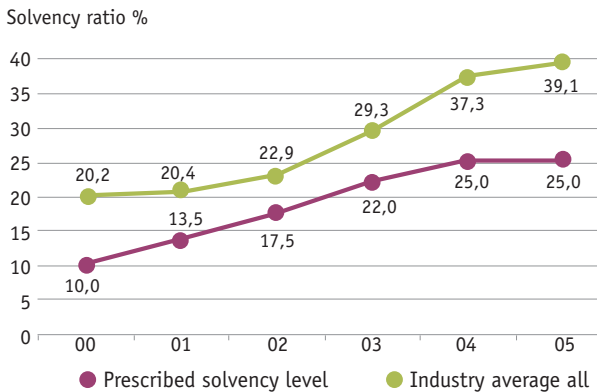


Figure 6: Solvency trends since 2000 for open schemes

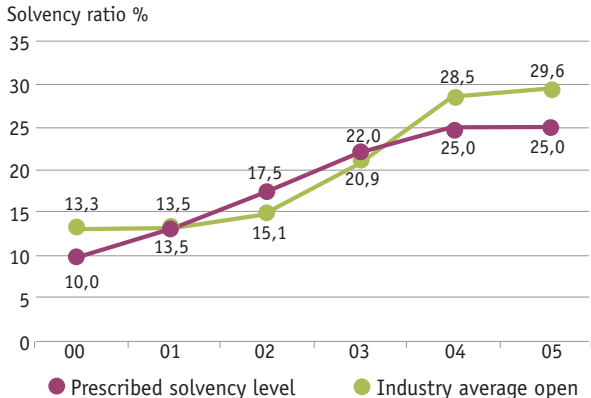
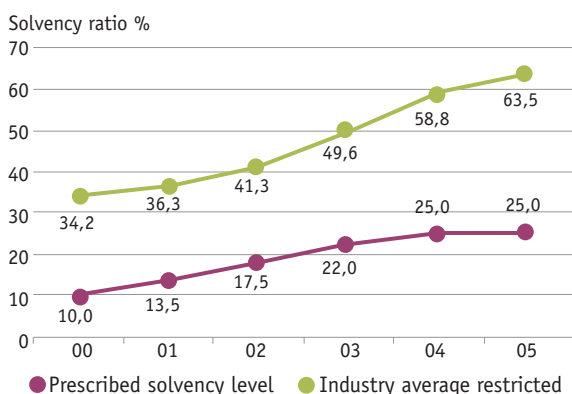


Figure 7: Solvency trends since 2000 for restricted schemes



Governance

There were a number of positive developments with regard to governance during this financial year. The curatorship of Medicover was lifted and a new board of trustees has been installed. We are grateful for the good work done by Medicover's former curators in reforming the management of this scheme and in recovering many millions back from a number of parties who had acted in a manner prejudicial to the best interests of the members.

The curatorship of KwaZulu-Natal medical scheme has again stabilised the operations of this scheme, and we are now actively working on ending the curatorship.

And, of course, the great majority of schemes have conducted their affairs in an impeccable manner, and have worked to advance the interests of their members. There are many schemes in this regard, such as Anglo- American Corporation medical scheme, Sasol medical scheme, Nedcor medical scheme, NIMAS, and many others who have become models for good governance and for putting the interests of their members at the forefront.

On the other hand, there has been a great deal of work done in response to some failures of governance. An inspection into the affairs of Gen-Health Medical Scheme resulted in the scheme being placed under provisional curatorship, the suspension of some brokers associated with the scheme, and a police investigation into possible fraud and theft along with breaches of the Medical Schemes Act. We had come to the belief, after the inspection, that the trustees were not sufficiently independent or effectively elected by members as required by the rules of the scheme. In the submission to the Pretoria High Court when applying for the interim curatorship of the scheme and an Anton Pillar order – which were granted – it was pointed out that several of the trustees and administrator employees were family members and that this created an environment in which members' funds in the scheme were not adequately protected. Additionally, the court was told, annual general meetings and elections had not taken place in accordance with the law. By the end of the period under review, a date had not been set for the confirmation of the curatorship. This was to take place early in the next financial year.

We reported in last year's annual report on Prosano's challenges to the Registrar's directive to amend the scheme's rules to comply with section 57(2) of the

Act, in relation to the composition of the scheme's governance structures. This matter was finally heard by the Appeal Board in August 2005. Prosono's appeal was again dismissed. The scheme subsequently chose to take this decision to the High Court for review, and at the same time applied to the court for an order interdicting the Registrar from enforcing his directive until the review application had been finalised. The matter did not stop there as a few months later the scheme sought a rapprochement with the Registrar, accepted the directive, changed its rules to comply with section 57(2), and tendered the costs incurred by the Registrar in this matter. Of course, the people whose moneys were being used in this manner were the ordinary teachers, nurses and workers who are members of this scheme. By the end of the financial year, the scheme was preparing to hold an AGM to elect a new board of trustees.

The problems of governance at Bonitas have again been pervasive during this reporting period. Governance concerns at Bonitas were raised with the Board of Trustees and the Principal Officer. The chairperson was a director of Medscheme Holdings and therefore in breach of section 57 of the Act. The scheme's rules on composition of the board were also determined to be not in line with section 57. There were also concerns regarding investments falling outside the scope and ambit of the Act. The scheme subsequently agreed to hold new elections for the board in a manner that complies with the legislation. We have also been engaged with Bonitas to resolve the issues involved in the proposed amalgamation with Protector.

Two other inspections were carried out into Bonitas: the first occasioned by concerns on the manner in which contributions were being paid into insurance policies outside the medical schemes legislative framework; the second by allegations of payments outside the requirements of the law. Both reports were provided to the entities involved for a response, and the first matter had been resolved by the end of the financial year.

After newspaper reports indicated a possible conflict of interests between Topmed Medical Scheme's trustees and their employer, Sanlam, we engaged the trustees and ascertained that despite the fact that most trustees were employees of Sanlam, elections had in fact taken place properly. The Board of Trustees also advised that it was continuing with legal action against Sanlam to recover a substantial amount of money it was believed to be owed to members.

An inspection was carried out into Resolution Health medical scheme with the aim of establishing who benefited from funds paid by the scheme to certain related parties. By the year's end, this had not reached finality and investigations were continuing. Another inspection was also carried out at Discovery Health Medical Scheme regarding possible unfair treatment of some applicants to the scheme's Coastal Priority option. This inspection was inconclusive.

Other legal matters during the year

The legal unit continued to provide support and advice within the Office of the Registrar on a variety of issues, which during this year included: member participation in scheme amalgamations; member liability in the case of balance-billing by providers; and use of trust vehicles within medical schemes. In addition, a number of legal disputes arose in the course of the year.

We joined an application brought by Platinum Asset Management against the Financial Services Board, Minister of Finance & Others. The application sought to declare as unconstitutional sections 3 and 4 of the Inspection of Financial Institutions Act of 1998. The matter served before the High Court [WLD] during November 2005. Judgment was handed down in December when the application was dismissed with costs. The applicants have filed application for leave to appeal.

We were cited as co-respondents in a matter between Medihelp and the National Treasury, in which Medihelp sought an urgent interdict to compel Treasury to continue paying for all medical expenses relating to a "ring-fenced" group of state pensioners. Prior to this we had turned down an application by the scheme to keep this ring-fenced option, which was not in compliance with the Medical Schemes Act. Medihelp's interdict application was dismissed, but was then taken on appeal to the Supreme Court of Appeal in Bloemfontein where once again the scheme lost its action.

The issue of demarcation between medical schemes and health insurance products was taken forward by an instruction to an insurance entity to desist from doing the business of a medical scheme, and exploration of the possibility of an agreement being reached with the South African Insurance Association to control voluntarily the conduct of its members in this regard, similar to a prior agreement reached with the Life Offices Association. By the end of the financial



year, preparations had been made to approach the High Court for a declaratory order in relation to the Guardrisk product.

We received a letter from Selfmed regarding a paragraph concerning the scheme in the 2004/05 Annual Report. We had reported on a number of governance matters at the scheme and Selfmed regarded our report as defamatory and demanded that we withdraw the annual report and publish an apology. We have taken the view that there was nothing defamatory in our annual report, and have instructed our lawyers to oppose these demands, which we consider to be vexatious and without merit

Administrator, Managed Care and Broker Accreditation

The accreditation of administrators and managed care entities has continued. Accreditations were granted to the following administrators in this period: Discovery Health (Pty) Ltd; Medscheme Holdings (Pty) Ltd; Metropolitan Health Corporate; Metropolitan Health (Pty) Ltd; and Prosperity Health Managers (Pty) Ltd. At the end of the financial year, a total of 17 administrators were fully accredited with the Council.

The following managed health care organisations received accreditation during this period: Calabash Health Solutions (Pty) Ltd; East Cape Medical Business

Systems Limited T/A ECIPA Healthcare; Medscheme Holdings (Pty) Ltd; Riskaid (Pty) Ltd; Dental Information Systems (Pty) Ltd and Supplementary Health Services (Pty) Ltd. At the end of the financial year, a total of 55 managed health care organisations were accredited with the Council.

Brokers, too, had new attention given to their accreditation – and to areas where there had been lapses and for which brokers had to be taken to task. During the financial year, 2807 new individual broker accreditations were granted and 3502 individuals successfully renewed their accreditation. Some 218 applications by individual brokers for accreditation or renewal of accreditation were declined. In respect of broker organisations, 628 new accreditations were granted, 502 renewals were made, and 67 applications were declined. The accreditations of two brokers and one broker organisation were withdrawn or suspended during this financial year, on the basis of determinations of lack of fitness and propriety or of improper conduct. At the end of the financial year, a total of 9425 individual brokers and 1691 broker organisations were accredited with the Council.

Various broker related complaints were handled by the office in this period. In addition, we worked with the FAIS Ombud in investigating a complaint lodged by a client against Aucamp Makelaars. The result was that the Ombud ruled that the broker failed to comply with FAIS Act and he should accordingly pay his



client's medical expenses to the value of R35 000, based on an erroneous undertaking that the scheme in question would accept his application without a waiting period.

Working with schemes beneficiaries and the public to promote fair treatment

Consumer education

Consumer education, a necessary component of making consumers aware of their rights in this environment, took place in several centres regularly. Well over 50 consumer education workshops were held with consumer advocacy groups, employers, shop stewards, government agencies and health care providers. In collaboration with other regulators and consumer organisations, specific activities were organized around Women's Month in August 2005, and workshops were held around the Consumer Month in March 2006 and presentations were made to some twelve consumer groupings, including business, labour and other consumer groups. We also made education and information materials available to four provinces for distribution during this month. Finally, we have begun

a collaborative initiative with the SA Consumers Union to publicise the consumer interest initiatives of both our organizations.

We also appointed a consultant to take the *Fair Treatment of Members* initiative forward. She has been working with three medical schemes to this end: Oxygen, Fedhealth, and Bonitas. The aim is to set a benchmark for schemes on how to treat their members fairly. If successful, it is intended that other schemes should use these benchmarks to devise fair treatment strategies for their members.

Trustee training

In our continuing efforts to improve governance in medical schemes, the programme of trustee training also proceeded in the course of this year. Trustee training sessions were offered in Cape Town, Johannesburg, Port Elizabeth and Durban. Some of the topics covered in these sessions included: the Medical Schemes Act; the role of trustees and administrators; complaints processes; understanding financial statements; management of solvency and investments; prescribed minimum benefits; and ICD10 coding. In September 2005, road shows were also held in Johannesburg, Durban and Cape Town to present and discuss the findings of the Council's 2004/05 Annual Report.



Resolution of complaints and the settling of disputes

The complaints division handled 1833 complaints during 2005/06. These complaints are reported by their category in Table 3. Of these complaints, 24% were resolved within 30 days, and 35% and 22% were resolved in 60 and 90 days respectively. Effectively 81%

of all complaints were resolved within 90 days. (See table.) Although there clearly remains room for improvement, these statistics demonstrate significant progress in the complaints function at Council over the past few years. In 2003 by comparison, only 3% of complaints were resolved within 30 days, and a 10% and 19% were resolved in 60 and 90 days respectively.

TABLE 3: COMPLAINTS RECEIVED DURING 2005/6

Type of Complaint	Number	% of Total	2004/05 comparatives
Unpaid Accounts	689	37.59%	660
Exclusion of Benefits	306	16.69%	325
Misunderstanding with Scheme	194	10.58%	131
Non-Payment of Refund	170	9.27%	199
Termination of Membership	117	6.38%	101
Unauthorised Deductions	69	3.76%	110
Refusal by Scheme to give Authorisation	66	3.60%	32
Member Fraudulently Assigned	33	1.80%	19
Exorbitant Premiums	30	1.64%	63
Suspension of Membership	24	1.31%	17
Concerns regarding Management of Scheme	23	1.25%	12
Unreasonable Waiting Periods	19	1.04%	13
Loss due to Bureaucratic Inefficiencies	18	0.98%	44
Reversal of Payment	15	0.82%	40
Restriction on Change of Option	9	0.49%	3
Late Joiner Penalty	8	0.44%	12
Refusal to Provide Membership Certificate	8	0.44%	6
Withholding of Benefit Information	8	0.44%	15
Unethical Marketing Practices	7	0.38%	9
Premium Increases without Proper Notice	5	0.27%	6
Exclusion of Pre-existing Conditions	4	0.22%	6
Rejection of Application	4	0.22%	6
Restriction on Choice of Provider	4	0.22%	2
Problems with Governance Structures	3	0.16%	20
TOTAL	1833	100%	1848



Thirty-one disputes were referred to the appeals sub-committee of the Council during the past financial year.

In **Spectramed vs. AA**, the appellant appealed against a decision by the Registrar which ruled that Spectramed's termination of the member's membership was unjustified. AA applied for membership in March 2005. In his application form BB disclosed that he had had a hip replacement and that he was fully recovered. In August 2005, BB sought authorisation for a total right-hip replacement. After investigation, Spectramed alleged that BB must have been aware of problems to his right hip at the time that he sought

membership of the scheme, but had failed to disclose the problems. As a result, the scheme purported to terminate BB's membership. After considering medical evidence before them, the appeal committee accepted the doctor's evidence that the pathology in the respondent's right hip was detected by him for the first time only in August 2005, and therefore that there had been no fraudulent non-disclosure by the member. The decision of the Registrar was therefore upheld.

The matter of **Discovery Health Medical Scheme vs. BB** revolved around a procedural issue. Discovery Health appealed against a decision of its dispute committee, which decision was apparently made some three and a half months before the hearing of this appeal. In its affidavit in support of the appeal the appellant indicated that the chairperson of the disputes committee had not yet delivered written reasons for his decision. Discovery Health indicated that it was nevertheless pursuing the appeal and would forward the written reasons to the Council and to the member as soon as same became available. The appeal committee ruled that Discovery had failed to provide

Age analysis of complaints resolution		
M1	30 days	24%
M2	60 days	35%
M3	90 days	22%
M4	120 days	9%
M5	120+ days	10%
Open		0%



adequate or reasonable explanation for its failure to procure the written reasons of the dispute committee in advance of the hearing of the appeal. The request for the postponement of the appeal in order to allow the appellant further time to procure these reasons was therefore refused. The appeal committee was not prepared to consider the appeal in the absence of these reasons and as a consequence the appeal was dismissed.

In **CC vs. Protector Health**, the appellant was shot during a hijacking incident and suffered extensive damage to his jaw. He had undergone extensive reconstructive surgery to his jaw and now required three dental implants to restore functionality to his mouth. In terms of the rules of the scheme the implants that the appellant required were excluded. The appellant then applied to the scheme's ex-gratia committee which approved a payment of R8 000 for the cost of three implants of ball-heads which it believed it could be used with removable dentures. The ex-gratia committee believed this to be a more functional procedure than that proposed by the appellant. The appellant contested the appropriateness of the alternative procedure authorised by the ex-gratia committee. The appeal committee ruled that it is not empowered to interfere with the discretionary payments of the ex-gratia committee in circumstances where the rules of the scheme exclude payment for particular benefits.

The Appeal Board heard seven matters in the course

of this financial year. The Appeal Board is appointed by the Minister in terms of section 50 of the Medical Schemes Act, to hear appeals against decisions of the Council or of the Registrar acting with the concurrence of the Council. In the event that parties are aggrieved by determinations made by the appeals sub-committee of the Council, parties therefore have the option of appealing against these decisions to the Appeal Board.

In **DD vs. Munimed**, DD joined Munimed in July 2003. DD, a municipal employee, joined Munimed in terms of an arrangement between the employer and the scheme. At the time of joining, the employer stipulated that he could not move schemes until 31 December 2004 unless he changed jobs. DD selected a benefit option that provided for unlimited orthodontic treatment. In January 2004 the respondent restructured its benefits and imposed an annual limit of R2 000,00 on specialised dentistry including orthodontics.

DD referred the matter to the Council's appeals sub-committee on the basis that he was incurring ongoing orthodontic expenditure in respect of his sons, and was locked into a scheme which had changed its benefits since he elected to join. He argued that he might have chosen to join another scheme had he known that these benefits might be altered. The Council dismissed the appeal. It held that the blame for DD's situation could not be laid at the door of the respondent, because it was the appellant's employers that had cre-



ated the condition that he belong to the scheme until the end of 2004. DD was therefore advised to direct his complaint in this regard to his employer and not the respondent. DD then appealed the Council's decision to the Appeal Board. The Appeal Board confirmed the Council's ruling and dismissed the appeal.

The matter of **EE vs. Discovery Health Medical Scheme** concerned a surgical procedure performed on EE's jaw to correct an overbite. Discovery Health declined to pay for the costs of the procedure to the extent that they exceeded the benefit limit for specialised dentistry. EE alleged that he was informed by his broker prior to joining the Discovery Health that the entire cost of the surgical procedure would be covered by the scheme. He further alleged that the broker had informed him that the procedure was not classified as specialised dentistry and would thus not be subject to the limits applicable in that regard. Council held that EE had failed to establish his entitlement to be paid out for the amounts not covered by the respondent either as a result of the benefit entitlement in terms of the scheme rules or due to any undertaking given by, or on behalf of, the scheme. The Appeal Board confirmed the decision of the Council and dismissed the appeal.

The matter of **International Health Insurance (IHI) vs. Council for Medical Schemes** concerned a refusal by the Council to grant exemptions, in terms of section 8(h) of the Medical Schemes Act, from application of the Act to IHI. The Appeal Board concurred

with the Council that it could not grant "blanket" exemptions from compliance with the Act, and that applicants for exemption must identify exactly those sections of the Act for which exemption is sought, and demonstrate exceptional circumstances justifying the exemption. The Board found that the appellant failed to show exceptional circumstances necessary for the granting of the exemption. The Board was of the view that some of the issues raised by IHI were beyond the scope of its powers and that the appellant should take up those issues with the legislature and the Department of Health.

Improving the effectiveness of our business, managing our human resources and finances

The people of the Council

Arising from the 5-year review of Council's activities and strategic direction, a review of the organisational structure of the Registrar's Office was undertaken in consultation with staff and management. The changes took effect during August 2005 after they had been approved by Council.

The old Registration and Accreditation unit was reorganized into two. An Accreditation unit took responsibility for accreditation of brokers, managed care organisations and administrators. The other unit was

renamed Benefits Management and took responsibility for our work on schemes' benefits, contributions and other rules. The separation of these functions is intended to ensure greater attention to these important areas of regulatory focus. The communications function was transferred to the office of the Chief Executive Officer, and a new position, Head of Strategy, was created in that office. The functions of Chief Operations Officer were separated from the position of Head of Financial Supervision, and a new person was promoted into the latter post.

Several changes took place in the Compliance division. The training and education function was transferred to the Compliance division, together with the staff. Two new posts were created in Compliance, with responsibility for investigations and enforcement. The Legal Services division was also expanded to incorporate the complaints adjudication function. The Information Technology unit was renamed Information Systems and Knowledge Management, and the resource centre and knowledge management functions were transferred from Research and Monitoring to this unit. The Call Centre was also subsumed in this unit.

The Human Resources division continued to initiate and develop policies and programmes to position the Council as an employer of choice. Key focus areas during the period under review included: recruitment of appropriately qualified professionals; strengthening employment equity in the workplace; enhancing performance management; and skills development.

We finalized the Council's employment equity report for the period 1 April 2005 to 31 March 2006, which was completed for submission to the Department of Labour. The conclusion of this report was that the Office of the Registrar currently has a generally diverse and representative workforce. At the end of the financial year, 43.1% of the staff was male while 56.9% was female. 64.9% of positions were filled by African employees, 4.6% by Coloured employees, 4.6% by Indian employees, and 26.2% by White employees.

A proposal for a new performance management system, developed with the assistance of PriceWaterhouseCoopers, was accepted in July 2005. Subsequently, performance agreements for the new system were developed in consultation with staff.

Work on developing a skills audit and a training needs analysis based on the outcome of performance assessment interviews began in June 2005. Expected out-

comes include: the identification of performance discrepancies in terms of level of knowledge and skills of each individual based on assigned job functions; and the development of data necessary for effective evaluation.

Management of Council's finances

We have worked to ensure full compliance with the requirements of the Public Finance Management Act and other applicable laws on financial management of our business. Regular management accounts were produced and presented to the Strategic Management Committee, the Council and the Audit Committee. The internal auditors, Gobodo, continued their assessments of the functioning of the divisions within Council. Furthermore, our risk management committee has developed a risk management strategy, underpinned by the development of a fraud prevention plan.

Our audited financial statements are in part 3. We are pleased that we have, once again, been judged competent by the Auditor-General in the management of our financial affairs.

Maintaining contact with our stakeholders

The Council contact centre has been upgraded. From August 2005 to March 2006 (the period for which call statistics have been tracked), an average of 3360 telephone calls per month were handled by the contact centre.

A new website was developed with dedicated member portals for brokers, broker organisations, medical scheme administrators and online return users. Feedback on the new site has been generally positive and the website received a positive review in Personal Finance Volume 24 of 2005. The National Health Reference Price List portal was also totally revamped in line with industry requirements and incorporated into the newly developed website.

The IT team also succeeded in developing and testing the shadow REF return system. This enabled medical schemes to submit consolidated data on the 25 Chronic Disease List conditions and modifiers. As part of testing the manner in which a Risk Equalisation Fund might work, the current LAN was also expanded to the new wing of our premises.

In the course of the financial year, 62 requests for information were made in terms of the provisions of the Promotion of Access to Information Act (POA-

TIA). Of these requests, 59 were approved and processed within the required 30 days. The remaining three requests were rejected as a result of application of sections of POATIA which relate to protection of certain confidential information and information of third parties, and protection of records privileged from production in legal proceedings.

Contributing to change within our community

Our policy requires all gifts from stakeholders received by members of staff to be declared and surrendered for a staff auction, the proceeds of which are donated to deserving charities (in some cases we might return a gift if it is judged to be clearly inappropriate).

The money raised from staff in 2005 was distributed during the past financial year. We used the money to purchase a photocopy and fax machine for Ga-Tsholofelo Home Based Care; covered the medical expenses of victims of a horrific bus accident; made a donation to the Angel Wings Care Centre, which cares for people with disabilities; and distributed an amount of money to Nehemiah pre-schools, which offer pre-school education to children from financially disadvantaged backgrounds. We also sponsored the purchase of a stove for Chubby Chums; and donated money to I.P.H. Hospice. We used the balance to fund a year's supply of prescribed medication for a 12-year old girl suffering from cerebral palsy, at the Maranatha Care Centre.

We again raised funds during the January 2006 staff gifts auction. This money was set aside for our Make A Difference Day (MADD) which is the focal point of our social responsibility projects and which was to take place early in the new financial year.

In addition, a number of used computers were donated to each of the following schools: Makapanstad Primary School; Kliptown Junior Secondary School; and Mogotlhwane Primary School.

Conclusion

I have set out in this review the progress that the Council has made in relation to a number of our key regulatory objectives. We have continue to work on devising a more effective regulatory regime, improved our oversight of medical schemes' benefits and contributions, worked with regulated entities to secure greater protection and fairness for members, focused on the effectiveness of our operations and contributed to improving the financial soundness of medical schemes.

All of these actions have contributed to a better medical schemes sector. For instance, in 2000, approximately 3,22 million beneficiaries were members of medical schemes with a solvency protection of less than 10% of contributions. By December 2005, this number had reduced to only 111 759 - an improvement of 97%. Some 4 million beneficiaries are currently in schemes with a solvency level greater than 25%, compared to the 1,4 million who enjoyed such protection in 2000. This represents a 170% improvement.

We rely on constructive engagement with many stakeholders in the industry in order to achieve our goals. My appreciation goes to all of them, including trustees, principal officers, administrators and many others for their professionalism, courtesy and suggestions. The staff of the Council continues to show great dedication to delivering better regulation and fairer outcomes for members. I am grateful for their commitment and willingness to embrace the changes we have faced this year. I would also like to thank the members of Council, Minister of Health, Dr Manto Tshabalala-Msimang and the Director-General of Health, Thami Mseleku for their support. Finally, I would like to thank my family for their encouragement and good cheer.

T. Patrick Masobe
August 2006

REPORT OF THE AUDITOR-GENERAL TO PARLIAMENT ON THE FINANCIAL STATEMENTS OF THE COUNCIL FOR MEDICAL SCHEMES FOR THE YEAR ENDED 31 MARCH 2006

1. AUDIT ASSIGNMENT

The financial statements as set out on pages 31 to 43 for the period ended 31 March 2006, have been audited in terms of section 188 of the Constitution of the Republic of South Africa, 1996 (Act No. 108 of 1996), read with section 4 and 20 of the Public Audit Act, 2004 (Act No. 25 of 2004) and section 13(4) of the Medical Schemes Act, 1998 (Act No. 131 of 1998). These financial statements, the maintenance of effective control measures and compliance with relevant laws and regulations are the responsibility of the accounting officer. My responsibility is to express an opinion on these financial statements, based on the audit.

2. NATURE AND SCOPE

The audit was conducted in accordance with International Standards on Auditing read with General Notice 544 of 2006, issued in Government Gazette no. 28723 of 10 April 2006 and General Notice 808 of 2006, issued in terms of Government Gazette no. 28954 of 23 June 2006. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement

An audit includes:

- Examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements;
- assessing the accounting principles used and significant estimates made by management; and
- evaluating the overall financial statement presentation,

I believe that the audit provides a reasonable basis for my opinion.

3. BASIS OF ACCOUNTING

The entity's policy is to prepare financial statements on the basis of accounting determined by the National Treasury of South Africa, as described in note 2.1 to the financial statements.

4. AUDIT OPINION

In my opinion, the financial statements fairly present, in all material respects, the financial position of the Council for Medical Schemes at 31 March 2006 and the results of its operations and cash flows for the year ended, in accordance with the basis of accounting determined by the National Treasury of South Africa, as described in note 2.1 to the financial statements and in the manner required by the Public Finance Management Act 1999 (Act No. 1 of 1999).

5. APPRECIATION

The assistance rendered by the staff of the Council for Medical Schemes during the audit is sincerely appreciated.

JR Aguma

JR AGUMA for Auditor-General

Pretoria

31 July 2006



A U D I T O R - G E N E R A L

Statement of financial position

OF COUNCIL FOR MEDICAL SCHEMES

FOR THE YEAR ENDED 31 MARCH 2006

	Note	31/03/06 R	31/03/05 R
ASSETS			
Non-current assets		2 078 895	1 992 939
Property, plant & equipment	3	2 078 895	1 992 939
Current assets		7 387 392	9 841 291
Trade debtors and other receivables	5	214 133	725 120
Cash and cash equivalents	4	7 173 260	9 116 171
Total assets		9 466 287	11 834 230
FUNDS AND LIABILITIES			
Administration funds		1 539 590	4 655 302
Accumulated funds		1 539 590	4 655 302
Non-Current liabilities		347 594	46 808
Deferred lease rental payable	6	347 594	46 808
Current liabilities		7 579 102	7 132 120
Trade creditors and other payables	7	5 921 222	6 425 930
Provisions	7	1 657 881	706 189
Total funds and liabilities		9 466 287	11 834 230

Mr T Patrick Masobe

Registrar of Medical Schemes

31/05/2006

Statement of financial performance

OF COUNCIL FOR MEDICAL SCHEMES

FOR THE YEAR ENDED 31 MARCH 2006

32

	Note	31/03/06 R	31/03/05 R
Revenue	8	39 938 252	29 967 786
Expenditure		43 669 335	34 551 914
Administration		2 685 590	2 458 820
Appeal Board expenses		432 716	316 698
Accreditation costs		17 655	540 000
Audit fees:	11	534 914	296 029
Conference, workshops & seminars		707 091	712 833
Consulting fees		155 749	107 362
Consumer education		211 419	185 915
Council Committees		455 253	675 430
Depreciation		896 680	1 164 225
Fair Treatment		184 191	
HR/Organisational Strategy		508 143	305 730
Investigation costs		1 182 812	647 208
Interest paid	13	171 236	
Legal fees		2 749 476	2 122 402
Media & promotion		429 735	421 774
NRPL		739 117	562 287
Office rental	12	2 787 450	1 151 974
Personnel expenditure		23 180 808	21 044 349
Research costs		786 095	577 850
Resource centre		217 887	126 017
Risk Equalisation Project	10	3 859 126	584 863
Strengthening Dispute Resolution		167 673	99 000
Trustee training		277 812	228 097
Water, Rates & Electricity		330 707	223 051
Operating deficit for the year		(3 731 083)	(4 584 128)
Interest received		615 371	716 110
Accumulated deficit		(3 115 712)	(3 868 018)

Statement of changes in net assets

FOR THE YEAR ENDED 31 MARCH 2006

	Note	31/03/06 R	31/03/05 R
Accumulated funds at the beginning of the year.		4 655 303	8 908 191
Effect of additional lease rentals from change in accounting policy	20	-	(384 870)
Restated accumulated funds at the beginning of the year		4 655 303	8 523 321
Net restated deficit for the year		(3 115 712)	(3 868 018)
Net deficit for the year		(3 115 712)	(4 206 080)
Effect of reduction in lease rentals from change in accounting policy	20	-	338 062
Accumulated funds at the end of the year		1 539 590	4 655 303

Cash flow statement

OF COUNCIL FOR MEDICAL SCHEMES

FOR THE YEAR ENDED 31 MARCH 2006

	Note	31/03/06 R	31/03/05 R
Cash flow from operating activities			
Cash receipts from debtors		35 861 005	29 033 988
Cash receipts from Department of Health		4 617 393	584 863
Cash paid to suppliers and employees		(41 882 807)	(30 930 290)
Interest Paid		(171 236)	-
Cash utilised in operations	9	(1 575 645)	(1 311 439)
Interest received		615 371	716 110
<i>Net cash flows from operating activities</i>		(960 274)	(595 329)
Cash flows from investing activities			
Purchase of fixed assets		(982 637)	(402 012)
Net increase(decrease) in cash and cash equivalents		(1 942 911)	(997 341)
Cash and cash equivalents at the beginning of the year		9 116 171	10 113 512
Cash and cash equivalents at the end of the year	4	7 173 260	9 116 171

Notes

to the financial statements

FOR THE YEAR ENDED 31 MARCH 2006

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1. Legislation

- 1.1. The Council was established under the Medical Schemes Act, 1998 (Act No. 131 of 1998)
- 1.2. The Council is a listed entity under schedule 3 of the Public Finance Management Act, (Act No 1 of 1999).
- 1.3. The Council collects levies from schemes in terms of the Levies Act 2000 (Act No.58 of 2000)

2. Accounting Policies

The principal accounting policies adopted in the preparation of these financial statements are as set out below and are consistent with those of the previous year. Any changes in accounting policies are disclosed in the notes to the financial statements.

2.1 Basis of preparation

The financial statements have been prepared in accordance with the South African Statements of Generally Accepted Accounting Practices (GAAP) including any interpretations of such Statements issued by the Accounting Practices Board, with the prescribed Standards of Generally Recognised Accounting Practices (GRAP) issued by the Accounting Standards Board Replacing the equivalent GAAP Statement as follows:

Standard of GRAP	Replaced Statement of GAAP
GRAP 1: Presentation of financial statements	AC101: Presentation of financial statements
GRAP 2: Cash flow statements	AC118: Cash flow statements
GRAP 3: Accounting policies, changes in accounting estimates and errors	AC103: Accounting policies, changes in accounting estimates and errors

The recognition and measurement principles in the above GRAP and GAAP Statements do not differ or result in material differences in items presented and disclosed in the financial statements. The implementation of GRAP 1, 2 & 3 has resulted in the following significant changes in the presentation of the financial statements:

2.1.1 Terminology differences:

Standard of GRAP	Replaced Statement of GAAP
Statement of financial performance	Income Statement
Statement of financial position	Balance sheet
Statement of changes in net assets	Statement of changes in equity
Net assets	Equity
Surplus/deficit for the period	Profit/loss for the period
Accumulated surplus/deficit	Retained earnings
Contributions from owners	Share Capital
Distributions to owners	Dividends
Reporting date	Balance sheet date

2.1.2 The cash flow statement can only be prepared in accordance with the direct method.

2.1.3 Specific information such as:

(a) receivables from non-exchange transactions, including taxes and transfers;

(b) taxes and transfers payable;

(c) trade and other payables from non-exchange transactions; must be presented separately on the statement of financial position

2.1.4 The amount and nature of any restrictions on cash balances is required to be disclosed.

Paragraph 11 - 15 of GRAP 1 has not been implemented as the budget reporting standard is in the process of being developed by the international and local standard setters. Although the inclusion of budget information would enhance the usefulness of the financial statements, non-disclosure will not affect fair presentation.

2.2 Non current assets

All items of property plant and equipment are recognised at cost less accumulated depreciation. Depreciation is calculated on the straight line method to write off each asset over their estimated useful lives as follows:

Computer equipment	25%
Computer software	33%
Office furniture and equipment	10%
Motor vehicle	20%
Other assets	10%

Repairs and maintenance are charged to the income statement during the financial period in which they are incurred.

Expenditure that increases the original value and useful lives of property plant and equipment items are classified as assets and amortised over their useful lives on a straight line method.

Gains and losses on disposal are determined by comparing proceeds with the carrying amount and are included in the operating profit during the period in which they accrue.

2.3 Impairment of assets

Non-current assets are reviewed for impairment losses whenever events or changes in the circumstances indicate that the carrying value may not be recoverable. An impairment loss is recognised for the amount by which the carrying amount of an asset exceeds its recoverable amount.

2.4 Trade debtors and other receivables

Accounts receivable are carried at fair value less provisions made for impairment in the fair value of these receivables. Where circumstances reveal doubtful recovery of amounts outstanding, a provision for impaired receivables is made and charged to the income statement.

2.5 Trade creditors and other payables

Trade and other payables are recognised at the fair value of the consideration to be paid in future for the goods and services that have been received or supplied and invoiced or formally agreed with the supplier.

2.6 Provisions

Provisions are recognised when there is a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount can be made.

2.7 Revenue

The main sources of revenue of the Council are listed below.

2.7.1 Levies

Levies are the amounts paid by medical schemes based on the number of members in a scheme during the financial period. Levies are recognised on an accrual basis in accordance with the number of members in the medical scheme in the period they fall due.

2.7.2 Accreditation fees

Accreditation fees are fixed tariffs paid by brokers over two years. Accreditation fees are recognised in the financial period in which services are rendered.

2.7.3 Grants

The Council receives grants from government for specific projects. Grants are recognised in the financial period at their fair value where there is reasonable assurance that the grant will be received and the Council will comply with the attached conditions. Grants relating to future costs are deferred and recognised in the income statement over the period necessary to match them with the costs for which they are intended to compensate.

2.7.4 Registration fees

Registration fees relate to the amounts paid by schemes to register or amend their rules. Registration fees are recognised in the financial period that they fall due.

2.7.5 Interest

Interest income comprises interest received on cash and cash equivalents, and that earned on overdue levies. Interest income is recognised in the income statement for all interest bearing investments on an accrual basis using the effective yield based on the actual amount. Interest on overdue levies is calculated at the rate determined by the South African Revenue Services.

2.8 Cash and cash equivalents

Cash and cash equivalents are carried on the balance sheet at cost for the purpose of the cash flow statement. Cash and cash equivalents comprise cash on hand and deposits held in current and call accounts at the bank.

2.9. Financial instruments

(a) Accounting for financial instruments

Financial instruments carried on the balance sheet include cash and bank balances, investments, receivables and trade creditors. The particular recognised methods adopted are disclosed in the individual policy statements associated with each item.

(b) Financial risk management

Financial risk factors:

The Council's activities expose it to a limited degree of financial risks including interest rates and credit defaults.

Interest rate risk:

The Council's income and operating cash flows are to a large extent independent of charges in the market interest rates. The Council invests surplus cash on call accounts and its exposure to interest rate risk is limited by virtue of the limited term that surplus cash is held on call.

Credit risk:

The Council is exposed to credit risk, which is the risk that a counterpart will be unable to pay accounts in full when due. There is no significant concentration of credit risk due to a wide spread of debtors that owe amounts to the Council.

Liquidity risk:

The Council is exposed to liquidity risk by virtue of having trade creditors at year end. Liquidity risk is managed by maintaining sufficient balances on cash and cash equivalents.

2.10 Research costs

Research costs relate to work performed by the research unit. The objective of the unit is to monitor the impact of the Medical Schemes Act, 1998 (Act No. 131 of 1998), research developments and recommend policy options to improve regulatory environment. Research expenditure is recognised as an expense in the financial period in which it was incurred.

2.11 Leases

Leases where a significant portion of the risks and rewards of ownership of the assets are retained by the lessor are classified as operating leases. The difference between the lease rentals recognised in the statement of financial performance and the fair value of the consideration paid is recognised as an asset or liability in the statement of financial position. Payments made under operating leases are charged to the statement of financial performance on a straight line basis over the period of the lease. When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of penalty is recognised as an expense in the period in which termination takes place.

2.12 Comparatives

Where necessary prior year comparative figures have been reclassified to conform to changes in presentation in the current year. Prior year figures are exclusive of VAT.

3. Property, plant and equipment

	Computer Equipment	Computer Software	Furniture & Fitting	Motor Vehicle	Other Assets	TOTAL fittings
Period ended 31 March 2004						
Opening gross carrying amount	671 233	949 166	1 017 986	19 026	97 741	2 755 152
Additions	273 764	84 459	21 730	-	22 058	402 011
Depreciation charge	(371 571)	(615 019)	(145 489)	(14 269)	(17 877)	(1 164 225)
Closing net carrying amount	573 426	418 606	894 227	4 757	101 922	1 992 938
At 31 March 2005						
Gross carrying amount	944 997	1 033 625	1 039 716	19 026	119 799	3 157 163
Accumulated depreciation	371 571	615 019	145 489	14 269	17 877	1 164 225
	573 426	418 606	894 227	4 757	101 922	1 992 938
Year ended March 2006						
Opening gross carrying amount	573 426	418 606	894 227	4 757	101 922	1 992 938
Additions	421 375	123 452	244 735	139 885	53 190	982 637
Depreciation charge	(393 823)	(299 662)	(161 125)	(18 745)	(23 325)	(896 680)
Closing net carrying amount	600 978	242 396	977 837	125 897	131 787	2 078 895
At 31 March 2006						
Gross carrying amount	994 801	542 058	1 138 962	144 642	155 112	2 975 575
Accumulated depreciation	393 823	299 662	161 125	18 745	23 325	896 680
Net carrying amount	600 978	242 396	977 837	125 897	131 787	2 078 895

4. Cash and cash equivalents

	Note	31/03/06 R	31/03/05 R
Cash and bank		4 123 260	4 066 171
Call account		3 050 000	5 050 000
		7 173 260	9 116 171

The effective interest rate on call account deposit was 6.6% (March 05: 6.25%) and these deposits have an average maturity of 30 days.

5. Trade debtors and other receivables

Accounts receivable	146 895	173 673
Provisions for Impaired Receivables	-	(29 158)
Sundry debtors	41 685	580 605
Prepaid expenses	25 553	-
	214 133	725 120

6. Non-current liabilities

Note	31/03/06 R	31/03/05 R
Deferred lease rental payable	347 594	46 808

The deferred lease rental payable is a net amount of deferred payments arising from the straight lining of the rentals included in two separate lease contracts as required by IAS17.

7. Trade creditors, other payables and provisions

Accounts payable	1 094 473	2 393 293
Income Received In advance	4 826 748	4 032 637
Grant received in advance	3 948 358	3 762 751
Broker fees received in advance	646 170	269 886
Mandatory Skills Grant Received in advance	77 337	–
Accruals	154 883	–
	5 921 221	6 425 930
Provisions	1 657 881	706 189
Leave days	478 417	438 238
Other provisions	1 179 463	267 951
	7 579 102	7 132 120

8. Revenue

Accreditation fees	7 475 000	3 731 281
Appeal fees	16 000	9 091
Grant	4 617 393	584 863
Interest on levies	–	1 031
Levies	26 619 387	24 818 101
Other income	897 521	365 792
Registration fees	312 950	457 627
	39 938 252	29 967 786

9. Reconciliation between net surplus and cash applied to activities

Operating surplus/(deficit)	(3 115 712)	(3 815 207)
Adjusted for:		
Depreciation	896 680	1 164 225
Interest received	(615 371)	(716 110)
Operating surplus before working capital	(2 834 403)	(3 367 092)
Decrease(Increase) in accounts receivable	510 987	(319 777)
(Decrease)/Increase in accounts payable	(203 922)	3 097 749
(Decrease)/Increase in provisions	951 692	(331 447)
	(1 575 646)	(920 567)

10. Risk Equalisation Fund

During the year the National Department of Health (NDoH) further granted Council an amount of R 4 803 000 in respect of the Risk Equalisation Fund Project. An amount of R 4 617 394 was utilised during the year. The unutilised balance at 31 March 2006 has been deferred and included as income received in advance. The rent amount in the income statement include the rent amount for Risk Equalisation Fund

Note	31/03/06 R	31/03/05 R
Deferred grant income at the beginning of the year	3 762 751	1 547 614
Grant received during the year	4 803 000	2 800 000
Utilised in project activities	(3 859 126)	(584 863)
Rent	(630 912)	–
Utilised to defer depreciation charge relating to assets acquired	(127 356)	–
Deferred grant income at the end of the year	3 948 357	3 762 751

11. Audit fees

External audit	279 204	181 029
Internal audit	255 710	115 000
	534 914	296 029

The external audit work is conducted by the Auditor-General

12. Office rental

Rental	2 719 560	1 100 031
Parking recovered from employees	67 890	51 943
	2 787 450	1 151 974

13. Interest paid

Interest paid relates to penalties on late submission of VAT returns.

14. Going concern

The financial position of the Council is such that the Accounting Authority is of the view that its operations will continue for as long as its mandate remains.

15. Taxation

No provision for taxation is made because the Council is exempt from income tax in terms of section 10(1) (cA) of the Income Tax Act, 1962 (Act No: 58 of 1962)

16. Related party transactions

Council members appointed by the Minister of Health, control the financial and operating activities of the Council for Medical Schemes. Council members appoint the executive management which is responsible for executing Council member decisions.

The emolument paid to Council members and executive management is shown below:

31 March 2006

Council members	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting Fees	Total
GN Padayachee	2 518	–	–	–	–	2 518
NNA Matyumza	2 832	–	–	–	–	2 832
RL Morar	15 051	–	–	–	–	15 051
JW Jekwa	12 820	–	–	–	–	12 820
HD Mcleod	4 878	–	–	–	549 976	554 854
S Kariem	18 095	–	–	–	–	18 095
J Murphy	6 215	–	–	–	–	6 215
BB Crookes	14 064	–	–	–	–	14 064
A Palane	3 540	–	–	–	–	3 540
P Jongwe	2 360	–	–	–	–	2 360
AD Rothberg	6 598	–	–	–	–	6 598
Z Lallie	5 979	–	–	–	–	5 979
Prof W Pick	6 085	–	–	–	–	6 085
T Fortune	6 609	–	–	–	–	6 609
	107 645	–	–	–	549 976	657 621

Prof.Heather Mcleod who was a Council member was appointed to assist the Risk Equalisation Project task team by the Director General of the National Department of Health. An amount of R 4 803 000 was transferred by NDOH for the project and her consulting fees are paid from this grant (refer Note10).

Executive management

	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting Fees	Total
TP Masobe	–	721 683	151 764	12 000	–	885 447
FFT Mothobi	–	592 074	119 651	18 000	–	729 725
CJ Burton-Durham	–	534 676	62 479	18 000	–	615 155
DG Kolver	–	508 827	52 520	18 000	–	579 347
PR Sidley	–	480 426	39 347	18 000	–	537 773
EE Theys	–	534 686	55 335	18 000	–	608 021
KP Matshidze	–	495 385	110 230	18 000	–	623 615
M Grobler	–	512 121	97 231	12 000	–	621 352
	–	4 379 878	688 557	132 000	–	5 200 435

Notes to the financial statements *continued*

31 March 2005

	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting Fees	Total
Council members	206 027	–	–	–	380 331	586 358
Executive management	–	3 594 567	648 406	120 000	–	4 362 973
	206 027	3 594 567	648 406	120 000	380 331	4 949 331

The executive management are eligible for an annual performance-related bonus payment linked to the operational plans and and strategic objectives of Council. The structure of the individual bonus plan and awards is decided by the Remunerations Committee of Council.

17. Contingent liabilities

At 31 March 2006 Council had a contingent liability of R 408 584 arising from a legal claim by a former employee for unfair dismissal. Based on legal opinion, Council does not expect this liability to crystallise.

18. Contingent Assets

At 31 March 2006 Council had a contingent asset in relation to a court matter involving Genhealth Medical Scheme. The asset will materialise contingent upon Council winning the case in court.

19. Operating lease commitments

19.1 Council has an operating lease for rental of the office up to 31 May 2010, including a renewal option at the end of the lease term. The rental escalates by 7% compounded every year

Note	31/03/06 R	31/03/05 R
Not later than one year	3 009 458	2 787 861
Later than one year and not later than 5 years	9 529 952	12 539 410
	12 539 410	15 327 271

19.2 Council has an operating lease for rental of water purifiers up to August 2006. The rental escalates by 7.5% compounded every year

Not later than one year	3 198	–
	3 198	–

19.3 Council also has an operating lease for the rental of four photocopiers which expire in 2009. The rental escalates by 15% for three copiers and 10% for one copier compounded every year.

Note	31/03/06 R	31/03/05 R
Not later than one year	578 708	–
Later than one year and not later than 5 years	244 537	–
	823 245	–

20. Change in accounting policy

The Council has applied the requirements of International Accounting Standard (IAS)17 on leases. In prior years the amount of rentals paid in cash for a specific year were recognised as an expense in the statement of financial performance. The adoption of IAS17 has resulted in lease payments being recognised as a expense on a straight line basis over the lease term. Comparative amounts have been restated accordingly. The effect of the change in accounting policy on the financial statements is disclosed below;

Increase/(decrease) in lease rental expense for the year	300 786	(338 062)
Increase/(decrease) in the net deficit for the year	(300 786)	338 062
Increase in non-current liabilities	347 594	46 808
Increase/(decrease) in accumulated funds	(347 594)	(46 808)

Report of the audit committee

We are pleased to present our report to the Council's Accounting Authority for the financial year ended 31 March 2006.

Audit Committee Members and Attendance

The Audit Committee consists of 3 Independent Non-executive members, Messrs Ronald Moyo (as Chairman), Alex Hill and Ms Gando Matyumza, and two members of the Council for Medical Schemes.

The terms of office of the representatives of Council serving on the Committee, Mr. Reno Morar and Ms Gando Matyumza, ended in July 2005. Mr. Barry Crookes joined the Committee in November 2005 and Ms. Zandile Mjoli joined in February 2006 as Council members.

Ms. Gando Matyumza rejoined the Committee as an Independent Non-Executive member from December 2005.

Meetings

The Committee held scheduled meetings and no special meeting was called during the year under review. Meetings and attendance at these meetings was as follows:

Name of Member	Role	Number of meetings	
		Scheduled	Attended
Mr. Ronald Moyo	(Chairperson)	3	3
Mr. Alex Hill	Independent Member	3	3
Ms. Gando Matyumza	Independent Member	3	2
Mr. Barry Crookes	Council Member	3	3
Ms. Zandile Mjoli	Council Member	2	1

During these meetings the Committee considered a number of issues including those discussed below.

Other invitees

Representatives of the Auditor-General, internal auditors and senior management attend these meetings as and when requested to do so.

Audit Committee Responsibility

Mandate

The mandate of the Audit Committee is derived from Section 38 (1) (a) of the Public Finance Management Act (PFMA), and paragraph 3.1 of the Treasury Regulations.

The Audit Committee reports that it has discharged its responsibilities arising from section 38(1) (a) of the PFMA and Treasury Regulation 3.1.13.

The Audit Committee further reports that it has adopted appropriate formal terms of reference as its audit committee charter, has regulated its affairs in compliance with this charter and has discharged all its responsibilities as contained therein.

The effectiveness of internal control

As part of the Council's governance structures, the Audit Committee has amongst others, an oversight function of ensuring that the Council's internal policies, practices and procedures are effective and adequate to safeguard the Council's resources and to promote the achievement of its mission. Establishing effective internal controls require a periodic identification and assessment of risks faced by the Council; both from internal and external sources. The committee is satisfied that such a process exists within Council; which includes a Fraud Prevention Plan. The maintenance of an effective internal audit function is central to the proper operation of the Audit Committee. The committee has satisfied itself about the objectivity and independence of the Council's internal audit function and the continued appropriateness of the internal audit charter.

Throughout the year under review the Committee has received and assessed periodic formal and informal assurances received from the Council's management and independent internal auditors with regard to internal control and risk management. Based thereon, the Committee concludes that the Council's overall system of internal controls continues to be adequate.

Review of legal cases pending at financial year-end

The Committee reviewed legal cases against the Council that were pending at the financial year-end so as to assess the adequate disclosure required in terms of GAAP and Treasury Regulations. This Committee noted no significant cases that warrant any mention.

Evaluation of Financial Statements

The committee has reviewed and discussed with management and the Auditor-General, the impact on the Council's Annual Financial Statements, of compliance with new accounting and financial reporting pronouncements for the year under review. The Committee is satisfied that the Council's Annual Financial Statements have been prepared in line with the relevant accounting standards and financial reporting framework.

The Audit Committee has reviewed and discussed the Annual Financial Statements to be included in the annual report with the Auditor-General and the Accounting Officer. The Auditor-General has subjected the Annual Financial Statements to an annual audit as required in terms of the Public Audit Act.

Our Commitment

The Audit Committee remains committed to working together with the Executive Council and all stakeholders to promote sound corporate governance and to strengthen internal control procedures in the Council.

Mr Ronald Moyo
Chairperson of the Audit Committee

Review of operations of medical schemes

Number of medical schemes in 2005

The number of registered medical schemes decreased to 131 from 133 in 2004. There were 47 open schemes and 84 restricted schemes. These data excluded the so-called bargaining council medical schemes as we did not have complete submissions for these 'schemes'.

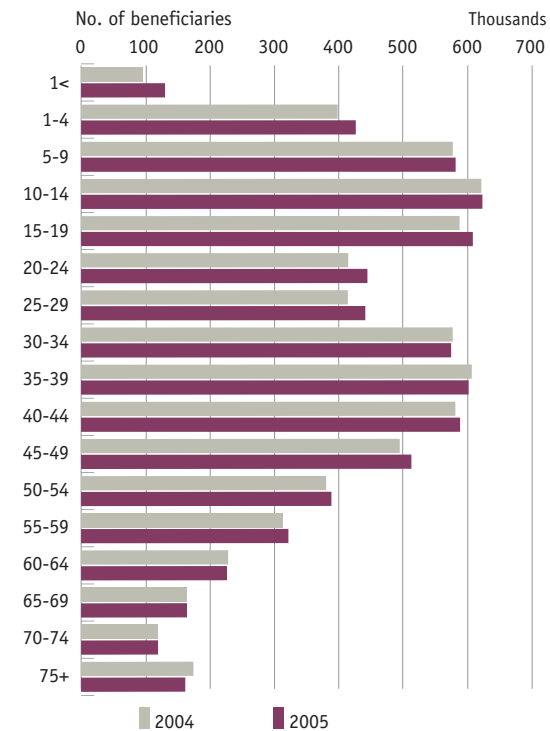
Membership of medical schemes

Table 5 shows that the total number of principal members of registered medical schemes increased by 3.5% to 2 812 083 in 2005. The number of dependants also increased by 1,96% to 4,023,538, resulting in the number of beneficiaries going up by 2,6% to 6 835 621. Open schemes saw a 4,2% increase in the number of principal members and while membership of restricted schemes rose by 2%.

Age distribution of beneficiaries

Figure 8 shows the age distribution of medical scheme beneficiaries. A bimodal distribution was again evident in 2005, with coverage in the 20-29 year age group lower compared to the age groups on either side. The

Figure 8: Age distribution of registered medical scheme beneficiaries



Data excludes bargaining council medical schemes

Table 4: Number of registered medical schemes by size and type of scheme

Size of medical scheme	TYPE OF SCHEME				Total
	Open		Restricted		
Small (<6000 members)	13	(14)*	53	(57)	66 (71)
Medium (≥6000 members but <30000 beneficiaries)	7	(8)	18	(15)	25 (23)
Large (≥30000 beneficiaries)	27	(26)	13	(13)	40 (39)
Total	47	(48)	84	(85)	131 (133)

* Figures in brackets are for 2004

Table 5: Distribution of beneficiaries in registered medical schemes

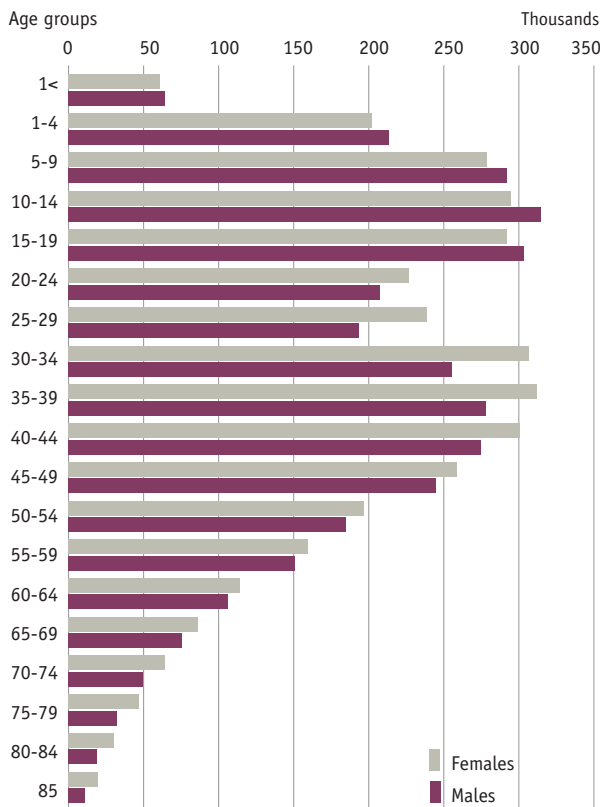
Scheme type	2005	2004	% CHANGE	
Open	Members	2 004 466	1 924 343	4,16
	Dependants	2 901 086	2 830 960	2,48
	Beneficiaries	4 905 552	4 755 303	3,16
Restricted	Members	807 617	791 921	1,98
	Dependants	1 122 452	1 115 339	0,64
	Beneficiaries	1 930 069	1 907 260	1,20
Total	Members	2 812 083	2 716 264	3,53
	Dependants	4 023 538	3 946 299	1,96
	Beneficiaries	6 835 621	6 662 563	2,60

*Data excludes bargaining council medical schemes

number of beneficiaries in all but 4 age groups increased in 2005; marginal decreases were seen in the 30-34, 35-39, 70-74 and 75+ age groups. This resulted in the average age decreasing slightly to 31,7 from 32,0 years in 2004.

There were more male than female beneficiaries in the 1-19 years age groups. However, there were more females in medical schemes from the ages of 20 and up. As a result, there were proportionately more female than male beneficiaries in medical schemes. Female beneficiaries were also generally older than males; the average age of female beneficiaries was 32.8 years while that of males was 31.4 years.

Figure 9: Age and gender distribution of beneficiaries



Data excludes bargaining council medical schemes

Pensioner ratio

Table 6 shows that the proportion of pensioners (beneficiaries who were 65 years or older as at the 31st December 2005) decreased slightly to 6,4% from 6,7% in 2004. Restricted schemes again had a higher pensioner ratio (7,7%) compared to open schemes (5,9%),

continuing a trend that was observed in previous years. There were more female pensioners in schemes than males.

Table 6: Pensioner ratios (≥65 years) in medical schemes

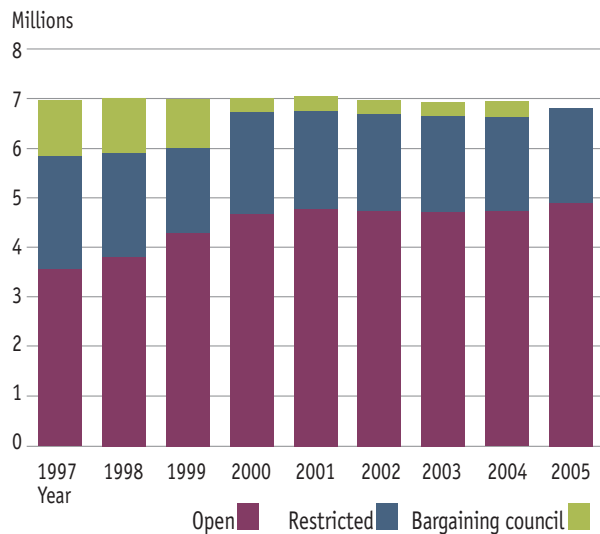
Type of scheme	Gender	2005	2004
Open	Male	5,32	6,00
	Female	6,34	6,62
	Consolidated	5,85	6,31
Restricted	Male	6,67	6,94
	Female	8,77	8,69
	Consolidated	7,73	7,82
Total	Male	5,71	6,28
	Female	7,01	7,20
	Consolidated	6,38	6,74

Data excludes bargaining council medical schemes

Trends in membership

Figure 10 depicts the trend in coverage from 1997 to 2005. The data for 2005 excludes membership of bargaining council schemes. The analysis shows that the number of beneficiaries in open schemes increased to 4,9 million from 4,7 million in 2004. Similarly, the number of beneficiaries in restricted schemes also increased; reversing the trend seen in previous years. The total number of beneficiaries increased by 2,6% to 6,8mn in 2005.

Figure 10: Coverage of beneficiaries from 1997 to 2005



Data for 2005 excludes bargaining council medical schemes

Dependants ratio

The dependants ratio, which measures the average number of dependants per principal member, decreased by 1,3%; 1,5% in open schemes and 1,4% in restricted schemes.

Medical scheme coverage by province

Table 7 shows the distribution of beneficiaries of medical schemes among the provinces. This data was collected primarily on the basis of the location of principal members. More than one third (37,1%) of

beneficiaries were located in Gauteng; 16,4% in Western Cape and 15,2% in KwaZulu Natal. The largest increase in the number of beneficiaries was noted in the Western Cape.

Benefits

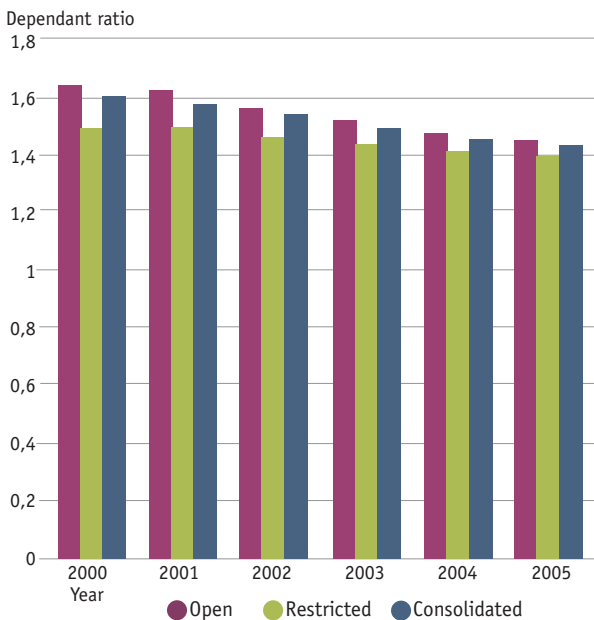
Total benefits paid in 2005

Expenditure on health care benefits increased by 11,4% to R45,6bn from R40,9bn in 2004. Figure 12 shows the proportions of benefits paid to the various categories of providers. Hospital expenditure, which includes ward fees, theatre fees, consumables, medicines, and per diem arrangements, took up 16,1bn or 35,3% of the total R45,6bn paid to providers. Total hospital expenditure as a proportion of total benefits paid decreased by 2,6% from 37,9% in 2004. Private hospitals increased their proportion by 3,9% while the proportion of expenditure accounted for by provincial hospitals decreased by 4,9%.

Medicines dispensed by pharmacists and providers other than hospitals, comprised R7,2bn or 15,7% of total benefits paid in 2005. This was an 8,8% decline in medicine expenditure compared to the R7,9bn spent in 2004.

Payments to medical specialists accounted for R9,4bn or 20,5% of benefits paid. This represented an increase of 15,2% on 2004. Expenditure on general practitioners took up R3,6bn or 8% of total benefits paid, representing an increase of 27,7% from R2,8bn. Dentists accounted for R1,7bn in expenditure, an increase of

Figure 11: **Dependant ratio in registered medical schemes**



Data excludes bargaining council medical schemes

Table 7: **Distribution of medical scheme beneficiaries by province**

Province	Members		Dependants		Beneficiaries		% of total beneficiaries	
	2005	2004	2005	2004	2005	2004	2005	2004
Gauteng	1 075 340	1 034 875	1 460 651	1 449 482	2 535 991	2 484 357	37,10	37,29
Western Cape	486 102	463 295	633 145	606 865	1 119 247	1 070 160	16,37	16,06
KwaZulu Natal	423 219	409 435	614 955	600 291	1 038 174	1 009 726	15,19	15,16
Eastern Cape	239 024	231 077	362 130	354 688	601 154	585 765	8,79	8,79
Mpumalanga	173 249	166 418	294 817	287 790	468 066	454 208	6,85	6,82
North West	132 281	124 799	202 638	188 131	334 919	312 930	4,90	4,70
Free State	133 417	128 200	192 734	185 435	326 151	313 635	4,77	4,71
Limpopo	91 147	98 047	170 808	181 611	261 955	279 658	3,83	4,20
Northern Cape	56 045	60 118	87 926	92 006	143 971	152 124	2,11	2,28
Outside the Republic	2 259		3 734		5 993		0,09	0,00
Total	2 812 083	2 716 264	4 023 538	3 946 299	6 835 621	6 662 563	100	

Data excludes bargaining council medical schemes

Figure 12: **Total benefits paid in 2005**

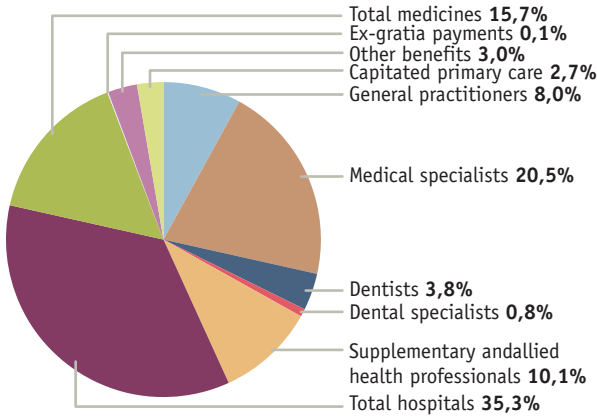


Figure 13: **Benefits paid from risk pool**

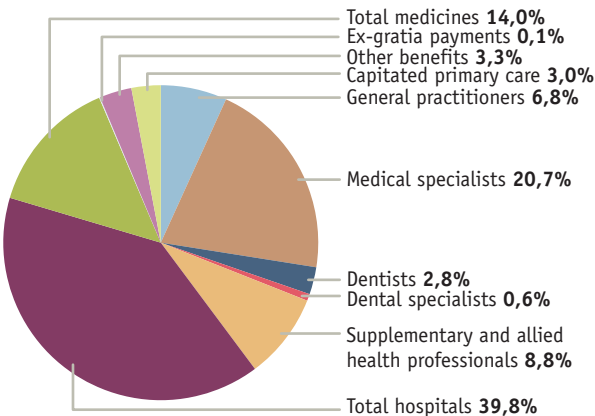
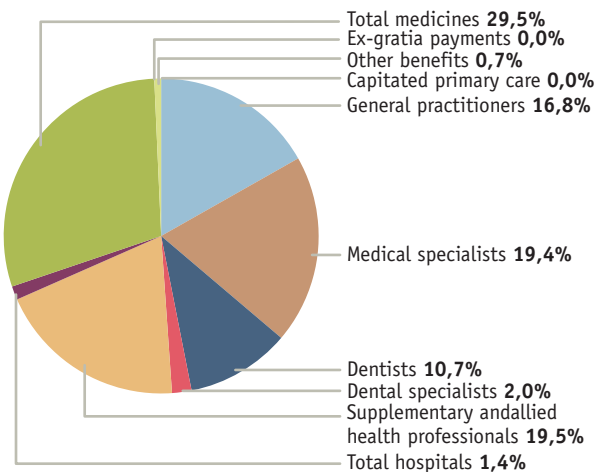


Figure 14: **Benefits paid from savings accounts in 2005**



3,75% on 2004. Expenditure on dental specialists' increased by 21,9% to R369m from R302m. Benefits paid to supplementary and other allied health professionals amounted to R4,6bn.

Benefits paid from risk pool in 2005

Risk pool benefits amounted to R40,3bn or 88,4% of total benefits paid out; an increase of 11% from R36,3bn in 2004. Hospital expenditure accounted for 40% of risk benefits compared to 42,6% in 2004. Expenditure on medical specialists accounted for 20,7% of total risk benefits; medicines took up 14% and specialists accounted for 20,7%. Expenditure on general practitioners was R2,7bn or 6,8% of risk benefits.

Benefits paid from medical savings accounts in 2005

Benefits paid from medical savings accounts for R5,3bn or 11,7% of total benefits. The comparative figure for 2004 was 11,3% of benefits.

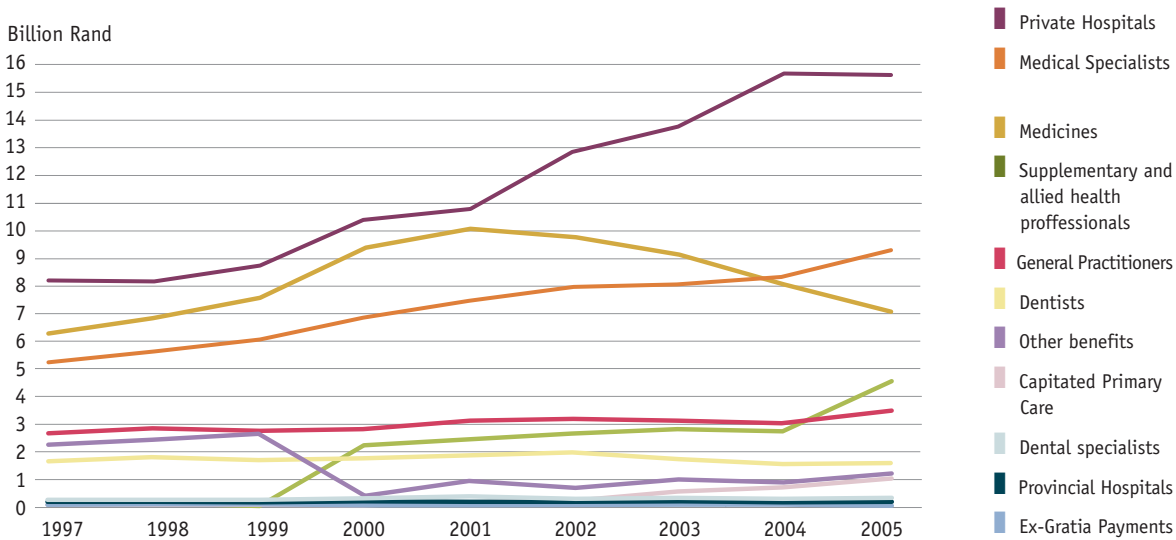
Figure 14 shows that medicines took up the largest share of medical savings accounts expenditure at 29,5%; supplementary providers made up 19,5%; medical specialists accounted for another 19,4% and GPs another 16,8%. As in 2004, expenditure on hospitals accounted for a small proportion (1,4%) of benefits paid from medical savings accounts.

Trends in total benefits paid

Figure 15 shows the distribution of benefits paid to different types of providers since 1997. These figures have been adjusted for inflation.

The steep increase in private hospital expenditure seen in the last few years appears to have stabilised, and private hospital expenditure remained constant at R15,86bn in real terms. Expenditure on medicines continued on its downward trend; decreasing by 12,2% to R7,2bn from R8,2bn in 2004. However, benefits paid to medical specialists have seen a much steeper increase of 10,9%. Total general practitioners expenditure amounted to R3,6bn in 2005; an increase of 22,8% when compared to 2004.

Figure 15: Total benefits paid - 2005 prices



CPIX-adjusted re-stated figures for 1997 – 2005; bargaining council schemes' data are excluded

Total benefits paid per beneficiary

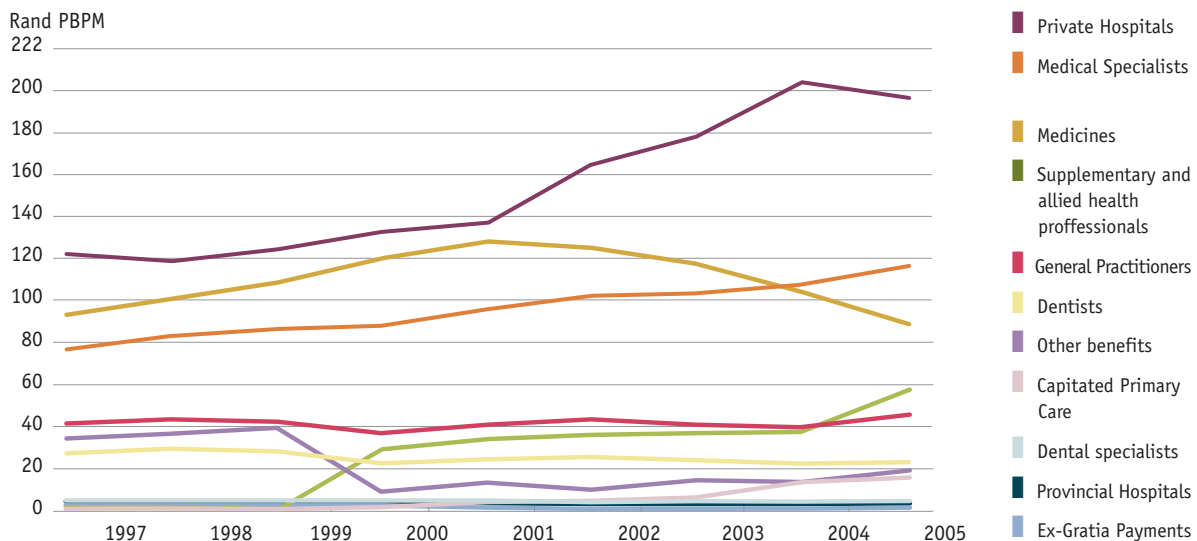
Figure 16 shows the changes in expenditure per beneficiary per month from 1997 to 2005. When adjusted for inflation and membership, expenditure on private hospitals decreased by 2,5% to R193,40 from R198,42 pbpm. After peaking in 2001, medicine expenditure has been declining since 2004, with a 14,4% decrease to R87,59pbpm in 2005.

Expenditure on medical specialists increased by 8,1% to R114,18 from R105,66 in 2004. General practition-

ers experienced a 19,7% increase to R44,29 from R37,00 pbpm in 2004. While expenditure on dentists decreased by 2,8% to R20,92pbpm, that on dental specialists increased by 14,2% to R4,49 from R3,93 pbpm in 2004.

A substantial increase in expenditure on supplementary and allied health professionals (59,4%) was noted in 2005; expenditure increased to R56,08 from R35,18 in 2004. Capitated primary care expenditure increased by 28,5% in 2005 to R14,80 from R11,52 pbpm in 2004.

Figure 16: Total benefits paid per beneficiary per month - 2005 prices



CPIX-adjusted re-stated figures for 1997 – 2005; bargaining council schemes' data are excluded

Utilisation of benefits

The number of beneficiaries visiting GPs and private nurses was 850 per 1000 beneficiaries and 17 per 1000 beneficiaries respectively. This was an increase of 14,9% for GP utilisation and 190% for nurse utilisation, respectively. On the other hand, the number of beneficiaries visiting a dentist at least once a year decreased to 269 per 1000 beneficiaries from 283 per 1000 beneficiaries in 2004.

Admissions to both private and public hospitals were higher in 2005. Private hospital admissions increased to 207,6 per 1000 beneficiaries from 197,9 in 2004. Public hospital admissions increased to 13,5 per 1000 beneficiaries from 11,5 in 2004.

Number of visits to GPs and length of stay in hospitals

The average number of visits to a general practitioner per beneficiary increased marginally to 3,4 in 2005, from 3,3 in 2004. The number of visits were higher in restricted schemes (4,0 per annum) compared to open schemes (3,1 per annum). A similar pattern was noted for the average number of visits to dentists and private nurses where beneficiaries of restricted schemes demonstrated higher utilisation than those of open schemes.

The average length of stay in private hospitals was 1,4 days per annum in 2005. This was higher in restricted schemes (3,4 days per annum) than in open schemes (0,6 days per annum). The average length of stay in provincial hospitals (0,03 days per annum) was lower than in private hospitals in 2005.

Table 8: **Utilisation of services in registered schemes in 2005**

Provider group	Open schemes	Restricted schemes	Consolidated 2005	Consolidated 2004*
		per 1000 Beneficiaries		
PRIVATE PROVIDERS				
Number of beneficiaries visiting a GP at least once a year	813,11	943,17	849,87	740,46
Number of beneficiaries visiting a dentist at least once a year	252,96	309,12	268,83	282,66
Number of beneficiaries visiting a private nurse at least once a year	6,07	44,84	17,02	5,87
PRIVATE FACILITIES				
Number of beneficiaries admitted to hospitals	188,6	255,74	207,58	197,95
PUBLIC FACILITIES				
Number of beneficiaries admitted to hospitals	12,18	16,78	13,48	11,54

*Data excludes bargaining council medical schemes beneficiaries

Table 9: **Utilisation of services**

Average utilisation of services	Open schemes	Restricted schemes	Consolidated 2005	Consolidated 2004*
Visits to a general practitioner per year	3,14	3,99	3,38	3,30
Visits to a dentist per year	0,60	0,89	0,68	0,57
Visits to a private nurse per year	0,02	0,04	0,02	0,02
Length of stay in private hospitals	0,57	3,37	1,36	1,06
Length of stay in provincial hospitals	0,01	0,08	0,03	0,05

*Data for 2004 excludes bargaining council medical schemes

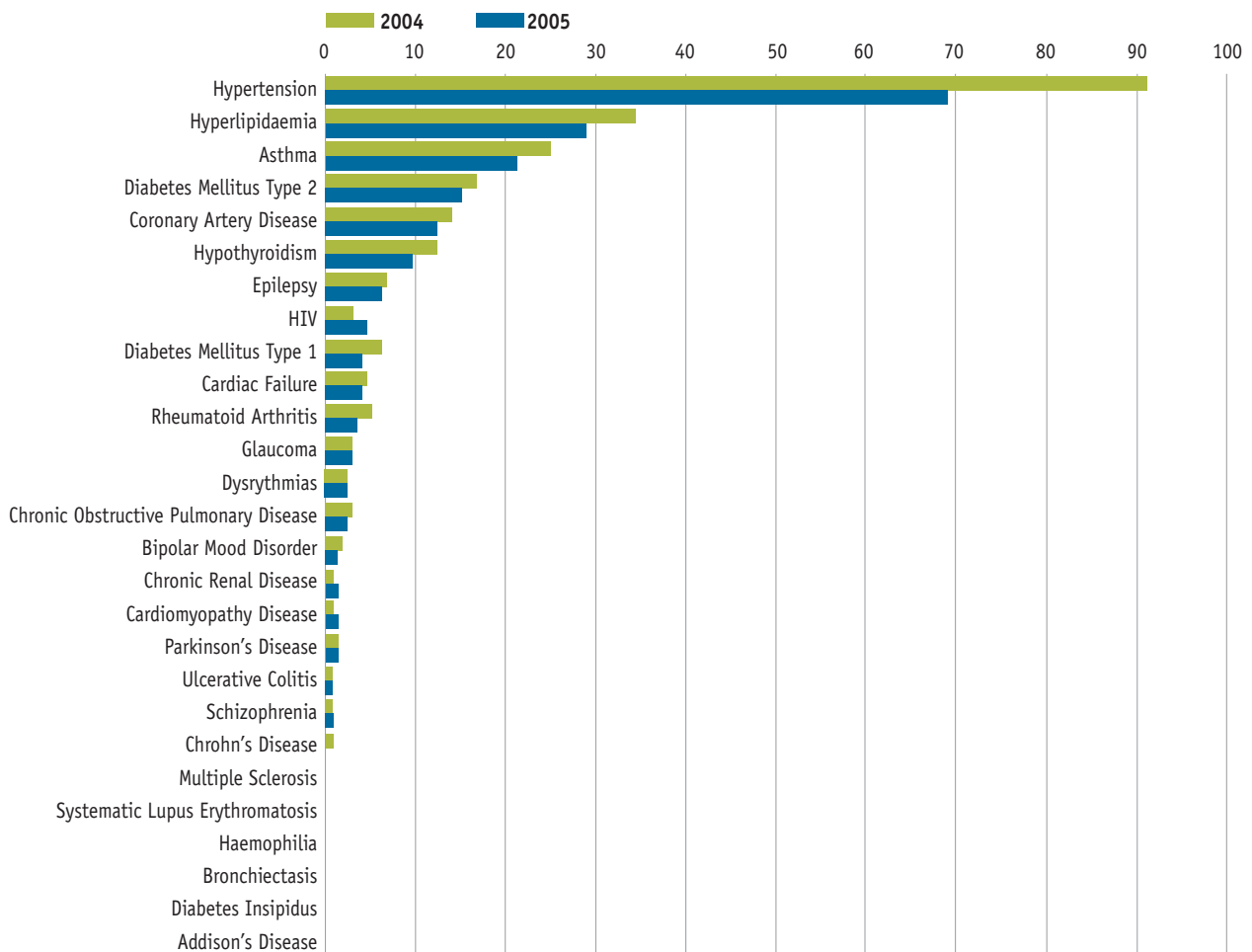
Prevalence of chronic conditions among beneficiaries

Figure 17 shows the prevalence of the 25 prescribed chronic conditions which are required to be covered by medical schemes. This analysis has excluded schemes that did not submit any data on chronic conditions. The 2005 data represented 87,8% (77,4% in 2004) of schemes and 95,8% (76,7% in 2004) of beneficiaries. Because the prevalence rate uses the number of beneficiaries in schemes that submitted data in the denominator, the increase in the submission rate for 2005 explains, to a certain extent, the decrease in the prevalence rate of persons with chronic conditions in 2005.

There were other concerns with this data. For instances, during 2005 certain schemes reported as much as half the cases seen in 2004; in some cases this was due to a change in definitional criteria for chronic diseases. This data should therefore be interpreted with great caution.

The analysis for 2005 showed that the most prevalent conditions were hypertension, at 69 cases per 1000 beneficiaries; hyperlipidaemia at 30 cases per 1000 beneficiaries and asthma at 21 cases per 1000 beneficiaries. In general, the prevalence of chronic conditions was higher in restricted than in open schemes.

Figure 17: Prevalence of chronic conditions



Contributions, claims and trends

Total contributions and claims during 2005

Total contributions for all schemes increased on average by 5,2% to R54,2bn during the review period from R51,5bn in 2004. Total gross claims incurred increased by 12,2% to R45,8bn¹ from R40,8bn.

Gross contributions per beneficiary per month grew by 3,8% to R669,90 from R645,30 in 2004, while total gross claims incurred increased 10,8% to R565,60 from R510,70.

Risk contributions and claims

Risk contributions (net of medical savings accounts contributions) increased by 4,1% to R47,9bn from R45,9bn in 2004; the increase from 2003 to 2004 was 7,0%. The increase in risk contributions per beneficiary per month was 2,7% to R591,80 from R576,10 (2004: 7,0%).

Risk claims increased by 11,8% to R40,4bn from R36,1bn in 2004 (2004: 6,2%). Claims pbpm went up 10,4% to R499,60 from R452,60 (2004: 6,2%).

Medical savings accounts contributions and claims

Contributions to medical savings accounts moved up by 14,4% to R6,3bn from R5,5bn (2004: 9,5%). The increase in pbpm was 12,9% to R78,10 from R69,20 (2004: 9,5%).

Claims paid from savings accounts increased by 15,1% to R5,3bn from R4,6bn (2004: 10,7%). On a pbpm basis, medical savings accounts claims climbed 13,6% to R66,10 from R58,10 (2004: 10,7%).

Figure 18 shows that medical savings accounts contributions and claims increased at levels higher than the risk components. This indicates a move towards ben-

Figure 18: Risk and medical savings accounts contributions and claims pbpm

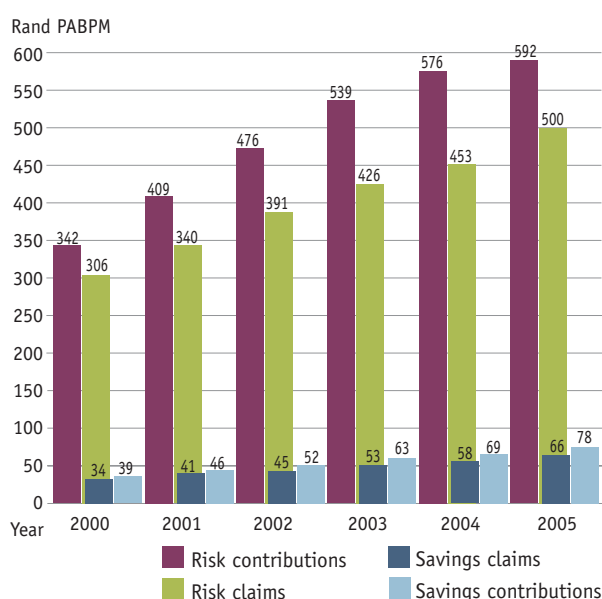


Table 10: Contributions and claims pbpm for open and restricted schemes

	Risk contributions		Savings contributions		Risk claims		Savings claims	
	PABPM R	% Change	PABPM R	% Change	PABPM R	% Change	PABPM R	% Change
OPEN								
2000	334		42		292		38	
2001	406	21,8%	50	18,7%	331	13,3%	44	17,6%
2002	471	15,8%	57	14,2%	379	14,4%	49	10,8%
2003	536	13,8%	70	23,6%	414	9,1%	58	18,6%
2004	574	7,2%	77	8,8%	437	5,7%	65	11,9%
2005	591	2,9%	87	13,5%	486	11,2%	74	14,1%
RESTRICTED								
2000	361		31		333		27	
2001	415	15,0%	36	14,6%	361	8,3%	32	17,6%
2002	489	17,8%	39	9,8%	418	15,8%	34	4,9%
2003	546	11,6%	46	17,1%	456	9,1%	39	15,3%
2004	581	6,5%	51	11,6%	490	7,5%	41	5,4%
2005	594	2,3%	56	9,7%	534	8,9%	45	10,4%

*PABPM = per average beneficiary per month

1 This number differs from the R45,6bn reported above as "benefits paid" because we have included the IBNR.

efit designs requiring a greater proportion of benefits to be funded out of a member's medical savings account rather than from the general risk pool. Medical savings accounts claims increased to 11,9% as a percentage of total claims incurred from 11,4% in 2004.

Contributions and claims by type of scheme

Table 10, as well as figures 19 and 20 show the pbpm contributions and claims for open and restricted schemes. Increases in claims pbpm were lower in restricted schemes. Open schemes increased their claims ratio to 82,3% from 76,2% in 2004. The claims ratio for restricted schemes increased to 89,8% from 84,3%.

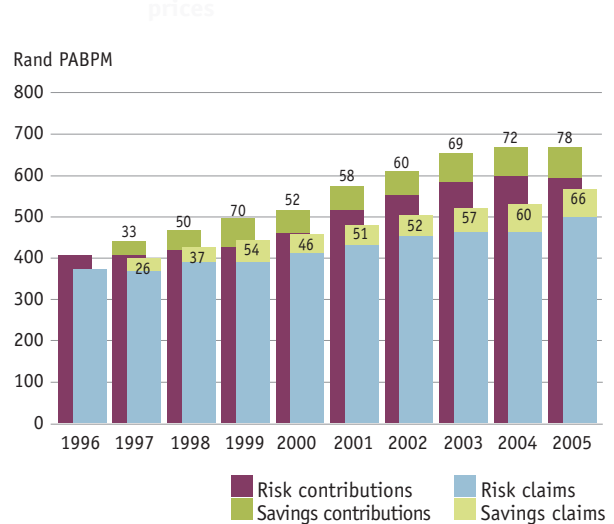
The proportion of claims paid out of medical savings accounts again increased to 13,3% during the review period from 13,0% in 2004, as shown in figure 20. For open schemes, the medical savings accounts claims ratio increased to 85,6% from 85,1%. When the results of Discovery Health medical scheme are excluded from the analysis, the medical savings accounts claims ratio declines by 13,5% to 74,3%, indicating the substantial impact that Discovery has on the industry results.

For restricted schemes, the proportion of claims paid out of medical savings accounts also increased slightly to 7,8% in 2005 from 7,7%. The medical savings accounts claims ratio remained relatively the same at 80,8%.

Trends in contributions and claims since introduction of medical savings accounts in 1997

Figure 21 tracks the utilisation of medical savings accounts in benefit design of all schemes since 1997 when they were first introduced by schemes. Risk contributions and claims have increased by 45,2% and 35,5% respectively. Medical savings accounts contributions and claims have, on the other hand, jumped by 133,9% and 153,8% respectively since 1997. These data show that schemes are increasingly shifting benefits from the risk pool into medical savings accounts. Put another way, it would appear that members are effectively funding more benefits out of their own pockets rather than being funded through the risk pool.

Figure 21: Risk and medical savings accounts contributions and claims pbpm - 2005



Figures 19 & 20: Risk and savings contributions and claims pbpm for open and restricted schemes

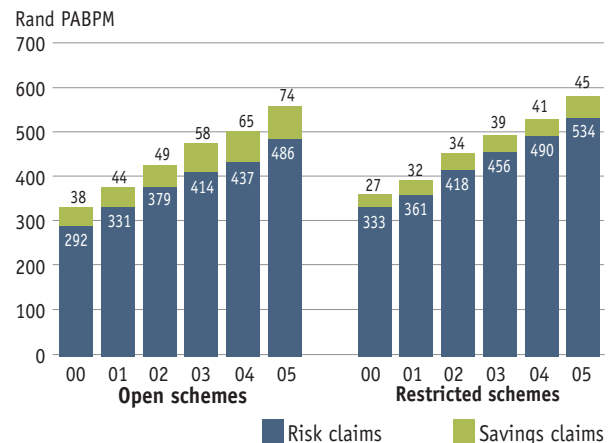
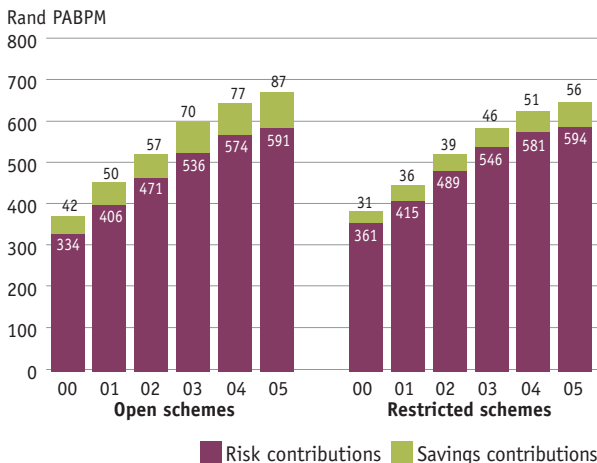
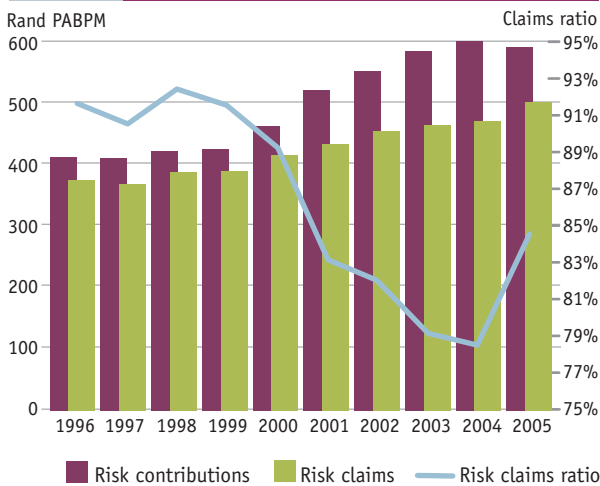


Figure 22 shows the relationship between risk contributions and claims paid over the past decade, after adjusting for inflation.

After the initial decline, the claims ratio has increased to 84,4% from 78,6% in 2004. This effectively means that medical schemes paid 84,4% (2004: 78,6%) of contributions in benefits. We would expect the claims ratio to continue inching upwards given that most schemes have already attained the prescribed level of reserves - more of members' contributions should in future be utilised towards benefits.

Figure 22: Risk claims ratio for all schemes since 1996 (2005 price)



Non-health expenditure

The major components of medical schemes' non-health expenditure are the fees paid for administration, fees paid for managing health benefits (managed care fees), broker fees and other acquisition costs, and impaired receivables.

Administration expenditure

Administration expenditure in medical schemes grew by 10,4% to R5,4bn over the review period from R4,9bn in 2004. Open schemes increased their administration expenditure by 9,6% to R4,3bn from R3,9bn. The increase for restricted schemes was even higher at 13,6%, resulting in expenditure of R1,2bn from R1,0bn. The comparative increase was 5,0% 2003.

Table 11: Large open schemes with administration expenditure greater than 10% of GCI

Name of Scheme	Average beneficiaries	Administration as % of GCI
Resolution Health Medical Scheme	85 707	22,0%
Community Medical Aid Scheme (Commed)	30 163	18,8%
Hosmed Medical Aid Scheme	149 315	13,5%
Discovery Health Medical Scheme	1 690 767	12,6%
Protector Health	59 737	12,3%
Selfmed Medical Scheme	31 537	12,0%
Ingwe Health Plan	32 615	11,9%
Spectramed	209 910	11,7%
Pro Sano Medical Scheme	98 959	11,6%
Openplan Medical Scheme	39 419	11,2%
Fedhealth	152 171	10,4%
Medshield Medical Scheme	188 157	10,3%

Table 12: Large open schemes with administration expenditure higher than industry average of R67pbpm

Name of Scheme	Average beneficiaries	Administration expenditure PABPM R
Community Medical Aid Scheme (Commed)	30 163	113,22
Resolution Health Medical Scheme	85 707	98,57
Discovery Health Medical Scheme	1 690 767	91,55
Selfmed Medical Scheme	31 537	82,88
Medihelp	194 613	81,07
Openplan Medical Scheme	39 419	79,61
Topmed Medical Scheme	31 194	78,08
Pro Sano Medical Scheme	98 959	77,35
Fedhealth	152 171	74,19

There were 30 open schemes representing 3 023 346 beneficiaries (44,8% of total average beneficiaries) and 27 restricted schemes representing 345 256 beneficiaries (5,1% of total beneficiaries) whose overall administration expenditure was above 10% of GCI during 2005. Table 11 shows some of the open schemes we classify as "large" that had administration expenditure greater than 10% of GCI. It must be noted, though, that sometimes a high percentage is a function of a low average contribution, rather than high absolute administration costs. Nonetheless, it is a matter of concern that schemes such as Resolution Health and COMMED have such high costs as a percentage of GCI.

Table 12 shows schemes with administration expenditures higher than the schemes average of R67 pbpm. While we have argued above that sometimes a high percentage is a function of a low average contribution, it is a concern that some of these schemes have high administration costs as a high percentage of GCI and on a pbpm basis, compared to the industry average.

Table 13 shows the gross administration fees paid to third party administrators. These fees are a sum of direct administration fees, co-administration fees and other indirect expenses. Open schemes paid on average 36,9% more for gross administration fees compared to restricted schemes (2004: 46,7%).

Direct fees paid to administrators were the main component of gross administration expenditure, and grew by 12,2% to R4,1bn from R3,7bn. These fees represented 75,9% (2004: 74,7%) of the total administration expenditure.

Table 13: Total fees paid to third party administrators

	OPEN SCHEMES			RESTRICTED SCHEMES		
	PABPM 2005 R	PABPM 2004 R	% Variance	PABPM 2005 R	PABPM 2004 R	% Variance
Direct administration fees	54,29	48,70	11,5%	40,19	33,83	18,8%
Co-administration fees	0,45	1,18	-47,8%	0,02	0,50	-63,0%
Indirect expenses paid	0,42	0,81	-62,2%	0,08	0,23	-96,6%
Total	55,16	50,68	8,8%	40,29	34,56	16,6%

PABPM = per average beneficiary per month & 2004 figures were not restated

Table 14: Managed care expenditure in respect of benefit options with claims ratio greater than 100%

	Managed care costs R'000	Gross underwriting losses* R'000	Beneficiaries	Number of options
All schemes	88 944	(323 718)	428 144	55
- Open schemes	36 117	(139 181)	134 072	30
- Restricted schemes	52 827	(184 536)	294 072	25

* Gross underwriting losses = Contributions less claims

Expenditure on management of benefits – managed care fees

Managed care fees increased by 2,0% to R1,3bn from R1,2bn. The number of member covered by these managed care interventions increased by 0,2% to 6 464 031 beneficiaries during the year under review. This was 94,6% of all beneficiaries.

Table 14 shows those benefit options with claims ratios greater than 100% and their expenditure on managed care. There were 55 options in this category, and they accounted for 7,2% of total managed care fees and 6,6% of beneficiaries.

Trustee and principal officers' fees

Trustees and principal officer remunerations came in at a similar 0,7% of gross administration expenditure. Principal officers' fees were 0,5% (2004: 0,6%) of gross administration expenditure for open schemes and 1,2% (2004: 1,1%) for restricted medical schemes.

Table 15 shows the top ten schemes in terms of payments to trustees. The rest of the details are contained in Annexure P.

Table 15: Top 10 trustee fees

Name of Medical Scheme	Trustee Remuneration		
	R'000	No of trustees	As % of GAE
Pro Sano Medical Scheme	4,581	19	5.0%
Bonitas Medical Aid Fund	2,348	11	0.8%
Medshield Medical Scheme	2,333	17	1.8%
Selfmed Medical Scheme	1,850	6	5.9%
Gen-Health Medical Scheme	1,618	5	3.5%
Topmed Medical Scheme	1,223	12	4.2%
Fedhealth	1,210	13	0.9%
Community Medical Aid Scheme (COMMED)	1,195	9	2.9%
Chartered Accountants (SA) Medical Aid Fund (CMAF)	1,191	10	2.8%
Hosmed Medical Aid Scheme	1,147	7	1.2%

Trends in administration and managed health care expenditures

Administration expenditure was the main component of non-healthcare expenditure and constituted 69,4% (2004: 68,9%) of total non-health expenditure. Managed care fees made up 16,0% (2004: 17,2%) of total non-health expenditure.

Administration expenditure and managed care expenditure effectively accounted for 12,3% (2004: 11,9%) of GCI.

Table 16 shows administration and managed care expenditure by type of scheme administration. There were 8 self-administered open schemes (2004: 7), representing 525 199 beneficiaries (2004: 479 083) and 39 third party administered open schemes (2004: 42), representing 4 290 139 beneficiaries (2004: 4 238 353).

The table shows that self-administered open schemes experienced an increase of 5,4% to R80 from R75,94 pbpm, while third-party administered open schemes increased their expenditure by 6,0% to R91,26 from R86,10 pbpm. Third party administered open schemes

paid 14,1% (2004:13,3%) more for administration and managed care services when compared with self-administered open schemes.

There were 12 self-administered restricted schemes (2004: 13 schemes), representing 206 389 beneficiaries (2004: 238 744) and 72 third party administered restricted schemes (2004: 74 schemes), representing 1 719 503 beneficiaries (2004: 1 697 094). Self-administered restricted schemes spent, on average, 37,4% less on administration and managed care at R41,64 pbpm compared with third-party administered restricted schemes which spent R66,55 pbpm.

Table 16 also shows that self-administered open schemes paid 92,2% (2004: 75,4%) more pbpm for administration and managed care expenditure than self-administered restricted schemes. Third-party administered open schemes paid 37,1% (2004: 45,5%) more pbpm for administration and managed care expenditure than third-party administered restricted schemes.

Table 17 takes the 10 largest schemes by number of beneficiaries and shows total administration expendi-

Table 16: Gross administration expenditure and managed care expenditure in respect of open and restricted schemes

	OPEN SCHEMES				RESTRICTED SCHEMES			
	Self -administered		Third Party		Self -administered		Third Party	
	PABPM R	% Change	PABPM R	% Change	PABPM R	% Change	PABPM R	% Change
2000	37,50	-	48,66	-	24,69	-	38,26	-
2001	62,83	67,5%	62,70	28,8%	31,26	26,6%	41,49	8,4%
2002	55,80	-11,2%	69,81	11,4%	37,31	19,4%	49,27	18,8%
2003	69,17	24,0%	78,38	12,3%	32,95	-11,7%	55,76	13,2%
2004	75,94	9,8%	86,07	9,8%	43,30	31,4%	59,14	6,1%
2005	80,02	5,4%	91,26	6,0%	41,64	-3,8%	66,55	12,5%

*PABPM = per average beneficiary per month

Table 17: Administration expenditure of the 10 largest industry schemes

Scheme Name	Type	Average Beneficiaries	Administration % of GCI	Administration + Managed Care % of GCI
Discovery Health Medical Scheme	Open	1 690 767	12,6%	15,1%
Bonitas Medical Aid Fund	Open	500 638	7,5%	10,5%
South African Police Service Medical Scheme (Polmed)	Restricted	393 132	7,1%	9,2%
Oxygen Medical Scheme	Open	220 840	10,0%	12,2%
Spectramed	Open	209 910	11,7%	14,1%
Medihelp	Open	194 613	7,1%	8,6%
Medshield Medical Scheme	Open	188 157	10,3%	12,8%
Bankmed	Restricted	180 269	6,8%	10,7%
Transmed Medical Fund	Restricted	167 037	8,6%	11,6%
Fedhealth	Open	152 171	10,4%	12,4%

tures and managed care expenditures for these schemes. The industry averages were 10% for administration and 12,3% for administration plus managed care, respectively.

Acquisition costs

Acquisition costs are defined as expenditure incurred by a medical scheme in initiating, underwriting and selling a policy of membership. These costs are ultimately fees paid to brokers and other distribution costs.

Acquisition costs increased by 22,0% to R939m from R769m. This was 14,6% of total non-health expenditure, up from 13,5% in 2004.

Broker fees again dominated, rising by 21,5% (2004: 21,1%) to R855,5m from R704,1m. The increase was

16,6% to R35,5 pmpm from R30,4 pmpm (for only those schemes which paid broker fees). Broker fees as a percentage of GCI of those schemes that paid brokers increased by 13,5% to 2,1% from 1,9%.

Figure 23 illustrates the broker fees from 2000, as well as the broker fees when expressed as a percentage of total non-health expenditure.

Figure 24 relates the increase in broker fees to membership. Broker fees have been accelerating over the last few years, resulting in the increases in the broker fees now far exceeding the increases in members. For those schemes that pay brokers, these fees have increased, on a pmpm basis, by 131,8% since 2000 compared to a 60,6% net increase in the members. The substantial increases in broker fees are clearly not being matched by increases in new members.

Figure 23: Broker fees in the open scheme market since 2000

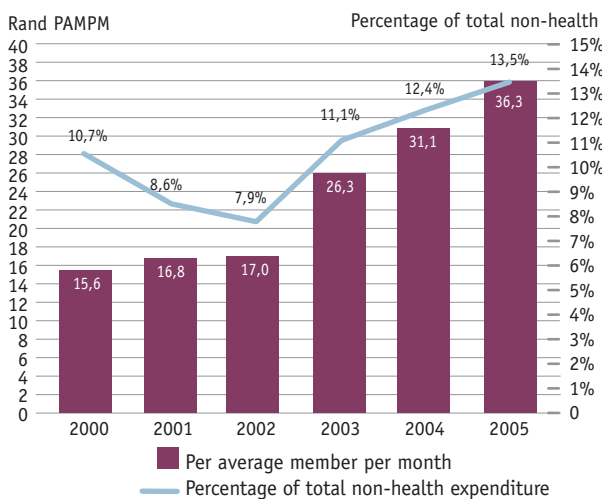


Figure 24: Broker fees and membership since 2000

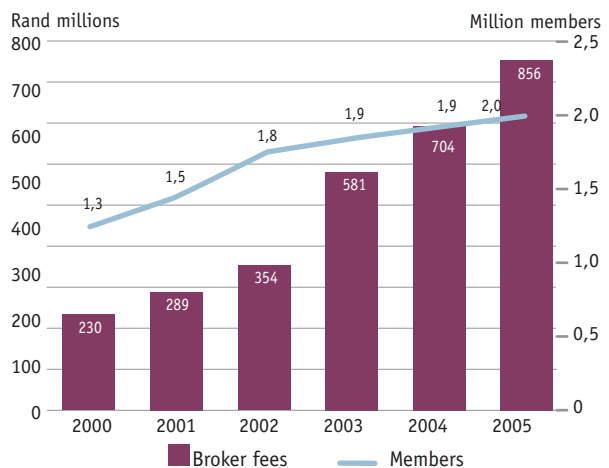


Table 18 reflects the schemes that had broker fees at levels higher than the industry average of R35,5 per average member per month. These 17 schemes represent 56,8% (2004: 54,1%) of total membership that paid broker fees, and 73,1% (2004: 71,2%) of total broker fees paid. Twelve (2004: 11) of these 17 schemes paid brokers fees greater than 20% of the industry average.

Reinsurance results

The number of schemes with reinsurance decreased to 3 from 5 in 2004. A few schemes had reinsurance entries for 2005 relating to prior years. The three schemes with reinsurance contracts made a deficit of R627 000, while the net reinsurance result was a surplus of R2,6m in 2005 (deficit of R7,8m in 2004). This surplus was thus due to prior year recoveries.

Impaired receivables

Impaired receivables (previously known as bad debts) decreased by 5,2% to R202m for the year under review from R213m in 2004. Impaired receivables for 2005 represented 2,6% of total non-health expenditure (3,0% in 2004).

It took on average some 11,8 days to collect debts in 2005, a decrease of 6,9% from 12,7 days in 2004. While this is an improvement, it is nonetheless still well short of the legal requirement, which is that all contributions

should be paid to a medical scheme not later than three days after payment is due. The associated risk of not paying and collecting contributions timeously is the possible impairment of the debtor and paying claims where contributions have not been received.

Figure 25 shows the trends in total impaired receivables over the last six years, also expressed as a percentage of total non-health expenditure.

Figure 25: Total impaired receivables since 2000

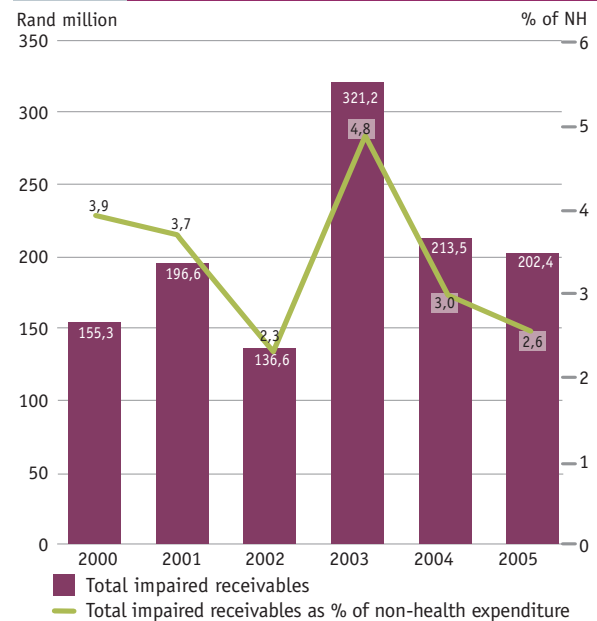


Table 18: Schemes with brokers fees above the industry average of R35,50 pmpm

Scheme name	Type	Brokers fees paid		
		PAMPM 2005 R	PAMPM 2004 R	% Change
Gen-Health Medical Scheme	Open	126,6	38,0	233,3%
Munimed	Open	54,9	50,2	9,3%
Baymed	Open	52,6	5,0	952,7%
Oxygen Medical Scheme	Open	49,2	33,4	47,2%
Built Environment Professional Associations	Restricted	48,5	48,7	-0,5%
Compicare Medical Scheme	Open	48,1	43,8	9,7%
Lifemed Medical Scheme	Open	47,8	45,0	6,2%
Suremed Health	Open	47,5	44,9	5,8%
Kwa-Zulu Natal Medical Aid Scheme	Open	47,1	44,4	6,1%
Protector Health	Open	46,7	26,0	79,5%
Medshield Medical Scheme	Open	46,7	46,2	1,1%
Discovery Health Medical Scheme	Open	44,7	41,7	7,3%
Spectramed	Open	40,1	39,0	2,7%
Liberty Medical Scheme	Open	38,0	18,5	105,3%
Bestmed Medical Scheme	Open	37,9	34,5	10,1%
Renaissance Health Medical Scheme	Open	36,8	34,5	6,7%
Topmed Medical Scheme	Open	36,7	39,1	-6,3%

*PAMPM = per average member per month

Trends in total non-health expenditure

For all schemes, total non-healthcare expenditure rose by 9,6% to R7,8bn in 2005 from R7,1bn in 2004. Increases in non-health expenditure have consistently outstripped CPIX, which increased by 3,9% during this period.

period, total gross non-health expenditure has increased by 89,5%. This was driven by a 105% increase in administration, 41,2% in fees paid for managed care, 308,4% in broker fees (now acquisition costs) and 30,3% in impaired receivables. Nett reinsurance losses plummeted by 101,3% during this period.

Figure 26 shows the changes in various categories of non-health expenditure since 2000. Over the six year

Figure 27 and table 19 show that gross non-health expenditure pbpa increased by 2,8% to R1 144 in

Figure 26: Changes in gross non-health expenditure

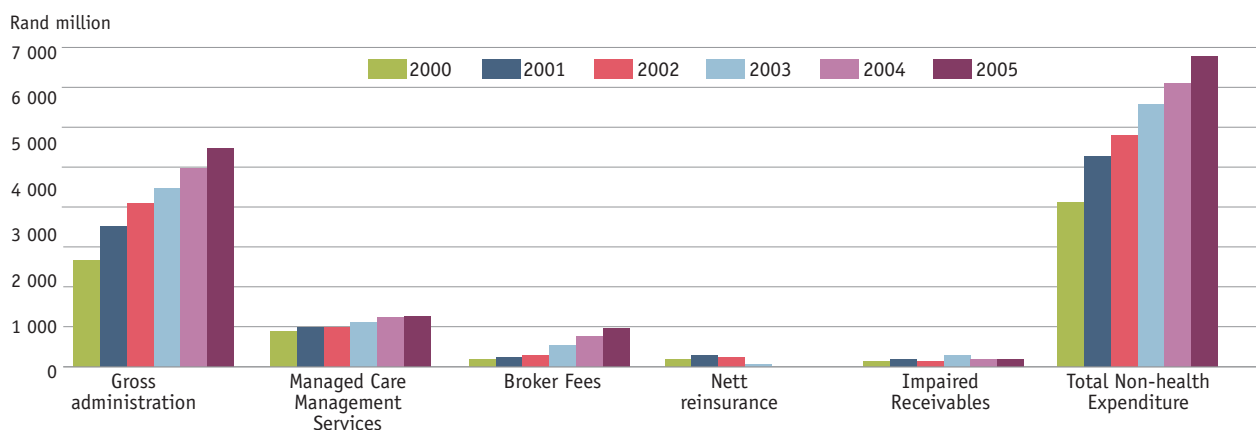


Figure 27: Gross non-health expenditure pbpa - 2005 prices

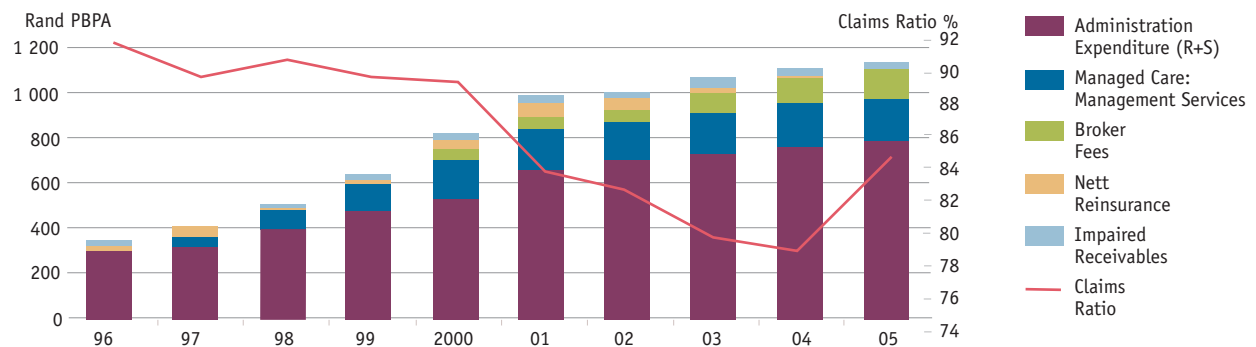


Table 19: Trend in contributions, claims and non-health expenditure

	Gross contributions		Gross claims		Gross non-health	
	PBPA	% Growth	PBPA	% Growth	PBPA	% Growth
1996	4 807	4 ,6%	4 405	2 ,0%	350	12 ,9%
1997	5 203	8 ,2%	4 659	5 ,8%	413	18 ,0%
1998	5 511	5 ,9%	4 988	7 ,1%	509	23 ,1%
1999	5 780	4 ,9%	5 173	3 ,7%	646	27 ,1%
2000	6 133	6 ,1%	5 474	5 ,8%	827	27 ,9%
2001	6 859	11 ,8%	5 748	5 ,0%	998	20 ,7%
2002	7 366	7 ,4%	6 074	5 ,7%	1 007	0 ,9%
2003	7 807	6 ,0%	6 212	2 ,3%	1 079	7 ,2%
2004	8 037	2 ,9%	6 361	2 ,4%	1 113	3 ,2%
2005	7 928	-1 ,4%	6 694	5 ,2%	1 144	2 ,8%
since 1996		64 ,9%		52 ,0%		226 ,6%
since 2000		29 ,3%		22 ,3%		38 ,3%

2005 from R1 113 in 2004, after adjusting for inflation. The graph also shows the claims ratio, which increased to 84,4% from 79,1% in 2004 .

Table 19 and figure 27 also show how non-health expenditure has outpaced both contributions and claims since 2000. Total non-health expenditure grew at over 18% from 1997 to 2002 before stabilising.

Table 20 compares non-health expenditure, claims and contribution to reserves. Total claims fell from 2000 to 2004. However, the extent of contribution to

	Claims % of Contributions	Non-health % of Contributions	Reserve Building % of Contributions
1996	91,6%	7,3%	1,1%
1997	90,5%	8,4%	1,1%
1998	92,4%	10,0%	-2,3%
1999	91,5%	12,7%	-4,2%
2000	89,3%	14,5%	-3,7%
2001	83,2%	16,2%	0,6%
2002	82,1%	15,2%	2,8%
2003	79,2%	15,4%	5,4%
2004	78,6%	15,5%	5,9%
2005	84,4%	16,3%	-0,7%

reserves went up during this period, from -3,7% to 5,9%. Non-health expenditure was also growing, largely at the expense of claims. The claims ratio has again started to increase, reaching 84,4% in 2005. Contribution to reserves was again negative, which is not inconsistent with the fact that most schemes have attained the 25% solvency ratio. Non-health expenditure has nonetheless continued to increase, suggesting that member contributions have continued to go principally into financing non-health expenditure.

Table 21 shows those open schemes with non-health expenditure greater than the open scheme average of R109 pbpm and with a non-health expenditure that is greater than the open scheme average when expressed as a percentage of GCI (ie. > 16,1%). These 11 schemes had higher increases in non-health expenditure compared to claims. Their levels of non-health were higher than both measures of open schemes averages, while the year-on-year increases were also a concern.

Figure 28 shows those schemes in table 21 that also had a solvency ratio below the open scheme average of 29,4% in 2005. It is a particular concern that some of these schemes are below even the 25% solvency target, but exhibit very high levels of non-health expenditure on both measures.

Name of Scheme	Nett Non-health Expenses		Nett Claims Incurred		Nett Non-health Expenses		Reserve building	
	PABPM 2005 R	PABPM 2004 R	As % of RCI 2005	As % of RCI 2004	As % of RCI 2005	As % of RCI 2004	As % of RCI 2005	As % of RCI 2004
CIMAS Wellness Medical Aid Scheme	178,7	120,2	114,6%	90,3%	20,2%	13,6%	-34,7%	-3,9%
Pathfinder Medical Scheme	119,9	141,9	81,4%	59,9%	27,7%	39,8%	-9,1%	0,3%
Pharos Medical Plan	132,6	118,8	87,6%	79,8%	20,6%	19,4%	-8,2%	0,8%
Discovery Health Medical Scheme	130,9	121,2	81,2%	68,7%	22,6%	20,7%	-3,8%	10,6%
Community Medical Aid Scheme (COMMED)	126,2	115,8	82,3%	79,2%	20,9%	20,3%	-3,2%	0,6%
Gen-Health Medical Scheme	216,7	169,2	51,0%	60,7%	50,8%	41,6%	-1,7%	-2,3%
Protea Medical Aid Society	167,3	149,9	81,9%	95,2%	18,1%	16,3%	0,1%	-11,5%
Compicare Medical Scheme	141,8	115,5	81,2%	77,9%	18,6%	16,3%	0,2%	5,8%
Resolution Health Medical Scheme	128,6	153,6	66,2%	55,0%	31,2%	35,0%	2,6%	10,0%
Lifemed Medical Scheme	150,7	129,0	80,4%	82,5%	16,6%	15,2%	2,9%	2,2%
Suremed Health	136,9	139,8	69,0%	69,9%	22,9%	23,7%	8,0%	6,4%
Industry Average - Open schemes	109,2	100,3	82,3%	76,2%	18,5%	17,5%		

Figure 28: Open schemes with high non-health expenditure and solvency ratio lower than average

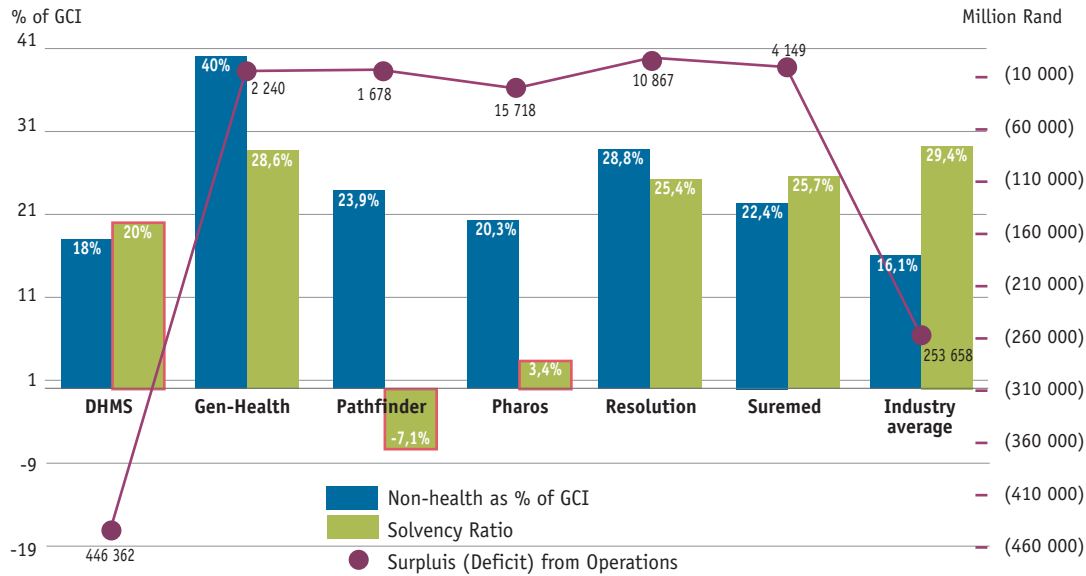


Figure 29 depicts much of the information on contributions, benefits, non-health expenditure and operating surpluses on a beneficiary per month basis. The analysis shows that the trade-off between gross administration expenses and annual surpluses pbpm had been growing since 1998, but decreased somewhat from 2003 - almost leveling out during 2004. However, this gap again grew in 2005. Addressing the pattern of administration costs growing at the expense of the beneficiary surpluses has, unfortunately not been sustained.

Operating results during 2005 and trends

Medical schemes have registered a total operating surplus over the last few years, with an increase of 17,4% R2,7bn in 2004. This trend was reversed in 2005, with schemes making a total deficit of R356,2m. While an operating deficit is always a concern, this decrease is in part a reflection of the fact that most schemes have now attained the prescribed solvency level of 25%,

Figure 29: Risk contributions, benefits and non-health expenditure - 2005 prices

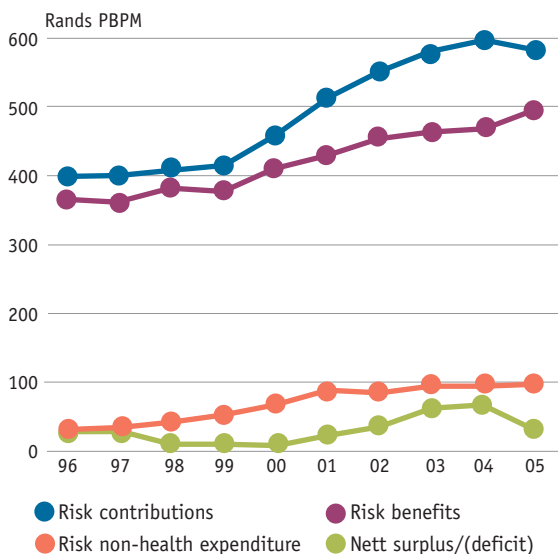
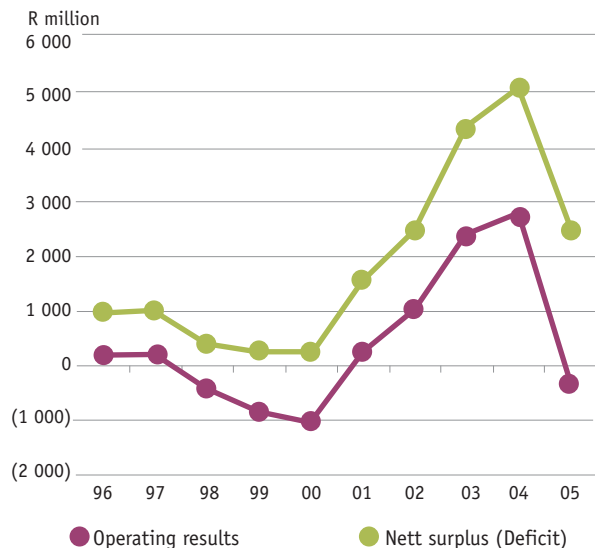


Figure 30: Operating results



and may have been reducing the build-up of reserves.

The inclusion of investment and other income resulted in schemes making a nett surplus of R2,3bn in 2005. Net investment and other income grew by 17,5% to R2,7bn in 2005. This was 115,3% of net surplus, and underscored the importance of invest-

ment income for schemes who might be experiencing a difficult operating year.

There were some 19 schemes, representing 36,5% of beneficiaries, with much more pronounced changes in their operating results. These schemes are shown in table 22. The results of these schemes have

Table 22: 19 schemes with large movement in operating results

Type	Name of Medical Scheme	Surplus/(Deficit) from Operations		
		2005 R'000	2004 R'000	% Growth
Open	Community Medical Aid Scheme (COMMED)	(7 075)	1 262	-660,4%
Open	Discovery Health Medical Scheme	(446 362)	1 125 274	-139,7%
Open	Eclipse Medical Scheme	(23)	26	-187,0%
Open	Meridian Health	(6 017)	2 817	-313,6%
Open	National Independent Medical Aid Society (NIMAS)	(3 594)	6 475	-155,5%
Open	NBC Medical Scheme	(16 023)	8 730	-283,5%
Open	Pathfinder Medical Scheme	(1 678)	27	-6298,3%
Open	Pharos Medical Plan	(15 718)	1 030	-1625,5%
Open	Selfmed Medical Scheme	(5 755)	6 795	-184,7%
Restricted	Altron Medical Aid Scheme	(4 497)	165	-2820,3%
Restricted	Anglovaal Group Medical Scheme	(2 324)	7 285	-131,9%
Restricted	LA-Health Medical Scheme	(9 340)	21 540	-143,4%
Restricted	MEDCOR	(28 733)	126 353	-122,7%
Restricted	Quantum Medical Aid Society	(2 938)	9 532	-130,8%
Restricted	South African Police Service Medical Scheme (POLMED)	(138 012)	165 304	-183,5%
Restricted	Tiger Brands Medical Scheme	(5 402)	2 413	-323,9%
Restricted	Tsogo Sun Group Medical Scheme	(1 938)	1 382	-240,2%
Restricted	University of the Witwatersrand Staff Medical Aid Scheme	(1 131)	6 362	-117,8%
Restricted	Wooltru Healthcare Fund	(4 849)	2 786	-274,1%

Figure 31: 'Outlier' open schemes - solvency ratio, non-health ratio and claims ratio

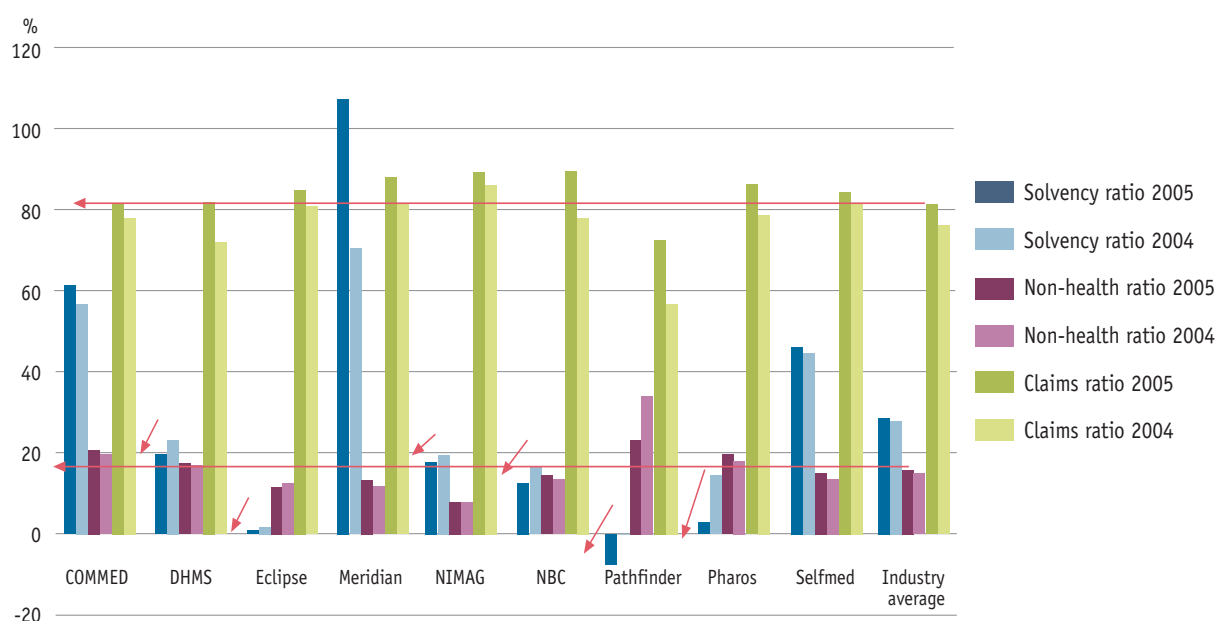
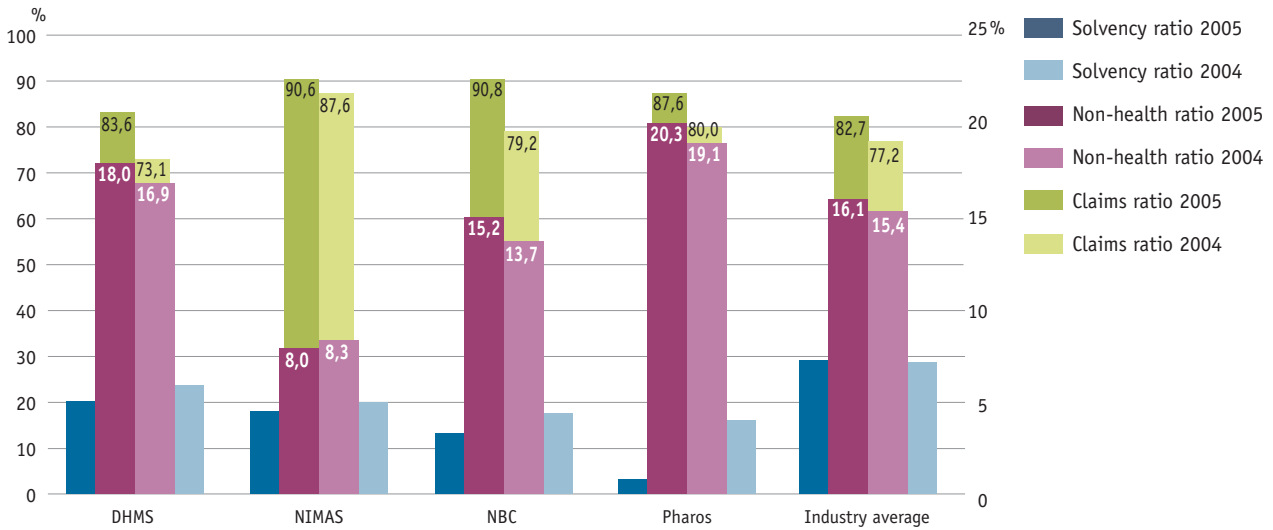


Figure 32: "Outlier open schemes - impact on solvency ratio, non-health ratio and claims ratio excluding the two smallest schemes



impacted significantly on the industry operating surplus – excluding their results would improve the industry results to a R345m operating surplus.

Many of the schemes in table 22 (see also figure 31 and 32) will need to contain their operating deficits and sometimes low solvency levels. This will also require paying attention to non-health expenditure and driving this closer to industry average.

Accumulated funds and solvency positions during 2005 and trends in solvency

Regulation 29 of the Medical Schemes Act prescribes that medical schemes must maintain a minimum accumulated funds at 25% of gross contributions at end December 2005. The “minimum accumulated funds” are more commonly referred to as the “reserves” of a scheme. When expressed as a percentage of gross contribution, this is known as the solvency level of a scheme.

Nett assets, defined as total assets less total liabilities, rose 14,0% to R23 bn. Reserves grew by 11,1% to R20,9bn from R18,8bn in 2004.

The overall industry average solvency increased as a result, to 39,1% from 37,3% in 2004. This solvency level was greater than the prescribed solvency level of 25%. The solvency ratio of open schemes was 29,6% (2004:28,5%). Restricted schemes maintained their

high solvency level, reaching 63,5% (2004: 58,8%). Full details of the solvency levels of the various schemes are detailed in Annexures K, L and M.

Figures 33, 34 and 35 show the changes in solvency for all schemes, open and restricted schemes respectively, since the implementation of the new Medical Schemes Act. All three figures reflect improvements in the solvency ratios since 2000, with the overall ratio for all schemes exceeding the prescribed minimum 25% level.

Figure 33: Solvency trends since 2000 for all schemes

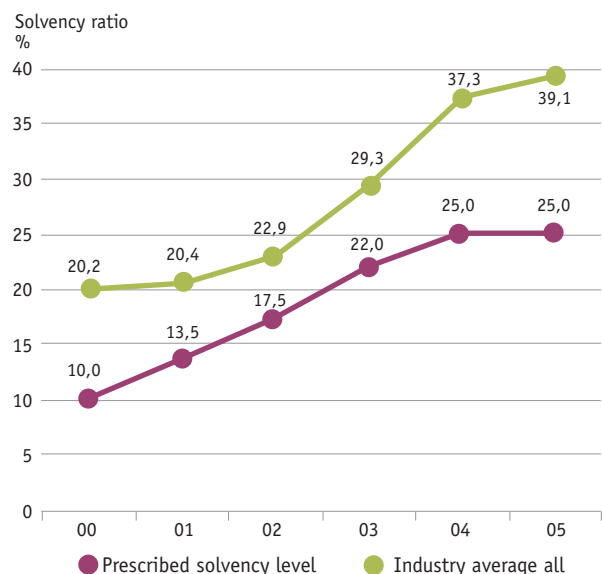


Figure 34: Solvency trends since 2000 for open schemes

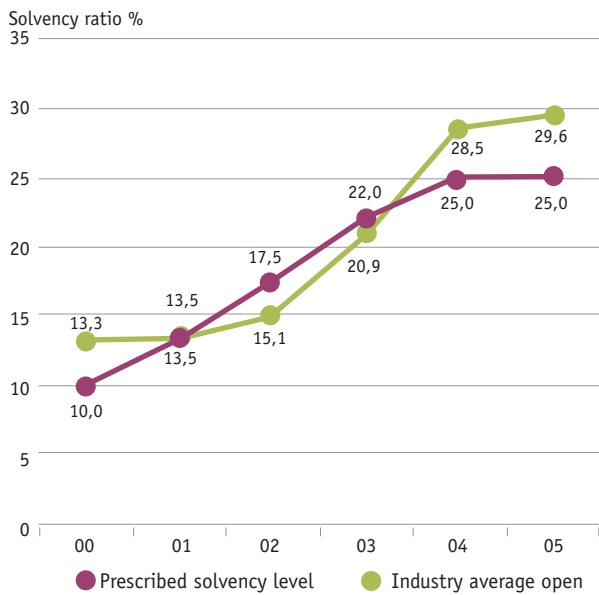
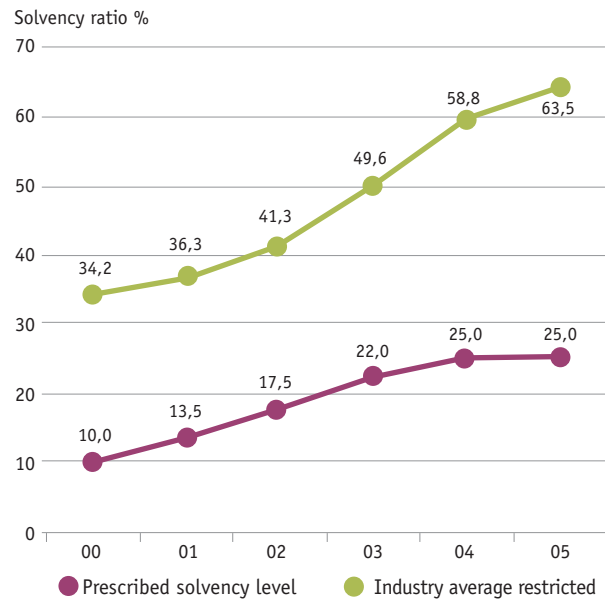


Figure 35: Solvency trends since 2000 for restricted schemes



Membership of schemes that failed to meet the 25% solvency level

Table 23 shows the number of schemes that have yet to attain the prescribed solvency level and the number of members in those schemes. These data are also plotted in figure 36.

Table 23 and figure 36 illustrates that, while absolute levels of solvency have increased considerably over the last six years, 57% of open schemes members (2004: 53%) were in the 18 (2004: 18) schemes that failed to meet the prescribed solvency level in 2005. The rest

of the members were in the other 29 (2004: 30) open schemes that had attained the prescribed solvency level of 25%.

The immediate explanation here, of course, is that Discovery Health medical scheme is still below the solvency level of 25%, (currently 20%) and accounts for 77% of the members in those schemes under the 25% solvency level. Beyond Discovery, there is clearly a lot of work to be done to ensure that all schemes achieve statutory solvency.

Table 23: Prescribed solvency levels and number of members

		OPEN SCHEMES		RESTRICTED SCHEMES	
		Below Prescribed Level	Above Prescribed Level	Below Prescribed Level	Above Prescribed Level
Number of schemes	- 2000	15	33	15	86
	- 2001	19	29	11	83
	- 2002	24	25	7	86
	- 2003	19	29	7	80
	- 2004	18	30	4	81
	- 2005	18	29	6	78
Membership	-2000	2 385 051 (51%)	2 291 048	839 029 (41%)	1 214 412
	-2001	2 650 934 (56%)	2 117 142	576 462 (29%)	1 419 862
	-2002	3 519 329 (74%)	1 211 882	251 050 (13%)	1 731 873
	-2003	3 426 988 (73%)	1 291 809	222 430 (11%)	1 730 574
	-2004	2 534 273 (53%)	2 221 030	80 160 (4%)	1 827 100
	-2005	2 783 108 (57%)	2 122 444	48 229 (2%)	1 881 840

Figure 36: Prescribed solvency levels and number of members

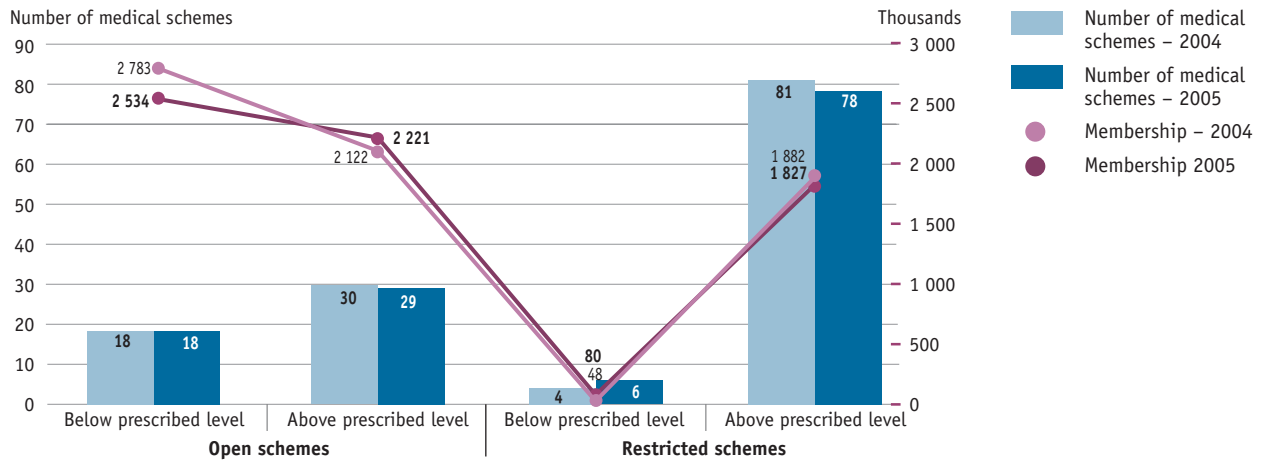


Table 24: Solvency comparison between quarterly (un-audited) and annual (audited) results

	AUDITED (Actuals)		% Variance	UNAUDITED (quarter 4)		% Variance
	2005	2005		2004	2004	
Open schemes	29,4%	29,1%	1,0%	28,5%	27,6%	3,3%
Restricted schemes	63,4%	61,9%	2,4%	58,8%	57,2%	2,8%
Total schemes	38,9%	38,3%	1,6%	37,3%	36,2%	3,0%

Restricted schemes, on the other hand, had the majority of their members within those schemes that met the prescribed solvency level; only 6 (2004: 4) of the 84 (2004: 85) restricted schemes were below 25%.

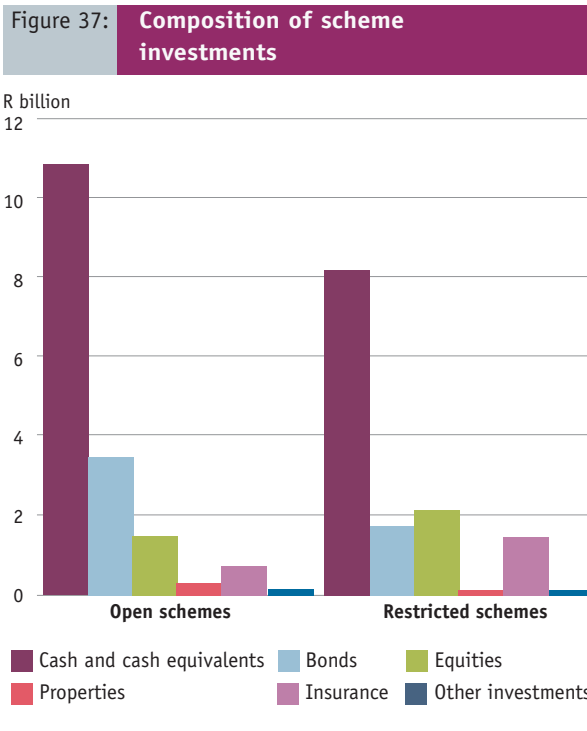
Table 24 compares solvency levels reported in the 2005 final quarterly returns with the solvency as reported in the annual statutory return as at December 2005, and shows a slight increase in solvency for the final audited accounts.

Investments

Figure 37 provides information on the composition of investments of medical schemes during 2005.

In open schemes, a greater proportion – 63,8% (2004: 67,1%) of investments was held in cash and cash equivalents. Bonds accounted for 20,7% (2004: 21,5%), equities accounted for 9,0% (2004: 5,9%), insurance policies for 4,3% (2004: 3,7%), properties for 1,9% (2004: 1,2%) and 0,4% (2004: 0,6%) for other investments.

A large proportion of investments for restricted schemes was also held in cash and cash equivalents, accounting for 60,1% (2004: 63,4%). Bonds accounted for 12,8% (2004: 12,7%), equities made up 15,3% (2004: 11,4%) and insurance policies 10,63% (2004: 9,3%). Other investments and property both accounted for small proportions; each representing 0,62% (2004: 2,0%) and 0,56% (2004: 1,3%) respectively of total investments made by restricted schemes.



The primary obligation of a medical scheme is to ensure that it has built up sufficient assets to pay benefits due to members when they fall due. The management of a scheme's asset must therefore be structured to the demands, nature and timing of its expected liabilities. The assets of a medical scheme should be spread in such a manner that they match

their liabilities and minimum accumulated funds at any point in time. Trustees need to monitor investments more closely to ensure not only compliance with legal requirements, but also appropriate diversification of risk.

The difference between the schemes total assets and its total liabilities represents the liquidity gap. A positive number indicates that the scheme has sufficient assets to meet its liabilities. A negative number indicates greater liabilities compare to assets. However, schemes should consider not only the total asset and liability position, but also the periods within which liabilities must be paid and assets can be converted to cash flows; this is where the financing risks must be matched.

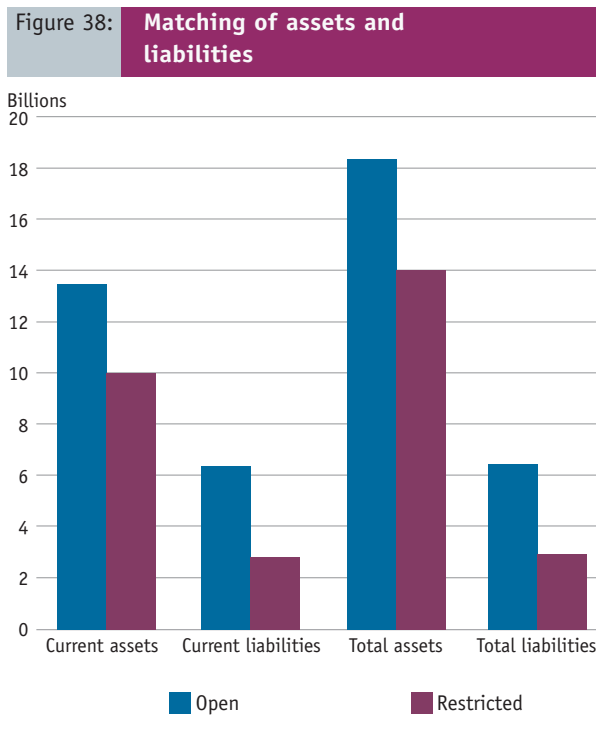


Figure 38 above also compares the matching of assets and liabilities in open and restricted schemes. The current assets to current liabilities ratio for open schemes is 2,11 (2004: 2,21), whereas for restricted schemes it is 3,53 (2004: 2,88). The total asset to total liability ratio for open and restricted schemes is 2,84 (2004: 2,76) and 4,63 (2004: 4,17) respectively.

The principle of matching assets with liabilities is particularly important in the context of liquidity. Where the claims paying ability for schemes with low liquidity (i.e. quick ratio below 2) is lower than the industry average of 5,7 months, it is imperative for boards

Table 25: High-impact schemes by type

Type of scheme	Average Beneficiaries		Contributions PABPM*		Gross claims Ratio		Gross non-health ratio		Solvency ratio	
	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
Open	4 326 428	4 190 415	686	660	82,8%	76,7%	15,9%	15,3%	28,6%	27,7%
Restricted	1 027 146	1 009 713	641	646	91,2%	83,2%	10,5%	10,8%	47,9%	46,6%
Total	5 353 574	5 200 128	678	657	84,3%	77,9%	26,5%	14,5%	32,1%	31,4%

*PABPM = per average beneficiary per month

of trustees to guard against the more longer term and riskier investments. Even though such investments may have higher returns they can prove detrimental to a scheme should a liquidity crunch be experienced.

Risk assessment framework and high impact medical schemes

The Risk Assessment Framework (RAF) initiative that was started in 2003 allows us to better identify schemes that may have the highest systemic impact on Council's goals and the industry in the event that they were to fail. The RAF allows us to classify some schemes as high impact schemes. This means schemes whose failure, whether financial or otherwise, would have a major impact on the industry; it does not mean that the scheme is necessarily high risk or that problems exist.

Table 25 shows that, of the 27 schemes selected in 2005 as high impact, 3 had a solvency below 15% and 4 had solvency levels between 15% and 22%. The remaining 20 schemes were above the 25% prescribed solvency at 31 December 2005.

Claims paying ability of medical schemes

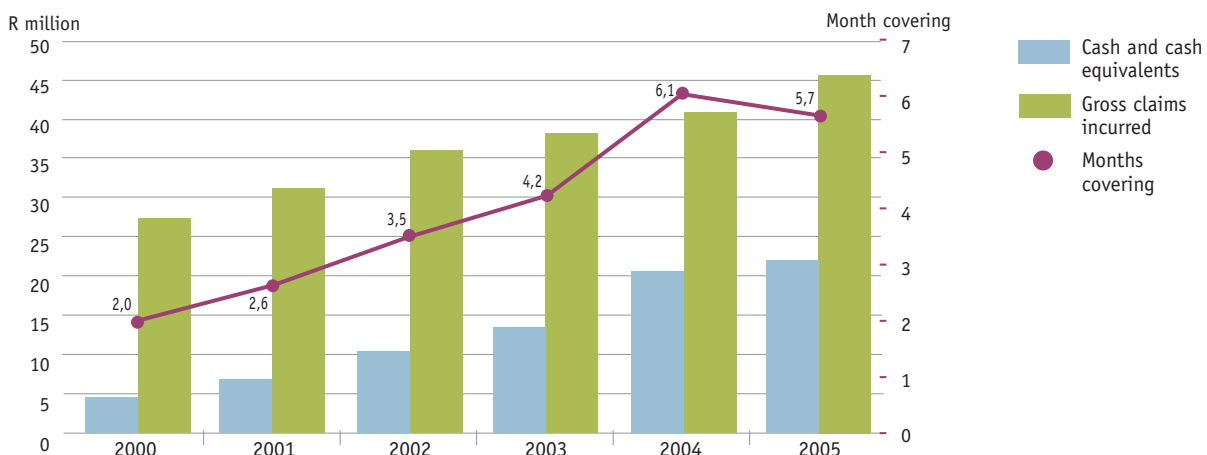
A medical scheme's financial soundness is also measured by its ability to pay claims from cash and cash equivalents in the immediate future. Figure 39 depicts the claims paying ability of schemes measured in months of cover. This is the number of months' claims that the scheme is able to cover from its existing cash and cash equivalents. The cash coverage declined slightly to 5,7 from 6,1 months in 2004. Schemes' payment cycles reflect an improved trend of 20,5 days compared to the 25,9 days in 2004.

Benefit options during 2005

There were 412 (2004: 420) benefit options in medical schemes during 2005. Open schemes accounted for 60,2% or 248 options (2004: 260 options or 61,9%). Restricted schemes had 164 registered options representing 39,8% (2004: 160 options or 38,1%) of the total options.

Open schemes had, on average 5,3 (2004: 5,4) options per scheme with average members of 8 083 (2004: 7 400) per option. Restricted schemes had an average

Figure 39: Average gross claims covered by cash and cash equivalents



of 2,0 (2004: 1,9) options per schemes with average members of 4 924 (2004: 4 950) per option.

Of the 412 benefit options, 56,3% or 232 options (2004: 237 or 56,4%) had fewer than 2 500 members per option. 114 of these 232 options (49,1%) incurred operating losses during 2005. In 2004, 100 options representing 42,2% had losses.

The remaining 180 options (2004:183) had more than 2 500 members per option averaging 14 496 members per option (2004: 13 698). Of these, 48,3% or 87 options (2004: 70 options or 38,3%) also incurred operating losses.

There were 144 (2004: 150) open schemes options with less than 2 500 members at an average of 818 (2004: 825) members per option representing 58,1% (2004: 57,7%) of all options.

Restricted schemes with less than 2 500 members had 88 (2004: 87) options with an average of 965 (2004: 986) members per option representing 53,7% (2004: 54,4%) of all options.

It would thus appear that options with less than 2 500 members are more likely to incur operating losses. They also have higher contributions than other options and attract higher non-health costs.

Of the 412 (2004: 420) benefit options within schemes, 201 (48,8%) incurred operating losses during 2005; in 2004, 170 options incurred operating losses representing 40,5%. 134 (2004: 114) representing 66,7% (2004: 67,1%) of the loss making options were in open schemes and 67 (2004: 56) representing 33,3% (2004: 32,9%) were in restricted schemes.

The operating losses per member per month in options with fewer than 2 500 members were 2,1

Table 26: Results of benefit options for open and restricted schemes

	Open schemes	Restricted schemes	Total
All Options			
Number of options	248 (60,2%)	164 (39,8%)	412 (100%)
Membership represented	2 004 466 (71,3%)	807 617 (28,7%)	2 812 083 (100%)
Number of Schemes	47 (35,9%)	84 (64,1%)	131 (100%)
Surplus / (Deficit) from operations	(R302 555 060)	(R96 049 475)	(R398 604 535)
Gross Non-health as % of GCI	16,2%	10,0%	14,5%
Gross Claims Ratio	82,7%	89,0%	84,4%
Gross Claims Incurred pbpm	R544,1	R575,3	R552,9
GCI pbpm	R658,3	R646,6	R655,0
Options with members > 2 500	41,9%	46,3%	43,7%
Number of options	104 (57,8%)	76 (42,2%)	180 (100%)
Membership represented	1 886 624 (72,3%)	722 701 (27,7%)	2 609 325 (100%)
Number of Schemes	22 (31,9%)	47 (68,1%)	69 (100%)
Surplus / (Deficit) from operations	(R198 376 550)	(R88 770 515)	(R287 147 065)
Gross Non-health as % of GCI	16,3%	10,0%	14,6%
Gross Claims Ratio	82,3%	89,1%	84,2%
Gross Claims Incurred pbpm	R534,4	R574,3	R545,3
GCI pbpm	R649,1	R644,4	R647,8
Options with members < 2 500	58,1%	53,7%	56,3%
Number of options	144 (62,1%)	88 (37,9%)	232 (100%)
Membership represented	117 842 (58,1%)	84 916 (41,8%)	202 758 (100%)
Number of Schemes	25 (40,3%)	37 (59,7%)	62 (100%)
Surplus / (Deficit) from operations	(R104 178 510)	(R7 728 960)	(R111 457 470)
Gross Non-health as % of GCI	15,0%	11,0%	13,5%
Gross Claims Ratio	87,0%	87,6%	87,2%
Gross Claims Incurred pbpm	R712,5	R583,8	R657,8
GCI pbpm	R819,3	R666,2	R754,2

*GCI pbpm = Gross contribution income per beneficiary per month

Table 27: Results of loss-making options

	Open schemes	Restricted schemes	Total
Total loss making Options			
% of total options	54,0%	40,8%	48,7%
Number of options	134 (66,7%)	67 (33,3%)	201 (100%)
Membership represented	992 969 (70,2%)	422 412 (29,8%)	1 415 318 (100%)
Number of Schemes	26 (47,3%)	29 (52,7%)	55 (100%)
Surplus/ (Deficit) from operations	(R1 536 559 150)	(R672 650 810)	(R2 209 209 960)
Gross Claims Ratio	89,9%	97,5%	92,0%
Gross Non-health as % of GCI	15,9%	9,9%	14,2%
Gross Claims Incurred pbpm	R660,0	R612,0	R645,2
GCI pbpm	R734,4	R627,5	R701,5
Loss Making Options with member < 2 500			
Number of options	80 (70,2%)	34 (29,8%)	114 (100%)
Membership represented	65 208 (67,5%)	31 416 (32,5%)	96 624 (100%)
Number of Schemes	15 (51,7%)	14 (48,3%)	29 (100%)
Surplus/ (Deficit) from operations	(R193 486 664)	(R101 292 347)	(R294 779 012)
Gross Claims Ratio	94,3%	105,3%	97,1%
Gross Non-health as % of GCI	15,3%	11,6%	14,3%
Gross Claims Incurred pbpm	R871,7	R669,4	R804,1
GCI pbpm	R924,2	R635,9	R827,9
Loss Making Options with member > 2 500			
Number of options	54 (62,1%)	33 (37,9%)	87 (100%)
Membership represented	927 761 (70,4%)	390 996 (29,6%)	1 318 757 (100%)
Number of Schemes	11 (42,3%)	15 (57,7%)	26 (100%)
Surplus/ (Deficit) from operations	(R1 343 072 485)	(R571 358 463)	(R1 914 430 48)
Gross Claims Ratio	89,5%	97,0%	91,6%
Gross Non-health as % of GCI	15,9%	9,8%	14,2%
Gross Claims Incurred pbpm	R646,4	R607,8	R634,6
GCI pbpm	R722,2	R626,9	R693,0

*GCI pbpm = Gross contribution income per beneficiary per month

(2004: 1,9) times greater than options with more than 2 500 members; R254 pmpm compared to R121 pmpm (2004: R198 compared to R107pmpm).

Table 28 shows that open schemes had a higher prevalence of loss making options. These options were a lot more expensive but provided lesser benefits compared to restricted schemes. Open schemes also charged 20% more on those options which made

Table 28: Comparing profit and loss-making options

	OPEN SCHEMES			RESTRICTED SCHEMES		
	Profit making options	Loss making options	% variance	Profit making options	Loss making options	% variance
Number of options	114	134		67	97	
Representing	54,0%	66,7%		33,3%	46,0%	
GCI pbpm	R 588,6	R 734,4	-19,9%	R 669,0	R 627,5	6,6%
Gross claims ratio	74,4%	89,9%	-17,2%	79,5%	97,5%	-18,5%
Gross non-health ratio	16,5%	15,9%	3,8%	10,2%	9,9%	3,0%

*GCI PBPM = gross contribution income per beneficiary per month

Table 29: Comparison of low cost with high cost options' results based on industry averages

	Gross Contribution Income (GCI)		Gross Claims Incurred		Gross Non-health Expenses (incl. PMSA)	
	R'000	PBPM R	R'000	As % of GCI	R'000	As % of GCI
GCI pbpm > R600 (industry average R658 pbpm)						
Open Schemes	25 548 146	864,5	21 982 998	86,0%	3 570 736	14,0%
Restricted Schemes	11 798 431	795,4	10 600 250	89,8%	1 106 272	9,4%
All	37 346 577	841,4	32 583 248	87,2%	4 677 008	12,5%
GCI pbpm < R600 (industry average R658 pbpm)						
Open Schemes	13 201 989	450,4	10 044 497	76,1%	2 702 857	20,5%
Restricted Schemes	3 176 682	381,4	2 723 082	85,7%	397 031	12,5%
All	16 378 670	435,1	12 767 579	78,0%	3 099 887	18,9%
Per option industry average						
Open Schemes				82,7%		16,2%
Restricted Schemes				89,0%		10,0%
All				84,4%		14,5%

losses compared to those with a surplus. This was not the case for restricted schemes.

Table 29 illustrates that approximately 54,1% of all options' beneficiaries paid average contributions of higher than R600 pbpm, compared to options lower than R600 average contribution pbpm representing 45,9% of beneficiaries. Open schemes for both categories had a higher representation of approximately 36% than restricted schemes.

The table also shows that comprehensive options had higher claims and lower non-health expenditure whereas the so-called low cost options tended to have lower claims but higher non-health expenditure. This does raise the question of whether low cost options could be priced cheaper by reducing the very high levels of non-health expenditure.

ADMINISTRATOR MARKET IN 2005

Figure 40 illustrates the market share, based on the number of beneficiaries administered, of administrators as well as self administered schemes at December 2005.

Figure 40: Market share based on the 2005 number of beneficiaries

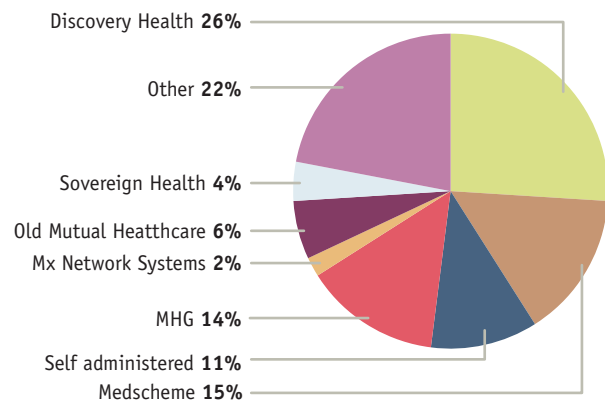
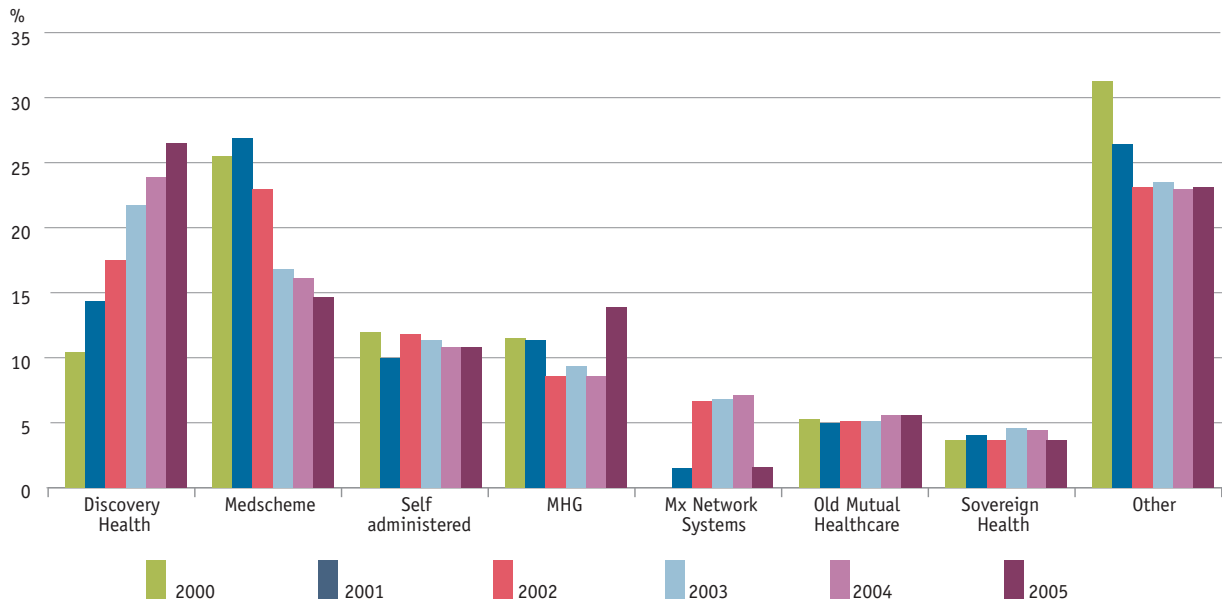


Figure 41 depicts the changes in the market share since 2000 for all schemes based on the number of beneficiaries as administered by the various parties at December of each year.

The market is dominated by the largest six administrators (Discovery, Medscheme, Sovereign Health,

Figure 41: Market share of all schemes based on the number of beneficiaries since 2000



MHG, Old Mutual and Mx Network) who together represents 76,7% of the market.

Figures 42 and 43 indicate the change in market shares since 2000 for open and restricted. Discovery's share of the open market has increased to 35,1% (2004: 32,0%). Metropolitan Health Group ('MHG') has the biggest share of the restricted market at 45,6% (2004: 25,0%).

Despite the concentration of market share in the large administrators there appears to be no real economies of scale reflected in the level of administration costs.

With regards to gross administration costs as well as fees paid to administrators as depicted in table 30, the following three administrators were at levels higher than the industry average for open schemes:

Figure 42: Market share of open schemes based on the number of beneficiaries since 2000 – largest administrators

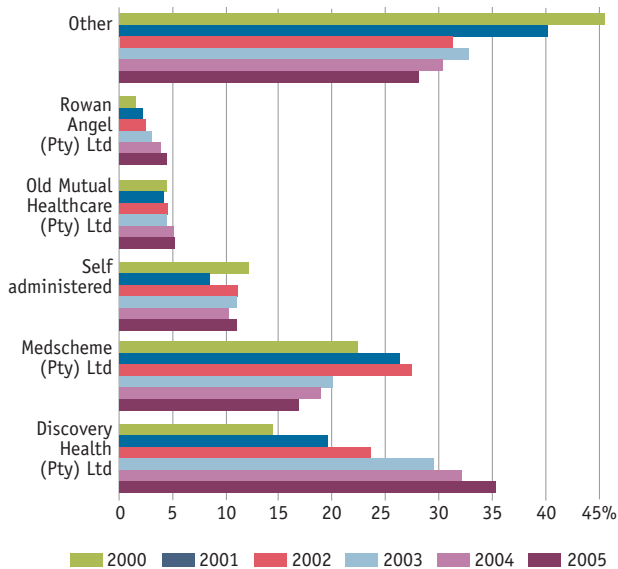
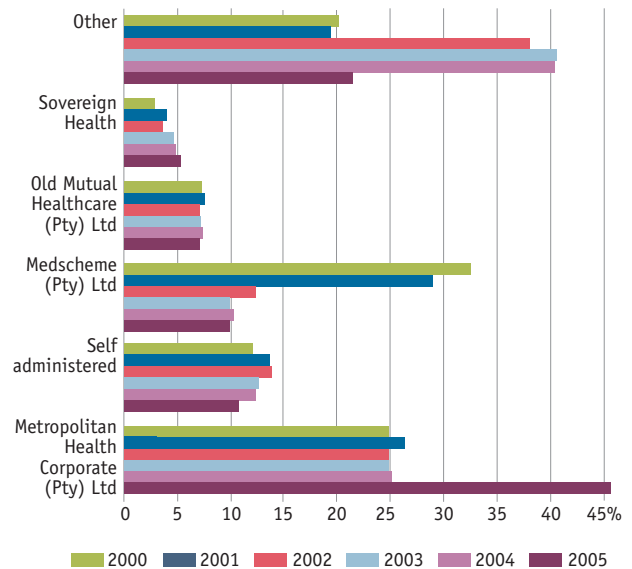


Figure 43: Market share of restricted schemes based on the number of beneficiaries since 2000 – largest administrators



% higher than industry average

	Gross administration costs	Fees paid to administrators
Discovery Health (Pty) Ltd	24,2%	47,1%
Private Health Administrators	46,0%	15,5%
Status Medical Aid Administrators	20,8%	13,3%

With regards to gross administration costs as well as fees paid to administrators as depicted in table 31, seven administrators were at levels higher than the industry average for restricted schemes; the following four administrators were at the highest levels of the seven schemes:

% higher than industry average

	Gross administration costs	Fees paid to administrators
Eternity Private Health (Pty) Ltd	104,7%	134,7%
Discovery Health (Pty) Ltd	94,3%	76,9%
Amanzi Health Administrators (Pty) Ltd	70,5%	61,3%
PPS Medical Scheme Administrators	62,8%	61,9%

Managed care services are often provided by administrators or businesses associated with administrators. In many instances these services are merely additional layers of administration costs with questionable benefits for the schemes. These services, where they were paid to the administrator or any company in the administrator group, have now been included in the "fees paid to administrators".

Tables 30 and 31 below illustrate the market share based on the number of members to whom services are being delivered by third party administrators and those under self administration. We also show the average cost of administration. Gross administration costs comprise of administration costs charged to both the risk pool and the savings accounts. The administration fee includes co-administration fees where relevant. It should also be noted that Sovereign Health's results were disclosed separately.

Details per individual administrator are outlined in Annexure Q.

Table 30: Administrator market share since 2000 based number of lives administered – open schemes

Name of Administrator	No. of schemes	Beneficiaries	Gross Administration Costs		Fees paid to administrators		Gross Contributions	Risk Claims Ratio
		Market Share	PABPM	As % of GCI	PABPM	As % of GCI	PABPM	
		2005 %	2005 R	2005 %	2005	2005 %	2005 R	2005 %
Active Health	1	0 ,0%	48,40	9 ,02%	32,43	6 ,04%	536,65	87 ,89%
Allcare Administrators (Pty) Ltd	3	4 ,07%	67,48	14 ,28%	61,35	12 ,99%	472,44	89 ,30%
Amanzi Health Administrators (Pty) Ltd	1	1 ,33%	68,54	9 ,55%	63,37	8 ,83%	717,45	97 ,87%
Discovery Health (Pty) Ltd	1	35 ,11%	91,55	12 ,59%	96,52	13 ,27%	727,46	81 ,19%
Exclusive Health (Pty) Ltd	1	3 ,91%	58,09	10 ,31%	67,64	12 ,01%	563,38	72 ,51%
Ingwe Med (Pty) Ltd	1	0 ,68%	46,99	11 ,93%	63,76	16 ,18%	393,99	81 ,74%
Integrated Healthcare (Pty) Ltd	1	0 ,27%	42,12	8 ,50%	40,22	8 ,12%	495,67	76 ,71%
Medscheme (Pty) Ltd	4	16 ,65%	55,79	8 ,69%	51,33	8 ,00%	641,83	78 ,89%
Metropolitan Health Corporate (Pty) Ltd	2	1 ,25%	91,38	11 ,72%	56,54	7 ,25%	779,39	90 ,98%
Multimed	1	2 ,42%	60,16	7 ,34%	57,19	6 ,98%	819,73	87 ,26%
Mx Network Systems (Pty) Ltd	1	0 ,07%	96,45	19 ,24%	8,09	1 ,61%	501,19	81 ,40%
Old Mutual Healthcare (Pty) Ltd	2	5 ,01%	56,07	10 ,06%	59,56	10 ,68%	557,56	83 ,92%
Private Health Administrators	1	0 ,52%	107,65	16 ,44%	75,79	11 ,57%	654,94	87 ,57%
Sekmed Medical Aid Administrators (Pty) Ltd	1	0 ,15%	96,38	15 ,74%	50,86	8 ,31%	612,24	69 ,03%
Self Administered	8	10 ,91%	67,92	8 ,06%	12,61	1 ,50%	842,45	86 ,46%
Sigma Health Fund Managers (Pty) Ltd	1	2 ,06%	77,35	11 ,58%	45,25	6 ,77%	668,11	90 ,79%
Sizwe Medical Services (Pty) Ltd	1	3 ,01%	64,30	9 ,61%	48,74	7 ,29%	668,83	76 ,47%
Sovereign Health	3	3 ,01%	64,76	8 ,38%	80,43	10 ,41%	772,98	85 ,47%
Status Medical Aid Administrators (Pty) Ltd	5	1 ,06%	89,08	12 ,30%	74,33	10 ,27%	724,05	84 ,69%
Supreme Health Administrators (Pty) Ltd	1	0 ,09%	59,78	12 ,68%	55,76	11 ,83%	471,44	84 ,49%
Thebe ya Bophelo Healthcare Administrators	1	0 ,08%	52,45	16 ,74%	50,09	15 ,99%	313,30	64 ,12%
Definiti Medical Fund Managers (Pty) Ltd	1	0 ,62%	65,10	16 ,09%	56,73	14 ,02%	404,63	73 ,29%
Prosperity Health Corporate Fund Managers (Pty) Ltd	2	0 ,93%	64,92	13 ,58%	66,46	13 ,90%	478,24	73 ,92%
Resolution Administrators (Pty) Ltd	1	1 ,78%	98,57	22 ,05%	40,39	9 ,03%	447,09	66 ,24%
V Medical Aid Administrators (Pty) Ltd	1	0 ,65%	82,88	12 ,05%	49,65	7 ,22%	688,00	85 ,57%
Rowan Angel (Pty) Ltd	1	4 ,36%	57,65	11 ,68%	46,58	9 ,43%	493,61	83 ,50%
Average			73,71	10,88%	65,62	9,68%	677,61	82,27%

Table 31: Administrator market share since 2000 based number of lives administered – restricted schemes

Name of Administrator	No. of schemes	Beneficiaries	Gross Administration Costs		Fees paid to administrators		Gross Contributions	Risk Claims Ratio
		Market Share	PABPM	As % of GCI	PABPM	As % of GCI	PABPM	
	2005	2005 %	2005 R	2005 %	2005	2005 %	2005 R	2005
Allcare Administrators (Pty) Ltd	5	1,62%	63,54	8,87%	61,60	8,60%	716,61	99,05%
Amanzi Health Administrators (Pty) Ltd	1	0,37%	86,27	12,01%	71,84	10,00%	718,18	83,62%
Discovery Health (Pty) Ltd	8	5,11%	98,31	11,40%	78,80	9,14%	862,15	85,12%
Eternity Private Health (Pty) Ltd	1	1,77%	103,56	11,94%	104,53	12,05%	867,19	81,26%
Integrated Healthcare (Pty) Ltd	2	0,95%	75,63	11,80%	64,94	10,13%	640,84	66,38%
Medscheme (Pty) Ltd	17	9,87%	43,18	5,68%	58,26	7,66%	760,51	86,67%
Metropolitan Health Corporate (Pty) Ltd	15	45,55%	45,73	7,24%	39,17	6,20%	631,48	92,89%
Mpumalanga Managed Health Care (Pty) Ltd	1	0,82%	40,17	5,12%	0	0,00%	784,21	90,41%
Mx Network Systems (Pty) Ltd	1	5,07%	37,20	7,12%	40,85	7,81%	522,73	94,98%
Old Mutual Healthcare (Pty) Ltd	8	7,15%	46,12	7,54%	61,67	10,08%	611,55	99,66%
PPS Medical Scheme Administrator (Pty) Ltd	1	3,40%	82,36	12,66%	72,12	11,09%	650,41	71,83%
Providence Healthcare Risk Managers (Pty) Ltd	1	0,88%	48,73	7,77%	45,39	7,24%	627,04	84,49%
Self administered	12	10,72%	35,78	7,16%	2,81	0,56%	499,48	86,12%
Sovereign Health	7	5,21%	62,96	7,99%	57,11	7,25%	787,71	83,49%
Status Medical Aid Administrators (Pty) Ltd	4	1,52%	47,33	7,66%	39,08	6,33%	617,70	93,37%
Average			50,59	7,77%	44,54	6,85%	650,67	89,76%

Compliance

with submission of audited financial statements and statutory returns

78

Section 37 of the Act requires every medical scheme to submit to the Registrar its audited annual financial statements and statutory returns by 30 April in respect of its financial year.

A number of faulty or incomplete returns have once again delayed the processing of the data. Better co-operation from the registered schemes in this regard will be appreciated.

The following medical registered schemes submitted their documents after the deadline required by the Act. Section 66(3) requires that penalties be imposed on such registered schemes unless good cause can be shown regarding the waiving of such penalties.

- 1 AECI Medical Aid Society (All Documents)
- 2 Bonitas Medical Fund (All Documents)
- 3 Klerksdorp Medical Benefit Scheme (KDM) (All Documents)
- 4 Clicks Group Medical Scheme (All Documents)
- 5 Renaissance Health Medical Scheme (Auditor's Management Report)
- 6 Eclipse Medical Scheme (All Documents)
- 7 DCMED Medical Aid Fund (All Documents)
- 8 Gen-Health Medical Scheme (All Documents)
- 9 Medical Expenses Distribution Society (Meds)
- 10 G5med (All Documents)
- 11 University Of Kwa-Zulu Natal Medical Scheme (All Documents)
- 12 Barloworld Medical Scheme (Investment Schedule + Auditor's Management Report)
- 13 Afrox Medical Aid Society (All Documents)
- 14 Parmed Medical Aid Scheme (All Documents)
- 15 BHP Billiton Sa Medical Scheme (All Documents)
- 16 Sedmed (All Documents)
- 17 Sizwe Medical Scheme (Auditors Management Report)
- 18 Omnihealth (All Documents)
- 19 Protector Health (All Documents)

Composition

of the Council during 2005-6

The composition of Council was as follows during the year under review:

Chairperson

Dr Nicky Padayachee, until July 2005

Professor William Pick, he is the past President of the Medical Research Council, and has recently retired from active work

Deputy Chairperson

Ms Gando Matyumza, until July 2005

Dr Kariem, Chief Operating Officer, Groote Schuur Hospital, University of Cape Town.

Mr Barry Crookes, formerly CEO of Old Mutual Employee Benefits division, Retired Actuary

Dr Zola Njongwe, a senior lecturer at the University of Pretoria, is a noted community health specialist and was previously Chief Director: Gauteng Health Department

Dr Jakes Jekwa, Medical practitioner, until July 2005

Dr Reno Morar, Medical Director, Cape Clothing Benefit Fund, until July 2005

Professor Heather McLeod, Associate Professor of Actuarial Science, until July 2005

Ms Zandile Mjoli, Senior General Manager (Resources and Strategy) at Eskom.

Professor Alan Rothberg, Head of the Therapeutic School at the Wits Faculty of Health Sciences

Dr Kamy Chetty, Deputy Director-General at the National Department of Health

Ms Zolashe Lallie, Advocate of the Supreme Court, She is currently in private practice in the Eastern Cape.

Ms Thembeka Gwagwa, CEO of Democratic Nursing Organisation of South Africa

Ms Tracey Fortune, Executive Director of the Non-Profit Consortium

Mr Archie Phalane, past Deputy Secretary General of the National Mineworkers Union

Consolidated balance sheet for the year ended 31 December 2005

	OPEN SCHEMES			REGISTERED SCHEMES			RESTRICTED SCHEMES			CONSOLIDATED					Per Average Member			Per Average Beneficiary		
	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R	2004 R	% Change	2005 R	2004 R	% Change		
ASSETS																				
Non-current Assets	4 798 589	3 271 234	46,7	4 033 675	3 430 730	17,6	8 832 264	6 701 963	31,8	3 199,1	2 480,6	29,0	1 310,2	1 007,3	30,1					
Property, Plant and Equipment	125 720	113 656	10,6	22 652	124 926	-81,9	148 371	238 582	-37,8	53,7	88,3	-39,1	22,0	35,9	-38,6					
Investments	4 665 774	3 038 423	53,6	4 008 175	3 302 127	21,4	8 673 949	6 340 551	36,8	3 141,7	2 346,8	33,9	1 286,7	953,0	35,0					
Other Non-current Assets	7 095	119 154	-94,0	2 849	3 677	-22,5	9 944	122 831	-91,9	3,6	45,5	-92,1	1,5	18,5	-92,0					
Current Assets																				
Inventories	13 601 174	13 217 408	2,9	10 053 919	9 233 568	8,9	23 655 092	22 450 976	5,4	8 567,9	8 309,8	3,1	3 509,0	3 374,4	4,0					
Trade and Other Receivables	-	-	NC	4 322	19 111	-77,4	4 322	19 111	-77,4	1,6	7,1	-77,9	0,6	2,9	-77,7					
Investments	1 357 858	1 400 271	-3,0	393 957	389 445	1,2	1 751 814	1 789 716	-2,1	634,5	662,4	-4,2	259,9	269,0	-3,4					
Cash and Cash Equivalents	4 675 213	4 255 395	9,9	2 168 646	1 837 997	18,0	6 843 859	6 093 392	12,3	2 478,9	2 255,4	9,9	1 015,2	915,8	10,9					
	7 568 103	7 561 743	0,1	7 486 994	6 987 014	7,2	15 055 097	14 548 757	3,5	5 453,0	5 385,0	1,3	2 233,3	2 186,7	2,1					
Total Assets	18 399 762	16 488 642	11,6	14 087 594	12 664 298	11,2	32 487 356	29 152 939	11,4	11 767,0	10 790,4	9,0	4 819,2	4 381,7	10,0					
FUNDS AND LIABILITIES																				
Members' Funds																				
Accumulated Funds	11 911 824	10 483 038	13,6	11 044 249	9 660 338	14,3	22 956 073	20 143 376	14,0	8 314,7	7 455,7	11,5	3 405,3	3 027,6	12,5					
Revaluation Reserve - Investments	11 478 963	10 273 431	11,7	9 373 606	8 315 758	12,7	20 852 569	18 589 189	12,2	7 552,8	6 880,5	9,8	3 093,3	2 794,0	10,7					
Revaluation Reserve - Property, Plant and Equipment	420 867	199 802	110,6	530 578	323 334	64,1	951 445	523 136	81,9	344,6	193,6	78,0	141,1	78,6	79,5					
Reserves Set Aside for Specific Purposes	5 411	5 411	0,0	1 412	16 377	-91,4	6 824	21 788	-68,7	2,5	8,1	-69,4	1,0	3,3	-69,1					
Other Reserves	-	-	NC	617 783	544 113	13,5	617 783	544 113	13,5	223,8	201,4	11,1	91,6	81,8	12,1					
Minority Interest	6 583	4 393	49,8	520 870	460 757	13,0	520 870	460 757	13,0	188,7	170,5	10,6	77,3	69,3	11,6					
Non-current Liabilities																				
Borrowings	55 388	60 455	-8,4	191 849	233 134	-17,7	247 237	293 589	-15,8	89,5	108,7	-17,6	36,7	44,1	-16,9					
Other Non-current Liabilities	23 301	29 013	-19,7	2 500	70 611	-96,5	25 801	99 624	-74,1	9,3	36,9	-74,7	3,8	15,0	-74,4					
Current Liabilities																				
Savings Plan Liability	6 432 550	5 945 149	8,2	2 851 497	2 770 826	2,9	9 284 047	8 715 975	6,5	3 362,7	3 226,1	4,2	1 377,2	1 310,0	5,1					
Trade and Other Payables	3 233 154	2 750 792	17,5	1 148 232	946 625	21,3	4 381 386	3 697 416	18,5	1 586,9	1 368,5	16,0	649,9	555,7	17,0					
Provision for Outstanding Claims	1 488 657	1 654 817	-10,0	776 884	905 907	-14,2	2 265 540	2 560 725	-11,5	820,6	947,8	-13,4	336,1	384,9	-12,7					
	1 710 739	1 539 540	11,1	926 381	918 294	0,9	2 637 120	2 457 834	7,3	955,2	909,7	5,0	391,2	369,4	5,9					
Total Funds and Liabilities	18 399 762	16 488 642	11,6	14 087 594	12 664 298	11,2	32 487 356	29 152 939	11,4	11 767,0	10 790,4	9,0	4 819,2	4 381,7	10,0					

NOTES:

- Prior year figures have been restated
- NC = Not Comparable

Consolidated income statement

Consolidated income statement for the year ended 31 December 2005

	OPEN SCHEMES			REGISTERED SCHEMES			RESTRICTED SCHEMES			CONSOLIDATED			PAMPM			PABPM		
	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R	2004 R	% Change	2005 R	2004 R	% Change
Nett Contribution Income (Savings Contribution Income)	39 154 995	36 828 815	6,3	15 037 481	14 692 808	2,3	54 192 476	51 521 623	5,2	1 635,7	1 589,2	2,9	669,9	645,3	3,8	669,9	645,3	3,8
Nett Contribution Income (Nett Claims Incurred)	(5 019 999)	(4 334 812)	15,8	(1 298 837)	(1 189 814)	9,2	(6 318 837)	(5 524 626)	14,4	(190,7)	(170,4)	11,9	(78,1)	(69,2)	12,9	(78,1)	(69,2)	12,9
Nett Contribution Income (Nett Claims Incurred)	34 134 996	32 494 002	5,1	13 738 644	13 502 995	1,7	47 873 639	45 996 997	4,1	1 445,0	1 418,7	1,8	591,8	576,1	2,7	591,8	576,1	2,7
	(27 045 710)	(24 103 315)	12,2	(11 960 889)	(11 153 243)	7,2	(39 006 599)	(35 256 558)	10,6	(1 177,4)	(1 087,5)	8,3	(482,2)	(441,6)	9,2	(482,2)	(441,6)	9,2
(Managed Care: Management Services)	(943 204)	(926 992)	1,7	(307 136)	(299 005)	2,7	(1 250 340)	(1 225 998)	2,0	(37,7)	(37,8)	-0,2	(15,5)	(15,4)	0,7	(15,5)	(15,4)	0,7
Nett Income/(Expenses) on Risk Transfer Arrangements	(1 032 580)	(655 034)	57,6	(371 386)	(229 791)	61,6	(1 403 966)	(884 826)	58,7	(42,4)	(27,3)	55,3	(17,4)	(11,1)	56,6	(17,4)	(11,1)	56,6
- Managed Care: Healthcare Services	(1 035 590)	(646 398)	60,2	(370 975)	(230 603)	60,9	(1 406 565)	(877 000)	60,4	(42,5)	(27,1)	56,9	(17,4)	(11,0)	58,3	(17,4)	(11,0)	58,3
- Net Reinsurance Surplus/(Deficit)	3 010	(8 636)	134,9	(411)	811	-150,7	2 599	(7 825)	133,2	0,1	(0,2)	132,5	0,0	(0,1)	132,8	0,0	(0,1)	132,8
(Acquisition costs)	(929 901)	(766 243)	21,4	(8 613)	(2 869)	200,2	(938 513)	(769 112)	22,0	(28,3)	(23,7)	19,4	(11,6)	(9,6)	20,4	(11,6)	(9,6)	20,4
(Administration Expenditure)	(4 259 412)	(3 886 906)	9,6	(1 168 596)	(1 028 827)	13,6	(5 428 008)	(4 915 733)	10,4	(163,8)	(151,6)	8,1	(67,1)	(61,6)	9,0	(67,1)	(61,6)	9,0
Nett Impairment losses: Trade and Other Receivables	(177 847)	(89 708)	98,3	(24 536)	(123 780)	-80,2	(202 384)	(213 488)	-5,2	(6,1)	(6,6)	-7,2	(2,5)	(2,7)	-6,4	(2,5)	(2,7)	-6,4
Surplus/(Deficit) from Operations	(253 658)	2 065 803	-112,3	(102 513)	665 478	-115,4	(356 172)	2 731 281	-113,0	(10,8)	84,2	-112,8	(4,4)	34,2	-112,9	(4,4)	34,2	-112,9
Nett Impairment losses: Other	(248)	-	NC	(850)	-	NC	(1 098)	-	NC	(0,0)	-	NC	(0,0)	-	NC	(0,0)	-	NC
Nett Investment Income	983 451	877 326	12,1	784 009	721 711	8,6	1 767 460	1 599 038	10,5	53,3	49,3	8,2	21,8	20,0	9,1	21,8	20,0	9,1
Other Realised and Unrealised Gains/(Losses)	293 683	191 328	53,5	415 231	354 413	17,2	708 914	545 741	29,9	21,4	16,8	27,1	8,8	6,8	28,2	8,8	6,8	28,2
Other Operating Income	227 153	103 084	120,4	100 222	144 076	-30,4	327 375	247 160	32,5	9,9	7,6	29,6	4,0	3,1	30,7	4,0	3,1	30,7
Own Facility Surplus/(Deficit)	(49)	(35)	41,9	(13 074)	(9 242)	41,5	(13 123)	(9 277)	41,5	(0,4)	(0,3)	38,4	(0,2)	(0,1)	39,6	(0,2)	(0,1)	39,6
Other Operating Expenditure	(5 499)	(5 931)	-7,3	(392)	(1 120)	-65,0	(5 891)	(7 051)	-16,5	(0,2)	(0,2)	-18,2	(0,1)	(0,1)	-17,5	(0,1)	(0,1)	-17,5
Finance Costs	(65 365)	(49 578)	31,8	(39 903)	(46 728)	-14,6	(105 269)	(96 306)	9,3	(3,2)	(3,0)	7,0	(1,3)	(1,2)	7,9	(1,3)	(1,2)	7,9
SURPLUS/(DEFICIT) FOR THE YEAR	1 179 467	3 181 999	-62,9	1 142 729	1 828 588	-37,5	2 322 197	5 010 587	-53,7	70,1	154,5	-54,6	28,7	62,8	-54,3	28,7	62,8	-54,3

Notes:

- PAMPM = per average member per month
- PABPM = per average beneficiary per month
- Prior year figures have been restated
- Format of the Income Statement has changed as a result of IFRS changes
- NC = Not Comparable

Consolidated statement of changes in funds and reserves for the year ended 31 December 2005

	REGISTERED SCHEMES				CONSOLIDATED				Per Average Member				Per Average Beneficiary						
	OPEN SCHEMES		RESTRICTED SCHEMES		2005		2004		2005		2004		2005		2004		2005		
	R'000	% Change	R'000	% Change	R'000	% Change	R'000	% Change	R	% Change	R	% Change	R	% Change	R	% Change	R	% Change	
ACCUMULATED FUNDS																			
Balance at the Beginning of the Year	10 287 643	7 082 000	8 318 816	6 618 998	25,7		18 606 458	13 700 998	35,8		6 739,3	5 071,2	32,9		2 760,1	2 059,3	34,0		
- As Previously Reported	10 273 431	6 974 468	8 315 758	6 451 948	47,3		18 589 189	13 426 416	38,5		6 733,0	4 969,6	35,5		2 757,5	2 018,0	36,6		
- Prior Year Adjustment	14 211	107 532	3 056	167 825	-86,8		17 267	275 358	-93,7		6,3	101,9	-93,9		2,6	41,4	-93,8		
- Transfer of Unrealised Gains/(Losses) and/or Revaluation Reserve to Accumulated Funds	-	-	2	-775	100,3		2	-775	100,3		0,0	-0,3	100,3		0,0	-0,1	100,3		
Surplus/(Deficit) for the Year	1 179 467	3 181 999	1 142 729	1 828 588	-62,9		2 322 197	5 010 587	-53,7		841,1	1 854,6	-54,6		344,5	753,1	-54,3		
Transfer to/(from) Accumulated Funds	13 333	8 646	-2 012	-37 410	-94,6		11 320	-28 764	139,4		4,1	-10,6	138,5		1,7	-4,3	138,8		
- Due to Amalgamation	920	7 349	-919	-7 587	-87,9		1	-239	100,4		0,0	-0,1	100,4		0,0	0,0	100,4		
- Due to Re-measurement of Investments and Property, Plant and Equipment	-	-	-5 519	-2 131	159,0		-5 519	-2 131	159,0		-2,0	-0,8	153,4		-0,8	-0,3	155,6		
- Other Transfers	12 413	1 297	4 426	-27 691	116,0		16 839	-26 394	163,8		6,1	-9,8	162,4		2,5	-4,0	163,0		
Other	-1 479	787	-85 927	-94 418	-9,0		-87 406	-93 632	-6,6		-31,7	-34,7	-8,6		-13	-14,1	-7,9		
Balance at the End of the Year	11 478 963	10 273 431	9 373 606	8 315 758	11,7		20 852 569	18 589 189	12,2		7 552,8	6 880,5	9,8		3 093,3	2 794,0	10,7		
REVALUATION RESERVE (FINANCIAL INSTRUMENTS)																			
Balance at the Beginning of the Year	199 802	35 348	320 275	223 422	43,3		520 077	258 770	101,0		188,4	95,8	96,7		77,1	38,9	98,4		
- As Previously Reported	199 802	200 335	323 334	217 561	48,6		523 136	417 895	25,2		189,5	154,7	22,5		77,6	62,8	23,6		
- Prior Year Adjustment	-	-75 173	3 308	5 861	-43,6		3 308	-69 312	104,8		1,2	-25,7	104,7		0,5	-10,4	104,7		
- Transfer of the Revaluation Reserves to Accumulated Funds	-	-89 814	-6 367	-	NC		-6 367	-89 814	-92,9		-2,3	-33,2	-93,1		-0,9	-13,5	-93,0		
Unrealised Gains/(Losses) on Revaluation of Investments	235 280	169 784	332 502	164 661	101,9		567 781	334 444	69,8		205,7	123,8	66,1		84,2	50,3	67,6		
Realised (Gains)/Losses on Derecognition of Investments	-14 080	-1 249	-52 219	-9 052	476,9		-66 299	-10 301	543,6		-24,0	-3,8	529,8		-9,8	-1,5	535,2		
Revaluation Adjustment	-	-90	-	83	-100,0		-	-7	100,0		-	0	100,0		-	0,0	100,0		
Transfer (to)/from Reserves	-	-	-11 163	-5 117	118,2		-11 163	-5 117	118,2		-4,0	-1,9	113,5		-1,7	-0,8	115,3		
Other	-135	-3 990	-58 816	-50 663	16,1		-58 952	-54 653	7,9		-21,4	-20,2	5,6		-8,7	-8,2	6,5		
Balance at the End of the Year	420 867	199 802	530 578	323 334	64,1		951 445	523 136	81,9		344,6	193,6	78,0		141,1	78,6	79,5		
REVALUATION RESERVE (PROPERTY, PLANT AND EQUIPMENT)																			
Balance at the Beginning of the Year	5 411	5 411	16 377	9 352	75,1		21 788	14 763	47,6		7,9	5,5	44,4		3,2	2,2	45,7		
- As Previously Reported	5 411	4 501	16 377	1 898	762,6		21 788	6 399	240,5		7,9	2,4	233,2		3,2	1,0	236,0		
- Prior Year Adjustment	-	911	-	7 453	-100,0		-	8 364	-100,0		-	3,1	-100,0		-	1,3	-100,0		
Unrealised Gains/(Losses) on Remeasurement of Property, Plant and Equipment	-	-	1 412	12 637	-88,8		1 412	12 637	-88,8		0,5	4,7	-89,1		0,2	1,9	-89,0		
Revaluation Adjustment	-	-	81	-	NC		81	-	NC		0,0	-	NC		0,0	-	NC		
Transfer (to)/from Reserves	-	-	-3 292	-	NC		-3 292	-	NC		-1,2	-	NC		-0,5	-	NC		
Other	-	-	-13 166	-5 612	134,6		-13 166	-5 612	134,6		-4,8	-2,1	129,6		-2,0	-0,8	131,5		
Balance at the End of the Year	5 411	5 411	1 412	16 377	-91,4		6 824	21 788	-68,7		2,5	8,1	-69,4		1,0	3,3	-69,1		

Consolidated statement of changes in funds and reserves

Consolidated statement of changes in funds and reserves for the year ended 31 December 2005

	OPEN SCHEMES			REGISTERED SCHEMES			RESTRICTED SCHEMES			CONSOLIDATED			Per Average Member			Per Average Beneficiary		
	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R'000	2004 R'000	% Change	2005 R	2004 R	% Change	2005 R	2004 R	% Change
RESERVES SET ASIDE FOR SPECIFIC PURPOSES																		
Balance at the Beginning of the Year	-	3 329	-100,0	544 113	484 234	12,4	544 113	487 562	11,6	197,1	180,5	9,2	80,7	73,3	10,1			
- As Previously Reported	-	3 329	-100,0	544 113	484 234	12,4	544 113	487 562	11,6	197,1	180,5	9,2	80,7	73,3	10,1			
- Prior Year Adjustment	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC			
Transfer (to)/from Reserves	-	-3 329	100,0	83 306	65 952	26,3	83 306	62 624	33,0	30,2	23,2	30,2	12,4	9,4	31,3			
Other	-	-	NC	-9 636	-6 073	58,7	-9 636	-6 073	58,7	-3,5	-2,2	55,3	-1,4	-0,9	56,6			
Balance at the End of the Year	-	-	NC	617 783	544 113	13,5	617 783	544 113	13,5	223,8	201,4	11,1	91,6	81,8	12,1			
OTHER RESERVES																		
Balance at the Beginning of the Year	-	1 000	-100,0	460 757	386 134	19,3	460 757	387 134	19,0	166,9	143,3	16,5	68,3	58,2	17,5			
- As Previously Reported	-	1 000	-100,0	460 757	435 439	5,8	460 757	436 439	5,6	166,9	161,5	3,3	68,3	65,6	4,2			
- Prior Year Adjustment	-	-	NC	-	-49 304	100,0	-	-49 304	100,0	-	-18,2	100,0	-	-7,4	100,0			
Transfer (to)/from Reserves	-	-1 000	100,0	61 983	72 756	-14,8	61 983	71 756	-13,6	22,5	26,6	-15,5	9,2	10,8	-14,7			
Other	-	-	NC	-1 870	1 866	-200,2	-1 870	1 866	-200,2	-0,7	0,7	-198,0	-0,3	0,3	-198,9			
Balance at the End of the Year	-	-	NC	520 870	460 757	13,0	520 870	460 757	13,0	188,7	170,5	10,6	77,3	69,3	11,6			

NOTES:

- Prior year figures have been restated
- NC = Not Comparable

Consolidated membership analysis as at 31 December 2005

	MEMBERS		% Change	DEPENDANTS		% Change	BENEFICIARIES		% Change
	2005	2004		2005	2004		2005	2004	
Registered Schemes	2 812 083	2 716 264	3,5	4 023 538	3 946 299	2,0	6 835 621	6 662 563	2,6
- Open Schemes	2 004 466	1 924 343	4,2	2 901 086	2 830 960	2,5	4 905 552	4 755 303	3,2
- Restricted Schemes	807 617	791 921	2,0	1 122 452	1 115 339	0,6	1 930 069	1 907 260	1,2
Bargaining Council Schemes	111 535	117 058	-4,7	97 451	136 045	-28,4	208 986	253 103	-17,4
TOTAL MEMBERSHIP	2 923 618	2 833 322	3,2	4 120 989	4 082 344	0,9	7 044 607	6 915 666	1,9
Registered Schemes	2 760 894	2 701 736	2,2	3 980 336	3 951 538	0,7	6 741 231	6 653 275	1,3
- Open Schemes	1 959 023	1 900 692	3,1	2 856 314	2 816 744	1,4	4 815 338	4 717 436	2,1
- Restricted Schemes	801 871	801 044	0,1	1 124 022	1 134 795	-0,9	1 925 893	1 935 838	-0,5
Bargaining Council Schemes	-	113 900	-100,0	-	130 932	-100,0	-	244 832	-100,0
AVERAGE MEMBERSHIP	2 760 894	2 815 636	-1,9	3 980 336	4 082 470	-2,5	6 741 231	6 898 107	-2,3
MEMBERSHIP PER PROVINCE as at December			2005 % of total			2005 % of total			2005 % of total
Gauteng	1 075 340	1 092 200	38,2	1 460 651	1 487 204	36,3	2 535 991	2 579 404	37,1
Limpopo	91 147	98 047	3,2	170 808	181 611	4,2	261 955	279 658	3,8
Mpumalanga	173 249	166 418	6,2	294 817	287 790	7,3	468 066	454 208	6,8
North West	132 281	124 799	4,7	202 638	188 131	5,0	334 919	312 930	4,9
Free State	133 417	130 568	4,7	192 734	188 254	4,8	326 151	318 822	4,8
KwaZulu-Natal	423 219	417 706	15,1	614 955	610 894	15,3	1 038 174	1 028 600	15,2
Western Cape	486 102	508 585	17,3	633 145	685 300	15,7	1 119 247	1 193 885	16,4
Eastern Cape	239 024	234 735	8,5	362 130	361 091	9,0	601 154	595 826	8,8
Northern Cape	56 045	60 264	2,0	87 926	92 069	2,2	143 971	152 333	2,1
Outside the Republic	2 259	-	0,1	3 734	-	0,1	5 993	-	0,1
	2 812 083	2 833 322	100,0	4 023 538	4 082 344	100,0	6 835 621	6 915 666	100,0

Average No of Dependents per Average Member	1,4	1,4
Overall Pensioner Ratio	6,4%	6,7%
- Open Schemes	5,9%	
- Restricted Schemes	7,7%	
Average age	31,7	
- Open Schemes	31,5	
- Restricted Schemes	32,3	

NOTES:

- The average membership figures for Bargaining Council Schemes have not been shown due to a lack of information.

Utilisation of services for the year ended 31 December 2005

	UTILISATION			UTILISATION			UTILISATION		
	OPEN	RESTRICTED	CONSOLIDATED	OPEN	RESTRICTED	CONSOLIDATED	OPEN	RESTRICTED	CONSOLIDATED
	per 1000 Beneficiaries			per 1000 Beneficiaries			per 1000 Beneficiaries		
	2005	2004*	2004*	2005	2004*	2004*	2005	2004*	2004*
PUBLIC FACILITIES									
Selected Medical Investigations									
Number of Beneficiaries receiving MRI and CT scans administered	0,0	0,3	0,1	0,2	0,2	0,2	0,1	0,2	0,1
Beneficiaries receiving PET scans	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
PET scans administered	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Beneficiaries receiving Angiograms	0,0	0,2	0,1	0,1	0,1	0,1	0,1	0,2	0,1
Angiograms administered	0,0	0,2	0,1	0,1	0,1	0,1	0,1	0,2	0,1
PRIVATE PROVIDERS									
Beneficiaries visiting a provider at least once									
Dental Specialists									
Dental Therapist	7,9	11,4	8,9	8,9	8,9	8,9	13,4	25,6	16,9
Dental Technician	0,7	0,7	0,7	0,7	0,7	0,7	4,2	0,9	3,3
Maxilla, Facial & Oral Surgeon	10,3	10,8	10,4	6,1	6,1	6,1	21,6	25,5	22,7
Oral Pathologist	0,1	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,2
Orthodontist	12,9	15,9	13,7	6,5	6,5	6,5	64,2	70,4	65,9
Periodontist	2,6	2,3	2,5	1,3	1,3	1,3	6,8	6,0	6,6
Prosthodontist	1,6	2,3	1,8	0,9	0,9	0,9	4,6	8,7	5,7
Total number of visits to a provider									
Dental Specialists									
Dental Therapist	13,4	25,6	16,9	8,9	8,9	8,9	13,4	25,6	16,9
Dental Technician	4,2	0,9	3,3	0,7	0,7	0,7	4,2	0,9	3,3
Maxilla, Facial & Oral Surgeon	21,6	25,5	22,7	6,1	6,1	6,1	21,6	25,5	22,7
Oral Pathologist	0,2	0,2	0,2	0,1	0,1	0,1	0,2	0,2	0,2
Orthodontist	64,2	70,4	65,9	6,5	6,5	6,5	64,2	70,4	65,9
Periodontist	6,8	6,0	6,6	1,3	1,3	1,3	6,8	6,0	6,6
Prosthodontist	4,6	8,7	5,7	0,9	0,9	0,9	4,6	8,7	5,7
Supplementary and Allied Health Professionals									
Medical Technologist	22,6	35,2	26,2	47,7	47,7	47,7	22,6	35,2	26,2
Podiatrist	19,6	21,6	20,2	14,6	14,6	14,6	19,6	21,6	20,2
Optometrist	294,2	302,8	296,7	210,6	210,6	210,6	294,2	302,8	296,7
Physiotherapist	599,7	646,6	613,1	418,7	418,7	418,7	599,7	646,6	613,1
Orthoptist	0,3	0,2	0,2	0,4	0,4	0,4	0,3	0,2	0,2
Speech Therapist	42,1	28,6	38,2	35,9	35,9	35,9	42,1	28,6	38,2
Laboratory Technicians	0,5	0,1	0,4	0,4	0,4	0,4	0,5	0,1	0,4
Clinical Technologists	39,5	30,9	37,0	0,0	0,0	0,0	39,5	30,9	37,0
Radiographer	8,4	10,3	8,9	0,0	0,0	0,0	8,4	10,3	8,9
Hearing Aid Acoustician	1,4	1,9	1,6	0,0	0,0	0,0	1,4	1,9	1,6
Art Therapy	0,2	0,1	0,2	0,0	0,0	0,0	0,2	0,1	0,2
Biokinetics	24,2	3,8	18,4	0,0	0,0	0,0	24,2	3,8	18,4
Blood Transfusion	16,7	15,6	16,4	0,0	0,0	0,0	16,7	15,6	16,4
Chiroprodists	1,8	2,6	2,0	0,0	0,0	0,0	1,8	2,6	2,0
Alcohol And Drug Rehabilitation	0,7	0,8	0,7	0,0	0,0	0,0	0,7	0,8	0,7
Clinical Services	5,8	6,1	5,9	0,0	0,0	0,0	5,8	6,1	5,9
Hospice	1,7	1,5	1,6	0,0	0,0	0,0	1,7	1,5	1,6
Mental Institution	2,8	3,8	3,1	0,0	0,0	0,0	2,8	3,8	3,1
Social Workers	9,5	6,0	8,5	0,0	0,0	0,0	9,5	6,0	8,5
Sub Acute Facilities / Step Down Facilities	4,6	3,8	4,4	0,0	0,0	0,0	4,6	3,8	4,4
Pharmacists	1371,5	3488,6	1975,1	0,0	0,0	0,0	1371,5	3488,6	1975,1
Audiologists	3,3	4,9	3,8	0,0	0,0	0,0	3,3	4,9	3,8
Community Health Services	0,2	0,1	0,2	0,0	0,0	0,0	0,2	0,1	0,2
Psychologist	140,7	127,4	136,9	29,4	29,4	29,4	140,7	127,4	136,9
Occupational Therapy	59,3	48,1	56,1	6,7	6,7	6,7	59,3	48,1	56,1
Private Nurse	25,2	22,8	24,5	5,3	5,3	5,3	25,2	22,8	24,5
Dietician	23,3	21,8	22,9	8,6	8,6	8,6	23,3	21,8	22,9

Utilisation of services for the year ended 31 December 2005

	UTILISATION			UTILISATION			
	OPEN	RESTRICTED	CONSOLIDATED	OPEN	RESTRICTED	CONSOLIDATED	
	per 1000 Beneficiaries			per 1000 Beneficiaries			
	2005	2004*	2005	2004*	2005	2004*	
PRIVATE PROVIDERS							
Chiropractors & Osteopaths	13.1	10.9	12.5	11.1	55.6	41.9	51.7
Homeopath	8.1	6.5	7.7	8.4	22.8	17.8	21.4
Naturopath & Phytotherapist	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Therapeutic Massage, Aromatherapy & Reflexology	0.0	0.0	0.0	0.0	0.3	0.1	0.2
Ayurvedic Practitioner	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Acupuncture & Chinese Medicine	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Other	5.3	4.7	5.2	35.0	13.4	10.0	12.4
Other Benefits							
Appliances	37.1	20.5	32.3	35.6	52.2	32.5	46.5
Prostheses	15.2	13.2	14.6	9.2	17.9	19.4	18.3
Home Oxygen	2.6	0.7	2.1	.	4.6	4.1	4.5
Blood Courier Services	1.2	1.0	1.2	.	2.4	2.4	2.4
Ambulance Services	3.1	1.5	2.6	.	3.5	2.0	3.1
- Basic	1.6	8.0	3.5	.	1.7	29.9	9.9
- Intermediate	1.0	3.1	1.6	.	1.1	4.4	2.0
- Advanced	2.2	1.6	2.1	4.0	3.0	9.7	4.9
Other							15.1
PRIVATE PROVIDERS							
Chiropractors & Osteopaths							39.5
Homeopath							18.8
Naturopath & Phytotherapist							0.1
Therapeutic Massage, Aromatherapy & Reflexology							0.0
Ayurvedic Practitioner							0.0
Acupuncture & Chinese Medicine							0.0
Other							53.8

Notes:

- Schemes that did not submit data were excluded from the analyses
- Public and Private facilities
 - 81,68% of medical schemes submitted data representing 94,58% of beneficiaries
- Utilisation of Medical Specialists
 - 80,15% of medical schemes submitted data representing 93,75% of beneficiaries
- Utilisation of Supplementary and Allied Health Professionals
 - 80,15% of medical schemes submitted data representing 93,75% of beneficiaries
- Utilisation of Other Benefits
 - 78,63% of medical schemes submitted data representing 91,51% of beneficiaries
 - Chronic Conditions
 - 87,79% of medical schemes submitted data representing 95,78% of beneficiaries
 - 2004*
 - Data extracted from CMS Annual Report 2004-2005

Analysis of all benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				RESTRICTED SCHEMES				CONSOLIDATED				PABPM			
	OPEN SCHEMES		% Change		2005		2004		% of total		2004		2005		% Change	
	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R	2004 R	2005 %	2004 %
GENERAL PRACTITIONERS	2 367 083	7,3	1 891 372	25,2	1 265 996	9,5	954 689	32,6	3 633 079	8,0	2 846 061	27,7	44,9	35,6	26,0	13,7
MEDICAL SPECIALISTS	6 924 692	21,5	5 822 115	18,9	2 441 533	18,2	2 306 296	5,9	9 366 224	20,5	8 128 411	15,2	115,8	101,8	13,7	13,7
Dermatologists	62 821	0,2	48 573		21 536	0,2	18 682		84 357	0,2	67 255		1,0	0,8	0,8	0,8
Obstetrics & Gynaecologists	529 005	1,6	449 610		169 296	1,3	164 742		698 301	1,5	614 352		8,6	7,7	7,7	7,7
Pulmonologist	40 020	0,1	32 084		14 127	0,1	12 093		54 147	0,1	44 177		0,7	0,6	0,6	0,6
Physicians	343 856	1,1	291 065		131 416	1,0	123 123		475 272	1,0	414 188		5,9	5,2	5,2	5,2
Gastroenterologist	36 724	0,1	30 209		11 210	0,1	11 017		47 934	0,1	41 226		0,6	0,5	0,5	0,5
Neurologists	60 175	0,2	47 989		22 167	0,2	20 919		82 342	0,2	68 908		1,0	0,9	0,9	0,9
Cardiologist	200 390	0,6	165 926		67 545	0,5	58 819		267 934	0,6	224 745		3,3	2,8	2,8	2,8
Psychiatrists	105 718	0,3	89 578		48 383	0,4	43 507		154 101	0,3	133 085		1,9	1,7	1,7	1,7
Medical Oncologist	60 354	0,2	69 613		13 453	0,1	19 094		73 807	0,2	88 707		0,9	1,1	1,1	1,1
Neurosurgeons	127 730	0,4	108 733		28 574	0,2	42 590		156 304	0,3	151 324		1,9	1,9	1,9	1,9
Nuclear Medicine	35 529	0,1	31 727		8 687	0,1	12 713		44 215	0,1	44 440		0,5	0,6	0,6	0,6
Ophthalmologists	288 333	0,9	236 202		113 319	0,8	104 685		401 653	0,9	340 887		5,0	4,3	4,3	4,3
Clinical Haematology	4 128	0,0	NC		1 757	0,0	NC		5 885	0,0	NC		0,1	NC	NC	NC
Orthopaedic Surgeons	373 802	1,2	305 226		121 911	0,9	113 563		495 713	1,1	418 789		6,1	5,2	5,2	5,2
Otorhinolaryngologists	157 380	0,5	130 925		48 577	0,4	47 786		205 957	0,5	178 711		2,5	2,2	2,2	2,2
Rheumatology	6 062	0,0	NC		1 554	0,0	NC		7 616	0,0	NC		0,1	NC	NC	NC
Paediatric Cardiologist	240 803	0,7	189 329		75 418	0,6	65 242		316 222	0,7	254 571		3,9	3,2	3,2	3,2
Specialists in Physical Medicine	9 662	0,0	8 336		2 867	0,0	2 749		12 529	0,0	11 085		0,2	0,1	0,1	0,1
Plastic & Reconstructive Surgeons	101	0,0	1 141		37	0,0	596		138	0,0	1 737		0,0	0,0	0,0	0,0
Radiation Oncology	37 865	0,1	32 049		11 675	0,1	11 666		49 540	0,1	43 715		0,6	0,5	0,5	0,5
Surgeons	281 164	0,9	236 866		92 717	0,7	71 780		373 881	0,8	308 646		4,6	3,9	3,9	3,9
Thoracic Surgeons	346 496	1,1	295 131		113 483	0,8	105 468		459 979	1,0	400 599		5,7	5,0	5,0	5,0
Urologists	84 830	0,3	70 543		26 906	0,2	23 607		111 736	0,2	94 150		1,4	1,2	1,2	1,2
CLINICAL SUPPORT SPECIALISTS	141 512	0,4	117 801		49 424	0,4	45 679		190 936	0,4	163 480		2,4	2,0	2,0	2,0
Anaesthetists	546 602	1,7	454 326		168 651	1,3	159 981		715 253	1,6	614 307		8,8	7,7	7,7	7,7
Radiologists	1 303 836	4,0	1 078 798		514 451	3,8	489 850		1 818 287	4,0	1 568 648		22,5	19,6	19,6	19,6
Pathologists	1 316 797	4,1	1 056 075		516 037	3,9	392 107		1 832 835	4,0	1 448 182		22,7	18,1	18,1	18,1
Laboratory Technologist	476	0,0	12 036		55	0,0	2 875		531	0,0	14 910		0,0	0,2	0,2	0,2
Other	182 519	0,6	232 225		46 302	0,3	141 363		228 821	0,5	373 587		2,8	4,7	4,7	4,7
DENTISTS	1 179 897	3,7	1 129 262	4,5	536 397	4,0	525 953	2,0	1 716 293	3,8	1 655 216	3,7	21,2	20,7	20,7	2,3
DENTAL SPECIALISTS	260 575	0,8	211 839	23,0	108 097	0,8	90 660	19,2	368 672	0,8	302 499	21,9	4,6	3,8	3,8	20,3
Dental Therapists	29 932	0,1	NC		18 655	0,1	NC		48 587	0,1	NC		0,6	NC	NC	NC
Dental Technicians	2 385	0,0	NC		1 426	0,0	NC		3 810	0,0	NC		0,0	0,0	0,0	0,0
Maxilla, Facial & Oral Surgeons	66 526	0,2	60 135		28 656	0,2	29 926		95 183	0,2	90 061		1,2	1,1	1,1	1,1
Oral Pathologists	897	0,0	102		291	0,0	279		1 188	0,0	381		0,0	0,0	0,0	0,0
Orthodontists	128 826	0,4	123 292		48 157	0,4	49 680		176 982	0,4	172 972		2,2	2,2	2,2	2,2
Periodontists	18 492	0,1	15 820		5 577	0,0	5 181		24 070	0,1	21 001		0,3	0,3	0,3	0,3
Prosthodontists	13 517	0,0	12 490		5 334	0,0	5 594		18 851	0,0	18 084		0,2	0,2	0,2	0,2

Analysis of all benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				RESTRICTED SCHEMES				CONSOLIDATED				PABPM			
	OPEN SCHEMES		% Change		2005 R'000		% of total		2004 R'000		% Change		2005 R		2004 R	
	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R	2004 R	% Change	
SUPPLEMENTARY AND ALLIED HEALTH PROFESSIONALS																
Medical Technologists	2 812 043	8,7	1 923 567	46,2	1 788 143	13,4	782 400	128,5	4 600 186	10,1	2 705 967	70,0	56,9	33,9	67,8	
Podiatrists	57 742	0,2	142 564		48 195	0,4	36 160		105 937	0,2	178 724		1,3	2,2		
Optometrists	12 729	0,0	10 341		3 666	0,0	6 978		16 395	0,0	17 319		0,2	0,2		
Physiotherapists	1 139 723	3,5	971 746		434 580	3,2	387 378		1 574 304	3,5	1 359 124		19,5	17,0		
Orthoptists	361 198	1,1	313 714		123 558	0,9	115 860		484 755	1,1	429 574		6,0	5,4		
Speech Therapists	2 097	0,0	1 874		364	0,0	841		2 462	0,0	2 715		0,0	0,0		
Laboratory Technicians	51 669	0,2	44 587		27 228	0,2	23 661		78 897	0,2	68 247		1,0	0,9		
Clinical Technologists	32 484	0,1	NC		463	0,0	NC		32 946	0,1	NC		0,4	NC		
Radiographer	159 992	0,5	NC		34 541	0,3	NC		194 533	0,4	NC		2,4	NC		
Hearing Aid Acousticians	15 581	0,0	NC		7 382	0,1	NC		22 963	0,1	NC		0,3	NC		
Art Therapy	16 268	0,1	NC		17 290	0,1	NC		33 557	0,1	NC		0,4	NC		
Biokinetics	147	0,0	NC		24	0,0	NC		171	0,0	NC		0,0	NC		
Blood Transfusion Services	11 316	0,0	NC		382	0,0	NC		11 697	0,0	NC		0,1	NC		
Chiroprodists	184 358	0,6	NC		74 628	0,6	NC		258 987	0,6	NC		3,2	NC		
Alcohol and Drug Rehabilitation	1 396	0,0	NC		603	0,0	NC		1 998	0,0	NC		0,0	NC		
Clinical Services	16 068	0,0	NC		6 706	0,1	NC		22 774	0,0	NC		0,3	NC		
Hospice	13 702	0,0	NC		9 573	0,1	NC		23 274	0,1	NC		0,3	NC		
Mental Institutions	2 671	0,0	NC		1 181	0,0	NC		3 852	0,0	NC		0,0	NC		
Social Workers	42 843	0,1	NC		28 441	0,2	NC		71 284	0,2	NC		0,9	NC		
Sub Acute Facilities / Step Down Facilities	7 844	0,0	NC		1 658	0,0	NC		9 502	0,0	NC		0,1	NC		
Pharmacists	42 271	0,1	NC		20 831	0,2	NC		63 102	0,1	NC		0,8	NC		
Audiologists	153 619	0,5	NC		775 452	5,8	NC		929 070	2,0	NC		11,5	NC		
Community Health Services	2 609	0,0	NC		3 236	0,0	NC		5 845	0,0	NC		0,1	NC		
Psychologists	73	0,0	NC		27	0,0	NC		100	0,0	NC		0,0	NC		
Occupational Therapy	201 776	0,6	153 706		69 196	0,5	57 322		270 972	0,6	211 028		3,3	2,6		
Private Nurses	38 078	0,1	33 258		12 844	0,1	11 752		50 922	0,1	45 010		0,6	0,6		
Dieticians	16 936	0,1	15 154		13 265	0,1	14 281		30 201	0,1	29 435		0,4	0,4		
COMPLEMENTARY MEDICINES:	15 751	0,0	11 925		5 448	0,0	4 360		21 199	0,0	16 285		0,3	0,2		
Chiropractors & Osteopaths	33 132	0,1	27 785		7 830	0,1	6 285		40 962	0,1	34 070		0,5	0,4		
Homeopaths	15 910	0,0	14 131		4 707	0,0	4 074		20 618	0,0	18 204		0,3	0,2		
Naturopaths & Phytotherapists	26	0,0	184		2	0,0	100		28	0,0	284		0,0	0,0		
Therapeutic Massage, Aromatherapy & Reflexology	317	0,0	9		2	0,0	8		319	0,0	17		0,0	0,0		
Ayurvedic Practitioners	144	0,0	149		1	0,0	86		145	0,0	235		0,0	0,0		
Acupuncture & Chinese medicine	1	0,0	1		1	0,0	1		2	0,0	2		0,0	0,0		
Other	161 573	0,5	182 438		54 835	0,4	113 256		216 409	0,5	295 695		2,7	3,7		

Analysis of all benefits paid for the year ended 31 December 2005

	OPEN SCHEMES			REGISTERED SCHEMES			RESTRICTED SCHEMES			CONSOLIDATED			PABPM				
	2005	% of total	2004	2005	% of total	2004	2005	% of total	2004	2005	% of total	2004	2005	% of total	2004	2005	% of total
	R'000		R'000	R'000		R'000	R'000		R'000	R'000		R'000	R'000		R	R	
TOTAL HOSPITALS	11 520 668	35.7	10 989 839	4 586 066	34.3	4 529 998	16 106 734	35.3	15 519 837	16 106 734	35.3	15 519 837	16 106 734	35.3	199.1	194.4	2.4
PRIVATE HOSPITALS	11 411 188	35.4	10 877 069	4 452 560	33.3	4 387 332	15 863 749	34.8	15 264 401	15 863 749	34.8	15 264 401	15 863 749	34.8	196.1	191.2	2.6
Ward Fees	5 055 856	15.7	4 180 983	2 082 109	15.6	1 835 304	7 137 965	15.6	6 016 287	7 137 965	15.6	6 016 287	7 137 965	15.6	88.2	75.4	
Theatre Fees	2 296 185	7.1	2 666 856	973 163	7.3	829 857	3 269 348	7.2	3 496 712	3 269 348	7.2	3 496 712	3 269 348	7.2	40.4	43.8	
Consumables	1 802 721	5.6	1 460 934	628 130	4.7	357 445	2 430 851	5.3	1 818 379	2 430 851	5.3	1 818 379	2 430 851	5.3	30.0	22.8	
Medicines dispensed	1 303 293	4.0	1 658 162	650 368	4.9	957 042	1 953 662	4.3	2 615 204	1 953 662	4.3	2 615 204	1 953 662	4.3	24.2	32.8	
Managed Care Arrangements (In Hospital Benefits)	953 133	3.0	910 134	118 790	0.9	407 685	1 071 923	2.3	1 317 819	1 071 923	2.3	1 317 819	1 071 923	2.3	13.3	16.5	
PROVINCIAL HOSPITALS	109 480	0.3	112 770	133 506	1.0	142 666	242 986	0.5	255 436	242 986	0.5	255 436	242 986	0.5	3.0	3.2	-6.1
Ward Fees	75 217	0.2	87 958	76 578	0.6	104 926	151 795	0.3	192 884	151 795	0.3	192 884	151 795	0.3	1.9	2.4	
Theatre Fees	6 739	0.0	4 981	15 232	0.1	11 499	21 971	0.0	16 480	21 971	0.0	16 480	21 971	0.0	0.3	0.2	
Consumables	18 852	0.1	9 942	10 626	0.1	23 209	29 478	0.1	33 151	29 478	0.1	33 151	29 478	0.1	0.4	0.4	
Medicines dispensed	8 673	0.0	9 889	31 070	0.2	3 033	39 743	0.1	12 922	39 743	0.1	12 922	39 743	0.1	0.5	0.2	
MEDICINES	5 427 538	16.8	5 201 125	1 757 614	13.1	2 674 301	7 185 153	15.7	7 875 426	7 185 153	15.7	7 875 426	7 185 153	15.7	88.8	98.6	-10.0
Medicines dispensed by Pharmacists	4 793 745	14.9	4 333 929	1 587 319	11.9	2 200 921	6 381 065	14.0	6 534 849	6 381 065	14.0	6 534 849	6 381 065	14.0	78.9	81.9	
Medicines dispensed by Practitioners	616 135	1.9	852 057	152 993	1.1	465 106	769 128	1.7	1 317 163	769 128	1.7	1 317 163	769 128	1.7	9.5	16.5	
Medicines dispensed by Allied and Support Health Professionals	17 658	0.1	15 140	17 302	0.1	8 274	34 960	0.1	23 414	34 960	0.1	23 414	34 960	0.1	0.4	0.3	
EX-GRATIA PAYMENTS	46 362	0.1	12 084	10 409	0.1	13 750	56 771	0.1	25 833	56 771	0.1	25 833	56 771	0.1	0.7	0.3	116.9
OTHER BENEFITS	706 544	2.2	537 971	667 193	5.0	444 656	1 373 737	3.0	982 627	1 373 737	3.0	982 627	1 373 737	3.0	17.0	12.3	38.0
Appliances (supplied outside hospitals excl prosthesis)	166 343	0.5	108 388	36 929	0.3	60 003	203 272	0.4	168 391	203 272	0.4	168 391	203 272	0.4	2.5	2.1	
Prostheses	439 330	1.4	141 741	149 725	1.1	97 429	589 055	1.3	239 170	589 055	1.3	239 170	589 055	1.3	7.3	3.0	
Home Oxygen	11 289	0.0	NC	3 828	0.0	NC	15 117	0.0	NC	3 828	0.0	NC	15 117	0.0	0.2	NC	
Blood Courier Services	3 882	0.0	NC	898	0.0	NC	4 780	0.0	NC	898	0.0	NC	4 780	0.0	0.1	NC	
Ambulance Services	31 582	0.1	52 598	16 044	0.1	11 832	47 626	0.1	64 430	47 626	0.1	64 430	47 626	0.1	0.6	0.8	
Other	54 120	0.2	235 245	459 767	3.4	275 393	513 887	1.1	510 637	459 767	1.1	510 637	459 767	1.1	6.4	6.4	
MANAGED CARE ARRANGEMENTS (OUT OF HOSPITAL BENEFITS)	990 223	3.1	741 400	223 467	1.7	144 999	1 213 690	2.7	886 399	1 213 690	2.7	886 399	1 213 690	2.7	15.0	11.1	35.1
TOTAL BENEFITS	32 235 625	100.0	28 460 575	13 384 915	100.0	12 467 702	45 620 539	100.0	40 928 276	45 620 539	100.0	40 928 276	45 620 539	100.0	563.9	512.6	10.0

NOTES:

- PABPM = per average beneficiary per month (i.e. in respect of all beneficiaries)
- 2004 figures have not been restated
- NC = Not Comparable; data not collected
- Radiotherapists have been incorporated into radiation oncology

Analysis of risk benefits paid

Analysis of risk benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				RESTRICTED SCHEMES				CONSOLIDATED				PABPM		
	OPEN SCHEMES		% Change		% of total		% Change		% of total		% Change				
	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R	2004 R	% Change
GENERAL PRACTITIONERS	1 690 822	6.1	1 342 942	25.9	1 046 623	8.5	782 213	33.8	2 737 445	6.8	2 125 155	28.8	33.8	26.6	27.1
MEDICAL SPECIALISTS	6 046 979	21.6	5 059 163	19.5	2 281 695	18.5	2 171 708	5.1	8 328 674	20.7	7 230 871	15.2	103.0	90.6	13.7
Dermatologists	38 715	0.1	30 221		15 275	0.1	14 032		53 990	0.1	44 252		0.7	0.6	
Obstetrics & Gynaecologists	436 075	1.6	368 921		146 997	1.2	147 840		583 072	1.4	516 761		7.2	6.5	
Pulmonologist	34 160	0.1	26 870		13 019	0.1	11 137		47 179	0.1	38 007		0.6	0.5	
Physicians	306 893	1.1	253 967		121 581	1.0	114 479		428 474	1.1	368 445		5.3	4.6	
Gastroenterologist	32 608	0.1	26 251		10 295	0.1	10 235		42 902	0.1	36 486		0.5	0.5	
Neurologists	174 752	0.6	143 318		19 838	0.2	18 868		69 251	0.2	57 673		2.9	0.7	
Cardiologist	90 193	0.3	76 728		45 580	0.4	40 921		236 987	0.6	197 694		2.9	2.5	
Medical Oncologist	59 139	0.2	68 593		13 299	0.1	18 870		72 438	0.2	87 462		0.9	1.1	
Neurosurgeons	122 530	0.4	104 409		27 703	0.2	41 136		150 233	0.4	145 545		1.9	1.8	
Nuclear Medicine	30 527	0.1	27 550		8 286	0.1	12 428		38 814	0.1	39 977		0.5	0.5	
Ophthalmologists	253 772	0.9	206 672		103 868	0.8	96 795		357 639	0.9	303 467		4.4	3.8	
Clinical Haematology	3 685	0.0	NC		1 646	0.0	NC		5 332	0.0	NC		0.1	NC	
Orthopaedic Surgeons	351 069	1.3	286 452		115 119	0.9	108 062		466 188	1.2	394 514		5.8	4.9	
Otorhinolaryngologists	137 848	0.5	115 101		43 542	0.4	43 878		181 389	0.5	158 980		2.2	2.0	
Rheumatology	4 822	0.0	NC		1 225	0.0	NC		6 048	0.0	NC		0.1	NC	
Paediatricians	195 800	0.7	150 430		64 290	0.5	56 194		260 090	0.6	206 624		3.2	2.6	
Paediatric Cardiologist	7 895	0.0	6 762		2 641	0.0	2 530		10 536	0.0	9 292		0.1	0.1	
Specialists in Physical Medicine	76	0.0	909		30	0.0	523		106	0.0	1 433		0.0	0.0	
Plastic & Reconstructive Surgeons	33 433	0.1	28 439		10 428	0.1	10 734		43 861	0.1	39 173		0.5	0.5	
Radiation Oncology	277 967	1.0	234 632		92 048	0.7	71 370		370 015	0.9	306 002		4.6	3.8	
Surgeons	326 358	1.2	278 068		107 974	0.9	101 074		434 333	1.1	379 142		5.4	4.7	
Thoracic Surgeons	83 921	0.3	69 616		26 586	0.2	23 275		110 507	0.3	92 891		1.4	1.2	
Urologists	1 27 255	0.5	104 940		45 557	0.4	42 515		172 812	0.4	147 456		2.1	1.8	
CLINICAL SUPPORT SPECIALISTS															
Anaesthetists	532 594	1.9	444 162		164 807	1.3	156 978		697 401	1.7	601 140		8.6	7.5	
Radiologists	1 135 762	4.1	905 824		492 698	4.0	467 801		1 628 460	4.0	1 373 625		20.1	17.2	
Pathologists	1 051 370	3.8	823 485		479 077	3.9	362 187		1 530 447	3.8	1 185 671		18.9	14.9	
Laboratory Technologist	327	0.0	12 004		52	0.0	2 834		379	0.0	14 838		0.0	0.2	
Other	148 018	0.5	226 034		46 000	0.4	140 638		194 019	0.5	366 672		2.4	4.6	
DENTISTS	699 113	2.5	732 640		446 630	3.6	455 399	-1.9	1 145 743	2.8	1 188 039	-3.6	14.2	14.9	-4.8
DENTAL SPECIALISTS	167 596	0.6	135 530	23.7	93 361	0.8	78 212	19.4	260 956	0.6	213 742	22.1	3.2	2.7	20.5
Dental Therapists	25 932	0.1	NC		17 640	0.1	NC		43 571	0.1	NC		0.5	NC	
Dental Technicians	2 330	0.0	NC		1 407	0.0	NC		3 737	0.0	NC		0.0	NC	
Maxilla, Facial & Oral Surgeons	45 348	0.2	45 043		25 616	0.2	27 949		70 964	0.2	72 992		0.9	0.9	
Oral Pathologists	876	0.0	80		199	0.0	277		1 075	0.0	357		0.0	0.0	
Orthodontists	73 896	0.3	73 828		39 966	0.3	41 238		113 862	0.3	115 065		1.4	1.4	
Periodontists	10 680	0.0	8 744		4 202	0.0	4 206		14 882	0.0	12 950		0.2	0.2	
Prosthodontists	8 534	0.0	7 836		4 331	0.0	4 542		12 865	0.0	12 378		0.2	0.2	

Analysis of risk benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				CONSOLIDATED				PABPM						
	OPEN SCHEMES		RESTRICTED SCHEMES		2005		2004		2005	2004	% Change				
	2005 R'000	% of total	2005 R'000	% of total	2005 R'000	% of total	2004 R'000	% of total	R	R	2005	2004			
SUPPLEMENTARY AND ALLIED HEALTH PROFESSIONALS															
Medical Technologists	2 071 910	7.4	1 306 704	58.6	1 485 014	12.0	626 827	136.9	3 556 924	8.8	1 933 531	84.0	44.0	24.2	81.6
Podiatrists	56 012	0.2	136 924		47 662	0.4	35 558		103 675	0.3	172 482		1.3	2.2	
Optometrists	6 567	0.0	5 235		2 035	0.0	5 666		8 603	0.0	10 901		0.1	0.1	
Physiotherapists	649 517	2.3	547 945		3 135 229	2.5	274 976		390 046	2.4	822 922		11.9	10.3	
Orthoptists	285 277	1.0	244 374		105 088	0.9	97 129		390 365	1.0	341 503		4.8	4.3	
Speech Therapists	1 663	0.0	1 723		354	0.0	825		2 017	0.0	2 548		0.0	0.0	
Laboratory Technicians	35 635	0.1	31 060		25 018	0.2	21 753		60 652	0.2	52 814		0.7	0.7	
Clinical Technologists	32 146	0.1	NC	NC	359	0.0	NC		32 505	0.1	NC		0.4	NC	
Radiographer	158 409	0.6	NC	NC	34 110	0.3	NC		192 519	0.5	NC		2.4	NC	
Hearing Aid Acousticians	15 283	0.1	NC	NC	7 302	0.1	NC		22 585	0.1	NC		0.3	NC	
Art Therapy	11 849	0.0	NC	NC	16 572	0.1	NC		28 421	0.1	NC		0.4	NC	
Biokinetics	97	0.0	NC	NC	13	0.0	NC		110	0.0	NC		0.0	NC	
Blood Transfusion Services	7 363	0.0	NC	NC	245	0.0	NC		7 608	0.0	NC		0.1	NC	
Chiropodists	184 189	0.7	NC	NC	74 572	0.6	NC		258 761	0.6	NC		3.2	NC	
Alcohol and Drug Rehabilitation	1 336	0.0	NC	NC	534	0.0	NC		1 870	0.0	NC		0.0	NC	
Clinical Services	15 902	0.1	NC	NC	6 699	0.1	NC		22 600	0.1	NC		0.3	NC	
Hospice	12 766	0.0	NC	NC	9 491	0.1	NC		22 257	0.1	NC		0.3	NC	
Mental Institutions	2 605	0.0	NC	NC	1 159	0.0	NC		3 764	0.0	NC		0.0	NC	
Social Workers	42 745	0.2	NC	NC	28 416	0.2	NC		71 161	0.2	NC		0.9	NC	
Sub Acute Facilities / Step Down Facilities	5 316	0.0	NC	NC	1 319	0.0	NC		6 635	0.0	NC		0.1	NC	
Pharmacists	41 339	0.1	NC	NC	20 799	0.2	NC		62 138	0.2	NC		0.8	NC	
Audiologists	151 059	0.5	NC	NC	640 012	5.2	NC		791 072	2.0	NC		9.8	NC	
Community Health Services	1 494	0.0	NC	NC	2 802	0.0	NC		4 296	0.0	NC		0.1	NC	
Psychologists	56	0.0	NC	NC	21	0.0	NC		77	0.0	NC		0.0	NC	
Occupational Therapy	140 366	0.5	105 462		60 277	0.5	49 877		200 644	0.5	155 340		2.5	1.9	
Private Nurses	25 237	0.1	21 223		10 370	0.1	9 349		35 607	0.1	30 571		0.4	0.4	
Dieticians	13 657	0.0	12 747		12 434	0.1	13 737		26 092	0.1	26 484		0.3	0.3	
COMPLEMENTARY MEDICINES:	10 719	0.0	8 038		3 895	0.0	3 121		14 614	0.0	11 159		0.2	0.1	
Chiropractors & Osteopaths	18 566	0.1	17 837		4 394	0.0	3 654		22 960	0.1	21 491		0.3	0.3	
Homeopaths	8 062	0.0	7 891		2 581	0.0	2 635		10 642	0.0	10 526		0.1	0.1	
Naturopaths & Phytotherapists	12	0.0	182		2	0.0	97		14	0.0	278		0.0	0.0	
Therapeutic Massage, Aromatherapy & Reflexology	313	0.0	0		-	0.0	4		313	0.0	4		0.0	0.0	
Ayurvedic Practitioners	138	0.0	147		0	0.0	86		138	0.0	232		0.0	0.0	
Acupuncture & Chinese medicine	0	0.0	1		1	0.0	1		1	0.0	2		0.0	0.0	
Other	136 216	0.5	165 916		52 950	0.4	108 357		189 165	0.5	274 273		2.3	3.4	
TOTAL HOSPITALS	11 459 834	41.0	10 929 417	4.9	4 573 215	37.1	4 519 608	1.2	16 033 048	39.8	15 449 025	3.8	198.2	193.5	2.4
Private Hospitals	10 402 484	37.2	9 909 179	5.0	4 321 423	35.0	3 970 880	8.8	14 723 907	36.6	13 880 059	6.1	182.0	173.8	4.7
Ward Fees	5 032 868	18.0	4 170 963		2 077 611	16.8	1 833 386		7 110 479	17.7	6 004 349		87.9	75.2	
Theatre Fees	2 287 010	8.2	2 635 992		970 101	7.9	828 203		3 257 111	8.1	3 464 195		40.3	43.4	
Consumables	1 784 646	6.4	1 452 902		626 029	5.1	355 951		2 410 675	6.0	1 808 853		29.8	22.7	
Medicines dispensed	1 297 959	4.6	1 649 323		647 682	5.3	953 340		1 945 641	4.8	2 602 662		24.1	32.6	
Managed Care Arrangements (In Hospital Benefits)	951 367	3.4	910 134		118 750	1.0	407 685		1 070 117	2.7	1 317 819		13.2	16.5	
PROVINCIAL HOSPITALS	105 984	0.4	110 104	-3.7	133 042	1.1	141 043	-5.7	239 025	0.6	251 147	-4.8	3.0	3.1	-6.1
Ward Fees	72 612	0.3	85 757		76 235	0.6	103 531		148 847	0.4	189 288		1.8	2.4	
Theatre Fees	6 656	0.0	4 915		15 219	0.1	11 472		21 875	0.1	16 387		0.3	0.2	
Consumables	18 131	0.1	9 743		10 524	0.1	23 092		28 654	0.1	32 835		0.4	0.4	
Medicines dispensed	8 585	0.0	9 689		31 064	0.3	2 948		39 649	0.1	12 638		0.5	0.2	

Analysis of risk benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				RESTRICTED SCHEMES				CONSOLIDATED				PABPM					
	OPEN SCHEMES		% Change		2005 R'000		% of total		2004 R'000		% Change		2005 R		2004 R		% Change	
	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R	2004 R	2005 R	2004 R	% Change	
MEDICINES	4 087 561	14,6	4 011 826	1,9	1 519 718	12,3	2 284 526	-33,5	5 607 279	13,9	6 296 353	-10,9	693	78,9	693	78,9	-12,1	
Medicines dispensed by Pharmacists	3 581 770	12,8	3 322 643		1 371 109	11,1	1 871 236		4 952 879	12,3	5 193 879		61,2	65,1	61,2	65,1		
Medicines dispensed by Practitioners	491 907	1,8	677 802		131 970	1,1	406 518		623 877	1,5	1 084 320		7,7	13,6	7,7	13,6		
Medicines dispensed by Allied and Support Health Professionals	13 884	0,0	11 381		16 640	0,1	6 772		30 523	0,1	18 154		0,4	0,2	0,4	0,2		
EX-GRATIA PAYMENTS	46 354	0,2	12 053	284,6	10 401	0,1	13 732	-24,3	56 755	0,1	25 785	120,1	0,7	0,3	0,7	0,3	117,2	
OTHER BENEFITS	680 039	2,4	501 662	35,6	655 659	5,3	435 208	50,7	1 335 698	3,3	936 870	42,6	16,5	11,7	16,5	11,7	40,7	
Appliances (supplied outside hospitals excl prosthesis)	132 859	0,5	80 371		33 952	0,3	57 801		166 810	0,4	138 172		2,1	1,7	2,1	1,7		
Prostheses	436 629	1,6	140 706		147 944	1,2	96 038		584 573	1,5	236 744		7,2	3,0	7,2	3,0		
Home Oxygen	10 781	0,0	NC		3 733	0,0	NC		14 515	0,0	NC		0,2	NC	0,2	NC		
Blood Courier Services	3 811	0,0	NC		893	0,0	NC		4 704	0,0	NC		0,1	NC	0,1	NC		
Ambulance Services	31 452	0,1	52 520		15 654	0,1	11 706		47 106	0,1	64 226		0,6	0,8	0,6	0,8		
Other	64 507	0,2	228 064		453 484	3,7	269 664		517 991	1,3	497 728		6,4	6,2	6,4	6,2		
MANAGED CARE ARRANGEMENTS (OUT OF HOSPITAL BENEFITS)	990 223	3,5	741 400	33,6	223 467	1,8	144 999	54,1	1 213 690	3,0	886 399	36,9	15,0	11,1	15,0	11,1	35,1	
TOTAL BENEFITS	27 940 430	100,0	24 773 338	12,8	12 335 782	100,0	11 512 432	7,2	40 276 212	100,0	36 285 770	11,0	497,9	454,5	497,9	454,5	9,5	

NOTES:

- PABPM = per average beneficiary per month (i.e. in respect of all beneficiaries)
- 2004 figures have not been restated
- Radiotherapists have been incorporated into radiation oncology
- NC = Not Comparable, data not collected

Analysis of savings benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				RESTRICTED SCHEMES				CONSOLIDATED				PABPM			
	OPEN SCHEMES		% Change		2005		2004		% of total		2005		2004		% Change	
	R'000	% of total	R'000	% Change	R'000	% of total	R'000	% Change	R'000	% of total	R'000	% of total	R'000	% of total	R'000	% Change
GENERAL PRACTITIONERS	676 260	15.7	548 431	23.3	219 373	20.9	172 476	27.2	895 634	16.8	720 906	15.6	895 634	16.8	720 906	24.2
MEDICAL SPECIALISTS	877 712	20.4	762 952	15.0	159 838	15.2	134 588	18.8	1 037 550	19.4	877 540	15.6	1 037 550	19.4	877 540	24.2
Dermatologists	24 106	0.6	18 352	26.1	6 261	0.6	4 650	33.5	30 367	0.6	23 003	0.3	30 367	0.6	23 003	31.6
Obstetrics & Gynaecologists	92 929	2.2	80 689	13.1	22 299	2.1	16 902	24.2	115 228	2.2	97 592	1.2	115 228	2.2	97 592	18.3
Pulmonologist	5 860	0.1	5 213	11.9	1 108	0.1	957	21.5	6 968	0.1	6 170	0.6	6 968	0.1	6 170	12.6
Physicians	36 963	0.9	37 099	-0.4	9 835	0.9	8 644	13.0	46 798	0.9	45 743	2.2	46 798	0.9	45 743	2.2
Gastroenterologist	4 117	0.1	3 958	4.3	915	0.1	782	16.4	5 032	0.1	4 740	6.2	5 032	0.1	4 740	6.2
Neurologists	10 762	0.3	9 183	16.3	2 329	0.2	2 051	13.1	13 091	0.2	11 235	0.4	13 091	0.2	11 235	15.8
Cardiologist	25 637	0.6	22 609	13.0	5 310	0.5	4 442	18.9	30 947	0.6	27 051	0.4	30 947	0.6	27 051	14.3
Psychiatrists	15 525	0.4	12 850	17.8	2 803	0.3	2 586	9.3	18 328	0.3	15 436	0.2	18 328	0.3	15 436	18.8
Medical Oncologist	1 215	0.0	1 020	17.2	154	0.0	225	19.5	1 368	0.0	1 245	0.0	1 368	0.0	1 245	9.5
Neurosurgeons	5 200	0.1	4 324	19.9	871	0.1	1 455	18.2	6 071	0.1	5 779	0.1	6 071	0.1	5 779	5.2
Nuclear Medicine	5 001	0.1	4 177	19.7	400	0.0	285	39.0	5 402	0.1	4 462	0.1	5 402	0.1	4 462	21.5
Ophthalmologists	34 562	0.8	29 530	16.7	9 452	0.9	7 890	20.7	44 013	0.8	37 419	0.5	44 013	0.8	37 419	18.7
Clinical Haematology	442	0.0	NC	111	0.0	NC	NC	NC	553	0.0	NC	NC	553	0.0	NC	NC
Orthopaedic Surgeons	22 733	0.5	18 773	21.1	6 792	0.6	5 501	20.7	29 525	0.6	24 275	0.4	29 525	0.6	24 275	21.4
Otorhinolaryngologists	19 532	0.5	15 823	23.2	5 036	0.5	3 908	27.9	24 568	0.5	19 731	0.3	24 568	0.5	19 731	24.2
Rheumatology	1 239	0.0	NC	329	0.0	NC	NC	NC	1 568	0.0	NC	NC	1 568	0.0	NC	NC
Paediatricians	45 004	1.0	38 899	15.7	11 128	1.1	9 048	23.2	56 132	1.1	47 947	0.7	56 132	1.1	47 947	17.3
Paediatric Cardiologist	1 767	0.0	1 574	12.1	226	0.0	219	3.2	1 993	0.0	1 793	0.0	1 993	0.0	1 793	11.2
Specialists in Physical Medicine	25	0.0	232	832.0	7	0.0	73	1040.0	32	0.0	305	305.0	32	0.0	305	305.0
Plastic & Reconstructive Surgeons	4 433	0.1	3 610	22.8	1 247	0.1	932	33.7	5 679	0.1	4 542	0.1	5 679	0.1	4 542	24.9
Radiation Oncology	3 198	0.1	2 234	44.2	669	0.1	410	61.9	3 866	0.1	2 644	0.0	3 866	0.1	2 644	45.4
Surgeons	20 138	0.5	17 063	17.7	5 509	0.5	4 394	25.4	25 647	0.5	21 457	0.3	25 647	0.5	21 457	19.1
Thoracic Surgeons	909	0.0	927	-1.9	320	0.0	332	-3.6	1 229	0.0	1 259	0.0	1 229	0.0	1 259	-2.4
Urologists	14 257	0.3	12 861	10.8	3 867	0.4	3 164	21.5	18 124	0.3	16 025	0.2	18 124	0.3	16 025	13.2
CLINICAL SUPPORT SPECIALISTS																
Anaesthetists	14 008	0.3	10 164	37.5	3 844	0.4	3 003	26.3	17 852	0.3	13 168	0.2	17 852	0.3	13 168	33.3
Radiologists	168 074	3.9	172 974	-2.9	21 753	2.1	22 049	-1.3	189 827	3.6	195 022	2.3	189 827	3.6	195 022	2.7
Pathologists	265 427	6.2	232 591	14.1	36 960	3.5	29 920	23.1	302 387	5.7	262 511	3.7	302 387	5.7	262 511	13.3
Laboratory Technologist	149	0.0	31	379.2	3	0.0	41	6.7	152	0.0	73	0.0	152	0.0	73	108.3
Other	34 500	0.8	6 191	81.9	301	0.0	724	-58.8	34 802	0.7	6 915	0.0	34 802	0.7	6 915	501.2
DENTISTS	480 784	11.2	396 622	21.2	89 767	8.6	70 554	27.2	570 551	10.7	467 176	22.1	570 551	10.7	467 176	22.1
DENTAL SPECIALISTS	92 979	2.2	76 309	21.8	14 736	1.4	12 448	18.4	107 716	2.0	88 756	21.4	107 716	2.0	88 756	21.4
Dental Therapists	4 000	0.1	NC	1 016	0.1	NC	NC	NC	5 016	0.1	NC	NC	5 016	0.1	NC	NC
Dental Technicians	55	0.0	NC	18	0.0	NC	NC	NC	73	0.0	NC	NC	73	0.0	NC	NC
Maxilla, Facial & Oral Surgeons	21 179	0.5	15 091	40.4	3 041	0.3	1 978	52.7	24 219	0.5	17 069	0.3	24 219	0.5	17 069	41.6
Oral Pathologists	21	0.0	23	-9.1	93	0.0	1	9200.0	113	0.0	24	24.0	113	0.0	24	362.5
Orthodontists	54 930	1.3	49 464	11.1	8 191	0.8	8 443	-3.1	63 120	1.2	57 907	0.8	63 120	1.2	57 907	9.3
Periodontists	7 812	0.2	7 076	10.3	1 375	0.1	975	40.5	9 188	0.2	8 051	0.1	9 188	0.2	8 051	12.3
Prosthodontists	4 983	0.1	4 654	7.1	1 003	0.1	1 051	-4.6	5 986	0.1	5 706	0.1	5 986	0.1	5 706	4.9

Analysis of savings benefits paid

Analysis of savings benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				RESTRICTED SCHEMES				CONSOLIDATED				PABPM			
	OPEN SCHEMES		% Change		2005		% of total		2004		% Change		2005		% Change	
	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R	2004 R	2005 %	2004 %
SUPPLEMENTARY AND ALLIED HEALTH PROFESSIONALS																
Medical Technologists	740 133	17,2	616 863	20,0	303 129	28,9	155 574	94,8	1 043 262	19,5	772 436	35,1	12,9	9,7	33,3	
Podiatrists	1 730	0,0	5 640		532	0,1	601		2 262	0,0	6 242		0,0	0,1		
Optometrists	6 162	0,1	5 106		1 630	0,2	1 311		7 792	0,1	6 418		0,1	0,1		
Physiotherapists	490 206	11,4	423 801		121 051	11,5	112 402		611 258	11,4	536 202		7,6	6,7		
Orthoptists	75 920	1,8	69 340		18 470	1,8	18 731		94 390	1,8	88 071		1,2	1,1		
Speech Therapists	434	0,0	151		11	0,0	16		444	0,0	167		0,0	0,0		
Laboratory Technicians	16 034	0,4	13 526		2 211	0,2	1 907		18 245	0,3	15 434		0,2	0,2		
Clinical Technologists	338	0,0	NC		104	0,0	NC		442	0,0	NC		0,0	NC		
Radiographer	1 584	0,0	NC		431	0,0	NC		2 015	0,0	NC		0,0	NC		
Hearing Aid Acousticians	299	0,0	NC		80	0,0	NC		379	0,0	NC		0,0	NC		
Art Therapy	4 418	0,1	NC		718	0,1	NC		5 136	0,1	NC		0,1	NC		
Biokinetics	50	0,0	NC		11	0,0	NC		62	0,0	NC		0,0	NC		
Blood Transfusion Services	3 953	0,1	NC		136	0,0	NC		4 089	0,1	NC		0,1	NC		
Chiroprodists	170	0,0	NC		56	0,0	NC		226	0,0	NC		0,0	NC		
Alcohol and Drug Rehabilitation	59	0,0	NC		69	0,0	NC		128	0,0	NC		0,0	NC		
Clinical Services	166	0,0	NC		7	0,0	NC		173	0,0	NC		0,0	NC		
Hospice	935	0,0	NC		82	0,0	NC		1 017	0,0	NC		0,0	NC		
Mental Institutions	66	0,0	NC		22	0,0	NC		88	0,0	NC		0,0	NC		
Social Workers	99	0,0	NC		25	0,0	NC		124	0,0	NC		0,0	NC		
Sub Acute Facilities / Step Down Facilities	2 528	0,1	NC		339	0,0	NC		2 867	0,1	NC		0,0	NC		
Pharmacists	932	0,0	NC		32	0,0	NC		964	0,0	NC		0,0	NC		
Audiologists	2 560	0,1	NC		135 439	12,9	NC		137 999	2,6	NC		1,7	NC		
Community Health Services	1 115	0,0	NC		434	0,0	NC		1 550	0,0	NC		0,0	NC		
Psychologists	17	0,0	NC		7	0,0	NC		23	0,0	NC		0,0	NC		
Occupational Therapy	61 409	1,4	48 244		8 919	0,9	7 444		70 328	1,3	55 688		0,9	0,7		
Private Nurses	12 841	0,3	12 035		2 474	0,2	2 403		15 315	0,3	14 438		0,2	0,2		
Dieticians	3 279	0,1	2 407		831	0,1	544		4 110	0,1	2 951		0,1	0,0		
	5 032	0,1	3 887		1 554	0,1	1 239		6 586	0,1	5 126		0,1	0,1		
COMPLEMENTARY MEDICINES:																
Chiropractors & Osteopaths	14 566	0,3	9 948		3 436	0,3	2 630		18 002	0,3	12 578		0,2	0,2		
Homeopaths	7 848	0,2	6 240		2 127	0,2	1 439		9 975	0,2	7 678		0,1	0,1		
Naturopaths & Phytotherapists	14	0,0	2		0	0,0	3		15	0,0	5		0,0	0,0		
Therapeutic Massage, Aromatherapy & Reflexology	4	0,0	9		2	0,0	4		7	0,0	13		0,0	0,0		
Ayurvedic Practitioners	6	0,0	2		1	0,0	0		7	0,0	2		0,0	0,0		
Acupuncture & Chinese medicine	1	0,0	0		0	0,0	0		1	0,0	0		0,0	0,0		
Other	25 358	0,6	16 523		1 886	0,2	4 899		27 243	0,5	21 421		0,3	0,3		
TOTAL HOSPITALS	60 835	1,4	60 421	0,7	12 851	1,2	10 390	23,7	73 686	1,4	70 812	4,1	0,9	0,9	2,7	
PRIVATE HOSPITALS	55 572	1,3	57 755	-3,8	12 347	1,2	8 768	40,8	67 919	1,3	66 523	2,1	0,8	0,8	0,8	
Ward Fees	22 988	0,5	10 020		4 497	0,4	1 918		27 486	0,5	11 938		0,3	0,1		
Theatre Fees	9 175	0,2	30 864		2 102	0,3	1 653		12 237	0,2	32 517		0,2	0,4		
Consumables	18 075	0,4	8 032		2 686	0,2	1 494		20 176	0,4	9 526		0,2	0,1		
Medicines dispensed	5 334	0,1	8 840		40	0,0	3 702		8 020	0,2	12 542		0,1	0,2		
Managed Care Arrangements (In Hospital Benefits)	1 766	0,0	-		40	0,0	-		1 806	0,0	-		0,0	0,0		
PROVINCIAL HOSPITALS	3 497	0,1	2 666	31,2	464	0,0	1 623	-71,4	3 960	0,1	4 289	-7,7	0,0	0,1	-8,9	
Ward Fees	2 604	0,1	2 201		343	0,0	1 394		2 948	0,1	3 596		0,0	0,0		
Theatre Fees	84	0,0	67		12	0,0	27		96	0,0	94		0,0	0,0		
Consumables	721	0,0	198		102	0,0	117		823	0,0	316		0,0	0,0		
Medicines dispensed	88	0,0	199		6	0,0	85		94	0,0	284		0,0	0,0		

Analysis of savings benefits paid for the year ended 31 December 2005

	REGISTERED SCHEMES				RESTRICTED SCHEMES				CONSOLIDATED				PABPM							
	OPEN SCHEMES		% Change		2005 R'000		% of total		2004 R'000		% Change		2005 R'000		% of total		2004 R'000		% Change	
	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change	2005 R'000	% of total	2004 R'000	% Change
MEDICINES	1 339 978	31,2	1 189 299	12,7	237 896	22,7	389 775	-39,0	1 577 874	29,5	1 579 074	-0,1	1 428 186	26,7	1 340 970	19,5	1 579 074	29,5	1 340 970	-0,1
Medicines dispensed by Pharmacists	1 211 975	28,2	1 011 285	12,7	216 211	20,6	329 685	-39,0	1 428 186	26,7	1 340 970	-0,1	1 428 186	26,7	1 340 970	19,5	1 428 186	26,7	1 340 970	-0,1
Medicines dispensed by Practitioners	124 228	2,9	174 256	-74,9	21 023	2,0	58 587	-27,0	145 251	2,7	232 843	-66,5	145 251	2,7	232 843	17,7	145 251	2,7	232 843	-16,9
Medicines dispensed by Allied and Support Health Professionals	3 774	0,1	3 758	-0,4	662	0,1	1 502	-51,5	4 437	0,1	5 260	-16,9	4 437	0,1	5 260	0,1	4 437	0,1	5 260	-18,0
EX-GRATIA PAYMENTS	8	0,0	31	-74,9	8	0,0	17	-51,5	16	0,0	48	-66,5	16	0,0	48	0,0	16	0,0	48	-67,0
OTHER BENEFITS	26 505	0,6	36 309	-27,0	11 534	1,1	9 448	22,1	38 039	0,7	45 758	-16,9	38 039	0,7	45 758	0,5	38 039	0,7	45 758	-16,9
Appliances (supplied outside hospitals excl prosthesis)	33 484	0,8	28 017	19,5	2 978	0,3	2 202	33,6	36 462	0,7	30 219	16,9	36 462	0,7	30 219	0,5	36 462	0,7	30 219	16,9
Prostheses	2 700	0,1	1 035	159,9	1 781	0,2	1 391	27,3	4 482	0,1	2 426	46,5	4 482	0,1	2 426	0,1	4 482	0,1	2 426	46,5
Home Oxygen	507	0,0	NC	NC	95	0,0	NC	NC	602	0,0	NC	NC	602	0,0	NC	0,0	602	0,0	NC	NC
Blood Courier Services	71	0,0	NC	NC	5	0,0	NC	NC	77	0,0	NC	NC	77	0,0	NC	0,0	77	0,0	NC	NC
Ambulance Services	130	0,0	77	70,0	390	0,0	126	182,7	520	0,0	204	157,1	520	0,0	204	0,0	520	0,0	204	157,1
Other	(10 387)	-0,2	7 180	-144,0	6 283	0,6	5 729	9,1	(4 104)	-0,1	12 909	-100,0	(4 104)	-0,1	12 909	-0,1	(4 104)	-0,1	12 909	-100,0
MANAGED CARE ARRANGEMENTS (OUT OF HOSPITAL BENEFITS)	-	0,0	-	NC	-	0,0	-	NC	-	0,0	-	NC	-	0,0	-	0,0	-	0,0	0,0	NC
TOTAL BENEFITS	4 295 195	100,0	3 687 237	16,5	1 049 133	100,0	955 270	9,8	5 344 328	100,0	4 642 507	15,1	5 344 328	100,0	4 642 507	66,1	5 344 328	100,0	4 642 507	15,1

NOTES:

- Global / per diem hospital fee and capitated primary care is not applicable in this schedule
- PABPM = per average beneficiary per month (i.e. in respect of all beneficiaries)
- 2004 figures have not been restated
- NC = Not comparable, data not collected
- Radiotherapists have been incorporated into radiation oncology

Income statement details: registered schemes

Income statement details: registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Average Members	Average Beneficiaries	Average Age	Pensioner Ratio (65+ years)	No. of Dependents/member	Gross Contributions (RISK + PMSA)	Gross Claims (GROSS + PMSA) (Note n)	Gross Administration Expenses (RISK + PMSA)	Managed Care: Management services	Acquisition Costs	Nett Impairment losses: Trade & Other Receivables	Nett Reinsurance Results	Surplus/ (Deficit) from Operations	Nett Surplus/ (Deficit)
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
REGISTERED SCHEMES - OPEN															
1589	Baymed	1 022	4 103	27.5	2.7	3.0	23 213	(19 613)	(2 943)	-	(645)	-	-	-	18
1590	Bestmed Medical Scheme	30 356	83 154	31.2	5.1	1.7	702 389	(524 746)	(65 909)	(9 701)	(13 822)	(167)	-	59 806	83 391
1591	Bonitas Medical Aid Fund	197 110	500 638	29.6	3.4	1.5	3 747 808	(2 960 376)	(280 335)	(112 095)	(66 447)	(120 394)	-	160 158	438 149
1034	Cape Medical Plan	6 075	13 392	35.0	10.2	1.2	84 827	(87 327)	(15 653)	-	(19)	(13)	-	(20 323)	(1 226)
1048	CIMAS Wellness Medical Aid Scheme	1 510	3 254	45.9	28.5	1.2	35 786	(40 643)	(5 849)	(1 422)	(105)	398	-	(12 010)	(3 095)
1552	Community Medical Aid Scheme (COMMED)	10 900	30 163	28.7	2.0	1.8	218 172	(179 583)	(40 980)	(4 236)	(1 768)	1 320	-	(7 075)	7 714
1491	Compare Medical Scheme	10 431	25 470	33.7	7.5	1.4	245 712	(198 088)	(30 705)	(7 612)	(6 019)	992	-	438	9 427
1125	Discovery Health Medical Scheme	715 984	1 690 767	30.9	4.9	1.4	14 759 591	(12 340 347)	(1 857 554)	(373 124)	(384 435)	(43 148)	2 895	(446 362)	(106 983)
1596	Eclipse Medical Scheme	581	1 243	32.1	3.9	1.1	8 004	(6 896)	(722)	-	(184)	(56)	-	(23)	36
1202	Fedhealth	63 775	152 171	32.8	5.9	1.4	1 299 655	(1 024 639)	(135 479)	(26 229)	(42 569)	1 832	-	41 122	113 929
1501	Free State Medical Aid Scheme	135	375	34.4	6.5	1.8	2 381	(3 068)	(296)	-	-	-	-	(1 031)	(882)
1554	Genesis Medical Scheme	9 700	29 622	27.4	2.5	2.1	143 832	(111 184)	(23 140)	-	(2 664)	(296)	-	6 433	13 073
1561	Gen-Health Medical Scheme	10 669	25 273	30.5	1.9	1.4	164 350	(80 968)	(46 074)	(679)	(16 214)	(2 748)	-	(2 240)	2 607
1162	Global Health	26 430	63 840	35.5	10.5	1.4	549 624	(528 367)	(52 508)	(10 897)	(2 486)	(3 545)	-	(59 886)	(24 754)
1466	Good Hope Medical Aid Society	3 411	10 704	29.0	1.0	2.1	31 986	(29 883)	(2 942)	(279)	(460)	59	-	(1 519)	1 529
1537	Hosmed Medical Aid Scheme	39 622	149 315	27.0	1.7	2.8	707 781	(641 051)	(95 895)	-	(15 895)	(5 624)	-	(50 604)	(35 851)
1577	Ingwe Health Plan	19 015	32 615	28.8	1.5	0.7	154 197	(125 415)	(18 389)	(15 047)	(4 365)	(145)	-	(9 977)	(5 086)
1556	KwaZulu-Natal Medical Aid Scheme	6 519	22 528	32.9	8.9	2.5	126 909	(88 688)	(17 041)	(3 725)	(3 718)	(2 121)	-	5 117	10 317
1576	Liberty Medical Scheme	39 519	89 196	33.9	7.1	1.3	756 377	(598 496)	(75 111)	(25 328)	(18 040)	2 088	-	32 215	59 730
1536	Lifemed Medical Scheme	3 220	8 523	34.9	5.9	1.7	92 674	(74 558)	(10 921)	(2 625)	(1 848)	(20)	-	2 699	5 375
1142	Medical Expenses Distribution Society (MEDS)	9 988	20 249	43.3	20.2	1.0	209 185	(169 128)	(22 410)	(4 438)	(2 192)	(237)	-	9 822	18 251
1549	Medicover 2000	41 123	111 552	26.4	1.4	1.7	718 098	(554 163)	(55 623)	(14 544)	(17 536)	911	-	30 227	73 591
1149	Medihelp	104 227	194 613	45.7	24.9	0.9	2 658 430	(2 327 848)	(189 333)	(40 571)	(16 252)	(4 573)	-	42 553	95 452
1506	Medimed Medical Scheme	4 803	12 895	29.3	3.1	1.7	76 698	(59 800)	(6 518)	(308)	-	(477)	-	8 029	10 699
1140	Medshield Medical Scheme	72 313	188 157	27.3	1.1	1.6	1 272 057	(858 102)	(131 165)	(32 014)	(64 663)	304	-	71 884	143 765
1021	Meridian Health	1 833	4 198	36.2	12.9	1.3	43 428	(38 822)	(3 902)	(1 327)	(717)	6	-	(6 017)	5 066
1167	Momentum Health	48 744	109 386	34.4	9.0	1.2	1 003 894	(884 624)	(79 383)	(43 378)	(32 042)	401	332	(39 350)	22 386
1087	Munimed	45 385	116 536	32.9	7.3	1.6	1 463 332	(987 999)	(84 127)	(24 517)	(40 342)	(5 785)	-	(14 674)	35 629
1166	National Independent Medical Aid Society (NIMAS)	17 283	40 350	33.9	8.3	1.3	302 235	(273 969)	(20 611)	(267)	(3 206)	(134)	-	(3 594)	2 910
1170	NBC Medical Scheme	6 909	16 525	37.5	12.4	1.4	185 248	(168 152)	(21 912)	(3 047)	(2 753)	(427)	-	(16 023)	(13 267)
1139	Omnihealth	8 769	20 616	-	-	1.4	226 107	(195 723)	(28 171)	(4 280)	-	(2 829)	-	(15 726)	(10 639)
1560	OpenPlan Medical Scheme	17 539	39 419	40.1	15.8	1.3	335 386	(309 536)	(37 660)	(7 886)	(6 597)	(14)	-	(28 581)	(12 553)
1215	Oxygen	88 348	220 840	31.2	7.0	1.5	1 403 887	(1 184 067)	(139 819)	(31 543)	(52 127)	318	-	(25 343)	6 343
1587	Pathfinder Medical Scheme	1 789	3 537	31.1	4.2	1.0	21 275	(15 631)	(4 094)	-	(571)	(425)	-	(1 678)	(1 552)
1546	Pharos Medical Plan	10 060	24 833	33.2	6.7	1.5	195 168	(171 039)	(32 080)	(4 183)	(3 259)	-	-	(15 718)	(13 874)
1454	Pro Sano Medical Scheme	37 272	98 959	34.8	8.4	1.7	793 383	(714 854)	(91 854)	(12 907)	(3 572)	420	-	(48 820)	2 494
1196	Protea Medical Aid Society	2 044	3 272	49.3	32.6	0.6	38 906	(31 855)	(4 339)	(1 568)	(153)	(508)	-	22	1 881
1285	Protector Health	18 638	59 737	27.5	2.3	2.2	371 155	(292 524)	(45 807)	(11 066)	(11 108)	764	-	6 793	13 202
1586	Renaissance Health Medical Scheme	8 773	22 250	30.4	3.7	1.5	130 063	(95 212)	(17 843)	(5 231)	(4 119)	92	-	5 435	6 946
1575	Resolution Health Medical Scheme	32 299	85 707	27.0	0.9	1.7	459 821	(297 506)	(101 373)	(17 280)	(12 868)	(735)	-	10 867	21 119
1446	Selfmed Medical Scheme	13 377	31 537	37.6	13.1	1.4	260 367	(223 118)	(31 363)	(6 100)	(2 687)	(369)	-	(5 755)	20 337
1486	Sizew Medical Fund	55 768	145 164	31.3	5.7	1.6	1 165 077	(891 136)	(112 006)	(37 251)	(20 296)	5 066	-	109 036	154 518
1141	Spectramed	73 573	209 910	26.9	1.7	1.9	1 243 714	(1 029 237)	(145 223)	(29 957)	(35 380)	1 066	-	(7 213)	16 824
1464	Suremed Health	2 832	7 210	28.8	2.4	1.6	52 971	(35 791)	(8 339)	(930)	(2 394)	39	(216)	4 149	5 263
1147	Telemed	24 219	56 490	39.3	15.0	1.3	676 740	(651 038)	(34 552)	(10 507)	(2 551)	954	-	(28 767)	(13 208)
1592	Thebemed	1 607	3 856	29.4	0.5	1.4	14 498	(9 296)	(2 427)	(857)	(477)	29	-	1 470	1 747
1422	Topped Medical Scheme	13 468	31 194	35.6	10.2	1.3	295 606	(242 389)	(29 228)	(4 209)	(10 336)	118	-	6 364	18 722
SUB-TOTAL - Registered Open Schemes		1 959 023	4 815 338	31.5	5.9	1.5	39 154 995	(32 376 495)	(4 259 530)	(943 204)	(929 901)	(177 847)	3 010	(253 658)	1 179 467

Income statement details: registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Average Members	Average Beneficiaries	Average Age	Pensioner Ratio (65+ years)	No. of Dependents/member	Gross Contributions (RISK + PMSA)	Gross Claims (GROSS + PMSA) (Note n)	Gross Administration Expenses (RISK + PMSA)	Managed Care: Management services	Acquisition Costs	Nett Impairment losses: Trade & Other Receivables	Nett Reinsurance Results	Surplus/ (Deficit) from Operations	Nett Surplus/ (Deficit)	
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
REGISTERED SCHEMES - RESTRICTED																
1005	AECI Medical Aid Society	7 843	18 079	39.9	19.0	1.3	188 508	(159 928)	(12 165)	(4 677)	-	(736)	-	7 519	29 269	
1567	Afrox Medical Aid Society	9 039	21 889	30.6	3.9	1.4	181 103	(151 386)	(11 618)	(2 053)	-	(1 250)	-	13 031	20 515	
1456	Alliance Midmed Medical Scheme	1 707	4 700	26.3	2.2	1.8	45 475	(32 409)	(3 772)	(70)	-	(9)	-	4 800	7 089	
1534	Altron Medical Aid Scheme	6 235	14 489	32.3	7.3	1.3	138 817	(120 955)	(13 690)	(1 735)	-	222	-	(4 497)	491	
1012	Anglo Medical Scheme	12 695	32 120	35.8	13.5	1.5	326 127	(288 818)	(25 227)	(103)	-	90	-	1 990	329 195	
1571	Anglovaal Group Medical Scheme	4 680	10 469	37.8	15.6	1.2	107 294	(95 772)	(11 461)	(455)	-	(9)	-	(2 324)	23 961	
1279	Bankmed	86 834	180 269	30.9	6.2	1.1	1 688 534	(1 416 696)	(114 335)	(66 891)	-	(1 028)	-	17 818	94 577	
1507	Barloworld Medical Scheme	6 928	15 527	38.8	18.0	1.2	187 452	(159 116)	(9 115)	(4 922)	-	(75)	-	14 224	21 948	
1557	BHP Billiton SA Medical Scheme	5 978	14 071	36.4	13.1	1.4	103 078	(119 014)	(12 188)	(1 528)	-	(136)	-	(29 787)	(17 019)	
1115	Biz Health Medical Scheme	1 058	1 775	56.7	44.1	0.7	34 081	(33 521)	(3 295)	(734)	-	144	-	(3 728)	(1 949)	
1526	BMW Employees Medical Aid Society	2 597	7 565	28.0	1.0	1.9	63 479	(48 695)	(3 452)	(1 694)	-	(6)	-	6 510	10 047	
1237	BPSA Medical Scheme	2 576	6 228	38.8	17.9	1.4	46 115	(50 876)	(3 093)	(782)	-	3	-	(8 635)	1 637	
1590	Building & Construction Industry Medical Aid Fund	4 627	11 411	31.9	4.2	1.5	33 791	(27 237)	(4 425)	(356)	-	-	-	1 772	3 348	
1593	Built Environment Professional Associations Medical Scheme (BEPS)	1 502	3 719	32.6	4.5	1.5	32 446	(24 802)	(3 647)	(82)	(926)	(105)	(253)	1 781	1 998	
1158	Cawmed Medical Scheme	408	548	75.8	87.6	0.3	6 135	(14 417)	(956)	-	-	(200)	-	(9 437)	(4 274)	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	19 245	34 078	30.3	5.4	0.8	354 620	(286 265)	(42 349)	(7 246)	-	(1 081)	-	9 940	20 077	
1521	Clicks Group Medical Scheme	2 177	4 706	27.2	1.4	1.2	20 437	(21 813)	(2 782)	(533)	-	(275)	-	(5 102)	(4 681)	
1570	CSIR Medical Scheme	2 812	6 119	40.5	20.1	1.2	60 734	(52 206)	(7 800)	(512)	-	(111)	-	160	1 895	
1039	DCMed Medical Aid Fund	4 257	10 882	28.2	2.9	1.6	83 174	(70 543)	(4 874)	(3 013)	-	(145)	-	4 598	7 190	
1068	De Beers Benefit Society	9 974	25 719	33.2	7.8	1.6	231 182	(176 850)	(13 619)	(459)	-	-	-	40 253	58 611	
1484	Edcon Medical Aid Scheme	3 328	6 789	32.0	7.1	1.0	61 257	(46 962)	(7 594)	-	-	(74)	-	6 124	8 299	
1513	Ellerine Holdings Medical Aid Society	620	1 651	28.0	2.6	1.7	13 906	(10 795)	(865)	(225)	-	(6)	-	456	1 320	
1572	Engen Medical Benefit Fund	3 057	7 706	36.7	13.2	1.5	75 633	(66 412)	(3 743)	(1 109)	-	17	-	2 688	6 345	
1585	Eyetimed Medical Scheme	4 751	10 156	30.6	0.5	1.1	33 085	(24 206)	(5 227)	(653)	-	(156)	-	2 861	5 120	
1271	Fishing Industry Medical Scheme (Fishmed)	1 344	3 432	25.1	0.3	1.6	4 071	(2 422)	(916)	(104)	-	(103)	-	526	778	
1086	Food Workers Medical Benefit Fund	7 698	12 310	42.0	-	0.6	11 735	(6 772)	(2 774)	-	-	-	-	2 189	3 428	
1578	Foschini Group Medical Aid Scheme	2 223	4 567	31.1	5.4	1.1	36 630	(30 498)	(2 242)	(1 058)	-	(0)	-	2 833	5 196	
1082	G5Med	2 318	5 574	35.9	10.6	1.4	62 364	(49 535)	(4 273)	(1 576)	-	172	-	2 486	13 480	
1270	Golden Arrow Employees Medical Benefit Fund	2 273	6 152	32.7	8.3	1.7	12 859	(16 379)	(2 185)	(1 409)	-	5	-	(7 109)	3 941	
1523	Grintek Electronics Medical Aid Scheme	1 055	2 745	29.8	2.1	1.6	24 165	(20 567)	(2 303)	(342)	-	(12)	-	827	2 936	
1487	Holcim South Africa Medical Scheme	1 308	3 144	39.7	17.2	1.4	35 158	(30 373)	(2 540)	(356)	-	44	-	143	2 072	
1111	IBM (SA) Medical Aid Society	1 772	4 301	34.0	6.2	1.4	36 365	(33 681)	(4 585)	-	-	102	-	(1 927)	1 286	
1591	Impala Medical Plan	4 869	11 673	32.5	1.8	1.4	23 555	(22 912)	(494)	-	-	-	-	149	772	
1559	Imperial Group Medical Scheme	5 277	13 104	29.4	2.3	1.5	117 382	(88 724)	(8 649)	(1 454)	-	(642)	-	17 618	26 119	
1121	Klerksdorp Medical Benefit Society (KDM)	5 903	13 699	40.3	20.7	1.3	134 229	(136 788)	(19 332)	-	-	(1 678)	-	(23 569)	(25 081)	
1145	LA-Health Medical Scheme	19 597	40 378	43.4	22.9	1.1	510 499	(425 969)	(54 937)	(2 281)	(5 504)	(3 820)	-	(9 340)	9 407	
1197	Libcare Medical Scheme	4 633	11 097	30.1	5.2	1.4	108 052	(82 375)	(7 331)	(2 701)	-	398	-	10 311	22 265	
1547	Malcor Medical Scheme	3 842	9 198	34.7	9.2	1.4	83 751	(90 843)	(5 030)	(1 882)	-	-	-	(14 346)	(6 168)	
1042	Mascom Medical Scheme	866	1 409	60.8	55.1	0.6	23 066	(22 385)	(1 156)	-	-	-	-	(906)	937	
1495	Massmart Health Plan	1 648	3 664	30.4	2.1	1.2	38 662	(28 151)	(2 204)	(913)	-	(55)	-	5 574	8 562	
1588	MEDCOR	36 182	97 591	27.9	2.7	1.7	612 165	(581 409)	(43 568)	(11 959)	-	(3 962)	-	(28 733)	(11 277)	

Income statement details: registered schemes

Income statement details: registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Average Members	Average Beneficiaries	Average Age	Pensioner Ratio (65+ years)	No. of Dependents/member	Gross Contributions (RISK + PMSA)	Gross Claims (GROSS + PMSA) (Note n)	Gross Administration Expenses (RISK +PMSA)	Managed Care: Management services	Acquisition Costs	Nett Impairment losses: Trade & Other Receivables	Nett Reinsurance Results	Surplus/ (Deficit) from Operations	Nett Surplus/ (Deficit)
			Years		%		R'000	R'000	R'000	R000	R'000	R'000	R'000	R'000	R'000
1548	Medipos Medical Scheme	9 917	22 196	36,0	13,8	1,2	189 447	(197 140)	(15 081)	(4 549)	-	(60)	-	(30 902)	30 963
1568	Medisense Medical Scheme	6 864	16 299	30,8	1,9	1,4	123 995	(80 673)	(14 884)	(891)	-	(180)	-	27 367	29 807
1535	Metrocare	2 204	5 853	33,2	5,7	1,7	57 913	(50 680)	(3 107)	(1 194)	-	(5)	-	2 927	5 503
1105	Metropolitan Medical Scheme	5 186	13 415	27,8	3,9	1,6	105 835	(85 011)	(7 335)	(1 929)	-	(11)	-	11 549	16 474
1569	Minemed Medical Scheme	7 442	16 920	36,9	9,0	1,3	127 311	(107 559)	(9 894)	(880)	-	-	-	8 978	1 509
1566	Moremed Medical Scheme	1 863	3 970	27,4	2,7	1,1	11 140	(8 391)	(2 970)	(355)	-	29	-	(662)	240
1208	Mutual & Federal Medical Aid Fund	3 221	6 476	37,8	15,1	1,0	60 343	(55 226)	(5 406)	(996)	-	93	-	(1 969)	434
1154	Nampak SA Medical Scheme	5 467	14 547	32,7	7,0	1,7	135 546	(112 944)	(9 805)	(2 034)	-	38	-	7 485	18 638
1241	Naspers Medical Fund	5 658	11 867	31,5	5,0	1,1	111 554	(93 833)	(7 069)	(2 483)	-	(180)	-	4 118	18 446
1469	Nedcor Medical Aid Scheme	18 632	41 412	32,5	7,2	1,2	292 946	(305 046)	(10 739)	(5 011)	-	(1 234)	-	(32 847)	7 276
1584	Nexcare Medical Scheme	10 670	24 646	27,2	1,6	1,3	229 652	(188 895)	(17 736)	(5 184)	-	(351)	-	12 972	23 569
1214	Old Mutual Staff Medical Aid Scheme	13 819	31 732	30,8	6,5	1,3	215 504	(198 878)	(18 381)	(4 731)	-	48	(158)	(10 411)	1 154
1441	Parmed Medical Aid Scheme	2 110	5 698	42,2	23,0	1,7	94 382	(81 335)	(3 742)	(351)	-	(2 998)	-	5 956	10 184
1515	PG Bison Medical Aid Society	711	1 686	37,3	13,8	1,4	18 059	(15 568)	(1 454)	(353)	-	-	-	685	1 412
1186	PG Group Medical Scheme	999	2 184	37,3	16,2	1,2	30 016	(26 098)	(2 162)	(11)	-	6	-	319	2 865
1563	Pick 'n Pay Medical Scheme	5 823	12 777	30,3	3,6	1,2	104 868	(75 469)	(7 963)	(2 879)	-	22	-	15 306	18 249
1583	Platinum Health	17 432	35 080	31,2	3,5	1,0	163 166	(165 521)	(3 534)	(901)	-	53	-	(7 666)	12 351
1194	Profmed	25 144	65 475	35,2	8,2	1,6	511 029	(369 029)	(64 709)	(9 898)	(1 323)	(350)	-	64 471	89 258
1516	Quantum Medical Aid Society	7 586	16 362	29,6	5,8	1,2	122 018	(108 259)	(15 210)	-	-	(449)	-	(2 938)	11 782
1201	Rand Water Medical Scheme	2 816	6 730	35,3	9,9	1,4	68 192	(53 336)	(2 977)	(1 559)	-	(190)	-	10 131	14 223
1430	Remedi Medical Aid Scheme	12 194	29 208	30,6	4,6	1,4	269 628	(220 184)	(15 947)	(2 977)	-	7	-	22 290	33 010
1176	Retail Medical Scheme	4 111	8 861	33,4	9,4	1,2	79 156	(63 552)	(8 760)	-	-	24	-	5 940	8 923
1013	Rhodes University Medical Scheme	915	1 938	40,6	14,7	1,1	16 250	(12 416)	(1 667)	-	-	-	-	2 168	2 931
1209	SA Breweries Medical Aid Society	7 367	18 392	28,2	3,9	1,5	148 898	(116 060)	(13 441)	(689)	-	78	-	16 532	23 198
1424	SABC Medical Aid Scheme	3 800	8 765	35,0	10,8	1,3	91 878	(78 477)	(3 686)	(2 527)	-	367	-	478	5 603
1038	SAMWU Med	17 057	47 937	31,7	6,5	1,8	178 307	(132 244)	(16 530)	(2 102)	(173)	(18)	-	27 375	41 324
1527	Sappi Medical Aid Scheme	4 113	10 163	35,4	11,0	1,5	103 445	(87 818)	(5 606)	(1 797)	-	(13)	-	5 520	9 322
1234	Sasolmed	20 480	58 619	30,4	4,4	1,9	486 801	(450 824)	(24 799)	(12 047)	-	(1 355)	-	(3 045)	21 504
1531	Sedmed	588	1 628	-	-	1,8	9 640	(9 608)	(158)	-	-	-	-	(126)	1 563
1243	Siemens Medical Scheme	2 809	6 409	33,0	6,9	1,3	73 884	(55 167)	(3 671)	(2 038)	-	(31)	-	3 571	7 078
1580	South African Police Service Medical Scheme (POLMED)	136 889	393 132	26,2	2,5	1,9	2 697 307	(2 584 690)	(190 679)	(57 790)	-	(2 160)	-	(138 012)	(11 475)
1254	Stockmed	689	1 535	34,6	6,6	1,2	16 003	(13 012)	(1 050)	(506)	-	27	-	344	2 174
1544	Tiger Brands Medical Scheme	5 630	13 391	38,0	14,7	1,4	125 310	(121 307)	(6 629)	(2 707)	-	(69)	-	(5 402)	1 434
1582	Transmed Medical Fund	79 460	167 037	44,6	22,9	1,1	1 656 632	(1 185 980)	(100 538)	(34 342)	-	(398)	-	(165 442)	(78 531)
1579	Tsogo Sun Group Medical Scheme	2 409	5 187	25,9	2,4	1,2	41 378	(36 255)	(5 813)	(391)	-	(2)	-	(1 938)	423
1434	Umed	9 385	23 955	36,1	8,5	1,6	228 265	(201 771)	(13 887)	(5 289)	-	(50)	-	6 616	21 129
1597	Umvuzo Health Medical Scheme	5 790	14 383	29,0	0,3	1,5	54 147	(40 287)	(7 088)	(1 719)	-	(57)	-	3 373	3 754
1520	University of KwaZulu-Natal Medical Scheme	3 231	7 034	38,9	13,8	1,2	60 620	(47 962)	(7 282)	(197)	-	(23)	-	(35)	3 716
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 963	6 599	37,4	-	1,2	62 793	(57 552)	(3 754)	(2 306)	-	(312)	-	(1 131)	1 571
1565	Venda Police and Prisons Medical Scheme (Polprised)	2 181	5 240	-	-	1,4	21 192	(16 461)	(2 631)	(172)	(687)	-	-	1 241	1 349
1291	Witbank Coalfields Medical Aid Scheme	5 934	15 871	31,1	6,2	1,7	149 358	(132 816)	(7 651)	(853)	-	(126)	-	1 817	19 128
1293	Wooltru Healthcare Fund	8 329	18 172	29,3	4,0	1,2	121 061	(110 111)	(12 691)	(1 392)	-	(14)	-	(4 849)	16 537
1253	Xstrata Medical Aid Scheme	4 250	12 415	24,6	0,4	1,9	72 439	(58 073)	(5 180)	(3 240)	-	(348)	-	5 598	8 166
SUB-TOTAL - Registered Restricted Schemes		801 871	1 925 893	32,3	7,7	1,4	15 037 481	(13 380 997)	(1 169 107)	(307 136)	(8 613)	(24 536)	(411)	(102 513)	1 142 729
TOTAL REGISTERED SCHEMES		2 760 894	6 741 230	31,7	6,4	1,4	54 192 476	(45 757 492)	(5 428 637)	(1 250 340)	(938 513)	2 599	(356 172)	(356 172)	2 322 197

Income statement details: registered schemes for the year ended 31 December 2005

NOTES:

- a Draft Annual Financial Statements were submitted.
- b An encumbered asset was excluded in the calculation of the solvency ratio.
- c The solvency ratio has been restated by removing the contributions of the special government subsidized pensioner group.
- d The scheme was registered during 2000, and a phase-in solvency ratio of 25% applies.
- e The scheme was registered during 2001, and a phase-in solvency ratio of 22% applies.
- f The scheme was registered during 2002, and a phase-in solvency ratio of 17,5% applies.
- g The scheme was registered during 2003, and a phase-in solvency ratio of 13,5% applies.
- h The scheme was registered during 2004, and a phase-in solvency ratio of 10% applies.
- i Pulz amalgamated with NMP with effect from 01 January 2005, to form Momentum Health.
- j ABI Medical Scheme amalgamated with SA Breweries with effect from 01 January 2005.
- k Venda Police and Prisons Medical Scheme (Polprised) amalgamated with Hosmed with effect from 01 August 2005.
- l Omnihealth's members were transferred to KwaZulu-Natal Medical Aid Scheme in November 2005 and Omnihealth was subsequently liquidated.
- m The scheme was liquidated and therefore submitted unsigned management accounts.
- n Including Managed Care: Healthcare Benefits
 - PMSA = Personal Medical Savings Account
 - GCI = Gross Contribution Income
 - PABPM = Per Average Beneficiary Per Month
- Nett Claims Incurred include Managed Care: Healthcare Services included in Risk Transfer Arrangements
- NC = Not comparable due to data not collected

Balance sheet details: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Members	Dependants	Beneficiaries	Non-current Assets	Current Assets	Trade and Other Receivables		Cash & Cash Equivalents	Total Assets	Members' Funds	Accumulated Funds	Non-current Liabilities	Current Liabilities	Trade & Other Payables	Savings Provision	Outstanding Claims (Members Funds/BS)		Net Assets	Net Assets Per Regulation 29	Solvency Ratio
							R'000	Days Out-standing									R'000	Prior Year Claims Provision Utilised %			
1586	Renaissance Health Medical Scheme	8 460	12 521	20 981	-	47 896	5 890	16.5	42 007	47 896	21 025	21 025	-	26 871	5 934	7 787	13 150	102.1	21 025	21 025	16.2
1575	Resolution Health Medical Scheme	33 587	55 736	89 323	1 474	181 297	4 010	3.2	177 288	182 772	116 740	116 740	-	66 031	13 772	36 760	15 500	103.2	116 740	116 740	25.4
1446	Selmed Medical Scheme	13 397	17 973	31 370	612	184 335	1 465	2.1	39 023	184 947	137 966	137 966	149	46 832	16 485	14 846	15 500	98.8	137 966	137 966	46.9
1486	Sizwe Medical Fund	54 796	86 834	141 630	383 699	285 300	70 338	22.0	214 962	668 999	579 467	553 722	-	89 531	21 854	2 537	65 140	99.2	579 467	553 722	47.5
1141	Spectramed	79 647	143 154	222 801	12 262	448 574	65 513	19.2	383 061	460 837	282 038	282 038	-	178 799	25 496	49 525	103 779	98.7	282 038	282 038	22.7
1464	Suremed Health	3 105	4 902	8 007	-	23 930	970	6.7	22 961	23 930	13 620	13 620	-	10 311	5 027	1 463	3 820	95.3	13 620	13 620	25.7
1147	Telemed	23 942	31 542	55 484	7 605	226 844	8 499	4.6	159 645	234 449	151 913	146 501	7 381	75 155	6 009	27 145	42 000	106.6	151 913	146 501	21.6
1592	Thebemed	2 029	3 097	5 126	-	6 501	105	2.6	6 397	6 501	3 645	3 645	-	2 856	587	-	2 269	35.1	3 645	3 645	25.1
1422	Topmed Medical Scheme	13 406	17 384	30 790	391	192 472	5 291	6.5	187 181	192 864	143 438	143 438	2 500	46 925	7 504	24 291	15 131	94.5	143 438	143 438	48.4
SUB-TOTAL Registered Open Schemes		2 004 466	2 901 086	4 905 552	4 798 589	13 601 174	1 357 858	12.7	7 568 103	18 399 762	11 911 824	11 478 963	55 388	6 432 550	1 488 657	3 233 154	17 107 339	97.8	11 911 824	11 384 415	29.6
REGISTERED SCHEMES																					
RESTRICTED																					
1005	AECI Medical Aid Society	7 807	10 076	17 883	148 675	21 967	1 689	3.3	20 278	170 642	145 774	109 390	-	24 868	2 457	10 561	11 850	64.6	145 774	109 390	58.0
1567	Afrox Medical Aid Society	9 335	13 042	22 377	79 413	25 249	19 090	38.5	6 159	104 662	72 542	68 419	-	32 120	7 251	15 478	9 391	105.6	72 542	68 419	37.8
1456	Alliance Midmed Medical Scheme	1 682	2 970	4 652	-	47 851	3 901	31.3	43 950	47 851	33 744	33 744	-	14 107	730	11 157	2 220	96.3	33 744	33 744	74.2
1534	Altron Medical Aid Scheme	6 254	8 256	14 510	22 555	76 957	2 210	5.8	74 747	99 512	52 618	49 793	-	46 894	2 277	34 436	10 180	114.5	52 618	49 793	35.9
1012	Anglo Medical Scheme	12 699	19 399	32 098	63 686	126 327	8 323	9.3	313 067	1 330 014	1 255 812	1 255 812	-	74 202	1 649	51 677	20 876	85.7	1 255 812	924 870	283.6
1571	Anglovaal Group Medical Scheme	4 631	5 657	10 288	36 393	99 198	4 831	16.4	94 368	135 591	105 640	104 273	-	29 951	4 248	22 003	3 700	77.2	105 640	104 273	97.2
1279	Bankmed	88 790	93 538	182 328	496 208	856 573	22 539	4.9	834 035	1 352 781	831 513	782 053	5 005	516 264	184 457	260 269	71 539	98.6	831 513	782 053	46.3
1507	Barloworld Medical Scheme	6 914	8 520	15 434	-	130 864	2 444	4.8	128 421	130 864	111 468	111 468	-	19 397	8 966	20 6	10 431	66.5	111 468	111 468	59.5
1557	BHP Billiton SA Medical Scheme	6 082	8 171	14 253	-	103 258	13 697	48.5	89 561	103 258	94 178	94 178	-	9 080	2 850	7 9	6 500	84.2	94 178	94 178	91.4
1115	Biz Health Medical Scheme	1 012	685	1 697	1 933	22 769	3 323	35.6	1 002	24 702	19 051	18 329	-	5 650	3 852	1 529	270	89.9	19 051	18 329	53.8
1526	BMW Employees Medical Aid Society	2 545	4 775	7 320	44 120	30 229	662	3.8	29 567	74 349	68 051	62 288	-	6 298	617	3 082	2 600	75.9	68 051	62 288	98.1
1237	BPSA Medical Scheme	2 568	3 577	6 145	40 486	5 785	792	6.3	4 993	46 271	41 239	33 174	-	5 032	1 926	13 8	3 107	105.8	41 239	33 174	71.9
1590	Building & Construction Industry Medical Aid Fund	4 746	7 209	11 955	1 205	26 059	787	8.5	25 273	27 265	23 696	23 079	-	3 569	547	7 3	3 022	84.0	23 696	23 079	68.3
1593	Built Environment Professional Associations Medical Scheme	1 535	2 231	3 766	-	7 839	1 544	17.4	6 295	7 839	2 644	2 644	-	5 196	215	2 918	2 063	101.2	2 644	2 644	8.2
1412	BEPS (BEPS)	392	1 31	523	30 195	3 988	179	10.6	3 809	34 183	32 702	31 158	-	1 481	131	3 3	1 350	108.4	32 702	28 234	460.2
1158	Camwed Medical Scheme	19 055	14 821	33 876	-	236 917	9 349	9.6	77 006	236 917	170 525	140 927	-	66 392	5 227	38 165	23 000	85.6	170 525	140 927	39.7
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	2 141	2 494	4 635	-	6 570	521	9.3	6 048	6 570	3 094	3 094	-	3 476	1 388	388	1 700	102.8	3 094	3 094	15.1
1521	Clicks Group Medical Scheme	2 769	3 237	6 006	-	28 865	2 239	13.5	26 626	28 865	16 936	16 936	-	11 929	2 277	7 603	2 050	48.9	16 936	16 936	27.9
1570	CSIR Medical Scheme	4 191	6 616	10 807	8 853	40 218	7 874	34.6	32 344	49 071	43 942	41 938	-	5 128	678	3 5	4 450	99.7	43 942	41 938	50.4
1039	DCMed Medical Aid Fund	9 770	15 323	25 093	864	286 452	3 523	5.6	279 596	287 316	241 418	241 418	-	45 898	29 898	61 7	16 000	63.1	241 418	241 418	104.4
1068	De Beers Benefit Society	3 264	3 373	6 637	-	38 981	1 025	6.1	37 956	38 981	30 641	30 641	-	8 340	1 791	4 749	1 800	63.6	30 641	30 641	50.0
1484	Edcon Medical Aid Scheme	611	1 018	1 629	5 387	10 247	281	7.4	9 966	15 633	13 406	13 108	-	2 227	131	1 497	600	79.6	13 406	13 108	94.3
1572	Engen Medical Benefit Fund	3 067	4 662	7 729	11 202	49 944	589	2.8	49 356	61 147	49 537	48 670	-	11 610	2 816	4 025	4 768	72.7	49 537	49 537	65.5
1585	Eyetumed Medical Scheme	4 749	5 300	10 049	11 600	18 458	26	0.3	18 431	30 057	26 687	26 603	-	3 371	2 200	33 2	1 171	96.9	26 687	26 603	80.4
1271	Fishing Industry Medical Scheme (fishmed)	1 360	2 122	3 482	252	4 361	256	22.9	4 105	4 613	4 076	4 070	-	537	407	61 3	130	94.8	4 076	4 070	100.0

Balance sheet details: Registered schemes

Balance sheet details: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Members	Dependants	Beneficiaries	Non-current Assets	Current Assets	Trade and Other Receivables		Cash & Cash Equivalents	Total Assets	Members' Funds	Accumulated Funds	Non-current Liabilities	Current Liabilities	Trade & Other Payables	Savings Provision	Outstanding Claims (Members' Funds/RS)	Net Assets			Net Assets Per Regulation 29	Solvency Ratio		
							R'000	Days Out-standing										R'000	R'000	R'000			R'000	R'000
1086	FoodWorkers Medical Benefit Fund	10 964	4 320	15 284	36 241	1 693	1 557	48,4	1,36	37 934	37 469	29 554	-	465	465	-	-	NC	37 469	81,6	3,6	0,2	29 554	251,8
1578	Foschini Group Medical Aid Scheme	2 269	2 368	4 637	-	38 624	3 515	35,0	35 109	38 624	33 856	33 856	2 500	2 269	885	-	1 383	74,4	33 856	81,7	17,0	13,8	33 856	92,4
1082	GSMed	2 305	3 212	5 517	-	80 204	4 674	27,4	75 529	80 204	53 527	53 527	-	26 677	1 080	22 536	3 061	74,0	53 527	3,0	3,0	18,3	53 527	85,8
1270	Golden Arrow Employees Medical Benefit Fund	2 264	3 837	6 101	-	14 111	2 483	70,5	11 628	14 111	11 783	11 783	-	2 328	1 443	-	885	67,3	11 783	6,1	6,1	8,5	11 783	91,6
1523	Gintrek Electronics Medical Aid Scheme	1 058	1 686	2 744	4 267	29 155	2 337	35,3	26 818	33 423	29 083	28 952	-	4 340	1 822	1 907	610	78,3	29 083	7,7	6,7	15,6	28 952	119,8
1487	Holcim South Africa Medical Scheme	1 292	1 751	3 043	-	28 386	309	3,2	27 896	28 386	18 022	17 894	-	10 363	1 748	6 921	1 694	102,8	18 022	2,7	2,7	11,1	17 894	50,9
1111	IBM (SA) Medical Aid Society	1 882	2 682	4 564	181 490	18 806	1 765	17,7	17 041	200 296	9 151	9 151	181 490	9 656	1 779	5 876	2 000	78,3	9 151	1,0	1,9	6,1	9 151	25,2
1591	Impala Medical Plan	5 045	6 825	11 870	-	7 081	2 436	37,7	4 646	7 081	5 287	5 287	-	1 794	1 794	-	-	NC	5 287	3,9	3,9	2,4	5 287	22,5
1559	Imperial Group Medical Scheme	5 579	8 224	13 803	92 009	30 022	5 585	17,4	24 437	122 031	109 050	96 087	-	12 981	5 363	3 518	4 100	102,8	109 050	9,4	2,3	3,3	96 087	81,9
1121	Klerksdorp Medical Benefit Society (KDM)	5 169	6 503	11 672	2 339	37 615	7 232	19,7	20 383	39 954	21 023	20 525	-	18 931	14 231	-	4 700	96,0	21 023	2,1	2,0	2,7	20 525	15,3
1145	LA-Health Medical Scheme	19 158	20 062	39 220	5 091	239 817	27 520	19,7	208 732	244 907	136 561	136 561	-	108 347	19 544	72 234	16 569	89,0	136 561	2,3	2,2	6,0	134 473	26,3
1197	Libcare Medical Scheme	4 767	6 723	11 490	90 624	63 664	4 275	14,4	52 390	154 288	129 483	129 483	-	24 805	974	19 631	4 200	67,7	129 483	6,2	2,6	8,7	129 483	119,8
1547	Malcor Medical Scheme	3 908	5 378	9 286	26 612	22 605	6 520	28,4	16 086	49 217	30 504	27 706	-	18 713	8 761	736	9 216	123,5	30 504	2,6	1,2	2,1	27 706	33,1
1042	Mascom Medical Scheme	831	506	1 337	-	31 405	68	1,1	31 337	31 405	20 742	16 971	-	10 663	1 467	7 727	1 469	99,1	20 742	2,9	2,9	16,8	16 971	73,6
1495	Masmart Health Plan	1 691	2 064	3 755	14 425	25 755	579	5,5	25 176	40 181	27 792	25 968	-	12 388	551	10 137	1 700	75,6	27 792	3,2	2,1	10,7	25 968	67,2
1588	MEDCOR	35 811	61 234	97 045	183	288 745	2 941	1,8	285 804	288 927	183 433	183 433	-	105 494	70 362	44,2	35 132	90,6	183 433	2,7	2,7	5,9	183 433	30,0
1548	Medipos Medical Scheme	9 964	12 391	22 355	49 194	121 106	27 763	53,5	93 344	613 047	564 099	1 606	-	48 948	7 980	32 418	8 550	105,7	564 099	12,5	2,5	5,7	437 528	231,0
1568	Medisense Medical Scheme	6 894	9 380	16 274	642	105 342	3 116	9,2	102 226	105 985	91 842	88 748	-	14 143	7 543	-	6 600	77,8	91 842	7,5	7,4	15,2	91 842	74,1
1535	Metrocare	1 982	3 147	5 129	42 460	37 939	5 032	31,7	32 907	80 399	76 435	67 008	-	4 963	1 063	-	2 900	80,2	76 435	20,3	9,6	7,8	67 008	115,7
1105	Metropolitan Medical Scheme	5 090	8 050	13 140	78 253	18 156	136	0,5	18 020	96 409	89 605	67 426	-	6 804	3 083	-	3 721	88,3	89 605	14,2	2,7	2,5	67 426	63,7
1569	Mimemed Medical Scheme	7 083	8 757	15 840	774	68 994	1 258	3,6	67 736	69 768	58 150	55 325	-	11 618	2 118	-	9 500	98,9	58 150	6,0	5,9	7,6	58 150	45,7
1566	Moredmed Medical Scheme	1 699	1 947	3 646	13 551	2 765	1 195	39,2	1 570	16 316	14 736	12 114	-	1 580	857	423	300	86,5	14 736	10,3	1,8	2,2	11 114	99,8
1208	Mutual & Federal Medical Aid Fund	3 233	3 245	6 478	-	42 473	807	4,9	41 666	42 473	33 362	33 362	-	9 111	1 271	3 839	4 000	86,6	33 362	4,7	4,7	9,1	33 362	55,3
1154	Nampak SA Medical Scheme	5 255	8 527	13 782	-	137 027	11 042	29,7	69 351	137 027	91 825	91 825	-	45 202	9 666	28 795	6 741	94,9	91 825	3,0	3,0	13,4	86 233	63,6
1241	Naspers Medical Fund	5 803	6 211	12 014	4 196	117 806	1 294	4,2	87 372	122 001	94 679	94 679	-	27 322	7 263	15 759	4 300	98,9	94 679	4,5	4,3	14,9	84 306	75,6
1469	Nedcor Medical Aid Scheme	19 073	22 520	41 593	782 417	40 382	5 308	6,6	35 075	822 799	755 693	120 773	-	67 105	33 242	19 413	14 450	108,1	755 693	12,3	0,6	1,4	120 773	41,2
1584	Nectare Medical Scheme	10 897	14 314	25 211	-	149 796	17 397	27,7	106 290	149 796	109 875	109 875	-	39 921	1 778	24 008	14 134	98,2	109 875	3,8	3,8	8,4	106 215	46,3
1214	Old Mutual Staff Medical Aid Scheme	14 029	18 136	32 165	156 019	33 189	2 588	4,4	30 601	189 208	136 899	119 613	-	52 309	5 255	33 253	13 800	117,2	136 899	3,6	0,6	1,8	119 613	55,5
1441	Parmed Medical Aid Scheme	2 101	3 562	5 663	53 586	17 365	526	2,0	16 839	70 951	56 779	49 980	-	14 172	7 399	33,2	6 773	88,2	56 779	5,0	1,2	2,5	49 980	53,0
1515	PG Bison Medical Aid Society	718	977	1 695	-	15 381	102	2,1	15 279	15 381	12 998	12 998	-	2 383	1 536	-	2 271	0,0	12 998	6,5	6,5	11,8	12 998	72,0
1186	PG Group Medical Scheme	999	1 185	2 184	-	43 302	2 059	25,0	41 243	43 302	31 318	31 318	-	11 984	2 536	7 944	1 504	87,0	31 318	3,6	3,6	19,0	31 318	104,3
1563	Pick n Pay Medical Scheme	5 910	7 122	13 032	87 627	68 350	438	1,5	67 912	155 977	129 829	92 279	-	26 149	2 149	21 146	2 853	78,2	129 829	6,0	2,6	10,8	92 279	88,0
1583	Platinum Health	17 551	17 844	35 395	85	102 914	5 840	13,1	81 944	102 999	66 162	66 162	-	36 838	16 827	6 611	13 400	94,8	66 162	2,8	2,8	7,0	65 559	40,2
1194	Profmed	24 618	39 602	64 220	109 169	190 896	2 661	1,9	116 013	300 065	227 455	198 440	-	72 610	25 088	15 081	32 441	84,1	227 455	4,1	2,6	6,1	198 440	38,8
1516	Quantum Medical Aid Society	7 647	8 857	16 504	153 004	12 763	4 473	13,4	8 290	165 767	138 954	115 018	-	26 814	4 018	18 995	3 800	79,0	138 954	6,2	0,5	0,9	115 018	94,3
1201	Rand Water Medical Scheme	2 805	3 962	6 767	-	68 510	938	5,0	67 572	68 510	58 910	58 910	-	9 600	1 450	-	8 150	95,0	58 910	7,1	7,1	15,2	58 910	86,4
1430	Remedi Medical Aid Scheme	12 372	17 213	29 585	-	227 555	3 392	4,6	224 163	227 555	162 460	162 460	-	65 095	6 818	48 248	10 029	87,4	162 460	3,5	3,5	12,2	162 460	60,3
1176	Retail Medical Scheme	4 254	4 920	9 174	1 686	72 837	230	1,1	34 179	74 522	56 166	52 527	-	18 356	8 402	7 155	2 800	80,9	56 166	4,1	4,0	13,7	52 344	66,1
1013	Rhodes University Medical Scheme	933	1 034	1 967	-	12 994	1 327	29,8	11 666	12 994	11 840	11 840	-	1 153	213	-	940	88,3	11 840	11,3	11,3	11,3	11 840	72,9

Balance sheet details: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Members	Dependants	Beneficiaries	Non-current Assets	Current Assets	Trade and Other Receivables		Cash & Cash Equivalents	Total Assets	Members' Funds	Accumulated Funds	Non-current Liabilities	Current Liabilities	Trade & Other Payables		Savings Provision	Outstanding Claims (Members Funds/BS)	Nett Assets			Nett Assets Per Regulation 29	Solvency Ratio			
							R'000	Days Outstanding							R'000	Days Outstanding			R'000	R'000	1			2	3	R'000
1209	SA Breweries Medical Aid Society	7 588	11 143	18 731	88 791	69 256	1 237	3.0	68 019	158 047	119 677	115 986	-	38 369	1 543	5.4	21 988	14 838	104.5	119 677	4.1	1.8	7.0	115 986	77.9	
1424	SABC Medical Aid Scheme	3 862	4 954	8 816	-	100 377	2 798	11.1	97 580	100 377	54 611	54 611	-	45 766	1 385	7.6	39 781	4 600	92.6	54 611	2.2	2.2	14.9	54 611	59.4	
1038	SAMWU Med	16 974	30 233	47 207	13 700	216 276	12 658	25.9	23 484	229 976	203 740	202 328	1 854	24 382	4 269	11.8	-	20 113	90.4	203 740	8.8	8.9	18.4	202 328	113.5	
1527	Sappi Medical Aid Scheme	4 077	5 911	9 988	-	64 426	6 075	21.4	58 350	64 426	42 044	42 044	-	22 382	3 793	19.2	14 690	3 900	60.6	42 044	2.9	2.9	8.0	42 044	40.6	
1234	Sasolmed	20 629	38 070	58 699	66 016	229 582	4 050	3.0	106 288	295 598	265 419	265 308	-	30 179	4 123	3.4	5 831	20 225	90.0	265 419	9.8	7.6	6.0	265 308	54.5	
1531	Sedmed	596	1 033	1 629	2 375	2 103	25	0.9	2 078	4 478	2 641	2 641	-	1 837	490	18.6	-	1 347	179.1	2 641	2.4	1.1	2.6	2 641	27.4	
1243	Siemens Medical Scheme	2 769	3 562	6 331	22 621	51 792	6 281	31.0	45 511	74 413	46 400	43 570	-	28 013	741	5.9	24 872	2 400	86.3	46 400	2.7	1.8	9.9	43 570	59.0	
1580	South African Police Service Medical Scheme (POLMED)	139 575	262 908	402 483	85 928	1 464 664	20 825	2.8	1 207 024	1 550 592	1 249 821	1 249 759	-	300 771	105 308	14.9	-	195 463	76.7	1 249 821	5.2	4.9	6.7	1 249 759	46.3	
1254	Stocksmed	716	866	1 582	-	32 794	903	20.6	31 891	32 794	26 203	26 203	-	6 591	184	6.6	5 807	600	67.7	26 203	5.0	5.0	29.4	26 203	163.7	
1544	Tiger Brands Medical Scheme	5 620	7 699	13 319	16 014	98 917	3 858	11.2	95 059	114 931	102 081	63 184	1 000	11 849	7 432	22.4	-	4 418	98.3	102 081	8.9	8.3	9.4	93 521	74.6	
1582	Transmed Medical Fund	78 829	86 134	164 963	1 062	1 102 044	23 479	7.4	1 078 565	1 103 106	866 004	866 004	-	237 102	41 350	13.8	54 677	141 075	28.7	866 004	4.7	4.6	10.9	866 004	74.3	
1579	Tsogo Sun Group Medical Scheme	2 479	2 841	5 320	-	39 572	1 677	14.8	37 894	39 572	31 777	31 777	-	7 795	2 339	31.9	4 456	1 000	108.4	31 777	5.1	5.1	12.5	31 777	76.8	
1434	Unmed	9 253	14 323	23 576	5 725	205 127	8 044	12.9	17 083	210 852	165 529	165 529	-	45 323	25 361	46.9	3 862	16 100	86.6	165 529	4.7	4.5	11.7	163 147	71.5	
1597	Umwuzo Health Medical Scheme	6 640	9 643	16 283	-	16 088	1 904	12.8	13 782	16 088	4 693	4 693	-	11 395	4 548	41.5	3 607	3 240	115.9	4 693	1.4	1.4	4.1	4 693	8.7	
1520	University of KwaZulu-Natal Medical Scheme	3 219	3 732	6 951	36 410	29 898	133	0.8	29 766	66 309	44 057	31 063	-	22 252	4 081	39.1	16 041	2 130	106.9	44 057	3.0	1.3	7.4	31 063	51.2	
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 953	3 597	6 550	39 301	21 595	5 172	30.1	16 423	60 896	55 652	51 698	-	5 244	844	5.4	-	4 400	88.8	55 652	11.6	4.1	3.4	51 698	82.3	
1565	Venda Police and Prisons Medical Scheme (Polprismed)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NC	NC	-	-	-	0.0
1291	Witbank Coalfields Medical Aid Scheme	6 064	10 025	16 089	102 177	140 786	3 397	8.3	85 794	242 963	191 968	164 694	-	50 994	6 828	25.3	38 166	6 000	85.4	191 968	4.8	2.8	12.4	164 694	110.3	
1293	Wooltru Healthcare Fund	8 321	9 678	17 999	105 413	25 589	5 699	17.2	10 743	131 001	110 679	62 481	-	20 322	3 978	13.9	10 605	5 739	105.8	110 679	6.4	1.3	2.2	110 325	91.1	
1253	Xstrata Medical Aid Scheme	4 580	8 617	13 197	16 426	31 576	1 330	6.7	30 245	48 002	43 482	41 807	-	4 520	1 170	7.4	-	3 350	83.8	43 482	10.6	7.0	6.2	41 807	57.7	
SUB-TOTAL Registered Restricted Schemes		807 617	1 122 452	1 930 069	4 033 675	10 053 919	393 957	9.6	7 486 994	14 087 594	11 044 249	9 373 606	191 849	2 851 497	776 884	23.0	1 148 232	926 381	74.8	11 044 249	4.6	3.5	8.7	9 534 731	63.5	
TOTAL REGISTERED SCHEMES		2 812 083	4 023 538	6 835 621	18 832 264	23 655 092	1 751 814	11.8	15 055 097	32 487 356	22 956 073	20 852 569	247 237	9 284 047	2 265 540	20.5	4 381 386	2 637 120	89.2	22 956 073	3.4	2.5	5.7	20 919 146	39.1	

Balance sheet details: Registered schemes for the year ended 31 December 2005

NOTES:

- a Draft Annual Financial Statements were submitted.
- b An encumbered asset was excluded in the calculation of the solvency ratio.
- c The solvency ratio has been restated by removing the contributions of the special government subsidized pensioner group.
- d The scheme was registered during 2000, and a phase-in solvency ratio of 25% applies.
- e The scheme was registered during 2001, and a phase-in solvency ratio of 22% applies.
- f The scheme was registered during 2002, and a phase-in solvency ratio of 17,5% applies.
- g The scheme was registered during 2003, and a phase-in solvency ratio of 13,5% applies.
- h The scheme was registered during 2004, and a phase-in solvency ratio of 10% applies.
- i Pulz amalgamated with NMP with effect from 01 January 2005, to form Momentum Health.
- j ABI Medical Scheme amalgamated with SA Breweries with effect from 01 January 2005.
- k Venda Police and Prisons Medical Scheme (Polprised) amalgamated with Hosmed with effect from 01 August 2005.
- l Omnihealth's members were transferred to KwaZulu-Natal Medical Aid Scheme in November 2005 and Omnihealth was subsequently liquidated.
- m The scheme was liquidated and therefore submitted unsigned management accounts.
- PMSA = Personal Medical Savings Account
 - GCI = Gross Contribution Income
 - PABPM = Per Average Beneficiary Per Month
 - Nett Claims Incurred include Managed Care: Healthcare Services included in Risk Transfer Arrangements
 - NC = Not comparable due to data not collected
 - In respect of Trade and Other Receivable outstanding days, the denominator is gross contributions.
 - In respect of Trade and Other Accounts payable outstanding days, the denominator is nett claims incurred.
 - In respect of Prior year claims provision utilised = prior year payments / provision at the beginning of the year
 - In respect of Gross claims cash coverage = short term investments / gross claims incurred
 - In respect of the Prior year claims provision utilised results, please take note that:
 - 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
- 1 Current Assets: Current Liabilities
 - 2 Total Assets: Total Liabilities
 - 3 Gross Claims Incurred: Cash & Cash Equivalents Coverage – months

Detailed financial information: Registered schemes for the year ended 31 December 2005

REF. NO.	NAME OF MEDICAL SCHEME	Members		Beneficiaries		Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Next Non-health Expenses		Surplus/(Deficit) from Operations Position		Year End Reserve (per Regulation 29)		Solvency Ratio					
		Average 2005	% Growth 2004	Average 2005	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004		
1486	Siawe Medical Fund	55 768	-5.5	145 164	-7.4	1 185 261	-1.9	1 162 705	1 185 261	80	825 441	80	889 176	823 643	80	164 493	184 954	164 493	109 036	176 664	399 204	387	475	336	33.6		
1141	Spectramed	73 573	59 331	240	209 910	1 243 714	1 030 648	207	1 243 714	1 030 648	207	1 029 237	709 591	45.0	1 023 706	657 768	55.6	209 493	157 389	33.1	209 493	280 038	265 214	6.3	22.7	25.7	
1464	Surrend Health	2 832	2 835	-4.1	7 210	6 909	44	52 971	49 119	7.8	35 791	34 230	4.6	33 640	34 217	1.7	11 840	11 593	2.1	11 840	13 329	8 357	63.0	25.7	17.0		
1147	Telmed	24 219	25 258	-4.1	56 490	60 001	-5.9	67 674	67 626	0.6	65 038	639 046	1.9	649 872	638 707	4.2	46 655	40 439	15.4	28 767	146 301	159 710	-8.4	21.6	23.6		
1592	Thebmed	1 607	1 312	22.5	3 856	2 679	43.9	14 498	9 290	56.1	9 296	5 748	61.7	3 732	1 985	88.0	3 732	1 985	88.0	1 470	3 645	1 898	9.1	25.1	20.4		
1422	Topmed Medical Scheme	13 468	15 170	-11.2	31 194	36 036	-13.4	295 606	327 374	-9.7	242 389	268 605	-9.8	209 960	231 397	-9.3	43 655	40 393	8.1	6 364	143 169	124 447	15.0	48.4	38.0		
SUB-TOTAL		1 959 023	1 900 692	3.1	4 815 338	4 717 436	2.1	39 154 995	36 828 815	6.3	34 334 996	32 494 002	5.1	32 376 475	28 436 950	13.5	6 307 472	5 678 486	11.1	(253 658)	2 065 803	11 384 415	10 261 531	10.9	29.6	28.5	
REGISTERED SCHEMES - RESTRICTED																											
1533	ABI Medical Scheme	0	1 648	-100.0	0	4 089	-100.0	-	45 620	-100.0	-	29 563	-100.0	-	24 886	-100.0	-	3 340	-100.0	-	5 990	-100.0	-	28 365	-100.0	0.0	62.2
1505	AECI Medical Aid Society	7 843	8 183	-4.2	18 079	19 199	-5.8	188 508	180 927	4.2	159 928	171 683	-6.8	157 783	170 979	-7.7	17 578	16 594	5.9	17 578	16 594	109 390	80 121	36.5	58.0	44.3	
1567	Afrox Medical Aid Society	9 039	8 339	8.4	21 889	20 585	6.3	181 013	156 978	15.4	151 386	132 036	14.7	134 132	115 180	16.5	14 920	11 331	31.7	14 920	11 331	48 391	41.4	37.8	30.8		
1456	Alliance Midmed Medical Scheme	1 707	1 669	2.2	4 700	4 589	2.4	45 475	42 384	7.3	34 535	32 409	6.4	32 083	20 123	28.6	3 851	3 543	8.7	3 851	3 543	33 744	26 655	26.6	74.2	62.9	
1534	Altron Medical Aid Scheme	6 235	6 096	2.3	14 489	14 145	2.4	138 817	129 607	7.1	120 955	108 413	11.6	93 467	80 718	15.8	15 204	14 723	3.3	15 204	14 723	49 793	47 362	5.1	35.9	36.5	
1012	Anglo Medical Scheme	12 695	11 899	6.7	32 120	30 407	5.6	326 127	293 723	11.0	288 818	244 413	18.2	235 059	191 269	22.9	25 240	21 713	16.2	25 240	21 713	924 870	706 925	30.8	288.6	240.7	
1503	Angloold Medical Scheme (Goldmed)	0	10 876	-100.0	0	25 485	-100.0	-	83 604	-100.0	-	100 279	-100.0	-	792	-100.0	-	792	-100.0	-	(17 467)	100.0	-	NC	0.0	NC	
1571	Angloval Group Medical Scheme	4 680	5 182	-9.7	10 469	11 923	-12.2	107 294	113 505	-5.5	95 772	92 665	3.4	71 038	67 208	5.7	11 925	10 911	9.3	11 925	10 911	104 273	80 121	29.8	97.2	70.8	
1279	Bankmed	86 834	82 517	5.2	180 269	173 745	3.8	1 688 534	1 454 019	16.1	1 338 726	1 168 597	14.6	1 146 696	1 064 232	7.0	182 254	151 633	20.2	182 254	151 633	683 489	644	46.3	47.0		
1507	Baroworld Medical Scheme	6 928	6 945	-0.2	15 527	15 767	-1.5	187 452	174 104	7.7	159 116	166 826	-4.6	14 112	13 076	7.9	14 112	13 076	7.9	14 112	13 076	14 224	(5 788)	345.3	111.4	68.5	
1557	BHP Billiton SA Medical Scheme	5 978	4 965	20.4	14 071	12 144	15.9	103 078	82 561	24.9	119 014	96 586	23.2	119 014	96 586	23.2	13 852	9 169	51.1	13 852	9 169	94 178	111 197	-15.3	91.4	134.7	
1089	Blimed Medical Scheme	0	1 663	-100.0	0	3 307	-100.0	-	24 787	-100.0	-	19 903	-100.0	-	18 716	-100.0	-	18 716	-100.0	-	3 007	-100.0	-	NC	0.0	0.0	
1115	Bor Health Medical Scheme	1 058	1 203	-12.0	1 775	2 069	-14.2	34 081	36 455	-6.5	33 521	33 982	-1.4	32 598	33 194	-1.8	3 886	4 113	-5.5	3 886	4 113	18 329	20 277	-9.6	53.8	55.6	
1526	BHW Employees Medical Aid Society	2 597	2 625	-1.1	7 565	7 689	-1.6	63 479	60 118	0.3	48 695	50 095	-2.8	48 647	50 095	-2.9	5 152	4 871	5.8	5 152	4 871	62 288	52 241	19.2	98.1	86.9	
1237	BPSA Medical Scheme	2 576	2 571	0.2	6 228	6 330	-1.6	46 115	41 705	10.6	50 876	48 203	5.5	50 876	48 203	5.5	3 873	3 633	6.6	3 873	3 633	33 174	27 352	21.3	71.9	65.6	
1590	Building & Construction Industry Medical Aid Fund	4 627	4 503	2.8	11 411	10 662	7.0	33 791	29 926	12.9	27 237	21 782	25.0	27 237	21 782	25.0	4 782	3 937	21.5	4 782	3 937	23 079	19 731	17.0	68.3	65.9	
1593	Built Environment Professional Associations Medical Scheme (BEPS)	1 502	1 219	23.2	3 719	3 085	20.6	32 446	23 929	35.6	24 802	20 524	20.8	19 150	16 215	18.1	5 013	3 522	42.3	5 013	3 522	2 644	646	309.3	8.2	27.7	
1158	Cammed Medical Scheme	408	438	-6.8	548	589	-7.0	6 135	5 985	2.5	14 417	12 425	16.0	14 417	12 425	16.0	1 155	943	22.5	1 155	943	28 234	35 431	-20.3	440.2	392.0	
1048	Chartered/Accountants (SA) Medical Aid Fund (CAMAF)	19 245	18 754	2.6	34 078	33 582	1.5	354 620	331 338	7.0	286 265	270 214	5.9	262 777	248 361	5.8	50 675	42 949	18.0	50 675	42 949	140 927	120 850	16.6	39.7	36.5	
1521	Circle Group Medical Scheme	2 177	2 240	-2.8	4 706	4 825	-2.5	20 437	19 449	5.1	19 445	18 593	4.6	20 957	17 679	18.5	3 590	3 506	2.4	3 590	3 506	3 094	5 975	-48.2	15.1	30.7	
1570	CSIR Medical Scheme	2 812	2 897	-2.9	6 119	6 443	-5.0	60 734	59 715	1.7	48 064	47 349	1.5	52 206	48 627	7.4	39 481	36 741	7.5	39 481	36 741	16 936	15 041	12.6	27.9	25.2	
1039	DCMed Medical Aid Fund	4 257	4 348	-2.1	10 882	10 964	-0.8	83 174	80 991	2.7	70 543	64 772	9.0	70 543	64 772	9.0	8 032	7 480	7.4	8 032	7 480	41 938	33 532	25.1	50.4	41.4	
1068	De Beers Benefit Society	9 974	10 074	-1.0	25 719	26 192	-1.8	231 182	217 790	6.1	176 850	177 978	-0.6	176 850	177 978	-0.6	14 078	18 418	-23.6	14 078	18 418	241 418	182 807	32.1	104.4	83.9	
1484	Edcon Medical Aid Scheme	3 328	3 308	0.6	6 789	6 822	-0.5	61 257	57 443	6.6	46 962	44 623	5.2	35 744	36 089	-1.0	7 669	6 834	12.2	7 669	6 834	30 641	22 343	37.1	50.0	38.9	
1513	Eternas Holdings Medical Aid Society	620	641	-3.4	1 651	1 724	-4.3	13 906	13 539	2.7	10 795	10 427	3.5	8 889	10 427	14.7	1 097	921	19.1	1 097	921	13 108	11 788	11.2	94.3	87.1	
1572	Ergon Medical Benefit Fund	3 057	3 079	-0.7	7 706	7 872	-2.1	75 633	73 305	3.2	64 290	65 973	-2.5	66 412	60 174	10.4	48 336	45 200	7.0	48 336	45 200	49 518	42 325	17.0	65.5	57.7	
1585	Eyethum Medical Scheme	4 751	4 680	1.5	10 156	9 871	2.9	33 085	32 116	3.0	24 206	23 155	4.5	24 188	23 111	4.7	6 036	6 635	-9.0	6 036	6 635	26 603	21 483	23.8	80.4	86.9	
1271	Fishing Industry Medical Scheme (Fishmed)	1 344	1 442	-6.8	3 432	3 635	-5.6	4 071	3 588	13.5	2 422	1 916	26.4	2 422	1 916	26.4	1 123	1 012	11.0	1 123	1 012	4 070	3 289	23.7	100.0	91.7	
1086	Food Workers Medical Benefit Fund	7 698	9 000	-14.5	12 310	13 868	-11.2	11 735	12 439	-5.7	6 772	6 407	5.7	6 772	6 407	5.7	2 774	2 740	1.2	2 774	2 740	29 554	26 128	13.1	251.8	210.0	

Detailed financial information: Registered schemes for the year ended 31 December 2005

REF. NO.	NAME OF MEDICAL SCHEME	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross Claims Incurred (incl. PMSA & Managed Care Claims)			Net Claims Incurred (incl. Managed Care Claims)			Gross Non-health Expenses (incl. PMSA)			Net Non-health Expenses			Surplus/(Deficit) from Operations Position			Year-End Reserve (per Regulation 29)			Solvency Ratio				
		Average 2005	Average 2004	% Growth	Average 2005	Average 2004	% Growth	2005 R'000	2004 R'000	% Growth	2005 R'000	2004 R'000	% Growth	2005 R'000	2004 R'000	% Growth	2005 R'000	2004 R'000	% Growth	2005 R'000	2004 R'000	% Growth	2005 R'000	2004 R'000	% Growth	2005 R'000	2004 R'000	% Growth	2005 R'000	2004 R'000	% Growth					
1578	Foschini Group Medical Aid Scheme	2 223	2 297	-3.2	4 567	4 732	-3.5	36 630	36 719	-0.2	36 630	36 719	-0.2	30 498	28 106	8.5	30 498	28 106	8.5	3 299	3 111	6.1	3 299	3 111	6.1	2 833	5 502	-48.5	33 856	28 660	18.1	92.4	78.1			
1082	G5Med	2 318	2 388	-2.7	5 574	5 893	-5.4	62 364	64 333	-3.1	52 168	53 239	-2.0	49 535	46 844	5.7	44 005	42 280	4.1	5 677	5 669	0.1	5 677	5 669	0.1	2 466	5 290	-53.0	53 527	40 047	33.7	85.8	62.2			
1270	Golden Arrow Employees Medical Benefit Fund	2 273	2 282	-0.4	6 152	6 295	-2.3	12 859	11 621	10.6	12 859	11 621	10.6	16 379	15 106	8.4	16 379	15 106	8.4	3 589	4 043	-11.2	3 589	4 043	-11.2	(7 109)	(7 528)	-5.6	11 783	7 843	50.2	91.6	67.5			
1523	Ginnex Electronics Medical Aid Scheme	1 055	1 111	-5.0	2 745	2 865	-4.2	24 165	25 244	-4.3	22 221	23 256	-4.5	20 567	20 098	2.3	18 737	18 447	1.6	2 657	2 339	13.6	2 657	2 339	13.6	827	2 470	-66.5	28 952	26 017	11.3	119.8	103.1			
1487	Holcim South Africa Medical Scheme	1 308	1 319	-0.8	3 144	3 221	-2.4	35 158	33 005	6.5	26 690	25 025	6.7	30 373	30 725	-1.1	23 695	24 556	-3.5	2 851	2 883	-1.1	2 851	2 883	-1.1	143	(2 414)	105.9	17 894	15 823	13.1	50.9	47.9			
1111	IBM (SA) Medical Aid Society	1 772	1 785	-0.7	4 301	4 346	-1.0	36 365	32 366	12.4	27 433	27 869	-1.6	33 681	29 220	15.3	24 877	24 296	2.4	4 482	4 441	0.9	4 482	4 441	0.9	(1 927)	(868)	121.9	9 151	10 685	-14.4	25.2	33.0			
1591	Impala Medical Plan	4 869	4 442	9.6	11 673	11 054	5.6	23 555	21 969	7.2	23 555	21 969	7.2	22 912	21 353	7.3	22 912	21 353	7.3	494	466	6.0	494	466	6.0	149	150	-0.4	5 287	4 515	17.1	22.5	20.6			
1559	Imperial Group Medical Scheme	5 277	4 946	6.7	13 104	12 431	5.4	117 382	107 359	9.3	113 763	103 593	9.8	88 724	83 821	5.8	85 400	80 734	5.8	10 746	8 979	19.7	10 746	8 979	19.7	17 618	13 881	26.9	96 087	69 968	37.3	81.9	65.2			
1121	Kierksdorp Medical Benefit Society (KDM)	5 903	6 955	-15.1	13 699	16 701	-18.0	134 229	141 894	-5.4	134 229	141 894	-5.4	136 788	148 094	-7.6	136 788	148 094	-7.6	21 010	8 550	145.7	21 010	8 550	145.7	(23 569)	(14 750)	59.8	20 525	46 291	-55.7	15.3	32.6			
1145	LA-Health Medical Scheme	19 597	17 822	10.0	40 378	35 863	12.6	510 499	484 291	5.4	400 996	417 794	3.2	405 969	403 246	5.6	373 795	349 018	7.1	66 541	47 236	40.9	66 541	47 236	40.9	(9 340)	(21 540)	-143.4	134 473	124 965	7.6	26.3	25.8			
1197	Libcare Medical Scheme	4 633	4 660	-0.6	11 097	11 105	-0.1	108 052	101 813	6.1	81 122	76 321	6.3	82 375	77 062	6.9	61 177	56 517	8.2	9 633	8 975	7.3	9 633	8 975	7.3	10 311	10 830	-4.8	129 483	100 851	28.4	119.8	99.1			
1547	Malcor Medical Scheme	3 842	3 747	2.5	9 198	9 092	1.2	83 751	80 632	3.9	82 484	79 389	3.9	90 843	81 778	11.1	89 918	80 913	11.1	6 912	4 804	43.9	6 912	4 804	43.9	(14 346)	(6 329)	126.7	27 706	33 874	-18.2	33.1	42.0			
1042	Mascom Medical Scheme	866	924	-6.3	1 409	1 516	-7.1	23 066	25 081	-8.0	18 156	19 716	-7.9	22 385	23 300	-3.9	17 906	18 858	-5.0	1 156	1 154	0.2	1 156	1 154	0.2	(906)	(296)	206.1	16 971	16 034	5.8	73.6	63.9			
1495	Masom Health Plan	1 648	1 618	1.8	3 664	3 595	1.9	38 662	35 488	8.9	31 874	29 767	8.9	28 151	25 547	10.2	27 126	20 524	12.7	31 171	2 843	11.6	31 171	2 843	11.6	5 574	5 900	-5.5	25 968	17 405	49.2	67.2	49.0			
1588	MEDCOR	36 182	38 306	-5.5	97 591	103 815	-6.0	612 165	689 731	-28.8	612 165	689 731	-28.8	581 409	565 971	2.7	581 409	565 971	2.7	59 489	167 407	-64.5	59 489	167 407	-64.5	(28 733)	(126 353)	-122.7	183 433	194 711	-8.8	30.0	22.6			
1548	Medipos Medical Scheme	6 864	7 335	-6.4	16 299	17 469	-6.7	123 995	153 520	-19.2	123 995	153 520	-19.2	107 131	103 345	-2.5	80 673	108 345	-25.5	80 673	108 345	-25.5	15 955	16 688	-4.4	15 955	16 688	-4.4	27 367	23 533	16.3	91 842	97 790	-6.1	74.1	63.7
1548	Melrose Medical Scheme	2 204	2 539	-13.2	5 853	6 923	-15.5	57 913	64 827	-10.7	57 913	64 827	-10.7	50 680	52 908	-4.2	43 071	43 071	0.0	50 680	52 908	-4.2	4 307	4 179	3.1	4 307	4 179	3.1	2 927	7 741	-62.2	67 008	61 505	8.9	115.7	94.9
1535	Micromare	5 186	5 213	-0.5	13 415	13 624	-1.5	105 835	99 569	6.3	105 835	99 569	6.3	85 011	80 448	5.7	85 011	80 448	5.7	9 276	8 627	7.5	9 276	8 627	7.5	11 549	10 494	10.0	67 426	50 952	32.3	63.7	51.2			
1105	Metropolitan Medical Scheme	7 442	8 324	-10.6	16 920	19 588	-13.6	127 311	135 207	-5.8	127 311	135 207	-5.8	107 559	101 495	6.0	107 559	101 495	6.0	10 774	11 231	-4.1	10 774	11 231	-4.1	8 978	22 481	-60.1	58 150	36 640	27.4	45.7	41.9			
1566	Mimemed Medical Scheme	1 863	2 653	-29.8	3 970	6 042	-34.3	11 140	14 085	-20.9	10 790	13 746	-21.5	8 391	10 308	-18.6	8 156	9 958	-18.1	3 296	4 284	-23.1	3 296	4 284	-23.1	(662)	(496)	33.4	11 114	10 874	2.2	99.8	77.2			
1208	Mutual & Federal Medical Aid Fund	3 221	3 169	1.7	6 476	6 406	1.1	60 343	55 943	7.9	56 549	52 694	7.3	55 226	48 822	13.1	52 209	46 835	11.5	6 309	5 977	5.5	6 309	5 977	5.5	(1 969)	(1 181)	563.4	33 362	29 928	11.5	55.3	53.5			
1154	Nampak SA Medical Scheme	5 467	5 635	-3.0	14 547	15 282	-4.8	135 546	131 093	3.4	118 904	114 192	4.1	112 944	108 876	3.7	99 618	95 194	4.6	11 801	11 618	1.6	11 801	11 618	1.6	7 485	7 380	1.4	86 233	73 186	17.8	63.6	55.8			
1241	Naspers Medical Fund	5 658	5 473	3.4	11 867	11 906	-0.3	111 554	107 603	3.7	94 786	95 186	-0.4	93 833	85 099	10.3	80 936	76 481	5.8	9 733	9 336	4.2	9 733	9 336	4.2	4 118	9 370	-56.1	84 306	73 656	14.5	75.6	68.5			
1469	Nedcor Medical Aid Scheme	18 632	18 777	-0.8	41 412	42 731	-3.1	292 946	291 849	0.4	264 949	264 122	0.3	305 046	255 242	19.5	281 323	251 082	12.0	16 985	16 800	1.1	16 474	16 234	1.5	(32 847)	(3 194)	928.5	120 773	144 326	-16.3	41.2	49.5			
1584	Nicare Medical Scheme	10 670	10 277	3.8	24 646	23 737	3.8	229 652	205 660	11.7	195 026	174 146	12.0	188 895	170 963	10.5	158 783	143 198	10.9	23 272	21 274	9.4	23 272	21 274	9.4	12 972	9 673	34.1	106 215	86 307	23.1	46.3	42.0			
1214	Old Mutual Staff Medical Aid Scheme	13 819	13 477	2.5	31 732	31 047	2.2	215 504	191 247	12.7	192 778	172 096	12.0	198 878	180 221	10.4	179 966	165 114	9.0	23 222	20 483	13.4	23 222	20 483	13.4	(13 501)	(3 501)	-22.9	19 613	18 459	1.0	55.5	61.9			
1441	Parmed Medical Aid Scheme	2 110	2 092	0.9	5 698	5 724	-0.5	94 382	86 495	9.1	94 382	86 495	9.1	81 335	73 242	11.0	81 335	73 242	11.0	7 091	4 872	45.5	7 091	4 872	45.5	5 956	8 382	-28.9	49 980	39 576	26.3	53.0	45.8			
1515	PG Bison Medical Aid Society	711	705	0.9	1 686	1 690	-0.3	18 059	17 095	5.6	18 059	17 095	5.6	15 568	14 168	9.9	15 568	14 168	9.9	1 806	1 515	19.2	1 806	1 515	19.2	685	1 411	-51.5	12 998	11 586	12.2	72.0	67.8			
1186	PG Group Medical Scheme	999	1 072	-6.8	2 184	2 360	-7.4	30 016	32 129	-6.6	22 583	24 203	-6.7	26 098	25 168	3.7	20 097	18 228	10.3	2 167	2 203	-1.6	2 167	2 203	-1.6	319	3 772	-91.5	31 398	28 453	10.1	104.3	88.6			
1563	Pick & Pay Medical Scheme	5 823	5 549	4.9	12 777	12 410	3.0	104 868	94 658	10.8	78 693	70 994	10.8	75 469	74 585	1.2	52 567	53 355	-1.5	10 820	9 768	10.8	10 820	9 768	10.8	15 306	7 871	94.5	92 279	74 031	24.7	88.0	78.2			
1544	Platinum Health	25 144	26 878	-6.5	65 475	70 322	-6.9	511 029	495 482	3.1	469 680	464 993	3.2	369 029	370 257	-0.3	358 929	362 223	-0.9	76 280																

Detailed financial information: Registered schemes

Detailed financial information: Registered schemes for the year ended 31 December 2005

REF. NO.	NAME OF MEDICAL SCHEME	Members		Beneficiaries		Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations Position		Year-End Reserve (per Regulation 29)		Solvency Ratio											
		Average 2005	% Growth 2004	Average 2005	% Growth 2004	2005 R'000	% Growth 2004	2004 R'000	% Growth 2005	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004	2005 R'000	% Growth 2004								
1531	Sedmed	588	-1.3	1 628	-2.0	9 640	7 782	23.9	9 640	7 782	23.9	9 608	7 901	21.6	158	109	45.2	158	109	45.2	2 641	1 078	145.0	27.4	13.9								
1243	Siemens Medical Scheme	2 809	2 885	-2.7	6 409	6 658	-3.7	73 884	69 606	6.1	55 167	54 713	0.8	46 162	46 041	0.3	5 740	5 619	2.2	3 571	639	459.0	36 491	19.4	59.0	52.4							
1580	South African Police Service Medical Scheme (POLMED)	136 889	128 218	6.8	393 132	368 215	6.8	2 697 307	2 629 906	2.6	2 584 690	2 240 508	15.4	2 394 690	2 240 508	15.4	250 629	224 094	11.8	(138 012)	165 304	-183.5	1 249 759	1 261 235	-0.9	46.3	48.0						
1254	Stockmed	689	669	3.0	1 535	1 542	-0.5	16 003	14 987	6.8	13 012	10 923	9.1	10 128	8 522	18.8	1 529	1 373	11.3	344	1 341	-74.4	26 203	24 029	9.0	163.7	160.3						
1544	Tiger Brands Medical Scheme	5 630	5 835	-3.5	13 391	14 050	-4.7	125 310	129 317	-3.1	121 307	117 981	2.8	121 307	117 981	2.8	9 405	8 924	5.4	(5 402)	2 413	-323.9	93 521	92 087	1.6	74.6	71.2						
1572	Transmed Medical Fund	79 460	81 866	-2.9	167 037	174 480	-4.3	1 165 632	1 176 985	-1.0	1 080 980	1 084 220	-2.1	1 080 980	1 064 536	1.4	1 091 144	982 015	11.1	(165 442)	(27 821)	494.7	866 004	944 535	-8.3	74.3	80.3						
1579	Tsogo Sun Group Medical Scheme	2 409	2 147	12.2	5 187	4 615	12.4	4 378	36 690	12.8	36 255	28 679	26.4	26 803	21 936	22.2	6 207	5 295	17.2	(1 938)	1 382	-240.2	31 777	31 354	1.3	76.8	85.5						
1434	Unned	9 385	9 616	-2.4	23 955	24 939	-3.9	228 265	223 624	2.1	201 771	183 041	10.2	197 275	178 675	10.4	19 225	16 945	13.5	6 616	22 930	-71.1	163 147	142 797	14.3	71.5	63.9						
1597	Unwvzo Health Medical Scheme	5 790	1 780	225.3	14 383	4 903	193.4	54 147	8 966	503.9	40 287	5 829	591.1	39 996	5 819	387.3	8 863	1 591	457.1	3 373	939	239.1	4 693	940	395.5	8.7	10.5						
1520	University of Kwa-Zulu Natal Medical Scheme	3 231	3 191	1.2	7 034	7 036	0.0	60 620	55 480	9.3	47 962	43 237	10.9	38 127	35 503	7.4	7 502	6 780	10.7	(35)	(548)	-93.7	31 063	27 946	13.6	51.2	49.3						
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 963	3 004	-1.3	6 599	6 750	-2.2	62 793	59 407	5.7	57 552	47 958	20.0	57 552	47 958	20.0	6 373	5 088	25.3	(1 131)	6 362	-117.8	51 698	50 127	3.1	82.3	84.4						
1565	Venda Police and Prisons Medical Scheme (Polprisoned)	2 181	2 326	-6.2	5 240	6 026	-13.1	21 192	24 328	-12.9	16 461	20 666	-20.3	16 461	20 666	-20.3	3 489	6 185	-43.6	1 241	(2 523)	149.2	-	(431)	100.0	0.0	-1.8						
1291	Witbank Coalfields Medical Aid Scheme	5 934	5 661	4.8	15 003	15 003	5.8	149 358	131 914	13.2	132 816	114 696	15.8	98 469	87 101	13.1	8 631	7 279	18.6	1 817	1 342	35.4	164 694	145 565	13.1	110.3	110.3						
1293	Woodruu Healthcare Fund	8 329	8 278	0.6	18 172	18 245	-0.4	121 061	113 740	6.4	110 111	95 661	15.1	104 177	91 566	13.8	14 097	13 792	2.2	(4 849)	2 786	-274.1	110 325	93 788	17.6	91.1	82.5						
1253	Xairata Medical Aid Scheme	4 250	3 905	8.8	12 415	11 359	9.3	72 439	66 402	9.1	58 073	50 419	15.2	58 073	50 419	15.2	8 769	6 966	25.9	5 598	9 018	-37.9	41 807	33 641	24.3	57.7	50.7						
SUB-TOTAL Registered Restricted Schemes		801 871	801 044	0.1	1 925 893	1 935 839	-0.5	15 037 481	14 693 808	2.3	13 788 644	13 502 995	1.7	13 380 997	12 339 115	8.4	12 331 864	11 383 845	8.3	1 509 803	1 454 237	3.8	1 509 293	1 453 671	3.8	(102 513)	665 478	-115.4	9 534 731	8 570 111	11.3	63.5	58.8
TOTAL REGISTERED SCHEMES		2 760 894	2 701 736	2.2	6 741 230	6 653 275	1.3	54 192 476	51 321 623	5.2	47 873 639	45 996 997	4.1	45 757 492	40 776 065	12.2	40 413 164	36 133 559	11.8	7 817 276	7 132 723	9.6	7 816 647	7 132 157	9.6	(356 172)	2 731 281	-113.0	20 919 146	18 831 643	11.1	39.1	37.3

NOTES:

- Draft Annual Financial Statements were submitted.
- An encumbered asset was excluded in the calculation of the solvency ratio.
- The solvency ratio has been restated by removing the contributions of the special government subsidized pensioner group.
- The scheme was registered during 2000, and a phase-in solvency ratio of 25% applies.
- The scheme was registered during 2001, and a phase-in solvency ratio of 22% applies.
- The scheme was registered during 2002, and a phase-in solvency ratio of 17,5% applies.
- The scheme was registered during 2003, and a phase-in solvency ratio of 13,5% applies.

Detailed financial information: Registered schemes for the year ended 31 December 2005

- h The scheme was registered during 2004, and a phase-in solvency ratio of 10% applies.
- i Pulz amalgamated with NMP with effect from 01 January 2005, to form Momentum Health.
- j ABI Medical Scheme amalgamated with SA Breweries with effect from 01 January 2005.
- k Venda Police and Prisons Medical Scheme (Polprised) amalgamated with Hosmed with effect from 01 August 2005.
- l Omnihealth's members were transferred to KwaZulu-Natal Medical Aid Scheme in November 2005 and Omnihealth was subsequently liquidated.
- m The scheme was liquidated and therefore submitted unsigned management accounts.
- * PMSA = Personal Medical Savings Account
- * GCI = Gross Contribution Income
- * Nett Claims Incurred include Managed Care: Healthcare Services included in Risk Transfer Arrangements
- * NC = Not comparable due to data not collected
- * Prior year figures have been restated
- * Schemes liquidated during the year, and submitted unaudited management accounts.
- * The following schemes amalgamated in 2004 and 2005:
- ABI Medical Scheme amalgamated with SA Breweries with effect from 01 January 2005
 - Pulz with NMP with effect from 01 January 2005 to form Momentum Health
 - Venda Police and Prisons Medical Scheme (Polprised) with Hosmed with effect from 01 August 2005
 - Myhealth with Oxygen with effect from 1 July 2004
 - Anglogold with DHMS with effect from 1 June 2004
 - Billimed with Samancor with effect from 1 July 2004
- * Schemes were registered during the 2004 year. The solvency ratio is not directly comparable to the rest of the industry.

Detailed financial information: Registered schemes

Detailed financial information: Registered schemes for the year ended 31 December 2005

REF NAME OF NO MEDICAL SCHEME	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross Claims Incurred (incl. PMSA & Managed Care Claims)			Net Claims Incurred (incl. Managed Care Claims)			Gross Non-health Expenses			Net Non-health Expenses			Surplus/(Deficit) from Operations			Year End Reserve Position (per Regulation 29)			Solvency Ratio					
	PABPM 2005 R	% Growth 2004 R	2004 R	PABPM 2005 R	% Growth 2004 R	2004 R	PABPM 2005 R	% Growth 2004 R	2004 R	PABPM 2005 R	% Growth 2004 R	2004 R	PABPM 2005 R	% Growth 2004 R	2004 R	PABPM 2005 R	% Growth 2004 R	2004 R	PABPM 2005 R	% Growth 2004 R	2004 R	PABPM 2005 R	% Growth 2004 R	2004 R	% Growth 2004 R	2004 R				
REGISTERED SCHEMES - OPEN																														
1589 Baymed	471.4	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	25.4	375.8	
1252 Bestmed Medical Scheme	603.8	676.6	4.0	543.9	523.3	3.9	74.7	73.6	497.9	56	72.5	67.9	394.2	355.4	10.9	12.8	13.2	89.8	89.6	0.2	16.5	17.1	89.8	89.6	0.2	8.5	11.6	59.9	78.4	
1512 Bonitas Medical Aid Fund	733.8	573.3	8.8	609.7	563.6	8.2	79.0	77.4	425.8	443.8	11.0	79.8	78.0	486.6	439.8	10.6	15.5	13.0	96.4	74.4	29.6	15.8	13.2	96.4	74.4	29.6	15.8	13.2	96.4	74.4
1034 Cape Medical Plan	527.8	509.0	3.7	478.8	457.7	4.6	102.9	103.9	543.4	528.9	2.7	106.0	107.0	507.7	489.7	3.7	18.5	24.5	97.6	124.9	-21.9	20.4	27.3	97.6	124.9	-21.9	20.4	27.3	97.6	124.9
1048 CIMAS Wellness Medical Aid Scheme	916.5	894.4	2.5	885.2	885.7	-0.1	113.6	90.8	1040.9	812.3	28.1	114.6	90.3	1014.0	800.2	26.7	19.5	13.4	178.7	120.2	48.8	20.2	13.6	178.7	120.2	48.8	20.2	13.6	178.7	120.2
1552 Community Medical Aid Scheme (COMMED)	602.8	571.7	5.4	602.8	571.7	5.4	82.3	79.2	496.1	452.7	9.6	82.3	79.2	496.1	452.7	9.6	20.9	20.3	126.2	115.8	9.0	20.9	20.3	126.2	115.8	9.0	20.9	20.3	126.2	115.8
1491 Compare Medical Scheme	803.9	747.1	7.6	761.7	709.5	7.4	80.6	77.5	648.1	579.2	11.9	81.2	77.9	618.5	552.8	11.9	17.6	15.5	141.8	115.5	22.7	18.6	16.3	141.8	115.5	22.7	18.6	16.3	141.8	115.5
1125 Discovery Health Medical Scheme	727.5	715.3	1.7	578.8	585.2	-1.1	83.6	73.1	608.2	523.0	16.3	81.2	68.7	469.9	401.9	16.9	18.0	16.9	130.9	121.2	8.0	22.6	20.7	130.9	121.2	8.0	22.6	20.7	130.9	121.2
1202 Feedhealth	536.6	499.7	7.4	520.0	480.1	8.3	86.2	82.2	462.4	410.6	12.6	87.9	85.1	457.1	408.7	11.8	12.0	13.1	64.5	65.4	-1.4	12.4	13.6	64.5	65.4	-1.4	12.4	13.6	64.5	65.4
1501 Free State Medical Aid Scheme	711.7	681.2	4.5	577.3	547.3	5.5	79.8	76.0	561.1	517.9	8.4	76.9	79.9	443.9	437.3	7.7	18.1	18.5	73.4	70.6	4.0	21.4	22.4	73.4	70.6	4.0	21.4	22.4	73.4	70.6
1554 Genesis Medical Scheme	404.6	381.9	6.0	342.6	314.5	8.9	77.3	78.0	312.8	297.8	5.0	73.3	74.2	251.1	233.2	7.7	18.1	18.5	73.4	70.6	4.0	21.4	22.4	73.4	70.6	4.0	21.4	22.4	73.4	70.6
1561 Gen-Health Medical Scheme	541.9	475.2	14.0	426.7	406.3	5.0	49.3	62.9	298.7	288.7	10.6	51.0	60.7	217.4	246.6	-11.8	40.0	35.6	216.7	169.2	28.0	50.8	41.6	216.7	169.2	28.0	50.8	41.6	216.7	169.2
1162 Global Health	717.4	639.3	12.2	584.5	528.3	10.6	96.1	91.3	689.7	583.5	18.2	97.9	91.8	572.1	485.1	17.9	12.6	12.2	90.6	78.0	16.2	15.5	14.8	90.6	78.0	16.2	15.5	14.8	90.6	78.0
1466 Good Hope Medical Aid Society	249.0	210.6	18.3	249.0	210.6	18.3	93.4	89.4	232.6	188.3	23.6	93.4	89.4	232.6	188.3	23.6	11.3	14.1	28.2	29.7	-5.2	11.3	14.1	28.2	29.7	-5.2	11.3	14.1	28.2	29.7
1537 Hosmed Medical Aid Scheme	395.0	378.9	4.3	395.0	378.9	4.3	90.6	83.8	357.8	317.5	12.7	90.6	83.8	357.8	317.5	12.7	16.6	17.2	65.5	65.3	0.4	16.6	17.2	65.5	65.3	0.4	16.6	17.2	65.5	65.3
1577 Ingwe Health Plan	394.0	367.5	7.2	391.3	364.1	7.5	81.3	75.1	320.4	276.0	16.1	81.7	75.7	319.8	275.7	16.0	24.6	29.2	97.0	107.2	-9.6	24.8	29.4	97.0	107.2	-9.6	24.8	29.4	97.0	107.2
1556 KwaZulu-Natal Medical Aid Scheme	469.5	360.2	30.3	442.7	360.2	22.9	69.9	79.6	328.1	286.9	14.3	73.5	79.6	325.3	286.9	13.4	21.0	29.0	98.4	104.5	-5.8	22.2	29.0	98.4	104.5	-5.8	22.2	29.0	98.4	104.5
1576 Liberty Medical Scheme	706.7	667.3	5.9	594.5	556.5	6.8	79.1	76.2	559.2	508.4	10.0	76.6	70.9	455.6	394.8	15.4	15.4	14.8	108.7	98.5	10.4	18.3	17.7	108.7	98.5	10.4	18.3	17.7	108.7	98.5
1536 Lifemed Medical Scheme	906.1	847.3	6.9	905.8	847.1	6.9	80.5	82.5	729.0	699.2	4.3	80.4	82.5	728.7	699.2	4.2	16.6	15.2	150.7	129.0	16.8	16.6	15.2	150.7	129.0	16.8	16.6	15.2	150.7	129.0
1142 Medical Expenses Distribution Society (MEDS)	860.9	766.9	12.3	830.1	741.4	12.0	80.9	83.8	696.0	642.7	8.3	80.6	83.5	669.2	619.1	8.1	14.0	14.0	120.5	107.2	12.4	14.5	14.5	120.5	107.2	12.4	14.5	14.5	120.5	107.2
1549 Medcover 2000	536.4	506.0	6.0	456.4	425.8	7.2	77.2	71.5	414.0	361.7	14.4	80.8	77.0	368.9	327.7	12.6	12.1	12.2	64.8	62.0	4.6	14.2	14.6	64.8	62.0	4.6	14.2	14.6	64.8	62.0
1149 Medihelp	138.3	108.2	2.7	108.5	106.1	2.2	87.6	87.1	99.8	96.0	3.3	88.4	88.7	95.9	94.6	1.9	9.4	9.5	107.4	105.2	2.1	9.9	9.9	107.4	105.2	2.1	9.9	9.9	107.4	105.2
1506 Medimed Medical Scheme	495.7	465.6	6.5	425.4	398.7	6.7	78.0	75.9	386.5	353.3	9.4	76.7	73.4	326.4	292.8	11.5	9.5	8.6	47.2	39.8	18.5	11.1	10.0	47.2	39.8	18.5	11.1	10.0	47.2	39.8
1140 Meridian Medical Scheme	563.4	521.4	8.0	482.3	453.5	6.4	67.5	64.1	380.0	334.3	13.7	72.5	58.5	349.7	265.5	31.7	17.9	23.1	100.8	120.2	-16.2	20.9	26.5	100.8	120.2	-16.2	20.9	26.5	100.8	120.2
1021 Meridian Health	862.1	861.9	0.0	685.6	686.9	-0.2	89.4	82.7	770.7	712.4	8.2	100.2	78.0	687.1	535.6	28.3	13.7	12.3	117.9	106.3	10.9	17.2	15.5	117.9	106.3	10.9	17.2	15.5	117.9	106.3
1167 Momentum Health	764.8	745.3	2.6	638.7	597.4	6.9	88.1	81.6	673.9	607.8	10.9	86.3	83.5	551.3	498.8	10.5	15.3	13.9	117.4	103.4	13.5	18.4	17.3	117.4	103.4	13.5	18.4	17.3	117.4	103.4
1087 Munimed	819.7	721.4	13.6	786.3	694.6	13.2	86.2	86.5	706.5	623.8	13.3	87.3	87.4	686.1	607.3	13.0	13.5	14.5	110.7	104.6	5.8	14.1	15.1	110.7	104.6	5.8	14.1	15.1	110.7	104.6
1148 MyHealth Medical Scheme	-	709.5	-100.0	-	671.3	-100.0	0.0	81.2	-	576.0	-100.0	0.0	77.7	-	521.7	-100.0	0.0	17.2	121.7	-100.0	0.0	18.1	-	121.7	-100.0	0.0	18.1	-	121.7	-100.0
1166 National Independent Medical Aid Society (NIMAS)	624.2	605.0	3.2	580.9	575.5	1.0	90.6	87.6	565.8	530.0	6.8	92.7	88.6	538.6	509.9	5.6	8.0	8.3	50.0	50.4	-0.8	8.6	8.8	49.8	50.4	-0.8	8.6	8.8	49.8	50.4
1170 NBC Medical Scheme	934.2	945.0	-1.1	863.3	873.3	-1.1	90.8	79.2	849.9	748.5	13.3	92.9	80.6	802.2	703.6	14.0	15.2	13.7	141.9	129.8	9.3	16.4	14.9	141.9	129.8	9.3	16.4	14.9	141.9	129.8
1139 Omnihalth	1066.7	685.3	60.0	834.7	612.5	42.8	86.6	89.2	949.4	611.3	55.3	89.2	90.7	779.9	555.4	40.4	15.6	12.7	171.1	87.0	96.7	19.6	14.2	121.1	87.0	96.7	19.6	14.2	121.1	87.0
1560 Openplan Medical Scheme	709.0	681.3	4.1	626.8	612.3	2.4	92.3	86.5	654.4	589.2	11.1	92.1	85.7	577.2	524.9	10.0	15.5	14.5	110.0	99.1	11.0	17.5	16.2	110.0	99.1	11.0	17.5	16.2	110.0	99.1
1215 Oxygen	529.8	479.9	11.5	480.8	440.5	9.1	84.3	84.0	446.8	398.8	12.0	84.4	85.0	406.0	374.6	8.4	15.9	17.8	84.3	84.5	-0.2	17.5	19.2	84.3	84.5	-0.2	17.5	19.2	84.3	84.5
1587 Pathfinder Medical Scheme	501.2	475.9	22.9	432.2	356.4	21.3	73.5	57.5	368.2	234.7	56.9	81.4	59.9	351.8	213.6	64.7	23.9	34.8	119.9	141.9	-15.5	27.7	39.8	119.9	141.9	-15.5	27.7	39.8	119.9	141.9
1546 Pharos Medical Plan	654.9	623.5	5.0	642.8	613.3	4.8	87.6	80.0	574.0	499.0	15.0	87.6	79.8	562.9	489.7	15.0	20.3	19.1	132.6	118.8	11.6	20.6	19.4	132.6	118.8	11.6	20.6	19.4	132.6	118.8
1454 Pro Sano Medical Scheme	668.1	609.9	9.5	540.0	478.3	12.9	90.1	88.2	602.0	538.1	11.9	90.8	92.5	490.3	442.4	10.8	13.6	11.0	90.9	67.2	35.2	16.8	14.1	90.9	67.2	35.2	16.8	14.1	90.9	67.2
1196 Protea Medical Aid Society	990.8	993.6	-0.3	925.1	920.7	0.5	81.3	935.8	-13.3	81.9	95.2	757.3	876.8	-13.6	16.9	15.1	16.7	167.3	149.9	11.6	18.1	16.3	167.3	149.9	11.6	18.1	16.3	167.3	149.9	
1285 Protector Health	517.8	556.4	-6.9	497.9	532.3	-6.5	78.8	91.7	408.1	510.4	-20.0	79.3	91.0	394.6	484.3	-18.5	18.1	14.0	93.8	77.7	20.8	18.8	14.6	93.8	77.7	20.8	18.8	14.6	93.8	77.7
1595 Pulz Medical Scheme	-	565.3	-100.0	-	478.2	-100.0	0.0	58.3	-	329.7	-100.0	0.0	57.7	-	276.1	-100.0	0.0	24.1	-	136	-100.0	0.0	28.5							

Detailed financial information: Registered schemes for the year ended 31 December 2005

REF NAME OF MEDICAL SCHEME	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross Claims Incurred (incl. PMSA & Managed Care Claims)			Net Claims Incurred (incl. Managed Care Claims)			Gross Non-health Expenses						Net Non-health Expenses						Surplus/(Deficit) from Operations						Year End Reserve Position (per Regulation 29)			Solvency Ratio								
	PABPM 2005 R	PABPM 2004 R	% Growth	PABPM 2005 R	PABPM 2004 R	% Growth	As % of GCI 2005	PABPM 2005 R	PABPM 2004 R	% Growth	As % of RCI 2005	PABPM 2005 R	PABPM 2004 R	% Growth	As % of GCI 2005	PABPM 2005 R	PABPM 2004 R	% Growth	As % of GCI 2005	PABPM 2005 R	PABPM 2004 R	% Growth	As % of GCI 2005	PABPM 2005 R	PABPM 2004 R	% Growth	As % of GCI 2005	PAB 2005 R	PAB 2004 R	% Growth	2005 %	2004 %										
1575 Resolution Health Medical Scheme	447.1	477.8	-6.4	412.2	438.6	-6.0	64.7	54.0	289.3	258.1	12.1	66.2	55.0	273.0	241.1	13.3	288	32.2	128.6	153.6	-16.3	31.2	35.0	128.6	153.6	-16.3	2.4	9.2	10.6	43.9	-75.9	1 362.1	1 420.5	-4.1	25.4	24.8						
1446 Selfmed Medical Scheme	688.0	648.3	6.1	636.6	601.3	5.9	85.7	82.5	589.6	534.8	10.2	85.6	82.2	544.7	494.5	10.1	15.6	13.8	107.1	89.8	19.3	-2.2	16.8	14.9	107.1	89.8	19.3	-2.2	2.6	-15.2	17.0	-189.4	3 532.5	3 535.5	9.5	46.9	45.4					
1486 Strive Medical Fund	688.8	631.3	5.9	667.5	630.1	5.9	76.5	69.5	511.6	438.8	16.6	76.5	69.5	510.4	437.8	16.6	14.1	15.6	94.4	98.3	-4.0	9.4	14.1	15.6	94.4	98.3	-4.0	0.4	14.9	62.6	93.9	-33.3	3 814.5	2 946.5	49.8	47.5	33.6					
1141 Spectramed	493.8	487.4	1.3	486.7	456.4	6.6	82.8	68.8	408.6	335.6	18.8	83.5	68.2	406.4	311.0	30.7	16.7	15.3	83.2	74.4	11.7	-0.6	14.5	-2.9	70.9	-104.0	1 343.6	1 505.0	-10.7	22.7	25.7											
1464 Suremed Health	612.2	592.5	3.3	596.7	590.2	1.1	67.6	69.7	413.7	412.9	0.2	69.0	69.9	411.9	412.7	-0.2	22.4	23.6	136.9	139.8	-2.1	22.9	23.7	136.9	139.8	-2.1	7.8	6.4	48.0	37.7	27.3	1 889.0	1 209.6	56.2	25.7	17.0						
1147 Telemed	998.3	939.9	6.2	985.1	932.8	5.6	96.2	94.4	960.4	887.5	8.2	97.3	95.1	958.7	887.1	8.1	6.9	6.0	68.8	56.2	22.5	7.0	6.0	68.8	56.2	22.5	-4.3	-1.1	-42.4	-10.4	306.4	2 589.9	2 661.8	-2.7	21.6	23.6						
1592 Thebened	313.3	289.0	8.4	313.3	289	8.4	64.1	61.9	200.9	178.8	12.4	64.1	61.9	200.9	178.8	12.4	25.7	21.4	80.6	61.8	30.6	10.1	16.8	31.8	48.4	-34.4	945.3	708.4	33.4	25.1	20.4											
1422 Topmed Medical Scheme	789.7	757.0	4.3	694.5	664.6	4.5	82.0	82.0	647.5	621.1	4.2	80.8	80.5	560.9	535.1	4.8	14.8	12.3	116.6	93.4	24.9	2.2	16.6	14.1	116.6	93.4	24.9	2.2	4.8	17.0	36.1	-52.9	4 589.7	3 453.4	32.9	48.4	38.0					
SUB-TOTAL - Registered Open Schemes	677.6	650.6	4.2	590.7	574.0	2.9	82.7	77.2	560.3	502.3	11.5	82.3	76.2	486.0	437.2	11.2	16.1	15.4	109.2	100.3	8.8	-0.6	5.6	4.4	36.5	-112.0	2 364.2	2 175.2	8.7	29.6	28.5											
REGISTERED SCHEMES - RESTRICTED																																										
1553 ABI Medical Scheme	-	979.8	-100.0	-	697.4	-100.0	0.0	64.8	-	602.5	-100.0	0.0	72.7	-	507.2	-100.0	0.0	7.3	-	68.1	-100.0	0.0	9.8	-	68.1	-100.0	0.0	13.1	-	122.1	-100.0	-	6 937.5	-100.0	0.0	62.2	-					
1505 AECI Medical Aid Society	868.9	785.3	10.6	843.0	764.7	10.2	84.8	94.9	737.2	745.2	-1.1	86.3	97.0	727.3	742.1	-2.0	9.3	9.2	81.0	72.0	12.5	0.6	9.4	81.0	72.0	12.5	0.6	-6.3	34.7	-49.4	170.1	6 050.8	4 173.2	45.0	58.0	44.3						
1567 Afrox Medical Aid Society	689.5	635.5	8.5	617.1	568.7	8.5	83.6	84.1	576.4	534.5	7.8	82.8	82.0	510.7	466.3	9.5	8.2	7.2	56.8	45.9	23.8	9.2	81.0	56.8	45.9	23.8	9.2	81.0	56.8	45.9	23.8	9.2	81.0	56.8	45.9	23.8	9.2	81.0	56.8	45.9	23.8	9.2
1456 Alliance Medimed Medical Scheme	806.3	769.8	4.7	612.3	589.2	3.9	71.3	66.7	574.6	513.3	11.9	74.9	62.0	458.9	365.5	25.6	8.5	8.4	68.3	64.3	6.1	11.2	10.9	68.3	64.3	6.1	10.6	20.7	85.1	159.4	-46.6	7 179.1	5 809.0	23.6	74.2	62.9						
1534 Altron Medical Aid Scheme	798.4	763.5	4.6	599.2	563.2	6.4	87.1	83.6	695.7	638.7	8.9	89.7	84.4	537.6	475.5	13.1	11.0	11.4	87.4	86.7	0.8	-3.2	0.1	-25.9	1.0	-275.8	3 436.7	3 348.3	2.6	35.9	36.5											
1012 Anglo Medical Scheme	846.1	805	5.1	680.5	641.9	6.0	88.6	83.2	749.3	669.8	11.9	89.6	81.7	609.9	524.2	16.3	7.7	7.4	65.5	59.5	10.0	9.6	9.3	65.5	59.5	10.0	9.6	7.2	5.2	58.2	-91.1	28 794.6	23 248.8	23.9	283.6	240.7						
1503 Angogold Medical Scheme (Goldmed)	-	656.1	-100.0	-	656.1	-100.0	0.0	119.9	-	787.0	-100.0	0.0	119.9	-	787.0	-100.0	0.0	0.9	-	6.2	-100.0	0.0	0.9	-	6.2	-100.0	0.0	-20.9	-	-137.1	100.0	-	NC	0.0	NC	0.0	NC	0.0				
1571 Angloval Group Medical Scheme	854.1	793.3	7.7	641.9	596.9	7.5	89.3	81.6	762.3	647.7	17.7	88.1	78.7	565.5	469.7	20.4	11.1	9.6	94.9	76.3	24.5	-2.2	14.8	12.8	94.9	76.3	24.5	-2.2	6.4	-18.5	50.9	-136.3	9 960.0	6 735.8	47.9	97.2	70.8					
1279 Bankmed	780.6	697.4	11.9	618.9	560.5	10.4	83.9	89.3	654.9	622.8	5.2	85.1	91.1	526.4	510.4	3.1	10.8	10.4	84.3	72.7	15.8	11.3	10.0	84.3	72.7	15.8	11.3	3.3	8.2	-20.7	136.3	4 338.3	3 637.7	10.3	46.3	47.0						
1507 Barloworld Medical Scheme	1006.0	920.2	9.3	1006.0	920.2	9.3	84.9	85.8	854	881.7	-3.2	84.9	95.8	854	881.7	-3.2	7.5	7.5	75.7	69.1	9.6	7.6	3.3	76.3	-30.6	349.1	7 178.8	5 993.9	17.6	59.5	51.4											
1557 BHP Billiton SA Medical Scheme	610.5	566.5	7.7	610.5	566.5	7.7	115.5	117.0	704.8	662.8	6.3	115.5	117.0	704.8	662.8	6.3	13.4	11.1	82	62.9	30.4	13.4	11.1	82	62.9	30.4	28.9	-28.1	-176.4	-159.2	10.8	6 629.9	9 156.6	-26.9	91.4	134.7						
1089 Billmed Medical Scheme	-	1249.2	-100.0	-	1249.2	-100.0	0.0	80.3	-	1 003.1	-100.0	0.0	80.3	-	1 003.1	-100.0	0.0	7.6	-	94.6	-100.0	0.0	7.6	-	94.6	-100.0	0.0	12.1	-	151.5	-100.0	-	NC	0.0	0.0	0.0	0.0	0.0				
1115 Biz Health Medical Scheme	1600.3	1488.5	9.0	1538.1	1414.3	8.8	98.4	93.2	1 574.0	1 368.9	15.0	99.5	94.5	1 530.7	1 337.2	14.5	11.4	11.3	182.5	165.7	10.1	11.9	11.7	182.5	165.7	10.1	10.9	-6.0	-175.1	-88.6	97.7	10 328.0	9 800.1	5.4	53.8	55.6						
1526 BMW Employees Medical Aid Society	699.2	651.6	7.3	664.3	651.6	2.0	76.7	83.3	536.4	542.9	-1.2	80.7	83.3	535.9	542.9	-1.3	8.1	8.1	56.8	52.8	7.5	10.3	8.6	56.8	52.8	7.5	10.3	8.6	71.7	55.8	28.4	8 233.6	6 794.5	21.2	98.1	86.9						
1237 BPSA Medical Scheme	617.0	549.0	12.4	617.0	549.0	12.4	110.3	115.6	680.7	634.6	7.3	110.3	115.6	680.7	634.6	7.3	8.4	8.7	51.8	47.8	8.3	-18.7	-24.3	-115.5	-133.4	-13.4	5 326.6	4 320.8	23.3	71.9	65.6											
1590 Building & Construction Industry Medical Aid Fund	246.8	233.9	5.5	246.8	233.9	5.5	80.6	72.8	198.9	170.3	16.8	80.6	72.8	198.9	170.3	16.8	14.2	13.2	34.9	30.8	13.5	5.2	14.2	34.9	30.8	13.5	5.2	14.1	12.9	32.9	-60.6	2 022.5	1 850.6	9.3	68.3	65.9						
1593 Built Environment Professional Associations Medical Scheme (BEPS)	727.0	646.4	12.5	581.3	517.6	12.3	76.4	85.8	555.7	554.4	0.2	73.8	84.6	429.1	438.0	-2.0	15.5	14.7	112.3	95.1	18.1	5.5	-2.4	39.9	-15.6	356.5	7 108	209.3	239.5	8.2	27.7	27.7	460.2	592.0								
1158 Cammed Medical Scheme	933.4	847.3	10.2	933.4	847.3	10.2	235.0	207.6	1 933.3	1 758.9	24.7	235.0	207.6	1 933.3	1 758.9	24.7	18.8	15.8	175.8	133.5	31.6	18.8	15.8	175.8	133.5	31.6	153.8	123.4	435.7	1 045.2	37.4	51 546.3	60 188.4	-14.4	460.2	592.0						
1043 Chartered Accountants (SA) Medical Aid Fund (CAMAF)	867.2	822.2	5.5	790.8	749.4	5.5	80.7	81.6	700.0	670.5	4.4	81.3	82.2	642.6	616.3	4.3	14.3	13.0	123.9	106.6	16.3	15.7	14.2	123.9	106.6	16.3	3.2	24.3	26.5	-8.4	4 135.5	3 598.7	14.9	39.7	36.5							
1521 Clicks Group Medical Scheme	361.9	335.9	7.7	344.4	321.2	7.2	106.7	94.9	386.3	318.8	21.2	107.8	95.1	371.1	305.4	21.5	17.6	18.0	63.6	60.6	5.0	18.5	18.9	63.6	60.6	5.0	25.0	-13.3	-90.4	-44.8	101.9	657.6	1 238.5	-46.9	15.1	30.7						
1570 CSIR Medical Scheme	827.2	772.4	7.1	654.6	612.4	6.9	86.0	81.4	711.0	629.0	13.0	82.1	77.6	537.7	475.2	13.2	13.9	12.7	114.7	97.9	17.2	0.3	5.1	2.2	39.3	-94.4	2 768.0	2 334.5	1													

Detailed financial information: Registered schemes

Detailed financial information: Registered schemes for the year ended 31 December 2005

REF NAME OF MEDICAL SCHEME	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross Claims Incurred (incl. PMSA & Managed Care Claims)			Net Claims Incurred (incl. Managed Care Claims)			Gross Non-health Expenses			Net Non-health Expenses			Surplus/(Deficit) from Operations			Year End Reserve Position (per Regulation 29)			Solvency Ratio												
	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	As % of GCI 2005	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	As % of RCI 2005	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	As % of GCI 2005	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	As % of RCI 2005	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	As % of GCI 2005	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	As % of GCI 2005	PABPM 2005 R	% Growth 2004 R								
1271 Fishing Industry Medical Scheme (Fishimed)	98.9	82.2	20.2	98.9	82.2	20.2	59.5	53.4	58.8	43.9	33.9	27.6	28.2	27.3	23.2	17.6	27.6	28.2	27.3	23.2	17.6	12.9	18.4	12.8	15.1	-15.6	185.7	904.9	31.0	100.0	91.7						
1086 Food Workers Medical Benefit Fund	79.4	74.7	6.3	79.4	74.7	6.3	57.7	51.5	45.8	38.5	19.1	23.6	22.0	18.8	16.5	14.1	23.6	22.0	18.8	16.5	14.1	18.7	26.5	14.8	19.8	-25.1	2 400.8	1 884.0	27.4	251.8	210.0						
1578 Foschini Group Medical Aid Scheme	648.4	646.7	3.4	668.4	646.7	3.4	83.3	76.5	556.5	495.0	12.4	9.0	8.5	60.2	54.8	9.9	9.0	8.5	60.2	54.8	9.9	7.7	15.0	51.7	96.9	-46.7	7 413.4	6 057.0	22.4	92.4	78.1						
1082 GSMed	932.4	909.7	2.5	780.0	752.8	3.6	79.4	72.8	740.6	662.4	11.8	84.4	79.4	657.9	597.8	10.0	9.1	8.8	84.9	80.2	5.9	10.9	10.6	84.9	80.2	5.9	4.0	8.2	37.2	74.8	-50.3	6 603.2	6 795.2	41.3	85.8	62.2	
1270 Golden Arrow Employees Medical Benefit Fund	174.2	153.9	13.2	174.2	153.9	13.2	127.4	130.0	221.9	200.0	10.9	127.4	130.0	221.9	200.0	10.9	27.9	34.8	48.6	53.5	-9.2	-55.3	-64.8	-96.3	-99.7	-3.4	1 915.4	1 245.9	53.7	91.6	67.5						
1523 Grintek Electronics Medical Aid Scheme	733.5	734.3	-0.1	674.5	676.5	-0.3	85.1	79.6	624.3	584.6	6.8	84.3	79.3	568.8	536.6	6.0	11.0	9.3	80.7	68.0	18.5	12.0	10.1	80.7	68.0	18.5	3.4	9.8	25.1	71.9	-65.1	10 546.2	9 081.3	16.1	1 198	1 031.1	
1487 Holcim South Africa Medical Scheme	931.9	853.8	9.2	707.5	647.4	9.3	86.4	93.1	805.1	794.8	1.3	88.8	98.1	628.1	635.2	-1.1	8.1	8.7	75.6	74.6	1.3	10.7	11.5	75.6	74.6	1.3	0.4	-7.3	3.8	-62.4	106.1	5 691.9	4 911.8	15.9	50.9	47.9	
1111 IBM (SA) Medical Aid Society	704.6	620.6	13.5	531.5	534.4	-0.5	92.6	90.3	652.6	560.3	16.5	90.7	87.2	482	465.9	3.5	12.3	13.7	86.8	85.2	2.0	16.3	15.9	86.8	85.2	2.0	-5.3	-2.7	-37.3	-16.7	124.2	2 127.6	2 458.5	-13.5	25.2	33.0	
1591 Impala Medical Plan	168.2	165.6	1.5	168.2	165.6	1.5	97.3	97.2	163.6	161.0	1.6	97.3	97.2	163.6	161.0	1.6	2.1	2.1	3.5	3.5	0.4	2.1	2.1	3.5	3.5	0.4	0.6	0.7	1.1	1.1	-5.6	452.9	408.4	10.9	22.5	20.6	
1559 Imperial Group Medical Scheme	746.5	719.7	3.7	723.5	694.4	4.2	75.6	78.1	642.4	561.9	0.4	75.1	77.9	543.1	541.2	0.3	9.2	8.4	68.3	60.2	13.5	9.4	8.7	68.3	60.2	13.5	15.0	12.9	112.0	93.0	20.4	7 332.5	6 628.3	30.3	81.9	65.2	
1121 Klerksdorp Medical Benefit Society (KDM)	816.5	708.0	15.3	816.5	708.0	15.3	101.9	104.4	832.1	738.9	12.6	101.9	104.4	832.1	738.9	12.6	15.7	15.7	127.8	42.7	199.6	15.7	6.0	127.8	42.7	199.6	-17.6	-10.4	-143.4	-73.6	94.8	1 498.2	2 771.7	-45.9	15.3	32.6	
1145 LA-Health Medical Scheme	1 053.6	1 125.3	-6.4	889.5	970.8	-8.4	83.4	83.3	879.1	937	-6.2	86.7	83.5	715.1	811	-4.9	13.0	9.8	137.3	109.8	25.1	15.4	11.3	137.3	109.8	25.1	-1.8	4.4	-19.3	50.1	-138.5	3 330.4	3 484.5	-4.4	26.3	25.8	
1197 Libcare Medical Scheme	811.4	764	6.2	609.2	572.7	6.4	76.2	75.7	618.6	578.3	7.0	75.4	74.1	459.4	424.1	8.3	8.9	8.8	72.3	67.3	7.4	11.9	11.8	72.3	67.3	7.4	9.5	10.6	7.4	8.1	-4.7	11 668.1	9 081.6	28.5	119.8	99.1	
1547 Malcor Medical Scheme	758.8	739	2.7	747.3	727.6	2.7	108.5	101.4	823	749.5	9.8	109.0	101.9	814.6	741.6	9.8	8.3	6.0	62.6	44.0	42.2	8.4	6.1	62.6	44.0	42.2	-17.1	-7.8	-130.0	-58.0	124.1	3 012.1	3 725.5	-19.2	33.1	42.0	
1042 Mascom Medical Scheme	1 364.7	1 378.4	-1.0	1 074.2	1 083.5	-0.9	97.0	92.9	1 324.4	1 280.5	3.4	98.6	95.6	1 059.4	1 036.4	2.2	5.0	4.6	68.4	63.4	7.8	6.4	5.9	68.4	63.4	7.8	-3.9	-1.2	-53.6	-16.3	229.5	12 049.0	10 574.2	13.9	73.6	63.9	
1495 Massmart Health Plan	879.4	822.7	6.9	725	678.5	6.9	72.8	72.0	640.3	592.2	8.1	72.6	70.1	526.1	475.8	10.6	8.2	8.0	72.1	65.9	9.5	9.9	9.7	72.1	65.9	9.5	14.4	16.6	126.8	136.8	-7.3	7 088.0	6 847.1	46.4	67.2	49.0	
1588 MEDCOR	522.7	690.1	-24.3	522.7	690.1	-24.3	95.0	65.8	496.5	454.3	9.3	95.0	65.8	496.5	454.3	9.3	9.7	19.5	50.8	134.4	-62.2	9.7	19.5	50.8	134.4	-62.2	-4.7	14.7	-24.5	101.4	-124.2	1 879.6	1 875.6	0.2	30.0	22.6	
1568 Medisense Medical Scheme	634.0	732.1	-13.4	634.0	732.1	-13.4	65.1	70.6	410.1	391.9	40.2	65.1	65.2	412.5	369.3	6.2	10.4	8.9	73.9	64.5	14.6	13.2	11.4	73.9	64.5	14.6	-16.3	-9.3	-116.0	-67.4	72.3	19 712.4	18 956.9	4.0	231.0	217.3	
1535 Merccare	824.5	780.3	5.7	824.5	780.3	5.7	87.5	81.6	721.5	636.8	13.3	87.5	81.6	721.5	636.8	13.3	7.4	6.4	61.3	50.3	21.9	7.4	6.4	61.3	50.3	21.9	5.1	11.9	41.7	93.2	-55.3	11 446.2	8 883.9	28.9	115.7	94.9	
1105 Metropolitan Medical Scheme	657.5	609.0	8.0	657.5	609.0	8.0	80.3	80.8	528.1	492.1	7.3	80.3	80.8	528.1	492.1	7.3	8.8	8.7	57.6	52.8	9.2	8.8	8.7	57.6	52.8	9.2	10.9	10.5	71.7	64.2	11.8	5 026.3	3 739.9	34.4	63.7	51.2	
1569 Minedmed Medical Scheme	627.0	575.4	9.0	627.0	575.4	9.0	84.5	75.1	529.8	431.9	22.7	84.5	75.1	529.8	431.9	22.7	8.5	8.3	53.1	47.8	11.0	8.5	8.3	53.1	47.8	11.0	7.1	16.6	44.2	95.7	-53.8	3 436.8	2 892.4	18.8	45.7	41.9	
1566 Moremed Medical Scheme	237.9	194.3	20.4	226.5	189.6	19.5	75.3	73.2	176.1	142.2	23.9	75.6	72.4	137.3	137.3	24.7	29.6	30.4	69.2	59.1	17.1	30.5	31.2	69.2	59.1	17.1	-5.9	-3.5	-13.9	-6.8	103.0	2 799.7	1 799.7	55.6	99.8	77.2	
1208 Mutual & Federal Medical Aid Fund	776.5	727.8	6.7	727.6	685.5	6.1	91.5	87.3	710.6	635.1	11.9	92.3	88.9	671.8	609.3	10.3	10.5	10.7	81.2	77.8	4.4	11.2	11.3	81.2	77.8	4.4	-3.3	-0.2	-25.3	-1.5	1545.3	5 151.5	4 672.1	10.3	55.3	53.5	
1154 Nampak SA Medical Scheme	776.5	714.9	8.6	681.1	622.7	9.4	83.3	83.1	647.0	593.7	9.0	83.8	83.4	570.7	519.1	9.9	8.7	8.9	67.6	63.4	6.7	9.9	10.2	67.6	63.4	6.7	5.5	5.6	42.9	40.2	65	5 927.9	4 789.1	23.8	63.6	55.8	
1241 Naspers Medical Fund	783.4	753.2	4.0	665.6	666.3	-0.1	84.1	79.1	658.9	595.7	10.6	85.4	80.3	568.4	535.3	6.2	8.7	8.7	68.3	65.3	4.6	10.3	9.8	68.3	65.3	4.6	3.7	8.7	28.9	65.6	-55.9	7 104.4	6 186.8	14.8	75.6	68.5	
1469 Nedcor Medical Aid Scheme	589.5	569.2	3.6	533.2	515.1	3.5	104.1	87.5	613.8	497.8	23.3	106.2	95.1	566.1	489.7	15.6	5.8	5.8	34.2	32.8	4.3	6.2	6.1	33.2	31.7	4.7	-11.2	-1.1	-66.1	-6.2	961.3	2 916.4	3 377.6	-13.7	41.2	49.5	
1584 Nercare Medical Scheme	776.5	722.0	7.5	659.4	611.4	7.9	82.3	83.1	638.7	600.2	6.4	81.4	82.2	536.9	502.7	6.8	10.1	10.3	78.7	74.7	5.4	11.9	12.2	78.7	74.7	5.4	5.6	4.7	43.9	34.0	29.2	4 309.7	3 636.0	18.5	46.3	42.0	
1214 Old Mutual Staff Medical Aid Scheme	566.0	513.3	10.3	506.3	461.9	9.6	92.3	94.2	522.3	483.7	8.0	93.4	95.9	472.6	443.2	6.6	10.8	10.7	61.0	55.0	10.9	12.0	11.9	61.0	55.0	10.9	10.9	-4.8	-7.1	-27.3	-36.2	-24.6	3 769.5	3 812.5	-1.2	55.5	61.9
1441 Parmed Medical Aid Scheme	1 380.3	1 259.2	9.6	1 380.3	1 259.2	9.6	86.2	84.7	1 189.5	1 066.3	11.6	86.2	84.7	1 189.5	1 066.3	11.6	7.5	5.6	103.7	70.9	46.2	7.5	5.6	103.7	70.9	46.2	6.3	9.7	87.1	122.0	-28.6	8 770.9	6 913.9	26.9	53.0	45.8	
1515 PG Bison Medical Aid Society	892.9	843.1	5.9	892.9	843.1	5.9	86.2	82.9	769.7	698.7	10.2	86.2	82.9	769.7	698.7	10.2	10.0	8.9	89.3	74.7	19.5	10.0	8.9	89.3	74.7	19.5	3.8	8.3	33.9	69.6	-51.3	7 711.4	6 856.7	12.5	72.0	67.8	
1186 PG Group Medical Scheme	1 145.1	1 134.6	0.9	861.5	854.7	0.8	86.9	78.3	995.																												

Detailed financial information: Registered schemes for the year ended 31 December 2005

REF NAME OF MEDICAL SCHEME	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross Claims Incurred (incl. PMSA & Managed Care Claims)			Net Claims Incurred (incl. Managed Care Claims)			Gross Non-health Expenses			Net Non-health Expenses			Surplus/(Deficit) from Operations			Year End Reserve Position (per Regulation 29)			Solvency Ratio											
	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	% Growth 2005 R	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	% Growth 2005 R	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	% Growth 2005 R	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	% Growth 2005 R	PABPM 2005 R	% Growth 2004 R	PABPM 2004 R	% Growth 2005 R	2004 %	2005 %								
1013 Rhodes University Medical Scheme	698.8	1.4	698.8	689.2	1.4	76.4	69.9	481.9	10.8	76.4	69.9	533.9	481.9	10.8	10.3	9.4	71.7	65.0	10.3	10.3	9.4	71.7	65.0	10.3	13.3	20.6	93.2	142.3	-34.5	6 109.9	4 758.6	28.4	72.9	57.5		
1209 SA Breweries Medical Aid Society	674.7	629.5	7.2	614.4	587.1	4.7	77.9	74.0	525.9	465.7	12.9	77.4	72.4	475.8	425.3	11.9	9.4	63.7	59.0	7.9	10.4	10.1	63.7	59.0	7.9	11.1	16.3	74.9	102.8	-27.1	6 306.5	4 791.9	31.6	77.9	63.4	
1424 SABC Medical Aid Scheme	873.5	791.8	10.3	693.3	622.0	11.5	85.4	85.4	746.1	676.2	10.3	91.3	91.7	633.2	570.5	11.0	6.4	6.7	55.6	52.8	5.2	8.0	8.5	55.6	52.8	5.2	0.5	-0.2	4.5	-1.3	445.7	6 230.5	5 494.5	13.4	59.4	57.8
1038 SANWUJMed	310.0	288.1	20.1	310.0	288.1	20.1	74.2	72.5	229.9	187.1	22.9	74.2	72.5	229.9	187.1	22.9	10.5	11.4	32.5	29.4	10.6	10.5	11.4	32.5	29.4	10.6	15.4	16.2	47.6	41.7	14.1	4 220.7	3 286.8	28.4	113.5	106.1
1527 Sappi Medical Aid Scheme	848.2	787.9	7.6	696.9	649.3	7.3	84.9	87.1	720.1	686.2	4.9	84.8	86.8	590.9	563.6	4.8	7.2	7.0	60.8	55.4	9.7	8.7	8.5	60.8	55.4	9.7	5.3	3.8	45.3	30.3	49.5	4 136.8	3 146.0	31.5	40.6	33.3
1234 Sasolmed	492.0	726.1	-4.7	684.2	718.4	-4.8	98.6	76.2	640.9	553.1	15.9	92.7	76.1	634.2	546.7	16.0	7.8	8.0	54.3	58.2	-6.7	7.9	8.1	54.3	58.2	-6.7	-0.6	15.6	-4.3	113.5	-103.8	4 526.0	4 095.0	10.5	54.5	47.0
1531 Sedmed	493.6	390.3	26.5	493.6	390.3	26.5	99.7	101.5	491.9	396.3	24.1	99.7	101.5	491.9	396.3	24.1	1.6	1.4	8.1	5.5	48.2	-1.3	-2.9	-6.5	-11.4	-43.4	1 622.6	648.8	150.1	27.4	13.9	150.1	27.4	13.9		
1243 Siemens Medical Scheme	960.7	871.3	10.3	721.3	654.6	10.2	74.7	78.6	717.4	684.8	4.7	83.2	88.0	600.3	576.3	4.2	7.8	8.1	74.6	70.3	6.1	10.3	10.7	74.6	70.3	6.1	4.8	0.9	46.4	8.0	480.7	6 798.6	5 481.2	24.0	59.0	52.4
1580 South African Police Service Medical Scheme (POLMED)	571.8	595.2	-3.9	571.8	595.2	-3.9	95.8	85.2	547.9	507.1	8.0	95.8	85.2	547.9	507.1	8.0	9.3	8.5	53.1	50.7	4.8	9.3	8.5	53.1	50.7	4.8	-5.1	6.3	-29.3	37.4	-178.2	3 179.0	3 402.3	-7.2	46.3	48.0
1254 Stockmed	868.7	809.7	7.3	651.4	607.1	7.3	81.3	72.9	706.3	590.2	19.7	84.4	75.8	549.7	460.4	19.4	9.6	9.2	83.0	74.2	11.8	12.7	12.2	83.0	74.2	11.8	2.1	9.0	18.7	72.5	-74.2	17 067.7	15 578.6	9.6	163.7	160.3
1544 Tiger Brands Medical Scheme	779.8	767.0	1.7	779.8	767.0	1.7	96.8	91.2	754.9	699.8	7.9	96.8	91.2	754.9	699.8	7.9	7.5	6.9	58.5	52.9	10.6	10.6	10.6	58.5	52.9	10.6	-4.3	1.9	-33.6	14.3	-334.9	6 983.9	6 554.5	6.6	74.6	71.2
1582 Transmed Medical Fund	581.5	562.1	3.4	529.3	517.8	2.2	101.7	90.4	591.7	508.4	16.4	102.8	90.6	544.4	469.0	16.1	11.6	11.0	67.5	62.1	8.7	12.8	12.0	67.5	62.1	8.7	-14.2	-2.4	-82.5	-13.3	521.2	5 184.5	5 413.4	-4.2	74.3	80.3
1579 Tsogo Sun Group Medical Scheme	664.8	662.5	0.3	499.2	516.7	-3.4	87.6	78.2	582.5	517.9	12.5	86.3	76.7	430.6	396.1	8.7	15.0	14.4	99.7	95.6	4.3	20.0	18.5	99.7	95.6	4.3	-4.7	3.8	-31.1	25.0	-224.8	6 126.5	6 793.9	-9.8	76.8	85.5
1434 Umed	794.1	747.2	6.3	776.2	730.3	6.3	88.4	81.9	701.9	611.6	14.8	88.4	81.8	686.3	597.0	14.9	8.4	7.6	66.9	56.6	18.1	8.6	7.8	66.9	56.6	18.1	2.9	10.3	23.0	76.6	-70.0	6 810.7	5 725.8	18.9	71.5	63.9
1597 Umwuzo Health Medical Scheme	313.7	304.8	2.9	302.6	283.8	6.6	74.4	65.0	233.4	198.2	17.8	76.6	69.7	231.7	197.8	17.1	16.4	17.7	51.4	54.1	-5.0	17.0	19.1	51.4	54.1	-5.0	6.2	10.5	19.5	31.9	-38.8	326.3	191.6	70.3	8.7	10.5
1520 University of KwaZulu-Natal Medical Scheme	718.2	657.1	9.3	540.2	494.3	9.3	79.1	77.9	568.2	512.1	11.0	83.6	85.1	451.7	420.5	7.4	12.4	12.2	88.9	80.3	10.7	16.5	16.2	88.9	80.3	10.7	-0.1	-1.0	-0.4	-6.5	-93.7	4 416.1	3 886.9	13.6	51.2	49.3
1282 University of the Witwatersrand Staff Medical Aid Scheme	792.9	733.5	8.1	792.9	733.5	8.1	91.7	80.7	726.7	592.1	22.7	91.7	80.7	726.7	592.1	22.7	10.1	8.6	80.5	62.8	28.1	10.1	8.6	80.5	62.8	28.1	-1.8	10.7	-14.3	78.6	-118.2	7 833.9	7 426.8	5.5	82.3	84.4
1565 Venda Police and Prisons Medical Scheme (Polprismed)	577.8	336.4	71.7	577.8	336.4	71.7	77.7	84.9	448.8	285.8	57.7	77.7	84.9	448.8	285.8	57.0	16.5	25.4	95.1	85.5	11.2	16.5	25.4	95.1	85.5	11.2	5.9	-10.4	33.8	-34.9	197.0	-	-71.5	100.0	0.0	-1.8
1291 Witbank Coalfields Medical Aid Scheme	784.2	732.7	7.0	571.9	531.7	7.6	88.9	86.9	697.4	637.1	9.5	90.4	91.0	517.0	483.8	6.9	5.8	5.5	45.3	40.4	12.1	7.9	7.6	45.3	40.4	12.1	1.2	1.0	9.5	7.5	28.0	10 376.8	9 702.3	7.0	110.3	110.3
1293 Wooltru Healthcare Fund	555.2	519.5	6.9	520.1	493.9	5.3	91.0	84.1	504.9	436.9	15.6	91.8	84.7	477.7	418.2	14.2	11.6	12.1	64.6	63.0	2.6	12.4	12.8	64.6	63.0	2.6	-4.0	2.4	-22.2	12.7	-274.8	6 071.1	5 140.5	18.1	91.1	82.5
1253 Xstrata Medical Aid Scheme	486.2	487.2	-0.2	486.2	487.2	-0.2	80.2	75.9	389.8	369.9	5.4	80.2	75.9	389.8	369.9	5.4	12.1	10.5	58.9	51.1	15.2	12.1	10.5	58.9	51.1	15.2	7.7	13.6	37.6	66.2	-43.2	3 367.4	2 961.7	13.7	57.7	50.7
SUB-TOTAL - Registered Restricted Schemes	650.7	632.5	2.9	594.5	581.3	2.3	89.0	84.0	579.0	531.2	9.0	89.8	84.3	533.6	490.0	8.9	10.0	9.9	65.3	62.6	4.4	11.0	10.8	65.3	62.6	4.4	-0.7	4.5	-4.4	28.6	-115.5	4 950.8	4 427.1	11.8	63.5	58.8
TOTAL REGISTERED SCHEMES	669.9	645.3	3.8	591.8	576.1	2.7	84.4	79.1	565.6	510.7	10.8	84.4	78.6	499.6	452.6	10.4	14.4	13.8	96.6	89.3	8.2	16.3	15.5	96.6	89.3	8.2	-0.7	5.3	-4.4	34.2	-112.9	3 103.2	2 830.4	9.6	39.1	37.3

NOTES:

- Draft Annual Financial Statements was submitted.
- An encumbered asset was excluded in the calculation of the solvency ratio.
- The solvency ratio has been restated by removing the contributions of the special government subsidized pensioner group.
- The scheme was registered during 2000, and a phase-in solvency ratio of 25% applies.
- The scheme was registered during 2001, and a phase-in solvency ratio of 22% applies.
- The scheme was registered during 2002, and a phase-in solvency ratio of 17.5% applies.

- g The scheme was registered during 2003, and a phase-in solvency ratio of 13,5% applies.
- h The scheme was registered during 2004, and a phase-in solvency ratio of 10% applies.
- i Pulz amalgamated with NMP with effect from 01 January 2005, to form Momentum Health.
- j ABI Medical Scheme amalgamated with SA Breweries with effect from 01 January 2005.
- k Venda Police and Prisons Medical Scheme (Polprismed) amalgamated with Hosmed with effect from 01 August 2005.
- l Omnihealth's members were transferred to KwaZulu-Natal Medical Aid Scheme in November 2005 and Omnihealth was subsequently liquidated.
- m The scheme was liquidated and therefore submitted unsigned management accounts.
 - PMSA = Personal Medical Savings Account
 - GCI = Gross Contribution Income
 - PABPM = Per Average Beneficiary Per Month
 - PAB = Per Average Beneficiary
- Nett Claims Incurred include Managed Care: Healthcare Services included in Risk Transfer Arrangements
- NC = Not comparable due to data not collected
- Prior year figures have been restated
- Schemes liquidated during the year, and submitted unaudited management accounts.
- The following schemes amalgamated in 2004 and 2005:
 - ABI Medical Scheme amalgamated with SA Breweries with effect from 01 January 2005.
 - Pulz with NMP with effect from 01 January 2005 to form Momentum Health.
 - Venda Police and Prisons Medical Scheme (Polprismed) with Hosmed with effect from 01 August 2005.
 - Myhealth with Oxygen with effect from 1 July 2004
 - Anglogold with DHMS with effect from 1 June 2004
 - Billmed with Samancor with effect from 1 July 2004
- Schemes were registered during the 2004 year. The solvency ratio is not directly comparable to the rest of the industry

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI) R'000	Risk Contribution Income (RCI) PABPM R	Gross Claims Incurred (incl. PMSA & Managed Care Claims) R'000		Net Claims Incurred (incl. Managed Care Claims) R'000		Gross Non-health Expenses (incl. PMSA) R'000		Net Non-health Expenses R'000		Surplus/(Deficit) from Operations R'000		
								As % of GCI	PABPM R	As % of RCI	PABPM R	As % of GCI	PABPM R	As % of RCI	PABPM R	As % of GCI	PABPM R	
REGISTERED SCHEMES - OPEN																		
I589	Baymed																	
	Coastal	1 018	4 035	27.5	2.7	23 213	479.4	19 613	84.5	405.1	19 613	84.5	3 589	15.5	74.1	3 589	15.5	
	Other																	
	Consolidated	1 018	4 035	27.5	2.7	23 213	479.4	19 613	84.5	405.1	19 613	84.5	3 589	15.5	74.1	3 589	15.5	
I252	Bestmed Medical Scheme																	
	Topcare	3 185	6 869	42.0	1.68	101 042	1 225.8	82 147	81.3	996.6	82 147	81.3	6 215	6.2	75.4	6 215	6.2	
	Millennium Comprehensive	6 883	16 742	39.5	1.33	214 298	1 066.7	190 008	88.7	945.8	190 008	88.7	7 167	7.6	80.7	7 167	7.6	
	Millennium Standard	4 128	9 549	32.1	5.6	70 920	6 189	57 059	497.9	362.0	41 477	72.7	362.0	9 181	12.9	80.1	16.1	
	Millennium Basic	1 825	3 781	24.5	0.2	14 835	327.0	10 250	69.1	225.9	7 917	66.8	1 745	37.8	25.1	82.2	37.8	
	Bonus Plus	12 173	41 526	26.6	0.2	266 679	535.2	157 942	59.2	317.0	107 700	53.9	216.1	49 829	18.7	100.0	49 829	
	Blue Print	2 878	5 767	31.0	4.9	34 615	500.2	462.7	30 531	88.2	441.2	28 513	89.0	412.0	4 266	13.3	61.6	4 266
	Other																	
	Consolidated	31 072	84 234	31.2	5.1	702 389	694.9	524 746	74.7	519.1	393 328	72.5	389.1	89 599	12.8	88.6	89 599	
I1512	Bonitas Medical Aid Fund																	
	Bonsave Option	3 125	8 271	28.4	3.0	36 273	365.5	29 655	298.8	24 906	68.7	250.9	18 351	61.9	184.9	8 292	22.9	
	Primary Option	16 944	46 833	26.4	1.5	218 548	388.9	203 233	361.6	162 455	74.3	289.1	155 147	76.3	276.1	43 651	20.0	
	Elite Option	4 273	9 141	40.4	15.9	120 754	1 100.8	112 564	1 026.2	34 174	111.1	1 232.2	31 069	116.4	1 194.9	12 406	10.3	
	Boncap Option	1 823	3 216	38.1	1.8	14 020	363.3	14 020	363.3	14 939	106.6	387.1	14 939	106.6	387.1	5 004	35.7	
	Standard Option	168 834	425 408	29.7	3.3	3 358 214	657.8	3 303 500	647.1	2 623 902	78.1	5 140.0	509 918	15.2	929.9	509 918	15.4	
	Other																	
	Consolidated	194 999	492 869	29.6	3.4	3 747 808	633.7	3 662 972	619.3	2 960 376	79.0	500.5	2 923 543	79.8	494.3	579 271	15.5	
I034	Cape Medical Plan																	
	Healthpact Plus	881	1 686	54.4	37.7	20 209	998.9	17 904	884.9	25 812	127.7	1 275.8	24 142	134.8	1 193.3	2 159	10.7	
	Healthpact lq	5 509	12 450	32.4	6.4	64 618	432.5	59 047	395.2	61 515	95.2	4 117.7	57 447	97.3	384.5	13 526	20.9	
	Other																	
	Consolidated	6 390	14 136	35.0	10.2	84 827	500.1	76 950	453.6	87 327	102.9	5 148.0	81 589	106.0	481.0	15 685	18.5	
I048	CIMAS Wellness Medical Aid Scheme																	
	80 Member Protection Plan	1	3	45.3	33.3	9 654	268 160.6	9 654	268 160.6	11 497	119.1	319 348.4	11 497	119.1	319 348.4	1 501	15.5	
	70 Economy Plan	1	3	45.3	33.3	6 002	166 718.8	5 989	166 357.1	6 627	110.4	184 087.3	6 618	110.5	183 832.1	1 155	19.2	
	Budget 100 Plan	58	93	59.3	48.4	1 557	1 395.1	1 557	1 395.1	1 869	120.0	1 674.8	1 869	120.0	1 674.8	292	18.7	
	Dynamix	203	518	34.6	9.7	4 525	727.9	3 409	548.4	3 996	88.3	6 429.9	2 988	87.6	480.6	680	15.0	
	Pace	1	3	45.3	33.3	20	562.7	20	562.7	24	116.5	655.4	24	116.5	655.4	6	28.1	
	Siride	1	3	45.3	33.3	11	311.1	8	233.3	4	35.4	110.1	1	16.3	38.0	3	25.4	
	75 Plan	1 260	2 658	47.7	31.5	14 017	439.5	13 975	436.6	16 627	118.6	521.3	16 597	119.2	520.3	3 343	23.8	
	Other																	
	Consolidated	1 525	3 281	45.9	28.5	35 786	908.9	34 561	877.8	40 643	113.6	1 032.3	39 593	114.6	1 005.6	6 979	19.5	
I1552	Community Medical Aid Scheme (COMMED)																	
	Deluxe	5 395	14 715	29.6	2.8	134 725	763.0	117 504	87.2	665.4	117 504	87.2	366.4	24 129	17.9	136.6	24 129	
	Standard	5 100	13 869	27.7	1.1	82 201	493.9	61 261	74.5	368.1	61 261	74.5	21 065	25.6	126.6	21 065	25.6	
	Core	137	309	28.5	4.5	1 246	336.0	1 246	336.0	817	65.6	2 203.3	817	65.6	2 203.3	470	37.8	
	Other																	
	Consolidated	10 632	28 893	28.7	2.0	218 172	629.3	179 583	82.3	518.0	179 583	82.3	518.0	45 664	20.9	131.7	45 664	

Detailed financial information per option:
Registered schemes

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations		
						R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000
1491	Compare Medical Scheme																			
	Excess	1 103	2 581	36.2	59	21 216	685.0	21 216	685.0	16 014	75.5	517.1	16 014	75.5	517.1	4 316	20.3	139.4	4 316	20.3
	Excess Direct	1 337	3 117	40.1	12.1	50 787	1 357.8	37 936	1 014.2	40 808	80.4	1 091.0	31 748	83.7	848.8	7 007	18.5	187.3	7 007	18.5
	Managed Low	649	1 541	32.0	9.6	8 412	454.9	8 412	454.9	6 141	73.0	332.1	6 141	73.0	332.1	1 814	21.6	98.1	1 814	21.6
	Managed Standard	259	690	39.5	15.2	8 774	1 059.7	8 774	1 059.7	8 291	94.5	1 001.3	8 291	94.5	1 001.3	1 570	17.9	189.7	1 570	17.9
	Major Medical Expenses -Mme	1 239	2 496	38.1	8.8	15 408	514.4	15 356	512.7	12 482	81.0	416.7	12 482	81.0	416.7	3 022	19.7	100.9	3 022	19.7
	Modmed	1 875	4 431	33.1	6.2	46 321	871.1	46 321	871.1	35 114	75.8	660.4	35 114	75.8	660.4	8 796	19.0	165.4	8 796	19.0
	Mosmed	2 508	7 005	25.5	0.9	51 065	607.5	51 065	607.5	38 255	74.9	455.1	38 255	74.9	455.1	9 196	18.0	109.4	9 196	18.0
	Mummed - 1 June 2005	76	247	22.4	0.0	394	132.8	394	132.8	116	29.6	39.3	116	29.6	39.3	75	19.1	25.3	75	19.1
	Status	1 194	2 689	42.7	19.5	43 336	1 343.0	43 336	1 343.0	40 866	94.3	1 266.5	40 866	94.3	1 266.5	7 547	17.4	233.9	7 547	17.4
	Other																			
	Consolidated	10 240	24 797	33.7	7.5	245 712	825.7	232 809	782.4	198 088	80.6	665.7	189 027	81.2	635.2	43 345	17.6	145.7	43 345	17.6
1125	Discovery Health Medical Scheme																			
	Classic Core	116 528	253 247	30.0	3.9	1 865 899	6 140.4	1 553 546	5 111.2	1 256 429	67.3	413.4	955 220	61.5	314.3	401 848	21.5	132.2	401 848	21.5
	Essential Comprehensive	61 631	151 803	33.6	8.0	1 786 001	980.4	1 367 917	750.9	1 549 871	86.8	850.8	1 175 178	85.9	645.1	249 666	14.7	371.1	249 666	14.7
	Essential Core	83 295	202 077	28.0	3.6	2 777 687	526.9	1 022 484	421.7	920 638	72.1	379.7	687 724	67.3	283.6	290 002	22.7	119.6	290 002	22.7
	Netcare Plus	4 648	10 228	34.0	11.0	97 214	792.1	85 202	694.2	76 512	78.7	623.4	67 993	79.8	554.0	37 465	38.5	305.3	37 465	38.5
	Foundation Core	7 435	17 623	28.6	3.4	99 849	472.2	81 313	384.5	66 000	66.1	312.1	49 735	61.2	235.2	27 971	28.0	132.3	27 971	28.0
	Coastal Core	173 454	414 411	29.6	3.7	2 226 433	447.7	1 822 819	366.5	1 657 216	74.4	333.2	1 283 065	70.4	258.0	590 528	26.5	118.7	590 528	26.5
	Keycare Core	8 731	15 097	30.1	5.0	42 875	236.7	42 896	236.8	24 374	56.8	134.5	24 369	56.8	134.5	10 987	25.6	60.6	10 987	25.6
	Keycare Plus	44 339	89 601	27.0	2.6	360 648	335.4	360 792	335.6	301 336	83.6	280.3	301 250	83.5	280.3	85 920	23.8	79.9	85 920	23.8
	Classic Priority	33 020	76 623	29.9	3.5	708 210	770.2	544 824	592.5	586 702	82.8	638.1	442 508	81.2	481.3	117 356	16.6	127.6	117 356	16.6
	Essential Priority	10 369	24 535	30.6	6.6	210 094	713.6	161 124	547.3	177 043	84.3	601.3	134 861	83.7	458.1	36 887	17.6	125.3	36 887	17.6
	Mediclinic Priority	4 385	10 655	31.6	4.3	92 164	720.8	71 542	559.5	76 787	83.3	600.6	56 832	79.4	444.5	16 600	18.0	129.8	16 600	18.0
	Coastal Priority	8 439	21 412	32.3	5.3	176 326	686.2	134 037	521.7	158 521	89.9	616.9	124 885	93.2	486.0	30 994	17.6	120.6	30 994	17.6
	Classic Comprehensive	185 849	459 561	33.7	6.5	5 816 190	1 054.7	4 494 447	815.0	5 534 878	95.2	1 003.7	4 726 333	95.1	775.4	762 041	13.1	138.2	762 041	13.1
	Other					(0)		(0)	(45 962)			(46 016)			(2 897)			(2 897)		
	Consolidated	742 123	1 746 873	30.9	4.9	14 759 591	704.1	11 742 942	560.2	12 340 347	83.6	588.7	9 533 937	81.2	454.8	2 655 367	18.0	126.7	2 655 367	18.0
1596	Eclipse Medical Scheme																			
	Moon	10	19	36.8	15.8	57	248.7	57	248.7	19	34.1	84.8	19	34.1	84.8	11	20.1	11	20.1	
	Sun	145	345	35.3	7.0	3 200	773.0	3 058	738.6	2 941	91.9	710.3	2 897	94.7	699.8	276	9.0	66.6	276	9.0
	Earth	388	779	30.5	2.3	4 747	507.8	4 642	496.6	3 936	82.9	421.1	3 900	84.0	417.2	675	14.2	72.2	675	14.2
	Other																			
	Consolidated	543	1 143	32.1	3.9	8 004	583.6	7 756	565.5	6 896	86.2	502.8	6 817	87.9	497.0	962	12.0	70.1	962	12.0
1202	Fedhealth																			
	Ultimax	1 374	2 480	53.0	30.4	65 983	2 217.2	52 881	1 776.9	62 597	94.9	2 103.4	51 173	96.8	1 719.5	4 753	7.2	159.7	4 753	7.2
	Ultima 300	901	1 999	44.7	17.7	29 817	1 243.0	24 781	1 033.1	24 171	81.1	1 007.6	19 780	79.8	824.6	2 780	9.3	115.9	2 780	9.3
	Ultima 300 Ohb	3 664	7 613	46.9	22.7	138 343	5 143.3	107 706	1 790.0	127 260	92.0	3 930.0	100 548	93.4	1 000.6	12 197	8.8	335.5	12 197	8.8
	Ultima 200	8 953	20 984	40.2	11.7	147 885	587.3	137 870	547.5	115 382	78.0	458.2	106 650	77.4	423.5	24 523	16.6	97.4	24 523	16.6
	Ultima 200 Ohb	7 988	17 323	40.1	15.2	178 708	859.7	142 516	685.6	167 418	93.7	805.4	135 864	95.3	653.6	22 666	12.7	109.0	22 666	12.7
	Maxima Plus	1 206	2 157	40.4	5.6	34 781	1 343.7	26 574	1 026.6	31 509	90.6	1 217.3	24 353	91.6	940.8	4 429	12.7	171.1	4 429	12.7
	Maxima Core	7 820	20 942	28.0	2.3	89 701	356.9	73 039	290.6	51 018	56.9	203.0	36 491	50.0	145.2	19 952	22.2	79.4	19 952	22.2
	Maxima Standard	37 966	92 609	28.3	1.0	588 089	529.2	466 220	419.5	424 008	72.1	381.5	317 752	68.2	285.9	105 883	18.0	95.3	105 883	18.0
	Ultima Core	1 566	3 223	37.0	11.5	18 157	469.5	15 757	407.4	14 969	82.4	387.0	12 877	81.7	332.9	4 080	22.5	105.5	4 080	22.5
	Ultima 200 Dg	1 119	246	39.9	11.4	1 674	567.0	1 483	502.3	905	54.1	306.5	739	49.8	250.2	308	18.4	104.4	308	18.4
	Ultima 200 Ohb Dg	1 37	263	40.6	16.0	2 413	764.4	1 993	631.4	1 782	73.9	564.6	1 416	71.1	448.6	362	18.1	114.6	362	18.1
	Ultima 300 Dg	24	44	45.5	20.5	566	1 071.2	485	919.0	303	53.6	573.7	233	48.0	67	11.8	126.9	67	11.8	
	Ultima 300 Ohb Dg	123	208	47.1	23.1	3 273	1 311.5	2 630	1 053.8	2 718	83.0	1 089.0	2 157	82.0	864.3	361	11.0	144.5	361	11.0
	Other					266		247		600		584		85				85		
	Consolidated	71 841	170 091	32.8	5.9	1 299 655	636.7	1 054 183	516.5	1 024 639	78.8	502.0	810 615	76.9	397.1	202 445	15.6	99.2	202 445	15.6



Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations						
						R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of GCI			
I1501	Free State Medical Aid Scheme																							
	Hospital Plan	129	352	34.4	6.5	2 381	563,7	2 232	528,5	3 068	128,9	726,4	2 967	132,9	702,5	70,0	296	13,2	70,0	(1 031)	-43,3	-244,1		
	Other Consolidated	129	352	34.4	6.5	2 381	563,7	2 232	528,5	3 068	128,9	726,4	2 967	132,9	702,5	70,0	296	13,2	70,0	(1 031)	-43,3	-244,1		
I1554	Genesis Medical Scheme																							
	Plan B	5 187	15 985	26,7	1,6	95 599	498,4	73 562	383,5	71 002	74,3	370,1	49 097	66,7	17 349	90,4	17 349	23,6	90,4	7 116	7,4	37,1		
	Plan A	4 917	14 748	28,2	3,6	48 233	272,5	48 233	272,5	40 182	83,3	227,0	40 165	83,3	8 752	49,5	8 752	18,1	49,5	(684)	-1,4	-3,9		
	Other Consolidated	10 104	30 733	27,4	2,5	143 832	390,0	121 795	330,3	111 184	77,3	301,5	89 262	73,3	242,0	70,8	26 100	21,4	70,8	6 433	4,5	17,4		
	Gen-Health Medical Scheme																							
I1561	Basic Cover Plan	10 062	23 918	29,6	1,1	96 964	337,8	76 353	266,0	18 606	19,2	64,8	15 153	19,8	43 447	15,1	43 447	56,9	15,1	17 753	18,3	61,9		
	Cover Plus Plan	3 964	10 082	32,6	3,8	67 386	557,0	53 061	488,6	62 361	92,5	515,5	50 787	95,7	22 268	33,0	22 268	42,0	184,1	(19 993)	-29,7	-165,3		
	Other Consolidated	14 026	34 000	30,5	1,9	164 350	402,8	129 414	317,2	80 968	49,3	198,5	65 940	51,0	65 714	40,0	65 714	50,8	161,1	(2 240)	-1,4	-5,5		
I162	Global Health																							
	Gold	16 793	40 359	36,5	1,20	390 772	806,9	304 725	629,2	379 322	97,1	783,2	302 252	99,2	624,1	42 527	10,9	42 527	14,0	87,8	(40 054)	-10,3	-82,7	
	Platinum	1 032	1 946	46,3	2,40	38 124	1 632,6	35 869	1 536,0	38 128	100,0	1 632,7	35 676	99,5	1 527,8	4 438	11,6	1 900	12,4	900	(4 245)	-11,1	-181,8	
	Progio	2 361	6 833	32,4	5,2	56 834	693,1	45 460	554,4	43 305	76,2	528,1	33 657	74,0	410,5	7,342	12,9	89,5	16,2	89,5	4 462	7,9	54,4	
	Silver	1 863	4 625	29,8	5,5	25 202	454,1	25 113	452,5	21 077	83,6	379,8	20 893	83,2	376,4	3,834	15,2	69,1	15,3	69,1	385	1,5	6,9	
	Decision	3 838	8 539	34,1	7,2	38 698	377,7	36 627	357,4	46 880	121,1	457,5	46 104	125,9	449,9	9,459	24,4	92,3	9,459	25,8	(18 936)	-48,9	-184,8	
	Other Consolidated	25 887	62 302	35,5	10,5	549 624	735,2	447 789	598,9	528 367	96,1	706,7	438 237	97,9	586,2	69 437	12,6	69 437	15,5	92,9	(59 886)	-10,9	-80,1	
	Good Hope Medical Aid Society																							
	I1466	Budget 100	93	303	33,0	1,0	1 659	456,4	1 659	456,4	1 983	119,5	545,4	1 983	119,5	545,4	42,5	25,6	117,0	25,6	117,0	(749)	-45,1	-206,0
		Super 100	278	675	39,1	11,3	4 200	518,5	4 200	518,5	3 601	85,7	444,5	3 601	85,7	444,5	1 327	31,6	1 639	31,6	1 639	(728)	-17,3	-89,9
Makoti		3 188	10 015	28,2	0,4	26 127	217,4	26 127	217,4	24 299	93,0	202,2	24 299	93,0	202,2	1 869	7,2	1 869	7,2	1 869	(41)	-0,2	-0,3	
Other Consolidated		3 559	10 993	29,0	1,0	31 986	242,5	31 986	242,5	29 883	93,4	226,5	29 883	93,4	226,5	3 622	11,3	3 622	11,3	3 622	(1 519)	-4,7	-11,5	
Plus		14 892	59 342	27,1	1,8	356 700	500,9	356 700	500,9	308 611	86,5	433,4	308 611	86,5	433,4	47 171	13,2	66,2	13,2	66,2	917	0,3	1,3	
I1537	Value	26 095	93 828	26,9	1,7	351 081	311,8	351 081	311,8	332 368	94,7	295,2	332 368	94,7	295,2	70 163	20,0	62,3	20,0	62,3	(51 449)	-14,7	-45,7	
	Other Consolidated	40 987	153 170	27,0	1,7	707 781	385,1	707 781	385,1	641 051	90,6	348,8	641 051	90,6	348,8	117 334	16,6	63,8	16,6	63,8	(50 604)	-7,1	-27,5	
	Ingwe Health Plan																							
	Capitation	15 253	26 372	28,4	1,2	119 111	376,4	118 287	373,8	98 271	82,5	310,5	98 073	82,9	309,9	28 835	24,2	91,1	24,2	91,1	(8 621)	-7,2	-27,2	
	Classic	658	1 675	32,2	5,5	18 288	909,9	18 162	903,6	15 020	82,1	747,3	14 990	82,5	745,8	3 367	18,4	167,5	18,5	167,5	(195)	-1,1	-9,7	
I1577	Hospital Plus	1 531	2 074	29,6	1,8	8 540	343,1	8 481	340,8	5 077	59,5	204,0	5 067	59,8	203,6	3 719	43,5	149,4	43,8	149,4	(305)	-3,6	-12,3	
	Care Plus	468	979	29,8	1,0	8 258	703,0	8 201	698,1	7 046	85,3	599,8	7 032	85,7	598,6	2 024	24,5	172,3	24,7	172,3	(856)	-10,4	-72,8	
	Other Consolidated	17 910	31 100	28,8	1,5	154 197	413,2	153 131	410,3	125 415	81,3	336,1	125 163	81,7	335,4	37 945	24,6	101,7	24,8	101,7	(9 977)	-6,5	-26,7	
	KwaZulu-Natal Medical Aid Scheme																							
	Humanity Comprehensive Option	6 749	15 280	40,6	16,5	32 601	177,8	26 064	142,1	14 049	43,1	76,6	13 348	51,2	72,8	5 985	18,4	32,6	23,0	32,6	6 731	20,6	36,7	
I1556	Humanity Hospital Option	1 628	3 363	45,8	25,4	3 915	97,0	3 212	79,6	2 005	51,2	49,7	1 965	61,2	48,7	1 142	29,2	28,3	35,6	28,3	105	2,7	2,6	
	Humanity Option	5 685	21 312	25,4	0,9	90 393	353,5	90 393	353,5	72 634	80,4	284,0	72 634	80,4	284,0	19 478	21,5	76,2	21,5	76,2	(17 191)	-1,9	-6,7	
	Other Consolidated	14 062	39 955	32,9	8,9	126 909	264,7	119 669	249,6	88 688	69,9	185,0	87 947	73,5	183,4	26 605	21,0	55,5	22,2	55,5	5 117	4,0	10,7	



Detailed financial information per option:
Registered schemes

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations			
						R'000	PABPM R	R'000	PABPM R	R'000	PABPM R	R'000	PABPM R	R'000	PABPM R	R'000	PABPM R	R'000	PABPM R	R'000	PABPM R
1576	Liberty Medical Scheme																				
	Platinum Complete	7 719	19 166	37.1	9.7	249 613	1 085.3	195 126	848.4	196 424	78.7	854.0	141 782	72.7	616.5	22 756	11.7	98.9	30 587	12.3	133.0
	Gold Focus	12 874	27 441	31.6	5.5	144 572	439.0	126 257	383.4	115 111	79.6	349.6	100 220	79.4	304.3	32 861	26.0	99.8	(6 824)	4.7	-20.7
	Silver	3 622	6 607	28.9	2.3	22 912	19 686	289.0	2 483	15 873	69.3	2 002	13 855	70.4	1 747.7	7 814	34.1	98.6	(1 982)	8.6	-25.0
	Gold Advantage	2 096	5 313	32.6	5.7	56 041	8 790.0	45 970	721.0	42 773	76.3	6 709	32 672	71.1	512.4	6 213	13.5	97.5	7 085	12.6	111.1
	Platinum X-Treme	497	1 114	43.3	18.4	22 050	1 699.5	16 969	1 269.4	22 593	102.5	1 798	17 986	106.0	1 345.4	1 473	6.7	110.2	(2 490)	-11.3	-186.3
	Gold Network	490	1 059	34.8	8.3	9 043	7 111.6	8 403	6 612	8 362	92.5	6 580	8 047	95.8	6 332.2	1 259	13.9	99.0	(902)	-10.0	-71.0
	Network	304	615	25.1	0.5	1 729	234.3	1 579	214.0	1 126	65.1	152.6	1 143	72.3	1 548	412	23.8	55.8	25	1.4	3.4
	Platinum Focus	15 369	34 448	35.1	7.9	250 417	605.8	222 284	537.7	196 233	78.4	474.7	171 964	71.4	416.0	43 604	17.4	105.5	6 716	2.7	16.2
	Other																				
	Consolidated	42 971	95 763	33.9	7.1	756 377	658.2	636 274	553.7	598 496	79.1	520.8	487 668	76.6	424.4	116 391	15.4	101.3	32 215	4.3	28.0
1536	Lifemed Medical Scheme																				
	Comprehensive Package	1 274	3 326	39.0	8.7	50 208	1 258.0	50 208	1 258.0	40 681	81.0	1 019.3	40 681	81.0	1 019.3	7 917	15.8	98.4	1 610	3.2	40.4
	70 Option	862	2 333	33.1	4.3	20 144	719.5	20 118	718.6	15 941	79.1	569.4	15 915	79.1	568.5	3 532	17.5	126.2	671	3.3	24.0
	Budget 100	981	2 630	31.5	3.9	21 916	694.4	21 914	694.4	17 640	80.5	558.9	17 640	80.5	558.9	3 869	17.7	122.6	405	1.8	12.8
	Coreplan	53	89	29.4	1.1	405	379.6	405	379.6	296	73.1	277.4	296	73.1	277.4	96	23.7	90.0	13	3.2	12.1
	Other																				
	Consolidated	3 170	8 378	34.9	5.9	92 674	921.8	92 645	921.5	74 558	80.5	741.6	74 531	80.4	741.3	15 414	16.6	153.3	2 699	2.9	26.8
1142	Medical Expenses Distribution Society (MEDS)																				
	100 Plan	685	1 161	58.8	44.6	34 353	2 465.8	34 356	2 466.0	25 923	75.5	1 860.7	25 923	75.5	1 860.7	2 103	6.1	150.9	6 330	18.4	454.3
	Network Plan	1 009	2 384	38.9	13.8	14 672	512.9	14 380	502.7	11 813	80.5	412.9	11 636	80.9	406.7	3 012	20.5	105.3	(268)	-1.8	-9.4
	80 Plan	7 014	14 102	41.7	17.5	135 222	799.1	132 725	784.3	110 333	81.6	652.0	108 395	81.7	640.5	21 835	16.1	129.0	2 495	1.8	14.7
	Gemini Plan	721	1 307	55.3	39.5	24 895	1 587.3	20 215	1 288.9	21 060	84.6	1 342.8	16 670	82.5	1 062.9	2 326	9.3	148.3	1 219	4.9	77.7
	Other					42		42		(1)		(5)				2		2	46		
	Consolidated	9 429	18 954	43.3	20.2	209 185	919.7	201 718	886.9	169 128	80.9	743.6	162 619	80.6	715.0	29 277	14.0	128.7	9 822	4.7	43.2
1549	Medicover 2000																				
	Bona	6 168	17 891	25.5	1.8	13 213	61.5	12 495	58.2	7 224	54.7	33.6	6 826	54.6	31.8	1 622	13.0	7.6	4 047	30.6	18.9
	Titan	35 311	94 955	26.3	1.2	673 360	590.9	567 829	498.3	518 260	77.0	454.8	459 277	80.9	403.1	81 435	12.1	71.5	27 117	4.0	23.8
	Alta	1 997	4 719	32.1	5.7	31 525	556.7	30 560	539.7	28 679	91.0	506.4	27 762	90.8	490.3	3 735	11.8	66.0	(937)	-3.0	-16.5
	Other																				
	Consolidated	43 476	117 565	26.4	1.4	718 098	509.0	610 884	433.0	554 163	77.2	392.8	493 865	80.8	350.1	86 792	12.1	61.5	30 227	4.2	21.4
1149	Medihelp																				
	Medihelp Plus	28 955	47 881	47.4	19.0	882 812	1 536.5	862 565	1 501.2	796 566	90.2	1 386.4	782 423	90.7	1 361.7	90 572	10.3	157.6	(10 400)	-1.2	-18.2
	Dimension Elite	26 442	58 437	39.6	10.5	666 304	950.2	609 293	868.9	548 888	82.4	782.7	511 768	84.0	729.8	59 241	8.9	84.5	38 284	5.7	54.6
	Dimension Prime	21 149	51 134	32.2	5.5	364 097	593.4	316 972	516.5	257 609	70.8	419.8	221 740	70.0	361.4	25 668	7.0	41.8	69 514	19.1	113.3
	Necessa	617	1 521	27.3	2.1	3 765	206.3	3 765	206.3	2 966	78.8	1 62.5	2 966	78.8	1 625	343	9.1	18.8	455	12.1	25.0
	Medihelp 100	25 783	33 246	75.6	89.8	335 021	839.8	335 021	839.8	350 238	104.5	877.9	350 238	104.5	877.9	40 543	12.1	101.6	(55 760)	-16.6	-139.8
	Other					406 431		406 431		371 581		371 581			34 361			489			
	Consolidated	102 946	192 219	45.7	24.9	2 658 430	1 152.5	2 533 998	1 098.6	2 327 848	87.6	1 009.2	2 240 716	88.4	971.4	250 729	9.4	108.7	42 553	1.6	18.4
1506	Medimed Medical Scheme																				
	Alpha	1 326	3 698	29.2	3.1	14 676	330.7	14 676	330.7	12 288	83.7	276.9	12 288	83.7	276.9	1 449	9.9	32.6	939	6.4	21.2
	Managed Care	1 278	3 540	27.6	2.0	18 978	446.8	18 978	446.8	16 005	84.3	376.8	16 005	84.3	376.8	1 644	8.7	38.7	1 330	7.0	31.3
	Medisave - Standard	1 761	4 394	28.9	2.6	31 034	586.6	23 181	439.6	21 977	70.8	416.8	15 374	66.3	291.6	3 278	10.6	62.2	4 530	14.6	85.9
	Medisave - Max	379	1 015	36.5	9.2	12 010	986.1	8 996	738.6	9 530	79.3	782.4	6 833	76.0	5 610	933	7.8	76.6	1 230	10.2	101.0
	Other																				
	Consolidated	4 744	12 647	29.3	3.1	76 698	505.4	65 831	433.8	59 800	78.0	394.0	50 499	76.7	332.7	7 302	9.5	48.1	8 029	10.5	52.9

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations		
						R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000
1140	Medshield Medical Scheme																			
	144 Medielite	6 153	12 073	34.1	6.9	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3	1 074.3
	147 Medibase	22 390	61 831	26.6	0.6	354 398	477.6	310 586	418.6	222 999	62.9	300.5	205 079	66.0	276.4	71 391	23.0	96.2	34 116	9.6
	251 Medibonus	10 683	24 878	29.4	0.9	237 246	794.7	199 794	669.2	165 381	69.7	554.0	152 199	76.2	509.8	36 895	18.5	123.6	10 699	4.5
	450 Medivalie	6 283	17 629	26.1	0.8	60 420	285.6	51 800	244.9	39 598	65.5	187.2	36 078	69.6	170.5	17 391	28.8	82.2	1 669	-2.8
	150 Access	810	1 853	27.2	1.5	5 337	240.0	5 337	240.0	4 607	86.3	207.2	4 607	86.3	207.2	747	14.0	33.6	(16)	-0.3
	151 Healthstyle	357	748	34.9	8.2	4 063	452.6	4 063	452.6	2 748	67.6	306.1	2 748	67.6	306.1	1 098	27.0	122.3	217	5.3
	142 Extended	89	232	37.1	12.1	2 083	748.3	2 083	748.3	3 100	148.8	1 134.4	3 100	148.8	1 134.4	74	3.6	26.6	(1 090)	-52.3
	143 Medplus	23 085	61 055	26.1	0.5	452 862	618.1	384 546	524.9	298 777	66.0	407.8	274 524	71.4	374.7	78 383	20.4	107.0	31 639	7.0
	Other																			
	Consolidated	69 850	180 299	27.3	1.1	1 272 057	587.9	1 089 025	503.3	858 102	67.5	396.6	789 603	72.5	365.0	227 538	20.9	105.2	71 884	5.7
1021	Meridian																			
	Niu Gen HI Cover	271	518	50.9	32.8	9 692	1 559.1	7 662	1 232.6	9 632	99.4	1 549.6	8 855	115.6	1 424.5	885	11.6	142.4	(2 078)	-21.4
	Niu Gen Core	794	1 884	33.8	10.2	14 591	645.4	11 670	516.2	12 058	82.6	533.3	10 298	88.2	455.5	2 629	22.5	116.3	(1 257)	-8.6
	Niu Gen Value	651	1 530	35.3	10.5	18 082	984.8	14 252	776.3	16 302	90.2	887.9	14 655	102.8	798.2	2 263	15.9	123.3	(2 866)	-14.7
	Carecross	87	212	29.0	5.2	1 063	417.9	950	373.3	830	78.1	326.3	803	84.5	315.5	163	17.1	64.0	(16)	-1.5
	Other																			
	Consolidated	1 803	4 144	36.2	12.9	43 428	873.3	34 533	694.4	38 822	89.4	780.7	34 611	100.2	696.0	5 940	17.2	119.4	(6 017)	-13.9
1167	Momentum Health																			
	Base Network Primecure	1 213	2 364	31.9	7.2	9 411	331.7	9 054	319.2	8 641	91.8	304.6	8 444	93.3	297.7	1 739	18.5	61.3	(1 129)	-12.0
	Base State Primecure	80	134	30.9	1.5	289	179.7	281	174.8	170	58.8	105.7	166	59.1	103.2	65	22.5	40.4	50	17.3
	Base State Faranani	6	9	33.0	22.2	16	148.1	16	148.1	5	31.2	46.3	5	31.2	46.3	4	25.0	37.0	7	43.8
	Base Network Faranani	76	142	26.1	0.7	404	237.1	382	224.2	252	62.4	147.9	247	64.7	145.0	73	18.1	42.8	62	15.3
	Access Primecure	173	346	39.4	19.1	2 534	610.3	2 463	593.2	2 451	96.7	590.3	2 393	97.2	576.3	382	15.1	92.0	(312)	-12.3
	Access Medicross	205	431	35.5	10.0	2 970	574.2	2 816	544.5	2 757	92.8	533.1	2 636	93.6	509.7	493	16.6	95.3	(313)	-10.5
	Access State Primecure	468	951	29.1	5.4	5 111	447.9	5 001	438.2	3 663	71.7	321.0	3 575	71.5	313.3	874	17.1	76.6	552	10.8
	Access State Medicross	826	1 645	26.1	1.4	7 620	386.0	7 278	368.7	6 729	88.3	340.9	6 501	89.3	329.3	371	18.3	70.5	(614)	-8.1
	Custom Open	148	330	42.2	16.3	3 659	924.0	3 168	800.0	2 958	80.8	747.0	2 471	78.0	624.0	625	17.1	157.8	72	2.0
	Custom Medipost	1 120	2 697	39.2	13.5	23 119	714.3	18 696	577.7	22 542	97.5	696.5	18 942	101.3	585.3	3 535	18.9	109.2	(3 781)	-16.4
	Custom Any State	2 303	5 389	27.4	2.6	33 758	522.0	29 008	448.6	19 817	58.7	306.4	15 983	55.1	247.2	6 394	18.9	98.9	6 631	19.6
	Custom Afrox State	1 367	3 114	29.9	4.1	13 836	370.3	11 761	314.7	8 385	60.6	224.4	6 780	57.6	181.4	2 605	22.1	69.7	2 376	17.2
	Incentive Open	2 517	5 205	47.2	21.9	72 399	1 159.1	62 826	1 005.9	67 505	93.2	1 080.8	58 166	92.6	931.3	10 920	15.1	174.8	(6 260)	-8.6
	Incentive Medipost	7 304	16 232	43.5	18.1	161 472	829.0	133 413	684.9	179 042	110.9	919.2	154 761	116.0	794.5	25 180	15.6	129.3	(46 528)	-28.8
	Incentive Any State	14 652	34 243	30.0	4.2	280 637	683.0	231 926	564.4	197 494	70.4	480.6	158 839	68.5	386.5	45 589	16.2	110.9	27 498	9.8
	Incentive Afrox State	10 713	24 167	29.5	3.6	150 162	517.8	124 574	429.6	98 633	65.7	340.1	78 059	62.7	269.2	25 849	17.2	89.1	20 666	13.8
	Extender Open	2 633	5 234	50.5	27.5	102 665	1 634.6	86 290	1 373.9	115 666	127.7	1 841.6	101 489	117.6	1 615.9	11 540	11.2	183.7	(26 739)	-26.0
	Extender Medipost	1 769	4 052	42.2	16.8	62 037	1 275.9	48 800	1 003.6	64 322	103.7	1 322.8	55 169	113.1	1 346.6	6 712	10.8	138.0	(13 081)	-21.1
	Extender Any State	1 590	3 730	31.6	5.6	39 746	888.0	30 552	682.6	35 224	88.6	787.0	28 463	93.2	635.9	4 695	11.8	104.9	(2 606)	-6.6
	Extender Afrox State	330	776	30.8	4.0	6 728	674.2	4 929	529.3	4 817	76.7	517.3	3 625	73.5	389.3	817	13.0	87.7	487	7.8
	Gold Plan	573	1 043	49.9	28.9	27 587	2 204.1	26 982	2 155.8	19 869	72.0	1 587.5	19 748	73.2	1 577.8	3 843	13.9	307.0	3 391	12.3
	Other																			
	Consolidated	50 066	112 234	34.4	9.0	1 003 894	745.4	838 400	622.5	884 624	88.1	656.8	723 680	86.3	537.3	154 070	15.3	114.4	(39 350)	-3.9
1087	Munimed																			
	Alpha	9 244	19 909	42.4	18.3	330 775	1 384.5	328 810	1 376.3	313 329	94.7	1 311.5	312 215	95.0	1 306.8	34 252	10.4	143.4	(17 657)	-5.3
	Sigma	18 644	50 026	31.6	5.0	492 749	820.8	465 294	775.1	396 838	80.5	661.1	379 654	81.6	632.4	63 150	12.8	105.2	22 490	4.6
	Omega	16 816	44 700	30.0	4.9	318 612	594.0	301 340	561.8	274 882	86.3	512.5	264 775	87.9	493.6	56 422	17.7	105.2	(19 857)	-6.2
	Omega Basic	317	717	34.4	10.3	4 196	487.7	4 151	482.5	2 950	70.3	342.9	2 854	68.8	331.7	947	22.6	110.1	350	8.3
	Other																			
	Consolidated	45 021	115 352	32.9	7.3	1 146 332	828.1	1 099 595	794.4	987 999	86.2	713.8	959 498	87.3	693.2	154 771	13.5	111.8	(14 674)	-1.3

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations					
						R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of GCI	R'000	As % of GCI
1587	Pathfinder Medical Scheme																						
	Trail	700	1 013	288	20	2 416	1 987	2 416	1 730	2 103	870	2 103	870	1 730	1 444	598	1 188	1 444	598	1 188	(1 131)	-46.8	
	Lane	551	1 249	299	30	13 627	909.2	10 897	7270	9 073	66.6	8 434	77.4	562.7	2 507	18.4	1 673	2 507	230	167.3	(44)	-0.3	
	Trail Blazer	325	592	359	9.1	2 983	420.0	2 901	408.3	2 535	85.0	2 494	86.0	351.1	809	27.1	1 13.9	809	27.1	1 13.9	(403)	-13.5	
	Terrace	73	147	375	88	2 249	1 258.1	2 132	1 208.7	1 920	85.4	1 903	89.2	1 078.6	330	14.7	187.3	330	15.5	187.3	(101)	-4.5	
	Other																						
	Consolidated	1 649	3 001	31.1	4.2	21 275	590.8	18 346	509.4	15 631	73.5	14 933	81.4	414.7	5 090	23.9	141.3	5 090	27.7	141.3	(1 678)	-7.9	
1546	Pharos Medical Plan																						
	Paladin	2 669	7 106	31.3	5.0	51 121	599.5	49 627	582.0	45 182	88.4	43 941	88.5	515.3	11 026	21.6	129.3	11 026	22.2	129.3	(5 339)	-10.4	
	Creation	726	1 837	289	30	13 465	610.8	13 226	6000	10 849	80.6	10 615	80.3	481.5	3 160	23.5	143.3	3 160	23.9	143.3	(549)	-4.1	
	Footprint	2 632	5 466	295	2.4	28 022	427.2	27 854	424.7	19 892	71.0	303.3	19 743	301.0	8 983	32.1	136.9	8 983	32.2	136.9	(872)	-3.1	
	Rainbow	3 286	8 366	35.6	7.7	93 426	930.6	91 710	913.5	87 283	93.4	85 616	93.4	852.8	14 849	15.9	147.9	14 849	16.2	147.9	(8 755)	-9.4	
	Medicare	1 182	2 933	40.2	18.5	9 134	259.5	9 134	259.5	7 833	85.7	7 833	85.7	222.5	1 505	16.5	42.7	1 505	16.5	42.7	(203)	-2.2	
	Other																						
	Consolidated	10 495	25 708	33.2	6.7	195 168	632.6	191 551	620.9	171 039	87.6	167 747	87.6	543.8	39 522	20.3	128.1	39 522	20.6	128.1	(15 718)	-8.1	
1454	Pro Sano Medical Scheme																						
	Provider	1 848	5 132	31.2	4.5	21 103	342.7	21 103	342.7	13 101	62.1	13 101	62.1	212.7	4 287	20.3	69.6	4 287	20.3	69.6	3 716	17.6	
	Provision	921	1 918	29.1	4.3	10 026	435.6	10 026	435.6	7 487	74.7	7 487	74.7	325.3	1 851	18.5	80.4	1 851	18.5	80.4	688	6.9	
	Procedure	545	1 061	31.7	3.8	1 842	144.7	1 842	144.7	1 389	75.4	1 389	75.4	109.1	977	53.0	76.7	977	53.0	76.7	(523)	-28.4	
	Proclastic	34 025	90 297	35.2	8.7	760 412	701.8	608 329	561.4	692 878	91.1	639.4	560 231	92.1	517.0	100 798	13.3	93.0	100 798	16.6	93.0	(52 700)	-6.9
	Other																						
	Consolidated	37 339	98 408	34.8	8.4	793 383	671.8	641 301	543.1	714 854	90.1	605.3	582 208	90.8	493.0	107 913	13.6	91.4	107 913	16.8	91.4	(48 820)	-6.2
1196	Protea Medical Aid Society																						
	Accumulator-Standard	858	1 662	498	31.4	17 989	901.0	16 449	824.8	15 528	86.4	13 863	84.3	695.1	3 132	17.4	157.1	3 132	19.0	157.1	(546)	-3.0	
	Accumulator-Extended	296	486	658	58.2	11 488	1 969.7	10 431	1 788.7	9 168	79.8	8 715	83.5	1 494.4	1 526	13.3	261.7	1 526	14.6	261.7	190	1.7	
	Excess	317	432	697	66.9	7 547	1 455.9	7 547	1 455.9	5 388	71.4	5 388	71.4	1 039.4	1 738	23.0	335.3	1 738	23.0	335.3	420	5.6	
	Emc	29	48	330	4.2	251	435.7	248	430.8	330	131.4	329	132.7	571.7	22	8.9	38.8	22	9.0	38.8	(104)	-41.3	
	Essential Student	689	726	26.1	0.1	1 556	178.5	1 556	178.5	1 368	88.0	1 368	88.0	157.1	140	9.0	16.1	140	9.0	16.1	47	3.0	
	Medicross	10	18	41.4	11.1	95	441.4	95	441.4	72	76.0	72	76.0	335.4	9	9.0	39.7	9	9.0	39.7	14	15.0	
	Other																						
	Consolidated	2 199	3 372	49.3	32.6	38 906	961.5	36 327	897.8	31 855	81.9	29 736	81.9	734.9	6 568	16.9	162.3	6 568	18.1	162.3	22	0.1	
1285	Protector Health																						
	Medinet	1 441	3 118	338	6.7	15 602	417.0	15 603	417.0	12 732	81.6	12 609	80.8	337.0	5 213	33.4	139.3	5 213	33.4	139.3	(2 219)	-14.2	
	Family Care	2 544	5 503	41.2	15.0	66 381	1 005.2	60 751	920.0	50 920	76.7	45 086	74.2	682.7	10 118	15.2	153.2	10 118	16.7	153.2	5 548	8.4	
	Flexi Care Plus	0	2	370	0.0	1 053	43 890.8	883	36 790.9	1 198	113.7	49 923.2	599	67.8	24 961.7	23.4	22.3	9 769.1	23.4	26.6	9 769.1	49	4.7
	Family	14 067	48 848	25.5	0.6	288 118	491.5	279 689	477.1	227 674	79.0	388.4	224 582	80.3	383.1	51 693	17.9	88.2	51 693	18.5	88.2	3 414	1.2
	Other																						
	Consolidated	18 052	57 471	27.5	2.3	371 155	538.2	356 926	517.5	292 524	78.8	282 875	79.3	410.2	67 258	18.1	97.5	67 258	18.8	97.5	6 793	1.8	
1586	Renaissance Health Medical Scheme																						
	Whole Life Med Option	4 510	11 475	299	2.9	88 932	645.8	85 767	622.9	56 557	63.6	410.7	64.9	404.3	17 718	19.9	128.7	17 718	20.7	128.7	12 376	13.9	
	Hospita-Med Option	1	3	0.5	0.0	91	2 531.0	91	2 531.0	88	96.8	2 449.8	88	96.8	2 449.8	22	24.2	612.1	22	24.2	(19)	-21.0	
	Electcare Primecare And Farmani Option	1 504	4 117	282	1.9	14 628	296.1	14 481	293.1	14 331	98.0	14 217	98.2	287.8	3 385	23.1	68.5	3 385	23.4	68.5	(3 121)	-21.3	
	Electcare Medicross Option	1 018	2 060	369	12.2	13 091	529.6	13 091	529.6	13 574	103.7	13 574	103.7	549.1	1 889	22.1	116.9	1 889	22.1	116.9	(3 372)	-25.8	
	Crystal Care Option	264	369	34.7	5.2	627	141.7	627	141.7	388	61.9	388	61.9	87.7	179	28.6	40.5	179	28.6	40.5	60	9.5	
	Electcare Care Cross Option	1 163	2 957	308	3.3	12 693	357.7	12 693	357.7	10 274	80.9	10 274	80.9	289.5	2 908	22.9	82.0	2 908	22.9	82.0	(489)	-3.9	
	Other																						
	Consolidated	8 460	20 981	304	3.7	130 063	516.6	126 751	503.4	95 212	73.2	378.2	94 215	74.3	374.2	27 101	20.8	107.6	27 101	21.4	107.6	5 435	4.2



Detailed financial information per option:
Registered schemes

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)	Risk Contribution Income (RCI)	Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations	
								R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI
1575	Resolution Health Medical Scheme																
	Pmb	67	116	26.5	0.0	68	48.9	-	0.0	-	0.0	-	12	18.3	8.9	12	18.3
	Hospital	2826	6696	28.0	1.0	18504	230.3	16993	211.5	11159	60.3	138.9	130.7	35.9	75.8	60.92	35.9
	Fundamental	16513	47052	26.4	0.4	197443	349.7	174383	308.8	110753	56.1	196.2	178.6	33.3	102.8	58038	33.3
	Progressive	13478	33977	27.2	1.4	223550	548.3	216544	531.1	157628	70.5	386.6	378.6	29.2	155.2	63278	29.2
	Prestige	703	1482	36.2	5.6	20255	1139.0	1936	89.6	17966	88.7	1010.3	848.7	43.3	271.8	4834	30.3
	Other																
	Consolidated	33587	89323	27.0	0.9	459821	429.0	423923	395.5	297506	64.7	277.6	262.0	31.2	123.4	132255	31.2
1446	Selfmed Medical Scheme																
	Selfsure	3286	8441	28.2	4.1	54300	536.1	51473	508.2	43487	80.1	429.3	414.2	102.57	101.3	102.57	19.9
	Medixi Chronic Comprehensive	228	412	56.4	35.7	9948	2012.2	8227	1664.0	13218	132.9	2673.6	2342.3	71.9	145.4	145.4	8.7
	Medixi Chronic	940	1674	53.7	34.7	25113	1250.2	23523	1171.0	27511	109.5	1369.5	1297.9	12.1	142.1	142.1	12.1
	Medixi Comprehensive	1319	3065	41.3	15.2	29009	788.7	24293	660.5	23934	82.5	650.7	527.0	4.02	109.3	4.02	16.5
	Selfmed 80	1312	2432	52.5	33.7	53223	1823.7	53223	1823.7	36718	69.0	1258.2	1258.1	3.856	7.2	32.1	3.856
	Medixi	6312	15346	37.4	11.5	88773	482.1	80160	433.3	78248	88.1	424.9	382.4	18.805	102.1	18.805	23.5
	Other							0									
	Consolidated	13397	31370	37.6	13.1	260367	691.7	240898	639.9	223118	85.7	592.7	547.6	40.519	107.6	40.519	16.8
1486	Sizewe Medical Scheme																
	Sizewe Primary	19441	54026	28.4	2.8	284195	488.4	284195	488.4	206713	72.7	318.8	318.8	59.078	20.8	91.1	59.078
	Sizewe Full Benefit	16026	38793	36.5	11.3	484444	1040.7	484444	1040.7	392287	81.0	842.7	45078	9.3	96.8	45078	9.3
	Sizewe Affordable	16176	40848	30.6	4.5	345879	705.6	345879	705.6	252134	72.9	514.4	51536	14.9	105.1	51536	14.9
	Sizewe Primary Network	157	322	28.8	6.5	1169	302.6	1169	302.6	72.1	61.6	186.5	33.4	28.5	86.3	33.4	28.5
	Sizewe Elite	419	883	41.8	17.0	7131	673.0	7131	673.0	7993	112.1	754.3	569.3	1.282	18.0	12.0	1.282
	Sizewe Affordable Network	2516	6645	27.6	2.2	41688	522.8	39316	493.0	30876	74.1	387.2	387.2	7.022	16.8	88.1	7.022
	Sizewe First	61	113	35.9	10.6	570	420.2	570	420.2	413	72.4	304.3	163	28.6	120.1	163	28.6
	Other																
	Consolidated	54796	141630	31.3	5.7	1165077	685.5	1162705	684.1	891136	76.5	524.3	523.2	164493	14.1	96.8	164493
1141	Spectramed																
	Choice	6567	12930	30.5	3.0	41083	264.8	40074	258.3	46905	114.2	302.3	301.3	7.663	18.7	49.4	7.663
	Elite	62107	181734	26.1	1.2	1075503	494.1	1069099	490.2	875101	81.2	401.3	401.9	180.031	16.7	82.6	180.031
	Hospital	2140	5119	36.0	8.2	21712	353.5	20581	335.0	17721	81.6	288.5	278.5	370.4	17.1	60.3	370.4
	Plus	1566	3927	45.5	16.0	47752	1013.3	40809	866.0	62120	130.1	1318.2	1188.2	737.3	15.4	156.5	737.3
	Alliance	7267	19091	25.5	0.5	55664	243.0	55422	241.9	27390	49.2	119.6	119.6	10.722	19.3	46.8	10.722
	Other																
	Consolidated	79647	222801	26.9	1.7	1243714	465.2	1225986	458.6	1029237	82.8	385.0	382.9	209493	16.8	78.4	209493
1464	Suremed Health																
	Navigator	1095	3385	26.8	0.3	9915	244.1	8621	212.2	2557	25.8	63.0	59.4	25.73	29.8	63.3	25.73
	Challenger	2010	4622	30.4	3.9	43056	776.3	43008	775.4	33450	77.7	603.1	602.9	9.051	21.0	163.2	9.051
	Other																
	Consolidated	3105	8007	28.8	2.4	52971	551.3	51629	537.3	35791	67.6	372.5	370.9	11.840	22.4	123.2	11.840
1147	Telemed																
	Gold	12448	28973	40.6	19.2	335564	965.2	330827	951.5	324296	96.6	932.8	930.9	24.862	7.4	71.5	24.862
	Silver	1947	4724	31.2	3.7	29108	513.5	28419	501.3	32227	110.7	568.5	565.3	2.252	7.7	39.7	2.252
	Bronze	304	471	38.6	14.0	1733	306.7	1733	306.7	901	51.9	159.3	159.3	19.3	11.1	34.2	19.3
	Platinum	9243	21316	39.2	11.8	310335	1213.2	306781	1199.3	293614	94.6	1479.9	1466.6	19.349	6.2	75.6	19.349
	Other																
	Consolidated	23942	55484	39.3	15.0	676740	1016.4	667761	1002.9	651038	96.2	977.8	976.1	46.655	6.9	70.1	46.655
1592	Thebeimed																
	Frontier	862	2743	26.5	0.3	6158	187.1	6158	187.1	4793	77.8	145.6	145.6	4.793	77.8	145.6	4.793
	Pioneer	29	55	27.8	0.0	200	303.3	200	303.3	133	66.3	201.0	201.0	67	33.4	101.1	67
	Universal	1138	2328	32.8	0.8	8140	291.4	8140	291.4	4370	53.7	156.4	156.4	2.399	29.5	2.399	29.5
	Other																
	Consolidated	2029	5126	29.4	0.5	14498	235.7	14498	235.7	9296	64.1	151.1	151.1	3.732	25.7	60.7	3.732

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations							
						R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of GCI				
1422	Topmed Medical Scheme																								
	Topmed 100	716	1 208	53.7	33.8	34 441	2 375.9	34 441	2 375.9	34 058	98.9	2 349.5	34 058	98.9	2 349.5	2 349.5	7.5	179.0	2 595	7.5	179.0	(2 212)	-6.4	-152.6	
	Topmed 80	1 193	2 318	51.0	32.3	39 646	1 425.3	39 646	1 425.3	33 827	85.3	1 216.1	33 827	85.3	1 216.1	1 216.1	10.1	144.4	4 017	10.1	144.4	1 801	4.5	64.8	
	Topmed Limited 100	1 914	4 238	37.8	15.0	41 943	824.7	41 943	824.7	36 042	85.9	7 087.7	36 042	85.9	7 087.7	7 087.7	15.6	128.5	6 535	15.6	128.5	(634)	-1.5	-12.5	
	Topmed Incentive Savings	4 465	10 893	29.4	3.4	60 095	459.7	48 427	370.5	43 131	71.8	3 300.0	32 011	66.1	2 449.9	13 851	23.0	106.0	13 851	23.0	106.0	2 565	4.3	19.6	
	Topmed Incentive Comprehensive	3 272	8 010	36.8	9.1	80 841	841.0	64 112	667.0	67 461	83.4	3 300.0	51 109	79.7	531.7	10 892	13.5	113.3	10 892	13.5	113.3	2 110	2.6	22.0	
	Topmed Exec	768	1 996	36.1	7.2	27 829	1 161.9	21 936	915.8	19 077	68.6	796.5	15 042	68.6	628.0	2 629.9	9.4	109.8	2 629.9	9.4	109.8	4 265	15.3	178.1	
	Topmed Bophelo	211	357	41.9	21.9	494.9	1 943	453.5	1 943	1 515	71.5	353.7	1 376	70.8	321.2	679	32.0	158.5	679	34.9	158.5	(112)	-5.3	-26.1	
	Topmed Bophelo Network	867	1 770	28.3	2.8	8 691	409.2	7 531	354.6	7 278	83.7	342.6	6 495	86.2	305.8	2 456	28.3	115.6	2 456	28.3	115.6	(141.9)	-16.3	-66.8	
	Other																								
	Consolidated	13 406	30 790	35.6	10.2	295 606	800.1	259 979	703.6	242 389	82.0	656.0	209 960	80.8	568.3	43 655	14.8	118.2	43 655	14.8	118.2	6 364	2.2	17.2	
	SUB-TOTAL Registered Open Schemes	2 004 466	4 905 552	31.5	5.9	39 154 995	665.1	34 134 996	579.9	32 376 495	82.7	550.0	28 081 300	82.3	477.0	6 307 472	16.1	107.1	6 307 472	16.1	107.1	(253 658)	-0.6	-4.3	
	REGISTERED SCHEMES RESTRICTED																								
1005	AECI Medical Aid Society																								
	Comprehensive	6 404	13 610	44.2	24.8	1 053.8	166 472	1 019.3	1 019.3	150 858	87.7	923.7	148 713	89.3	910.6	14 840	8.6	90.9	14 840	8.6	90.9	2 919	1.7	17.9	
	Basic	1 403	4 273	26.3	0.4	16 408	320.0	16 408	320.0	9 069	55.3	176.9	9 069	55.3	176.9	2 739	16.7	53.4	2 739	16.7	53.4	4 600	28.0	89.7	
	Other																								
	Consolidated	7 807	17 883	39.9	19.0	188 508	878.4	182 880	852.2	159 928	84.8	745.3	157 783	86.3	735.3	17 578	9.3	81.9	17 578	9.3	81.9	7 519	4.0	35.0	
1567	Afrox Medical Aid Society																								
	Diamond Plan	292	416	68.7	78.1	9 446	1 892.2	9 446	1 892.2	8 054	85.3	1 613.4	8 054	85.3	1 613.4	474	5.0	94.9	474	5.0	94.9	918	9.7	183.9	
	Base Plan	9 043	21 961	29.9	2.5	171 657	651.4	152 638	579.2	143 332	83.5	543.9	126 078	82.6	478.4	14 447	8.4	54.8	14 447	8.4	54.8	12 113	7.1	46.0	
	Other																								
	Consolidated	9 335	22 377	30.6	3.9	181 103	674.4	162 083	603.6	151 386	83.6	563.8	134 132	82.8	499.5	14 920	8.2	55.6	14 920	8.2	55.6	13 031	7.2	48.5	
1456	Alliance Midmed Medical Scheme																								
	Alliance Midmed	1 682	4 652	26.3	2.2	45 475	814.6	34 535	618.6	32 409	71.3	580.6	25 883	74.9	463.7	3 851	8.5	69.0	3 851	8.5	69.0	4 800	10.6	86.0	
	Other																								
	Consolidated	1 682	4 652	26.3	2.2	45 475	814.6	34 535	618.6	32 409	71.3	580.6	25 883	74.9	463.7	3 851	8.5	69.0	3 851	8.5	69.0	4 800	10.6	86.0	
1534	Altron Medical Aid Scheme																								
	Option 'A'	1 758	3 991	32.1	10.3	29 301	611.8	21 981	459.0	26 214	89.5	547.3	20 882	95.0	436.0	4 107	14.0	85.7	4 107	14.0	85.7	(3 008)	-10.3	-62.8	
	Option 'B'	4 496	10 519	32.4	6.1	109 516	867.6	82 193	651.1	94 742	86.5	750.6	72 586	88.3	575.0	11 097	10.1	87.9	11 097	10.1	87.9	(1 490)	-1.4	-11.8	
	Other																								
	Consolidated	6 254	14 510	32.3	7.3	138 817	797.3	104 174	598.3	120 955	87.1	694.7	93 467	89.7	536.8	15 204	11.0	87.3	15 204	11.0	87.3	(4 497)	-3.2	-25.8	
1012	Anglo Medical Scheme																								
	Standard Care Plan	4 481	12 427	28.3	5.6	71 697	480.8	71 697	480.8	68 649	95.7	460.3	68 649	95.7	460.3	7 343	10.2	49.2	7 343	10.2	49.2	(4 295)	-6.0	-28.8	
	Managed Care Plan	8 065	19 204	41.0	18.9	253 370	1 099.5	189 531	822.4	219 080	86.5	950.7	165 321	87.2	717.4	17 724	7.0	76.9	17 724	7.0	76.9	6 487	2.6	28.1	
	Primecure Plan	1 53	467	24.1	3.9	1 060	189.1	1 060	189.1	1 090	102.8	194.4	1 090	102.8	194.4	173	16.3	30.9	173	16.3	30.9	(203)	-19.1	-36.1	
	Other																								
	Consolidated	12 699	32 098	35.8	13.5	326 127	846.7	262 288	681.0	288 818	88.6	749.8	235 059	89.6	610.3	25 240	7.7	65.5	25 240	7.7	65.5	1 990	0.6	5.2	
1571	Anglovaal Group Medical Scheme																								
	Essential Core	4 631	10 288	37.8	15.6	107 294	869.1	80 639	653.2	95 772	89.3	775.8	71 038	88.1	575.4	11 925	11.1	96.6	11 925	11.1	96.6	(2 324)	-2.2	-18.8	
	Other																								
	Consolidated	4 631	10 288	37.8	15.6	107 294	869.1	80 639	653.2	95 772	89.3	775.8	71 038	88.1	575.4	11 925	11.1	96.6	11 925	11.1	96.6	(2 324)	-2.2	-18.8	
1279	Bankmed																								
	Bankmed Comprehensive	65 331	137 219	31.0	6.3	1 270 349	771.5	1 010 722	613.8	1 059 606	83.4	643.5	839 483	83.1	509.8	143 658	11.3	87.2	143 658	11.3	87.2	27 580	2.2	16.7	
	Bankmed Plus	8 791	20 831	37.2	11.7	279 846	1 119.5	214 571	858.4	279 151	99.8	1 116.7	228 940	106.7	915.9	19 939	7.1	79.8	19 939	7.1	79.8	(34 308)	-12.3	-137.2	
	Bankmed Core	14 668	24 278	25.5	1.0	138 339	474.8	113 434	389.4	77 939	56.3	267.5	70 232	61.9	241.1	18 657	13.5	64.0	18 657	13.5	64.0	24 546	17.7	84.3	
	Other																								
	Consolidated	88 790	182 328	30.9	6.2	1 688 534	771.7	1 338 726	611.9	1 416 696	83.9	647.5	1 138 654	85.1	520.4	182 254	10.8	83.3	182 254	10.8	83.3	17 818	1.1	8.1	



Detailed financial information per option:
Registered schemes

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI) R'000	Risk Contribution Income (RCI) PABPM R	Gross Claims Incurred (incl. PMSA & Managed Care Claims) R'000		Net Claims Incurred (incl. Managed Care Claims) R'000		Gross Non-health Expenses (incl. PMSA) R'000		Net Non-health Expenses R'000		Surplus/(Deficit) from Operations R'000		
								As % of GCI	PABPM R	As % of RCI	PABPM R	As % of GCI	PABPM R	As % of RCI	PABPM R	As % of GCI	PABPM R	
I1507	Barloworld Medical Scheme																	
	050	6 914	15 434	388	180	187 452	1 012,1	187 452	1 012,1	84,9	859,1	14 112	762	14 112	7,5	762	14 224	7,6
	Other																	
	Consolidated	6 914	15 434	388	180	187 452	1 012,1	187 452	1 012,1	84,9	859,1	14 112	762	14 112	7,5	762	14 224	7,6
I1557	BHP Billiton SA Medical Scheme																	
	Bhp Billiton SA Medical Scheme	6 082	14 253	364	131	103 078	602,7	103 078	602,7	119 014	695,8	13 852	81,0	13 852	13,4	81,0	(29 787)	-28,9
	Other																	
	Consolidated	6 082	14 253	364	131	103 078	602,7	103 078	602,7	119 014	695,8	13 852	81,0	13 852	13,4	81,0	(29 787)	-28,9
I1115	Biz Health Medical Scheme																	
	Premiered 100	137	209	601	448	6 421	2 560,1	6 421	2 560,1	5 168	80,5	2 060,6	526	209,7	82	209,7	727	11,3
	Premiered -D.S.P	6	11	681	700	2 49	1 887,4	2 49	1 887,4	134	53,7	1 013,7	23	174,5	9,2	174,5	92	37,0
	Valued 80	614	975	596	484	20 909	1 787,1	20 909	1 787,1	21 671	103,6	1 852,2	2 354	201,2	11,3	201,2	(3 115)	-14,9
	Valued -D.S.P	44	67	690	716	1 179	1 466,3	1 179	1 466,3	1 161	98,5	1 444,4	1 69	14,3	210,1	16,9	(151)	-12,8
	Savemed	188	391	454	256	4 837	1 030,9	3 635	774,6	4 795	99,1	1 021,9	4 020	110,6	15,0	154,7	(1 111)	-23,0
	Savemed -D.S.P	23	44	565	523	486	920,9	364	689,0	592	121,8	1 122,0	88	18,2	167,3	88	(169)	-34,8
	Other																	
	Consolidated	1 012	1 697	56,7	441	34 081	1 673,6	32 756	1 608,5	33 521	98,4	1 646,1	32 598	99,5	11,4	190,8	(3 728)	-10,9
I1526	BMW Employees Medical Aid Society																	
	Bmw Employees Medical Aid Society	2 545	7 320	280	1,0	63 479	722,7	60 308	686,6	48 695	76,7	554,4	48 647	80,7	5,152	8,5	58,7	6 510
	Other																	
	Consolidated	2 545	7 320	280	1,0	63 479	722,7	60 308	686,6	48 695	76,7	554,4	48 647	80,7	5,152	8,5	58,7	6 510
I237	BPSA Medical Scheme																	
	Bpsa Medical Aid Society	2 568	6 145	388	17,9	46 115	625,4	46 115	625,4	50 876	110,3	689,9	3 873	8,4	52,5	3 873	(8 635)	-18,7
	Other																	
	Consolidated	2 568	6 145	388	17,9	46 115	625,4	46 115	625,4	50 876	110,3	689,9	3 873	8,4	52,5	3 873	(8 635)	-18,7
I1590	Building & Construction Industry Medical Aid Fund																	
	Basic Option	4 746	11 955	31,9	4,2	33 791	235,5	33 791	235,5	27 237	80,6	189,9	478,2	14,2	33,3	478,2	177,2	5,2
	Other																	
	Consolidated	4 746	11 955	31,9	4,2	33 791	235,5	33 791	235,5	27 237	80,6	189,9	478,2	14,2	33,3	478,2	177,2	5,2
I1593	Built Environment Professional Associations Medical Scheme (BEPS)																	
	Bepmed Pro-Elite Comp	782	2 104	35,7	5,5	22 910	907,4	17 955	711,1	18 756	81,9	742,9	572,4	11,2	101,9	2 574	928	4,1
	Bepmed Pro-Basic Carecross	57	109	24,7	0,0	409	312,3	409	312,3	221	54,2	1 693	183	44,9	140,1	183	4	1,0
	Bepmed Pro-Core	696	1 553	28,9	3,6	9 127	489,8	7 581	406,8	6 078	66,6	326,1	253,7	2,19	107,5	2 003	849	9,3
	Other																	
	Consolidated	1 535	3 766	32,6	4,5	32 446	718,0	25 944	574,1	24 802	76,4	548,8	423,7	5,013	110,9	5 013	1781	5,5
I1158	Cawmed Medical Scheme																	
	Cawmed	392	523	75,8	87,6	6 135	977,6	6 135	977,6	14 417	235,0	2 297,1	1 155	188	184,1	1 155	(9 437)	-153,8
	Other																	
	Consolidated	392	523	75,8	87,6	6 135	977,6	6 135	977,6	14 417	235,0	2 297,1	1 155	188	184,1	1 155	(9 437)	-153,8
I1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)																	
	Ca-Vital	4 639	7 837	300	4,6	58 422	621,2	56 051	596,0	35 714	61,1	379,8	33 191	59,2	85,2	8 011	14 848	25,4
	Ca-Double Plus	6 826	14 658	292	3,9	179 746	1 019,0	157 889	897,6	150 034	83,7	853,0	134 935	85,5	146,0	25 686	146,0	-1,5
	Ca-Alliance	1 455	3 300	384	12,6	61 962	1 564,7	54 463	1 375,3	61 513	99,3	1 111,5	9 184	14,8	231,9	9 184	(10 615)	-26,81
	Ca-First Choice	5 823	7 397	294	5,6	49 312	555,5	49 312	555,5	33 862	68,7	381,5	33 622	68,2	78,4	6 959	14,1	98,4
	Ca-Secure	312	684	292	7,0	5 678	691,7	5 678	691,7	5 142	90,6	626,5	5 134	90,4	101,7	835	14,7	-35,5
	Other																	
	Consolidated	19 055	33 876	303	5,4	354 620	873,3	323 392	795,5	286 265	80,7	704,2	262 777	81,3	124,7	50 675	15,7	2,8
I1521	Clicks Group Medical Scheme																	
	Clicks Group Medical Scheme	2 141	4 635	272	1,4	20 437	367,4	19 445	349,6	21 813	106,7	392,2	20 957	107,8	64,5	3 590	18,5	-91,7
	Other																	
	Consolidated	2 141	4 635	272	1,4	20 437	367,4	19 445	349,6	21 813	106,7	392,2	20 957	107,8	64,5	3 590	18,5	-91,7



Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members		Beneficiaries	Average Age PB	Penstoner Ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations			
		31/12/2005	31/12/2005				R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of GCI
11570	CSIR Medical Scheme																					
	Essential/Conc Plus	2 769	6 006	40,5	842,7	48 064	666,9	52 206	86,0	724,4	39 481	82,1	547,8	8 423	13,9	116,9	8 423	17,5	116,9	160	0,3	2,2
	Other																					
	Consolidated	2 769	6 006	40,5	842,7	48 064	666,9	52 206	86,0	724,4	39 481	82,1	547,8	8 423	13,9	116,9	8 423	17,5	116,9	160	0,3	2,2
11039	DCMed Medical Aid Fund																					
	Plan B	2 247	5 761	25,4	543,0	37 541	543,0	33 328	88,8	482,1	33 328	88,8	482,1	4 017	10,7	58,1	4 017	10,7	58,1	196	0,5	2,8
	Plan A	1 944	5 046	31,4	753,6	45 633	753,6	37 216	81,6	614,6	37 216	81,6	614,6	4 016	8,8	66,3	4 016	8,8	66,3	4 401	9,6	72,7
	Other																					
	Consolidated	4 191	10 807	28,2	83 174	641,4	83 174	641,4	84,8	544,0	70 543	84,8	544,0	8 032	9,7	61,9	8 032	9,7	61,9	4 598	5,5	35,5
11068	De Beers Benefit Society																					
	One Option	9 770	25 093	33,2	767,8	23 182	767,8	176 850	76,5	587,3	176 850	76,5	587,3	14 078	6,1	46,8	14 078	6,1	46,8	40 253	17,4	133,7
	Other																					
	Consolidated	9 770	25 093	33,2	767,8	23 182	767,8	176 850	76,5	587,3	176 850	76,5	587,3	14 078	6,1	46,8	14 078	6,1	46,8	40 253	17,4	133,7
11484	Edcon Medical Aid Scheme																					
	Essential/Conc	553	1 196	29,6	681,1	7 928	552,4	5 631	57,6	392,4	3 836	48,4	267,3	1 230	12,6	85,7	1 230	12,6	85,7	2 862	29,3	199,4
	Essential/Limited	1 587	3 150	27,8	534,2	16 030	424,1	14 550	72,1	384,9	10 522	65,6	278,4	3 791	18,8	100,3	3 791	23,6	100,3	1 717	8,5	45,4
	Essential/Comprehensive	1 124	2 291	38,9	1 138,2	25 578	930,4	26 781	85,6	974,1	21 385	83,6	777,9	2 648	8,5	96,3	2 648	10,4	96,3	1 545	4,9	56,2
	Other																					
	Consolidated	3 264	6 637	32,0	769,1	49 536	622,0	46 962	76,7	589,7	35 744	72,2	448,8	7 669	12,5	96,3	7 669	15,5	96,3	6 124	10,0	76,9
11513	Ellerline Holdings Medical Aid Society																					
	Ellerline Holdings Medical Aid Society	6 111	1 629	28,0	711,4	10 442	534,2	10 795	77,6	552,2	8 889	85,1	454,7	1 097	7,9	56,1	1 097	10,5	56,1	456	3,3	23,4
	Other																					
	Consolidated	6 111	1 629	28,0	711,4	10 442	534,2	10 795	77,6	552,2	8 889	85,1	454,7	1 097	7,9	56,1	1 097	10,5	56,1	456	3,3	23,4
11572	Engen Medical Benefit Fund																					
	Engen	3 067	7 729	36,7	815,5	64 290	693,2	66 412	87,8	716,1	56 767	88,3	612,1	4 836	6,4	52,1	4 836	7,5	52,1	2 688	3,6	29,0
	Other																					
	Consolidated	3 067	7 729	36,7	815,5	64 290	693,2	66 412	87,8	716,1	56 767	88,3	612,1	4 836	6,4	52,1	4 836	7,5	52,1	2 688	3,6	29,0
11585	Eyethumed Medical scheme																					
	Option 1	4 749	10 049	30,6	33 085	274,4	33 085	274,4	37,4	102,7	12 361	37,4	102,5	6 036	18,2	50,1	6 036	18,2	50,1	14 688	44,4	121,8
	Other																					
	Consolidated	4 749	10 049	30,6	33 085	274,4	33 085	274,4	37,4	102,7	12 361	37,4	102,5	6 036	18,2	50,1	6 036	18,2	50,1	14 688	44,4	121,8
11271	Fishing Industry Medical Scheme (Fishmed)																					
	Primary Option	1 255	3 234	25,0	90,3	3 504	90,3	2 024	57,8	52,2	2 024	57,8	52,2	1 043	29,8	26,9	1 043	29,8	26,9	437	12,5	11,3
	Standard Option	1 05	2 48	25,5	1 908	568	1 908	398	70,1	1 337	398	70,1	1 337	81	14,2	27,1	81	14,2	27,1	89	15,7	30,0
	Other																					
	Consolidated	1 360	3 482	25,1	97,4	4 071	97,4	2 422	59,5	58,0	2 422	59,5	58,0	1 123	27,6	26,9	1 123	27,6	26,9	526	12,9	12,6
11086	Food Workers Medical I Benefit Fund																					
	Foodworkers Medical Benefit Fund	10 964	15 284	42,0	64,0	11 735	64,0	6 772	57,7	36,9	6 772	57,7	36,9	2 774	23,6	15,1	2 774	23,6	15,1	2 189	18,7	11,9
	Other																					
	Consolidated	10 964	15 284	42,0	64,0	11 735	64,0	6 772	57,7	36,9	6 772	57,7	36,9	2 774	23,6	15,1	2 774	23,6	15,1	2 189	18,7	11,9
11578	Foschini Group Medical Aid Scheme																					
	Plan A	1 176	2 258	27,1	501,4	13 586	501,4	9 426	69,4	347,9	9 426	69,4	347,9	1 676	12,3	61,8	1 676	12,3	61,8	2 484	18,3	91,7
	Plan B	1 093	2 379	34,8	807,2	23 044	807,2	21 071	91,4	738,1	21 071	91,4	738,1	1 624	7,0	56,9	1 624	7,0	56,9	349	1,5	12,2
	Other																					
	Consolidated	2 269	4 637	31,1	658,3	36 630	658,3	30 498	83,3	548,1	30 498	83,3	548,1	3 299	9,0	59,3	3 299	9,0	59,3	2 833	7,7	50,9
11082	Group Five Medical Aid																					
	Group Five Medical Aid	2 305	5 517	35,9	62 364	49 535	62 364	49 535	79,4	748,2	44 005	84,4	664,7	5 677	9,1	85,7	5 677	10,9	85,7	2 486	4,0	37,5
	Other																					
	Consolidated	2 305	5 517	35,9	62 364	49 535	62 364	49 535	79,4	748,2	44 005	84,4	664,7	5 677	9,1	85,7	5 677	10,9	85,7	2 486	4,0	37,5

Detailed financial information per option:
Registered schemes

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members		Beneficiaries	Average Age PB	Penstoner Ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations						
		31/12/2005	31/12/2005				R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of GCI			
1270	Golden Arrow Employees Medical Benefit Fund	237	359	662	70.5	506	117.5	741	146.5	172.0	741	146.5	741	146.5	172.0	243	48.1	56.5	48.1	56.5	(479)	-94.6	-111.1		
		1665	4689	299	4.3	9281	1649	12720	137.1	226.1	12720	137.1	12720	137.1	226.1	2735	29.5	48.6	29.5	48.6	(6175)	-66.5	-109.7		
		362	1053	335	5.0	3072	243.1	2917	95.0	230.9	2917	95.0	2917	95.0	230.9	610	19.9	48.3	19.9	48.3	(456)	-14.8	-36.1		
		2264	6101	327	8.3	12859	175.6	16379	127.4	223.7	16379	127.4	16379	127.4	223.7	3589	27.9	49.0	27.9	49.0	(7109)	-55.3	-97.1		
1523	Grintrek Electronics Medical Aid Scheme	1058	2744	298	2.1	24165	733.9	6748	20567	85.1	624.6	18737	84.3	569.0	2657	11.0	80.7	12.0	80.7	827	3.4	25.1			
		1058	2744	298	2.1	24165	733.9	6748	20567	85.1	624.6	18737	84.3	569.0	2657	11.0	80.7	12.0	80.7	827	3.4	25.1			
1487	Holcim South Africa Medical Scheme	129	322	420	12.1	4880	1262.8	947.2	4150	85.0	1074.0	3154	86.2	816.3	391	8.0	101.2	10.7	101.2	115	2.4	29.7			
		1100	2574	394	18.0	29011	939.2	7045	25094	86.5	812.4	19412	89.2	628.5	2325	8.0	75.3	10.7	75.3	24	0.1	0.8			
		63	147	40.5	15.7	1268	718.8	1129	89.0	639.8	1129	89.0	639.8	1129	89.0	639.8	135	10.7	76.8	10.7	76.8	4	0.3	2.2	
		1292	3043	397	17.2	35158	962.8	7309	30373	86.4	831.8	23695	88.8	648.9	2851	8.1	78.1	10.7	78.1	143	0.4	3.9			
1111	IBM (SA) Medical Aid Society	1882	4564	340	6.2	36365	664.0	5009	33681	92.6	615.0	24877	90.7	454.2	4482	12.3	81.8	16.3	81.8	(1927)	-5.3	-35.2			
		1882	4564	340	6.2	36365	664.0	5009	33681	92.6	615.0	24877	90.7	454.2	4482	12.3	81.8	16.3	81.8	(1927)	-5.3	-35.2			
1591	Impala Medical Plan	5045	11870	32.5	1.8	23555	165.4	22912	97.3	160.9	22912	97.3	160.9	494	2.1	3.5	2.1	3.5	494	2.1	3.5	149	0.6	1.0	
		5045	11870	32.5	1.8	23555	165.4	22912	97.3	160.9	22912	97.3	160.9	494	2.1	3.5	2.1	3.5	494	2.1	3.5	149	0.6	1.0	
1559	Imperial Group Medical Scheme	5579	13803	294	2.3	117382	708.7	686.8	88724	75.6	535.7	85400	75.1	515.6	10746	9.2	64.9	10.746	9.4	64.9	17618	15.0	106.4		
		5579	13803	294	2.3	117382	708.7	686.8	88724	75.6	535.7	85400	75.1	515.6	10746	9.2	64.9	10746	9.4	64.9	17618	15.0	106.4		
1121	Klerksdorp Medical Benefit Society (KDM)	5169	11672	40.3	20.7	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	
		5169	11672	40.3	20.7	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	958.3	134229	
1145	LA-Health Medical Scheme	8507	15872	51.5	33.4	249307	1308.9	1004.7	209913	84.2	1102.1	172974	90.4	908.2	29833	12.0	156.6	15.6	156.6	(11448)	-4.6	-60.1			
		5248	9556	49.5	30.4	164096	1431.0	1393.2	149160	90.9	1300.8	146497	91.7	1277.5	18942	11.5	165.2	18942	11.9	165.2	(5677)	-3.5	-49.5		
		2877	7431	30.2	4.9	55302	620.2	43592	38972	70.5	437.0	30494	70.0	342.0	9474	17.1	106.2	9474	21.7	106.2	3625	6.6	40.6		
		1691	4290	30.3	7.7	31908	619.8	26396	5127	22951	71.9	445.8	18856	71.4	366.3	5549	17.4	107.8	5549	21.0	107.8	1991	6.2	38.7	
		835	2071	27.9	2.7	9887	397.8	9887	7719	78.1	310.6	(2746)	78.1	310.6	2748	27.8	110.4	2748	110.4	(576)	-5.8	-23.2			
1197	Libcare Medical Scheme	19158	39220	43.4	22.9	510499	1084.7	915.8	425969	83.4	905.1	373795	86.7	794.2	66541	13.0	141.4	15.4	141.4	(9340)	-1.8	-19.8			
		4767	11490	30.1	5.2	108052	783.7	81122	588.4	82375	76.2	597.4	61177	75.4	443.7	9633	8.9	69.9	11.9	69.9	10311	9.5	74.8		
		4767	11490	30.1	5.2	108052	783.7	81122	588.4	82375	76.2	597.4	61177	75.4	443.7	9633	8.9	69.9	11.9	69.9	10311	9.5	74.8		
1547	Malcor Medical Scheme	1767	4295	30.2	4.9	31675	6146	6146	29363	92.7	569.7	29363	92.7	569.7	3046	9.6	59.1	9.6	59.1	(734)	-2.3	-14.2			
		383	636	31.5	3.6	5081	665.7	3813	499.6	2904	57.2	380.6	1980	51.9	259.4	653	12.9	85.6	17.1	85.6	180	23.2	154.6		
		1758	4355	39.5	14.4	46995	899.3	46995	899.3	58575	124.6	120.8	58575	124.6	120.8	3213	6.8	61.5	6.8	61.5	(14793)	-31.5	-283.1		
		3908	9286	34.7	9.2	83751	751.6	82484	740.2	90843	108.5	815.2	89918	109.0	806.9	6912	8.3	62.0	8.4	62.0	(14346)	-17.1	-128.7		

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations			
						R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	PABPM R	As % of RCI	R'000	As % of GCI	PABPM R	As % of RCI	R'000	As % of GCI	PABPM R	As % of RCI
I042	Mascom Medical Scheme																				
	Mascom	831	1 337	608	55.1	23 066	1 437.7	18 156	1 131.6	22 385	97.0	1 395.2	17 906	98.6	1 116.1	1 156	6.4	72.1	72.1	(906)	-3.9
	Other																				
I495	Consolidated	831	1 337	608	55.1	23 066	1 437.7	18 156	1 131.6	22 385	97.0	1 395.2	17 906	98.6	1 116.1	1 156	6.4	72.1	72.1	(906)	-3.9
	Massmart Health Plan																				
	Other																				
I588	Consolidated	1 691	3 755	30.4	2.1	38 662	858.0	31 874	707.4	28 151	72.8	624.8	23 128	72.6	513.3	3 171	9.9	70.4	5 574	14.4	123.7
	MEDCOR																				
	Other																				
I548	Consolidated	13 833	37 226	24.9	0.2	239 399	535.9	239 399	535.9	185 115	77.3	414.4	185 115	77.3	414.4	23 206	9.7	51.9	31 078	13.0	696
	Option 1	21 125	57 519	29.9	4.4	361 913	524.3	361 913	524.3	385 082	106.4	557.9	385 082	106.4	557.9	35 003	9.7	50.7	58 172	-16.1	-84.3
	Option 2	853	2 300	25.5	1.5	10 853	393.2	10 853	393.2	11 212	103.3	406.2	11 212	103.3	406.2	1 280	11.8	46.4	(1 639)	-15.1	-59.4
	Option 3																				
	Other																				
	Other	35 811	97 045	27.9	2.7	612 165	525.7	612 165	525.7	581 409	95.0	499.3	581 409	95.0	499.3	59 489	9.7	51.1	(28 733)	-4.7	-24.7
I568	Consolidated	3 397	6 062	51.2	38.2	94 456	1 298.5	74 876	1 029.3	97 754	103.5	1 343.8	80 741	107.8	1 109.9	6 712	7.1	92.3	(12 578)	-13.3	-172.9
	Medidipos Medical Scheme																				
	Option A	5 864	14 401	30.9	5.2	89 205	516.2	68 977	399.1	93 879	105.2	543.2	74 652	108.2	432.0	11 663	13.1	67.5	(17 338)	-19.4	-100.3
	Option B	703	1 892	26.6	1.3	5 786	254.8	5 600	246.7	5 505	95.2	249.5	5 270	94.1	232.1	1 342	23.2	59.1	(1 012)	-17.5	-44.6
	Option C																				
	Other	9 964	22 355	36.0	13.8	189 447	706.2	149 453	557.1	197 140	104.1	734.9	160 665	107.5	598.9	19 690	10.4	73.4	(30 902)	-16.3	-115.2
I535	Consolidated	6 819	16 159	30.8	1.9	123 389	636.3	123 389	636.3	80 457	65.2	414.9	80 457	65.2	414.9	15 836	12.8	81.7	27 095	22.0	139.7
	Medisense Medical Scheme																				
	Totalcare	75	115	34.2	0.9	606	439.3	606	439.3	216	35.7	156.7	216	35.7	156.7	119	19.6	85.9	272	44.8	196.8
	Other	6 894	16 274	30.8	1.9	123 995	634.9	123 995	634.9	80 673	65.1	413.1	80 673	65.1	413.1	15 955	12.9	81.7	27 367	22.1	140.1
I105	Consolidated	1 982	5 129	33.2	5.7	57 913	940.9	57 913	940.9	50 680	87.5	823.4	50 680	87.5	823.4	4 307	7.4	70.0	2 927	5.1	47.5
	Metrocare																				
	Other	1 982	5 129	33.2	5.7	57 913	940.9	57 913	940.9	50 680	87.5	823.4	50 680	87.5	823.4	4 307	7.4	70.0	2 927	5.1	47.5
I569	Consolidated	4 983	12 914	27.7	3.8	104 547	674.6	104 547	674.6	84 684	81.0	546.5	84 684	81.0	546.5	9 075	8.7	58.6	10 789	10.3	696
	Metropolitan Medical Scheme																				
	Premier	107	226	30.3	6.5	1 288	474.9	1 288	474.9	327	25.4	120.6	327	25.4	120.6	201	15.6	74.1	760	59.0	280.3
	Other	5 090	13 140	27.8	3.9	105 835	671.2	105 835	671.2	85 011	80.3	539.1	85 011	80.3	539.1	9 276	8.8	58.8	11 549	10.9	73.2
I566	Consolidated	2 928	6 569	36.3	9.2	59 778	758.3	59 778	758.3	45 570	76.2	578.1	45 570	76.2	578.1	4 941	8.3	62.7	9 267	15.5	117.6
	Minemed Medical Scheme																				
	Other	3 814	8 769	36.8	8.3	65 208	619.7	65 208	619.7	60 214	92.3	572.2	60 214	92.3	572.2	5 585	8.6	53.1	(592)	-0.9	-5.6
I566	Consolidated	225	309	51.1	28.5	1 752	472.5	1 752	472.5	1 556	88.8	419.7	1 556	88.8	419.7	181	10.3	48.7	15	0.8	4.0
	Doctor Network																				
	Medical Centre	116	193	35.4	0.0	574	247.7	574	247.7	219	38.1	94.5	219	38.1	94.5	67	11.8	29.1	287	50.1	124.1
	Hospital/Chronic																				
	Affordable Option																				
	Other	7 083	15 840	36.9	9.0	127 311	669.8	127 311	669.8	107 559	84.5	565.9	107 559	84.5	565.9	10 774	8.5	56.7	8 978	7.1	47.2
I566	Consolidated	432	1 053	25.6	0.6	1 922	152.1	1 758	139.2	372	19.4	29.4	318	18.1	25.2	1 030	53.6	81.5	410	21.3	32.5
	Morremed Medical Scheme																				
	Major Plan	142	297	32.4	7.4	1 229	344.8	1 157	324.5	400	32.5	112.1	331	28.6	92.8	216	17.6	60.6	610	49.6	171.1
	Hospital Plan	876	1 895	24.8	0.1	5 445	239.5	5 396	237.3	4 459	81.9	196.1	4 386	81.3	192.9	1 579	29.0	69.4	(569)	-10.5	-25.0
	Major Medical Plus Carecross Plan	128	200	32.0	5.5	1 247	519.4	1 240	516.9	1 000	80.2	416.7	995	80.2	414.6	236	18.9	98.1	10	0.8	4.1
	Hospital Plus Carecross Plan	121	201	50.0	29.4	1 296	537.5	1 238	513.4	1 169	90.6	407.6	1 169	90.6	407.6	252	20.3	104.3	(1 168)	-90.1	-484.1
Other																					
Consolidated	1 699	3 646	27.4	2.7	11 140	254.6	10 790	246.6	8 391	75.3	191.8	8 156	75.6	186.4	3 296	29.6	75.3	(662)	-5.9	-15.1	



Detailed financial information per option:
Registered schemes

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members		Beneficiaries	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations		
		31/12/2005	31/12/2005				R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000
1208	Mutual & Federal Medical Aid Fund																				
	Mutual And Federal Medical Aid Fund	3 233	6 478	378	15.1	60 343	776.3	56 549	727.4	710.4	91.5	52 209	92.3	671.6	6 309	10.5	81.2	11.2	81.2	(1 969)	-3.3
	Other																				
	Consolidated	3 233	6 478	378	15.1	60 343	776.3	56 549	727.4	710.4	91.5	52 209	92.3	671.6	6 309	10.5	81.2	11.2	81.2	(1 969)	-3.3
1154	Nampak SA Medical Scheme																				
	Standard Option	2 356	6 449	280	3.0	43 194	558.2	43 194	558.2	400.4	71.7	30 985	71.7	400.4	5 259	12.2	68.0	12.2	68.0	6 950	16.1
	Extended Option	2 899	7 333	369	10.5	92 352	1 049.5	75 709	860.4	860.4	88.7	81 959	90.7	780.0	6 541	7.1	74.3	8.6	74.3	535	0.6
	Other																				
	Consolidated	5 255	13 782	327	7.0	135 546	819.6	118 904	719.0	682.9	83.3	112 944	83.8	602.3	11 801	8.7	71.4	9.9	71.4	7 485	5.5
1241	Naspers Medical Fund																				
	Plus Option	3 971	8 099	339	6.8	74 453	766.1	65 975	678.8	65 520	88.0	674.2	88.2	598.6	5 958	8.0	61.3	9.0	61.3	1 837	2.5
	Basic Option	258	431	292	4.2	2 070	400.3	2 070	400.3	400.3	63.7	123.2	30.8	123.2	315	15.2	61.0	15.2	61.0	1 118	54.0
	M-Med Option	1 574	3 484	262	0.9	35 030	837.9	26 741	639.6	27 676	79.0	662.0	82.7	529.0	3 460	9.9	82.8	12.9	82.8	1 163	3.3
	Other																				
	Consolidated	5 803	12 014	315	5.0	111 554	773.8	94 786	657.5	93 833	84.1	650.9	85.4	561.4	9 733	8.7	67.5	10.3	67.5	4 118	3.7
1469	Nedcor Medical Aid Scheme																				
	Zero Plan	1 365	2 549	283	2.6	8 236	269.2	8 236	269.2	269.2	51.3	138.2	4 225	51.3	138.1	85.5	10.4	27.9	85.5	3 156	38.3
	Flexible Plan	9 179	19 060	309	5.0	123 454	539.8	97 127	424.7	124 019	100.5	542.2	101 726	104.7	444.8	6 776	5.5	29.6	6.5	27.4	(10 863)
	Traditional Plan	8 529	19 984	345	10.0	161 256	672.4	159 586	665.5	176 801	109.6	737.3	175 372	109.9	731.3	9 354	5.8	39.0	5.9	39.0	(25 140)
	Other																				
	Consolidated	19 073	41 593	325	7.2	292 946	586.9	264 949	530.8	305 046	104.1	611.2	281 323	106.2	563.6	16 985	5.8	34.0	16 474	6.2	33.0
1584	Netcare Medical Scheme																				
	Netcare Savings Option	10 306	23 956	272	1.6	216 364	752.6	182 606	635.2	178 597	82.5	621.3	148 979	81.6	518.2	21 994	10.2	76.5	21 994	12.0	76.5
	Netcare Medifloss Option	591	1 255	285	1.1	13 288	882.3	12 420	824.7	10 299	77.5	683.8	9 804	78.9	651.0	1 277	9.6	84.8	1 277	10.3	84.8
	Other																				
	Consolidated	10 897	25 211	272	1.6	229 652	759.1	195 026	644.6	188 895	82.3	624.4	158 783	81.4	524.8	23 272	10.1	76.9	23 272	11.9	76.9
1214	Old Mutual Staff Medical Aid Scheme																				
	Network Plan	455	1 028	302	5.8	5 954	474.5	5 440	441.0	5 110	87.3	414.3	4 756	87.4	385.5	702	12.0	56.9	702	12.9	56.9
	Select Plan	13 574	31 137	308	6.5	209 650	561.1	187 338	501.4	193 926	92.5	519.0	175 369	93.6	469.3	22 362	10.7	59.8	22 362	11.9	59.8
	Other																				
	Consolidated	14 029	32 165	308	6.5	215 504	558.3	192 778	499.5	198 878	92.3	515.3	179 966	93.4	466.3	23 222	10.8	60.2	23 222	12.0	60.2
1441	Parmed Medical Aid Scheme																				
	007	2 101	5 663	422	2.30	94 382	1 388.9	94 382	1 388.9	81 335	86.2	1 196.9	81 335	86.2	1 196.9	7 091	7.5	104.3	7 091	7.5	104.3
	Other																				
	Consolidated	2 101	5 663	422	2.30	94 382	1 388.9	94 382	1 388.9	81 335	86.2	1 196.9	81 335	86.2	1 196.9	7 091	7.5	104.3	7 091	7.5	104.3
1515	PG Bison Medical Aid Society																				
	Pg Bison	718	1 695	373	1.38	18 059	887.9	18 059	887.9	15 568	86.2	765.4	15 568	86.2	765.4	1 806	10.0	88.8	1 806	10.0	88.8
	Other																				
	Consolidated	718	1 695	373	1.38	18 059	887.9	18 059	887.9	15 568	86.2	765.4	15 568	86.2	765.4	1 806	10.0	88.8	1 806	10.0	88.8
1186	PG Group Medical Scheme																				
	Pg Group Medical Scheme	999	2 184	373	16.2	30 016	1 145.3	22 583	861.7	26 098	86.9	995.8	20 097	89.0	766.8	2 167	7.2	82.7	2 167	9.6	82.7
	Other																				
	Consolidated	999	2 184	373	16.2	30 016	1 145.3	22 583	861.7	26 098	86.9	995.8	20 097	89.0	766.8	2 167	7.2	82.7	2 167	9.6	82.7
1563	Pick 'n Pay Medical Scheme																				
	Pick N Pay Medical Scheme	5 910	13 032	303	3.6	104 868	670.6	78 693	503.2	75 469	72.0	482.6	52 567	66.8	336.1	10 820	10.3	69.2	10 820	13.7	69.2
	Other																				
	Consolidated	5 910	13 032	303	3.6	104 868	670.6	78 693	503.2	75 469	72.0	482.6	52 567	66.8	336.1	10 820	10.3	69.2	10 820	13.7	69.2
1583	Platinum Health																				
	Enhanced Option	15 936	33 663	309	3.7	155 458	384.8	152 341	377.1	162 191	104.3	401.5	160 004	105.0	396.1	3 973	2.6	9.8	3 973	2.6	9.8
	Basic Option	1 615	1 732	365	0.0	7 708	370.9	7 708	370.9	3 330	43.2	1 602	3 330	43.2	1 602	408	5.3	19.6	408	5.3	19.6
	Other																				
	Consolidated	17 551	35 395	312	3.5	163 166	384.2	160 050	376.8	165 521	101.4	389.7	163 334	102.1	384.6	4 381	2.7	10.3	4 381	2.7	10.3

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI) R'000	PABPM R	Risk Contribution Income (RCI) R'000	PABPM R	Gross Claims Incurred (incl. PMSA & Managed Care Claims) R'000	As % of GCI	PABPM R	Net Claims Incurred (incl. Managed Care Claims) R'000	As % of RCI	PABPM R	Gross Non-health Expenses (incl. PMSA) R'000	As % of GCI	PABPM R	Net Non-health Expenses R'000	As % of RCI	PABPM R	Surplus/(Deficit) from Operations R'000	As % of GCI
1194	Profimed	12 728	34 220	31.1	3.6	168 743	410.9	165 674	403.5	82 107	48.7	199.9	79 466	48.0	193.5	39 915	23.7	97.2	39 915	24.1	97.2	46 293	27.4
	Pro Active	599	1 467	34.1	6.4	7 630	433.4	7 180	407.9	5 332	69.9	302.9	5 019	69.9	285.1	1 599	21.0	90.8	1 599	22.3	90.8	562	7.4
	Pro Secure	7 617	20 055	38.1	11.1	190 574	791.9	185 497	770.8	154 712	81.2	642.9	149 931	80.8	623.0	23 552	12.4	97.9	23 552	12.7	97.9	12 014	6.3
	Pro Secure Plus	661	1 479	44.6	21.6	15 896	895.7	15 000	845.2	19 045	119.8	1 073.1	18 266	121.8	1 029.2	1 874	11.8	105.6	1 874	12.5	105.6	(5 140)	-32.3
	Pro Primacle	3 013	6 999	45.3	20.3	128 186	1 526.2	1 26 329	1 504.1	107 833	84.1	1 283.9	106 247	84.1	1 265.0	9 340	7.3	111.2	9 340	7.4	111.2	10 742	8.4
	Other																						
	Consolidated	24 618	64 220	35.2	8.2	511 029	663.1	499 680	648.4	369 029	72.2	478.9	358 929	71.8	465.8	76 280	14.9	99.0	76 280	15.3	99.0	64 471	12.6
1156	Quantum Medical Aid Society	5 950	12 954	28.3	4.8	84 193	541.6	64 812	416.9	69 054	82.0	444.2	51 155	78.9	329.1	12 047	14.3	77.5	12 047	18.6	77.5	1 610	1.9
	Essential Core	1 256	2 620	37.7	12.5	33 767	1 074.0	26 397	839.6	35 808	106.0	1 138.9	27 995	106.1	890.4	2 753	8.2	87.6	2 753	10.4	87.6	(4 350)	-12.9
	Essential Comprehensive	441	930	23.9	1.4	4 058	363.6	4 058	363.6	3 397	83.7	304.4	3 397	83.7	304.4	859	21.2	76.9	859	21.2	76.9	(197)	-4.9
	Other																						
	Consolidated	7 647	16 504	29.6	5.8	122 018	616.1	95 267	481.0	108 259	88.7	546.6	82 547	86.6	416.8	15 658	12.8	79.1	15 658	16.4	79.1	(2 938)	-2.4
1201	Rand Water Medical Scheme	516	518	45.1	1.5	2 520	405.4	2 520	405.4	2 585	102.6	415.9	2 585	102.6	415.9		0.0			0.0		(65)	-2.6
	Option B	2 289	6 249	34.5	10.6	65 672	875.8	65 672	875.8	50 750	77.3	676.8	50 750	77.3	676.8	4 726	7.2	63.0	4 726	7.2	63.0	10 196	15.5
	Other																						
	Consolidated	2 805	6 767	35.3	9.9	68 192	839.8	68 192	839.8	53 336	78.2	656.8	53 336	78.2	656.8	4 726	6.9	58.2	4 726	6.9	58.2	10 131	14.9
1430	Remedi Medical Aid Scheme	10 564	25 295	31.3	5.2	250 229	824.4	212 689	700.7	203 518	81.3	670.5	173 849	81.7	572.7	16 821	6.7	55.4	16 821	7.9	55.4	22 020	8.8
	Comprehensive	1 808	4 290	26.5	1.5	19 398	376.8	18 042	350.5	16 666	85.9	323.7	15 676	86.9	304.5	2 097	10.8	40.7	2 097	11.6	40.7	270	1.4
	Standard																						
	Other																						
	Consolidated	12 372	29 585	30.6	4.6	269 628	759.5	230 732	649.9	220 184	81.7	620.2	189 524	82.1	533.8	18 918	7.0	53.3	18 918	8.2	53.3	22 290	8.3
1176	Retail Medical Scheme	1 587	3 261	39.6	17.3	36 820	940.9	28 730	734.2	33 403	90.7	853.6	24 281	84.5	620.5	3 284	8.9	83.9	3 284	11.4	83.9	1 164	3.2
	Essential Plus	551	1 175	45.0	21.2	23 683	1 679.6	1 815	1 334.4	21 153	89.3	1 500.2	18 244	97.0	1 293.9	1 061	4.5	75.2	1 061	5.6	75.2	(490)	-2.1
	Essential Comprehensive	2 116	4 738	26.3	1.1	18 653	328.1	18 653	328.1	8 996	48.2	158.2	8 996	48.2	158.2	4 391	23.5	77.2	4 391	23.5	77.2	5 266	28.2
	Essential																						
	Other																						
	Consolidated	4 254	9 174	33.4	9.4	79 156	719.0	66 197	601.3	63 552	80.3	577.3	51 521	77.8	468.0	8 736	11.0	79.4	8 736	13.2	79.4	5 940	7.5
1013	Rhodes University Medical Scheme	933	1 967	40.6	14.7	16 250	688.5	16 250	688.5	12 416	76.4	526.0	12 416	76.4	526.0		10.3	70.6	1 667	10.3	70.6	2 168	13.3
	Rumed																						
	Other																						
	Consolidated	933	1 967	40.6	14.7	16 250	688.5	16 250	688.5	12 416	76.4	526.0	12 416	76.4	526.0		10.3	70.6	1 667	10.3	70.6	2 168	13.3
1209	SA Breweries Medical Aid Society	5 247	12 682	29.7	5.4	123 848	813.8	110 553	726.4	98 162	79.3	645.0	87 121	78.8	572.5	9 850	8.0	64.7	9 850	8.9	64.7	13 581	11.0
	Sab	2 341	6 049	25.1	0.8	25 046	345.0	25 046	345.0	18 411	73.5	253.6	18 411	73.5	253.6	3 746	15.0	51.6	3 746	15.0	51.6	2 889	11.5
	Castellon																						
	Other																						
	Consolidated	7 588	18 731	28.2	3.9	148 898	662.4	135 602	603.3	116 060	77.9	516.3	105 019	77.4	467.2	14 052	9.4	62.5	14 052	10.4	62.5	16 532	11.1
1424	SABC Medical Aid Scheme	3 862	8 816	35.0	10.8	91 878	868.5	72 924	689.3	78 477	85.4	741.8	66 601	91.3	629.6	5 845	6.4	55.3	5 845	8.0	55.3	478	0.5
	Sabc																						
	Other																						
	Consolidated	3 862	8 816	35.0	10.8	91 878	868.5	72 924	689.3	78 477	85.4	741.8	66 601	91.3	629.6	5 845	6.4	55.3	5 845	8.0	55.3	478	0.5
1038	SAMVUMed	3 083	8 853	28.7	2.6	41 126	387.1	41 126	387.1	24 255	59.0	228.3	24 255	59.0	228.3	3 394	8.3	32.0	3 394	8.3	32.0	13 477	32.8
	Option B	13 891	38 354	32.3	7.3	137 181	298.1	137 181	298.1	107 989	78.7	234.6	107 989	78.7	234.6	15 293	11.1	33.2	15 293	11.1	33.2	13 898	10.1
	Option A																						
	Other																						
	Consolidated	16 974	47 207	31.7	6.5	178 307	314.8	178 307	314.8	132 244	74.2	233.4	132 244	74.2	233.4	18 688	10.5	33.0	18 688	10.5	33.0	27 375	15.4
1527	Sappi Medical Aid Scheme	4 077	9 988	35.4	11.0	103 445	863.1	84 996	709.2	87 818	84.9	732.7	72 061	84.8	601.2	7 416	7.2	61.9	7 416	8.7	61.9	5 520	5.3
	Sappi																						
	Other																						
	Consolidated	4 077	9 988	35.4	11.0	103 445	863.1	84 996	709.2	87 818	84.9	732.7	72 061	84.8	601.2	7 416	7.2	61.9	7 416	8.7	61.9	5 520	5.3



Detailed financial information per option:
Registered schemes

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members 31/12/2005	Beneficiaries 31/12/2005	Average Age PB (>65 years)	Penstoner Ratio %	Gross Contribution Income (GCI) R'000	PABPM R	Risk Contribution Income (RCI) R'000	PABPM R	Gross Claims Incurred (incl. PMSA & Managed Care Claims) R'000	As % of GCI	PABPM R	Net Claims Incurred (incl. Managed Care Claims) R'000	As % of RCI	PABPM R	Gross Non-health Expenses (incl. PMSA) R'000	As % of GCI	PABPM R	Net Non-health Expenses R'000	As % of RCI	PABPM R	Surplus/(Deficit) from Operations		
																						R'000	As % of GCI	R'000
1234	Sasolmed																							
	Sasolmed	20 629	58 699	30.4	4.4	486 801	691.1	481 284	683.3	450 824	92.6	640.0	446 129	92.7	633.4	38 200	7.8	54.2	38 200	7.9	54.2	(3 045)	-0.6	-4.3
	Other																							
	Consolidated	20 629	58 699	30.4	4.4	486 801	691.1	481 284	683.3	450 824	92.6	640.0	446 129	92.7	633.4	38 200	7.8	54.2	38 200	7.9	54.2	(3 045)	-0.6	-4.3
1531	Sedmed																							
	Sedmed	596	1 629	-	-	9 640	493.1	9 640	493.1	9 608	99.7	491.5	9 608	99.7	491.5	158	1.6	8.1	158	1.6	8.1	(126)	-1.3	-6.5
	Other																							
	Consolidated	596	1 629	-	-	9 640	493.1	9 640	493.1	9 608	99.7	491.5	9 608	99.7	491.5	158	1.6	8.1	158	1.6	8.1	(126)	-1.3	-6.5
1243	Siemens Medical Scheme																							
	Siemens Medical Scheme	2 769	6 331	33.0	6.9	73 884	972.5	55 474	730.2	55 167	74.7	726.1	46 162	83.2	607.6	5 740	7.8	75.6	5 740	10.3	75.6	3 571	4.8	47.0
	Other																							
	Consolidated	2 769	6 331	33.0	6.9	73 884	972.5	55 474	730.2	55 167	74.7	726.1	46 162	83.2	607.6	5 740	7.8	75.6	5 740	10.3	75.6	3 571	4.8	47.0
1580	South African Police Service Medical Scheme (POLMED)																							
	Lower Plan	44 324	105 834	24.1	1.2	393 573	309.9	393 573	309.9	373 989	95.0	294.5	373 989	95.0	294.5	42 174	10.7	33.2	42 174	10.7	33.2	(22 590)	-5.7	-17.8
	Higher Plan	95 251	296 649	26.9	2.9	2 303 734	647.2	2 303 734	647.2	2 210 702	96.0	621.0	2 210 702	96.0	621.0	208 455	9.0	58.6	208 455	9.0	58.6	(115 423)	-5.0	-32.4
	Other																							
	Consolidated	139 575	402 483	26.2	2.5	2 697 307	558.5	2 697 307	558.5	2 584 690	95.8	535.2	2 584 690	95.8	535.2	250 629	9.3	51.9	250 629	9.3	51.9	(138 012)	-5.1	-28.6
1254	Stocksmed																							
	059	716	1 582	34.6	6.6	16 003	843.0	12 000	632.1	13 012	81.3	685.4	10 128	84.4	533.5	1 529	9.6	80.5	1 529	12.7	80.5	344	2.1	18.1
	Other																							
	Consolidated	716	1 582	34.6	6.6	16 003	843.0	12 000	632.1	13 012	81.3	685.4	10 128	84.4	533.5	1 529	9.6	80.5	1 529	12.7	80.5	344	2.1	18.1
1544	Tiger Brands Medical Scheme																							
	Option 1	5 620	13 319	38.0	14.7	125 310	784.0	125 310	784.0	121 307	96.8	759.0	121 307	96.8	759.0	9 405	7.5	58.8	9 405	7.5	58.8	(5 402)	-4.3	-33.8
	Other																							
	Consolidated	5 620	13 319	38.0	14.7	125 310	784.0	125 310	784.0	121 307	96.8	759.0	121 307	96.8	759.0	9 405	7.5	58.8	9 405	7.5	58.8	(5 402)	-4.3	-33.8
1582	Transmed Medical Fund																							
	State Plus Network	5 901	15 995	32.8	2.0	35 601	185.5	35 601	185.5	29 214	82.1	152.2	29 214	82.1	152.2	87.1	24.5	45.4	87.1	24.5	45.4	(2 334)	-6.6	-12.2
	State Plus Own Choice	18 942	51 071	35.6	7.3	132 159	215.6	132 159	215.6	120 287	91.0	196.3	120 287	91.0	196.3	30 861	23.4	50.4	30 861	23.4	50.4	(18 989)	-14.4	-31.0
	Ubuntu	4 983	10 392	35.1	7.6	65 925	528.7	65 925	528.7	70 240	106.5	563.3	70 240	106.5	563.3	7 784	11.8	62.4	7 784	11.8	62.4	(12 099)	-18.4	-97.0
	Private Cover-Plus Own Choice	4 919	9 719	42.7	14.5	77 820	667.2	77 820	667.2	77 615	99.7	665.5	77 615	99.7	665.5	8 433	10.8	72.3	8 433	10.8	72.3	(8 228)	-10.6	-70.5
	Private Cover-Plus Savings	18 155	41 319	41.0	9.4	461 364	930.5	365 815	737.8	453 195	98.2	914.0	366 144	100.1	738.4	33 608	7.3	67.8	33 608	9.2	67.8	(33 937)	-7.4	-68.4
	Private Cover-Plus Threshold	1 279	2 903	41.7	7.1	41 319	1 186.1	32 216	924.8	52 284	126.5	1 500.9	44 499	138.1	1 277.4	2 372	5.7	68.1	2 372	7.4	68.1	(14 655)	-35.5	-420.7
	Essential	8 341	11 821	69.1	72.9	96 740	682.0	96 740	682.0	89 523	92.5	631.1	89 523	92.5	631.1	14 335	14.8	101.1	14 335	14.8	101.1	(7 118)	-7.4	-50.2
	Standard	7 025	9 690	73.1	84.5	98 246	844.9	98 246	844.9	111 248	113.2	956.7	111 248	113.2	956.7	12 054	12.3	103.7	12 054	12.3	103.7	(25 056)	-25.5	-215.5
	Standard Plus Top Up	9 284	12 053	75.0	88.3	156 458	1 081.7	156 458	1 081.7	182 374	116.6	1 260.9	182 374	116.6	1 260.9	17 110	10.9	118.3	17 110	10.9	118.3	(43 026)	-27.5	-297.5
	Other																							
	Consolidated	78 829	164 963	44.6	22.9	1 165 632	5 888.8	1 060 980	5 366.0	1 185 980	101.7	5 991.1	1 091 144	102.8	5 512.2	135 278	11.6	68.3	135 278	12.8	68.3	(165 442)	-14.2	-83.6
1579	Tsogo Sun Group Medical Scheme																							
	Classic Comprehensive	1 517	3 516	27.3	3.6	30 016	711.4	22 509	533.5	27 619	92.0	654.6	20 805	92.4	493.1	3 955	13.2	93.7	3 955	17.6	93.7	(2 250)	-7.5	-53.3
	Classic Core	962	1 804	23.4	0.1	11 362	524.9	8 561	395.5	8 636	76.0	398.9	5 998	70.1	277.1	2 252	19.8	104.0	2 252	26.3	104.0	312	2.7	14.4
	Other																							
	Consolidated	2 479	5 320	25.9	2.4	41 378	648.1	31 071	486.7	36 255	87.6	567.9	26 803	86.3	419.8	6 207	15.0	97.2	6 207	20.0	97.2	(1 938)	-4.7	-30.4
1434	Unimed																							
	Option 2	7 537	19 228	37.9	9.8	207 368	898.7	202 397	877.2	186 059	89.7	806.4	181 737	89.8	787.6	15 690	7.6	68.0	15 690	7.8	68.0	4 971	2.4	21.5
	Option 1	1 716	4 348	28.5	2.7	20 897	400.5	20 718	397.1	15 712	75.2	301.1	15 538	75.0	297.8	3 536	16.9	67.8	3 536	17.1	67.8	1 645	7.9	31.5
	Other																							
	Consolidated	9 253	23 576	36.1	8.5	228 265	806.8	223 115	786.6	201 771	88.4	713.2	197 275	88.4	697.3	19 225	8.4	68.0	19 225	8.6	68.0	6 616	2.9	23.4

Detailed financial information per option: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme Benefit Option Name	Members		Beneficiaries	Average Age PB (>65 years)	Penisoner Ratio %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross Claims Incurred (incl. PMSA & Managed Care Claims)		Net Claims Incurred (incl. Managed Care Claims)		Gross Non-health Expenses (incl. PMSA)		Net Non-health Expenses		Surplus/(Deficit) from Operations			
		31/12/2005	31/12/2005				R'000	PABPM R	R'000	PABPM R	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of RCI	R'000	As % of GCI	R'000	As % of GCI
I1597	Umuzo Health Medical Scheme																					
	Ultra Affordable	1 224	2 094	322	0.2	4 312	171.6	4 234	1 685	82.1	140.8	3 539	83.6	140.8	3 539	83.6	140.8	3 539	83.6	140.8	3 539	
	Standard	5 416	14 189	285	0.4	49 834	292.7	47 998	281.9	73.7	215.8	36 747	76.0	214.1	8 159	16.4	47.9	8 159	17.0	47.9	3 382	
	Other																					
I1520	University of KwaZulu-Natal Medical Scheme	6 640	16 283	290	0.3	54 147	277.1	52 232	267.3	74.4	206.2	39 996	76.6	204.7	8 863	16.4	45.4	8 863	17.0	45.4	3 373	
	University of KwaZulu-Natal	3 219	6 951	389	1.3	60 620	726.8	45 595	546.6	79.1	575.0	38 127	83.6	457.1	7 502	12.4	89.9	7 502	16.5	89.9	(35)	
	Other																					
	Consolidated	3 219	6 951	389	1.3	60 620	726.8	45 595	546.6	79.1	575.0	38 127	83.6	457.1	7 502	12.4	89.9	7 502	16.5	89.9	(35)	
I1282	University of the Witwatersrand Staff Medical Aid Scheme	2 953	6 550	374	1.2	62 793	798.9	62 793	798.9	91.7	732.2	57 552	91.7	732.2	6 373	10.1	81.1	6 373	10.1	81.1	(1 131)	
	Other																					
	Consolidated	2 953	6 550	374	1.2	62 793	798.9	62 793	798.9	91.7	732.2	57 552	91.7	732.2	6 373	10.1	81.1	6 373	10.1	81.1	(1 131)	
	Venda Police and Prisons Medical Scheme (Polprised)																					
I1565	Polprised																					
	Other																					
	Consolidated																					
	Witbank Coalfields Medical Aid Scheme																					
I1291	Comprehensive Option	6 064	16 089	31.1	6.2	149 358	773.6	108 917	564.1	88.9	687.9	98 469	90.4	510.0	8 631	5.8	44.7	8 631	7.9	44.7	1 817	
	Other																					
	Consolidated	6 064	16 089	31.1	6.2	149 358	773.6	108 917	564.1	88.9	687.9	98 469	90.4	510.0	8 631	5.8	44.7	8 631	7.9	44.7	1 817	
	Wooltru Healthcare Fund																					
I1293	Extended Option	1 645	3 428	38.1	14.5	33 899	824.1	28 047	681.8	117.0	964.3	35 183	125.4	855.3	3 219	9.5	78.3	3 219	11.5	78.3	(10 356)	
	Plus Option	5 893	12 942	272	1.5	81 203	522.9	79 420	511.4	66 044	81.3	425.3	64 597	81.3	415.9	10 155	12.5	65.4	10 155	12.8	65.4	4 667
	Core Option	783	1 629	280	1.5	5 959	304.9	5 959	304.9	73.8	225.1	4 397	73.8	224.9	72.2	12.1	37.0	72.2	12.1	37.0	840	
	Other																					
	Consolidated	8 321	17 999	293	4.0	121 061	560.5	113 426	525.1	91.0	509.8	104 177	91.8	482.3	14 097	11.6	65.3	14 097	12.4	65.3	(4 849)	
I1253	Xstrata Medical Aid Scheme																					
	107	4 580	13 197	246	0.4	72 439	457.4	72 439	457.4	80.2	366.7	58 073	80.2	366.7	8 769	12.1	55.4	8 769	12.1	55.4	5 598	
	Other																					
	Consolidated	4 580	13 197	246	0.4	72 439	457.4	72 439	457.4	80.2	366.7	58 073	80.2	366.7	8 769	12.1	55.4	8 769	12.1	55.4	5 598	
SUB-TOTAL - Registered Restricted Schemes		807 617	1 930 069	323	7.7	15 037 481	649.3	13 738 644	593.2	89.0	577.7	12 331 864	89.8	532.4	15 098 803	10.0	65.2	15 098 803	11.0	65.2	(102 513)	
TOTAL REGISTERED SCHEMES		2 812 083	6 835 621	31.7	6.4	54 192 476	660.7	47 873 639	583.6	84.4	557.8	40 413 164	84.4	492.7	7 817 276	14.4	95.3	7 817 276	16.3	95.3	(356 172)	

Detailed financial results: Registered schemes

Detailed financial results: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Managed Care: Management services			Administration Fees Paid to Administrator (Incl. Co-administration Fees)			Total Fees Paid to Administrators (Managed Care + Administration Fees)			Gross Administration Expenses (RISK + PMSA)				Audit Fees		Trustee Remuneration		Principal Officer Fees		Acquisition Cost				Marketing and Advertising Expenditure																		
		Admin-istrator R000	Other 3rd Party PMSAs R000	Admin-istrator Other PMSAs R000	Admin-istrator Fees Paid R000	Co-Admin-istration Fees R000	As % PMSA of GAE R000	As % PMSA of R000	R000	As % PMSA of GAE R000	As % PMSA of R000	2004 R000	As % Growth of 2005/2004 R000	As % PMSA of GAE R000	As % PMSA of R000	2005 R000	As % of GAE R000	Other Disburse-ments R000	Boiler Fees R000	R000	As % of R000	2004 R000	As % of R000	2005 R000	As % of R000	2004 R000	As % of R000	2005 R000	As % of R000	2004 R000	As % of R000	2005 R000	As % of R000										
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	7 246	-	177	-	35 501	-	35 501	83.8	86.8	42 349	37.819	12.0	11.9	11.4	103.6	93.8	10.3	416	1.0	1.0	1.91	10.2	2.9	2.8	168	0.4	0.4	-	-	0.0	-	0.0	126	0.3	0.3							
1521	Clicks Group Medical Scheme	533	-	9.4	-	2 263	-	2 263	81.3	40.1	2 795	100.5	49.5	2 782	2 672	4.1	13.6	13.7	49.3	46.2	6.7	62	1.1	2.2	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0						
1079	CSIR Medical Scheme	3 013	-	512	-	5 346	-	5 346	68.5	72.8	7 800	7 078	10.2	12.8	11.9	106.2	91.5	16.0	140	1.9	1.8	3	1.0	0.0	696	9.4	8.9	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0					
1039	DCMed Medical Aid Fund	453	-	6	-	4 438	-	4 438	91.0	34.0	7 451	152.9	57.1	4 484	4 551	7.1	5.9	5.6	37.1	34.6	7.9	56	0.4	1.1	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0				
1068	De Beers Benefit Society	453	-	6	-	4 438	-	4 438	91.0	34.0	7 451	152.9	57.1	4 484	4 551	7.1	5.9	5.6	37.1	34.6	7.9	56	0.4	1.1	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0				
1484	Edcon Medical Aid Scheme	-	-	-	-	5 749	-	5 749	75.7	70.6	5 749	75.7	70.6	5 749	6 869	10.6	12.4	12.0	93.2	83.9	11.1	130	1.6	1.7	27	2.0	3.4	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0			
1513	Ellerine Holdings Medical Aid Society	225	-	11.4	-	737	-	737	85.2	37.2	963	111.2	48.6	865	741	16.7	6.2	5.5	43.7	35.8	21.9	-	-	0.0	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0				
1572	Engen Medical Benefit Fund	-	-	1 109	-	2 934	-	2 934	78.4	31.7	3 743	3 423	9.4	4.9	4.7	40.5	36.2	11.7	214	2.3	5.7	-	-	0.0	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0				
1585	Eyenumed Medical Scheme	653	-	5.4	-	4 419	-	4 419	84.6	36.3	5 073	97.1	41.6	5 227	5 913	-11.6	15.8	18.4	42.9	49.9	-14.1	111	0.9	2.1	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0			
1271	Fishing Industry Medical Scheme (Fishmed)	104	-	2.5	-	609	-	609	66.4	14.8	713	77.8	17.3	916	859	6.7	22.5	23.9	22.2	19.7	13.0	62	1.5	6.7	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0			
1086	Food Workers Medical Benefit Fund	-	-	-	-	-	-	-	0.0	-	-	0.0	-	2 774	2 740	1.2	23.6	22.0	18.8	16.5	14.1	151	1.0	5.4	26	3.0	2.9	648	4.3	23.4	-	-	0.0	-	0.0	-	0.0	-	0.0				
1578	Foehini Group Medical Aid Scheme	1 058	-	19.3	-	2 025	-	2 025	90.3	37.0	3 083	137.5	56.2	2 442	2 197	2.0	6.1	6.0	40.9	38.7	5.7	85	1.6	3.8	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0			
1082	GSMed	1 576	-	23.6	-	3 476	-	3 476	14 250	81.7	52.2	5 052	118.2	75.5	4 273	4 224	1.2	6.9	6.6	63.9	59.7	7.0	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0			
1270	Golden Arrow Employees Medical Benefit Fund	-	-	1 409	-	1 927	-	1 927	88.2	26.1	1 927	88.2	26.1	2 185	1 996	9.5	17.0	17.2	29.6	26.4	12.0	66	0.9	3.0	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1523	Grimtek Electronics Medical Aid Scheme	-	-	342	-	1 595	-	1 595	69.2	48.4	1 595	69.2	48.4	2 203	2 063	11.6	9.5	8.2	69.9	60.0	16.5	79	2.4	3.4	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1487	Holcim South Africa Medical Scheme	303	-	53	-	1 796	-	1 796	70.7	47.6	2 099	82.6	55.6	2 540	2 515	1.0	7.2	7.6	67.3	65.1	3.5	91	2.4	3.6	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1111	IBM (SA) Medical Aid Society	-	-	-	-	3 000	-	3 000	65.4	58.1	3 000	65.4	58.1	4 585	4 385	4.5	12.6	13.5	88.8	84.1	5.6	90	1.7	2.0	-	-	0.0	-	180	3.4	3.9	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1591	Impala Medical Plan	-	-	-	-	-	-	-	0.0	-	-	0.0	-	494	466	6.0	2.1	2.1	3.5	3.5	0.4	-	-	0.0	-	-	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0		
1559	Imperial Group Medical Scheme	1 454	-	9.2	-	7 487	-	7 487	86.6	47.6	8 942	103.4	56.9	8 649	6 774	27.7	7.4	6.3	55.0	45.4	21.1	116	0.7	1.3	1	1.0	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1121	Klerksdorp Medical Benefit Society (KDM)	-	-	-	-	-	-	-	0.0	-	-	0.0	-	19 332	8 040	140.4	14.4	5.7	117.6	40.1	193.1	157	1.0	0.8	84	15.0	5.4	943	5.7	4.9	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
1145	LA-Health Medical Scheme	2 281	-	4.7	-	43 670	-	43 670	79.5	90.1	43 670	79.5	90.1	54 937	38 194	43.8	10.8	7.9	113.4	88.7	27.8	282	0.6	0.5	597	30	1.2	1.1	910	1.8	1.7	5 504	-	-	0.0	-	0.0	-	0.0	-	0.0		
1197	Libcare Medical Scheme	2 701	-	20.3	-	6 561	-	6 561	89.5	49.3	9 261	126.3	69.5	7 331	7 346	-0.2	6.8	7.2	55.0	55.1	-0.1	140	1.1	1.9	68	3.0	5.9	162	1.2	2.2	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0		
1547	Malcor Medical Scheme	1 107	-	775	-	4 541	-	4 541	90.3	41.1	5 648	112.3	51.2	5 030	4 880	3.1	6.0	6.1	45.6	44.7	1.9	213	1.9	4.2	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1042	Mascom Medical Scheme	-	-	-	-	-	-	-	350 914	351	30.4	20.8	-	1 156	1 154	0.2	5.0	4.6	68.4	63.4	7.8	31	1.9	2.7	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1495	Massmart Health Plan	913	-	20.8	-	1 861	-	1 861	84.9	42.6	2 774	125.9	63.1	2 204	1 992	10.6	5.7	5.6	50.1	46.2	8.5	120	2.7	5.4	12	2.0	3.0	442	1.2	0.4	1.0	722	0.6	1.7	-	-	0.0	-	0.0	-	0.0		
1498	MEDCOR	11 959	-	10.2	-	35 877	-	35 877	82.3	30.6	47 836	109.8	40.8	43 568	43 857	-0.7	7.1	5.1	37.2	35.2	5.7	341	0.3	0.8	442	12.0	4.0	65	3.0	2.4	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0		
1548	Medipos Medical Scheme	4 549	-	17.1	-	12 895	-	12 895	85.5	48.4	17 444	115.7	65.5	15 081	11 142	35.4	8.0	6.0	56.6	43.3	30.8	150	0.6	1.0	65	3.0	2.4	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1568	Medisense Medical Scheme	891	-	4.6	-	11 878	-	11 878	79.8	60.7	12 769	85.8	65.3	14 884	13 895	7.1	12.0	9.1	76.1	66.3	14.8	144	0.7	1.0	-	-	0.0	-	457	2.3	3.1	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1535	Microcare	1 194	-	17.0	-	2 478	-	2 478	79.8	35.3	3 672	118.2	52.3	3 107	2 956	5.1	5.4	4.6	44.2	35.6	24.3	198	2.8	6.4	-	-	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	
1505	Metropolitan Medical Scheme	880	-	4.3	-	6 963	-	6 963	94.9	43.3	6 963	94.9	43.3	7 355	6 969	5.3	6.9	7.0	45.2	6.9	29.2	0.2	0.4	3	2.0	0.0	-	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0		
1569	Mimemed Medical Scheme	355	-	7.5	-	2 200	-	2 200	74.1	46.2	2 555	86.0	53.6	2 970	3 547	-16.3	26.7	25.2	62.3	48.9	27.4	29	0.6	1.0	-	-	0.0	-	179	3.7	6.0	-	-	0.0	-	0.0	-	0.0	-	0.0			
1208	Mutual & Federal Medical Aid Fund	996	-	12.8	-	4 822	-	4 822	89.2	62.0	5 818	107.6	74.9	5 406	4 852	11.4	9.0	8.7	69.6	63.1	10.2	87	1.1	1.6	16																		

Detailed financial results: Registered schemes for the year ended 31 December 2005

Ref. No.	Name of Medical Scheme	Managed Care: Management services		Administration Fees Paid to Administrator (Incl. Co-administration Fees)		Total Fees Paid to Administrators (Managed Care + Administration Fees)		Gross Administration Expenses (RISK +PMSA)				Trustee Remuneration		Principal Officer Fees		Acquisition Cost					Marketing and Advertising Expenditure																
		Admini- strator R'000	Other 3rd Parties R'000	Admini- strator R'000	Other 3rd Parties R'000	Admini- stration Fees Paid R'000	Co-Admini- stration Fees R'000	As % of GAE R'000	As % of GAE R'000	2004 R'000	% Growth	As % of GCI R'000	As % of GAE R'000	As % of GAE R'000	No of Trust- ees	R'000	As % of GAE R'000	Other Distri- bution Costs R'000	Total as % of GAE R'000	2005 R'000	2004 R'000	% Growth	PABPM R'000	% Growth	As % of GAE R'000												
1241	Naspers Medical Fund	-	2 483	-	174	2 523	35,7	17,7	2 523	35,7	17,7	7 069	6,806	3,9	6,3	6,3	49,6	47,6	4,2	157	1,1	2,2	-	-	-	0,0	285	2,0	4,0	-	-	NC	-	-	0,0		
1469	Nedcor Medical Aid Scheme	5 011	-	10,1	-	25 589	238,3	51,5	30 600	284,9	61,6	10 739	9 601	11,9	3,7	3,3	21,6	18,7	15,4	187	0,4	1,7	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1584	Netzare Medical Scheme	-	5 184	-	17,5	17 428	98,3	58,9	17 428	98,3	58,9	17 736	16 334	8,6	7,7	7,9	60,0	57,3	4,6	122	0,4	0,7	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1214	Old Mutual Staff Medical Aid Scheme	4 731	-	12,4	-	16 721	91,0	43,9	21 453	116,7	56,3	18 381	16 290	12,8	8,5	8,5	48,3	43,7	10,4	133	0,3	0,7	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1441	Parmed Medical Aid Scheme	351	-	5,1	-	3 086	82,5	45,1	3 436	91,8	50,3	3 742	3 467	7,9	4,0	4,0	54,7	50,5	8,4	-	-	-	-	-	-	0,0	338	4,9	9,0	-	-	NC	-	-	0,0		
1515	PG Bikon Medical Aid Society	353	-	17,4	-	1 260	86,7	62,3	1 613	111,0	79,8	1 454	1 157	25,7	8,0	6,8	71,9	57,0	26,0	65	3,2	4,5	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1186	PG Group Medical Scheme	11	-	0,4	-	1 848	85,4	70,5	1 858	85,9	70,9	2 162	2 145	0,8	7,2	6,7	82,5	75,7	8,9	95	3,6	4,4	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1563	Pick 'n Pay Medical Scheme	2 879	-	18,8	-	6 256	78,6	40,8	9 135	114,7	59,6	7 963	7 233	10,2	7,6	7,6	51,9	48,5	7,1	134	0,9	1,7	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1583	Platinum Health	901	-	2,1	-	-	-	-	901	25,5	2,1	3 534	3 006	17,5	2,2	2,0	8,4	7,1	18,3	323	0,8	9,1	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1514	Profomed	9 898	-	12,6	-	56 668	87,6	72,1	56 668	87,6	72,1	64 709	53 424	21,1	12,7	10,8	82,4	63,3	30,1	260	0,3	0,4	-	-	-	0,0	925	3,9	2,0	1 323	1 193	10,9	1,7	1,4	158	0,2	0,2
1516	Quantum Medical Aid Society	-	-	-	-	13 050	85,8	66,5	13 050	85,8	66,5	15 210	14 409	5,6	12,5	11,7	77,5	71,9	7,7	153	0,8	1,0	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1201	Rand Water Medical Scheme	1 559	-	19,3	-	-	-	-	1 559	52,4	19,3	2 977	-	NC	4,4	0,0	36,9	-	NC	104	1,3	3,5	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1470	Remedi Medical Aid Scheme	2 977	-	8,5	-	14 383	90,2	41,0	14 383	90,2	41,0	15 947	14 667	8,7	5,9	5,8	45,5	43,8	3,8	203	0,6	1,3	-	-	-	0,0	336	0,9	2,1	-	-	NC	-	-	0,0		
1176	Retail Medical Scheme	-	-	-	-	7 406	84,8	69,8	7 426	84,8	69,8	8 760	7 590	15,4	11,1	9,9	82,4	73,3	12,4	125	1,2	1,4	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1013	Rhodes University Medical Scheme	-	-	-	-	1 442	86,5	62,0	1 442	86,5	62,0	1 667	1 459	14,2	10,3	9,4	71,7	65,0	10,3	-	-	-	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1209	SA Breweries Medical Aid Society	221	468	1,0	2,1	12 498	93,0	56,6	12 719	94,6	57,6	13 441	9 113	47,5	9,0	9,0	60,9	56,5	7,8	147	0,7	1,1	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1424	SABC Medical Aid Scheme	2 527	-	24,0	-	3 322	90,1	31,6	5 849	158,7	55,6	3 686	3 156	16,8	4,0	3,7	35,0	29,5	18,8	99	0,9	2,7	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1038	SAMWU Med	-	2 102	-	3,7	-	-	-	-	-	-	16 530	15 069	9,7	9,3	10,1	28,7	26,0	10,3	-	-	-	-	-	-	0,0	173	-	1,0	173	38 346,7	0,3	0,1	352,3	865	15	5,2
1527	Sappi Medical Aid Scheme	-	1 797	-	14,7	4 848	86,5	39,7	4 848	86,5	39,7	5 606	5 428	3,3	5,4	5,5	46,0	43,5	5,7	89	0,7	1,6	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1234	Sasol Medical Aid Scheme	12 047	-	17,1	-	22 652	91,3	32,2	34 698	139,9	49,3	24 799	25 383	-2,3	5,1	4,9	35,3	35,5	-0,8	246	0,3	1,0	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1531	Sedmed	-	-	-	-	-	-	-	-	-	-	158	109	45,2	1,6	1,4	8,1	5,5	48,2	19	1,0	12,0	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1243	Siemens Medical Scheme	2 038	-	26,5	-	3 428	17,65	44,8	5 466	148,9	71,1	3 671	3 633	1,1	5,0	5,2	47,7	45,5	5,0	110	1,4	3,0	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1580	South African Police Service Medical Scheme (POLMED)	-	57 790	-	12,2	166 954	87,6	35,4	166 954	87,6	35,4	190 679	163 353	16,7	7,1	6,2	40,4	37,0	9,3	424	0,1	0,2	-	-	-	0,0	1 058	0,2	0,6	-	-	NC	-	-	0,0		
1254	Stocklmed	506	-	27,5	-	948	90,3	51,4	1 454	138,5	78,9	1 050	933	12,5	6,6	6,2	57,0	50,4	13,1	53	2,9	5,1	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1544	Tiger Brands Medical Scheme	2 707	-	16,8	-	6 063	91,5	37,7	6 063	91,5	37,7	6 629	6 139	8,0	5,3	4,7	41,3	36,4	13,3	113	0,7	1,7	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1582	Transmed Medical Fund	-	34 342	-	17,1	80 664	80,2	40,2	80 664	80,2	40,2	100 538	96 998	3,6	8,6	8,2	50,2	46,3	8,3	1 140	0,6	1,1	-	-	-	0,0	790	0,3	0,8	-	-	NC	-	-	0,0		
1579	Tsego Sun Group Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1434	Unimed	-	391	-	6,3	5 115	88,0	82,2	5 115	88,0	82,2	5 813	5 009	16,1	14,0	13,7	93,4	90,5	3,3	101	1,6	1,7	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1597	Unwatoz Health Medical Scheme	1 526	3 763	5,3	13,1	-	-	-	1 526	11,0	5,3	13 887	12 592	10,3	6,1	5,6	48,3	42,1	14,8	274	1,0	2,0	-	-	-	0,0	633	2,2	4,6	-	-	NC	-	-	0,0		
1520	University of KwaZulu-Natal Medical Scheme	-	1 719	-	10,0	-	-	-	-	-	-	7 088	1 296	44,7	13,1	14,4	41,1	44,0	-8,8	203	1,2	2,9	-	-	-	0,0	518	3,0	7,3	-	-	NC	-	-	0,0		
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 306	-	29,1	-	3 310	88,2	41,8	5 616	149,6	70,9	3 754	3 569	5,2	6,0	6,0	47,4	44,1	7,6	105	1,3	2,8	-	-	-	0,0	-	-	0,0	-	-	NC	-	-	0,0		
1565	Yenda Police and Prisons Medical Scheme (Polprismed)	172	-	2,7	-	1 806	68,7	28,7	1 978	75,2	31,5	2 631	4 876	-46,0	12,4	20,0	71,7	67,4	-37,9	97	1,5	3,7	-	-	-	0,0	687	-	26,1	687	864	-20,5	18,7	12,0	-8,6	-	0,0
1291	Wibank Coalfields Medical Aid Scheme	-	853	-	4,5	-	-	-	-	-	-	7 651	6 290	21,6	5,1	4,8	40,2	34,9	15,0	168	0,9	2,2	-	-	-	0,0	577	3,0	7,5	-	-	NC	-	-	0,0		
1293	Wooltru Healthcare Fund	-	1 392	-	6,4	10 939	86,2	50,2	10 939	86,2	50,2	12 691	11 755	8,0	10,5	10,3	58,2	53,7	8,4	260	1,2	2,0	-	-	-	0,0	349	1,6	2,7	-	-	NC	-	-	0,0		



Administrators market share and relevant cashflows for the year ended 31 December 2005

Administrator Name	No of medical Schemes	Average Beneficiaries	Market share %	No of medical Schemes	Average Beneficiaries	Market share %	No of medical Schemes	Average Beneficiaries	Market share %	No of medical Schemes	Average Beneficiaries	Market share %	No of medical Schemes	Average Beneficiaries	Market share %	No of medical Schemes	Average Beneficiaries	Market share %	No of medical Schemes	Average Beneficiaries	Market share %	Gross Contribution Income (GCI) R'000	Market share %	Gross Contribution Income (GCI) R'000	Market share %	Gross Contribution Income (GCI) R'000	Market share %	Gross Contribution Income (GCI) R'000	Market share %	Gross Contribution Income (GCI) R'000	Market share %			
	2005	2005	2005	2004	2004	2004	2003	2003	2003	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2004	2004	2003	2003	2003	2003	2003	2003	2003	2003	2002	2002	
Discovery Health (Pty) Ltd	9	1 789 232	26.5	9	1 595 586	24.0	9	1 457 491	17.7	1 191 284	17.7	15 778 293	734.9	29.1	13 549 575	707.7	26.3	11 633 525	665.2	24.2	8 725 186	610.3	20.4	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	20.4
Medscheme (Pty) Ltd	21	991 829	14.7	22	1 082 923	16.3	20	1 232 269	16.9	1 550 996	23.0	7 909 770	664.6	14.6	8 119 762	624.8	15.8	7 970 273	591.3	16.6	9 276 231	498.4	21.7	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	21.7
Self-administered	20	731 588	10.9	20	717 826	10.8	22	759 149	11.4	24	801 757	11.9	6 546 487	745.7	12.6	6 473 393	751.5	12.6	6 230 817	684.0	13.0	5 635 791	585.8	13.2	2002	2002	2002	2002	2002	2002	2002	2002	2002	13.2
Metropolitan Health Corporate (Pty) Ltd	17	937 324	13.9	16	573 995	8.6	16	630 752	9.5	14	581 248	8.6	7 209 372	641.0	13.3	4 391 677	637.6	8.5	4 405 458	582.0	9.2	3 562 854	510.8	8.3	2002	2002	2002	2002	2002	2002	2002	2002	2002	8.3
Mx Network Systems (Pty) Ltd	2	101 129	1.5	3	474 542	7.1	3	456 767	6.9	3	449 343	6.7	633 440	522.0	1.2	3 501 935	615.0	6.8	3 318 560	605.4	6.9	3 058 680	567.2	7.2	2002	2002	2002	2002	2002	2002	2002	2002	2002	7.2
Old Mutual Healthcare (Pty) Ltd	10	378 756	5.6	13	380 376	5.7	13	347 122	5.2	12	352 689	5.2	2 623 347	577.2	4.8	2 470 921	541.3	4.8	2 203 340	529.0	4.6	1 953 202	461.5	4.6	2002	2002	2002	2002	2002	2002	2002	2002	2002	4.6
Sovereign Health	10	245 085	3.6	11	292 129	4.4	11	302 993	4.6	6	249 226	3.7	2 291 088	779.0	4.2	2 595 479	740.4	5.0	2 476 726	681.2	5.2	1 884 606	630.2	4.4	2002	2002	2002	2002	2002	2002	2002	2002	2002	4.4
Exclusive Health (Pty) Ltd	1	188 157	2.8	1	218 210	3.3	1	261 881	3.9	2	277 152	4.1	1 272 057	563.4	2.3	1 365 338	521.4	2.7	1 537 838	489.4	3.2	1 620 464	487.2	3.8	2002	2002	2002	2002	2002	2002	2002	2002	2002	3.8
Allcare Administrators (Pty) Ltd	8	227 164	3.4	8	213 680	3.2	7	60 656	0.9	7	68 759	1.0	1 379 155	505.9	2.5	1 284 718	501.0	2.5	509 823	700.4	1.1	510 094	618.2	1.2	2002	2002	2002	2002	2002	2002	2002	2002	2002	1.2
Rowan Angel (Pty) Ltd	1	209 910	3.1	1	176 225	2.6	1	136 599	2.1	1	114 830	1.7	1 243 714	493.8	2.3	1 030 648	487.4	2.0	699 750	426.9	1.5	543 087	394.1	1.3	2002	2002	2002	2002	2002	2002	2002	2002	2002	1.3
Sizwe Medical Services (Pty) Ltd	1	145 164	2.2	1	156 764	2.4	1	169 596	2.5	1	190 143	2.8	1 165 077	668.8	2.1	1 187 572	631.3	2.3	1 114 384	547.6	2.3	1 012 523	443.8	2.4	2002	2002	2002	2002	2002	2002	2002	2002	2002	2.4
Multimed	1	116 536	1.7	1	116 981	1.8	1	99 267	1.5	1	72 995	1.1	1 146 332	819.7	2.1	1 012 616	721.4	2.0	793 866	666.4	1.7	564 356	644.3	1.3	2002	2002	2002	2002	2002	2002	2002	2002	2002	1.3
Sigma Health Fund Managers (Pty) Ltd	1	98 959	1.5	1	116 821	1.8	1	111 571	1.7	1	121 298	1.8	793 383	668.1	1.5	855 021	609.9	1.7	744 463	556.0	1.5	705 564	484.7	1.7	2002	2002	2002	2002	2002	2002	2002	2002	2002	1.7
Status Medical Aid Administrators (Pty) Ltd	9	80 546	1.2	9	89 590	1.3	9	100 382	1.5	9	103 638	1.5	662 410	685.3	1.2	723 868	673.3	1.4	754 011	626.0	1.6	677 270	544.6	1.6	2002	2002	2002	2002	2002	2002	2002	2002	2002	1.6
PPS Medical Scheme Administrator (Pty) Ltd	1	65 475	1.0	1	70 322	1.1	1	71 606	1.1	1	66 242	1.0	511 029	650.4	0.9	495 482	587.2	1.0	414 767	482.7	0.9	314 665	395.9	0.7	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.7
Amanzi Health Administrators (Pty) Ltd	2	70 874	1.1	2	69 365	1.0	2	54 667	0.8	2	47 525	0.7	610 244	717.5	1.1	533 651	641.1	1.0	400 715	610.8	0.8	316 744	555.4	0.7	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.7
Medical Aid Administration Experts (Pty) Ltd	-	-	0.0	1	67 315	1.0	1	52 921	0.8	1	31 745	0.5	-	0.0	0.0	385 918	477.8	0.7	277 529	437.0	0.6	152 788	401.1	0.4	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.4
Prosperity Health Corporate Fund Managers (Pty) Ltd	2	44 778	0.7	2	40 996	0.6	2	31 736	0.5	1	9 462	0.1	256 972	478.2	0.5	187 896	381.9	0.4	117 903	309.6	0.2	37 638	331.5	0.1	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.1
Providence Healthcare Risk Managers (Pty) Ltd	1	16 920	0.3	2	37 052	0.6	1	20 056	0.3	1	17 688	0.3	127 311	627.0	0.2	288 727	649.4	0.6	124 827	518.7	0.3	97 629	460.0	0.2	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.2
Eternity Private Health (Pty) Ltd	1	34 078	0.5	1	33 582	0.5	1	33 416	0.5	-	-	0.0	354 620	867.2	0.7	331 338	822.2	0.6	303 662	757.3	0.6	-	0.0	0.0	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.0
Ingwe Med (Pty) Ltd	1	32 615	0.5	1	30 054	0.5	1	34 537	0.5	2	69 906	1.0	154 197	394.0	0.3	132 539	367.5	0.3	138 871	335.1	0.3	315 561	376.2	0.7	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.7
Definit Medical Fund Managers (Pty) Ltd	1	29 622	0.4	1	22 712	0.3	1	14 372	0.2	1	11 283	0.2	143 832	404.6	0.4	104 085	381.9	0.2	64 929	376.5	0.1	44 065	325.5	0.1	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.1
Private Health Administrators	1	24 833	0.4	1	17 812	0.3	1	15 788	0.2	2	25 152	0.4	195 168	654.9	0.3	133 279	623.5	0.3	103 969	548.8	0.2	128 091	424.4	0.3	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.3
Mpumalanga Managed Health Care (Pty) Ltd	1	15 871	0.2	1	15 003	0.2	2	27 957	0.4	2	29 577	0.4	149 358	784.2	0.3	131 914	732.7	0.3	222 065	661.9	0.5	206 460	581.7	0.5	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.5
Hall Administrator cc	-	-	0.0	1	14 892	0.2	1	14 473	0.2	1	18 583	0.3	-	0.0	0.0	84 918	475.2	0.2	61 711	355.3	0.1	70 366	315.6	0.2	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.2
Integrated Healthcare (Pty) Ltd	3	31 132	0.5	2	14 453	0.2	2	11 568	0.2	1	11 292	0.2	216 944	580.7	0.4	85 775	494.6	0.2	63 374	456.5	0.1	55 112	406.7	0.1	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.1
Benmed Medical Scheme Administrators (Pty) Ltd	-	-	0.0	1	6 909	0.1	1	7 251	0.1	1	3 876	0.1	-	0.0	0.0	49 119	592.5	0.1	41 897	481.5	0.1	20 692	444.9	0.0	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.0
Supreme Health Administrators (Pty) Ltd	1	4 103	0.1	1	4 003	0.1	-	-	0.0	-	0.0	23 213	471.4	0.0	3 009	62.6	0.0	-	-	0.0	-	-	0.0	0.0	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.0
Thebe ya Bophelo Healthcare Administrators	1	3 856	0.1	1	2 679	0.0	2	124 906	1.9	2	139 702	2.1	14 498	313.3	0.0	9 290	289.0	0.0	551 964	368.3	1.1	513 521	306.3	1.2	2002	2002	2002	2002	2002	2002	2002	2002	2002	1.2
Active Health	1	1 243	0.0	1	480	0.0	-	-	0.0	-	0.0	8 004	536.6	0.0	2 159	374.8	0.0	-	-	0.0	-	-	0.0	0.0	2002	2002	2002	2002	2002	2002	2002	2002	2002	0.0
Protector Group Fund Managers (Pty) Ltd	-	-	0.0	-	-	0.0	2	93 132	1.4	2	97 398	1.4	-	0.0	0.0	-	0.0	0.0	564 696	505.3	1.2	499 727	427.6	1.2	2002	2002	2002	2002	2002	2002	2002	2002	2002	1.2
Igoolide Health Networks (Pty) Ltd	-	-	0.0	-	-	0.0	1	26 284	0.4	1	30 324	0.4	-	0.0	0.0	-	0.0	0.0	185 902	589.														

Administrators market share and relevant cashflows for the year ended 31 December 2005

Administrator Name	Net Claims Incurred		Claims Ratio		PABPM		Net Claims Incurred		Claims Ratio		PABPM		Gross Administration Expenditure		As % of GCI		PABPM		Gross Administration Expenditure		As % of GCI					
	2005 R000	2004 R000	2005 %	2004 %	2005 R	2004 R	2005 %	2004 %	2005 R000	2004 R000	2005 %	2004 %	2005 R000	2004 R000	2005 %	2004 %	2005 R	2004 R	2005 %	2004 %	2005 R	2004 R	2005 %	2004 %		
Discovery Health (Pty) Ltd	10 239 742	476,9	81,4	7 693 560	401,8	69,3	6 473 783	370,1	69,3	4 986 818	348,8	71,4	1 973 714	1 592 541	83,2	11,8	1 344 935	76,9	11,6	1 093 385	76,5	12,5				
Medscheme (Pty) Ltd	5 918 837	497,3	80,6	6 024 790	463,6	79,6	6 145 003	455,9	81,8	7 567 449	406,6	86,3	635 226	634 591	48,8	7,8	586 418	43,5	7,4	745 412	40,1	8,0				
Self-administered	5 227 019	595,4	86,4	5 181 497	601,5	86,2	5 074 979	557,1	87,0	4 792 079	498,1	90,4	516 671	482 535	56,0	7,5	455 623	50,0	7,3	415 229	43,2	7,4				
Metropolitan Health Corporate (Pty) Ltd	6 066 405	539,3	92,8	3 378 351	490,5	88,4	3 223 297	425,9	82,6	2 588 710	371,1	82,6	547 262	348 877	50,7	7,9	367 798	48,6	8,3	283 395	40,6	8,0				
Mx Network Systems (Pty) Ltd	596 342	491,4	94,6	2 812 919	494,0	80,4	2 601 733	474,7	78,4	2 411 847	447,3	78,9	47 663	210 416	37,0	6,0	199 046	36,3	6,0	208 898	38,7	6,8				
Old Mutual Healthcare (Pty) Ltd	2 146 244	472,2	89,9	2 008 127	439,9	88,2	1 748 607	419,8	84,0	1 523 307	359,9	82,9	238 425	241 544	52,9	9,8	223 966	53,8	10,2	216 362	51,1	11,1				
Sovereign Health	1 631 860	554,9	84,6	1 727 298	492,7	80,8	1 679 312	461,9	82,2	1 392 482	465,6	82,7	188 303	208 688	59,5	8,0	199 809	55,0	8,1	144 748	48,4	7,7				
Exclusive Health (Pty) Ltd	789 603	349,7	72,5	695 246	265,5	58,5	747 383	237,8	57,1	773 086	232,4	62,9	131 165	182 728	69,8	13,4	241 715	76,9	15,7	255 018	76,7	15,7				
Allcare Administrators (Pty) Ltd	1 209 554	443,7	91,0	1 039 992	405,6	84,3	422 970	581,1	89,7	423 846	513,7	89,5	182 468	150 067	58,5	11,7	43 711	60,1	8,6	41 338	50,1	8,1				
Rowan Angel (Pty) Ltd	1 023 706	406,4	83,5	627 768	311,0	68,2	502 638	306,6	80,7	382 724	277,7	77,6	145 223	114 717	54,2	11,1	68 977	42,1	9,9	49 839	36,2	9,2				
Sizwe Medical Services (Pty) Ltd	889 176	510,4	76,5	853 643	437,8	69,5	874 168	429,5	78,6	901 574	395,1	89,2	112 006	124 696	66,3	10,5	125 214	61,5	11,2	105 310	46,2	10,4				
Multimed	959 498	686,1	87,3	852 446	607,3	87,4	664 303	557,7	86,6	464 892	530,7	82,6	84 127	78 945	56,2	7,8	81 194	68,2	10,2	85 044	97,1	15,1				
Sigma Health Fund Managers (Pty) Ltd	582 208	490,3	90,8	620 228	442,4	92,5	498 246	372,1	86,8	483 402	332,1	86,3	91 854	79 600	56,8	9,3	80 873	60,4	10,9	66 462	45,7	9,4				
Status Medical Aid Administrators (Pty) Ltd	562 649	582,1	87,6	593 460	552,0	84,4	611 390	507,6	83,5	571 578	459,6	87,2	71 409	68 014	63,3	9,4	68 931	57,2	9,1	61 865	49,7	9,1				
PPS Medical Scheme Administrator (Pty) Ltd	358 929	456,8	71,8	362 223	429,2	74,8	353 334	411,2	87,4	305 297	384,1	98,6	64 709	53 424	63,3	10,8	54 673	63,6	13,2	36 551	46	11,6				
Annanz Health Administrators (Pty) Ltd	476 365	560,1	96,6	398 366	478,6	91,2	287 830	438,8	88,4	203 703	325,2	80,5	59 790	54 013	64,9	10,1	38 975	59,4	9,7	31 206	54,7	9,9				
Medical Aid Administration Experts (Pty) Ltd	-	-	0,0	194 729	241,1	55,0	154 833	243,8	59,4	85 720	125,0	58,5	-	100 088	123,9	25,9	60 765	95,7	21,9	33 880	88,9	22,2				
Prosperity Health Corporate Fund Managers (Pty) Ltd	182 162	339	73,9	145 208	295,2	78,7	83 317	218,8	72,1	20 834	183,5	61,3	34 884	27 721	56,3	14,8	28 828	75,7	24,5	5 346	47,1	14,2				
Providence Healthcare Risk Managers (Pty) Ltd	107 559	529,8	84,5	176 863	397,8	70,5	89 092	370,2	71,4	76 924	362,4	78,8	9 894	48 781	54,8	8,4	9 321	38,7	7,5	7 440	35,1	7,6				
Eternity Private Health (Pty) Ltd	262 777	642,6	81,3	248 361	616,3	82,2	225 308	561,9	80,2	-	-	0,0	42 349	103,6	11,9	0,0	35 924	89,6	11,8	-	-	0,0				
Ingwe Med (Pty) Ltd	125 163	319,8	81,7	99 432	275,7	75,7	87 276	210,6	63,2	238 220	284,0	75,9	18 389	18 840	52,2	14,2	15 990	38,6	11,5	33 749	40,2	10,7				
Definit Medical Fund Managers (Pty) Ltd	89 262	251,1	73,3	63 559	233,2	74,2	32 123	186,3	61,6	23 607	174,4	68,8	23 140	17 289	63,4	16,6	10 804	62,6	16,6	7 487	55,3	17,0				
Private Health Administrators	167 747	562,9	87,6	104 668	489,7	79,8	83 548	441,0	80,6	103 378	342,5	80,7	32 080	107,7	16,4	21 161	99,0	15,9	16 761	88,5	16,1	25 618	84,9	20,0		
Mpumalanga Managed Health Care (Pty) Ltd	98 469	517,0	90,4	87 101	483,8	91,0	146 951	438,0	90,8	159 786	450,2	98,4	7 651	6 290	34,9	4,8	7 944	23,7	3,6	8 568	24,1	4,2				
Hall Administrator cc	-	-	0,0	44 069	246,6	60,7	29 765	171,4	58,7	27 993	125,5	47,9	-	20 529	114,9	24,2	16 036	92,3	26,0	15 774	70,7	22,4				
Integrated Healthcare (Pty) Ltd	143 589	384,4	69,7	55 031	317,3	72,7	40 053	288,5	70,5	40 365	297,9	82,3	23 068	7 202	41,5	8,4	5 838	42,1	9,2	4 864	35,9	8,8				
Benmed Medical Scheme Administrators (Pty) Ltd	-	-	0,0	34 217	412,7	69,9	27 988	321,7	66,9	14 107	303,3	68,4	-	0,0	0,0	0,0	6 372	73,2	15,2	2 691	57,9	13,0				
Supreme Health Administrators (Pty) Ltd	19 613	398,3	84,5	2 890	60,2	96,0	-	-	0,0	-	0,0	0,0	2 943	59,8	12,7	0,0	390	8,1	13,0	-	-	0,0				
Thebe ya Bophelo Healthcare Administrators	9 296	200,9	64,1	5 748	178,8	61,9	427 801	285,4	77,5	388 249	231,6	75,6	2 427	52,5	16,7	1 279	39,8	13,8	49 242	32,9	8,9	41 420	24,7	8,1		
Active Health	6 817	457,1	87,9	1 766	306,6	85,1	-	-	0,0	-	0,0	0,0	722	48,4	9,0	0,0	219	37,9	10,1	-	-	0,0				
Protector Group Fund Managers (Pty) Ltd	-	-	0,0	453 460	405,7	87,6	431 910	369,5	97,2	-	-	0,0	-	-	0,0	0,0	61 409	54,9	10,9	52 244	44,7	10,5				
Igolide Health Networks (Pty) Ltd	-	-	0,0	235 797	747,6	126,8	-	-	0,0	214 382	589,1	113,9	-	-	0,0	0,0	1 153	3,7	0,6	959	2,6	0,5				
Reliance Medical Scheme Administration (Pty) Ltd	-	-	0,0	-	-	0,0	-	-	0,0	9 043	81,7	49,0	-	-	0,0	0,0	-	-	0,0	-	-	0,0				
Seikmed Medical Aid Administrators (Pty) Ltd	35 640	411,9	69,0	-	-	0,0	-	-	0,0	-	0,0	-	8 339	96,4	15,7	0,0	-	0,0	0,0	-	-	0,0				
Resolution Administrators (Pty) Ltd	280 801	273	0,0	66,2	-	0,0	-	-	0,0	-	0,0	-	101 373	98,6	22,0	0,0	-	0,0	0,0	-	-	0,0				
V Medical Aid Administrators (Pty) Ltd	-	-	0,0	206 134	544,7	85,6	206 134	544,7	85,6	-	-	0,0	31 363	82,9	12,0	0,0	-	0,0	0,0	-	-	0,0				
Grand Total	40 413 164	499,6	84,4	36 133 559	452,6	78,6	34 026 289	426,3	79,2	31 607 318	390,5	82,1	5 428 637	67,1	10,0	4 916 299	61,6	9,5	4 508 247	56,5	9,4	4 082 627	50,4	9,6		

Administrators market share and relevant cashflows for the year ended 31 December 2005

NOTES:

- Ingwe Med (Pty) Ltd changed names to African Life Health (Pty) Ltd
- MX Network Systems (Pty) Ltd changed names to Health Management Institute (Pty) Ltd
- Average Beneficiaries for the year were used
- Prior year figures have been restated
- PABPM = Per Average Beneficiary Per Month
- NC = Not comparable due to data not collected
- Nett Claims Incurred include Managed Care: Healthcare Services included in Risk Transfer Arrangements
- Gross Administration include savings administration expenditure

Explanatory notes to the annexures

for the year ended 31 December 2005

- The following medical schemes changed their names during the 2005 financial year:

Ref no.	New name	Old name	With effect from
1048	CIMAS Wellness Medical Aid Scheme	Commercial and Industrial Medical Aid Society (CIMAS)	01-Jan-03
1167	Momentum Health	National Medical Plan (NMP)	01-Jan-05
1586	Renaissance Health Medical Scheme	X-Press Care Medical Scheme	01-Apr-05
1012	Anglo Medical Scheme	Anglo American Corporation Medical Scheme (AACMED)	01-Jan-06
1557	BHP Billiton SA Medical Scheme	Samancor Health Plan	01-Jan-05
1145	LA-Health Medical Scheme	Lamaf Medical Scheme	01-Jan-05
1154	Nampak SA Medical Scheme	Nampak Group Medical Aid	01-Jan-04
1013	Rhodes University Medical Scheme	Aranda Medical Scheme	01-Jan-05
1520	University of KwaZulu-Natal Medical Scheme	University of Natal Medical Scheme	01-Jan-05

- The following amalgamations took place during 2005:

Ref no.	Name	Scheme amalgamated with	
1553	ABI Medical Scheme	SA Breweries Medical Aid Society	01-Jan-05
1595	Pulz Medical Scheme	NMP (to form Momentum)	01-Jan-05
1565	Venda Police and Prisons Medical Scheme (Polprised)	Hosmed Medical Aid Scheme	01-Aug-05

- The following medical schemes were wound-up during 2005:

Ref no.	Name	
1082	G5Med	31-Dec-05
1139	Omnihealth	29-Nov-05

- The following medical schemes were registered during 2005:

Ref no.	Name	
1598	Government Employees Medical Scheme (Gems)	01-Jan-05
	The scheme however only started with operations effective from 1 January 2006.	

- The following schemes submitted draft annual financial statements:

Ref no.	Name
1285	Protector Health

- The 2004 comparative figures have been restated for most schemes as a result of adoption of IFRS 1.
- The figures were rounded off in the report; the percentage variance will thus be different to that in the Annexures."
- Bargaining Council Schemes were formerly known as Exempt Schemes; they have been excluded from the Annexures due to a lack of information.



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