

Dear Member,

Bonitas held the Annual General Meeting on the 11 November 2020 and we would like to thank all members that participated. The digital platform enabled members to raise questions during the AGM proceedings, the questions have been reviewed and have not been changed.

1. *Can I still use my savings without a Doctor's note because every year I lose my savings?*

In order to access your savings, you need to file a valid healthcare claim in line with the scheme rules which is payable out of savings. Any unused savings balances are carried over annually.

2. *When am I getting the machine for testing glucose because I emailed you two weeks back and [received] no response?*

This query is member-specific and will be dealt with directly with the member.

3. *Does Bonitas have a scheme which can assist members with a hospital plan, or just GP visits? The Covid-19 took its toll off most finances of members who would like to reduce their debit order expenses.*

Our benefit design for 2021 particularly considered the current conditions that members experienced, and we endeavoured to meet those needs. Members are directed to look at and consider our offerings for 2021 which include a wide range of plans including hospital plans. The information is now available on our website. We encourage members, both new and existing, to speak to a financial adviser or broker to help make an informed decision.

4. *Are there forensic audits done on over-counter purchases at pharmacies?*

No, however if you suspect any irregularities, please report it on our Whistle-blower line on 0800 112 811.

5. *Thank you for your great service*

Thank you for your feedback. We always strive to act in the best interests of our members.

- 6. *I made a very big mistake by choosing Bonitas, every time when I go to a chemist to get some medication they always said I don't qualify // this money that I paid every month is for what?***

All benefits are plan specific. This query will be dealt with directly with the member.

- 7. *As a female, why can't my maternity benefits not that I can't use, apply it to other benefits that I need?***

On an annual basis, the benefit structure of each Bonitas option is reviewed and the benefit offering is adjusted to the needs of our members. Our range of options are available to broadly meet the needs of our members at various stages of life. Benefit design is a complex process and must seek to balance cover of all relevant healthcare services within a benefit option against the affordability of that option and members. On an annual basis Bonitas submits the benefit design to the Council for Medical Schemes, for consideration and approval. Maternity benefits generally fall within the ambit of prescribed minimum benefits and thus, all schemes are obliged to provide cover for all prescribed minimum benefits.

- 8. *Getting separate statements from Bonitas, Denis, PPN can be very confusing, especially at tax return time. Would it be possible to send a monthly consolidated statement to members?***

We send monthly consolidated statements and annual tax certificates to our members. The separate statements are claim-specific, but the consolidated statements includes claims from all providers. We will review the current statements sent and will engage with the member, specifically on the suggestion.

- 9. *What is the purpose of the general waiting period when new members are expected to pay full membership fees and receive no medical cover during that time?***

The Medical Schemes Act 131 of 1998 makes provision for a waiting period to be applied. The definition of a general waiting periods is, "A period during which contributions are payable without the member being entitled to benefits". This period

is up to three months. The purpose of a general waiting period is to allow new members to contribute to the scheme's reserves, which reserves are pooled and designed to be utilized for the overall benefit of the members; this further protects other members of the Scheme by ensuring that individuals do not make large claims shortly after joining and thereafter cancel their membership.

10. *What are the findings of Section 59 panel?*

CMS have recently released a press statement indicating that the matter is currently a work in progress by the independent investigation panel which was established. However, indications from the recent statement is that a release of the report is imminent.

11. *Can I get an update about CMS inspection report has it been finalized if yes what are findings?*

The Board of Trustees is giving this matter their highest attention and have been in continuous engagement with the Council for Medical Schemes (CMS). The process is still under-way and confirmation was received from CMS that the inspection will be completed by March 2021.

12. *Why can't the scheme cover for follow up x-rays after major back fusion, without taking from member day to day benefits?*

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13. *Could the Scheme Rules and Amendments be more easily accessible on the website, e.g. on the landing page with a visible link? Will there be a recording of the AGM webinar be available?*

The Scheme Rules and Amendments is loaded at the bottom of the web page. We will take the suggestion into consideration for future enhancements to the Web site. The AGM recording has been uploaded onto the Bonitas website and can be accessed on the AGM landing page.

14. Can I still vote on "Resolutions", what is the procedure? Thanks.

The Voting How to Guide was communicated to all members prior to the AGM. At the time of asking, voting was still open.

15. If scheme surplus has increased, why has member co-payments increased so drastically in the last 3 years?

Our data over the past three years reflects that the number and rand value of co-payments have decreased. Bonitas engages with service providers and establishes networks which assists to secure preferred rates that are beneficial to the member and the scheme. This contributes to financial sustainability which impacts contributions and affordability for members. Co-payments need not apply if networks are utilised and networks are designed without compromising access and quality of care. Bonitas would like to encourage members to make use of the network providers and members can easily find their nearest network provider by utilising the provider locator on the Bonitas website (www.Bonitas.co.za) or the Bonitas mobile app available in the App stores.

16. I very stressed with Bonitas as they are denying me a smooth transition to recover from my chronic condition.

This query is member-specific and will be dealt with directly with the member.

17. Good that reserves increased. What is the reserve per active member (the trend over past two years)?

The reserve per active member for the past two years is as follows:

2018 – R12 258

2019 – R12 753

18. How are members benefitting from the interest on investment accrued on accumulated savings in a member's account?

Interest on accumulated savings are treated as per the regulatory directives which compel all schemes to allocate the interest earned on savings to the relevant members' account.

19. What are the core reasons for the drop in the Bonitas' membership number? If these lost members have transitioned to other medical aids, surely, this must be a clear indication of better medical aid options being available in the market.

The Annual General Meeting discussed the 2019 financial year, during which Bonitas grew in membership. We need to be mindful that membership losses or terminations can have multiple reasons i.e. retrenchments, death, change of employment, etc. Yes, in some instances members do join other schemes and we are constantly reviewing where the opportunities exist to address this in our annual benefit and pricing reviews and will continue to do so in the interest of our members and the overall financial sustainability of the scheme.

20. What is Bonitas doing about incentive schemes for members to ensure better lifestyle and risk management that could benefit health and wellness for members? Behavioural change needs more than information sharing but incentivisation to be effective.

Bonitas continuously evaluates its value-added offering to members. We are currently re-evaluating initiatives and hope to make exciting announcements in 2021.

21. Why does Bonitas not cover Rosepark Life Hospital?

Bonitas goes through processes with the various hospital groups to negotiate networks and rates that are beneficial to our members. Rosepark Hospital is covered but with a co-payment that the member is liable for. Bonitas engages with service providers and establishes networks which assists to secure preferred rates that are beneficial to the member and the scheme. This contributes to financial sustainability which impacts contributions and affordability. Co-payments need not apply if networks are utilised and adhered to. There will be changes in the networks for 2021

and you can utilise the provider locator on the website or mobile app to find your nearest network hospital.

22. *Are the enough members to constitute a quorum?*

At the time of the meeting, a quorum was established as confirmed by PwC, the independent oversight body.

23. *How did the COVID-19 lockdown affect the Fund's membership?*

This AGM covered the 2019 financial year. This will be unpacked in greater detail in the 2020 Annual Report.

24. *Can the benefit for Varicose veins on the Boncap be enhanced?*

We cover treatment for varicose veins on several options and encourage our members to consider their healthcare needs when selecting their option. We encourage you to take professional advice from your financial advisor or broker.

Thank You