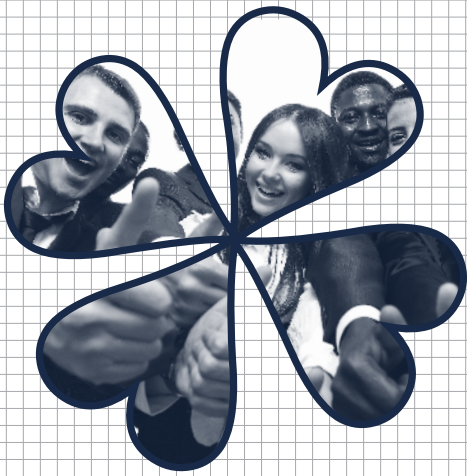


bestMed



Corporate Choice
Profile 2013







CORPORATE CHOICE PROFILE

Introducing Bestmed

We are constantly inspired by our company vision which states: "Bestmed shall be trusted as the medical scheme of first choice to access value-for-money lifestyle and preventative care benefits, and a healthcare offering that is unique in the market we serve."

Our Promise

-  We will establish and maintain a long-term personal relationship with you, built on mutual trust and integrity.
-  We will provide quality, affordable healthcare solutions to your employees and their families that will meet their specific healthcare needs.
-  We will be easily accessible and provide personalised advice to all members.
-  We will be flexible in our ways and ensure that all internal procedures and processes are convenient to follow and easy to understand.

Tailored Service Model built on Customer Intimacy

The overall service strategy of Bestmed with regard to corporate clients is based on a customer intimacy model which is managed by highly qualified and experienced Key Account Managers and Executives.

The overall function and objective of a Key Account Executive is to provide services to the corporate client in a way that will exceed the client's expectations.

Our customer intimacy is not a "one size fits all" approach, but rather a "tailor-made" service which meets a specific company's needs. Each Executive determines the company's needs and then develops a unique service strategy based on the client's requirements. These strategies could vary from the provision of an on-site service to deal with enquiries to the development of corporate wellness strategies – as a healthier workforce leads to higher productivity.

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Better living. Better life.



A. Key Account Executives – Service Strategy





Our corporate clients are not merely regarded as names – we view the relationship between the company and Bestmed as a personal relationship based on mutual respect.

Our Key Accounts Executives are there to:

-  Identify and prioritise employer group needs.
-  Strengthen representation of the Bestmed brand within the corporate environment.
-  Focus on member retention within the employer groups through brand presence and key account integration.
-  Maintain a service offering that truly meets the requirements of Corporate Management and National Brokerages.
-  Assist members in upgrading to more suitable or comprehensive options.
-  Render an on-site enquiry service at the premises of participating organisations, where members' queries are resolved online and in real time, as Key Account Executives are directly linked to the Bestmed system.

Provincial Key Account Executives make regular scheduled visits to all sites.








The Client Service Programme ensures that members always have access to relevant information, which includes:

-  On-site enquiry sessions with Bestmed representatives.
-  Product training sessions at each organisation at the start of a benefit year.
-  Information sessions for new employees.
-  Management information reports regarding membership profile, claims, health profile, and many more.

It is important to us that registration takes place as efficiently as possible, not only to meet but to exceed our clients' service expectations and in this way build their trust in Bestmed as an organisation. Bestmed assists with the registration process. Our client intimacy focus addresses the full range of preventative and curative options to ensure the wellbeing of our members. We aspire to exceed our high service levels. Efficient client support and fast turnaround times have always been the important attributes by means of which we differentiate ourselves from our competitors. As a Scheme managed by members for members, we will never be satisfied with delivering anything but the best to our clients – as they are entitled to expect from us.

The service strategy focuses on providing a service to our corporate organisations that exceed their expectations.

Other services of value that we offer include:

-  Giving presentations to newly-appointed employees as well as existing members.
-  Providing on-site enquiry services.
-  Coordinating health days.
-  Facilitating and supporting the year-end benefit option choice process.
-  Providing relevant industry information on an ongoing basis.
-  Providing benefit option training and assistance.
-  Arranging personal appointments with members on request.

We believe that member education and communication are vital elements to any corporate organisation. From initial registration onwards we keep our members well-informed of what is happening at Bestmed by means of continual communication from our Key Account Executives and Corporate Communication Department. Our corporate members will also receive a quarterly electronic newsletter, called TOP LIVING, containing important Scheme and industry information.

Our Corporate Communication and Education Programme is utilised for proactive communication and to educate members with regard to the use of self-service facilities to obtain any information they may require.

An extra added-value offering is that we communicate in the member's preferred language.







B. Membership Administration and Subscription Management

We continually strive to provide a fast and efficient service which will satisfy our clients' needs, to be flexible and to ensure that all internal procedures and processes are convenient and easy to understand and follow.

All procedures and processes are characterised by expertise and innovation, and through the agreed-upon integrated administration systems that have been established with our corporate organisations, monthly subscriptions can be effectively managed and allocated at member level.











Administration

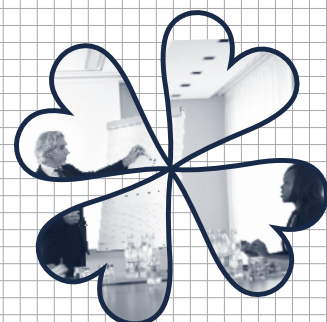
This aspect is characterised by the following:

-  Any application or amendment is loaded and activated within 48 hours of receipt.
-  There is proper and immediate feedback or confirmation to members regarding updates.
-  A positive and lenient underwriting policy for corporate clients is in existence.
-  There is an annual window period, which if utilised, has risk-free underwriting with no waiting periods.
-  Membership cards are issued free of charge.
-  Dedicated Membership Consultants are linked to participating employers.

Reconciliation Management

This aspect comprises the following:

-  Billings are issued on or before the tenth (10th) of the month or by request according to your own requirements.
-  We make provision for the payment of premiums monthly either in advance or in arrears.
-  Discrepancy lists are issued monthly or by request to ensure that over or underpayments are attended to timeously.
-  Monthly visits are made to participating employers to assist on-site with medical payroll input.
-  Electronic interfaces have been established to minimise human error or input errors.
-  The reconciliation process is fully automated.
-  Collection of premiums can take place as follows:
 -  Electronic Funds Transfer (EFT)
 -  Debit order
 -  Reconciliation of the pensioner portions of premiums.










C. Corporate Preventative Care and Lifestyle Programme

We firmly believe that our members must be proactive with regards to their health and this is why Bestmed has added preventative care benefits to all of its benefit options. Bestmed encourages members to live a more meaningful and productive life and the idea is to make it easier for members to choose a healthier lifestyle.

Bestmed's Corporate Preventative Care and Lifestyle Programme was piloted in 2011 at a number of our key corporate clients.

The main aspects and objectives of the programme include the following:

-  The programme is designed to span a three-year period within which the objectives must be reached and which should enable it to do a comprehensive analysis of the successes achieved.
-  Wellness programmes are not regarded as quick-fix solutions, typically making a greater impact over a longer duration of sustained active intervention.
-  It is aimed at differentiating Bestmed from other medical schemes and wellness programmes.
-  It is intended to form an integral part of Bestmed's future strategy.
-  It aims to ensure brand enhancement and an increase in inherent Scheme value.
-  It must effectively change member behaviour.
-  The aim is to change the claims and disease patterns within the Scheme.

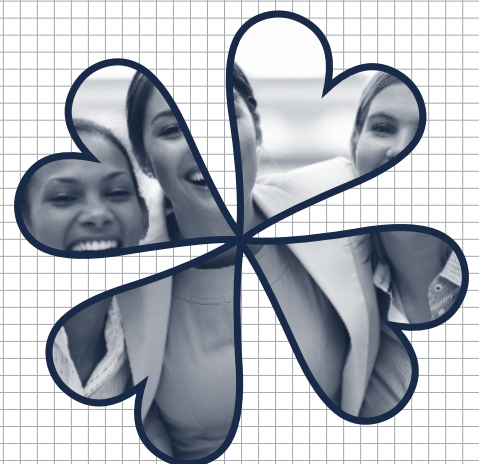
Based on the number of registered members, corporate clients will have access to a Corporate Preventative Care and Lifestyle Programme which is developed in cooperation with the corporate client to identify behaviour patterns and to develop a healthier workforce. Through the many health days hosted at employer groups, Bestmed is able to identify and quantify the health risks within these groups. Bestmed members are, amongst others, tested for diabetes and hypertension, their Body Mass Index (BMI) is measured, while prostate screenings and mammograms are done.

The benefit to the member is that these tests allow one to see whether you are at risk and to take appropriate measures. The reports from these health days also make it easier for corporate employer groups to identify their health risk challenges as well as ways to improve the risks to their organisation. The results are analysed and a group report is provided that highlights the key risk factors identified. In addition, the employees who participated in the assessments are given individual feedback on any areas of potential risk.

The overarching objective is to create an awareness of possible health risks. The Programme is not a diagnostic tool, but a platform to inform and educate and to provide relevant health information and education through communication and interventions.

We intervene by creating support structures that will enable participants to make positive lifestyle changes and to maintain such a lifestyle.

Bestmed, the trusted Corporate Choice



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Bestmed is a Registered Medical Scheme (reg. no. 1252) and is an Authorised Financial Services Provider (FSP no. 44058)