

ANNUAL GENERAL MEETING QUESTIONS

2022



Thank you for participating and posting your questions during the virtual Annual General Meeting (“AGM”) held on 27 July 2022. Below is a summary of the questions received together with answers. It should be noted that all technical related questions with regards to access, sound etc. were dealt with on the day by the technical team and therefore not included below.

Should you have any further queries please contact us on **0860 002 108** or **queries@bonitas.co.za**. Alternatively, visit **www.bonitas.co.za** to learn more.

1. WHAT ARE THE INITIATIVES TAKEN BY BONITAS TO ENSURE ALL ITS PRINCIPAL MEMBERS PARTICIPATE EFFECTIVELY IN ALL ACTIVITIES?

Bonitas sends personalised communication (via email, SMS and post) to its members on a regular basis to inform them of the latest news and developments regarding their medical aid. Our website (**www.bonitas.co.za**) is constantly updated with the latest content where members can view it in their own time. We also communicate with our members via the Bonitas Member App (which can be downloaded from Google Play or the App store) and encourage our brokers to inform their clients of any urgent matters.

2. IF I DIDN'T USE MY MEDICAL AID FOR SOME CERTAIN PERIOD (E.G., 6 MONTHS), WHY ARE YOU NOT REFUNDING OR COMPENSATING THE CUSTOMER WITH THE PORTION OF THE MONEY THAT WAS NOT USED?

Schemes exist for their members as all funds are pooled and safeguarded to be used to pay claims in accordance with the Scheme's Rules. The structure of a medical scheme is based on the concept of risk cover, and not payment for services. In contributing to a medical scheme, you are purchasing risk cover. Therefore, payment is only made where the risk manifests and costs (subject to your benefit entitlements) are incurred.

3. PLEASE EXPLAIN MORE FULLY HOW NMAS RESERVES WILL BE USED TO BENEFIT THOSE MEMBERS.

When a scheme amalgamates with another scheme, the existing reserves (if any) are transferred over to the new scheme for the benefit of the new scheme and its membership, per Section 63 of the Medical Schemes Act. The “take-on” reserves acquired by Bonitas are not ringfenced for the benefit of the NMAS members but become part of the reserves of the broader amalgamated scheme. The risk assumed by the amalgamated scheme are mitigated by the absorption of the NMAS reserves into the amalgamated scheme. Ultimately a higher reserve level will assist the Scheme in managing contribution increases and enhancing benefits which is good news for all Bonitas members.

4. YOUR OPERATING REPORT SOUNDED GOOD. DO YOU CONDUCT SURVEYS OF MEMBERS TO ENSURE THEIR EXPERIENCE OF SERVICE LEVELS EQUATES?

The Scheme continuously performs benchmarking exercises and independent research to determine market needs and Bonitas performance through the use a range of tools including surveys. Furthermore, through our administration processes with our different service providers we are also insistent in terms of what we call the “voice of the customer is measured”. This is performed through engagements between the member and the service provider and feedback obtained through surveys are reported to the Scheme on a monthly basis to discuss and implement any improvements as required.

5. WHO CAN I CONTACT DIRECTLY REGARDING ISSUES RELATING TO CUSTOMER SERVICE WITHOUT BEING SENT FROM PILLAR TO POST?

You can enjoy the convenience of having access to your medical aid benefits by accessing the Member Zone at **www.bonitas.co.za**, downloading the Bonitas Member App from your app store, or using our Bonitas WhatsApp line on 0600 702 491. There is also a live chat function should you wish to chat to an agent using the App or WhatsApp. Alternatively, please contact us on **0860 002 108** or **queries@bonitas.co.za**. An agent immediately called the member, when this question was posted during the AGM.

6. CAN I PLEASE HAVE A COPY OF THE PRESENTATION?

The presentation and recording of the AGM will be available on the website in due course.

7. I VOTED VIA THE PLATFORM, BUT THE SIGNAL WASN'T GREAT. CAN YOU CONFIRM WHAT PERCENTAGE OF MEMBERS WERE ABLE TO VOTE VIA USSD OR WHATSAPP?

Over 500 members participated in the event virtually, with 304 members submitting votes through the various platforms.

8. SOME OF THE TERMS THAT ARE USED WHEN THE MEDICAL AID SENDS INFORMATION TO MEMBERS ARE DIFFICULT TO UNDERSTAND, WHY A SIMPLE LANGUAGE OR PROPER EXPLANATION IS NOT COMMUNICATED TO MEMBERS?

We always strive to communicate in simple language that's easy-to-understand for our members. Unfortunately, certain medical aid terms are defined by law, and it becomes difficult to simplify them, but we strive to explain them as thoroughly as possible. If you need further explanation of certain terminology or benefits, please do not hesitate to contact your broker/financial advisor or the Bonitas call centre on **0860 002 108**.

9. WHAT IS THE FINANCIAL STANDING OF THE SCHEME IN TERMS OF RESERVES AND ABILITY TO PAY CLAIMS IN THE CURRENT FINANCIAL YEAR?

The Scheme has reported a solvency level of 36.5% as at 31 December 2021.

10. WHEN WILL INCREASES TO CONTRIBUTIONS FOR 2023 BE DETERMINED?

The Benefit design process takes place annually, after which approval is sought from the Council for Medical Schemes. This is then communicated to members during the latter part of the year.

11. WHY MEDICAL AID IS NOT SENDING ITS AGENCIES TO THE MEMBERS FOR EXPLANATION OF NEW BENEFITS AND NEW DEVELOPMENTS ON THE SCHEME?

Bonitas sends communication (via email, SMS and post) to its members on a regular basis to inform them of the latest news and developments regarding their medical aid. We try to do this in simple language so that it is easy to understand for all our members. Unfortunately, your broker cannot always get to all their clients, so we encourage our members to contact their broker or financial advisor if they have any questions or queries around new benefits. Members can also call the Bonitas call centre on **0860 002 108** if they need assistance.

SPECIAL GENERAL MEETING (“SGM”) RELATED QUESTIONS POSTED DURING THE AGM:

12. WHERE CAN I FIND A LIST OF NAMES (CANDIDATES) TO CHOOSE FROM?

The Special General Meeting will be held on 24 August 2022 to elect Trustees to serve on the Board. Visit www.bonitas.co.za to learn more and to view the Notice convening the Special General Meeting as well as the Candidate List and CV Booklet. All election and proxy appointment queries must be directed to the Independent Electoral Body (“IEB”) on **011 287 0974** or email: za_bonitaselection2022@pwc.com.

13. IS THERE A PARTICULAR REASON THE BOARD DECIDED TO ALLOW PRINCIPAL MEMBERS / PROXY TO PHYSICALLY VOTE ON THE SGM AND NOT DIGITALLY OPEN THE VOTING TO ALL PRINCIPAL MEMBERS?

Scheme Rule 18.1.1 gives the Board of Trustees the discretion to determine the process through which the Trustees shall be elected. The Board, having regard to all relevant factors, determined that the elections will take place at a Special General Meeting, and accordingly caused same to be convened.

All members that wish to participate and vote at the Special General Meeting held for the purpose of electing trustees but cannot attend the meeting in person may appoint a proxy to attend, speak and vote on their behalf.

While many people in urban areas have access to strong data and telecommunication networks to enable seamless connectivity, a vast number of members do not have access to these resources. Accordingly, the Scheme is of the view that a physical meeting, coupled with the ability to use proxies, is the most inclusive option for now.

Visit www.bonitas.co.za to learn more and to view the Notice convening the Special General Meeting as well as the Candidate List and CV Booklet. All election and proxy appointment queries must be directed to the Independent Electoral Body (“IEB”) on **011 287 0974** or email: za_bonitaselection2022@pwc.com.

14. GOOD DAY CHAIRPERSON, I WOULD LIKE TO KNOW WHY THE BOARD OF TRUSTEES ELECTIONS ARE NOT CONDUCTED USING AN ONLINE PLATFORM SO TO GIVE EQUAL OPPORTUNITY TO ALL BONITAS MEMBERS ACROSS THE NINE SOUTH AFRICAN PROVINCES TO VOTE FOR THEIR NOMINATED CANDIDATES?

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The Scheme is based in Gauteng and as such, its resources are readily deployed in Gauteng. With the present lack of travel options given that there are limited flights available to other regions, and also the expense associated therewith, it was deemed that it is in the Scheme's interest to hold the Special General Meeting close to Gauteng, and within driving distance. Meeting venues are reviewed on an ongoing basis and due consideration will be given of the venue should another Special General Meeting be held.

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15. CAN WE STILL NOMINATE / VOTE FOR TRUSTEES?

The nomination process has closed. Visit www.bonitas.co.za to learn more and to view the Notice convening the Special General Meeting as well as the Candidate List and CV Booklet. All election and proxy appointment queries must be directed to the Independent Electoral Body ("IEB") on **011 287 0974** or email: za_bonitaselection2022@pwc.com.

16. WILL IT BE POSSIBLE TO DO THE VOTING FOR THE 3 NEW TRUSTEES ONLINE?

The Scheme is mindful of its membership profile and always seeks to be as inclusive as possible in ensuring that members are given an opportunity to participate in Scheme proceedings.

The Scheme's members may not always have access to data which will enable them to vote electronically. The proxy system, which is both paper based (mainly at employer groups dealing with bulk proxies) can be transmitted electronically, is the fairest methodology to allow for maximum participation in the process by all members. The proxies can be submitted electronically with the least amount of technological reliance; this allows for members to participate without physically being present at the special general meeting. Once the proxies are submitted whether in paper form (for bulk proxies by special arrangement) or electronically, there are significant checks and balances in the background to ensure that the proxies are authentic and legitimate.

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