

2025 Benefits and Contribution Launch

09 October 2024

MORE THAN A MEMBER. MORE WITH BANKMED.





AGENDA

08:00 – 09:00

Full buffet breakfast will be served

09:00 – 09:10

Welcome and setting the Scene

Michelle Bam
MC

09:10 – 09:40

Opening Address

Teddy Mosomothane
Bankmed PO/CEO

09:40 – 10:20

2025 Benefits and Contributions

Dr. Niri Naidoo
Clinical and Operations Executive

10:20 – 10:30

Communications update

Natalie Schubach
Head of Communications

10:30 – 10:40

Client Management update

Jannus Van Der Walt
Senior Manager: Client Management

10:40 – 11:00

Competition and Q&A

Michelle Bam
MC



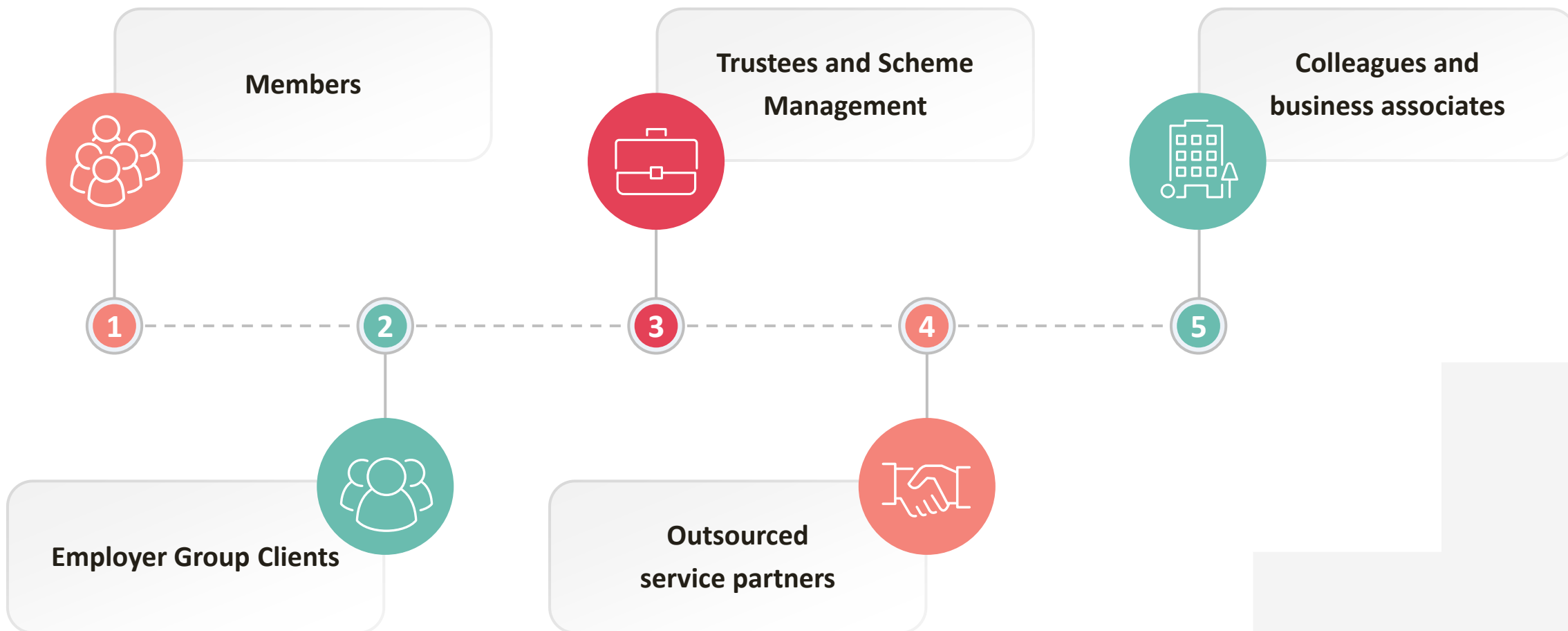
SETTING THE SCENE

Teddy Mosomothane

Principal Officer / Chief Executive Officer



ACKNOWLEDGING OUR VALUED PARTNERS



YOU ARE IN GOOD COMPANY

30
Clients



ICAP Holdings SA



Lesaka

SABRIC

STANLIB



110 YEARS STRONG | OUR LEGACY, YOUR HEALTH



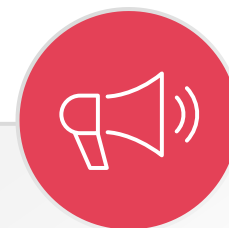
Collaboration & partnership



Foresight & some history of “firsts”



Time-tested experience



Active participant in the making of history



Leadership



Access to the expertise & business acumen of bankers



Gender equality, financial stability & wellness



Reflection & evaluation of Bankmed’s differentiator



Better value & approval of expansion into Financial Services Sector



Thriving & ready to expand

IN GOOD HEALTH FOR YOUR GOOD HEALTH

Beneficiaries: **221 270**
Market Share

- 2.5%** Covered Lives
- 5.4%** Restricted
- 8th** Largest Medical Scheme
- 4rd** Largest Restricted Scheme



Principal Members: **107 573**
Market Share

- 7th** Largest Medical Scheme
(principal members)



Average age of Beneficiaries

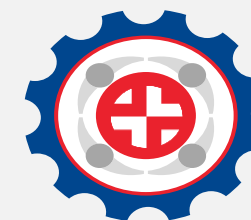
| Bankmed | | |
|-------------------------|------------------|-------|
| | 2022 | 2023 |
| | 32.48 | 32.61 |
| Industry | | |
| 2022 Restricted Schemes | 2022 All Schemes | |
| 31.69 | 32.48 | 33.90 |



Pensioner Ratio

| Bankmed | | |
|-------------------------|------------------|-------|
| | 2022 | 2023 |
| | 8.93% | 8.99% |
| Industry | | |
| 2022 Restricted Schemes | 2022 All Schemes | |
| 6.90% | 8.93% | 9.28% |

6 Benefit Options



AA+

Global Credit Rating:
"Very strong financial security characteristics"

14th year in 2024

IN GOOD HEALTH FOR YOUR GOOD HEALTH



Annual Gross Contribution Income

| 2022 | 2023 |
|---------------|---------------|
| R5.83 Billion | R6.29 Billion |



“Net Surplus”*: cleared to Insurance Service Result

| 2022 | 2023 |
|-----------------|----------------|
| R36.25 Million* | R6.30 Million* |



Non-healthcare expenses as a % of gross contributions



Bankmed

| 2022 | 2023 |
|-------|-------|
| 5.02% | 5.49% |

Industry

| 2022 Restricted Schemes | 2022 All Schemes |
|-------------------------|------------------|
| 5.58% | 8.12% |



Reserves

| | BANKMED | | Restricted Schemes Average | | Industry |
|---------------|---------------|---------------|----------------------------|--------|----------------|
| | 2022 | 2023 | 2022 | | 2022 |
| Reserves | R3.34 Billion | R3.34 Billion | R67.7 Billion | | R115.5 Billion |
| Reserve Ratio | 53.30% | 48.98% | 59.53% | 53.30% | 47.21% |
| Claims Ratio | 98.77% | 100.80% | 98.77% | 95.01% | 93.96% |

NHI ACT – 15 MAY 2024

The bottom line is...there is no need to panic

1. Supportive of the pursuit of Universal Health Coverage, but not the NHI Act in its current form;
2. The NHI Act is being challenged legally;
3. It will take a long time (estimates suggest 10 to 15 years);
4. Financial constraints;
5. Substantial room for the role of medical schemes even if implemented (due to the financial constraints);
6. Minister of Health: “Please don’t cancel your medical aid”;
7. Ramaphosa opens door to revisit NHI, tells Motsoaledi it is time to talk – 16 September 2024.

CONCLUSION

01

You are in good company; Formidable Scheme that has stood the test of time;

02

Strong focus on wellness;

03

Better value is Bankmed's differentiator;

04

Collaboration and partnership enables co-creation of tailored healthcare solutions;

05

Enjoying leadership reinforced by access to expertise and business acumen of bankers;

06

110 Years Strong: Our Legacy, Your Health.

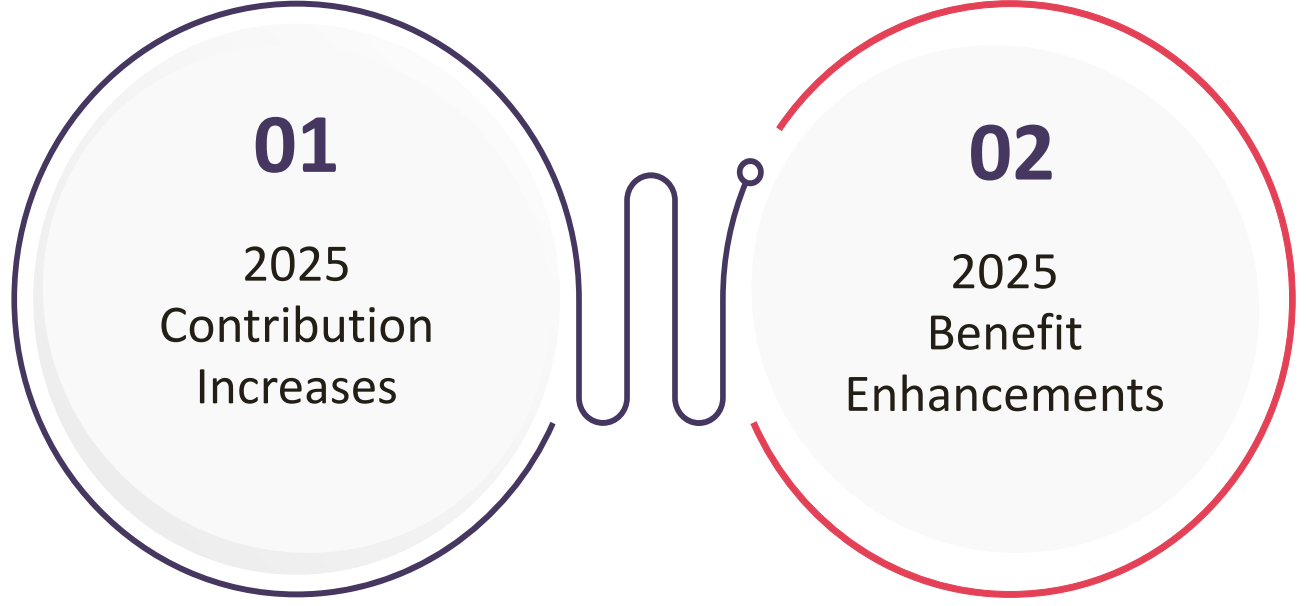


Benefits and Contributions

Dr. Niri Naidoo

Clinical & Operations Executive





DISCLAIMER

Bankmed Medical Scheme benefit changes and contribution increases approved by the Bankmed Board of Trustees in compliance with all governance processes.

***Bankmed Medical Scheme benefit changes and contribution increases subject to the Council for Medical Schemes (CMS) approval.**



2025 Contribution Increases



AVERAGE CONTRIBUTION INCREASES | 2011 – 2024

Bankmed vs Seven Open Schemes

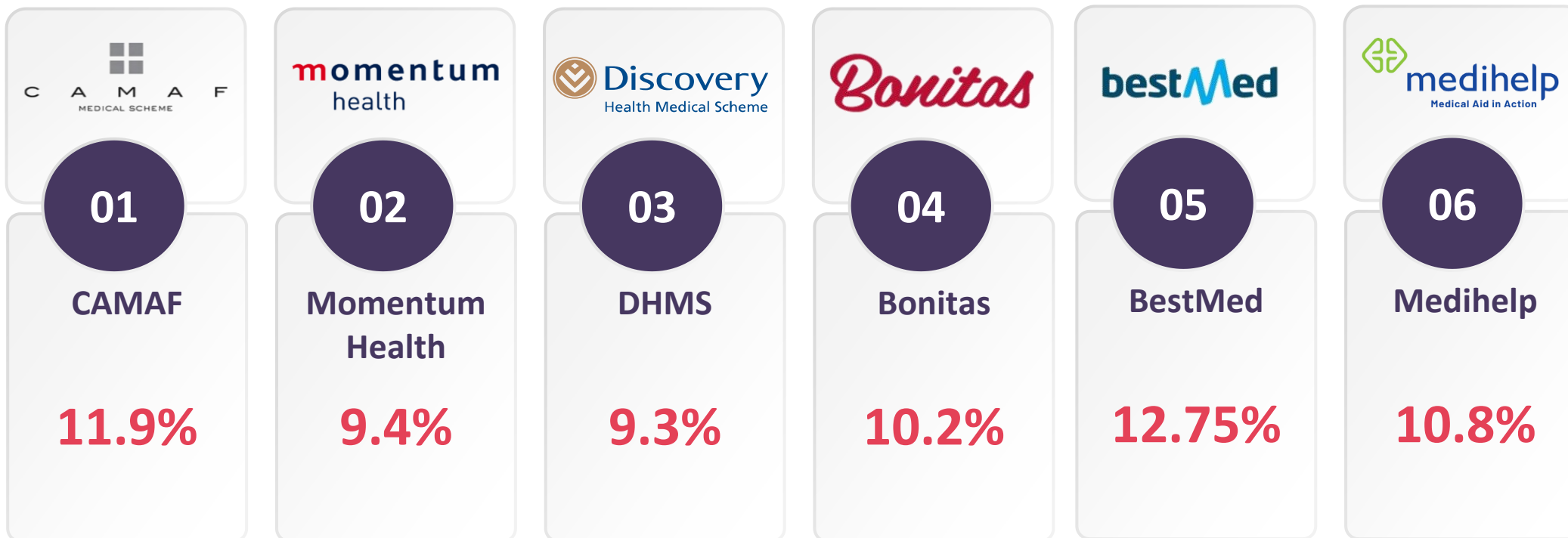
| | Bankmed | Average Open Schemes |
|------|---------|----------------------|
| 2011 | 7.2% | 10.2% |
| 2012 | 7.1% | 9.1% |
| 2013 | 6.9% | 9.2% |
| 2014 | 6.9% | 9.1% |
| 2015 | 7.9% | 9.5% |
| 2016 | 7.8% | 9.4% |
| 2017 | 7.8% | 11.0% |
| 2018 | 8.1% | 9.9% |
| 2019 | 7.9% | 10.0% |
| 2020 | 7.3% | 9.7% |
| 2021 | 3.6% | 5.5% |
| 2022 | 3.2% | 5.1% |
| 2023 | 7.7% | 7.7% |
| 2024 | 8.5% | 10.4% |

Open Schemes included: DHMS, Bonitas, Momentum, Bestmed, Medihelp, Medshield, Fedhealth

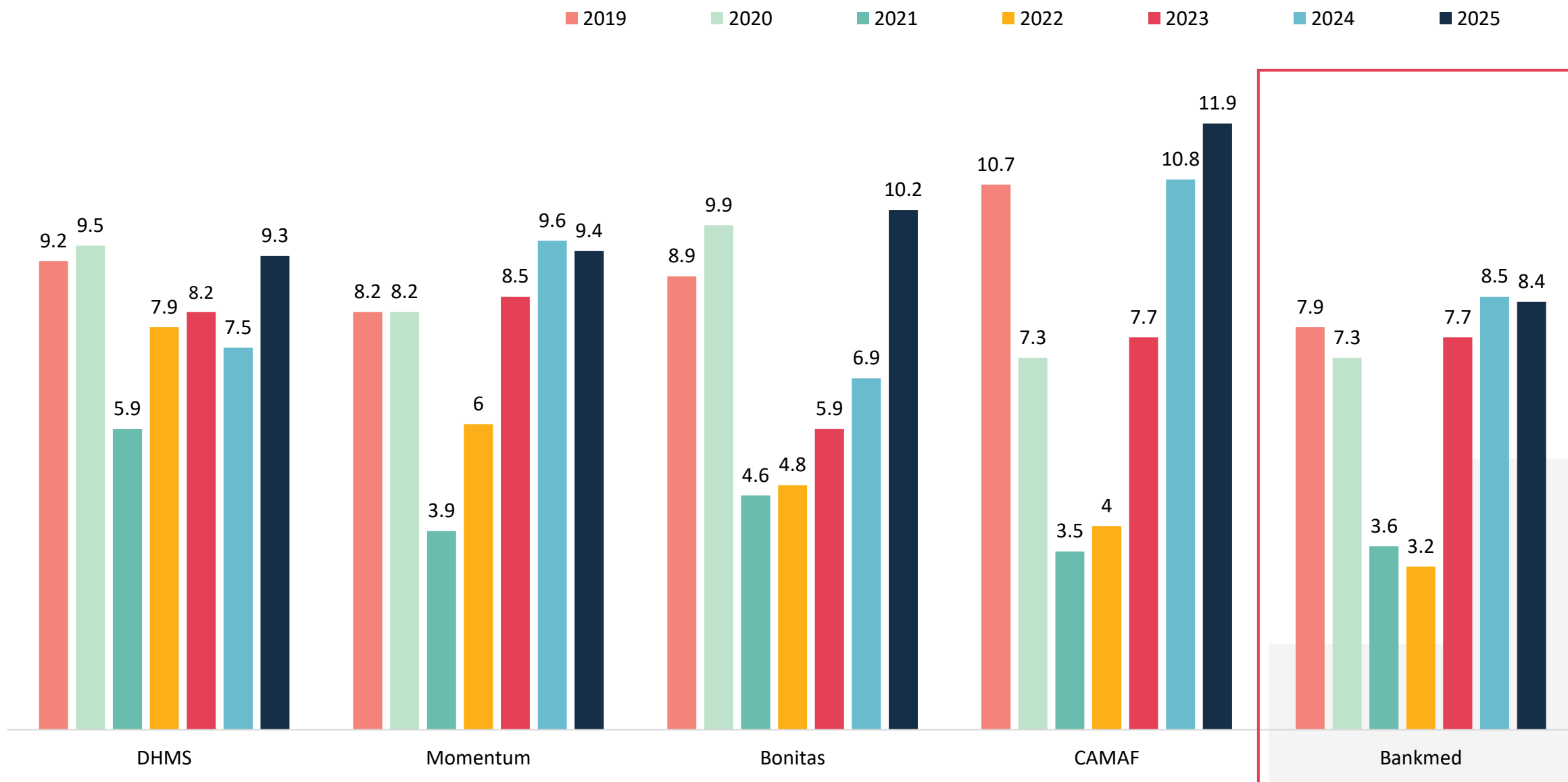




AVERAGE CONTRIBUTION INCREASES | 2025 | INDUSTRY



ANNUAL INCREASE COMPARISONS (2019-2025)



2025 BANKMED CONTRIBUTION | INCREASES

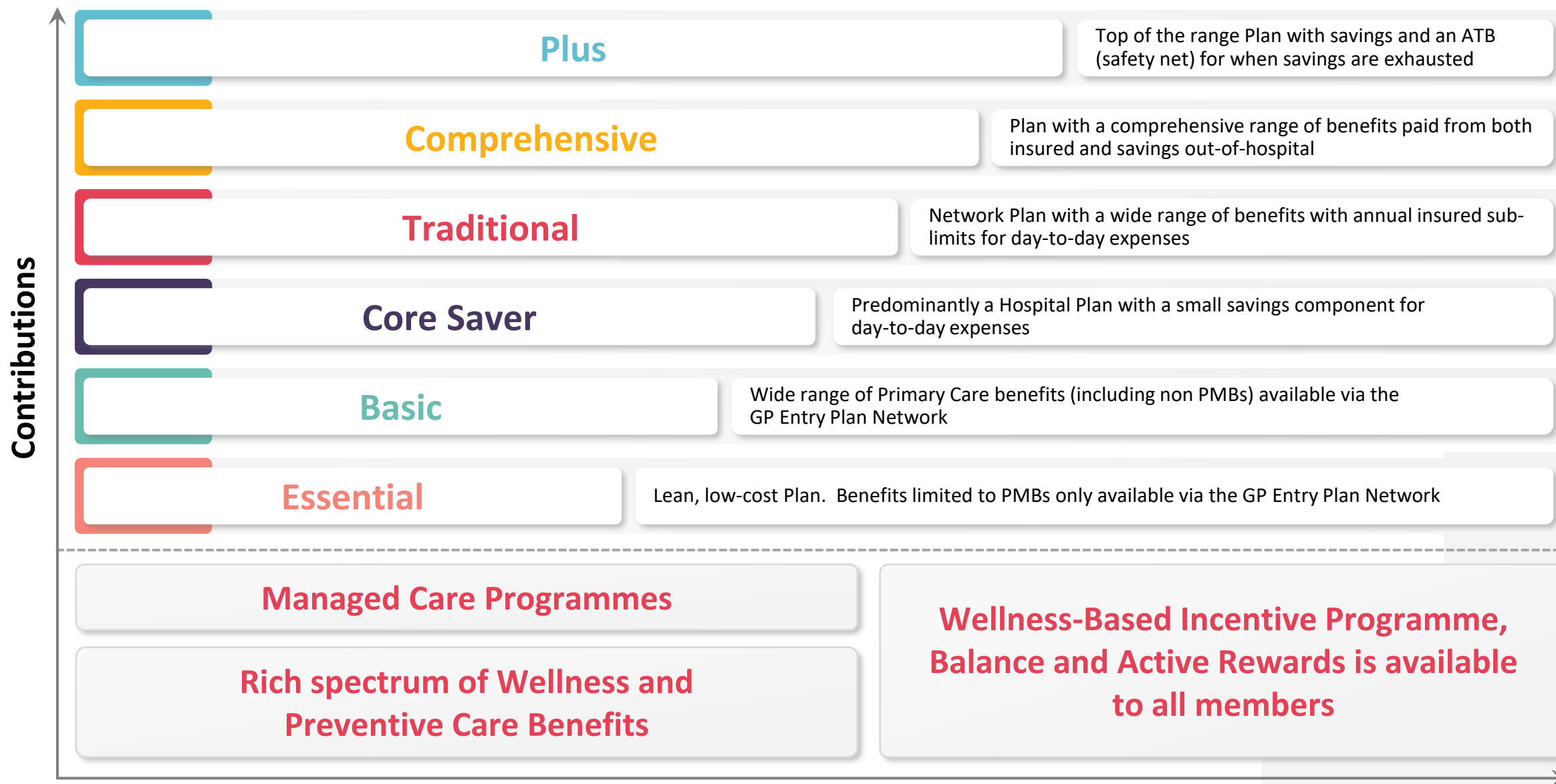
| Plan | 2018 Increase | 2019 Increase | 2020 Increase | 2021 Increase | 2022 Increase | 2023 Increase | 2024 Increase | 2025 Increase |
|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Essential | 6% | 5.5% | 5% | 2.5% | 1.0% | 6.5% | 6.1% | 5.0% |
| Basic | 6.5% | 6.5% | 6% | 2.5% | 1.0% | 6.5% | 7.3% | 6.0% |
| Core Saver | 7.5% | 7.4% | 7% | 3.5% | 3.5% | 7.9% | 8.7% | 8.8% |
| Traditional | 8.25% | 7.4% | 7% | 3.5% | 3.5% | 7.9% | 8.7% | 8.8% |
| Comprehensive | 8.5% | 8.5% | 7.8% | 3.9% | 3.5% | 7.9% | 8.7% | 8.8% |
| Plus | 8.75% | 9% | 8% | 3.9% | 3.5% | 8% | 8.7% | 9.0% |
| Average | 8.1% | 7.9% | 7.3% | 3.6% | 3.2% | 7.7% | 8.5% | 8.4% |

Annual limits of many medical categories will be **increased** generally by **4.75%**

Plan structure



A PLAN TO SUIT EVERYONE



CORE SAVER, TRADITIONAL, COMPREHENSIVE AND PLUS PLAN OVERVIEW

| Plan Benefits | Core Saver Plan | Traditional Plan | Comprehensive Plan | Plus Plan |
|---|--|--|--|---|
| Positioned for | Young, healthy members with relatively low healthcare needs. Limited MSA for day-to-day expenses | Network Plan with comprehensive medical cover to meet moderate to high healthcare needs. | Plan suitable for moderate to high healthcare needs for members who want a savings component | Designed for moderate to high healthcare needs for members who want a savings component and ATB |
| Wellness and Preventative Care Benefits | Rich spectrum | Rich spectrum | Rich spectrum | Rich spectrum |
| Medical Savings Account | Yes | No | Yes | MSA + ATB |
| GP Network | Yes | Yes | Yes | Yes |
| Specialist Network | Yes | Yes | Yes | Yes |
| GP Specialist Referral | Yes | Yes | No | No |
| Hospital Network | No | Yes | No | No |
| Managed Care Programmes | PMB level of cover | Cover for both PMBs and Non-PMBs, subject to pre-authorisation | | |
| Optometry Benefit | Subject to MSA | Insured | Insured / MSA | MSA / ATB |
| Basic Dentistry | Subject to MSA | Yes | Yes | MSA / ATB |
| Dental Admissions | Emergency/PMB cover only | R 2 405 | | |

2025 Benefit Enhancements



THE PRINCIPLES BEHIND THE ANNUAL REVIEW INCLUDE THE FOLLOWING:

01

To **enhance benefits/innovation**- these do come at a cost but are necessary to remain competitive and be the medical scheme of choice for the Financial Services Sector;

02

To **optimise Risk Management** in order to keep contribution increases low;

03

To consider a **tiered differentiation in benefits** between Plans especially for the “discretionary benefits” where members perceive value and would therefore consider higher premiums justifiable;

04

To **lower** out of pocket payments;

05

To **improve** member experience;

06

To ensure alignment of benefits with **Clinical Best Practice**.



ENHANCEMENTS INFORMED BY



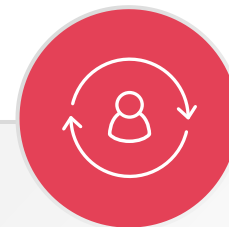
A fine balancing act between Benefit Enhancements, Affordability, Inflationary challenges and Scheme Sustainability



Learnings from the Pandemic: focus on Digital/Remote Healthcare Initiatives and appropriate Settings of Care



Principles of Value-Based Contracting, Clinical Risk Management and Clinical Best Practice



Member-centric philosophy of Bankmed



Employer Group Requests





Wellness Screening Enhancements



POST PHA: PREMIER PLUS GP CONSULTATION FROM RISK

- When a member is flagged as high risk for Hypertension, Diabetes, Hyperlipidaemia and/or high BMI, post PHA screening, the member is encouraged to consult a GP to confirm the diagnosis;
- **2024:** Network GP Consultation is subject to day to day benefits;
- **2025:** 1 Network GP consult from risk benefit within a specified time frame (6 week period) post PHA if member is risk rated high:
 - Once the diagnosis is confirmed by the Network GP, the member can enroll onto chronic medication and the managed care programme where available;
 - In addition, a Basket of Care will open up allowing the member to be followed up for the chronic condition.



EXTENSION OF PHAS TO BENEFICIARIES AGED 16-17

- **2024:** The PHA benefit is applicable to 18 years and older;
- **2025:** Extension of benefit to 16 years and older;
- **Objective:** to identify risks earlier including a high BMI so that members can access the additional risk benefits if identified as high risk (1 Network GP consult, 2 Biokineticist and 2 Dietician consults).



CHILD OBESITY SCREENING ASSESSMENT FOR BENEFICIARIES AGED 9-15

- Childhood obesity has reached epidemic levels in developed as well as in developing countries;
- The problem is global and is steadily affecting many low and middle income countries, particularly in urban settings;
- Overweight and obesity in childhood are known to have a significant impact on both physical and psychological health. Overweight and obese children are likely to stay obese into adulthood and more likely to develop non-communicable diseases like diabetes and cardiovascular diseases at a younger age;
- The mechanism of obesity development is not fully understood and it is believed to be a disorder with multiple causes. Environmental factors, lifestyle preferences, and cultural environment play pivotal roles in the rising prevalence of obesity worldwide;
- An **Online Screening tool via the Wellness Network** will be available to assess **children at risk for childhood obesity**. If risk rated high, the child will have **access** to the same follow ups as an adult (**Dietician, Biokineticist and Network GP**).



Chronic Disease Management



Continuous Glucose Monitoring for Type 2 Diabetics



CONTINUOUS GLUCOSE MONITORING (CGM) FOR TYPE 2 DIABETICS

- This initiative is intended to expand care in line with new treatment modalities and to improve healthcare quality and outcomes;
- A 1% reduction in HbA1c in Type 2 Diabetes results in the following:
 - A 19% reduction in Cataracts;
 - A 43% reduction in amputations or death due to Peripheral Vascular Disease;
 - A 14% reduction in Myocardial Infarction;
 - A 16% reduction in Heart Failure.
- **Currently:** CGM only available to members registered for Type 1 Diabetes;
- **2025:** Expansion of CGM to Type 2 Diabetics who require intensive insulin therapy (defined as taking a bolus insulin before every meal and a basal insulin once daily) i.e. entry criteria need to be met.

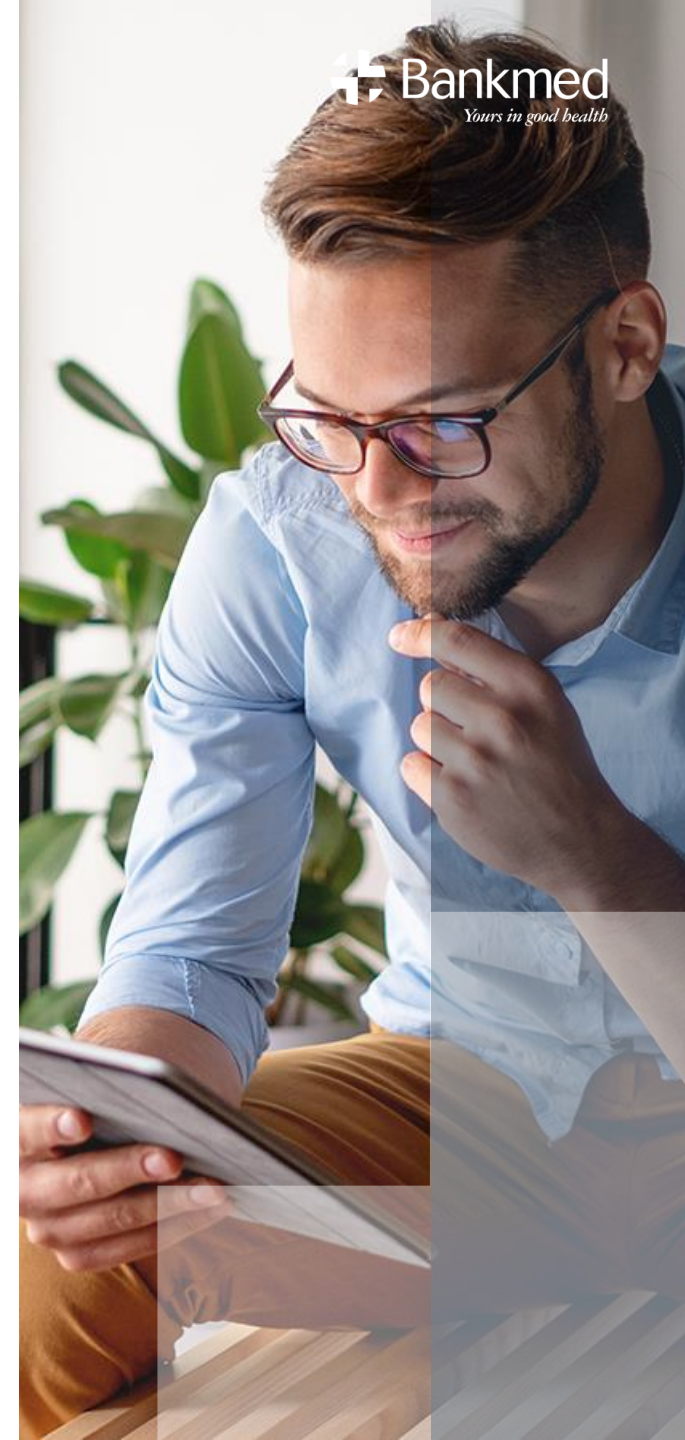


Mental Health Management Programme Enhancements



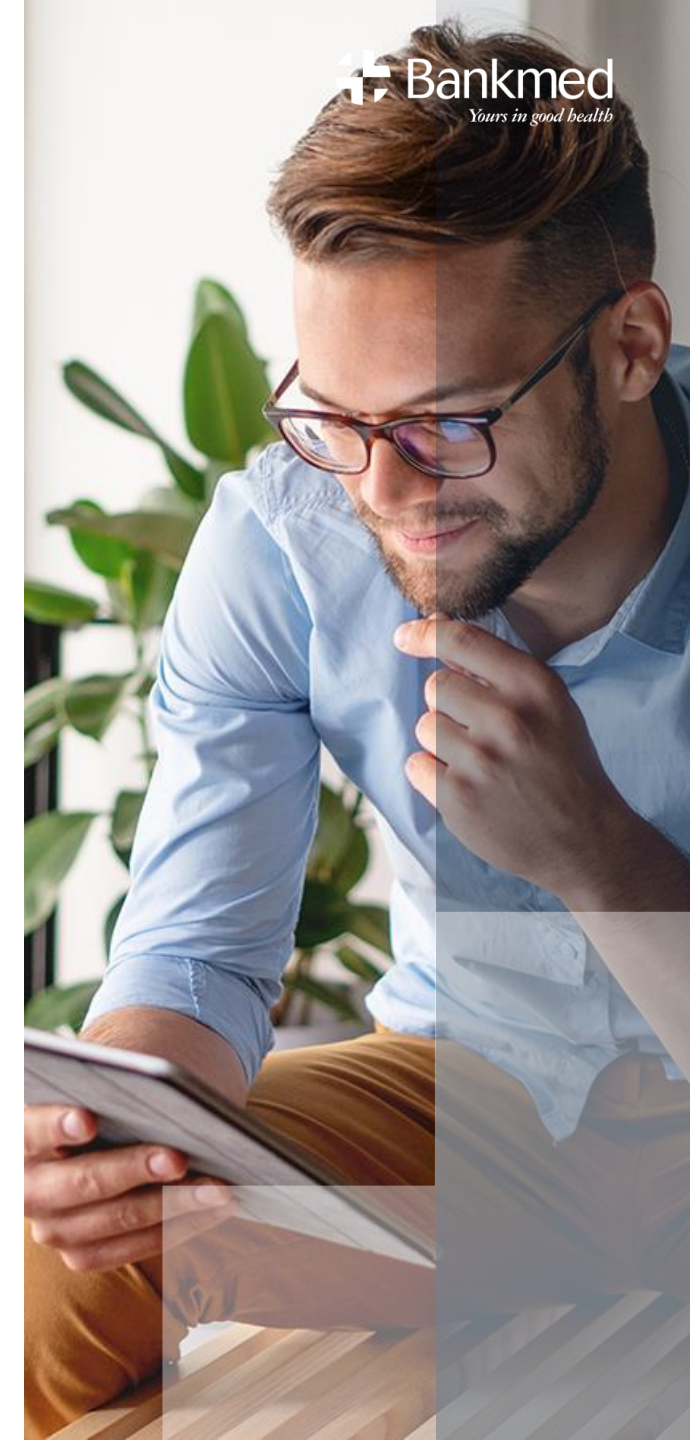
MENTAL HEALTH MANAGEMENT PROGRAMME ENHANCEMENTS | GENERALIZED ANXIETY DISORDER

- **Depression** is the only condition managed by the Mental Health Management Programme currently;
- **2025:** The Programme will be expanded to include Generalized Anxiety Disorder:
 - Members claiming for Anxiety identified through a defined list of ICD-10 codes will be able to access care when they are enrolled by their Premier Plus GP/Network Psychologist upon completion of the GAD-7 assessment;
 - Once they meet the criteria, they can access the following benefits in the Basket of Care (BoC) paid from risk:
 - 3 GP consultations;
 - Prescribed SSRIs (Antidepressant) x 6 months and/or Diazepam for 10 days;
 - Up to 3 individual psychotherapy sessions or 9 group therapy sessions;
 - One course of Internet-based Cognitive Behavioural Therapy (iCBT).



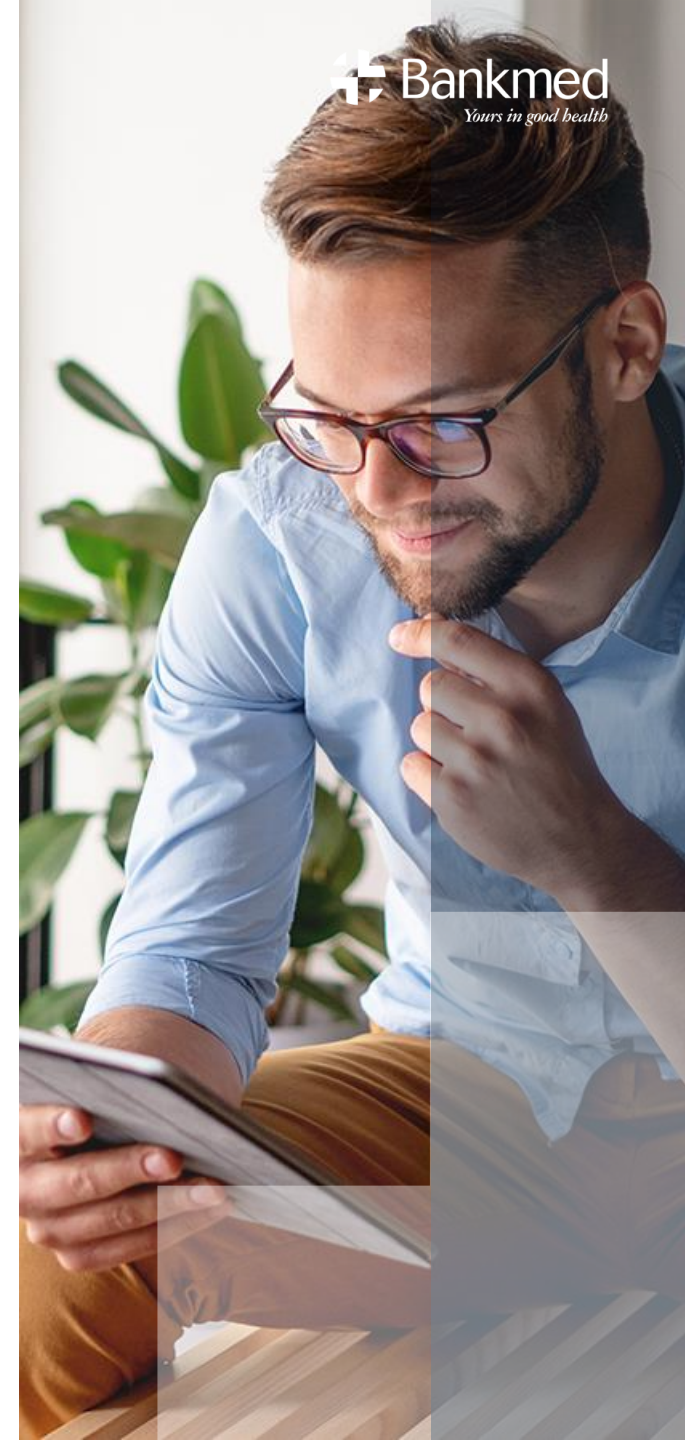
MENTAL HEALTH MANAGEMENT PROGRAMME ENHANCEMENTS | AT RISK CONSULTATION

- **Early identification of Depression and Anxiety** is a key risk reduction strategy and can be achieved with an emphasis on mental wellbeing screening, and early intervention when flagged as high risk;
- This initiative will introduce a **single risk funded consult** with a Premier Plus GP or Network Psychologist if the member has completed a PHQ-9 or GAD-7 assessment and has a score of >9, and is **not currently enrolled** on the Mental Health Management Programme or registered for Depression;
- The nature of the consultation (virtual or face-to-face) will be determined by symptom severity (moderate to severe);
 - A score of 10-14: virtual consult and;
 - A score of ≥ 15 : virtual or face-to-face consultation.



MENTAL HEALTH MANAGEMENT PROGRAMME ENHANCEMENTS | AT RISK CONSULTATION

- The Premier Plus GP and Network Psychologist will be able to **assess the member**, make a diagnosis and **register them on the appropriate benefit** and/or Programme, where applicable. The process will be facilitated by a call from a mental health coach;
- The member will receive WhatsApp and/or Email communication to facilitate utilization of this consultation.



Enhancements to the Dementia Benefit



DEMENTIA BENEFIT ENHANCEMENTS

- Dementia is a general term for loss of memory, language, problem-solving and other thinking capabilities that are severe enough to impact daily life;

2025 Enhancements:

- Extension of chronic cover for Alzheimer's to members on the **Traditional Plan** who **meet clinical entry criteria** subject to the clinical protocols. Currently chronic cover is available to members on the Comprehensive and Plus Plans only;
- A **consultation** from **risk** for an **Occupational Therapist (OT)** or **Psychologist** in those areas where **Occupational Therapists** are not available for members aged 65 years and older;
- A **Comprehensive Cognitive Assessment** paid from risk which will be carried out by the OT/Psychologist;



DEMENTIA SCREENING

Outcome of the Cognitive Assessment based on the score after the assessment:

- No Alzheimer's: nothing further required;
- Mild/early Alzheimer's: **annual follow ups with the OT/Psychologist** are required to monitor disease progression;
- Moderate to severe Alzheimer's: **referral to a Neurologist/Physician or Psychiatrist** to assess the patient and decide on the next steps in management e.g. does the member qualify for chronic medication? The OOH benefits will apply for the specialist consultation.



Myasthenia Gravis Chronic Cover Enhancement



MYASTHENIA GRAVIS CHRONIC COVER ENHANCEMENT

- Myasthenia Gravis is a **chronic autoimmune disorder** in which antibodies destroy the communication between nerves and muscle, resulting in weakness of the skeletal muscles. Myasthenia Gravis affects the voluntary muscles of the body, especially those that control the eyes, mouth, throat and limbs;
- Myasthenia Gravis is **not a PMB CDL condition**. As a result the chronic medication currently is subject to the chronic limit together with other conditions the member may have including PMB conditions;
- **2025:** Chronic medication for Myasthenia Gravis will be paid in full, subject to clinical entry criteria i.e. no impact to the chronic limit (standalone insured limit).



Speech Processor Upgrade Benefit Enhancement



I PROCESSOR UPGRADE BENEFIT ENHANCEMENT

Speech Processor: component of a Cochlear Implant

2024 Benefit:

- Available to members on the top 3 plans only;
- **80% of Scheme Rate** limited to R161 470 over a 3 year cycle. The cycle was a 5 year cycle previously. The change to a 3 year cycle was tabled as an enhancement and approved at the July 2022 Benefit Design Board meeting and implemented on 1st January 2023. The proposal for the replacement cycle for speech processors to be shortened from five years to three years was to align with changes in the underlying technology.

2025 Benefit: 100% of Scheme Rate subject to the rand limit (top 3 plans only).

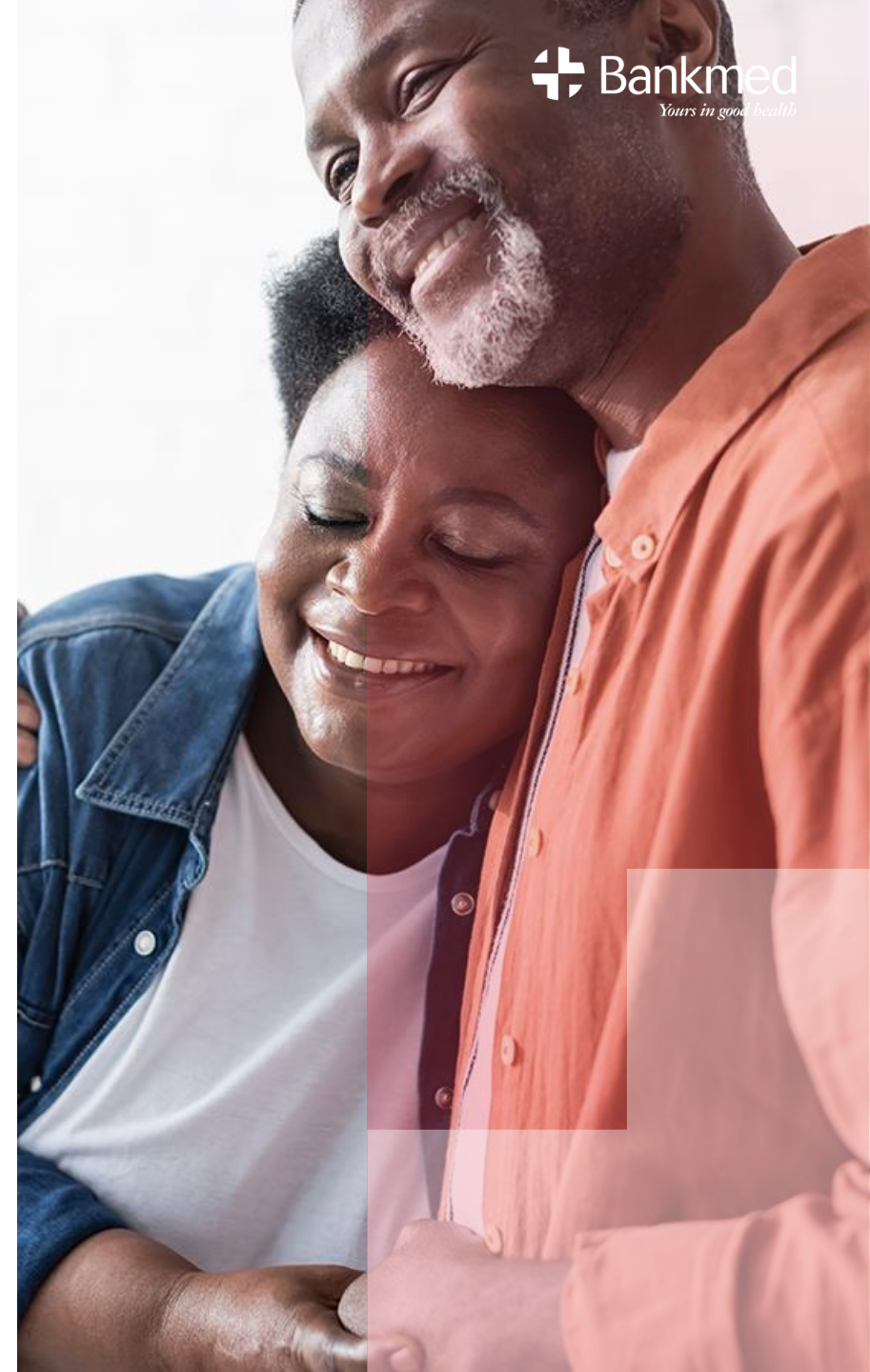




End of Life Care

EPILOG

- Epilog has developed a **digital tool** for people dealing with **advanced illness**. The tool uses **behavioural science** and was developed in collaboration with a leading expert, Prof Dan Ariely, Professor of Psychology and Behavioural Economics at Dukes University;
- Epilog engages digitally with people to build **trusting relationships** and uses behavioural economics to **engage people** in making timely transitions to palliative (or needs based) care;
- The journey provides a member with **early and personalised support** based on what they want, taking into consideration their life circumstances;
 - The journey is **patient centric** and **holistic** and designed specifically for a person diagnosed with an advanced illness.
- The intention is to shift them from managing their disease **to life management** and transitions in care focusing on **quality of life**;
- Epilog provides access to **compassionate technology** which assists in driving higher adoption rates;



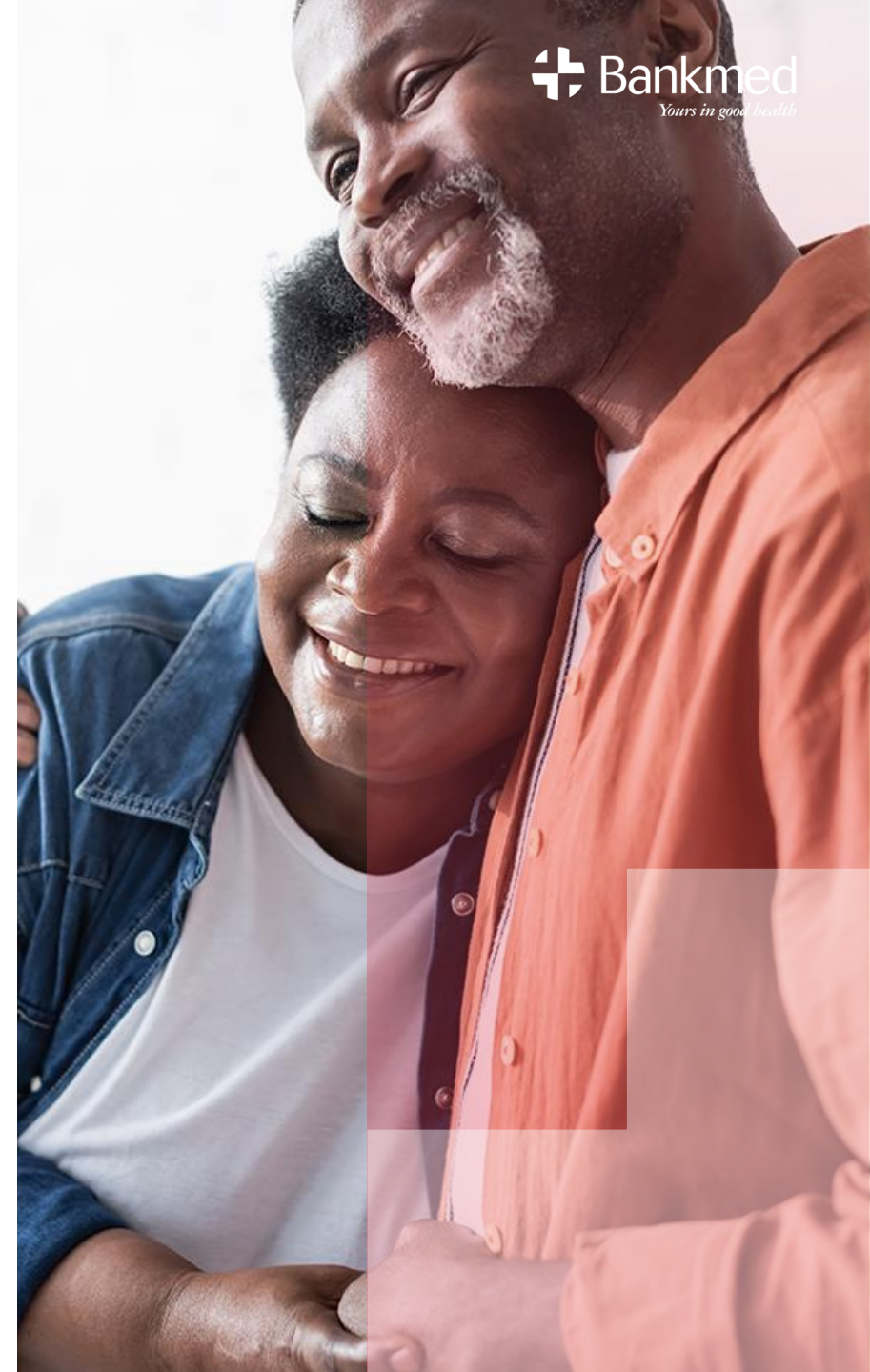
EPILOG

- The Epilog journey uses a **WhatsApp interface to engage** and message members. Below is a view of what Epilog will look like to a member engaging on the journey:



Objectives:

- To **reach more members** and provide them with support in their times of need through the introduction of a digital tool;
- To **engage members earlier** in their journey;
- To **increase enrolment** on the Advanced Illness Member Support Programme and on the Advanced Illness Benefit.

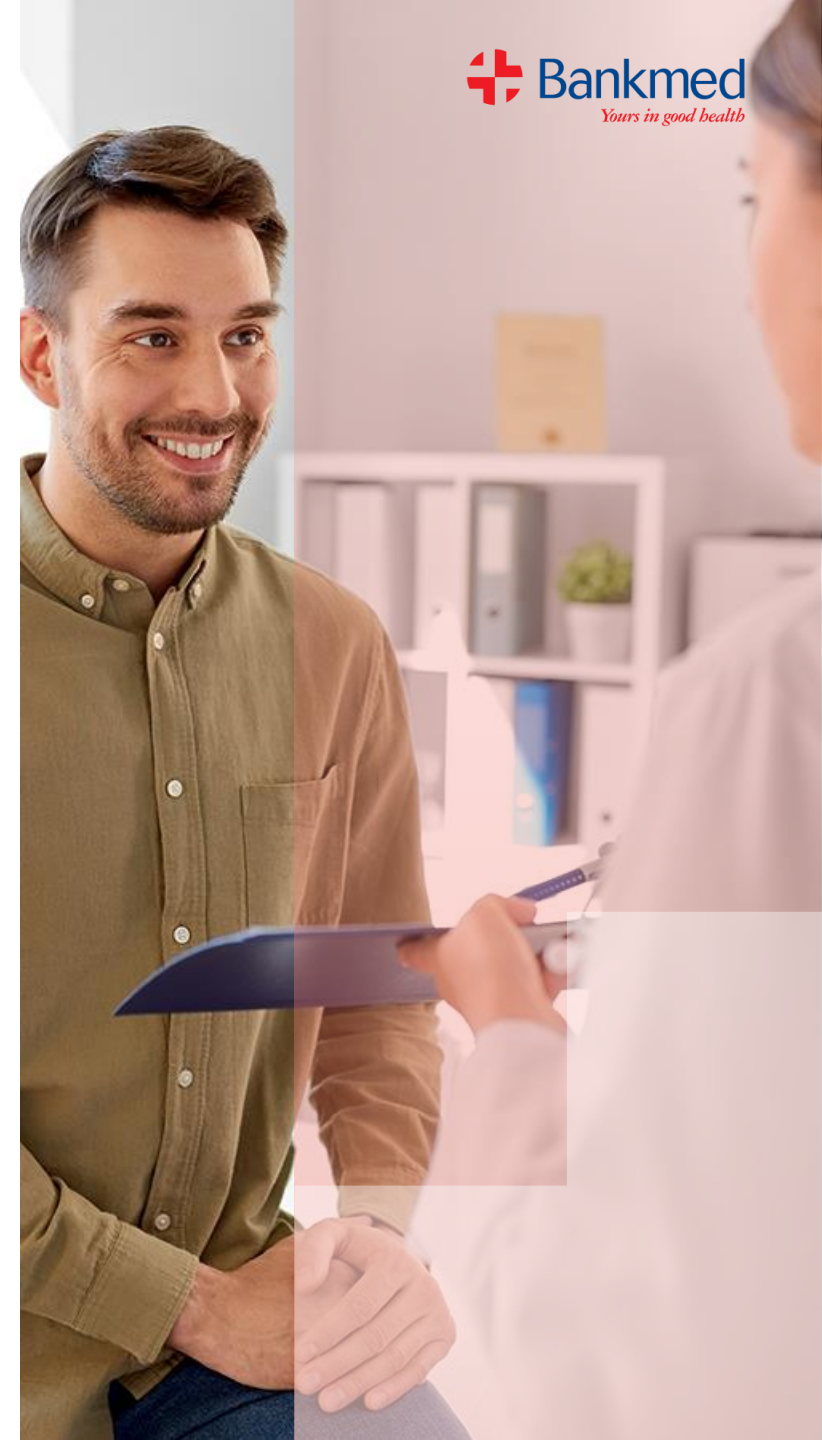


Health Quality Assessment (HQA)



WHAT IS HEALTH QUALITY ASSESSMENT?

- **Benchmarking exercise** in the funding industry
- **Highlights key quality issues** in the SA medical scheme industry
- **Drives improvement** in the delivery of evidence-based medicine
- **18 schemes** participated in **2023 HQA** from seven different Administrators
- Comprised of 132 benefit options
- Represented 7,17 million beneficiaries
(82,10% of the medical scheme population)
- 220 Indicators in four categories were evaluated, namely:
 - Prevention and Screening
 - Hospitalisation
 - Maternity and Newborn
 - Chronic Disease Management



BANKMED COMPARED TO INDUSTRY | 2023

Primary Care (Including Screening)

| | Indicator | Bankmed | Industry | Benchmark |
|------------|---|---------|----------|-----------|
| Prevention | Flu vaccine coverage > = 65years (%) | 25.34% | 19.25% | 44% |
| | Pneumococcal vaccine coverage ≥ 65 years old (%) | 14.92% | 5.90% | N/A |
| Screening | Cervical Cytology coverage (previous 3 years) (%) | 35.43% | 30.30% | 70% |
| | Mammogram coverage (ages 50-74 years in previous 2 years) (%) | 39.81% | 24.28% | 67% |
| | Bone densitometry coverage for all females aged 65 years or older (%) | 20.97% | 8.89% | N/A |
| | Colorectal cancer screening ≥ 50 years in previous year (FOBT, %) | 1.84% | 1.10% | N/A |
| | Percentage of beneficiaries ≥ 2 years old visiting dentists | 30.02% | 22.17% | N/A |

BANKMED COMPARED TO INDUSTRY | 2023

Chronic Disease Management

| Indicator | | Bankmed | Industry | Benchmark |
|-----------|--|---------|----------|-----------|
| Diabetes | HbA1c coverage for Diabetic patients (%) | 69.48% | 72.08% | 67.2% |
| | Cholesterol related tests coverage for Diabetic patients (%) | 72.72% | 67.52% | 87% |
| | Monitoring Nephropathy for Diabetic patients (%) | 75.77% | 74.01% | 95.7% |
| | Podiatrist cover (%) | 6.86% | 4.12% | 68.5% |
| | Statin coverage (%) | 66.19% | 66.05% | 80.6% |
| | % of Hypoglycaemia related hospital events | 0.64% | 0.72% | N/A |
| | Lower Limb amputations per 1 000 Diabetics | 3.90 | 3.68 | N/A |

BANKMED COMPARED TO INDUSTRY | 2023

Chronic Disease Management

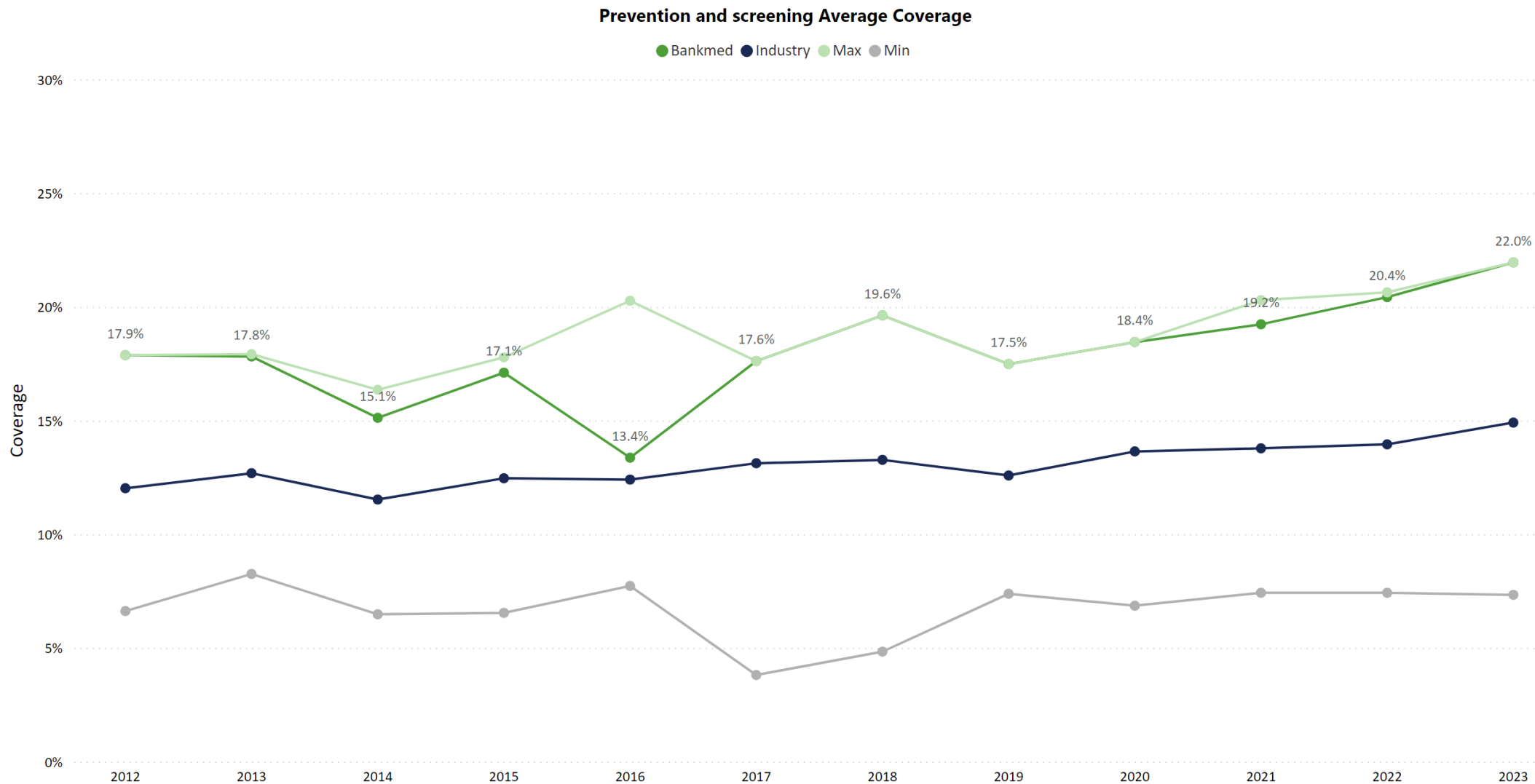
| | Indicator | Bankmed | Industry | Benchmark |
|--------------------------------|---|---------|----------|-----------|
| Ischaemic Heart Disease | Aspirin coverage for IHD beneficiaries (%) | 90.75% | 77.71% | 88.6% |
| | Cholesterol test coverage for IHD beneficiaries (%) | 74.70% | 63.90% | 88.9% |
| | Statin Coverage for IHD beneficiaries (%) | 85.85% | 80.49% | N/A |
| | Beta blocker coverage | 56.30% | 54.30% | 90% |
| | Flu coverage of IHD registered beneficiaries | 21.83% | 19.10% | 39.1% |
| Asthma | Lung function test coverage | 13.56% | 10.68% | 40% |
| | Flu vaccine coverage | 12.31% | 11.41% | 45.1% |

BANKMED COMPARED TO INDUSTRY | 2023

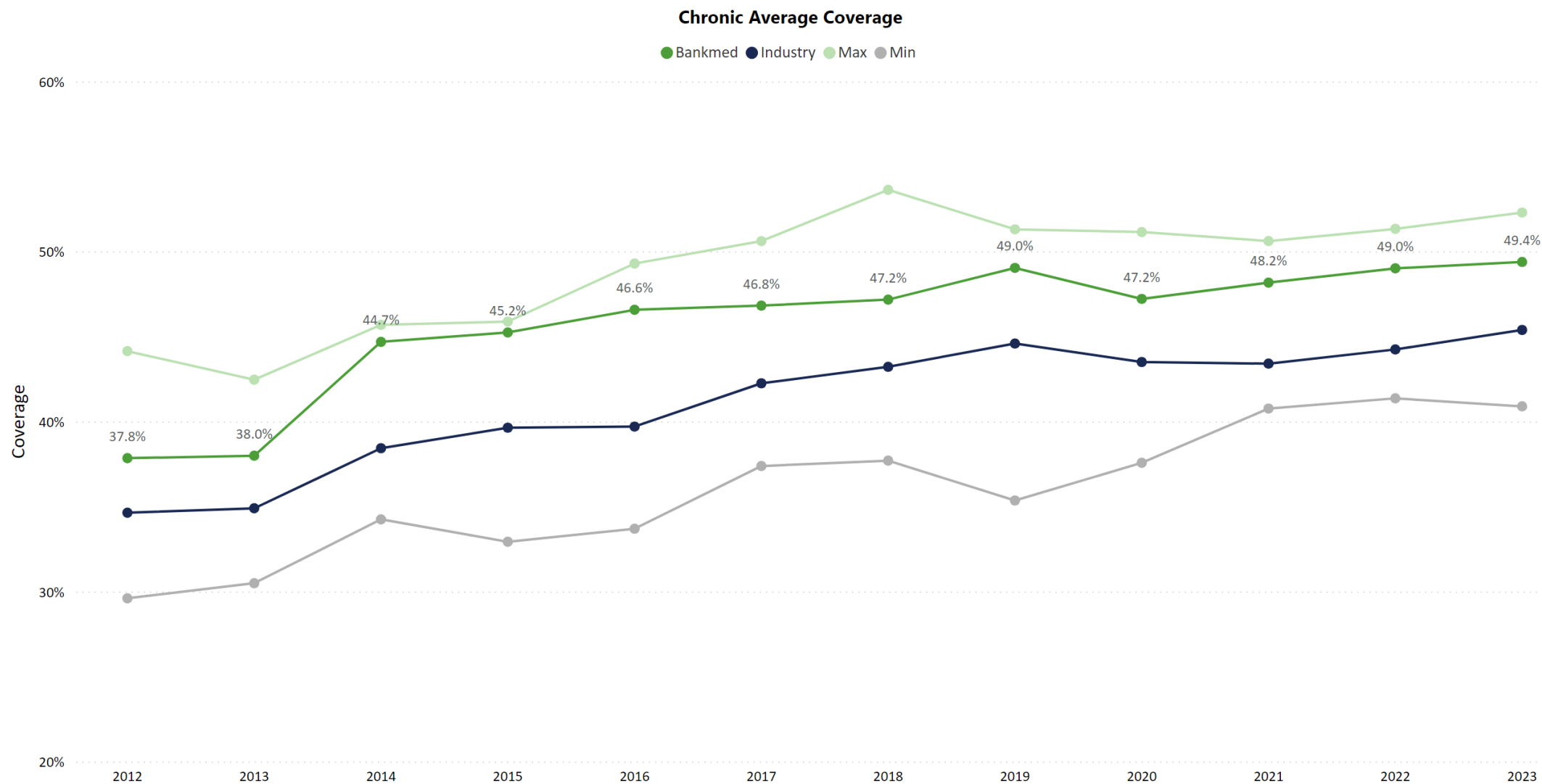
Maternal and New-born

| Indicator | | Bankmed | Industry |
|-----------------------|---|---------|----------|
| Maternal and New-born | Number of Teenage Pregnancy (10-19 years inclusive) cases per 1 000 teenage beneficiaries | 1.35 | 2.84 |
| | TSH Coverage in New Borns (≤ 6 weeks old) (%) | 94.09% | 81.15% |
| | Hepatitis B serology coverage during pregnancy | 72.29% | 56.67% |
| | HIV Screening during pregnancy | 78.93% | 63.20% |
| | Haemoglobin (Hb) test coverage during pregnancy | 88.64% | 80.07% |
| | Caesarean Section rate | 78.04% | 75.81% |

HQA | BANKMED VS INDUSTRY



HQA | BANKMED VS INDUSTRY



Communications Update

Natalie Schubach
Head of Communication



2024 COMMUNICATION HIGHLIGHTS

1
Above The
Line

2
Lead
Generation

3
Wellness
Effect

4
Wellness
Hacks

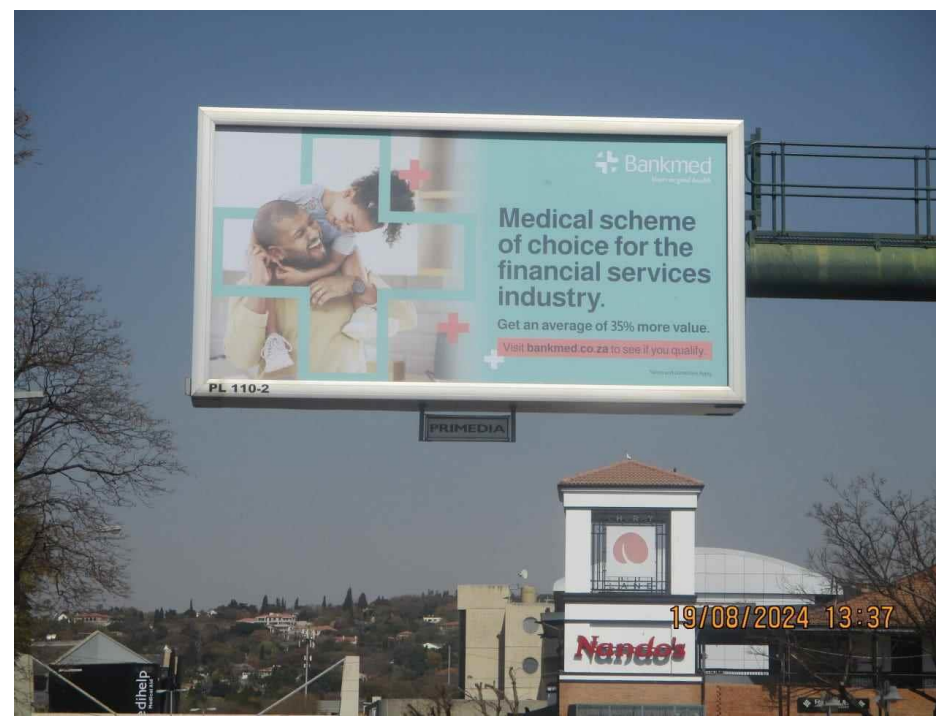
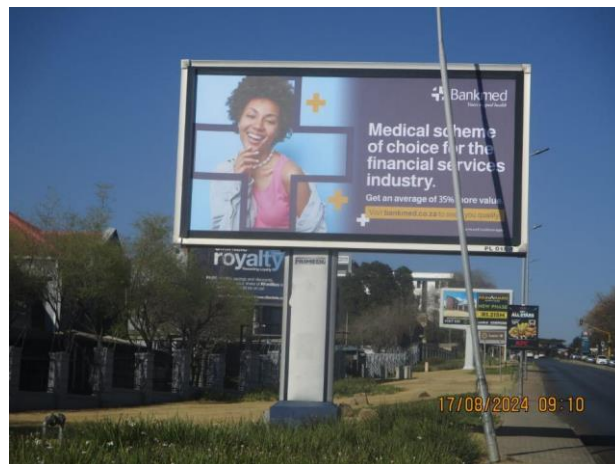
5
Balance

6
Social
Media

7
Legacy
Video

8
Looking
Forward

BILLBOARDS



TELEVISION AND RADIO

DSTV Channels:

Moja Love

Mzansi Magic

Newzroom Afrika

SS Blitz

Radio channels:

Kaya FM

Power 8.7

702

94.7



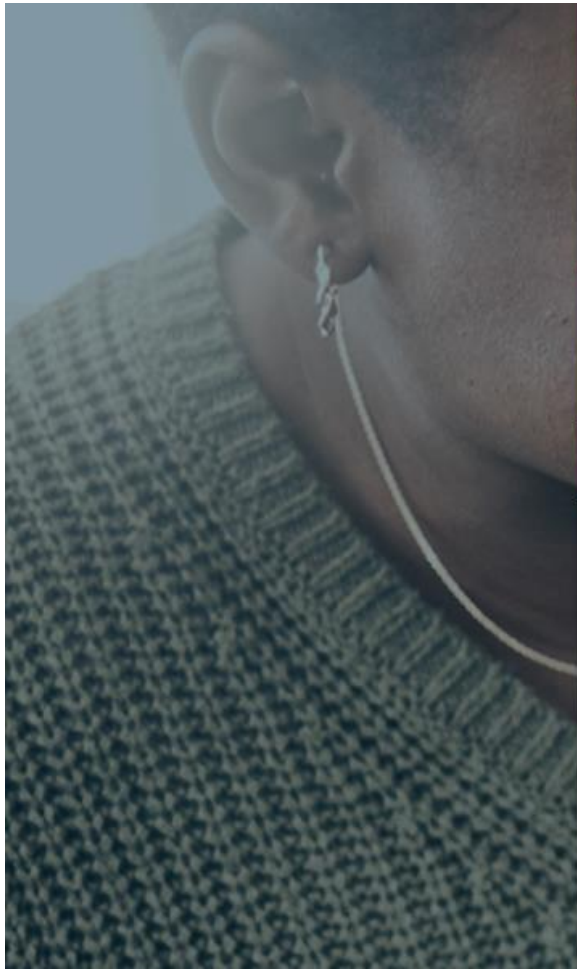
LEADS CAMPAIGN



Medical scheme of choice for the financial services industry.

Get an average of 35% more value.

[Click here to see if you qualify.](#)



Medical scheme of choice for the financial services industry.

Get an average of 35% more value.



Please complete the form below to see if you qualify

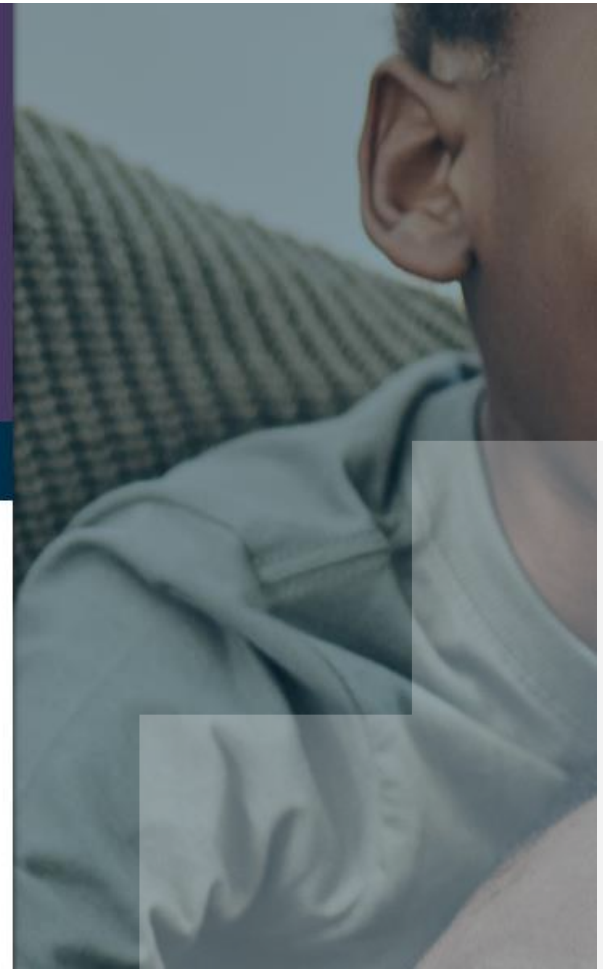
Name *

Surname *

Email *

example@example.com

Contact number



THE
WELL-BEING
EFFECT

WELL-BEING
EFFECT



WELLNESS HACKS



BALANCE

Balance

 Bankmed
Yours in good health

BALANCE 2024

Get healthy.
Get rewarded.



HEALTHY FOOD & HEALTHY GEAR ENHANCEMENTS

Healthy Food

- Earn your HealthyFood rewards in-store and online with Checkers and Checkers Sixty60, Woolworths in-store and online, Woolies app and Woolies Dash
- Enjoy up to 15% back on thousands of HealthyFood items.
- We've also increased your monthly spend limits: R5,000 for families and R2,500 for single members

Active Gear

- You can get up to 15% off qualifying sports gear and equipment at Sportsmans Warehouse or Totalsports every month
- Boxing gloves, padel gear, yoga mats... get up to 15% off everything you need to exercise anywhere
- **Please note:** From August 2024, your discount will apply to the first R1,000 of spend per month, meaning you can enjoy up to 15% off R12,000 worth of qualifying sports gear and equipment every year at Sportsmans Warehouse or Totalsports

SOCIAL MEDIA



HOW TO START YOUR MORNINGS WITH GOOD ENERGY:

- GO FOR A SHORT WALK OUTSIDE.
- OPEN ALL THE CURTAINS AND WINDOWS TO LET IN LIGHT AND FRESH AIR.
- BURN INCENSE OR YOUR FAVOURITE CANDLE.
- TAKE A MOMENT TO BE GRATEFUL FOR YOUR FAMILY AND FRIENDS' HEALTH.
- ALWAYS GET DRESSED, EVEN IF YOU ARE WORKING FROM HOME.

110 THAT'S STRONG



110 THAT'S STRONG



FIVE WAYS TO "DETOX" YOUR SPACE

- ✓ UNSUBSCRIBE TO E-MAILS THAT CLUTTER YOUR INBOX
- ✓ DONATE CLOTHING YOU DON'T WEAR
- ✓ CLEAN OUT EXPIRED PRODUCTS IN YOUR BATHROOM AND KITCHEN
- ✓ DELETE APPS YOU DON'T USE
- ✓ CANCEL SUBSCRIPTIONS THAT YOU DON'T USE

110 THAT'S STRONG

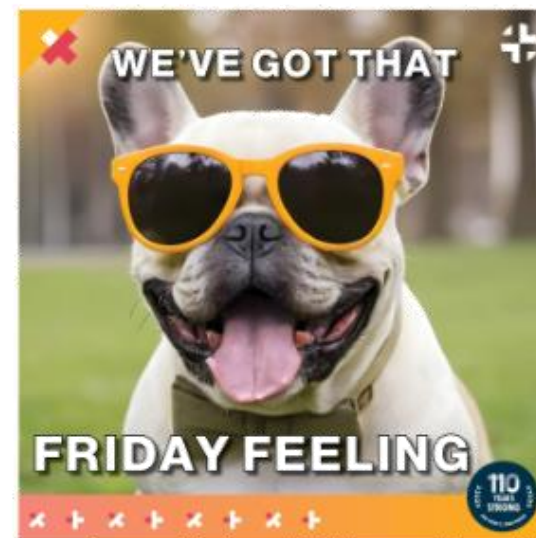


Schedule Mammogram

110 THAT'S STRONG



110 THAT'S STRONG



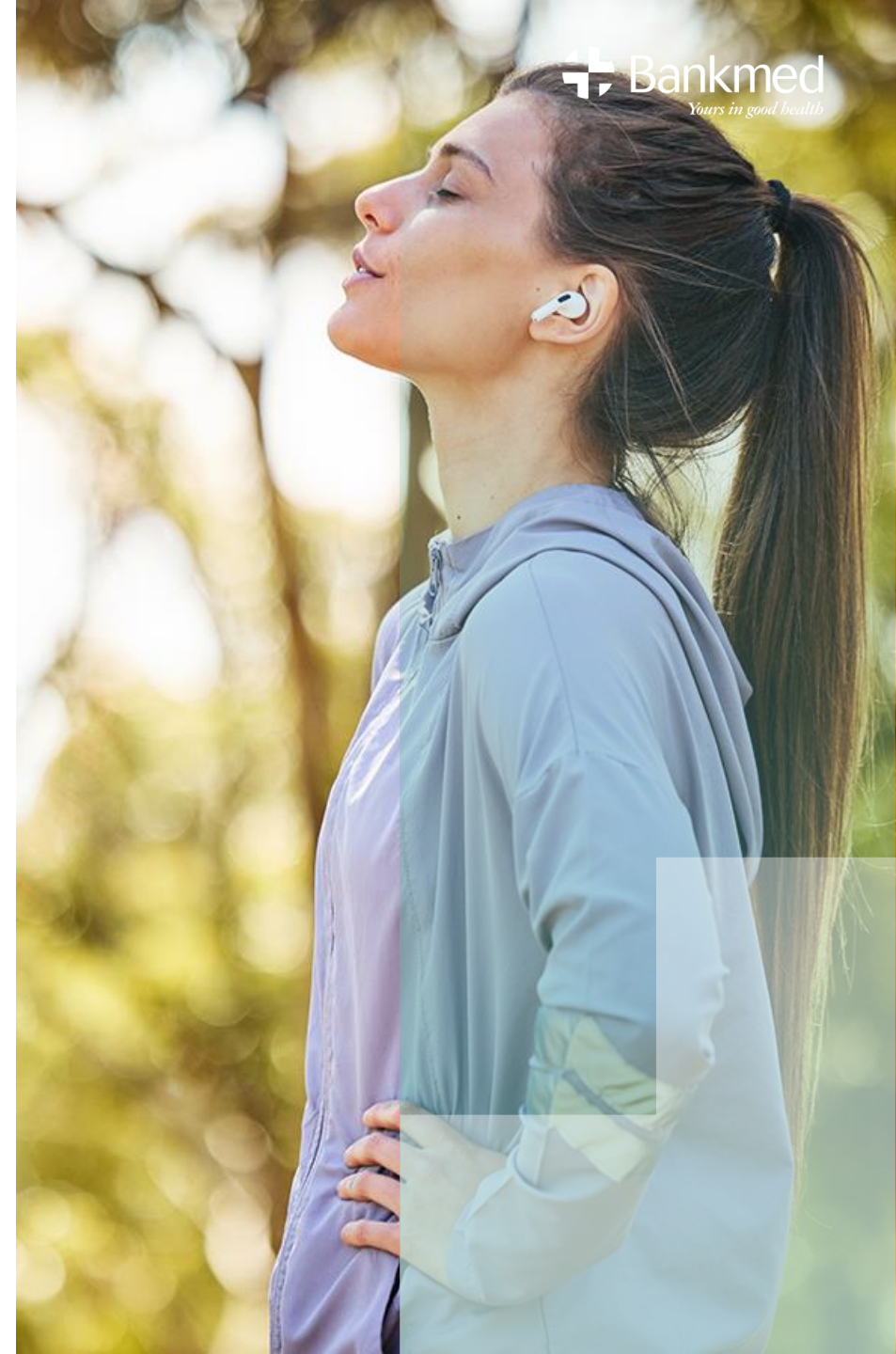
WE'VE GOT THAT FRIDAY FEELING

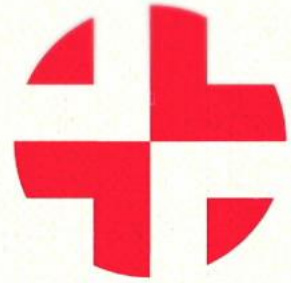
110 THAT'S STRONG

LOOKING FORWARD

2025 next steps

- Bankmed App and website enhancements and integration
- Grow Bankmed's brand equity in the open market
- Grow the lead generation capability to grow Bankmed
- Advertise our better value proposition to the Financial Services sector
- Increase our PR and thought leadership influence
- Support Employer Group clients through integration and understanding of their environments
- Enhanced member journey's across all communication channels
- Continue to find innovative ways to reach members
- Focus our communication's to members that highlight **CONNECTION** and **UNDERSTANDING**





Bankmed

Yours in good health



Client Management Update

Jannus van der Walt

Senior Manager | Client Management



ROLLOUT AND SUPPORT



2025
Benefit &
Contribution
Launch
Rationale



Employee
Wellbeing
& Human
Capital
Community
Upskilling



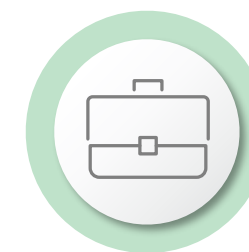
Employer Internal
Communication
Channels



Planned &
Approved Onsite
& Online
Presentations
Supported
by Virtual
1-1 Consultations



National
Roadshow for
Retirees



Online Plan
Selection Guide
Supported by
FAIS Accredited
Consultants




Fieldwork &
Festive Season
Closure 1
October 2024
to 17 January
2025



THANK YOU

www.bankmed.co.za 

0800 BANKMED (0800 226 5633) 

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LinkedIn 

Instagram 

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