

It's our value that sets us apart.

Bankmed has spent the last year reminding our members about why we are the medical scheme of choice for the banking sector. We have celebrated 100 years of tailor-made solutions for your health and wellness. We have shown the added value of our Wellness Days and innovative Wellness and Preventative Care benefits like the Wellness Aware Assessment and the Personal Health Assessment. We have illustrated the benefit of a closed medical scheme with our Value Cycle.

The Bankmed Value Cycle



The value of Bankmed is evident in our 100 year history and made real with our commitment to you, to your family, to your good health.

What we haven't shown is the evidence of our biggest accolade – our value offering. As bankers, you know that money talks and that proof always happens at the bottom line. Towers Watson, an independent firm of actuaries and consultants, has compiled a definitive comparison of the Bankmed plans versus equivalent open scheme plans on the market and the results as set out below are astounding to say the least.



Bankmed: for you, for your family, for your added value.

Reading the comparative graphs:

Bankmed's point of reference on the red line is the Bankmed plan, costs and benefits (as a baseline for comparison).

A red diamond to the left of Bankmed's point of reference indicates less benefits than those offered by Bankmed.

A red diamond to the right of Bankmed's point of reference indicates better benefits than those offered by Bankmed.

A blue bar to the left of Bankmed's point of reference indicates the savings in contribution costs offered by the competitor.

A blue bar to the right of Bankmed's point of reference indicates the additional costs you will be paying to belong to that scheme.

The different options are spread across four groups:

Affordable options comparable to Bankmed PMB and Basic Plans.

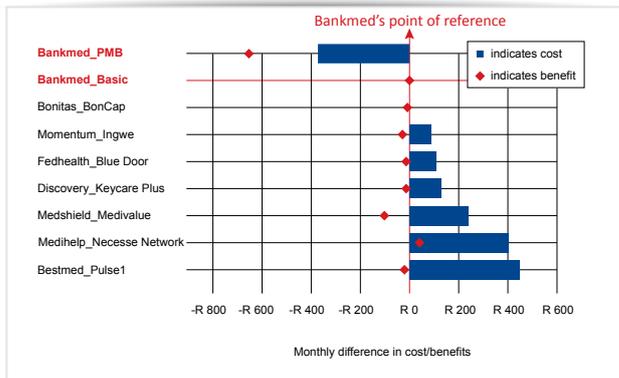
New generation options comparable to Bankmed Core Saver Plan.

Comprehensive options comparable to Bankmed Traditional and Comprehensive Plans.

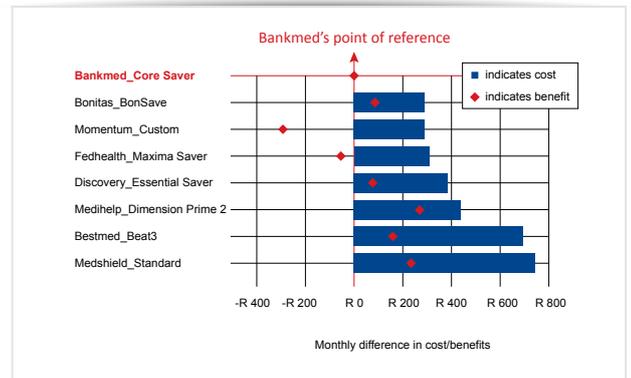
Executive options comparable to Bankmed Plus Plan.

How does Bankmed compare?

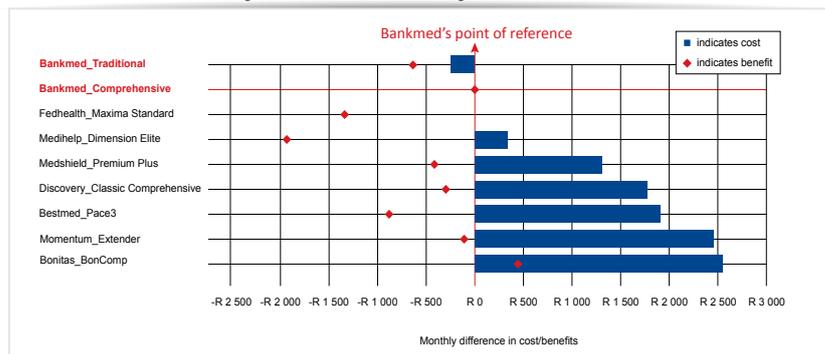
Bankmed Affordable Options



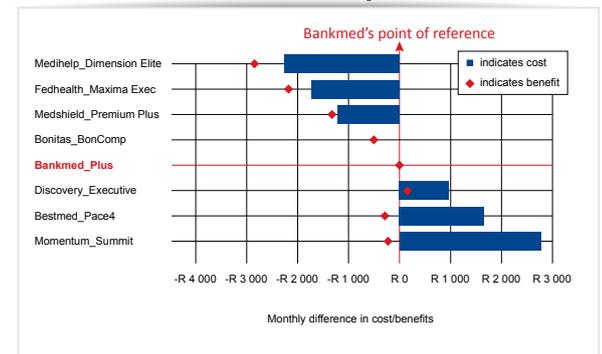
Bankmed New Generation Options



Bankmed Comprehensive Options



Bankmed Executive Options



Conclusion

This gives a combined comparative value of about 32% in favour of Bankmed. Our value is plain to see. On average, our contributions are 19% lower than comparable plans in the open medical scheme market. Our benefits are 12% more generous than comparable plans in the open medical scheme market. And our 100 year history shows that we have the financial know-how to translate these figures into a healthy scheme far into the future, to continue offering our members the value you expect and to reinforce our commitment to you, to your family, to your good health.



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