

Bankmed
Yours in good health

2027 BENEFITS AND CONTRIBUTIONS LAUNCH

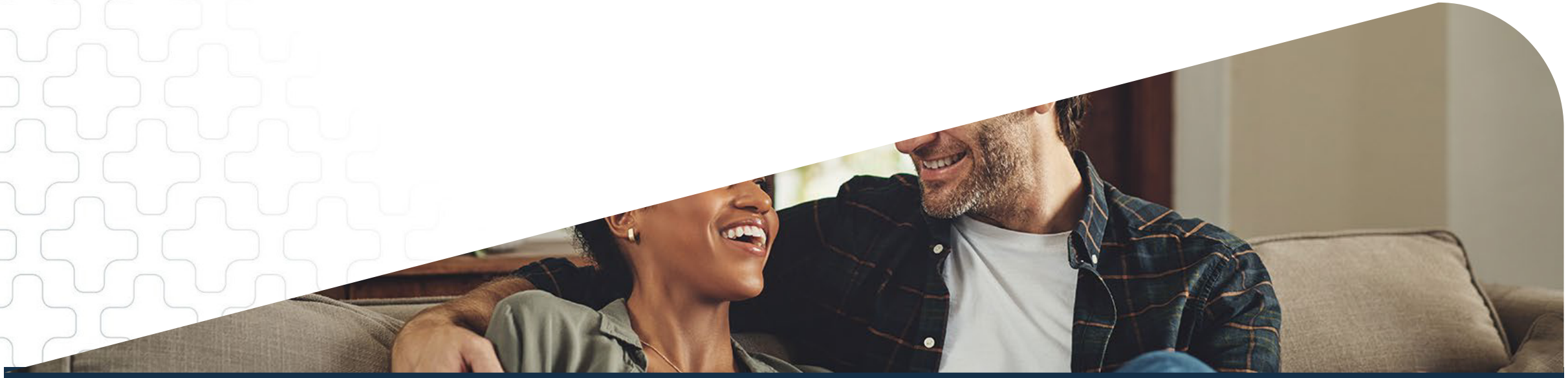
08 October 2026

MORE THAN A MEMBER. MORE **WITH BANKMED.**

Acknowledging Our Valued Partners

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- Members
- Employer Group Clients
- Trustees and Scheme Management
- Outsourced Service Partners
- Colleagues and Business Associates



Our 2027 Theme:

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In Partnership with the Pillars of our Economy

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34 CLIENTS

absa

HBZ Bank Limited

SBV

CAPITEC

LAND BANK
We stand by you

access

Agility

FirstRand

South African Reserve Bank

SABN

THE BANKING ASSOCIATION SOUTH AFRICA

strate

交通銀行
BANK OF COMMUNICATIONS

GBS MUTUAL BANK
ESTABLISHED 1977

ICAP AFRICA

PASA

FMT
FINMARK TRUST

standard chartered

Lesaka

BeztForex

SABRIC

STANLIB

PAYINC

SAFPS
SOUTHERN AFRICAN FRAUD PREVENTION SERVICE

obs ombudsman for banking services

MOTOVANTAGE

Taquanta

Sasbo
The Finance Union

CPS
FINANCIAL SERVICES

spectrum
VALUATIONS & ASSET SOLUTIONS

andisa

Bidvest Bank

Profile

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Beneficiaries:

224 765

Market Share

2.5% Covered Lives

5.0% Restricted

8 TH Largest Medical Scheme

4 TH Largest Restricted Scheme

Principal Members:

109 450

*Information is subject to the last approved financials

Average age of Beneficiaries

Bankmed

2024	2025
32.87	**33.08**

Industry

2024 Restricted Schemes	2024 All Schemes
32.07	**34.47**

32.87

Pensioner Ratio

Bankmed

2024	2025
9.14%	**9.17%**

Industry

2024 Restricted Schemes	2024 All Schemes
7.38%	**9.97%**

9.14%

6

Benefit Options

AA+

Global Credit Rating:

"Very strong financial security characteristics"

16th year in 2026

Resilient by Design, Responsive by Necessity

Annual Gross Contribution Income

2024	2025
R6.78 Billion	**R7.29 Billion**

"Net Surplus/(Deficit)"*: cleared to Insurance Service Result

2024	2025
(R96.39 Million)*	**R13.69 Million***

Directly Attributable insurance service Expenditure (DAE) as a % of Insurance Revenue (IR)

Bankmed	2024	2025
	4.19%	**4.11%**

Industry	2024 Restricted Schemes
	4.12%

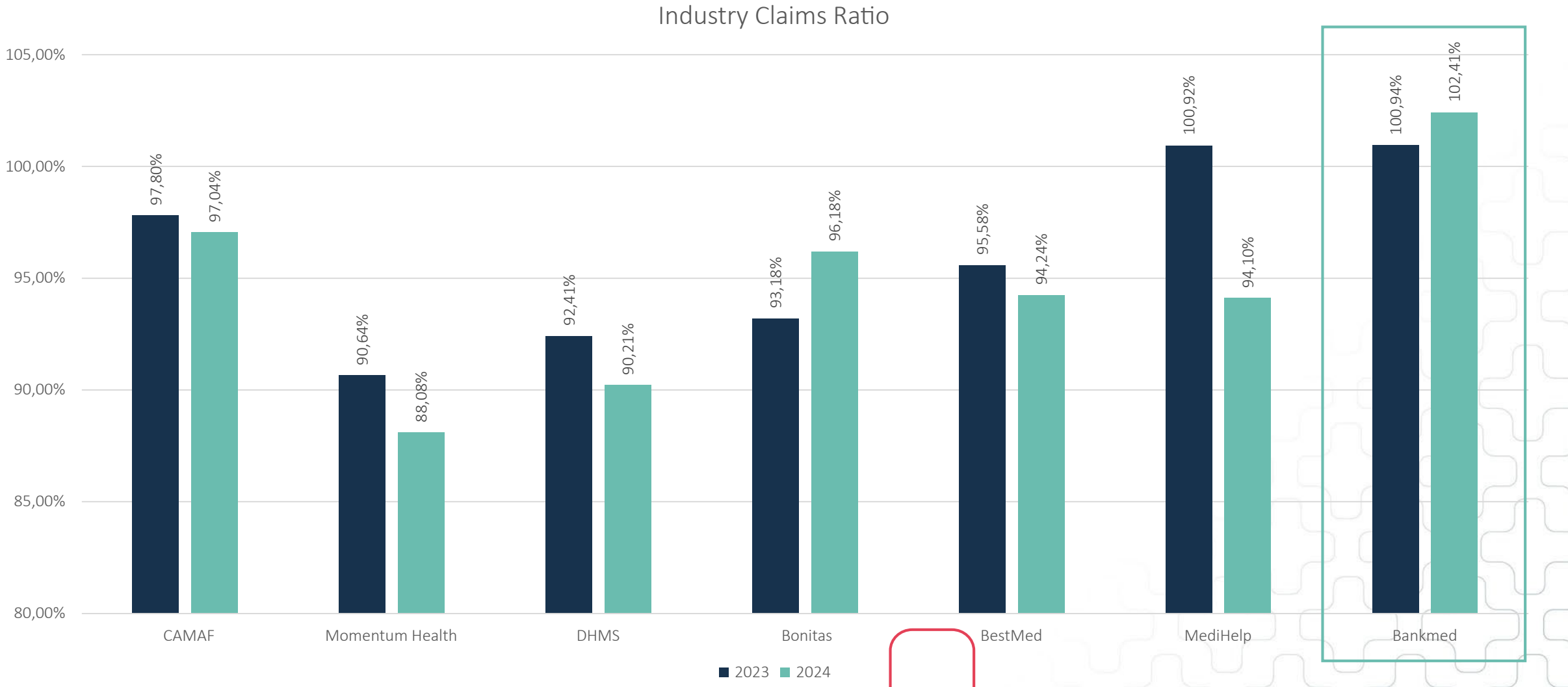
4.19%

Reserves

	BANKMED		Restricted Schemes Average	Industry
	2024	2025	2024	2024
Reserves	R3.25 Billion	**R3.26 Billion**	R63.9 Billion	R119.2 Billion
Reserve Ratio	43.23%	**37.37%**	50.52%	**43.23%** 40.87%
Claims Ratio	102.41%	**103.27%**	**102.41%** 101.26%	96.18%

INDUSTRY

Industry Claims Ratios



Drivers of Claims Experience (2025)

Total 2025 Claims Exceeded the Budget by: Total claims: R260 million | In-hospital R151m (58%) | Out of hospital R109m (42%)

In-Hospital Claims

R151 million · 58%

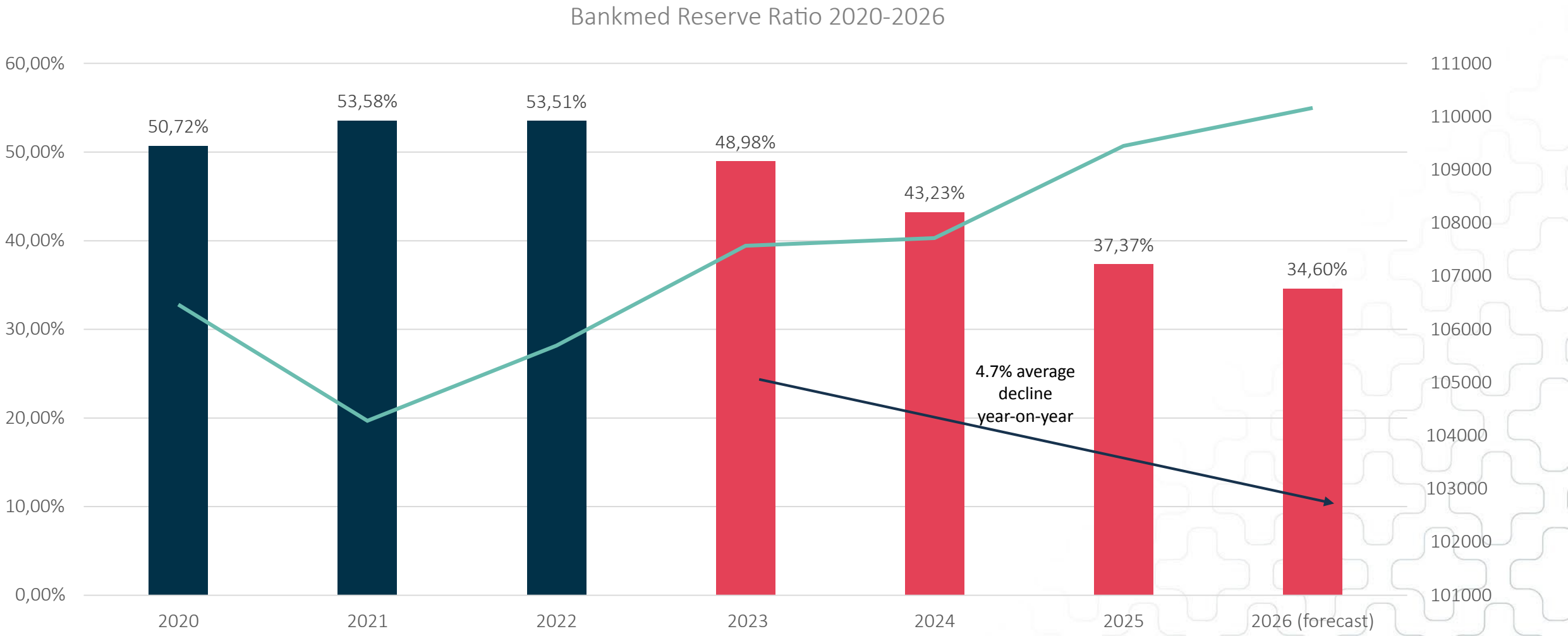
- High-Cost and High Care/ICU Cases (paediatrics, neurosurgery, cardiac surgery)
- Planned procedures in January and late in the year
- Respiratory cases in autumn and spring (early and late flu season)
- Late-year mental health admissions

Out-of-Hospital Claims

R109 million · 42%

- High-cost cases (oncology, dialysis)
- Routine claims (GP, acute meds, allied, medical specialists)
- Core Saver, Traditional and Comprehensive plans

Reserve Ratio



INDUSTRY

Industry Reserve Ratios



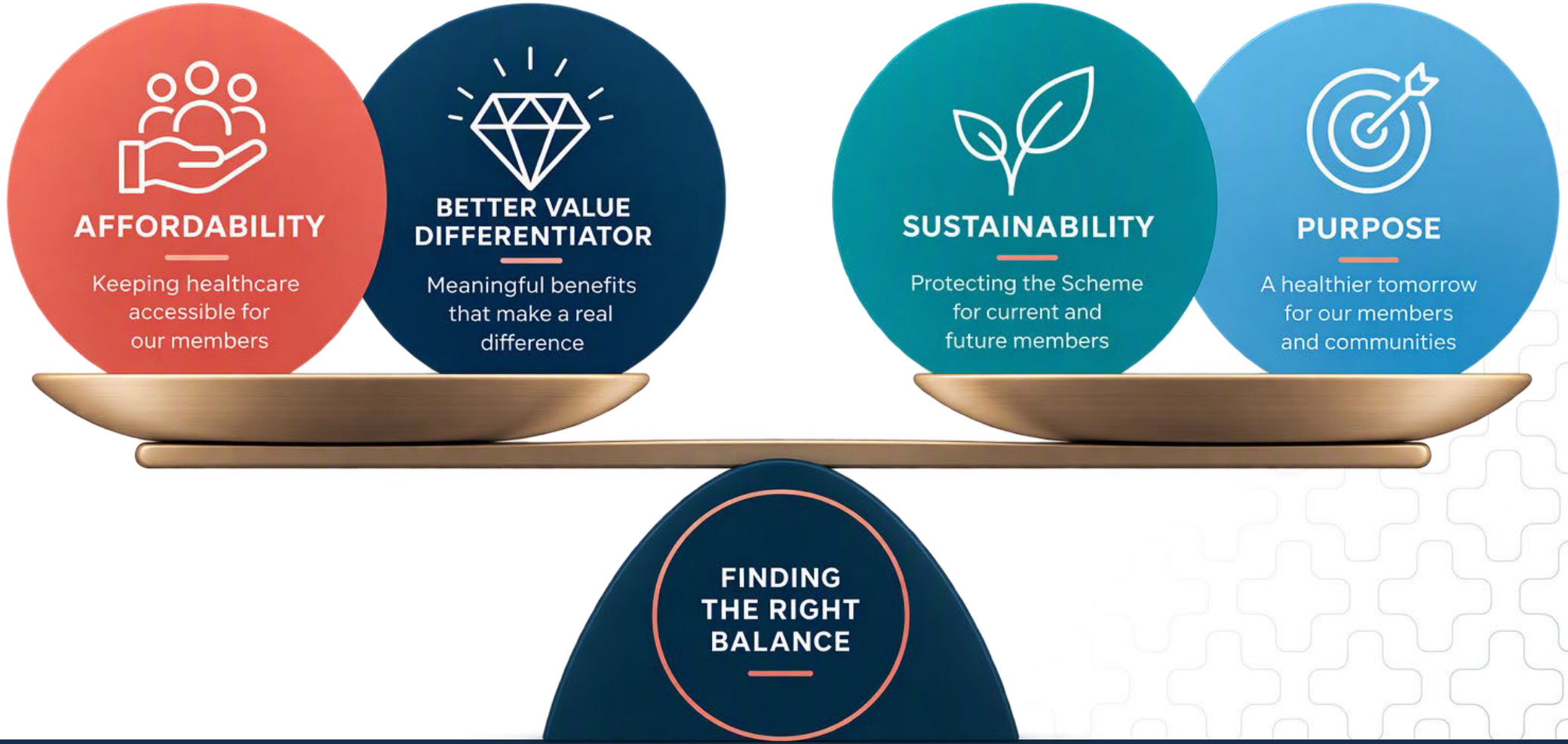
What the Evidence Means for 2027

The financial and claims picture calls for action, but not a one-dimensional response.

RESPOND RESPONSIBLY	Recognise sustained claims pressure and the declining reserve ratio without creating a narrative based on contribution increases alone.
PROTECT MEMBER VALUE	Preserve meaningful cover, improve benefits selectively and continue to manage out-of-pocket exposure where possible.
DECIDE WITH EVIDENCE	Use utilisation, claims experience, clinical insight and known cost drivers to guide benefit design and contribution decisions.

So what? Bankmed must enhance where it can, manage responsibly where it must, and remain transparent about the trade-offs.

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Bankmed's Purpose

To be an affordable Medical Scheme that guarantees best-of-class member experience, value and quality



Our 2027 Theme:

Protecting the Core, Enabling Shared Responsibility, Securing Sustainability

PROTECTING THE CORE

Preserve trusted benefits, sound governance, claims excellence and the financial strength members rely on.

ENABLING SHARED RESPONSIBILITY

Equip members, employers, providers and the Scheme to make informed, value-conscious choices.

SECURING SUSTAINABILITY

Take disciplined, data-led decisions that protect access to quality healthcare over the long term.

The theme connects Bankmed's 2030 strategy with the practical choices required for 2027.

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Benefits and Contributions

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

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



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2027
Contribution Increases

INDUSTRY Average Contribution Increases | 2027 | Industry

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CAMAF

8.60%

01

Momentum Health

7.90%

02

DHMS

8.20%

03

Bonitas

8.70%

04

BestMed

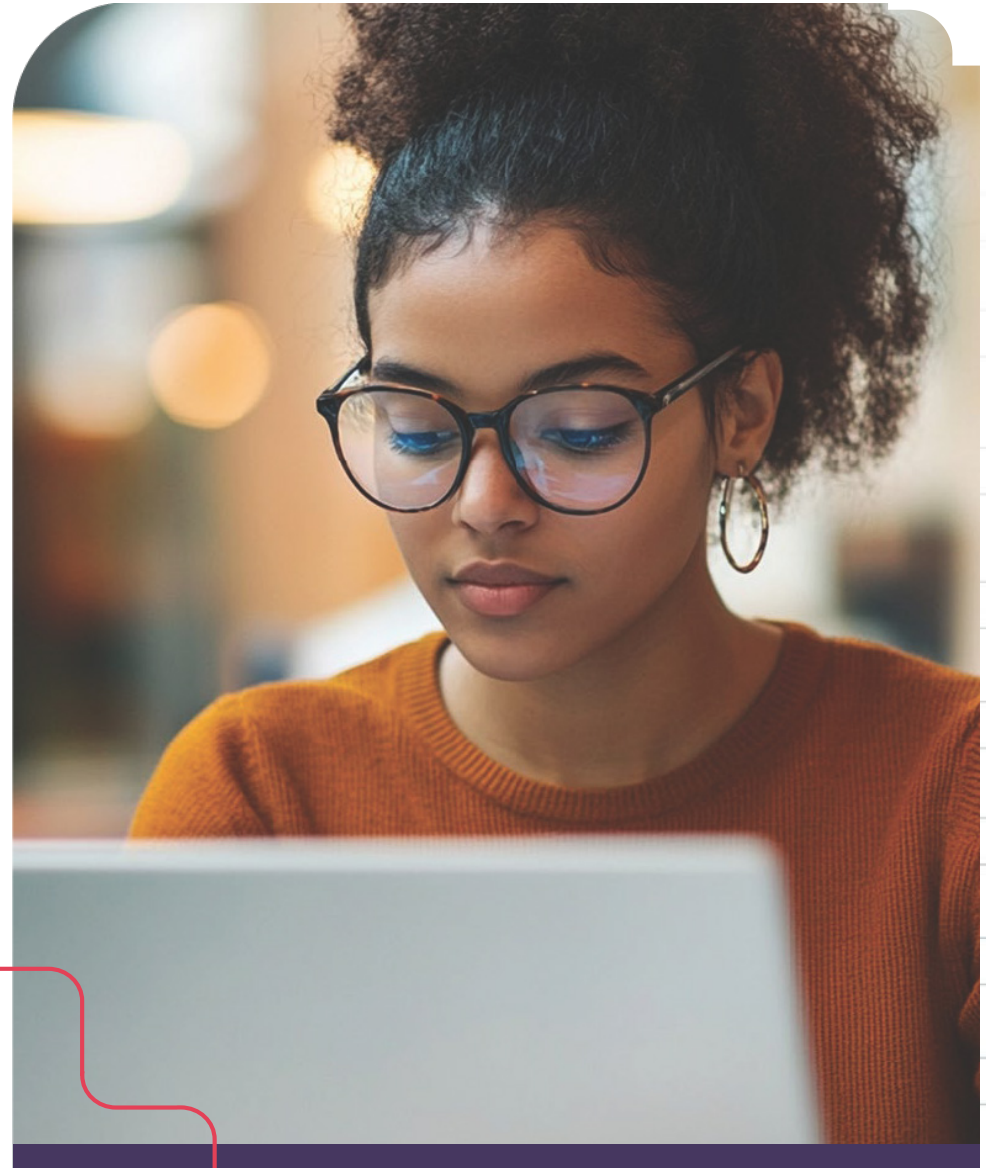
7.35%

05

MediHelp

7.50%

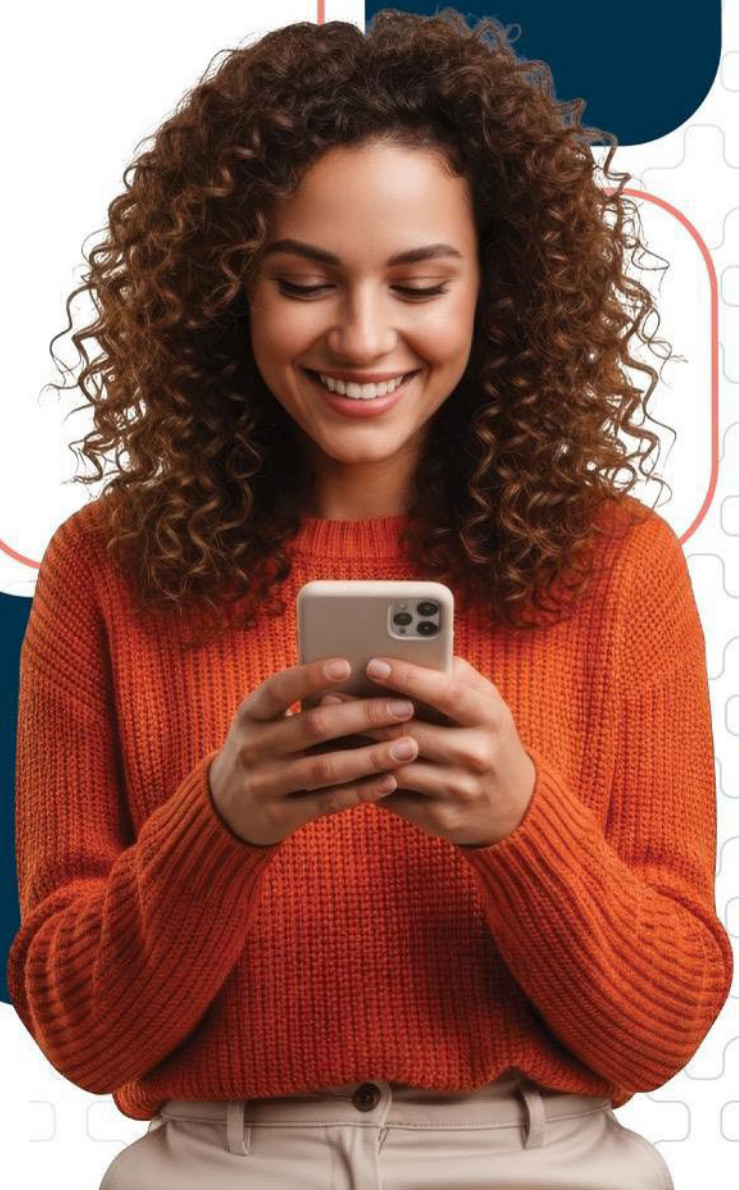
06



Average contribution increases | 2012 – 2026

BANKMED VS SEVEN OPEN SCHEMES

	Bankmed	Average Open Schemes
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%
2025	**8.4%**	10.6%
2026	**7.4%**	8.3%



2027 Bankmed Contribution | Increases

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Average increase

9.5%

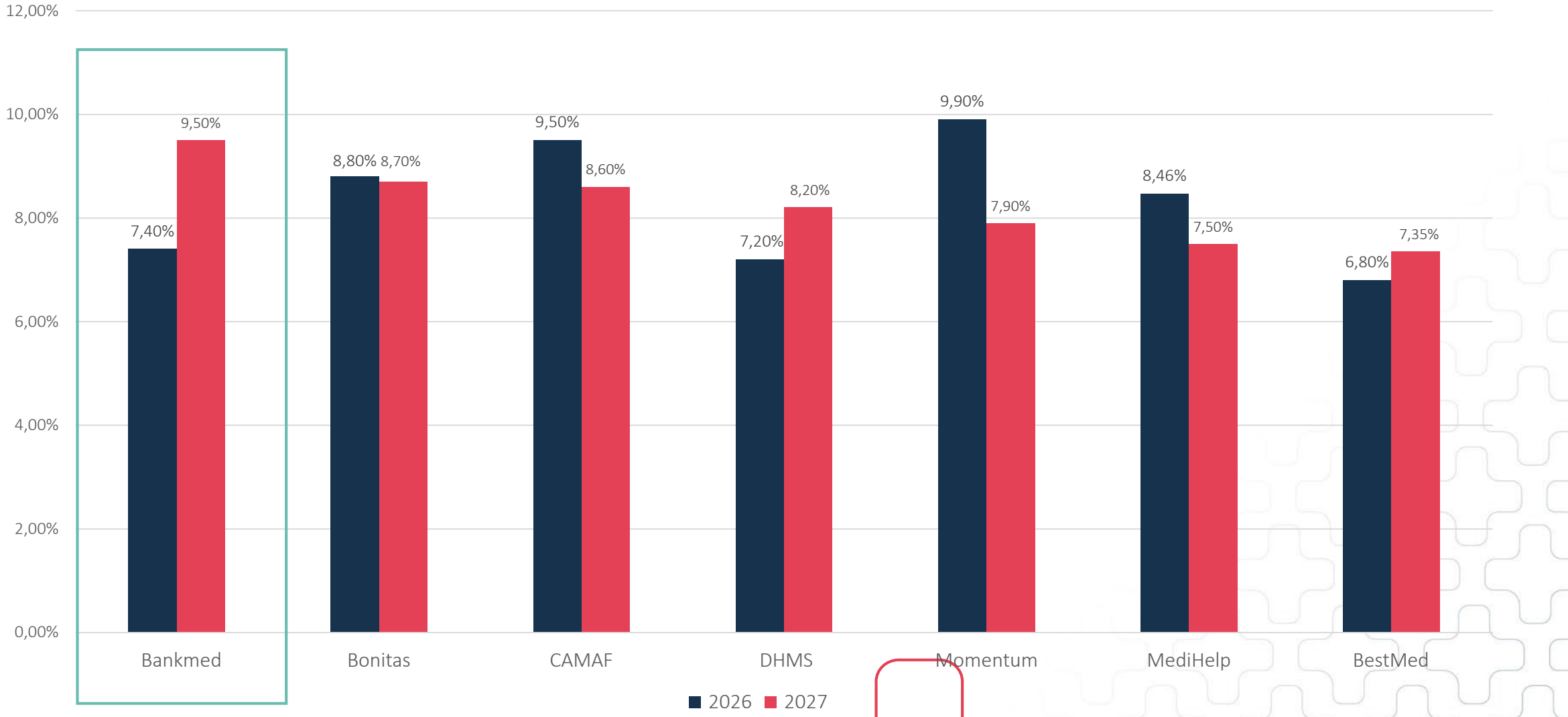
Essential	5.5%
Basic	8.5%
Core Saver	9.8%
Traditional	9.8%
Comprehensive	9.8%
Plus	9.9%

Proposed contribution increases, subject to CMS approval.

Annual limits of many medical categories were **increased** generally by **4.5%**

INDUSTRY

Industry Contribution Increase Trend



INDUSTRY

Annual Increase Comparisons (2019-2027)



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Benefits Changes

Heading Tier Member Partnership Model

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01 Prevent ✦

- Use your Screening and Preventative Care Benefits
- Participate in Wellness Programmes such as Balance
- Stay Active and Make Healthy Lifestyle Choices

02 Manage ♥

- Register on Chronic Illness Benefit (CIB)
- Manage your Chronic Conditions by joining a Managed Care Programme
- Take Chronic Medicine as Prescribed

03 Choose wisely ◎

- Understand your Benefits and How to Use them
- Use Designated Service Providers (DSP) and Network Providers
- Choose the most appropriate level of care

INFORMED CHOICES **Help members improve health outcomes, reduce avoidable costs, engaging in preventative care, manage chronic conditions effectively and protect Bankmed's long-term sustainability.**

Shared Responsibility, Enabled by Practical Support

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Sustainability is a partnership. Bankmed's role is to make healthier and more informed choices easier to act on.

BANKMED

Design responsibly, communicate clearly and invest in proactive health support.

EMPLOYERS

Enable awareness, engagement and access to trusted information.

MEMBERS

Prevent, manage and choose wisely, supported by practical tools and guidance.

PROVIDERS

Support appropriate care, quality outcomes and sustainable use of benefits.

How the 2027 Approach Delivers on the Theme

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A balanced response that protects access and value today while strengthening the Scheme for tomorrow.

1

PROTECT

Preserve the benefits and access members value most.

2

ENHANCE

Introduce targeted improvements where they make clinical and strategic sense.

3

MANAGE

Address utilisation and cost drivers through appropriate networks, limits and care settings.

4

ENABLE

Support informed choices, prevention and better chronic disease management.

This is not simply cost control. It is disciplined stewardship of member value, affordability and long-term sustainability.

YE2027

New Developments:

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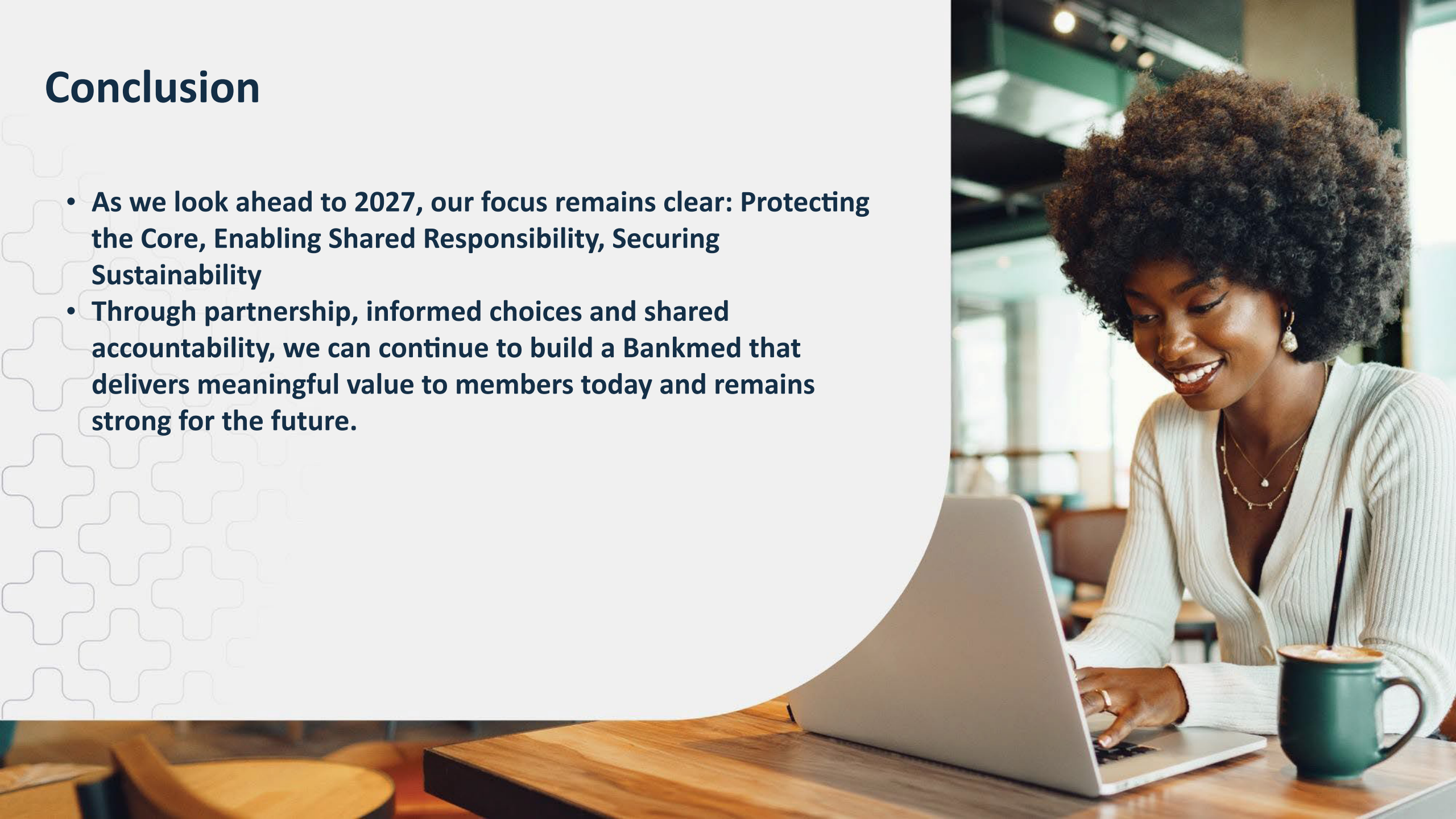
Expansion of Continuation Membership with Bankmed

- Members who resign from employment with one of our employer group clients may continue their Bankmed membership in a private capacity;
- This provides uninterrupted access to their existing healthcare and benefits;
- This enhancement enables continuity of cover for members leaving employment before retirement;
- To retain Bankmed membership, it is critical that there is no break in cover;
- This is our commitment to being there for our members well into the future and to support members through transitions in their lives.



Conclusion

- As we look ahead to 2027, our focus remains clear: Protecting the Core, Enabling Shared Responsibility, Securing Sustainability
- Through partnership, informed choices and shared accountability, we can continue to build a Bankmed that delivers meaningful value to members today and remains strong for the future.



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Client Management Update

Rollout and Support

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2027 Benefit & Contribution Launch Rationale

Employee Wellbeing & Human Capital Community Upskilling

Employer Internal Communication Channels

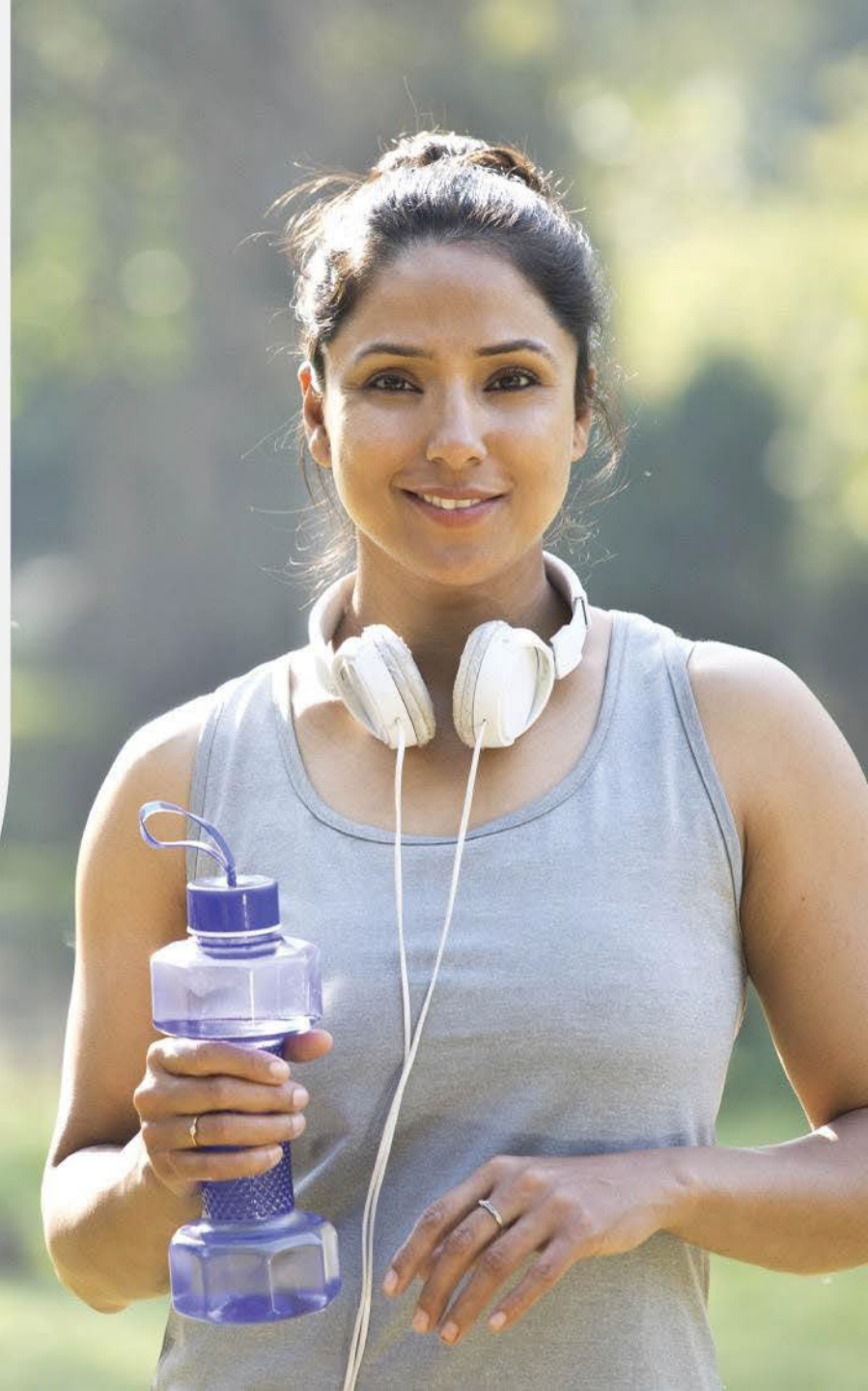
Planned & Approved Onsite & Online Presentations Supported by Virtual 1-1 Consultations

National Roadshow for Retirees

Online Plan Selection Guide Supported by FAIS Accredited Consultants

Fieldwork & Festive Season Closure 1 October 2026 to 18 January 2027

Competition and Q&A



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