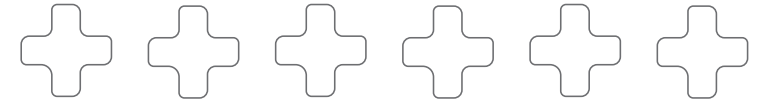


A GLIMPSE
INTO THE
BANKMED
PROFILE



MORE THAN A MEMBER. MORE WITH BANKMED.

You are in good company



34
CLIENTS



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obs ombudsman for banking services

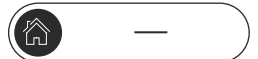
MOTOVANTAGE

Taquanta



andisa

Bidvest Bank



In good health for our members' good health



Beneficiaries:
221 531
Market Share

2.6% Covered Lives

6.1% Restricted

8th Largest Medical Scheme

4th Largest Restricted Scheme



Principal Members:
107 718
Market Share

7th
Largest Medical Scheme
(Principal members)



Average age
of Beneficiaries

Bankmed

2023	2024
32.62	32.87

Industry

2023 Restricted Schemes	2023 All Schemes
31.83	34.17



Pensioner Ratio

Bankmed

2023	2024
8.99%	9.14%

Industry

2023 Restricted Schemes	2023 All Schemes
7.07%	9.55%



Global Credit Rating:
"Very strong financial
security characteristics"
15th year in 2025

Bankmed's Value Proposition

BETTER BENEFITS

Richer benefits and competitive contributions, providing 39% better value than the average comparable open medical scheme.

[Watch our 2026 Benefits & Contributions Launch](#)



SIX PLANS TO SUIT YOUR UNIQUE NEEDS

Bankmed offers a range of Plans to suit different healthcare needs and budgets. Have a look at our [Plan Comparison Tool](#) and [Find a Benefit Tool](#) for more information



INNOVATION, UNRIVALLED VALUE & QUALITY

Bankmed offers exceptional quality of care through carefully designed networks and Centres of Excellence, providing Wellness and Preventative Care benefits, innovative Digital tools, and access to a wide range of Disease Management Programmes designed to improve your health. [Download our 2026 Benefits & Contribution Schedule](#)



FINANCIALLY SOUND & HIGHLY RATED

Awarded the AA+ Global Credit rating in 2025 for the 15th consecutive year.

Financially sound and stable:

- Bankmed's Solvency Ratio: 43.23%
- Restricted Schemes Average: 50.52%



COMPETITIVE CONTRIBUTIONS

Contributions remain exceptionally competitive, while continuing to offer innovation and enhanced benefits and services each year



BENEFITS DESIGNED FOR THE FINANCIAL SERVICES INDUSTRY

Benefits have been carefully designed to meet the unique needs of employees in the financial services industry

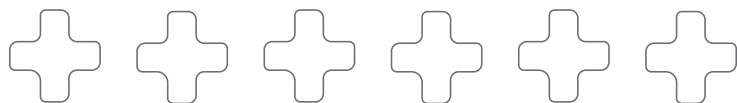
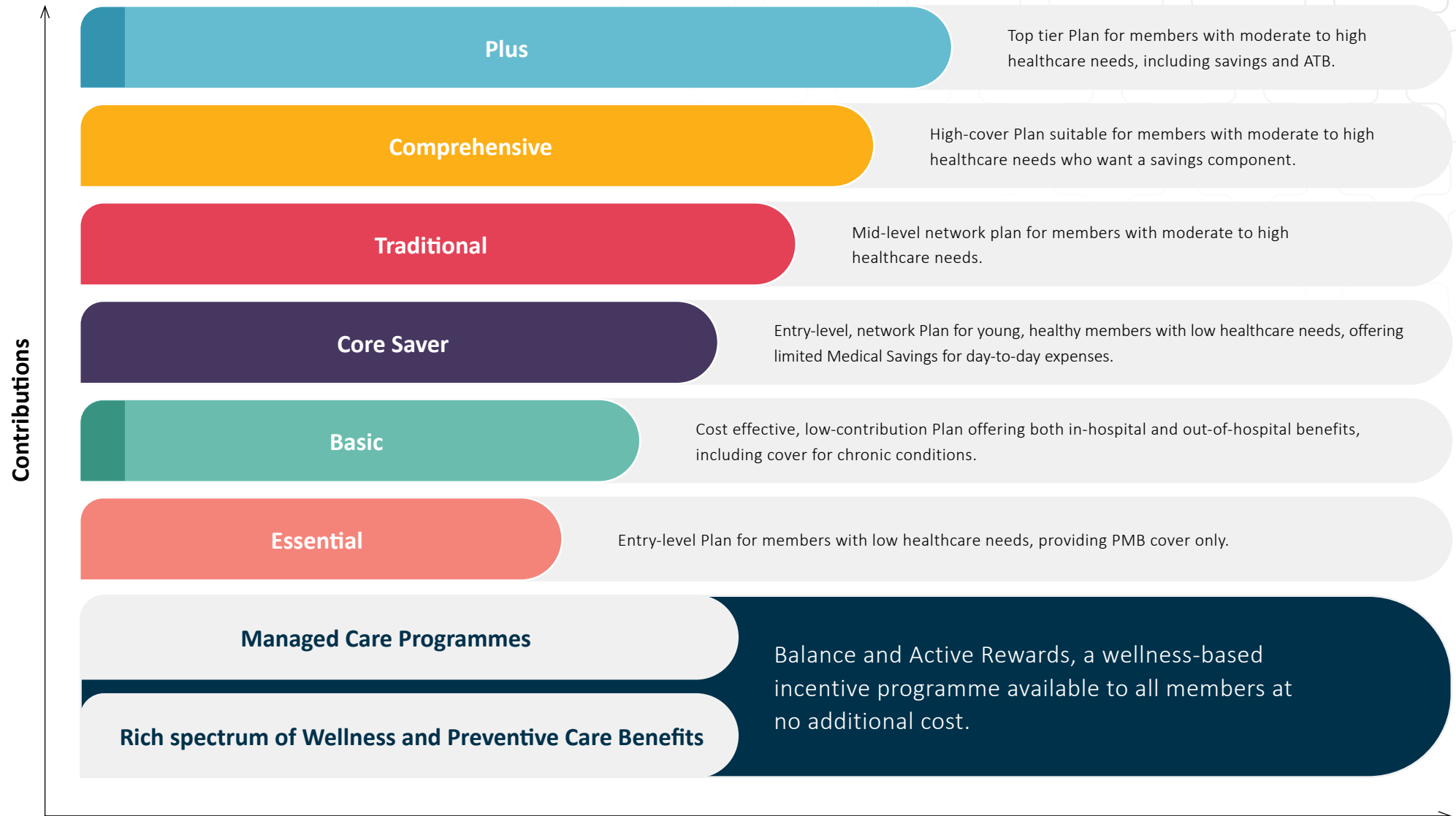


POWERFUL DIGITAL TOOLS

Bankmed has created a **digital world** through our website and Bankmed and Balance Apps, bringing our members a superior user experience. These platforms are designed to make it easy for members to access information, manage their healthcare, explore wellness benefits and rewards, and find healthcare professionals — anytime, anywhere.



A Plan to suit everyone



Average **contribution increases** | 2011 – 2025

BANKMED VS SEVEN OPEN SCHEMES

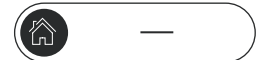
	Bankmed	Average Open Schemes
2011	7.2%	10.2%
2012	7.1%	9.1%
2013	6.9%	9.2%
2014	6.9%	9.1%
2015	7.9%	9.5%
2016	7.8%	9.4%
2017	7.8%	11.0%
2018	8.1%	9.9%
2019	7.9%	10.0%
2020	7.3%	9.7%
2021	3.6%	5.5%
2022	3.2%	5.1%
2023	7.7%	7.7%
2024	8.5%	10.4%
2025	8.4%	10.6%

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

Contribution Rate History

Plan	2018 Increase	2019 Increase	2020 Increase	2021 Increase	2022 Increase	2023 Increase	2024 Increase	2025 Increase	2026 Increase
ESSENTIAL	6%	5.5%	5%	2.5%	1%	6.5%	6.1%	5%	0%
BASIC	6.5%	6.5%	6%	2.5%	1%	6.5%	7.3%	6%	7%
CORE SAVER	7.5%	7.4%	7%	3.5%	3.5%	7.9%	8.7%	8.8%	7.5%
TRADITIONAL	8.25%	7.4%	7%	3.5%	3.5%	7.9%	8.7%	8.8%	7.9%
COMPREHENSIVE	8.5%	8.5%	7.8%	3.9%	3.5%	7.9%	8.7%	8.8%	7.5%
PLUS	8.75%	9%	8%	3.9%	3.5%	8%	8.7%	9.0%	7.9%
AVERAGE	8.1%	7.9%	7.3%	3.6%	3.2%	7.7%	8.5%	8.4%	7.4%

Annual limits of many medical categories will be **increased** generally by **4.25%**



Balance
Exclusive to Bankmed members

BALANCE

Get healthy.
Get rewarded.



Your rewards in a snapshot

Balance makes a healthier lifestyle more accessible than ever before. Through the programme, you have access to a comprehensive network of healthy-lifestyle partners at significantly reduced costs.



Up to 15%

back on HealthyFood at Checkers or Woolworths, in-store or delivered to your door.



Up to 15%

back on thousands of HealthyCare items at Clicks or Dis-Chem stores.



You get exclusive access to **Active Rewards** for free. Active Rewards is a free in-app wellness programme that encourages you to get active and rewards you for doing so.



5% off

your domestic flights with Balance Travel across partner airlines: Airlink, Lift, CemAir and South African Airways.



Up to 15%

upfront discount on qualifying sports gear and equipment from Sportsmans Warehouse and Totalsports.



30% off

your monthly gym fees from Virgin Active or Planet Fitness.



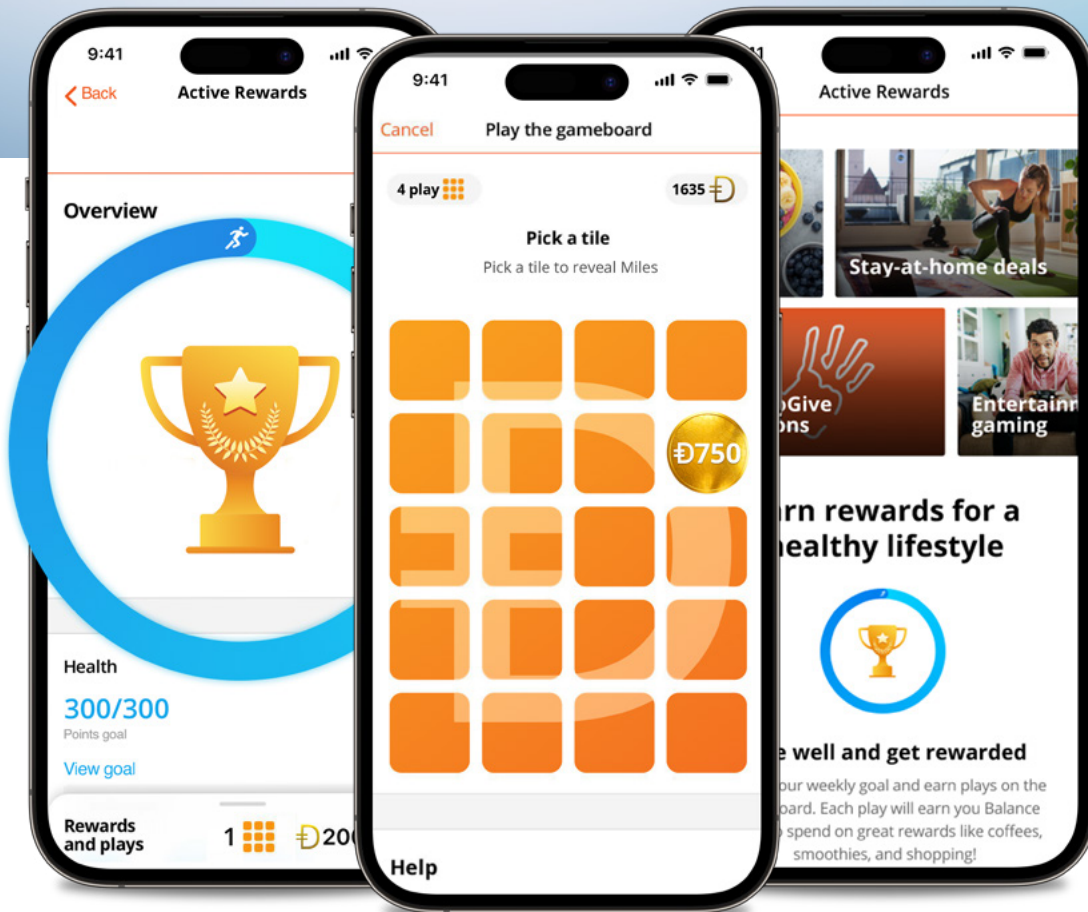
Up to 80% off

Allen Carr's Easyway To Stop Smoking.



Active Rewards

As a Balance member, you get exclusive access to Active Rewards at no additional cost. Active Rewards is an in-app wellness programme that encourages you to get active and rewards you for doing so. It is part of the Balance offering and includes a range of exciting rewards, from coffees, smoothies and snacks, to shopping vouchers and more.



Each week, you will get a personalised **exercise goal** tailored to your unique fitness level. When you achieve your exercise goal, you get a play on your **gameboard** to reveal Miles. Select a tile to reveal Miles you earn.

You can then use your **Miles** on a range of exciting rewards, from coffees, smoothies and snacks, to shopping rewards and more.

Miles is the currency you use on Balance. You can earn **Miles** through Active Rewards by getting active and achieving your exercise goals, and completing your health checks.

You can spend your **Miles** on a range of **Active Rewards** in the mall or use them to shop at our exciting online partners.



HealthyFood

- Earn your HealthyFood rewards in-store and online with Checkers and Checkers Sixty60 or at Woolworths in-store and online, Woolies app and Woolies Dash
- Enjoy up to 15% back on thousands of HealthyFood items
- We have 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
- Qualifying boxing gloves, padel gear, yoga mats... get up to 15% off everything you need to exercise anywhere

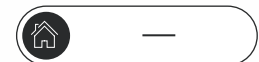
▪ **Please note:** From August 2024, your discount will apply to the first R1 000 of spend per month



Balance Travel

As a Bankmed member with an active Balance membership, you can now get 5% off local flights on the Balance Travel booking platform. Plus, pay zero booking fees

Individuals on the same Balance membership, including the Principal member, spouse, adult dependant and child dependant, will qualify for the 5% flight discount



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 &
expansion into
Financial Services
Sector



Thriving & Ready
to expand



www.bankmed.co.za



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<https://www.tiktok.com/tag/bankmed>



<https://www.youtube.com/@bankmedmedicalscheme9490>

MORE THAN A MEMBER. MORE WITH BANKMED.