



BANKMED IS THE MEDICAL SCHEME OF CHOICE

IN THE BANKING AND FINANCIAL
SERVICES SECTOR



MORE THAN A MEMBER. MORE WITH BANKMED.



YOURS IN GOOD HEALTH



Health and wellness partner for the South African banking and financial services sector

Bankmed has over 100 years of experience in the Banking and Healthcare industries. As such, we are experts in providing insight into our members' wellness needs and have the ability to offer our clients and their employees, a medical scheme tailored to their unique requirements. We offer cover to approximately 107 718 Principal Members which translates into providing over 221 531 lives with access to top quality healthcare services.

Bankmed is built on a solid financial base and we offer Plans that are competitive, comprehensive and affordable. All our Plans, benefits and contributions are designed to reflect our intimate knowledge of our clients and their employees' challenges, workplace environment, lifestyle choices and health risks.

Our tagline, **Yours in Good Health**, reflects our laser focus on the health and wellbeing of our members (your employees). Our members' good health is the first and basic building block of their livelihoods and we understand this intrinsically. We believe that we must embark on a journey aimed at dramatically improving the way our members engage with wellness. We offer tools to measure and improve health through the **Wellness and Preventive Care benefits**. Our **Bankmed News** provides members with information, news and tips on how to create and maintain a healthy lifestyle.

Bankmed is managed on a day-to-day basis by the Scheme's Management Team while fiduciary responsibility lies with the Board of Trustees. Our services are contracted to Discovery Health (Pty) Ltd, an accredited medical scheme administrator. Managed Care is provided to Bankmed members by Discovery Health Risk Management (Pty) Ltd, a division of Discovery Health (Pty) Ltd. Services offered by Discovery Health Risk Management extend to those related to disease, medication, hospital and clinical case management.



WHAT SETS BANKMED APART?

SINCE
1914
COLLABORATION WITH
BANKING INDUSTRY

AA+
GLOBAL CREDIT
RATING

39%
BETTER VALUE

221 531
MARKET SHARE

R6.78
BILLION
(B&C LAUNCH PG 12)

2.6%
(B&C launch pg 11)
6.1%
RESTRICTED

7th
LARGEST
MEDICAL SCHEME

4th
LARGEST
RESTRICTED SCHEME

R3.25
BILLION
(B&C LAUNCH PG 12)

43.23%
RESERVES RATIO

102.41%
CLAIMS RATIO





BANKMED'S CORE STAKEHOLDERS



GOVERNMENT

- Contributions to social compact
- Sustainability of scheme



BANKMED EMPLOYEES

- Sustainability of Scheme
- Work satisfaction



THE PRESS

- Consumerism protection and violations



INDUSTRY BODIES

- Industry sustainability
- Support for industry bodies



REGULATORS

- Solvency
- Statutory compliance
- Consumer protection



EMPLOYERS

- Price
- Employee happiness
- Wellness of employees
- System integration
- Customised reporting



MEMBERS/BENEFICIARIES

- Price
- Benefit Cover
- Service



MEDICAL SERVICE PROVIDERS

- Accurate on-time payment
- Cover and Rate
- Minimal admin or inconvenience



OUTSOURCED SERVICE PROVIDER

- Sustainability of contracts
- ROI
- Alignment with Scheme intent





BECOME A SMART MEMBER WITH BANKMED



A SMART MEMBER/CLIENT:

Bankmed's goal of partnering with businesses to nurture a healthy workforce is achieved through a constant drive to develop a SMART member who:



- Better understands their **Plan options** to make more informed Plan choices
- Knows how to optimise their Managed and Preventative Care Programmes to stay healthy
- Is digitally savvy and can access Bankmed platforms i.e. **App, website, WhatsApp** and social media etc. seamlessly
- Enhances their health and wellness through regular engagement in **wellness initiatives** and undergoes the appropriate wellness and preventative screenings eg. **Personal Health Assessments (PHAs)**, etc.
- Understands their health status and derives insights about their health through Bankmed's wellness programme **Balance**, to make informed decisions (i.e. data-driven insights)
- Understands Scheme governance processes and engages within these parameters (i.e. Scheme Rules, AGM, etc.)
- Understands the Scheme Plans and supporting administrative processes, such as onboarding (underwriting), off-boarding (aligned notice periods), etc.

BANKMED'S UNIQUE OFFERING

Bankmed endeavors to remain our clients' and our members' number one partner in health and wellness and this is reinforced through our unique offering:

1 | CLIENT MANAGEMENT SUPPORT

Bankmed offers our clients the support of a dedicated Client Servicing team, led by the Head of Client Management. The overarching responsibility of the Divisional Head is to gain and prioritise a deep understanding of the clients' overall strategic needs and direction, with the objective of delivering a customised and holistic servicing strategy that will support their goals and help them achieve the desired levels of employee satisfaction. The delivery of the servicing strategy is achieved with the support of an expert Wellness team, a Corporate Health Manager (a dedicated Account Manager) and Onsite Client Relationship Managers (CRMs). Dedicated CRMs are based in Gauteng, Cape Town and Durban for outbound member support at client sites. This support takes place through digital interface or face-to-face as time allows.

2 | WELLNESS EXPERIENCE

Bankmed offers our clients a comprehensive wellness experience for all employees. The objective of our wellness experience is to promote Wellness and Preventative Care benefits to ensure your employees (our members) are managing their health status and living a healthy and more productive lifestyle.

The Wellness Experience is an interactive experience where members are able to identify underlying health issues. It consists of a [Personal Health Assessment \(PHA\)](#) and [HIV Counselling and Testing \(HCT\)](#), which is paid from the Insured Benefit. In addition, the Bankmed Wellness Specialist team will be on hand to assist members and answer any health-related questions that may arise.

We offer members exclusive access to [Balance](#), our wellness rewards programme, which rewards members for maintaining a healthy lifestyle in a fun and refreshing way.

3 | COMMUNICATION SERVICES

Our Communications team works closely with our clients to create bespoke campaign toolkits to ensure alignment to their specific employee health and wellness strategies. We also offer our clients a best-of-class [digital offering](#) which allows members (your employees) to access and interact with their benefits, medical and health information on the go:

- **Digital Membership Card:**
Download the Bankmed App to access the digital membership card
- **Claiming Made Easy:**
Submit and view your processed claims online
- **Find a Healthcare Professional:**
Using the Bankmed Network
- **Tax Certificates:**
Download your tax certificate and other important documents
- **Electronic Health Record:**
Your medical information at your fingertips
- **Social media platforms:**
For real-time information and engagement



