



MINUTES OF THE MEETING OF THE ANNUAL GENERAL MEETING OF REMEDI MEDICAL AID SCHEME HELD ON WEDNESDAY, 26 JUNE 2013 AT 13H00 IN THE AUDITORIUM, THE HOUSE OF JC LE ROUX, DEVON VALLEY ROAD, STELLENBOSCH

Present:

Dr. C. A. van der Merwe	(Chairman)	Mediclinic
Mr. P. Louw	(Deputy Chairman)	Remgro Limited
Mr. P. Pillay	(Trustee)	British American Tobacco (BAT)
Mr. L. S. Botes	(Trustee)	Mediclinic
Dr. M. Smuts	(Trustee)	Mediclinic
Mr. S. Phillip	(Trustee)	British American Tobacco (BAT)
Mr. C.V. Truter	(Trustee)	Distell
Mr. K. du Plessis	(Principal Officer)	

17 members were in attendance.

Representatives of the Administrator (Discovery Health (Pty) Ltd)

Mr. S. Johnston	(General Manager)	
Ms. S. Williams	(Fund Manager)	
Ms. L. Pender	(Corporate Services Manager)	
Mr. R. Brinch	(Customer Relationship Manager)	

PwC Cape Town Audit Team

Ms. Suraya Gierdien	(Associate Director)	PwC
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Apologies:

Mr. C. van As	(Trustee)	Mediclinic
Ms. E.M. Joubert	(Trustee)	Distell

1. Opening and Welcome

The Chairman opened the meeting and welcomed all present. He introduced Mr. K Du Plessis, the Principal Officer of the Scheme, Mr. S. Johnston, Ms. S. Williams, Ms. L. Pender and Mr. R Brinch, the Representatives of the Administrator and Ms. Suraya Gierdien, Associate Director from the PwC Cape Town Audit Team.

The meeting was declared properly constituted with a quorum of at least 15 members present, in person.

After the Chairman established the preferred language for the meeting, English translation services were made available to the members who required such service. The meeting was conducted in Afrikaans thereafter.

The Chairman advised that this would be reviewed again next year to establish if the preferred language of the meeting should be in English or Afrikaans.

2. Approval of the 2012 AGM Minutes

The Chairman called for the approval of the Minutes of the Annual General Meeting held on the Tuesday 23 June 2011.

PROPOSER: Mr. C. Truter
SECONDER: Mr. D. Basson

Thus the Minutes of the Annual General Meeting, held on 19 June 2012, were approved as a true reflection of proceedings.

3. Chairman's Report for the year ended 31 December 2012

The Report was accepted.

PROPOSER: Mr. R. Albers
SECONDER: Mr. I. Fourie

The Principal Officer thereafter highlighted the following salient issues, inter alia, by way of a presentation:

3.1 Industry Challenges

- The Growing gap between expectations
- Rising Healthcare Costs
- Supply and demand factors driving cost increases

3.2 An overview of the Regulatory environment

- The Regulatory Landscape – impact on Medical Aid Schemes

3.3 Operational Update

- Membership growth and Contributions
- Net Healthcare Results and Reserves
- Statement of Comprehensive Income
- 2013 Contribution Tables

3.4 Member Survey Feedback

- Introduction
- Overall degree of happiness
- Overall attitude towards Remedi
- TowersWatson feedback

3.5 Remedi Scheme Objectives for 2013 and beyond

- Normalization of contribution tables
- Differentiation of options

- Member focus
- Trustee development and succession planning.

4. **Tabling of the Annual Financial Statements**

The Annual Financial Statements were tabled at the meeting.

5. **Acceptance of the Annual Financial Statements, including the Auditor's Report and the Annual Report of the Board of Trustees for the year ended 31 December 2012**

The meeting **APPROVED AND ADOPTED** the audited Annual Financial Statements, including the Annual Report of the Board of Trustees for the year ended 31 December 2012.

PROPOSER: Mr. R. Albers
SECONDER: Mr. D. Basson

6. **Governance**

6.1 Appointment of Auditors

PricewaterhouseCoopers were **RE-APPOINTED** as the external auditors of Remedi for the ensuing year.

PROPOSER: Mr. A. Crafford
SECONDER: Mr. B. Cumming

7. **General**

The Chairman confirmed that no Motions had been submitted for discussion and requested from all present if there were any items for consideration under this section of the Agenda.

7.1 Member Queries

There were a few members present, who raised queries pertaining to their personal memberships, which had already been received and resolved by the Administrator and of which the Administrator was aware of. The Chairman thanked these members for sharing these cases and provided general feedback with respect to some of the scenarios mentioned. He also confirmed that Mr. Rudi Brinch (Customer Relationship Manager from the Administrator) was present and would be available to assist with any outstanding concerns which they would like further clarity on, or should they wish to discuss with him after the meeting.

7.2 **Vote of Thanks and Appreciation**

The Chairman expressed thanks and appreciation to the following stakeholders:

- 7.2.1 Members of Remedi's Board of Trustees for their support and input;
- 7.2.2 Mr. Kobus du Plessis, for his dedication to Remedi and commitment to assist members as Principal Officer;
- 7.2.3 Remedi members for their continued support;

- 7.2.4 The participating Employer Groups and their respective HR departments;
- 7.2.5 The members of the Remedi Audit Committee; the Executive Committee, Benefit Review Committee, Investment Sub-Committee and the Medical Advisory Committee;
- 7.2.6 The Management and staff at Discovery Health, the Scheme's administrator;
- 7.2.7 The Auditors, PricewaterhouseCoopers;
- 7.2.8 Remedi's External Medical Advisor, Dr Johan Dippenaar;
- 7.2.9 All service providers, and
- 7.2.10 Those present.

There being no further matters to discuss, the meeting was adjourned at 14h45.

Chairperson Signature

Signed as a true record of proceedings

Date

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