

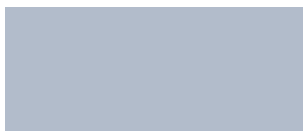
# WHY REMEDY?



Administered by Discovery Health



Established in 1972, Remedi Medical Aid Scheme boasts a rich heritage of medical scheme innovation, service and member support, currently providing comprehensive private healthcare cover to over 45 000 members.



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## Affordability

Over the last 10 years, Remedi members have, on average, benefitted from 2.8% lower contribution increases in comparison to industry competitors.

Based on its strong financial position and the strategic intent of Trustees to provide financial relief to members whenever responsibly possible, Remedi was the first and only medical scheme to offer its members a contribution holiday in 2019 as well as in 2020 when Remedi granted another contribution holiday to its members as a token of relief during COVID-19.

This reinforced the Scheme's commitment to assisting members during challenging economic times.

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## Hospital flexibility

Unlike most medical schemes in the industry, Remedi members have the freedom to choose which hospital to use, across all plan options, with no upfront co-payments or deductibles.

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## Sustainability

Remedi's favourable demographic profile, strong reserve levels and growing membership base give you peace of mind that your claims will be paid. The Scheme's strong financial position ensures that unexpected expenses can be paid without compromising affordability or access to quality healthcare.

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## Value

You are able to choose from three affordable plan options designed to suit your individual needs and stage of life. Remedi members continue to benefit from high levels of in-hospital cover with the Scheme covering, on average, 98% of hospital claims, a substantially higher cover ratio than other industry averages.

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## Great Benefits

As a Remedi member, you have access to full cover when admitted to contracted and network hospitals, while making use of an extensive list of service providers contracted with the Scheme, as well as cover for your chronic conditions and access to day-to-day benefits. The Scheme's focus on ensuring value for its members, coupled with a continuous drive for innovation, ensures that you have access to a wide range of great benefits across all plan options.

Remedi Medical Aid Scheme is supported by a team of highly qualified Trustees and, as a restricted scheme, is able to tailor benefits that are unique to the Scheme.

To further support and assist members where appropriate, Remedi has a Medical Advisory Committee in place, which allows for an independent review and assessment of cases that are eligible for funding over and above the Scheme's benefits.

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## Ownership and Personal Touch

With 50% of the Board of Trustees made up of elected members, and all Trustees belonging to the Scheme, the Remedi leadership team is uniquely positioned to understand and to meet the specific needs of its members, ensuring that your interests are always put first.

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## Innovation and Digital Integration

You have access to advanced digital integration and information through our website and member app, the Ask Remedi servicing BOT, and an on-line content library of educational content and procedure-specific information.

Remedi's partnership with Discovery Health, South Africa's leading medical scheme administrator, ensures the Scheme is equipped with world-class actuarial, analytical, clinical, and research and development capabilities.

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## Service and Support

Remedi provides excellent member service and support recording 86% member satisfaction rates in its latest member satisfaction survey.

## 09 Immediate Cover

If you are a new employee joining Remedi for the first time, within the Scheme's prescribed periods, your claims are paid from day one and no waiting periods are applied.

## 10 Vitality

Remedi members have access to Vitality, the world-renowned science-based wellness programme that encourages and rewards members for leading a healthier lifestyle.