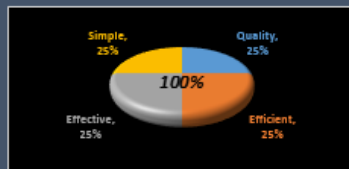




Two Rivers Platinum Mine





Insurvey
Pretoria
Website: www.insurvey.co.za
Email: enquiries@insurvey.co.za
Tel: (+27) 78 117 5323
Fax: (086) 609 4073



Two Rivers Platinum Mine
Email: avoir@insurvey.co.za
Tel: 01234562505

SURVEY REPORT: Two Rivers Platinum Mine

Date Actioned :

Date Created :

INTRODUCTION

Insurvey conducted Client Satisfaction Survey relating to Medical Aid on behalf of Avoir Corporate Healthcare for Two Rivers Platinum Mine.

The surveys were conducted on: 01 (Tuesday) and 02 (Wednesday) August 2017, at Main Portal and North Decline Shafts.

The purpose of the survey was to determine:

- Employees / Member satisfaction with regards to their Medical Aid, namely Medshield Medical Scheme
- Understanding of their Medical options, and
- Areas where they encounter problems when they utilize their Medical Aid.
- Lastly, their level of satisfaction with the Onsite service they are getting from Avoir Corporate Healthcare Onsite Consultants.

A total of 187 employees participated, and 169 employee results were officially counted and confirmed.

This provides a margin error of 18 participants, but it does not affect the final results. It is due to Survey questions being opened, but questions were not answered.

Employees were randomly asked to participate on the surveys, and those that expressed unhappiness / dissatisfaction were referred to Medshield representatives for further consultation and analysis of their queries.

The results are both in Number (Blue) and Percentages (Dark Blue).

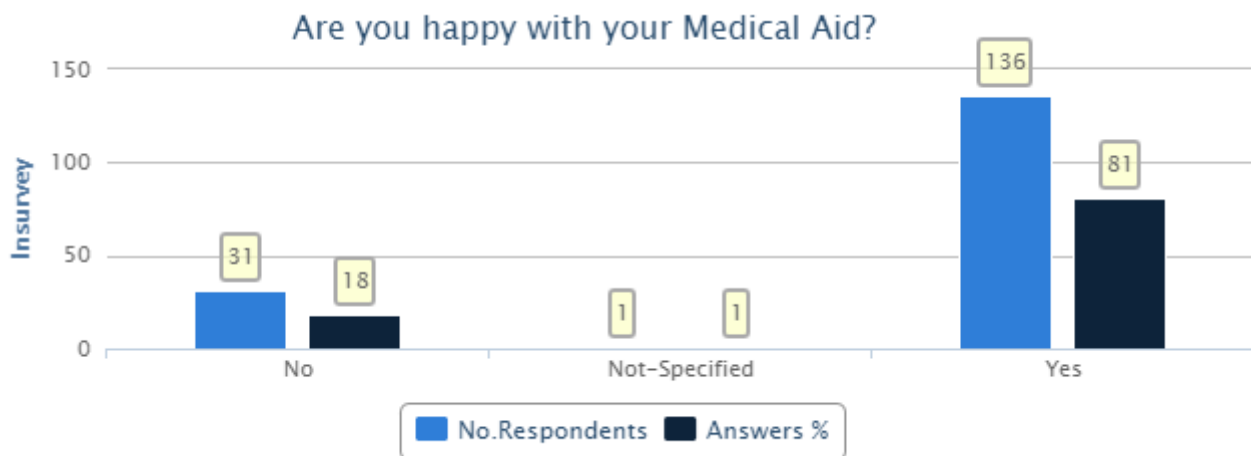
For a Demography analysis (Male and Female), how they answered per question, please advise.

Overall demographic data

Gender	Age Group	Race	Marital Status	Employment Status
Male :64	Not-Specified :169	Not-Specified :169	Not-Specified :169	Not-Specified :169
Female :103	-	-	-	-
Not-Specified :2	-	-	-	-

QUESTION 1

Based on the results, it shows that majority of participants are happy with their Medical Aid, though attention must still be given to concerns / dissatisfaction raised by 31 employees.

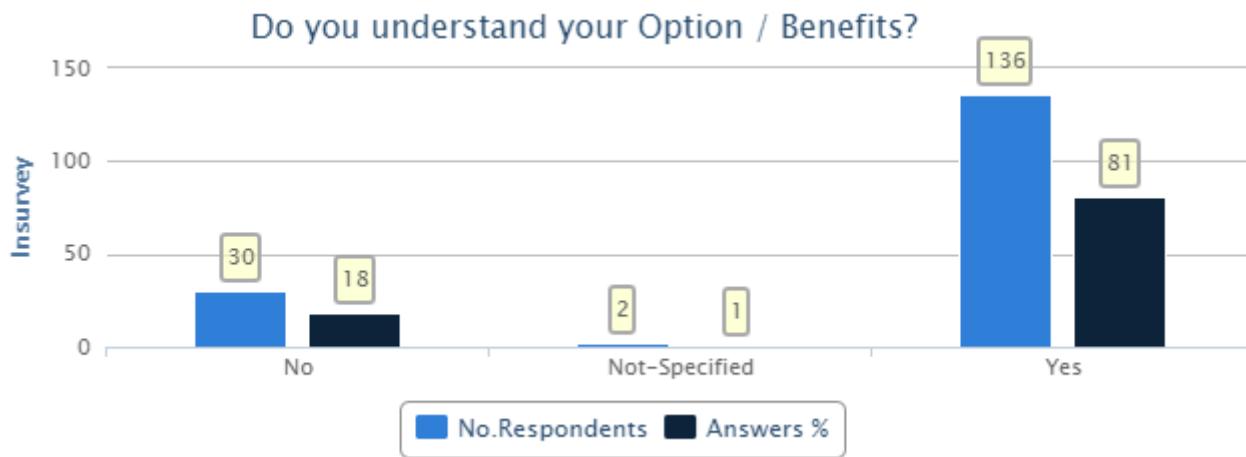


Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 2

Employees do have an understanding how their options / benefits work and are structured, and this is supported by number of employees on Question 1 who are happy with Medshield.

Continuous member education is vital for employee knowledge on their benefits and high level satisfaction.

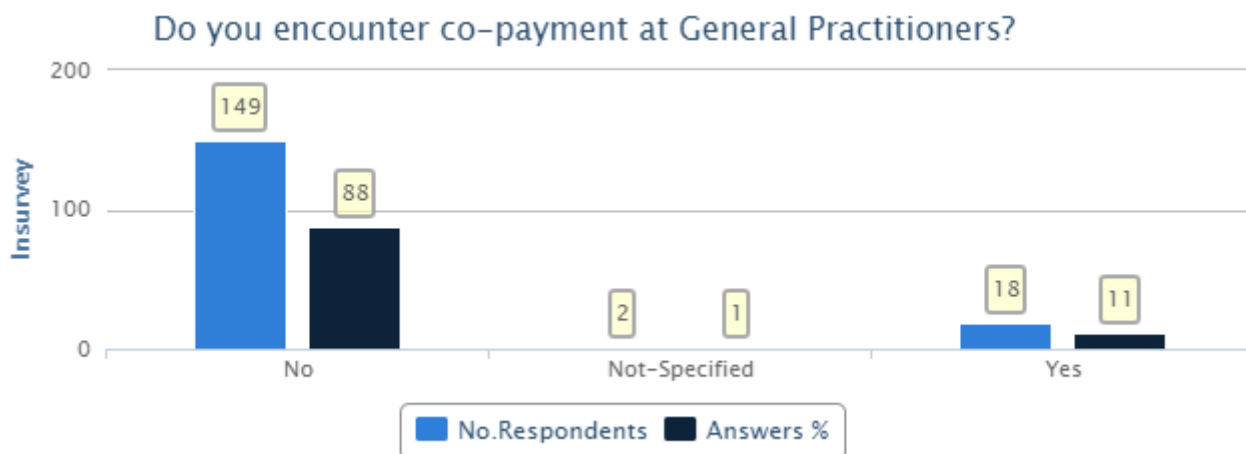


Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 3

Co-payment refer to when employees / members pay additional amount on top of their Medical Aid when the consults, and this can be due to Doctors charging more to what the medical pays and or an administration fee.

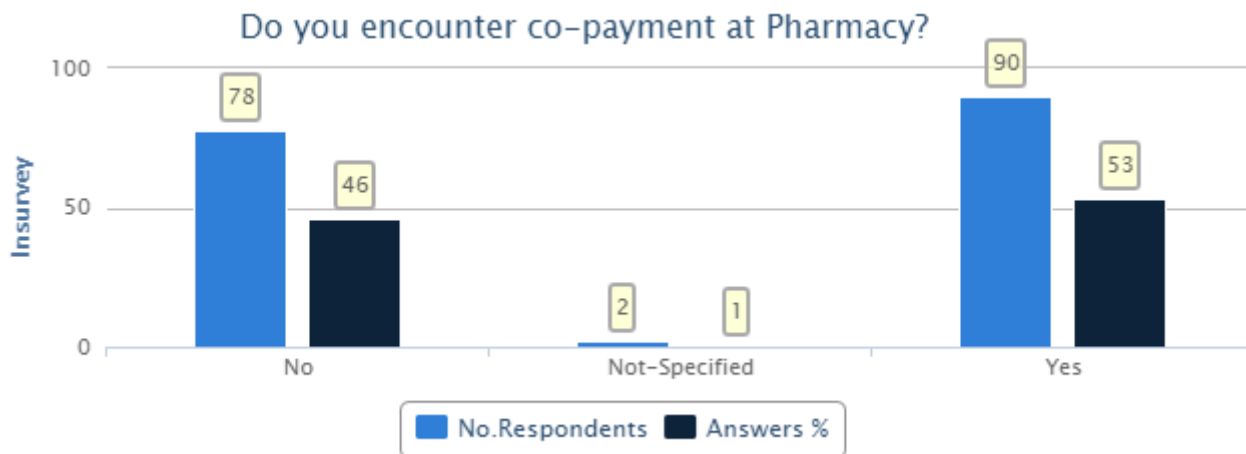
It seems 88% of employees have not experienced any co-payment at the Doctors, which is positive sign that Doctors charge members according to medical aid rates.



Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 4

The majority of employees seem to experience co-payment at the Pharmacy.

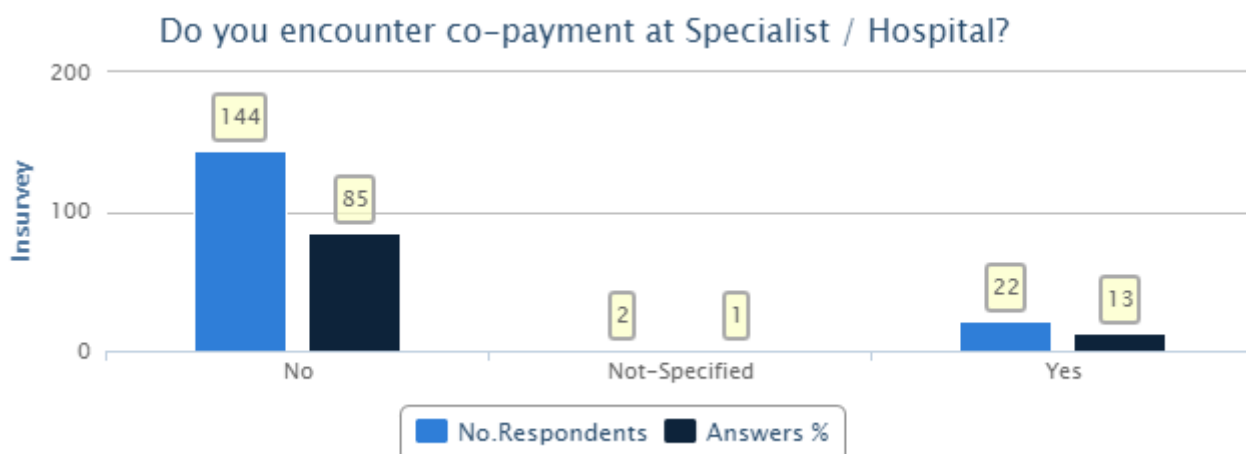


Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 5

Though 85% of employees never experienced any co-payment at the Hospital / Specialist.

It must be a concern to the stakeholders that 13% of employees experienced co-payment, and taking into consideration that some Specialists whether In / Out of hospital charge patience / medical aid members Private rates, and the difference between what the Medical Aid pay and the specialist charges can be excruciating to the members, and thus leads to dissatisfaction.

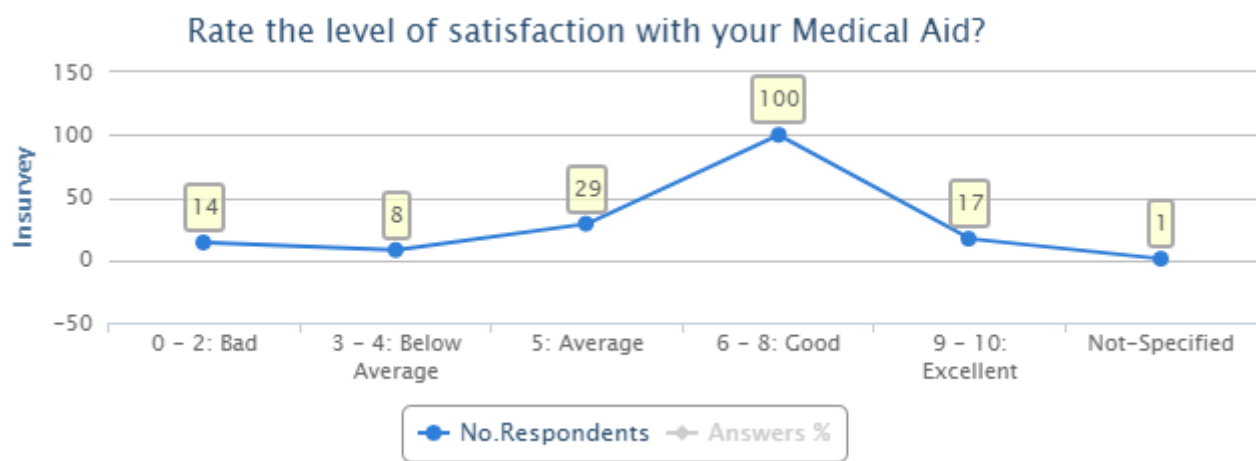


Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 6

Based on the ratings, employees between the Rating of: 0 – 4 (bad & below Average) = 22 Employees / members, it™s in line with dissatisfied members on Question 1.

Members on Average ration, can either be satisfied or dissatisfied, and any positive / negative outcome from their consultation or medical aid utilization will influence their level of satisfaction. They still have hope with Medshield, and willing to give the scheme a chance.

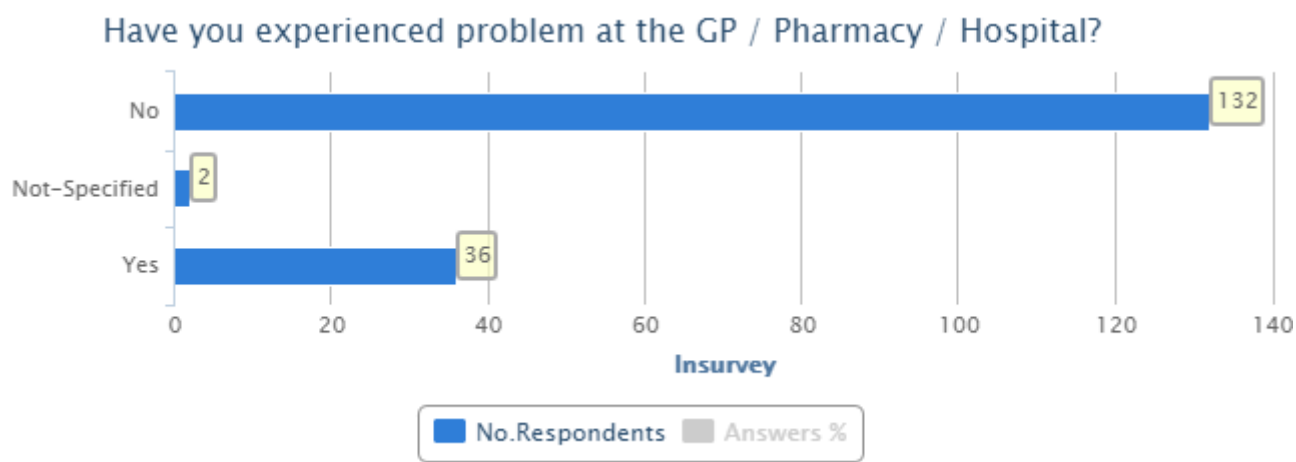


Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 7

The 36 members who have experienced problems, itâ€™s in line with dissatisfaction highlighted in Question 3 and Question 5.

Problems encountered can be in relation to GPâ€™s refusing to assist members due to depletion of benefits and or accounts not paid in full at Hospitals.



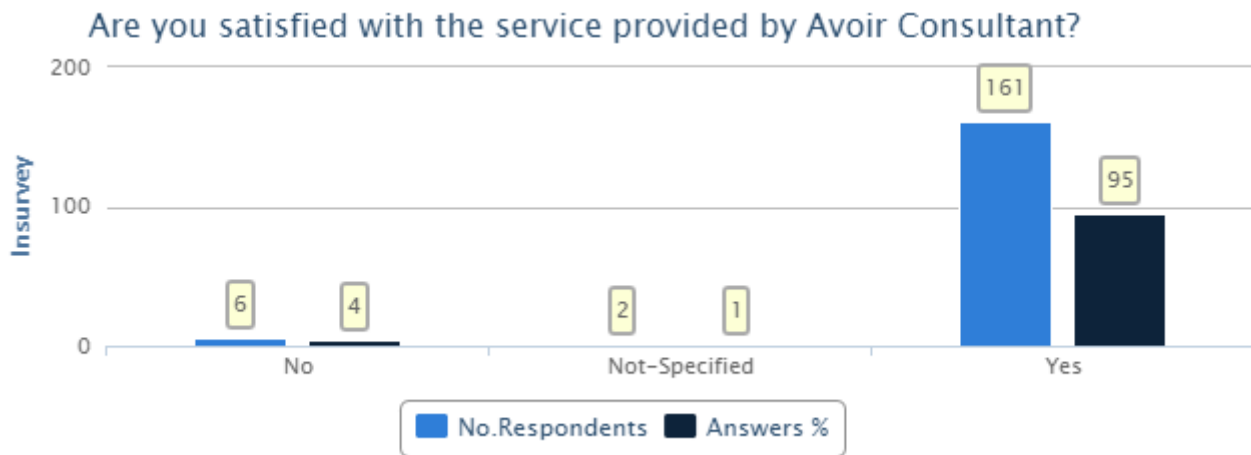
Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 8

There is an overwhelming support and satisfaction with the services provided by Avoir

Corporate Healthcare consultants.

With high level Medical Aid satisfaction and benefits / options knowledge, it shows that members / employees do utilize the services and assistance provided by onsite consultants.



Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

QUESTION 9

Below are some of the comments membersâ€™ mentioned.

Answer	No. Resp	Answer %
6104	1	1
6733	1	1
6829	1	1
6974	1	1
7477	1	1
7599	1	1
7788	1	1
7796	1	1
8098	1	1
8106	1	1
8136	1	1
8175 day to day benefits must upgraded	1	1
8177	1	1
8264	1	1
8402290715085 - please contact regarding pharmacy	1	1
always pays at the pharmacy	1	1
ambulance claim not paid in full. coy 6735	1	1
benefits too little	1	1
copayment at pharmacy	2	1

copayment for specialist in hospital. coy 8018	1	1
Doctor refused to assist as benefits exhausted,	1	1
Doctor refused to assist due to benefits	1	1
experience problems at GP and Pharmacy. coy 6896	1	1
increase pharmacy benefit	1	1
member wants to upgrade option	1	1
member want to change, not happy. coy 8021	1	1
member was rejected by netcare ambula7209196003081	1	1
n/a	2	1
Not-Specified	129	76
not happy with pharmacy as they pay copayment	1	1
not happy with the medical aid due to day to day	1	1
pays copayment as the pharmacy	1	1
pays copayment at pharmacy	1	1
pays copayment st pharmacy	1	1
pharmacy benefit too little. always pays	1	1
pharmacy in Jane furze refuse medical aid -coy7544	1	1
problems at pharmacy due to copayment	1	1
problems with pharmacy due to limits	1	1
problem with the pharmacy	1	1

Gender	Age Group	Race	Marital Status	Employment Status
--------	-----------	------	----------------	-------------------

CONCLUSION

Based on the overall results / report, there is an:

- Overall satisfaction from Members with their Medical Aid / Medshield
- There is a complete, overall satisfaction from employees with the services provided by Avoir Corporate Healthcare.

Though majority of members surveyed are satisfied, there are also risks / concerns Medshield needs to address to avoid a drop in satisfaction, like:

- Co-payment at Pharmacy – It's the major concern highlighted by the scheme
- Limited Pharmacy Benefits: Based on the comments, members complained that the Pharmacy benefit depletes quickly.

Based on this, we recommend that:

- Medshield must engage with various Pharmacies in and around the Burgersfort area, to discuss and find way to minimize the co-payments being experienced by their members,
- Medshield can further engage with Doctors who have a dispensing license, to

also provide members with medication without giving them prescription, and if possible agree on a special rate.

- Direct members to pharmacies where members can / will avoid any co-payments
- Lastly, based on our assessments, members prefer to visit Pharmacies or get medication than go to the doctor, and Medshield must consider increasing the limit available for Over the Counter medication.

â€¢ Looking at the Mining environment and the employeeâ€™s time schedule, they might prefer going to the Pharmacy than the Doctor, and other reason can also be.

â€¢ They will be charged double for visiting the GP, and then getting a prescription to buy medication, and thus reduces their day to day benefits.

Even though we did not survey all or majority of the members, the general hypothesis based on the results is that majority of the members will show satisfaction of Medshield and knowledge of the benefits, however there will still be dissatisfaction with co-payments experienced at the Pharmacy.

Based on Onsite services employees receive, there is overall satisfaction, which must be continuously maintained.

Medshield, to reach high levels of satisfaction and to turn the negatives into positives, the issue of Pharmacy must be vigorously addressed and communicated to the members, as failure to do so, will causes affected members to influence other to change medical aid.

Prepared by
Insurvey Team