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Administered by Universal Healthcare Administrators (Pty) Ltd

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Dear valued client,

**It's win-win for CompCare Wellness members
as the Scheme starts the year on a highly positive note**

It is not every medical scheme that can start the year with a letter filled with good news and positive new developments to its members. We at CompCare Wellness Medical Scheme are both proud and delighted to be in the position to do so. We trust that by sharing our good news with you, you will be secure in the knowledge that your medical scheme has lived up to its promise. Indeed, with CompCare "It is a matter of trust".

Here are a few examples of what responsible corporate governance and prudent financial management have achieved for our members:

- ✚ Late last year we announced contribution rate increases ranging from 4.9% to 7.9%, which is well below the industry average of 9.4%.
- ✚ At the same time we introduced a range of additional 2012 benefits, many of which have never been seen in the South African medical schemes market before.
 - A personal healthcare wallet that acts as a savings mechanism "with a difference". This new savings tool allows funds to be transferred from one year to the next as well as offering members the choice of using funds accumulated to make co-payments in times of need.
 - A series of noteworthy benefit enhancements for 2012 including an unlimited oncology benefit on all registered PMB conditions and the introduction of Attention Deficit Hyperactivity Disorder (ADHD) as a chronic condition on the Symmetry option. For good measure we are also funding contraceptives and the cervical cancer vaccine from the risk benefit.

The stability of CompCare is evident in our lower than average beneficiary age of 38.90, which demonstrates the universal appeal of our products and the way that they are packaged. Smart product innovations further ensure that healthcare benefits remain a cut above the rest.

CompCare has a reputation for reliability, and is sensitive to the needs of first-time members. Few schemes can follow through on the promise to deliver like this one can. Membership of the Scheme makes sound financial sense for young and old, across the board - anyone looking for a medical scheme that will be there for them through thick and thin.

Financial stability and sustainability have played an important role in our recent announcement that the CompCare Networkx option is now the most affordable network option on the market. That is because at CompCare we strive to do what is best for our members in every way, and this means making sure that we are not only on top of things at the front-of-house, but also that we ensure optimal performance behind the scenes too.

This is where Universal Healthcare Administrators, the company responsible for the administration of CompCare Wellness comes into the equation. Universal is a well-respected administration company that is unconditionally accredited with the Council for Medical Schemes. Their systems and internal controls are audited by a top-five independent auditing firm on an annual basis and the company has maintained a clean bill of health every year since its inception in 2005.

Since Universal Healthcare took over the administration of CompCare in 2009 we have experienced a significant drop in non-healthcare expenditure from 16% in 2009 to 12.8% in 2011. This is just one of several reasons why CompCare is so proud to partner with Universal in meeting the needs of each and every one of our members and why we will continue to place our trust in this highly efficient and credible organisation.

Choosing the best scheme for you is no small matter. It is therefore important to consider the full picture including the Scheme itself and its track record and also the knowledge base, expertise and track record of the administrator of the scheme.

Yours in health

A handwritten signature in black ink, appearing to be 'S. M. M.', written over a horizontal line.

Chairman
CompCare Wellness Medical Scheme