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Administered by Universal Healthcare Administrators (Pty) Ltd

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Dear CompCare Employer/Client

Good news for CompCare members

You will be pleased to know that 2011 proved to be an excellent year for your medical scheme. CompCare is in superb financial health and we are looking forward to another year of providing you, our valued member, with the healthcare cover that you truly deserve.

Going forward, CompCare is offering better benefits than ever before while maintaining our reputation for providing some of the best value for money products on the market.

We have some important and exciting news to share with you regarding CompCare's financial soundness, 2012 benefit enhancements and additional products so please continue reading. We trust that you will find this letter informative and interesting.

✚ **CompCare in excellent financial health**

CompCare has always managed to maintain reserves well above the Council for Medical Schemes' minimum 25% requirement. Today, the Scheme has grown this solvency level to 37% as a result of our excellent financial performance in 2011. Our members can therefore rest assured that with CompCare they will always be well looked after.

✚ **Below average industry contribution increases**

Good planning has enabled the Scheme to reduce our contribution increases for 2012, which range from 4.7% to 7.9% across all options. This is well below the industry average.

✚ **Outstanding benefits in 2012**

CompCare offers a comprehensive range of options with excellent benefits designed to meet the needs and suit the pockets of every member.

For your convenience we have included a 2012 benefit guide, containing detailed information on the benefits and contributions of your current option.

Some of the most exciting benefit enhancements being rolled out across all CompCare options are:

- ✚ An overall benefit and limit increase ranging from 6% to 10%
- ✚ The overall hospital limit on Mumed and NetworX has been increased by 10%

CompCare is serious about providing members with access to preventative care. We are offering a wide range of wellness, lifestyle and preventative care benefits in 2012 on Pinnacle, Dynamix, Symmetry, Mumed and NetworX. The following wellness benefits will not be subject to your day-to-day benefit limits:

Women's Health

- ✚ Cervical cancer vaccine
- ✚ Pap smear
- ✚ Oral contraceptives

Men's Health

- ✚ Prostate-specific antigen

Children's Health

- ✚ Baby wellness visits
- ✚ Certain childhood vaccinations

Vaccinations

- ✚ Flu vaccine
- ✚ Tetanus diphtheria injection
- ✚ Prophylaxis (Malaria)

Lifestyle

- ✚ Universal 360° check-up including screening tests for cholesterol, blood pressure, glucose, BMI and waist circumference as well as an exercise plan and a meal plan
- ✚ Smoking cessation programme
- ✚ VCT and HIV testing

Members on the Symmetry and Mumed options can also look forward to:

- ✚ A Medical Savings Account (MSA), which will be introduced to cover initial day-to-day medical expenses, where after the Annual Flexi Benefit (AFB) will kick in and continue to provide cover up to a specified value.

Members on the Dynamix option can look forward to:

- ✚ The introduction of an Annual Flexi Benefit (AFB), which is a risk benefit designed to cover healthcare expenses once the annual Medical Savings Account (MSA) has been depleted.

In addition to this we are offering benefits that are often not covered by other medical schemes such as a laser eye surgery benefit for visual defects, as well as cover for attention deficit disorder (ADD) treatment on the Pinnacle, Dynamix and Symmetry options.

✚ Mumed contribution tables

The contributions for the CompCare Wellness Mumed option are based on income. The income bands have been changed for 2012 and we are currently updating our records. Kindly complete the attached form and return it to us with proof of your latest salary slip/IRP5/IT34 by no later than 6 January 2012, in order to be billed on the correct contribution category.

Failure to submit the requested documentation will result in the member being billed on the highest contribution category.

The fully completed form and supporting documentation can be submitted as follows:

- ✚ **Via fax on 011 803 7949**
- ✚ **Via email at admin@universal.co.za**
- ✚ **Via post to CompCare Wellness Medical Scheme, PO Box 1411, Rivonia, 2128**

We ask that you please take the time to familiarise yourself with the benefits and contributions for 2012, as per the attached benefit guide. Details of benefits and contributions of all other CompCare Wellness options and option selection forms can be obtained from our website, www.compcarewellness.co.za, or by contacting our administrator on 0861 222 777.

Please be advised that if you select an alternative option for 2012, option selection forms must reach our offices by 31 December 2011.

✚ Gap Cover

Universal Healthcare Services, in collaboration with accredited financial service providers, offers CompCare members access to Gap Cover at discounted rates. This product ensures that you have complete peace of mind when charged more than your medical aid rate for hospital admissions and surgical procedures, as Gap Cover pays up to four times the rate that your medical scheme normally pays.

CompCare Wellness would like to thank you for your continued support and loyalty to our Scheme. We wish you and your loved ones a joyful festive season and a peaceful, healthy and prosperous 2012.

Warm regards

COMPCARE WELLNESS MEDICAL SCHEME

