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Update



Platinum Health Members participate in Vulindlela Wellness Campaign



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September is PHARMACY MONTH

Theme: Woman and Youth Health

The Pharmacy is a safe and trusted place for advice and assistance. Your pharmacist is easily approachable and can be your source of information on

- Health and healthy lifestyle including smoking cessation
- Healthy weight, exercise and substance abuse
- What to expect when you take your medicines
- Monitoring chronic health conditions such as diabetes, high blood pressure or asthma

MESSAGE FROM THE PRINCIPAL OFFICER'S DESK

What is Platinum Health's competitive advantage and value proposition?

This question has been asked countless times by members and stakeholders and it is always with a sense of pride to respond to it as follows:

Platinum Health (PH) is different from other medical schemes because it goes the extra mile to deliver quality service and excellent benefits at affordable contributions.

It delivers quality service by offering a one stop solution to its members, where a multidisciplinary team is available, such as Doctors, Nurses, Radiographers, Psychologists etc. PH offers these services because it operates a Staff Model Health Maintenance Organisation (HMO) which means that, where economically viable it appoints its own healthcare service providers in its medical facilities. In instances where it is not economically viable to appoint its own healthcare service providers, PH makes sure that members still receive affordable healthcare by contracting with hospitals and other related Designated Service Providers (DSPs).

PH, at its medical facilities, assist members with bookings and getting authorisation for hospital admissions, specialist appointments and specialised radiology such as MRI, CT, and PET scans. Members are also assisted to register on the scheme's disease management programmes such as Oncology, Maternity or Diabetes etc. PH medical facilities are situated within easy to reach locations across the Platinum and Chrome mining belt, ensuring accessible healthcare to members.



Looking at PH benefits, I am extremely delighted at the fact that the scheme's premium option, the Plat Comprehensive Option provides rich benefits with unlimited cover for benefits such as hospitalisation, chronic and acute medicine, GP, and Specialist visits, etc.

Normally, if medical scheme members need assistance from their medical scheme, they contact the Scheme's Call Centre. In contrast, PH prefers to provide a personal service to members by deploying dedicated Client Liaison staff at participating employers. This gives members the opportunity to be assisted on site with queries regarding membership, benefits, claims, accounts, tax certificates or any other service-related query. This service sets PH apart from other medical schemes in South Africa as a competitive advantage.

PH also engages with members on a personal level through the Vulindlela Wellness Campaign and through bi-lateral meetings held with organised labour on a regular basis. These fora are the Principal Officer's tools to get closer to members and all stakeholders at scheme participating employers.

Yours faithfully,

Welcome Mboniso - Principal Officer

PLATINUM HEALTH PRIDES ITSELF ON PROVIDING ACCESSIBLE HEALTHCARE TO MEMBERS



When PH initially started in 2001, four medical facilities were available to members. As PH expanded over the years, facilities have been added, and to date the scheme has EIGHTEEN world-class medical facilities; which are placed within easy reach locations across the Platinum and Chrome mining belt, making healthcare accessible to members.

Health services offered at medical facilities include, but are not limited to primary healthcare, visits with general practitioners, psychology (mental health), optometry, dental care and dispensing services. The model on the next page indicates the health services offered at each PH medical facility.



Jane Furse Clinic



Steelpoort Clinic

SERVICE DELIVERY MODEL

	OHC	RFAC	Trauma	Emergency	PHC	GP	Dentist	Pharmacy	Radiology	Physiotherapy	Psychology	Social Worker	Hospital	Optometry
Rustenburg Region														
PH Medical Centre				✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Royal Bafokeng Platinum Mine Clinic	✓		✓	✓	✓	✓			✓			✓		
Phokeng Clinic					✓	✓								
Sun Village Clinic					✓	✓								
Mogwase Clinic					✓	✓								
Bosveld Region														
Union Hospital	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓
Amandelbult Hospital			✓	✓	✓	✓	✓	✓			✓	✓	✓	✓
Thabazimbi Medical Centre				✓	✓	✓	✓	✓				✓		✓
Northam Medical Station	✓		✓	✓	✓	✓								
Northam Clinic					✓	✓								
Moruleng Clinic					✓	✓								
Setaria Clinic					✓	✓	✓				✓			
Eastern Limb Region														
Mokopane Medical Centre				✓	✓	✓					✓			
Mashishing Medical Centre				✓	✓	✓						✓		
Jane Furse Clinic				✓	✓	✓	✓					✓		✓
Modikwa Clinic	✓	✓	✓	✓	✓	✓								
Steelpoort Clinic				✓	✓									
Burgersfort Medical Centre				✓	✓	✓	✓	✓			✓	✓		✓

Members who present with general ailments can consult with Primary Healthcare Nurses (PHCNs) who are fully trained to examine patients, to make diagnosis and to prescribe treatment. The benefit of consulting PHCNs is that members need not make appointments and no levy is payable either. If however, the diagnosis is not within the PHCN's scope of work, they can refer patients to GPs, in which instance the R80 levy is also not payable.

Taking it one step further in service delivery, members visiting PH medical facilities are assisted by the receptionists with:

- Making bookings or getting authorisation for specialist appointments, hospital admissions or specialised radiology such as MRI, CT and PET scans.
- Registering on one of PH's managed care programmes.

NOW THAT'S PROVIDING A ONE-STOP-SHOP TO OUR MEMBERS!

PLATINUM HEALTH OFFERS COMPREHENSIVE BENEFITS AT AFFORDABLE CONTRIBUTIONS

Platinum Health (PH) is extremely proud of the fact that it offers rich benefits to its members, whilst still maintaining low contributions.

How are we able to do this?

PH operates as a Staff Health Maintenance Organisation (HMO) which means where economically viable the Scheme appoints its own health service providers such as primary healthcare nurses, general practitioners, specialists, dentists, psychologists, optometrists, radiographers, physiotherapists, audiologists and pharmacists. Where it is not economically viable PH has appointed designated service providers (DSPs) to provide services to its members.

The fact that PH has its own medical facilities and pharmacies which is manned by its own professional health service providers ensures that PH is able to manage healthcare costs efficiently, which ultimately benefits its members as the Scheme is able to keep contributions affordable.

PH leads the industry by providing rich benefits

PH is extremely proud of its premium product, the Plat Comprehensive Option, which offers exceptional benefits which includes but are not limited to:

- Unlimited Hospitalisation
- Unlimited General Practitioner services (in-

and-out of hospital)

- Unlimited Specialist services (in-and-out of hospital)
- Unlimited Medicine - acute as well as chronic
- Unlimited Conservative Dentistry
- Unlimited Prosthesis benefit
- Unlimited General and Specialised Radiology (in-and-out of hospital)
- Unlimited Pathology (in-and-out of hospital)
- Unlimited Physiotherapy and Biokinetics (in-hospital)
- Unlimited Chemotherapy, Radiotherapy, Organ Transplant and Kidney Dialysis

Introduction of income-based contributions

Taking it one step further in service delivery, PH introduced income-based contributions to members, which was a groundbreaking decision as it ensured equity for all members. When Platinum Health was established in 2001, it had two options, the Basic and Enhanced options. Most African members belonged to the Basic option which was perceived to be an exclusive practice based on members ability to pay.

Although these concerns were known to PH, it took several years to find a solution to these



members concerns. The Basic and Enhanced options were collapsed into one option, the PlatComprehensive option, and income-based contributions were introduced, allowing all members to access

comprehensive medical scheme benefits at affordable contributions. Two additional options namely PlatCap and PlatFreedom, both with income-based contributions have subsequently been added.

What does income-based contributions mean?

A member's contribution is determined by his/her basic monthly salary (income).

Example:
Two members are on the PlatComprehensive Option

Member 1		Member 2	
Earns R17 000 per month and therefore falls in the R0 – R18 020 salary scale.	Monthly contribution is R1 550	Earns R28 000 per month and therefore falls in the R27 326+ salary scale.	Monthly contribution is R2 622
Salary Scale R0 – R18 020	Principal member R1 550	Salary Scale R27 326+	Principal Member R2 622

Contribution Table for PlatComprehensive

Salary Scale	R0 – R18 020	R18 021 – R27 325	R27 326+
Principal Member	R1 550	R2 236	R2 622

How do members benefit from income-based contributions?

This allows members who **EARN LESS**, to enjoy the **SAME BENEFITS** as members who **EARN A BIT MORE**.

Although Member 1's **MONTHLY CONTRIBUTION IS MUCH LESS** than Member 2's, **THEY BOTH ENJOY THE EXACT SAME BENEFITS**.

CAN YOU REALLY AFFORD NOT TO BE A MEMBER OF PLATINUM HEALTH?



VIVA VULINDLELA VIVA

Thousands of Platinum Health (PH) members participated in recent Vulindlela Wellness Campaigns held at Royal Bafokeng Platinum, Northam Eland Platinum, Amandelbult Dishaba, Tumela and Northam Zondereinde respectively.



Vulindlela, in essence, means “opening the way” and PH is confident that the Vulindlela campaigns serve as an efficient tool towards opening the way towards a healthier lifestyle for its members. During the campaigns, members’ blood pressure (BP) and blood glucose levels are tested and should any irregularity be noted, they are referred to the Platinum Health facilities for further treatment. Members also have the opportunity to be tested for HIV in a confidential and private setting.

Apart from the Wellness aspect of the campaign, it also serves as a platform to build stronger relationships with Scheme

members, as they have the opportunity to be informed about Scheme benefits and procedures, or be assisted by Client Liaison Officers with regards to any queries such as membership, claims, tax certificates or service-related concerns.

According to members who participated, it is very convenient to be tested at their workplaces and they appreciate the initiative.

More Vulindlela Campaigns are scheduled at Participating Employers over the coming weeks. So look out for communication from Platinum Health, as we may be visiting your workplace next!

Royal Bafokeng Platinum



All members tested received gifts as a token of appreciation. Judging by the happy faces on these photos, the Campaign is proving to be a resounding success!

Northam Eland Platinum



Amandelbult Dishaba



Northam Zondereinde



Amandelbult Tumela



PLATINUM HEALTH BELIEVES IN PROVIDING A PERSONAL TOUCH

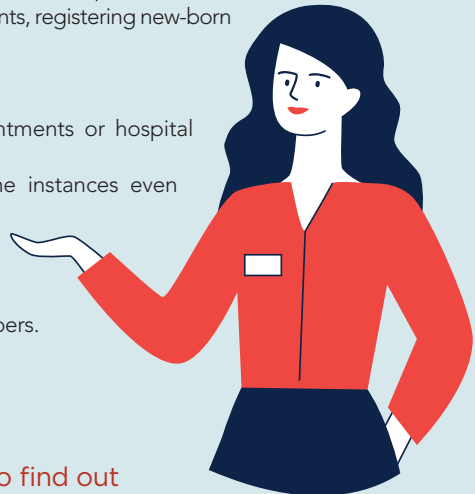
As part of Platinum Health's (PH) vision to provide service excellence to members, PH has availed dedicated Client Liaison Officers (CLOs) whose main objective is to serve and assist PH members.

What makes this endeavour so beneficial is the fact that members do not have to incur any travelling or telephone costs – our dedicated CLOs can assist them with any query they may have at their workplace. More importantly, it also helps build stronger relationships with our members.

CLOs conduct regular site visits at participating employers which are mainly based in the Rustenburg, Bosveld and Eastern Limb Regions.

Each Region has dedicated CLOs to assist members with queries such as:

- Membership queries e.g., adding of dependants, registering new-born babies, changing contact details, etc.
- Delivering Membership cards.
- Issuing of Membership certificates.
- Getting Authorisation for specialist appointments or hospital procedures.
- Ordering Chronic medication and in some instances even delivering chronic medication to members
- Investigating Claims payments and providing feedback to members.
- Issuing of Tax certificates.
- Explaining Benefits and Procedures to members.
- Any other service-related queries.



Visit the Platinum Health website (www.platinumhealth.co.za) - Client Liaison Contact Details Page to find out which CLO is visiting your workplace,



Members also have the option to be assisted by the Call Centre either via telephone or email, Monday to Friday, from 08:00 – 16:00:

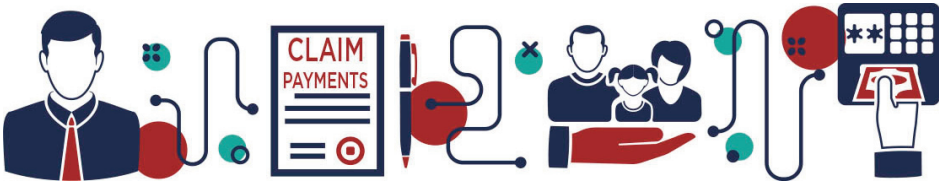


Telephone: 014 590 1700 or 080 000 6942
(toll free from any Telkom landline within the borders of South Africa)

Email: phclientliaison@platinumhealth.co.za

Platinum Health's CLAIMS PAYMENTS

aligned with BEST PRACTICES



Platinum Health (PH) is exceptionally proud of the fact that the Scheme has maintained a commendable turnaround time for payment of claims during the past years. Even though PH has 30 days from receipt to pay claims, the scheme has managed to pay claims within an average of 11 days during 2021 and 2022 YTD.

The key factor which contributes towards this continued achievement, is the ability to submit claims via Electronic Data Submission (EDI). This enables the scheme to process claims electronically which is more effective and enables the healthcare providers to receive payment sooner.

PH continuously engages with healthcare providers to encourage them to submit via EDI as this improves the turnaround time for processing and thus payment and PH is happy to report that almost 95% of claims are currently received via EDI.

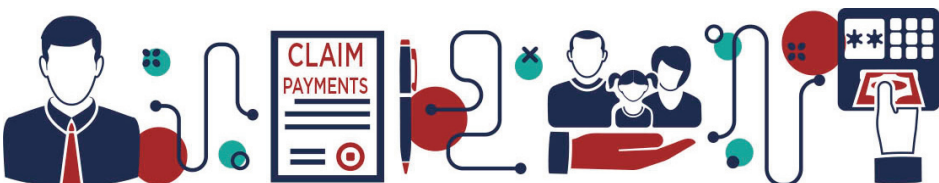
PH also streamlines payment efficiencies by having weekly payment runs which allows the Scheme to pay all claims processed each week to healthcare providers.

PH measures its claims payment effectiveness by looking at the number of claims processed per month versus the number of claims queries per month.

Looking at the table below, we are proud to report that on a consistent basis the average number of queries in relation to the number of claims has been below 0.6%.

	2019	2020	2021	Jan – Aug 2022
Total claims processed	904 966	817 587	1 006 308	800 931
Total queries	4 845	3 348	4 399	2 929

PH is extremely proud of this achievement as it showcases the Scheme's commitment towards providing world-class service to members and healthcare providers aligned with best practices.



PLATINUM HEALTH LEADS THE WAY IN HIV MANAGEMENT

Chronic disease management is key to the success of Platinum Health (PH). It is for this reason that PH covers **84** chronic medical conditions, which is significantly more than the industry average of **53** chronic medical conditions.

Since inception PH has embraced and pursued quality healthcare based on world best practice. This is best illustrated by the following examples:

HIV Management

In 2015 the World Health Organisation (WHO) introduced Universal HIV Test and Treat (UTT) and set an ambitious target to achieve **90:90:90** by end of 2020.

In terms of the target:

90%	90%	90%
of the population should receive voluntary counselling and HIV testing (VCT),	of those patients who are HIV+ should be on anti-retroviral treatment (ART), and	of patients on ART must be viral load suppressed.

Central to the "test and treat" approach, PH has driven the UTT Programme through initiatives such as Wellness and Vulindlela Campaigns to encourage members and their dependants to know their status. If an infection is identified early on, the infected person can start treatment in order to become virally suppressed.

Antiretroviral treatment has transformed HIV infection from an almost uniformly fatal infection into a manageable chronic medical condition. The benefit of HIV treatment is that it helps people living with HIV stay healthy and prevent transmission of the virus to others.

Over the years, PH has spared no costs to provide the best HIV treatment to its members. PH offers unlimited HIV tests, treatment, counselling and support at all its facilities and members are therefore encouraged to go to scheme facilities to test in order to know their status.



PH is extremely proud of the fact that by end of 2021:

95%

of PH members had received VCT,

95%

of HIV+ patients were on ART, and

88%

of those patients on ART were viral load suppressed.

The WHO have subsequently revised the targets to achieve **95:95:95** by the end of 2025. Platinum Health's objective for this year is to achieve a viral load suppression rate of 91% in the drive to achieve 95% by 2025.

Tuberculosis (TB) Management

In 2015 the WHO set a target to reduce TB by 80% by 2025. In 2016, Platinum Health introduced INH prophylaxis which saw a dramatic drop in the number of new TB cases. As more HIV positive patients were put onto ART and became viral load suppressed the TB infection rates have further dropped significantly.

As a result, PH has achieved the WHO target by reducing the TB infection rate by more than 80%. We have seen TB deaths reduce from 66 in 2015 to 1 in 2021.



BENEFITS of TREATMENT with HIV medicine

- HIV treatment is very helpful in keeping people living with HIV, living longer, healthier lives.
- When you take HIV medicine correctly, you can live the same average age as other people.
- A person qualifies for HIV medicine immediately when he or she tests positive. Don't wait until you get sick.
- Once you start treatment, you need to take the medicine every day, at the same time of the day, for the rest of your life. Just like other diseases such as diabetes, hypertension, epilepsy etc.
- It help reduces the risk of transmitting HIV to others.
- Treatment with HIV medicines can prevent HIV from developing into AIDS.
- Never stop taking HIV medication unless your doctor tells you to do so.
- Stopping can hurt your health and lead to drug resistance.

PLATINUM HEALTH OFFERS UNLIMITED HIV TESTS, TREATMENT, COUNSELLING AND SUPPORT AT ALL ITS MEDICAL FACILITIES!

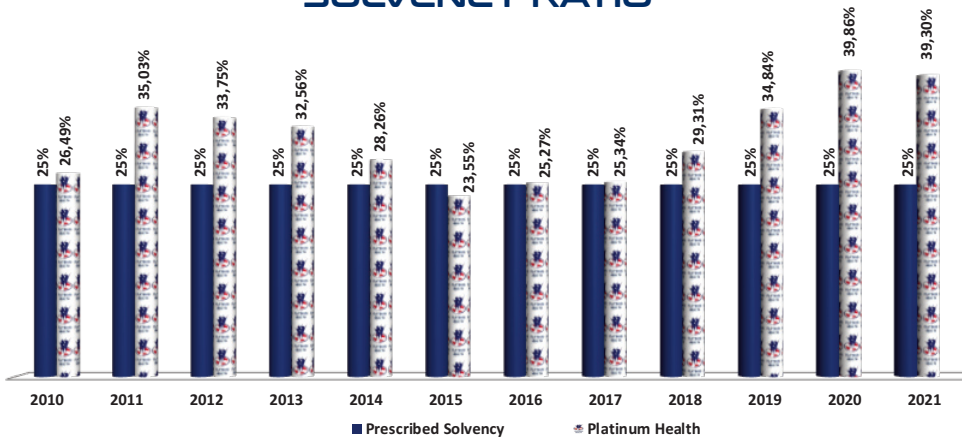
Platinum Health maintains HEALTHY SOLVENCY RATIO

It is pleasing to report that the Platinum Health (PH) solvency ratio as per the 2021 Annual Financial Statements (AFS) reflected a sound 39.30%, which complies with the statutory requirement of the Medical Schemes Act.

The Medical Schemes Act 131 of 1998, and specifically Regulation 29, requires medical schemes to maintain a accumulated funds expressed as a percentage of gross annual contributions – also called their solvency – amounting to at least 25%.

This percentage is an indication that a medical scheme is financially sound and sustainable in the long run. The graph below indicates that PH consistently maintained solvency of above 25% in the past six years, which is an indication that the scheme is financially sound.

SOLVENCY RATIO

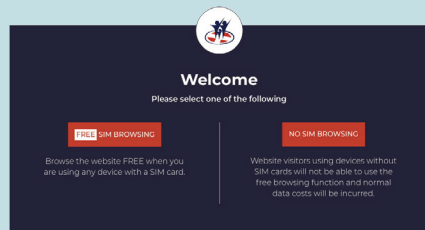


BROWSE OUR WEBSITE FOR FREE

Platinum Health (PH) understands that our members don't always have data available to browse our website. It is for this reason that we implemented the "Free Mobile Browsing" function.

This means that a website visitor using any device with a SIM card, for example an iPad, mobile phone, laptop or any type of dongle with a SIM, can browse our website FOR FREE! Website visitors using devices without SIM cards will not be able to use the free browsing function and normal data costs will be incurred.

Platinum Health website: www.platinumhealth.co.za



Now that's going the EXTRA MILE for our members!

REASONS TO JOIN PLATINUM HEALTH

JOIN US because:

- We are financially healthy. Platinum Health Solvency Ratio is at a level of 39.3%. This is more than the required 25% by CMS. The reserves amount is at an all over high of R688.5 Million. We pay claims fast and efficient!

JOIN US because:

- We offer comprehensive benefits at affordable contributions!

JOIN US because:

- We provide accessible healthcare to members! We have EIGHTEEN medical facilities located within easy reach from Participating Employers!

JOIN US because:

We provide a personal touch!

- Client Liaison Officers assist members at their workplaces!
- Receptionists at our medical facilities assist members with making appointments with Specialists and getting authorisation
- We even transport patients to Specialist visits (as per stakeholder agreements)!
- Our Principal Officer & Stakeholders Relations Manager personally meet with participating employers at bi-lateral meetings.

JOIN US

And get **COMPREHENSIVE BENEFITS** on the **PlatComprehensive Option:**

- Unlimited Hospitalisation
- Unlimited GP & Specialist visits
- Unlimited Chronic and Acute Medicine
- Unlimited Conservative Dentistry
- Unlimited Prosthesis benefit
- Unlimited General and Specialised Radiology (in-and-out of hospital)
- Unlimited Pathology (in-and-out of hospital)
- Unlimited Physiotherapy and Biokinetics (in-hospital)
- Unlimited Chemotherapy, Radiotherapy, Organ Transplant and Kidney Dialysis

CAN YOU REALLY AFFORD NOT TO BE A MEMBER OF PLATINUM HEALTH?



Remember to UPDATE YOUR CONTACT DETAILS

Platinum Health (PH) continuously communicates with our members via SMS, email, or mail and therefore it is imperative that you keep your contact details updated.

CORRECT CELLPHONE NUMBER will ensure that you receive:



- Authorisation numbers via SMS.
- SMS's regarding payments made by the Scheme to suppliers (keeping you updated of medical expenses.)
- Important communication SMS's regarding:
 - o Adding or termination of dependants.
 - o Outstanding documentation required by PH.
 - o Reminders of outstanding contributions.
 - o You can detect any possible fraudulent claims submitted by suppliers to PH.

CORRECT EMAIL ADDRESS will ensure that you receive:



- Membership claims advice/statements.
- Tax certificates.
- Scheme documentation that you requested

CORRECT RESIDENTIAL and POSTAL ADDRESSES will ensure that:



- There is no delay in DSP allocation of specialist consultations and hospital admissions. (Applicable to PlatComprehensive and PlatCap).

INCORRECT BANKING DETAILS may lead to:



- Refunds being paid into incorrect bank account as reflected on the PH system.

How to update contact details

1. Obtain the form named "Request to change membership details" via any of the following channels:
 - a. Download from the PH website (www.platinumhealth.co.za)
 - b. Contact the Call Centre (014 590 1700 or 080 000 6942) or (phclientliaison@platinumhealth.co.za)
 - c. Collect from a Client Liaison office in your area
2. Stipulate the necessary changes on the form and sign (the principal member must sign the form).
3. Submit the form (together with a copy of the principal member's ID document, passport, or driver's license) to PH either by:
 - a. Email: zzgengagementofficemembership@platinumhealth.co.za or phclientliaison@platinumhealth.co.za OR
 - b. Hand in at your closest Client Liaison office