

## Unveiling the value of your benefits and contributions

At Anglo Medical Scheme, we are committed to providing you with great service and good value in terms of your benefits. Each year, we undertake an assessment of our plans to ensure we offer relevant benefits at the right contribution levels. Our goal is to provide valuable benefits relative to market norms that cater to your healthcare needs at every stage of life, in a cost-effective manner.

Earlier this year, our Board once again commissioned our independent actuaries to critically evaluate our offerings against a selection of comparable schemes and plans. This in-depth analysis considered our specific member segmentation, profile dynamics, and member needs. We analysed claims behaviour per plan to identify benefit priorities for our member groups. The results of this exercise guide our Trustees in making future decisions regarding benefits and contributions. As with last year's analysis, a Benefit Value Index (BVI) was calculated for each plan, which represents the value for money your benefits offer, meaning the rands you get back in claims for each rand of your contribution spent.

We are pleased to share some key findings from this assessment with you:

**Value Care Plan (VCP):** Our actuaries have confirmed that the VCP offers particularly affordable contributions compared to its private network competitor options. Notably, VCP's benefits in areas such as oncology, psychiatric hospital admissions, specialised radiology, internal prosthesis, pharmacy advised medicine, and specialised dentistry are generally richer than what comparable options can offer. On a BVI Index, VCP scores 98% compared to the average across competing options of 91%. This means that VCP offers a higher value for money than most of its competitor options.

**Standard Care Plan (SCP):** SCP's contributions are also very low relative to the benefit value that you get. SCP's benefits compared favourably in benefit categories such as oncology, specialised radiology, internal prosthesis, additional chronic conditions, optometry and overall day-to-day limits. Overall SCP offers good value to members with a BVI score of 98% compared to the average across competing options of 87%. This means that SCP offers a higher value for money than most of its competitor options.

**Managed Care Plan (MCP):** You can be reassured that MCP's contributions are also among the most affordable in its category. MCP's benefits in categories such as in-hospital specialist reimbursement rate, oncology, organ transplants, basic and specialised radiology, internal prosthesis, additional chronic conditions, overall day-to-day limits, optometry, and pathology services are better than what competing schemes and plans offer. In terms of the BVI Index, MCP scored 124% relative to the average on competing options of 103%. This means that MCP offers a higher value for money than most of its competitor options.

We recognise that we are not market leaders in all benefit categories. These categories remain on our Trustees' radar. That being said, the areas of AMS benefits noted as being superior relative to industry comparisons generally also cater for acute and critical health needs, which speaks to the Scheme's approach of providing support and benefits to members at the time of greatest need and vulnerability. As explained above, the benefits AMS offers need to be relevant to what our membership needs and is willing to pay for. You can rest assured that AMS is dedicated to continually delivering competitive benefits at affordable contributions for you, our members, and your families.

## Exceptional Service and Support from the Anglo Medical Scheme

We are always thrilled to hear from our members and to get their testimonials to see that our efforts and service make a difference in their lives. This is a letter that Erin\* from Johannesburg shared with us.

"I would like to express my heartfelt gratitude to AMS. My experience with the Scheme has been nothing short of exceptional. Whenever I needed advice, the team was always willing to assist, going above and beyond to guide me to the correct advisor.

When we found ourselves in a difficult financial situation and had to change our plan, I was terrified about what would happen when my husband required medical attention. I reached out to the Scheme for guidance.

Within the same day, I received an email from the administrator's case manager, advising me on the requirements and necessary details. Within just two days, the procedure was carried out and the bills were settled in full.

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The team at AMS provided seamless and efficient service, making a potentially stressful situation much more manageable. It's comforting to know that we can always reach out. This level of personal attention and care is what sets Anglo Medical Scheme apart. Thank you, Anglo Medical Scheme, for the great experience. Your dedication to serving members is truly appreciated." – Erin\*, Johannesburg

*\*name of our member was changed to protect her privacy*

## A New Chapter begins for our Clinical and Operations Manager



Today we share the news, that Liz Els, our esteemed Clinical and Operations Manager at the Anglo Medical Scheme Head Office, has embarked on a new journey. She has relocated to the Netherlands for personal reasons and new opportunities.

Liz's association with our Scheme began 19 years ago when she joined AMS as Clinical Manager, after working for Anglo American's Southern Healthcare. Since then, she has provided unwavering service to the Scheme, demonstrating her commitment and dedication at every turn.

Liz played a pivotal role in executing the philosophy of our Scheme. Her responsibilities spanned across various aspects of our operations, from member interactions, service provider management, to policy recommendations and reporting to the Board. She was instrumental in implementing key initiatives that enhance member experience today, including

the Patient Advocacy Programme. Liz's dedication to serving our members, employer groups, and partners was evident in her diligent work and the respect she commanded in the industry.

As we bid farewell to Liz, we celebrate her legacy and the profound impact she has made on our Scheme. While we will miss her dearly, we are excited for her future and the new adventures that await her in the Netherlands. Please join us in wishing Liz all the best as she embarks on this exciting new chapter. Her contributions to our Scheme will continue to inspire us and will always be remembered.

Liz leaves behind a well-run administration. By sharing her knowledge with us daily, for so many years, she imparted a wealth of know-how, and she trained everyone she worked with to uphold the AMS spirit as you are accustomed to it. Should there be any matter our service providers, administrator or the Head Office team cannot manage, our Principal Officer, Julia le Roux, will make herself personally available to assist you.

## In Memoriam: Campbell McKie Thomson



It is with profound sadness that we announce the recent passing of a previous and well-respected Trustee, Campbell McKie Thomson. Campbell was a true gentleman and beacon of integrity and compassion, always prioritising the best interests of all our members throughout his tenure. Campbell's engagement

with medical schemes began over four decades ago. He served as a Trustee and Principal Officer for the Haggie Medical Scheme and Anglo American's Southern Healthcare Scheme. His experience was recognised in 2011 when he was elected as a Trustee of the Anglo Medical Scheme.

Over the years, Campbell served AMS in the capacity as Trustee and alternate Trustee on various Committees, including the Management Committee, the Ex Gratia Committee and the Central Region Committee. He was keenly aware of AMS's unique features and was actively involved in providing relevant benefits to employees and pensioner members to ensure the Scheme remained the scheme of choice for employees and retirees alike.

We would like to express our deepest gratitude to Campbell for his many years of dedicated service and his unwavering commitment to our Scheme. His dedication as Trustee will not be forgotten and his effort in his role will always be appreciated.

**Do you have membership or Scheme questions? Contact us on the numbers and addresses listed here:**

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