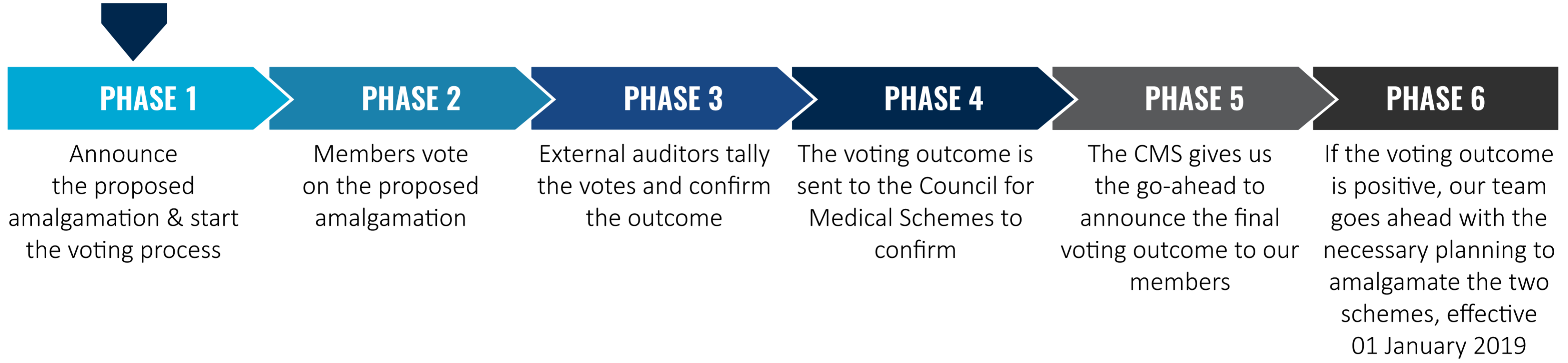




WE ARE HERE



WHY A MERGER MAKES SENSE

Spectramed is always looking to grow our membership through organic and inorganic means to advance the best interests of our members and we have been involved in discussions with Resolution Health Medical Scheme over the past several months with the view to an amalgamation between the two schemes. We are pleased to report that the discussions have progressed very well and we are excited to propose an amalgamation (merger) of the two schemes as of 01 January 2019.

Both schemes have key strengths that have placed them in a solid position within the healthcare market and have been in existence for several years. As a combined scheme we will thus see these strengths merge into a single force meaning we will be larger, stronger and more formidable than ever before.

BENEFITS OF A MERGER



WE'LL BE ONE OF THE MOST EXPERIENCED SCHEMES IN THE INDUSTRY

In fact, the Amalgamated Scheme will have more than 80 years' combined experience with exceptionally strong industry relationships that we have built over the years. This extensive experience further contributes to the Amalgamated Scheme's already strong market position, an especially important attribute in today's tough economic times.



SCHEME SIZE

The new scheme will be one of the industry's top competitors and will continue to enjoy quality benefits and services. Add to that the years of experience and relationships which the new scheme will gain and it's clear to see just how well positioned we will be within the market.



A STRONG FINANCIAL POSITION

The new scheme's capital reserves will stand at approximately R210 million, representing a very strong financial position.. This means that your new scheme will be more than able to pay medical claims and that your health will always be taken care of.



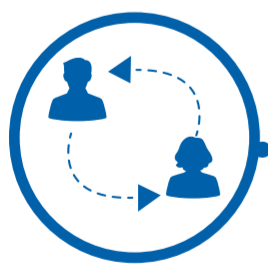
BETTER ECONOMIES OF SCALE

The new scheme will not only be able to offer its members a wider variety of options to choose from, but additional benefits that will be very much in line with our membership profile's needs and wants



MORE NEGOTIATING POWER

Because we are bigger, we'll be in a stronger position to negotiate even more favourable rates with hospitals and healthcare providers meaning you will enjoy even more affordable cover.



NO CHANGE TO THE ADMINISTRATION

Agility Health will continue to administer the new scheme which means that all processes, contact details will remain the same. It also means that our members will continue to enjoy the excellent service they have become used to.

HOW TO VOTE

Keep an eye on your inbox, cellphone and/or postbox for your information and voting pack and submit your vote before 18 October 2018

NOT RECEIVED YOUR VOTING INFORMATION?

FOLLOW THESE EASY STEPS:

- STEP 1:** Log into your personal health profile
- STEP 2:** Select the Merger information pack and Ballot paper from the list of options
- STEP 3:** Download and print the Ballot paper
- STEP 4:** Submit your completed Ballot paper as indicated