

	<u>RESPONSIBILITY</u>	<u>DEADLINE</u>
<p>The Scheme reserves had increased to R54m which resulted in a 120% reserve ratio as at 31 December 2016.</p> <p>Mr. Neubert further advised that a full set of the financial statements were available on request from PROVIDENCE.</p> <p>A member queried what the non-healthcare expenses were in the financial statements. Mr. Neubert advised that this consists of administration expenses, managed care expenses and other operating expenses. Mr. Neubert further noted that the Scheme outsourced the emergency services to ER24 with whom the Scheme has a risk transfer agreement.</p> <p>Prof. Sewry noted that due to the RUMed membership base acting responsibly, the Scheme was able to keep annual contribution increases low compared to the industry. He further thanked the Board and the Administrator for their efforts in maintaining low annual increases.</p>		
<p>8. <u>GENERAL</u></p>		
<p>A member requested feedback from the Scheme regarding the cost of childhood immunisations as raised at the previous AGM.</p> <p>Prof. Sewry confirmed that the life-saving immunisations are covered by the Scheme under the Preventative Care Benefit with a separate limit for immunisations. Prof. Sewry advised the meeting that this had been amended after careful consideration by the Board, to allow that childhood immunisations are not pro-rated for children born during a benefit year. Any further amendments to the benefit would need to be considered by the Board taking into account the clinical criteria and financial implications to the Scheme.</p> <p>Prof. Sewry confirmed that the harmonization process by Rhodes University HR Division was in process and that it was anticipated that this would be finalised in the third quarter of 2017. Members would be given a choice of medicals aids between RUMed and 2 options of Bonitas. Prof. Sewry assured the members present that every effort would be made to ensure that employees of Rhodes University will be able to make an informed choice.</p> <p>A member queried the definition of the average age of beneficiaries. Mr. Neubert confirmed that this was a running average of the number of dependants registered on the Scheme (including newborn and spouses added as dependants).</p> <p>A member questioned how medication was authorised by the Scheme. Mr. Neubert advised that all authorisations for medications were done by a Pharmacy</p>		

Benefit Team which consisted of 5 qualified pharmacists.

The Pharmacy Benefit Management (PBM) team will authorise an amount based on the relevant reference price for all approved chronic conditions. The approved amount is determined based on the treatment protocols for all levels of treatment for each condition.

It was further noted that Prof.R.B.Walker from the Rhodes Pharmacy Department was a Trustee and added valuable input to the team.

A member queried how benefits limits were established for each year. Mr. Neubert confirmed that the Board reviewed utilisation reports each year to determine which benefits had been exceeded. This enabled the Trustees to make informed decisions on which benefits needed to be amended for the following year.

Lastly, a member requested clarity on the documents required as proof of income for the non-active members of RUMed and queried whether an ITA34 from SARS from the previous year would be sufficient. Mr. Neubert advised that he would investigate this with the membership department and provide feedback in this regard.

As there were no further matters to discuss, the meeting closed at 12h50.

<u>RESPONSIBILITY</u>	<u>DEADLINE</u>

CHAIRPERSON

DATE