

MESSAGE FROM **Enid**



MEDICAL AID INTEGRATION – WHAT YOU NEED TO KNOW

Dear Colleagues,

Following on the previous communication, we would like to provide you with further information on the integration of medical aid schemes within HEINEKEN Beverages South Africa (“HBSA”, or “the Company”).

In the initial communication we covered the following topics:

- A recap of the legacy Distell Medical Aid Policy and post-retirement medical aid (“PRMA”) benefit;
- The company approved medical aid schemes for HBSA;
- The new Medical Aid Policy for HBSA effective 1 January 2024; and
- The appointment of Alexforbes as brokers to assist and support employees through the integration.

Today, we would like to provide you with an overview of the options available to you effective 1 January 2024, within the two company-approved medical aid schemes, i.e. Bonitas Medical Fund (“Bonitas”) and Discovery Health Medical Scheme (“DHMS”), as you will need to select a medical aid scheme and plan option for the 2024 benefit year.

You will have until **13 December 2023** to make your selection and there will be various information sessions and assistance available to you to assist you in making this very important decision.

Some important points to note regarding the move to a new Medical Aid Scheme

- You and your dependents on Remedi Medical Aid Scheme (“Remedi”) will be moved to the medical scheme and plan option you select with **no waiting periods and penalties** and your membership will commence on 1 January 2024.
- If you are currently not on Remedi and medical aid membership is optional for you, you will have the opportunity for a 3-month period (January – March 2024) to join one of the schemes **without** waiting periods and penalties.

Introducing the New Schemes

Bonitas

- Bonitas is the second largest open medical aid scheme in South Africa and is administered by Medscheme. The scheme has 15 options available, from comprehensive new-generation options to traditional plans and network offerings.

DHMS

- DHMS is the largest open medical scheme in South Africa and is administered by Discovery Health (Pty) Ltd. The scheme has 21 options available, from comprehensive plans to network plans. Discovery Health also offers a lifestyle and loyalty programme, called Vitality.

Below is a table of the options available through the two schemes with a high-level comparison to the Remedi options it best correlates to.

Type of cover	Remedi	Bonitas	DHMS
High Cover	-	BonComprehensive	Executive Plan Classic Comprehensive Classic Smart Comprehensive*
Medium High Cover	Remedi Comprehensive	BonClassic* BonComplete* Standard Standard Select*	Classic Priority Essential Priority
Medium Low Cover	Remedi Classic	BonSave* BonFit Select* Primary Primary Select* BonStart* BonStart Plus*	Classic Saver Classic Delta Saver* Essential Saver Essential Delta Saver* Coastal Saver* Classic Smart* Essential Smart*
Hospital Cover	-	BonEssential BonEssential Select* Hospital Standard*	Classic Core Classic Delta Core* Essential Core Essential Delta Core* Coastal Core* Essential Dynamic Smart* Keycare Core*
Network Cover	Remedi Standard	BonCap*	Keycare Plus* Keycare Start*

**Hospital network applies*

How do I make a choice?

Choosing a medical aid scheme and plan option is not an easy thing to do. The option plan you choose needs to best accommodate your unique health requirements and your budget. Below are some important questions to consider before you decide:



Hospital cover

- Do you want to be able to go to any hospital of your choice?
- Would you be happy to use a network hospital in exchange for a lower premium?
- What rates do the specialists charge in hospital?
- Do you have gap cover?



Day-to-day cover

- What level of day-to-day cover do you need?
- Would you prefer to manage a savings account or is the traditional benefit a better match for your needs?
- Do you have any major treatment planned, for example, orthodontics?
- Are you planning to start a family or grow your family?



Chronic cover

- Is your condition one of the 27 prescribed minimum benefit conditions included in the plan you are considering?
- If not, is it an additional condition?
- Is your chronic medication included in the plan's formulary?
- What pharmacy do you need to use?



Your dependants

- Do you have dependents?
- Are you getting married or having a baby?
- Are any of your children studying or turning 21?
- Are you retiring soon?



Oncology cover

- Are you registered for oncology?
- Does your treatment require any specialty drugs?
- Do you have a family history?



- **Remedi** - child rates until 26 if full time student
- **Bonitas** - child rates until age 24
- **Discovery** - apply adult rates from 21

Where can I get assistance?

Alexforbes has been appointed to journey with our employees and there are various ways to get assistance:

- Attend a webinar: From 30 October to 1 December, Alexforbes and the medical schemes will provide weekly webinars explaining the options and products available. Specific dates and times will be provided shortly.
- Attend an onsite session: From 30 October to 1 December, Alexforbes and the medical schemes will be onsite for information and in-person consultations. Specific dates per site will be provided in the coming week.
- Book a 30-minute virtual consultation with an Alexforbes consultant between 1 November and 8 December 2023. Booking slots will be provided.

- Use the website to get more information including comparisons, calculators, brochures, communication, network lists and more - <https://health.alexforbes.com/heineken/>.
- E-mail heineken@alexforbes.com with any additional questions

Remember to come prepared to the individual sessions with information about your unique health requirements, including chronic conditions, medication and dependents, in order for the consultants to best assist you.

What's next?

Look out for more communication detailing the specific dates and times of the webinars and consultations to assist you in making your selection of medical aid scheme and option choice and the chronic benefit application process. Further information will also follow regarding the post-retirement medical aid (PRMA) subsidy.

We look forward to engaging with you over the coming weeks.

Best regards,

Enid



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