

MINUTES OF THE ANNUAL GENERAL MEETING OF MEMBERS HELD ON 27 JUNE 2022 AT 10:00

The following persons were in attendance, either in person at Engen Court, Conference Room, Thibault Square, Cape Town, or virtually via the LUMI Technologies platform

Trustees

S Moroka-Mosia	Employer appointed Trustee and Chairperson
D Mokotjo	Employer-Nominated Trustee
A Bennetts	Member-elected Trustee
M Tshabalala	Member-elected Trustee
A Nkomo	Member-Elected Alternate Trustee
R Marchant	Principal Officer

Members

P Micklewood	E Carelse
R Magnin	T Senti
D Wright	M Sokotshe
S Bruckner	L Buthelezi
C Don	T Sabela
B Khumalo	J Kammies
R Windsor	J Schuller
P Emery	N Segals
C Bognar	G Makhatini
M Knicklebein	B Bergh
P Sutherland	C Jacobs
A Gani	N Munilall
E Seket	F Dien
J Maurice Green	J Knopp
M Palmer	F Bawa

By Invitation

D du Toit	Discovery Health – Fund Manager
D Spangenberg	Discovery Health – Finance Manager
S Ashraff	Discovery Health – Corporate Health Manager
N Kolia	Discovery Health – Corporate Health Manager
A Pietersen	Discovery Health – Fund Coordinator
M Fortuin	Alexander Forbes Health – Senior Health Actuary
V Pullen	Council for Medical Funds – Compliance

Apologies

L Shaw
S Abrahams

Employer Nominated Trustee
Employer Nominated Trustee

1. WELCOME AND QUORUM

At 10:35, it was noted that a quorum was present since there were 36 members in attendance.

The Chairperson, Ms S Moroka-Mosia, welcomed all attendees present and opened the meeting.

No additional matters were raised for discussion.

2. NOTICE CONVENING THE MEETING

The Chairperson confirmed the Notice of the Annual General Meeting was distributed to all members within the required timeframe. The notice was taken as read.

It was noted that copies of the Notice of the Annual General Meeting were available to all attendees.

3. APPROVAL OF THE MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 30 JUNE 2021

There were no comments or corrections to the draft minutes of the Annual General Meeting held on 30 June 2021, and it was duly confirmed as a true recording of the Meeting.

MATTERS ARISING FROM THE MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 30 JUNE 2021

Minute Item	Feedback
10.1	In response to a claim made by one of the members present that he did not receive the AGM Notice, Mr Marchant confirmed that the documents were sent to all members and made available on the Fund website. The matter was dealt with after the Annual General Meeting and resolved with the member concerned. Matter closed
10.2	One of the members present requested a copy of the Minutes of the Meeting and Attendance Register. It was noted that the draft Minutes, which includes the detail of members in attendance is made available via the Fund website and included in the Notice for the next Annual General Meeting, which is distributed annually to all members. Matter closed
10.3	One of the members present indicated his dissatisfaction with the virtual format of the meeting as he felt it did not facilitate members' participation appropriately. The Chairperson confirmed the LUMI platform was selected as it provided all the necessary governance and attendance management requirements. Ms Moroka-Mosia indicated

the format of the Meeting was determined by the extraordinary restrictions necessitated by the COVID-19 pandemic, and that the Fund would, insofar as it may in future again be possible, consider the request that the meeting should be held in the normal manner.

The hybrid format of the 2022 Annual General Meeting, where members could attend in person or virtually via the LUMI platform, was indicative of the Board's efforts to enhance access to the Meeting. **Matter closed**

10.4

One of the members present requested an annual survey should be performed to determine members' satisfaction with the services rendered by Discovery Health and suggested that the fees paid to the Administrator should be linked to the findings of such survey. Mr Marchant elaborated on the regular feedback received by the Board of Trustees on monthly, auditable member satisfaction surveys, conducted amongst members who had interactions with the Administrator. He also indicated actions taken by the Administrator to contact members where the scoring was not acceptable (below 7 on a scale of 1 to 10), to resolve unresolved servicing issues that led to the low score.

Mr Marchant also referred to a similar Motion, received from one of the members, to be considered by the Annual General Meeting under Item 10.2 of the Agenda. **Matter closed**

10.5

It was noted that members in Namibia struggle to have claims settled. It was explained that claims from outside of South Africa must be submitted manually for refunds due to prevailing National Treasury currency regulations and the requirements under the Medical Funds Act relating to ICD-10 coding. The Administrator assisted the member with the specific claims, and the process for the submission and payment of claims incurred outside of South Africa was subsequently explained to members via the Fund Newsletter.

It should be noted that the Administrator has recently embarked on a process to, where they meet specific requirements, contract with healthcare providers in the SADC countries to ensure that once such contracts are in place, claims would be submitted by and paid directly to provider, as if they were incurred in South Africa, subject to the applicable benefit Rules. Members of the Fund in Lesotho were benefitting from this process, and Discovery was negotiating with providers in Namibia to institute the same processes.

The Meeting indicated satisfaction with the progress in this regard. **Matter closed**

4. TO CONSIDER AND ADOPT CHAIRPERSON'S REPORT FOR YEAR ENDED 31 DECEMBER 2021

The Chairperson thanked members for their loyal support and highlighted key points from her report, previously circulated to all members via the Notice of the 2022 Annual General Meeting.

No questions were raised, and the members present adopted the Chairperson's Report, by show of hands.

5. ADOPTION OF THE ANNUAL FINANCIAL STATEMENTS FOR 2021

The Principal Officer confirmed Highlights from the Annual Financial Statements for 2021 were included in the Notice of the Annual General Meeting. He further indicated that copies of these Annual Financial Statements were made available to members on request and were also available on the Fund's website prior to the Meeting.

The Chairperson confirmed the 2021 Annual Financial Statements were prepared by the Administrator and that the Fund's auditors, PricewaterhouseCoopers, issued an unqualified opinion.

No questions were raised, and the Annual Financial Statements and the Auditor's Report were adopted by the members present, by show of hands.

6. TO APPOINT THE AUDITORS FOR THE ENSUING YEAR

The Chairperson indicated that the Audit Committee recommended the appointment of *Harris Dowden and Fontaine* as external auditors for the ensuing year, which the Board of Trustees approved.

The members present resolved to ratify the appointment of *Harris Dowden and Fontaine* as the Fund's auditors for the 2022 financial year and requested the Board of Trustees to seek approval of the appointment from the Council for Medical Funds, as per the requirements.

7. CHANGES TO THE COMPOSITION OF THE BOARD OF TRUSTEES

The Meeting noted that the Terms of Office of the following three member-elected Trustees expired immediately prior to the Annual General Meeting and noted that Dr Gray was not available for re-election:

- Mr Sharief Abrahams,
- Dr A Gray
- Ms A Bennetts.

The Principal Officer indicated that a Trustee election process was initiated, and nominations were received for four candidates:

- Ms A Bennetts (re-elected),
- Mr M Tshabalala,
- Mr P Emery
- Mr D Cassidy.

Prior to the commencement of the voting process, Mr Emery withdrew his nomination. Due to the remaining number of candidates being equal to the number of vacancies on the Board, it was not necessary to initiate a voting process.

The following three Trustees were considered duly elected to serve a term from 1 July 2022 to 30 June 2025:

- Ms A Bennetts,

- Mr M Tshabalala and
- Mr D Cassidy.

The Meeting confirmed the election of these Trustees, subject to a vetting process, and ratified the resulting changes to the composition of the Board of Trustees.

The Chairperson thanked the outgoing Trustees for their service to the Fund and welcomed the elected Trustees to the Board.

8. APPOINTMENT OF THE DISPUTES COMMITTEE

The composition and appointment of the members of the Disputes Committee were noted by the members present.

The following persons will serve as members of the Disputes Committee from 8 March 2021 to 8 March 2024:

- Mr E Hermanus
- Mr M Kroqwana
- Mr I Solomons

The Meeting noted that Dr G Kew was appointed by the Board to assist the Disputes Committee in providing clinical expertise, as and when it may be necessary. Dr Kew's appointment is valid for a 3-year period from April 2021.

9. OTHER BUSINESS OF WHICH DUE NOTICE HAS BEEN GIVEN

The Principal Officer confirmed that he did not receive any motions to be considered by the Meeting.

10. OTHER BUSINESS OF WHICH DUE NOTICE HAS BEEN GIVEN

10.1 Engen Medical Benefit Fund: support for its members (member R Windsor)

The Principal Officer noted that the Fund received a request from member Windsor to address the meeting. Mr Windsor expressed concern around the lack of understanding of benefits and processes and outlined his frustration with certain claims that were not processed correctly. He suggested that pensioners may, via the Pensioner Association, receive training about the Fund's benefits and Rules. It was also suggested that communication regarding the various management care programmes should be reiterated to members to ensure they were aware of the processes. It was noted that the focus will be on Oncology and Spinal care.

The member further noted that he was not aware of the process to escalate service requests when not satisfied with initial feedback from the Discovery service agents. It was noted that the escalation process is outlined in the Member Guide and on the Fund website. The Administrator undertook to highlight the details of the process via a next edition of the Fund newsletter.

10.2 Motion – Annual member survey

The proposer of a motion, requesting an annual member satisfaction survey to be conducted, which was received within the required timelines, was not present at the Meeting.

The Principal Officer indicated this Motion was similar to the matter raised at the previous year's Annual General Meeting (Item 10.4 of the Matters Arising) and proceeded to provide detailed feedback on the outcomes of several member satisfaction surveys, conducted in various business areas of the Fund's administration. He also indicated several other ways in which the Board of Trustees monitored the performance of the Administrator on a regular basis.

Discussion ensued with members present indicating that little to no reliance could be placed on the results of a satisfaction survey conducted randomly, irrespective of whether the member being surveyed received services from the Fund. Since there was no support for the Motion, it did not carry.

10. GENERAL

One of the members present referred to access to medical care having been denied when a continuation membership had been withdrawn and raised concern about the process that is followed when a principal member passes away. Ms du Toit apologised to the members, on behalf of the Fund, and noted that a formal apology would also be issued to the Pension Fund.

The Principal Officer indicated that steps were taken to improve the membership continuation process and ensure a smooth transition for a remaining dependant to assume the role of a principal member.

11. CLOSURE

The Chairperson expressed thanks and appreciation to:

- Members of the Board of Trustees for their support and invaluable insights.
- The Sub-Committees: Audit, Clinical, Ex-Gratia, Benefits and Contributions, Investment and Operations, for their dedication to members, the Fund and Trustees.
- The Principal Officer and his team for their dedication and commitment to service excellence.
- Discovery Health for the diligent way in which they attended to all matters relating to the administration of the Fund.
- The Employer for his active support of the Engen Medical Benefit Fund.
- Healthcare consultants, Alexander Forbes Financial Services (Pty) Ltd, for their diligent monitoring of the Fund performance, and consulting advice.
- Momentum Consultants for their investment expertise and guidance.
- Medical advisor, Dr Anthony Davidson for his valuable contribution.
- External auditors, PricewaterhouseCoopers, for efficiently conducting the 2021 audit.
- Members of the Fund for their ongoing support.

The Chairperson reiterated that the Board of Trustees remained committed to the future and sustainability of the Engen Medical Benefit Fund and to ensure competitive benefits were offered to the members.

There being no further matters for discussion, the Chairperson thanked all present for their attendance and closed the Meeting at 11:48.

CERTIFIED TO BE A TRUE RECORD OF THE PROCEEDINGS

Chairperson Signature

Date

DRAFT