

EXECUTIVE PLAN

Executive Plan	2011			2012		
	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 2 317	R 2 317	R 440	R 2 524	R 2 524	R 479
MSA	R 772	R 772	R 146	R 841	R 841	R 159
Total	R 3 089	R 3 089	R 586	R 3 365	R 3 365	R 638
Increase				8.93%	8.93%	8.87%
Annual Threshold	R 9 260	R 9 260	R 1 750	R 10 090	R 10 090	R 1 900
Increase				8.96%	8.96%	8.57%

COMPREHENSIVE SERIES

Classic Comprehensive	2011			2012		
	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 900	R 1 797	R 380	R 2 070	R 1 957	R 414
MSA	R 633	R 599	R 126	R 690	R 652	R 138
Total	R 2 533	R 2 396	R 506	R 2 760	R 2 609	R 552
Increase				8.96%	8.89%	9.09%
Annual Threshold	R 8 450	R 8 450	R 1 600	R 9 300	R 9 300	R 1 750
Increase				10.06%	10.06%	9.38%
Self Payment Gap	R 854	R 1 262	R 88	R 1 020	R 1 476	R 94
Increase				19.44%	16.96%	6.82%
Essential Comprehensive	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 810	R 1 711	R 362	R 1 972	R 1 863	R 394
MSA	R 319	R 301	R 63	R 348	R 328	R 69
Total	R 2 129	R 2 012	R 425	R 2 320	R 2 191	R 463
Increase				8.97%	8.90%	8.94%
Self Payment Gap	R 4 622	R 4 838	R 844	R 5 124	R 5 364	R 922
Increase				10.86%	10.87%	9.24%
Annual Threshold	R 8 450	R 8 450	R 1 600	R 9 300	R 9 300	R 1 750
Increase				10.06%	10.06%	9.38%
Classic Delta Comprehensive	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 711	R 1 618	R 341	R 1 864	R 1 763	R 371
MSA	R 570	R 539	R 113	R 621	R 587	R 123
Total	R 2 281	R 2 157	R 454	R 2 485	R 2 350	R 494
Increase				8.94%	8.95%	8.81%
Self Payment Gap	R 1 610	R 1 982	R 244	R 1 848	R 2 256	R 274
Increase				14.78%	13.82%	12.30%
Annual Threshold	R 8 450	R 8 450	R 1 600	R 9 300	R 9 300	R 1 750
Increase				10.06%	10.06%	9.38%
Essential Delta Comprehensive	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 629	R 1 540	R 326	R 1 775	R 1 677	R 355
MSA	R 287	R 271	R 57	R 313	R 295	R 62
Total	R 1 916	R 1 811	R 383	R 2 088	R 1 972	R 417
Increase				8.98%	8.89%	8.88%
Self Payment Gap	R 5 006	R 5 198	R 916	R 5 544	R 5 760	R 1 006
Increase				10.75%	10.81%	9.83%
Annual Threshold	R 8 450	R 8 450	R 1 600	R 9 300	R 9 300	R 1 750
Increase				10.06%	10.06%	9.38%

PRIORITY SERIES

Classic Priority	2011			2012		
	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 274	R 1 003	R 510	R 1 388	R 1 093	R 555
MSA	R 424	R 334	R 170	R 462	R 364	R 185
Total	R 1 698	R 1 337	R 680	R 1 850	R 1 457	R 740
Increase				8.95%	8.98%	8.82%
Self Payment Gap	R 2 362	R 1 592	R 410	R 2 656	R 1 782	R 470
Increase				12.45%	11.93%	14.63%
Annual Threshold	R 7 450	R 5 600	R 2 450	R 8 200	R 6 150	R 2 690
Increase				10.07%	9.82%	9.80%
Essential Priority						
Essential Priority	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 241	R 975	R 495	R 1 352	R 1 062	R 540
MSA	R 219	R 172	R 87	R 238	R 187	R 95
Total	R 1 460	R 1 147	R 582	R 1 590	R 1 249	R 635
Increase				8.90%	8.89%	9.11%
Self Payment Gap	R 4 822	R 3 536	R 1 406	R 5 344	R 3 906	R 1 550
Increase				10.83%	10.46%	10.24%
Annual Threshold	R 7 450	R 5 600	R 2 450	R 8 200	R 6 150	R 2 690
Increase				10.07%	9.82%	9.80%

SAVER SERIES

Classic Saver	2011			2012		
	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 137	R 895	R 455	R 1 239	R 975	R 495
MSA	R 379	R 298	R 151	R 413	R 325	R 165
Total	R 1 516	R 1 193	R 606	R 1 652	R 1 300	R 660
Increase				8.97%	8.97%	8.91%
Essential Saver						
Essential Saver	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 1 024	R 767	R 409	R 1 116	R 835	R 446
MSA	R 180	R 135	R 72	R 196	R 147	R 78
Total	R 1 204	R 902	R 481	R 1 312	R 982	R 524
Increase				8.97%	8.87%	8.94%
Coastal Saver						
Coastal Saver	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 879	R 658	R 354	R 958	R 718	R 385
MSA	R 293	R 219	R 118	R 319	R 239	R 128
Total	R 1 172	R 877	R 472	R 1 277	R 957	R 513
Increase				8.96%	9.12%	8.69%
Classic Delta Saver						
Classic Delta Saver	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 909	R 715	R 364	R 990	R 779	R 397
MSA	R 303	R 238	R 121	R 330	R 259	R 132
Total	R 1 212	R 953	R 485	R 1 320	R 1 038	R 529
Increase				8.91%	8.92%	9.07%
Essential Delta Saver						
Essential Delta Saver	Main Member	Adult	Child	Main Member	Adult	Child
Risk	R 819	R 614	R 327	R 892	R 669	R 356
MSA	R 144	R 108	R 57	R 157	R 118	R 62
Total	R 963	R 722	R 384	R 1 049	R 787	R 418
Increase				8.93%	9.00%	8.85%

CORE AND PLUS SERIES							
	2011			2012			
	Main Member	Adult	Child	Main Member	Adult	Child	
Classic Core	R 1 128	R 888	R 451	R 1 229	R 967	R 491	
Increase				8.95%	8.90%	8.87%	
Essential Core	R 969	R 726	R 388	R 1 056	R 791	R 422	
Increase				8.98%	8.95%	8.76%	
Coastal Core	R 819	R 614	R 327	R 892	R 669	R 356	
Increase				8.91%	8.96%	8.87%	
Classic Delta Core	R 903	R 710	R 361	R 984	R 773	R 393	
Increase				8.97%	8.87%	8.86%	
Essential Delta Core	R 775	R 581	R 311	R 844	R 633	R 339	
Increase				8.90%	8.95%	9.00%	
Keycare Plus R8301+	R 1 112	R 1 112	R 297	R 1 211	R 1 211	R 324	
Increase				8.90%	8.90%	9.09%	
Keycare Plus R6251 to R8300	R 747	R 747	R 208	R 813	R 813	R 228	
Increase				8.84%	8.84%	9.62%	
Keycare Plus R3901 to R6250	R 533	R 533	R 155	R 581	R 581	R 168	
Increase				9.01%	9.01%	8.39%	
Keycare Plus R0 to R3900	R 445	R 445	R 119	R 485	R 485	R 129	
Increase				8.99%	8.99%	8.40%	
Keycare Core R8301+	R 821	R 821	R 185	R 894	R 894	R 202	
Increase				8.89%	8.89%	9.19%	
Keycare Core R6251 to R8300	R 531	R 531	R 133	R 579	R 579	R 144	
Increase				9.04%	9.04%	8.27%	
Keycare Core R0 to R6250	R 427	R 427	R 107	R 465	R 465	R 117	
Increase				8.90%	8.90%	9.35%	

Priority Series deductibles			
	2011	2012	Increase
Conservative back and neck treatment, myringotomy (grommets), tonsillectomy, adenoidectomy:	R 1 600	R 1 750	9.38%
Cystourethroscopy / cystoscopy, colonoscopy, sigmoidoscopy, proctoscopy, gastroscopy:	R 2 150	R 2 350	9.30%
Arthroscopy, functional nasal procedures, hysterectomy (except for pre-operatively diagnosed cancer), laparoscopy, hysteroscopy, endometrial ablation:	R 3 900	R 4 250	8.97%
Nissen fundoplication (reflux surgery), spinal (back and neck) surgery, joint replacements:	R 7 900	R 8 600	8.86%

	2011	2012	Increase
Deductible on Delta Series for utilising a non-network hospital for a planned procedure	R 4 150	R 4 550	9.64%

In-hospital dentistry deductibles on the Comprehensive, Priority, Saver and Core options						
	Hospital			Day clinic		
	2011	2012	Increase	2011	2012	Increase
Members younger than 13 years	R 1 200	R 1 300	8.33%	R 600	R 650	7.69%
Members older than 13 years	R 3 000	R 3 300	10.00%	R 2 000	R 2 200	9.09%

Vitality contributions	2011	2012	Increase
Member	R 125	R 136	8.80%
Member+1	R 145	R 158	8.97%
Member+2+	R 153	R 167	9.15%

KeyFit Contributions	2011	2012	Increase
Member	R 27	R 29	7.41%
Member+1	R 33	R 36	9.09%
Member+2+	R 42	R 45	7.14%

Vitality and KeyFit Contributions	2011	2012	Increase
Member	R 133	R 145	9.02%
Member+1	R 158	R 172	8.86%
Member+2+	R 177	R 193	9.04%