ALLIANCE-MIDMED MEDICAL SCHEME

2026 ANNUAL GENERAL MEETING: CHAIRPERSON'S REPORT

25 June 2026

To: Alliance-Midmed Medical Scheme Members

Dear Member,

It is my honour to present this Chairperson's Report, reflecting on a year of growth, operational excellence, and a steadfast commitment to our members' health journey. The 2025 financial year was a period of consolidation and strategic expansion, ensuring Alliance-Midmed remains a beacon of stability and member-centric care.

Strong Leadership and Governance

The Scheme's progress is a direct result of the cohesive leadership provided by our Board of Trustees and our Principal Officer, Mr. PD Theron. Having completed his first full year, Mr. Theron has been instrumental in driving the Scheme forward by ensuring its strategic trajectory remains aligned with evolving industry benchmarks. Together with the Trustees, we remain dedicated to governing with the highest integrity, prioritizing your long-term interests.

Regulatory Excellence: Administration Compliance

I am proud to share a significant milestone regarding our operational standards. On 31 March 2026, the Council for Medical Schemes (CMS) approved our Certificate of Compliance with Administration Standards. As a self-administered scheme, this 36-month certification (valid until March 2029) is a powerful endorsement of our internal processes and regulatory efficiency.

Member Insights: The 2026 Member Survey

Thank you to everyone who participated in our March 2026 Member Survey. We are pleased to report that the Scheme received strong satisfaction and trust scores across the board.

We are already prioritizing areas of improvements —specifically regarding our digital tools and communication channels—to ensure our service meets your expectations.

Moving forward, we are committed to a more frequent review process.

Enhancing Support and Clinical Capacity

We continue to invest in our team to improve your experience:

- **Call Centre Growth:** An additional remote Call Centre Agent was appointed, and statistics already show a positive improvement in response times.
- **Clinical Strengthening:** In July 2025, an Enlisted Nurse joined our Family Wellness Centre, bolstering our capacity for Case Management, Health Risk Assessments (HRAs), and chronic disease support.

Membership Growth and Financial Stability

The 2025 financial year saw a positive shift in our membership profile, highlighted by a consistent increase in total membership. This growth strengthens our risk pool and reaffirms our reputation as a trusted provider. Furthermore, the 2025 external audit was successfully completed, confirming the Scheme's sound financial position and its ability to meet all future obligations.

National Health Insurance (NHI) and the Road Ahead

We continue to monitor NHI developments closely. While the legislative landscape evolves, your benefits and access to quality private healthcare remain unaffected for the foreseeable future. We will keep you informed of any regulatory changes that may impact the sector.

Closing Thanks

I extend my thanks to the Board of Trustees, Mr. Theron, and our dedicated clinical and administrative teams. Most importantly, thank you to our members for your loyalty and your honesty. Together, we are ensuring that Alliance-Midmed remains a scheme that truly listens.

Yours in health,

SD MULLER

SD MULLER

Signed by SD MULLER, muller.sharon@columbus.co.za

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Sharon Muller

CHAIRPERSON