Sizwe Hosmed Medical Scheme
Statement of Cash Flows for the year 2026

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	YTD
Cash flows from operating activities									
Cash receipts from members	119,447,337	173,802,123	118,867,097	88,770,684	40,634,360	81,564,760	63,856,494	48,164,372	**735,107,226**
Cash receipts from members and providers - other	3,339,881	48,293	6,609,603	1,633,128	2,316,778	2,418,338	2,162,212	3,650,499	**22,178,733**
Cash paid to providers and employees - Claims	(58,232,142)	(84,194,300)	(108,050,551)	(30,094,833)	(81,249,479)	(78,814,010)	(106,972,338)	(42,850,964)	**(590,458,616)**
Cash paid to providers and employees - Non-healthcare expenditure	(22,525,630)	(102,408,626)	(30,712,961)	(35,927,724)	(13,302,044)	(9,456,656)	20,109,959	(16,096,705)	**(210,320,385)**
Cash paid to members - savings plan refunds	-	-	(531,071)	(2,123,098)	(2,684,123)	-	(42,272,097)	(64,804)	**(47,675,193)**
Interest paid on lease liabilities	(85)	(126,598)	(8)	(9)	-	-	-	-	**(126,700)**
Interest received on bank account	169,250	69,522	97,877	95,255	133,805	90,116	57,915	63,707	**777,446**
Other	-	-	-	-	-	-	-	-	-
Net cash from / (used in) operating activities	**42,198,611**	**(12,809,585)**	**(13,720,015)**	**22,353,403**	**(54,150,703)**	**(4,197,452)**	**(63,057,854)**	**(7,133,895)**	**(90,517,490)**
Cash flows from investing activities									
Purchase of property, plant and equipment	79,364	69,015	77,375	72,762	79,347	76,243	77,688	59,844	**591,638**
Proceeds on disposal investments	14,139,981	66,072,920	76,511,282	18,492,336	142,033,247	26,249,727	110,660,222	27,591,465	**481,751,178**
Purchase of investments	(60,000,000)	(53,000,000)	(70,000,000)	-	(44,000,000)	(112,928,124)	(38,000,000)	(28,000,000)	**(405,928,124)**
Interest received	4,595,597	4,366,783	4,483,850	4,443,460	4,430,579	3,803,498	4,257,575	3,928,734	**34,310,076**
Dividends received	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	17,821	17,821	**35,642**
Net cash from investing activities	**(41,185,058)**	**17,508,718**	**11,072,507**	**23,008,559**	**102,543,172**	**(82,798,656)**	**77,013,306**	**3,597,864**	**110,760,411**
Cash flows from financing activities									
Other - Lease Interest	85	126,598	8	9	-	-	-	-	**126,700**
Payment of lease liabilities	(172,868)	(300,526)	(112,769)	(140,219)	(141,379)	(142,557)	(143,745)	(144,943)	**(1,299,005)**
Net cash from / (used in) financing activities	**(172,782)**	**(173,928)**	**(112,761)**	**(140,210)**	**(141,379)**	**(142,557)**	**(143,745)**	**(144,943)**	**(1,172,305)**
Net increase in cash and cash equivalents	**840,770**	**4,525,205**	**(2,760,268)**	**45,221,752**	**48,251,091**	**(87,138,665)**	**13,811,706**	**(3,680,975)**	**19,070,616**
Cash and cash equivalents as previously reported	26,727,136	27,567,906	32,093,111	29,332,842	74,554,594	122,805,685	35,667,021	49,478,727	**26,727,136**
Cash and cash equivalents at end of the period	**27,567,906**	**32,093,111**	**29,332,842**	**74,554,594**	**122,805,685**	**35,667,021**	**49,478,727**	**45,797,752**	**45,797,752**

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IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

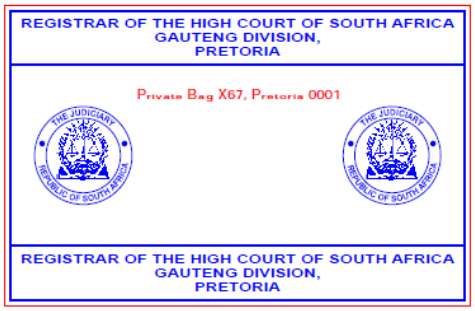
Council Plaintiff / Applicant / Appellant

and

Defendant / Respondent

Annexure 16 and More

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TRACKING REGISTER – ACTION ITEMS ARISING FOR THE TRANSITION FORUM – 17 SEPTEMBER 2026

Item No	Action	Responsible Person/s	Matters Arising / Recorded Action	Status / Due Date
1. Transition Governance, Exemption Approval and Weekly Forum				
1.1	Proceed with the transition programme and obtain clarity from CMS on exemption-approval conditions.	**Ian Fleming and Ian Fuller**	The forum confirmed that the administration and managed-healthcare exemptions permit implementation from 1 September 2026. Ian Fleming and Ian Fuller had followed up with CMS on the conditions and submitted written questions. CMS did not indicate that self-administration must stop; the Scheme may proceed with the fulfilment of the applicable conditions within the exemption period. The separate concerns linked to the new administration agreement were distinguished from the administration and managed-healthcare exemptions. Further engagement with CMS must continue until the remaining conditions and are addressed.	Proceeding from 1 September 2026 / Further CMS engagement ongoing / Complete exemption formalities within the approved period
2. Human Resources, Section 197, FTCs, Section 189 and Payroll				
2.1	Complete Section 197 consultation preparation and confirm the Scheme mandate on employment-condition variations.	**Thabang, Labour lawyers, Silindile, Matsiri, Minky**	The meeting recorded and confirmed that Section 197 consultations are to be led from the Scheme side and must identify the terms and conditions on which employees move across. The meeting recorded that the end-product of Section 197 is an agreement or individual letters/addenda confirming the employee transfer and major employment terms. The team must identify where the two organisations' employment policies vary, including leave and other benefits, and must obtain a clear Scheme mandate before consultations proceed. Consultations must be conducted by cohorts or functional areas where unique departmental issues apply.	Urgent / Next week

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2.2	Verify, audit, reconstruct where necessary, and transfer employee files in prioritised batches.	**MbalenhleAsathi, Silindile, Michael, Phoebe/ Matsiri**	The Scheme had received approximately 52 permanent-employee hard-copy files against a list of approximately 73 and 27 fixed-term files against a list of 28. The hard drive containing electronic records had been received and access provided for review. The receiving HR team must complete the reconciliation of all hard-copy and electronic records by close of business on 10 September 2026 and identify, by employee, what was received and what remains missing. The records are to be handed over as they exist; the receiving team will audit content and maintain an exception register. Missing records must be sourced from payroll and other authoritative employment records to reconstruct the file. The outstanding exceptions must be resolved during the week, and any inability to meet a forum resolution or deadline must be communicated immediately. Former-employee files and records required for litigation must follow as a later controlled phase.	Reconciliation of hard-copy and electronic records by close of business, 10 September 2026 / Resolve exceptions during the week
2.3	Draft and issue new Scheme employment contracts for all fixed-term employees; withdraw the previously issued extension letters; and finalise the Section 197 agreement and employee addenda.	**Phoebe, Silindile, Matsiri Thabang, Labour Lawyers and Functional Executives/Managers**	The forum corrected the prior action: the fixed-term extension letters were issued in error because the employees require new contracts with the Scheme rather than extensions of expired 3Sixty contracts. Phoebe is to prioritise preparation of approximately 28 Scheme contracts using the approved Scheme template, complete the drafts by 10h00/close of business on 11 September 2026, and send them to Silindile for review. The reviewed contracts are to be ready for employee signature on Monday, 14	FTC contract drafts by 10h00/close of business, 11 September 2026 / Review and signature targeted for 14 September 2026 / Section 197 agreement and addenda to follow

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			September 2026. Executives and managers must advise affected employees of the correction, recover the invalid extension letters and prepare employees to sign the new contracts. For Section 197 employees, the labour-law approach is to draft a Section 197 agreement listing transferring employees and thereafter issue addenda recording unchanged terms and any agreed variations; new contracts are not required for those employees. Authority is being arranged for Thabang and Ian Fuller to sign the FTC letters. The objective recorded was that FTC employees should not go into the weekend of 04-06 September 2026 without letters confirming that their contracts will be extended and that the formal letters are coming. Section 197 letters are expected the following week, subject to the legal and HR review.	
2.4	Compile skills information by area and define the optimal structure before any further staff-list decisions.	**Functional heads Thabang, Asathi, Dr Omar, Maphelo, Minky, Matsiri, Zaheer,**	The meeting recording confirmed that the Scheme cannot accommodate all employees coming across and that the next step must be an optimal-structure exercise by area. Thabang emphasised that no one must produce lists of people first; instead, the team must first define the optimal structure by area and function, identify what skills exist in the teams, and then decide what the structure requires. This work must cover IT, Support Services, operations, contact centre, Business Development, Clinical, MHC, Finance, Membership and Billing, Claims, Customer	Within one week / Before focused structure session

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			service, Pre-authorisation, Oncology, Pharmacy, Case management, FWA, risk and compliance.	
2.5	Settle payroll transition arrangements and EMP201 practical steps.	**Thabang, Zaheen, Asathi, Siphamandla, Ian Fuller, Silindile, Payroll Teams, Matsiri, Zaheer,**	The payroll workstream approved, in principle, the proposed implementation without waiting for the formal memorandum. September payroll will be processed through a separate Scheme company on VIP Premier using the Scheme's PAYE, UIF and SDL details; October will follow the agreed transitional arrangement, and migration to Sage 300 is targeted for November. The September employee data file was received from the 3Sixty payroll provider and reviewed with the Scheme payroll consultant. Sage must still increase the Scheme licence from approximately 60 to 150 employees, and the team must follow up until confirmed. The payroll consultant must align and validate the data for upload, while Finance and Payroll must negotiate and validate the proposed processing and release costs, including the approximately R80 042 processing charge, First setup cost and per-head release cost. EMP201 totals and statutory submissions must be consolidated correctly, and the mid-year submission remains due by 30 September 2026. 15 September all payroll matters must be in place so that employees are paid on time and without any delays.	Implementation approved immediately / September payroll through VIP Premier / Follow up Sage licence and validate costs urgently / Statutory submission by 30 September 2026 / Sage 300 migration targeted for November

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3. Infrastructure, Office Space				
3.1	Finalise the phased office move, confirm desk and furniture requirements, commence statutory works and communicate team-by-team relocation arrangements.	**Thabang, Zaheer, Matsiri, Asathi, Dr Omar, Maphelo, Regional-office leads**	The Scheme confirmed that approximately 40–50 employees can be accommodated immediately at the Waterfall office using existing workstations and temporary functional space, subject to access-control setup. The contact centre and walk-in centre, approximately 30 employees, will remain at the current premises until December while configuration and construction proceed. Maphelo, the facilities team and relevant leads must complete the desk/chair and furniture walkabout, identify assets to be moved, obtain valuation where required and finalise the number of new desks needed. The architect may commence demolition and reconfiguration once layouts and statutory requirements, including municipal approvals and compliance certificates, are addressed. Staff moves must occur in weekly batches, beginning with risk and compliance/fraud, waste and abuse and sales and marketing, followed by finance and other support teams. Managers must communicate the temporary, flexible seating arrangements and relocation dates to their teams; the move coordinator must maintain a schedule showing teams, dates and headcount.	Facilities walkabout and move plan immediate / First teams to move from the following week / Contact centre and walk-in centre remain until December / Full occupation targeted by January 2027
4. Contracts and Service Providers				
4.1	Engage critical service providers and conclude new	**Thabang, Mbale, Gert, Zaheer, Dr Omar, Asathi, Ophilia**	The meeting identified critical infrastructure and technology providers/service arrangements requiring attention, including Nova, Health-Logik,	During September / Prioritise quick transitions this month

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	Scheme contracts where possible.		Mimecast, Office 365 and other key arrangements and Software. The Curator's position is that contracts are not to be transferred; new Scheme contracts must be negotiated on similar or better terms. Service-provider engagements must be managed centrally and led by Zaheer Suleman, with functional executives included where the service directly impacts their areas, such as Nova for the contact centre and operations, Health-Logik across multiple functions, and Oracle/Chrony-Line for managed healthcare.	
4.2	Conduct trilateral engagements with each critical Service Provider to close off 3Sixty arrangements and start Scheme arrangements cleanly.	**Thabang, Zaheer, Relevant service leads**	Thabang recorded that the right approach is to hold a trilateral engagement with each service provider so that providers are not alarmed by the transition. The message must be that 3Sixty arrangements are ending; and the Scheme is stepping in, one agreement will close and a new agreement will start on a clean slate. This is required so that Service Providers understand the transition, liabilities of the past are separated from future Scheme arrangements, and the Scheme can provide CMS with clarity on contract plans and costs.	Urgent - Provider meetings to be scheduled by Zaheer & communication should be shared with Thabang.
5. Systems Continuity, Technical Remediation and Reporting				
5.1	Rebuild relationships with PBT IT and Health-Logik and maintain system continuity.	**Gert, Zaheer, Thabang, Dr Omar, PBT IT, Health-Logik**	The meeting recorded that relationships with PBT IT and Health-Logik must be salvaged in the interim because the Scheme needs them for the transition and system continuity. Gert and Zaheer	Immediate / Touch base tomorrow / Start next week

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			was asked to assist with rebuilding bridges, assessing bandwidth, lines and configuration requirements, and ensuring that the system can continue operating while the Scheme addresses the broader transition. Thabang noted that if the Nova arrangement collapses the Scheme will not be able to process, make payments or send emails, and he would contact Johan to provide assurance and oxygen to the relationship.	
5.2	Continue technical remediation on radiology tariffs, configuration and system issues.	**Gert, Dr Omar, Marius and Team**	The meeting recorded that work already underway on system priorities must NOT slow down, specifically the tariffs and radiology workstream. The Scheme is also conducting an independent audit by Marius and company on the system configuration to determine what the system can and cannot do, and to establish whether the current system is the right system for the Scheme. The meeting recorded that there are too many recurring system problems, which negatively affect provider payment timeliness and members' access to services.	Ongoing / Must pick up speed **Urgent – Gert to update Thabang**
5.3	Include Finance reporting issues in the system/reporting workstream.	**Thabang, Asathi, Siphamandla, Finance Team, Technical Team**	Asathi raised that finance also has reporting issues and requested inclusion either as a separate workstream or as part of the existing system oversight. Thabang agreed that finance must be included because the finance function is being integrated and the system reporting changes affect the finance environment.	Immediate / Include in system oversight
6. Stakeholder Communications, Market Readiness and Open Window Period				
6.1	Deploy phased communications to members,	**Communications Team, Dudu & Team, Nomsa, Gillian,**	The meeting recorded that the communications and Stakeholder Teams can now proceed. A phased communication approach must	Start today - Deploy tomorrow

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	employers, brokers, providers and other stakeholders.	**Thabang to oversee communications**	commence immediately, with website communication as the central touch point and stakeholder communications deployed from 04 September. Stakeholders identified included Members, Employers, Brokers, Provider Groups, SPNs, Hospital Groups, switching houses, Oncology practices, Radiology and other Provider cohorts not covered under SPNs or Hospital Groups. Targeted engagement must be held with sensitive hospital groups and other key partners rather than only sending written communication.	Thabang, Dr Omar, Dudu, Gillian, Nomsa to action accordingly.
6.2	Arrange broker webinar and prepare provider and employer communications.	**Thabang, Dudu, Nomsa, Gillian Broker and Provider Teams**	Thabang requested a broker webinar to sensitise brokers, together with separate communications for providers and employers. The communications must give stakeholders assurance regarding the transition and must support open-period readiness. Brokers and other stakeholder-facing teams must be equipped to spread the word and answer questions arising from the transition and market-facing activity.	Immediate - In preparation for open window period
7. Benefit Design, CMS Submission and Product Launch				
7.1	Hold a full benefit-design workshop with actuaries Clinical and the Operational team before CMS submission.	**Thabang, Ian Fuller, Dr Omar & Team GLM Actuaries, Prof Marx & Samantha, Dudu & Team, Sicelo, Gillian, Nomsa, Maphelo**	The meeting recorded that the full team must review and interrogate the benefit-design work before it is submitted to CMS and before the 1 October open period. Thabang indicated that the Actuaries may have done the technical work, but the people who sell the product, interface with members and launch the product must be exposed to the same	Next week / Before CMS submission and 1 October open period The Curator's office/Thabang will confirm the date of the meeting with GLM.

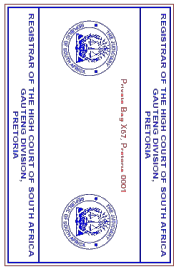
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			information and must meaningfully engage with it. The workshop must explain what changes were made, the rationale, how the options compare to market, what benefit realignments were done, and whether any value can still be added before final submission.	
7.2	Confirm launch dates and align product, pricing, market and stakeholder readiness.	**Thabang, Dr Omar, Dudu & Team, Nomsa, Gillian, Asathi, Siphamandla.**	The meeting recorded that the benefit-design workshop must also confirm launch dates. The Scheme is under pressure because the open period starts on 1 October, and the team must be aligned before market-facing activity begins. The meeting members agreed to have the launch on 29 September 2026, will be managed by Dudu and her Team with the help of Nomsa. The discussion noted that the plan structure is largely being retained, with smarter benefit reallocation and value adjustments being considered, and that Essential Copper may find renewed life through the proposed student cohort opportunity.	Next week / Before open period
8. Finance Workstream, MSA, Billing and SGM Readiness				
8.1	Hold finance workstream session covering MSA, billing, petrol cards and resource replacement matters.	**Thabang, Asathi, Siphamandla, Finance, Relevant HR and Operations Representatives**	A finance workstream session must be held on Monday 07 September 2026, with timing to be confirmed. The discussion specifically identified the need to bring Asathi up to speed on the finance workstream, including MSA matters, membership and billing, petrol cards for CLOs, possible fast-tracking of card arrangements, and resource replacement issues linked to Office 365 and finance/regulatory requirements. Thabang	07 September - Time to be confirmed

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			noted that Finance, HR and Operational matters overlap in this workstream.	
8.2	Ensure SGM roadmap, financial statements and member-notice requirements remain on track.	**Thabang, Cheryl, Ian Fuller, SGM Task Team,**	The meeting recorded that the SGM scheduled for 14 November remains important because financial statements and related matters must be provided. The discussion noted that this will not be an elective SGM because, although the court order requires an elective SGM within 12 months of curatorship, that is not practical with the current transition. The SGM roadmap and plan are being worked on by the task team, and member communications/notice must go out in due course. Asathi and Cheryl were reminded that the audit/financial-statement deliverables remain a key deliverable for Ian.	Ongoing / SGM on 14 November



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IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

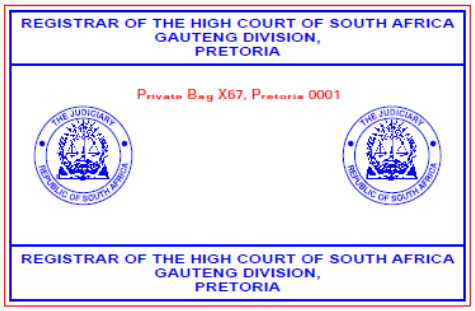
Council Plaintiff / Applicant / Appellant

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Defendant / Respondent

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Registrar of Pretoria , Gauteng Division,Pretoria

SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

25 September 2026

Dear Valued Stakeholder,

Re: Curator's update

As part of our commitment to keeping stakeholders updated on Sizwe Hosmed's curatorship journey, we are delighted to announce that the scheme is under self-administration from 1 September 2026.

Self-administration represents a key milestone in our ongoing effort to return the scheme to its rightful place as a vital player ensuring access to healthcare services for South Africa's working people.

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It creates an opportunity to strengthen our relationships with you, our valued stakeholders and deliver a more connected, responsive and accountable scheme.

The shift to self-administration is expected to improve accessibility, accountability and clinical communication, while strengthening claims management, issue resolution and personalised support. These improvements will sustain the service enhancements we are already delivering, and create a more responsive experience for members, employers, brokers, healthcare providers and other stakeholders.

Our progress year to date

The curatorship process has focused on ensuring the strength and sustainability of core areas that are fundamental to the scheme's success:

- The solvency of the scheme as at the end of August 2026 was sitting at 40% - well above the minimum statutory level, with reserves standing at R440 million.
- The number of principal members is 8 662, with total beneficiaries sitting at 17 394.
- Member service has been strengthened through the new administration model, which is designed to improve access to care, streamline billing and claims processes, and provide members with a more seamless service experience.
- The scheme is currently processing the payment of claims on a weekly basis at an average rate of approximately R14 million. The refund of member savings accounts has reached R100 million, with the remaining balance requiring the update of member banking details. We have embarked on a drive with brokers, employers and unions to obtain updated banking details for the remaining amount that is owing to members.

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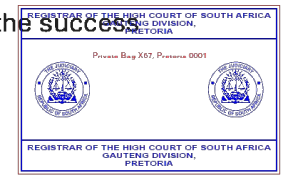
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- Governance has been strengthened by restoring the key mechanisms that support effective, accountable and transparent administration, including the reinstatement of key governance committees. At the conclusion of administration, the curator team will appoint a new Principal Officer, and members will elect a new Board of Trustees. This Board will be critical to the effective functioning of the scheme.

Engagement

As part of our commitment to transparency, collaboration and communication, we held webinars with employers and brokers last week. The curator team is also continuing direct engagement with major employers, broker groups, unions and healthcare providers through roadshows across South Africa. The feedback from these engagements is critical to the success of the curatorship process.



Next steps

Our ambition is to increase the number of principal members to between 12 000 and 15 000 in the upcoming open period, as the scheme becomes increasingly robust and attractive to new members.

As part of these efforts, we are excited to be launching our 2027 product portfolio on 29 September. We invite you to join us as we announce this important new offering for 2027. Details of the launch event are available on our website.

As a result of the move to self-administration, curatorship is now projected to end in September 2027, subject to the required regulatory and governance processes. We will continue engaging with the Council for Medical Schemes as the scheme continues to progress toward a full exit of curatorship.

We are confident that with the strong team committed to exceptional customer service, renewed governance mechanisms and an improved liquidity position, Sizwe Hosmed is well positioned to deliver on its promise as the fund which offers ***Benefit Value for Your Money.***

We remain available to answer any questions you may have on the process, and our plans for the scheme.

Regards

Sizwe Hosmed Communication Team

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CASE NO: **2025-150109**

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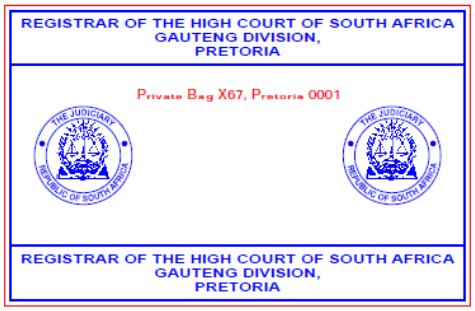
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Defendant / Respondent

Annexure 16 and More

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Registrar of Pretoria , Gauteng Division,Pretoria

"FA33"

IN THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION, PRETORIA

Case No: 2025-150109

In the application of:

IAN BRYCE FLEMING N.O. *(in his capacity as curator of Sizwe Hosmed Medical Scheme)*	**Applicant**
and	
THE REGISTRAR OF MEDICAL SCHEMES	**First Respondent**
SIZWE HOSMED MEDICAL SCHEME (IN CURATORSHIP)	**Second Respondent**
THE INDIVIDUALS LISTED IN ANNEXURE "FA5"	**Third to Thirteenth Respondents**

In re:

THE REGISTRAR OF MEDICAL SCHEMES	**Applicant**
and	
SIZWE HOSMED MEDICAL SCHEME	**Respondent**

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA GAUTENG DIVISION, PRETORIA

NOTICE TO MEMBERS OF SIZWE HOSMED MEDICAL SCHEME (IN CURATORSHIP)

Application to the High Court to extend the curatorship by a further twelve month period

---

Date of publication of this notice	[●] October 2026
Last day to apply to be heard	[●] 2026, being fifteen court days after publication (see paragraphs 19 to 21 below)
Where to read the court papers	www.sizwehosmed.co.za under "Member Communication" (see paragraphs 16 and 17 below)

WHY YOU ARE RECEIVING THIS NOTICE

1 You are a member of Sizwe Hosmed Medical Scheme ("the Scheme"). The High Court in Pretoria placed the Scheme under curatorship by an order dated 3 September 2025, which it confirmed on 9 October 2025. The court appointed Ian Fleming as curator on 11 February 2026.

2 On [•] October 2026 the curator, with the agreement of the Registrar for Medical Schemes, launched an application to ask the High Court to extend the curatorship for an additional twelve month period. This notice tells you what specifically the curator has asked for and why, what will happen next, and how you may be heard if you wish to be.

WHAT THE COURT ORDER REQUIRED

3 The curatorship order gave the curator an initial period of twelve months, to 3 September 2026, to do three things: i) to report every month to the Registrar for Medical Schemes on the steps that the curator is taking to restore the financial, administrative and operational health of the Scheme; ii) to report, before the end of the initial twelve months, to the Registrar and the Scheme on the curatorship and on whether it should continue; and iii) to call a special general meeting at which members elect a new board of trustees in the event that the curatorship was not to continue.

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

4 The monthly reports have been delivered. The twelve months have passed. But the election has not been held, and the Scheme still has no elected board. This is because the curator, with the approval of the Registrar, seeks to extend the curatorship for an additional twelve month period.

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GAUTENG DIVISION,
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WHY THE ELECTION HAS NOT BEEN HELD

5 When Ian Fleming took office in February 2026, five of the twelve months had already gone. The Scheme had lost two thirds of its members. Its 2023 and 2024 financial statements had not been finalised. It depended entirely on an outside administrator, 3Sixty Health, which kept the member register and ran every channel through which members are reached. My team planned to hold the election in September or October 2026.

6 In July 2026, 3Sixty Health told the curator that it was in financial distress and could not carry on. The Scheme had no other administrator, and some 18 000 beneficiaries whose claims had to be paid. With the approval of the Council for Medical Schemes, the Scheme took over its own administration on 1 September 2026. Claims have been paid every week throughout.

7 The curator cannot responsibly pass the reigns of control and leadership onto a newly elected board of trustees now, for five main reasons.

7.1 The Scheme is in the middle of the move to self-administration. By 31 October 2026, it must give the Registrar a costed plan for permanent administration. By 30 April 2027, it must be accredited as its own administrator or have appointed an accredited administrator.

7.2 The member register is being verified. The contact details of many members are incomplete or out of date. A fair ballot needs a register that reaches every member.

7.3 The membership is about to change. In the open period, from 1 October to 31 December 2026, members may leave and former members may return. A board elected in November 2026 might not represent the members of 2027.

Page 2 of 5

7.4 An election under the Scheme's rules takes about five months. It needs an independent electoral body, a call for nominations, the vetting of every candidate, a ballot of every member and an independently verified count. None of this is in place.

7.5 The curator has taken material steps to restore the financial, administrative and operational health of the Scheme. Whilst undergoing these changes, the Scheme is not in a position to be handed over to a newly elected board of trustees just yet.

8 The Registrar of Medical Schemes, who obtained the curatorship order, supports the application to extend the curatorship. On 2 October 2026 the Council for Medical Schemes directed the curator to bring it.

WHAT THE CURATOR HAS ASKED THE COURT TO DO



9 The curator has asked the High Court to:

9.1 extend the twelve months in paragraphs 9.4, 9.5 and 9.6 of the curatorship order to twenty-four months, so that the period ends on 3 September 2027;

9.2 condone, that is to excuse, any non-compliance with the deadlines stipulated in the curatorship order which are not material;

9.3 treat the monthly reports delivered since 3 September 2026 as reports under the order as extended; and

9.4 allow the Registrar or the curator to return to the Court on the same papers if any term of the order cannot be met.

10 If no one opposes the application, the curator has asked for no order as to costs. If it is opposed, the curator has asked that the party opposing it pay the costs of the opposition.

WHAT THE APPLICATION DOES NOT DO

11 It does not change your benefits, your contributions or your cover. Claims will continue to be paid as they are now.

12 It does not decide whether the Scheme should have been placed under curatorship. The former trustees have appealed against the confirmation of the curatorship order. The Full Court is due to hear that appeal on 17 February 2027. This application does not affect it.

13 It does not permanently fix the length of the curatorship. The Court may end the curatorship at any time if good cause is shown, and the Registrar may ask it to do so.

THE MEETING ON 14 NOVEMBER 2026

14 Notice of the special general meeting on 14 November 2026 will be given separately. At that meeting, the 2023 and 2024 audited financial statements will be tabled, and you will be given a full account of the Scheme's finances, its membership, the move to self-administration and this application. You may table motions and put questions. It is not the election meeting.

Page 3 of 5

WHERE TO READ THE COURT PAPERS

15 The notice of motion, the curator's founding affidavit with its annexures, and the confirmatory affidavits may be read on the Scheme's website at www.sizwehosmed.co.za under "Member Communication". Any further affidavits filed in the application will be added there.

16 You may also ask for a copy, in hard copy or by email. Ask at the Scheme's registered office, Waterfall Office Park, 1 Bekker Road, Vorna Valley, Midrand, during office hours, or write to curatorship@sizwe-hosmed.co.za.

HOW TO BE HEARD IF YOU WISH TO BE HEARD

17 You do not have to do anything. Your membership and your benefits are not affected by this application, whatever its outcome.

18 If you want the Court to hear your views, whether you support the application or oppose it, you must apply to the High Court for leave to intervene in the application. You must do so within fifteen court days of the date of publication of this notice, that is by [●] 2026. Court days are Mondays to Fridays, excluding public holidays.

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REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA GAUTENG DIVISION, PRETORIA

19 An application for leave to intervene is made by notice of motion, supported by an affidavit. The affidavit should say who you are, that you are a member of the Scheme, and what you wish to say to the Court. The application must be:

19.1 filed with the Registrar of the High Court, Gauteng Division, Pretoria, under case number 2025-150109;

19.2 delivered to the curator's attorneys, Fluxmans Inc, at the address at the end of this notice; and

19.3 served on the other parties to the application, whose addresses appear in the notice of motion.

20 You may act in person or through an attorney. You are encouraged to take legal advice before you apply, including about costs (see paragraph 10).

21 If the application is not opposed, it will be heard on [●] 2026 at 10h00. If it is opposed, the Court will allocate a date for the hearing and the curator will ask for the application to be heard as soon as possible.

22 Members will be informed of the outcome of the application within five court days of the Court's order, in the same way as this notice.

QUESTIONS

23 Questions about this notice may be sent to the Scheme by email to curatorship@sizwe-hosmed.co.za or by telephone on 0860 100 871. Court papers must be delivered to the attorneys at the address below.

IAN BRYCE FLEMING
Curator: Sizwe Hosmed Medical Scheme (in curatorship)
[●] October 2026

Page 4 of 5

Attorneys for the curator
FLUXMANS INC
Illovo Corner, 24 Fricker Road, Illovo, Johannesburg, 2196
Tel: 011 328 1814 | Email: bduma@fluxmans.com / carends@fluxmans.com
Ref: BD/CA/pl/156177 (Mr B Duma / Ms C Arends)
c/o Friedland Hart Solomon & Nicolson
Monument Office Park
Block 4, 3rd Floor,
79 Steenbok Avenue,
Monument Park
Pretoria
Email: painter@fhsn.co.za/ loraine@fhsn.co.za



COURT ONLINE COVER PAGE

IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

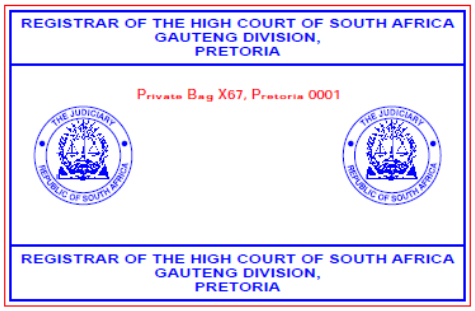
Council Plaintiff / Applicant / Appellant

and

Defendant / Respondent

Annexure 16 and More

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Registrar of Pretoria , Gauteng Division,Pretoria

SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

We understand that change may bring questions.

We know that you may have questions about what the transition to self-administration means for you. We're committed to keeping you informed every step of the way. To this end, we plan to hold a Special General Meeting (SGM) later this year on a date to be confirmed. The aim will be to update members and other stakeholders on progress made over the past year and what is in store for 2027.

We will provide you with the information you need, communicate important updates clearly and ensure that you know where to turn should you need assistance.

The transition to self-administration is about building a stronger foundation for the future that enables us to take greater ownership of your experience and continuously improve the way we serve you.

We're Here. We're Operating. And We're Enhancing the Way We Serve You.

Sizwe Hosmed Communication Team

I'm here to help you.

Click here to Download

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GAUTENG DIVISION,
PRETORIA
Private Bag X67, Pretoria 0001
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

COURT ONLINE COVER PAGE

IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

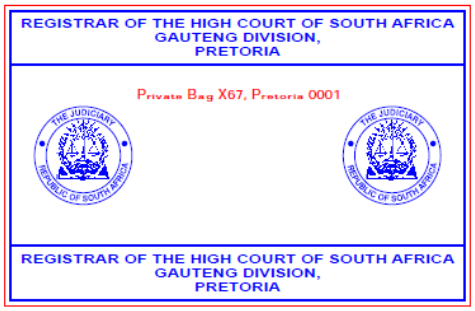
Council Plaintiff / Applicant / Appellant

and

Defendant / Respondent

Annexure 16 and More

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Registrar of Pretoria , Gauteng Division,Pretoria

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Tuesday, 03 February 2026 17:10
To: Gert Botha; Edith Hlabane
Cc: Lebo Mpakati; Kutlwano | Curator; Gillian Teixeira; Minki Rasenyalo
Subject: Cancer day comms

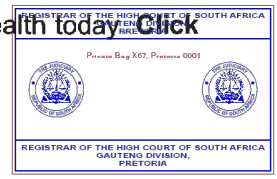
Hi team

Please send this comms tomorrow for cancer day to members

.....
.....
Dear Valued Member ,

Early detection saves lives. Know the signs, manage your risk, and take control of your health today. **Click here** https://youtube.com/shorts/h10cX11wWrA?feature=share

Your Choice For Quality Care!



Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Friday, 06 February 2026 08:11
To: Edith Hlabane; Gert Botha
Cc: Lebo Mpakati; Kutlwano | Curator; Dr. Zaheen Omar
Subject: SMS's to MEMBERS

Hi colleagues

Kindly see below 2 SMS to go out next week

First one must go out Monday and the other Wednesday

.....

.....

Dear Valued Member,

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
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PRETORIA
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PRETORIA

New year, better health. Start strong with a wellness check-up and stay ahead of preventable illness. **Click here** https://sizwehosmed.co.za/downloads/Start%20the%20year%20with%20a%20wellness%20check.png?_t=1770297447

Your Choice For Quality Care!

.....

.....

Dear Valued Member,

No surprises at your next eye test. Follow the right steps and avoid unnecessary co-payments. **Click here** https://youtu.be/3aWHCe9rajc

Your Choice For Quality Care

Thank you

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Friday, 06 February 2026 08:29
To: Edith Hlabane; Gert Botha
Cc: Lebo Mpakati; Kutlwano | Curator; Dr. Zaheen Omar
Subject: Issue 1 2026 Member Newsletter
Attachments: SH-Member Newsletter Issue 1 - 2026.pdf

Hi colleagues

Please see the link for the 2026 Issue 1 Newsletter for distribution to members **today** via email and SMS

https://sizwehosmed.co.za/member-newsletter-issue-1-2026/

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Regards

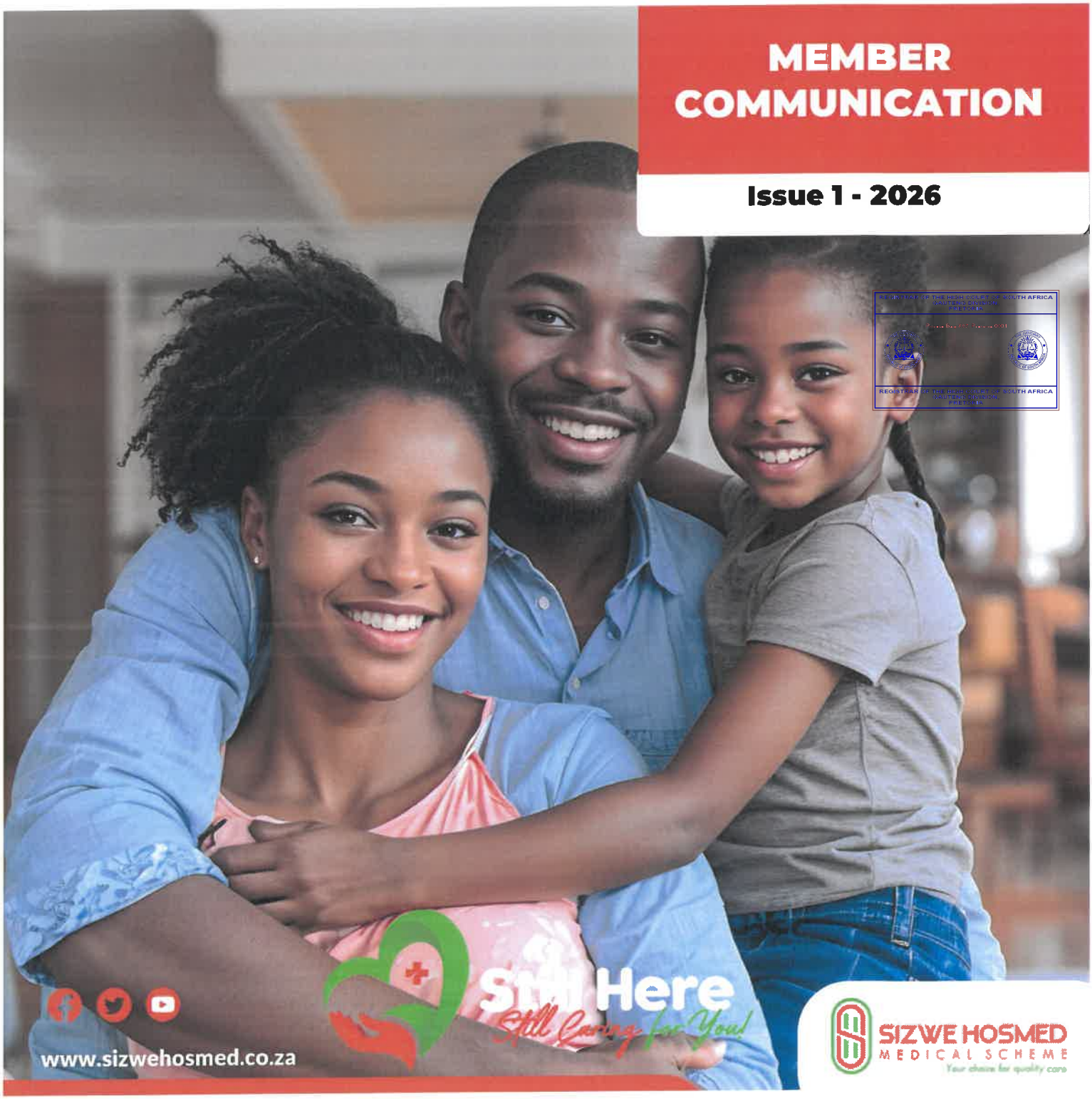
Nomsa Radebe
Manager: Brand and Stakeholder Relations

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa
+27 11 298 1500
nomsa.radebe@sizwe-hosmed.co.za
www.sizwehosmed.co.za



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Sizwe Hosmed Medical Scheme is an Open Medical Scheme registered in accordance with the Medical Schemes Act (131 of 1998) in South Africa with the Council for Medical Schemes (CMS).
Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa


MEMBER
COMMUNICATION
Issue 1 - 2026
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Still Here
Still Caring for You!
www.sizwehosmed.co.za
SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care



WELCOME

Welcome to our first edition of the new year. We thank you for placing your trust in us. We also welcome new members to the Sizwe Hosmed family.

This year, our focus remains on strengthening the Scheme and supporting you with reliable healthcare benefits.

In this edition, we share updates on our improving solvency position, reflecting the progress made in building a stronger and more sustainable Scheme.

You will also find practical guidance on using your benefits wisely, our Hospital at Home Programme, and cancer benefits designed to support you through every stage of care.

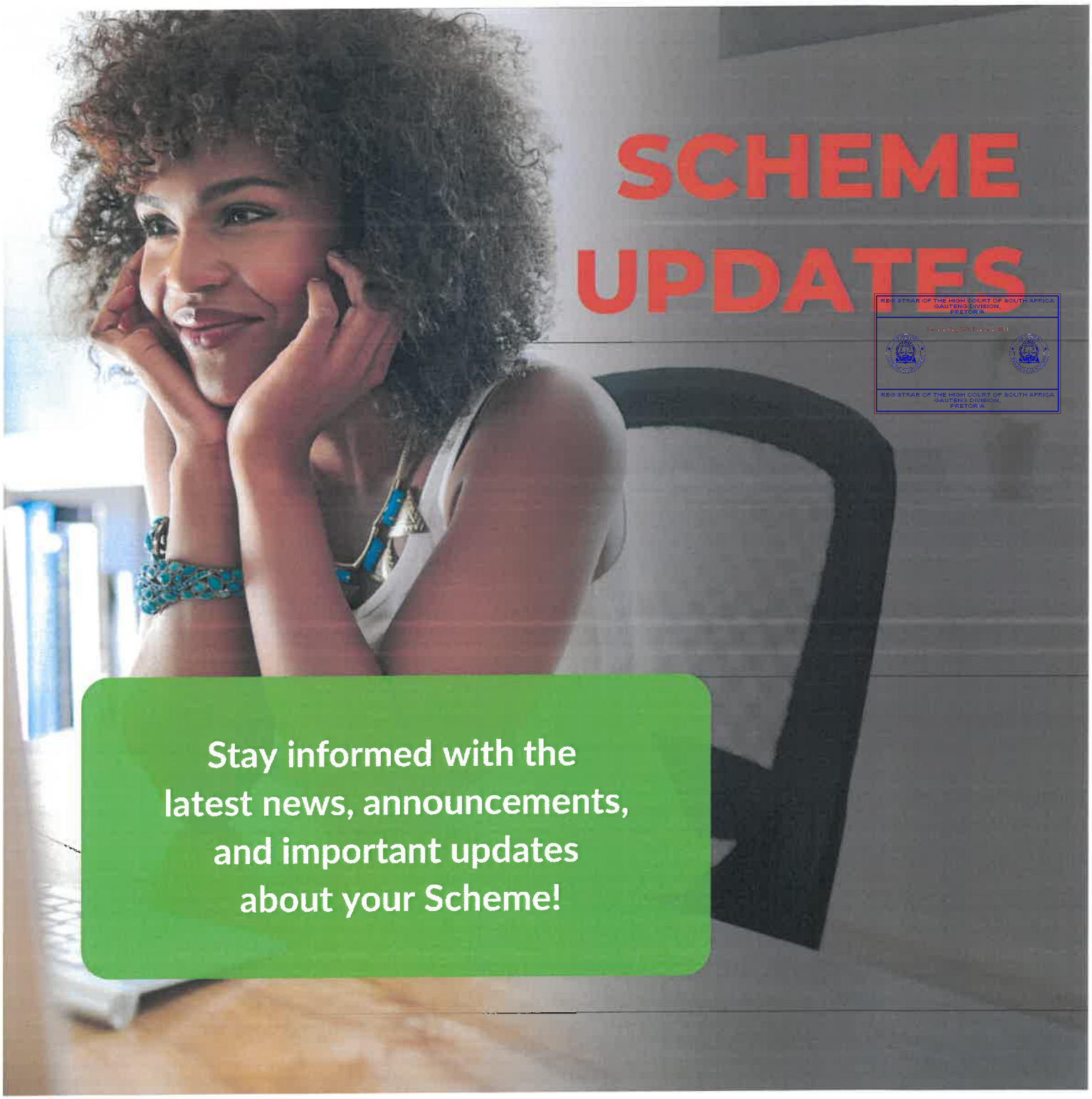
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Our health and wellness section highlights oral health and its link to cancer risks, reinforcing the importance of prevention and early detection.

We hope this edition empowers you with knowledge and confidence as you navigate your healthcare journey this year.

Here's to a healthier, more informed year ahead with Sizwe Hosmed.

Lebogane Mpakati
Curator - Sizwe Hosmed



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OUR SCHEME IS TURNING THE CORNER

Great news! We are happy to announce that our Scheme's solvency now stands at **20%**, a significant improvement from **6%** at the end of December 2025.

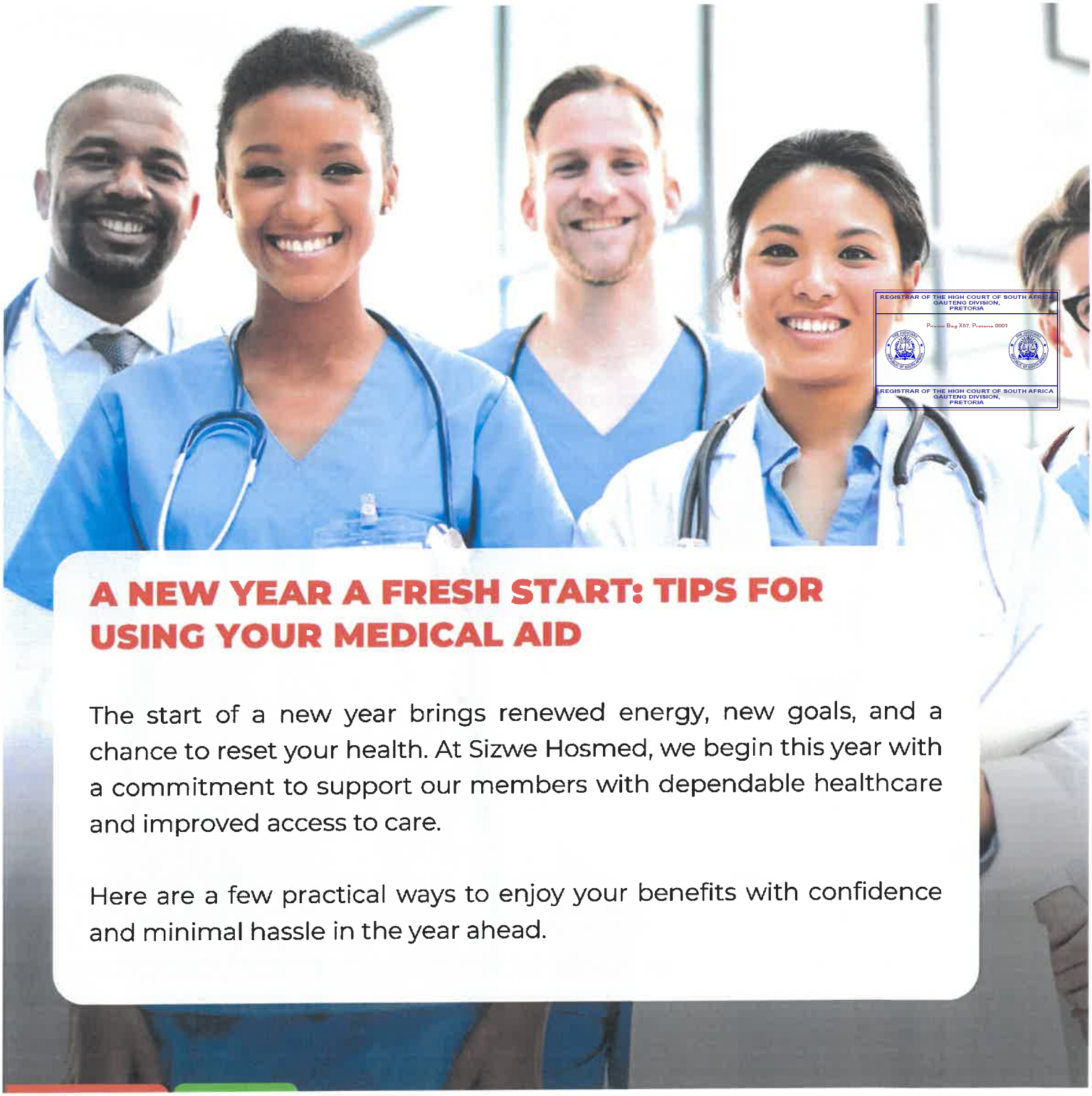
Why is this good news?

Improved solvency is important because it shows that our scheme is financially strong and able to meet its commitments to you, our members. Good solvency means Sizwe Hosmed **has enough reserves** to pay hospitals, doctors, and other healthcare providers. This financial stability protects you from disruptions in care and should give you confidence that your Scheme will support you when you need it most.

This improvement will allow us to put a renewed focus on our long-term planning - negotiate stronger provider relationships, invest in better services, and focus on improving your overall member experience.


WELCOME
TO THE NEW YEAR
Ready to make 2026 your strongest, healthiest year yet? At Sizwe Hosmed, we're here to support every step of your journey. Let's make wellness a priority.
Here's to a healthier, stronger 2026 with Sizwe Hosmed!
Still Here
Still Caring for You!


SCHEME
BENEFITS
Understand what your benefits include and how to make the most of them when you need care.

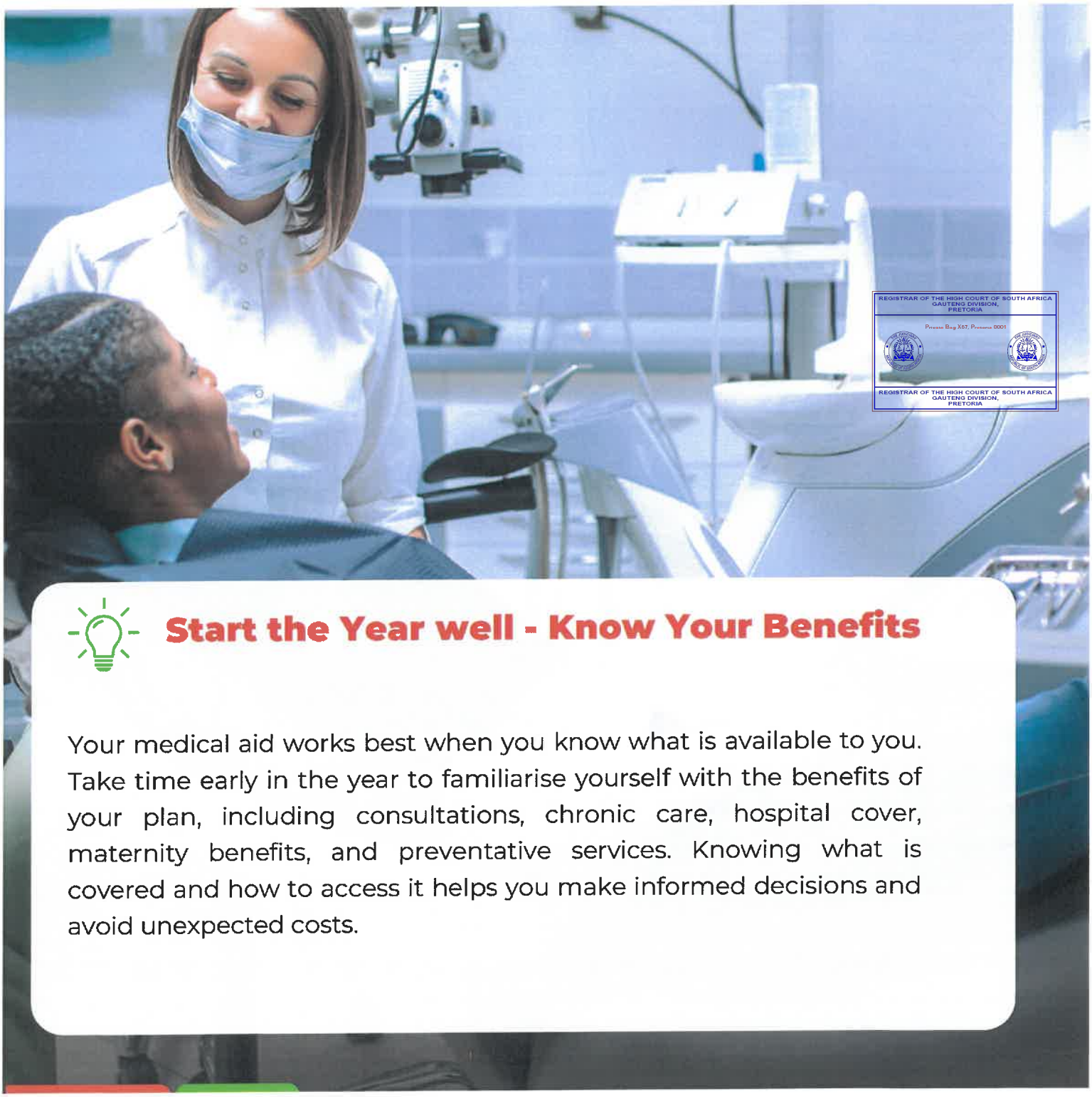


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A NEW YEAR A FRESH START: TIPS FOR USING YOUR MEDICAL AID

The start of a new year brings renewed energy, new goals, and a chance to reset your health. At Sizwe Hosmed, we begin this year with a commitment to support our members with dependable healthcare and improved access to care.

Here are a few practical ways to enjoy your benefits with confidence and minimal hassle in the year ahead.



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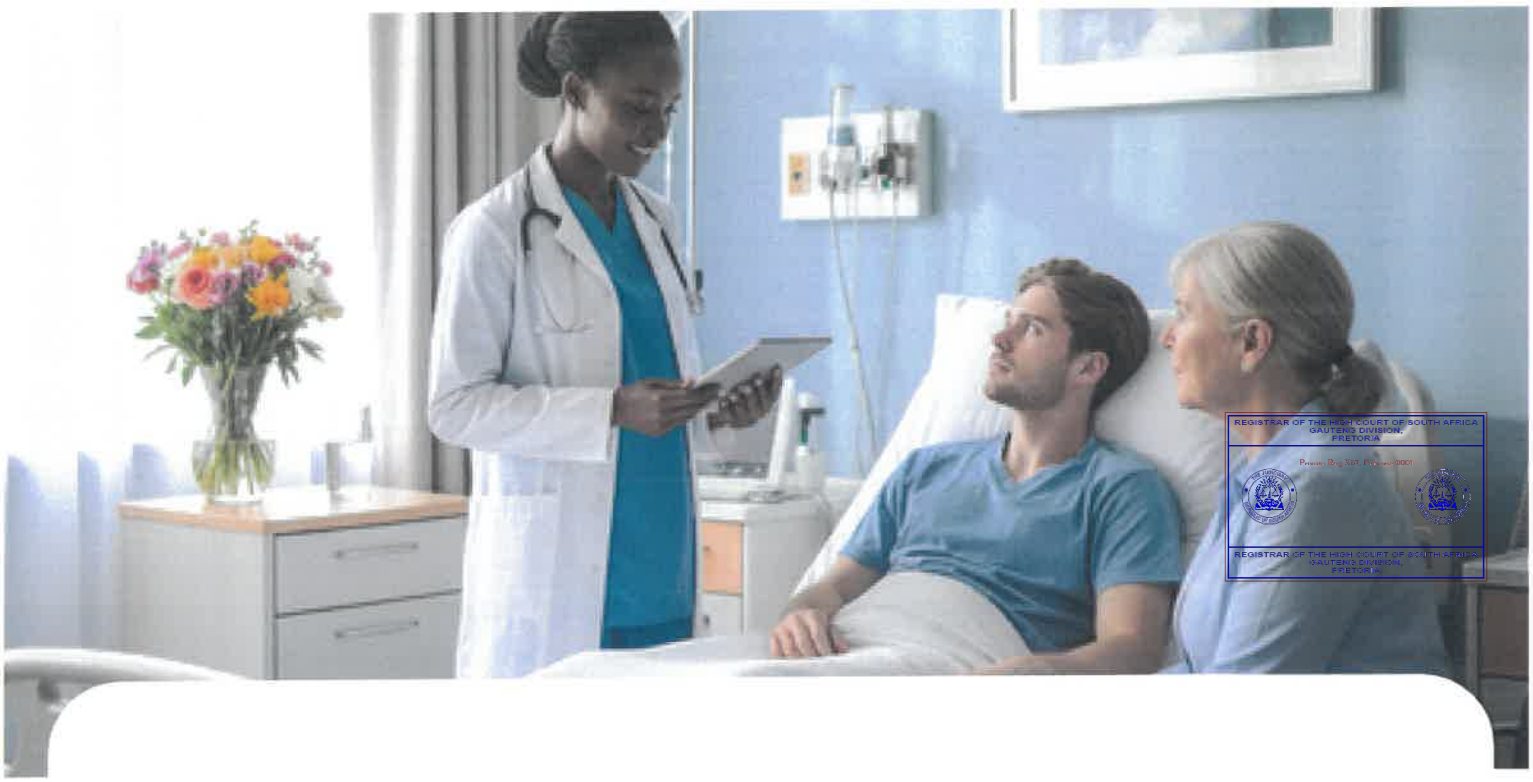
Start the Year well - Know Your Benefits

Your medical aid works best when you know what is available to you. Take time early in the year to familiarise yourself with the benefits of your plan, including consultations, chronic care, hospital cover, maternity benefits, and preventative services. Knowing what is covered and how to access it helps you make informed decisions and avoid unexpected costs.



Use Preventative Care Benefits

Prevention is one of the most valuable aspects of medical aid, yet it is often overlooked. Routine check-ups, health screenings, and early consultations can detect potential issues before they become serious. This not only protects your health but can reduce the need for more complex treatment later on.



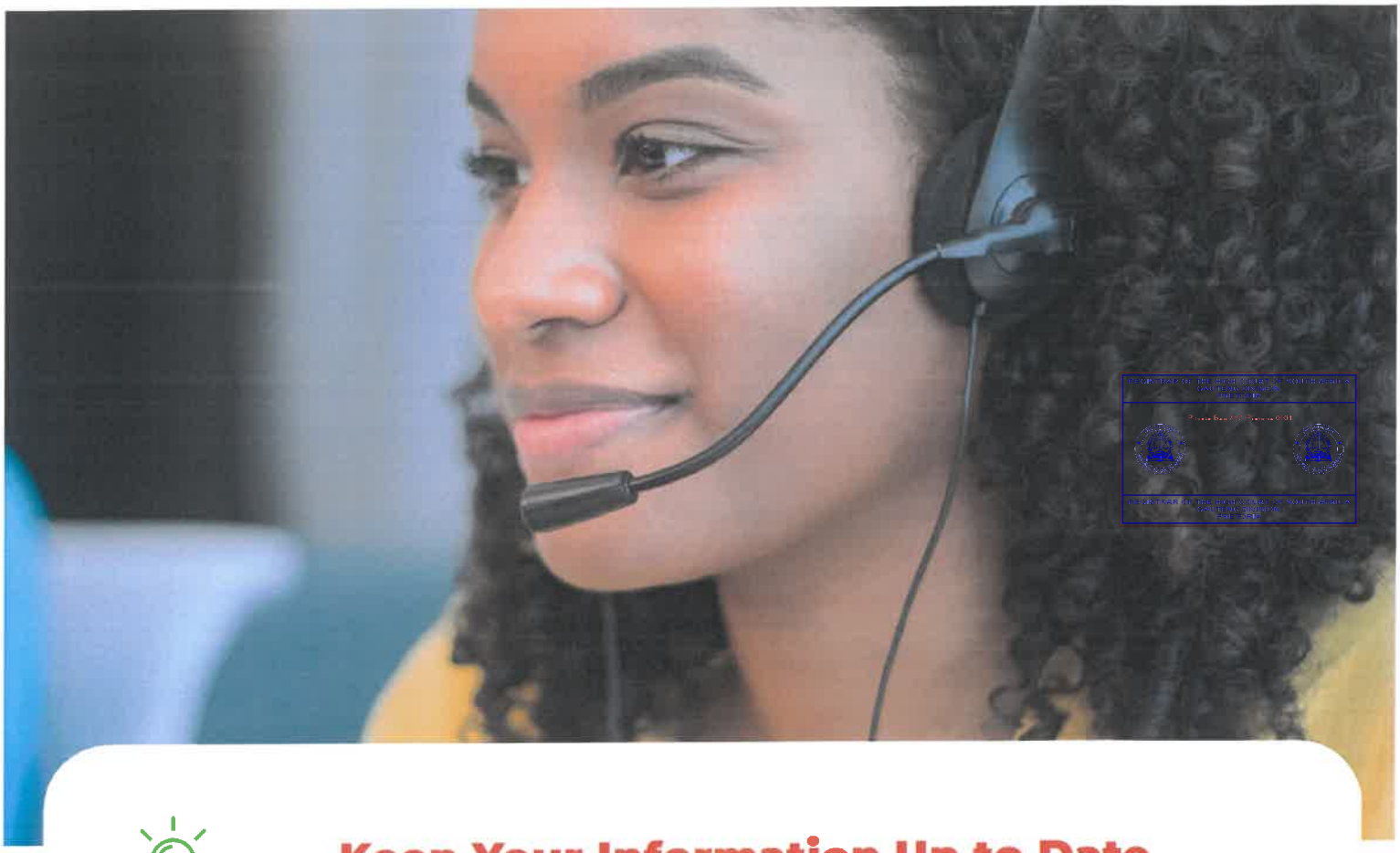
Choose the Right Care

Understanding where to go for care can help you avoid delays and unnecessary costs. For everyday health concerns, starting with a general practitioner is often the most efficient approach. Your GP can assess your condition and refer you to a specialist if needed.



Understand Emergency Care

For emergencies, always seek immediate care at the nearest emergency facility. Knowing the difference between routine, urgent, and emergency care ensures that you receive appropriate treatment without complications of authorisations or claims.



Keep Your Information Up to Date

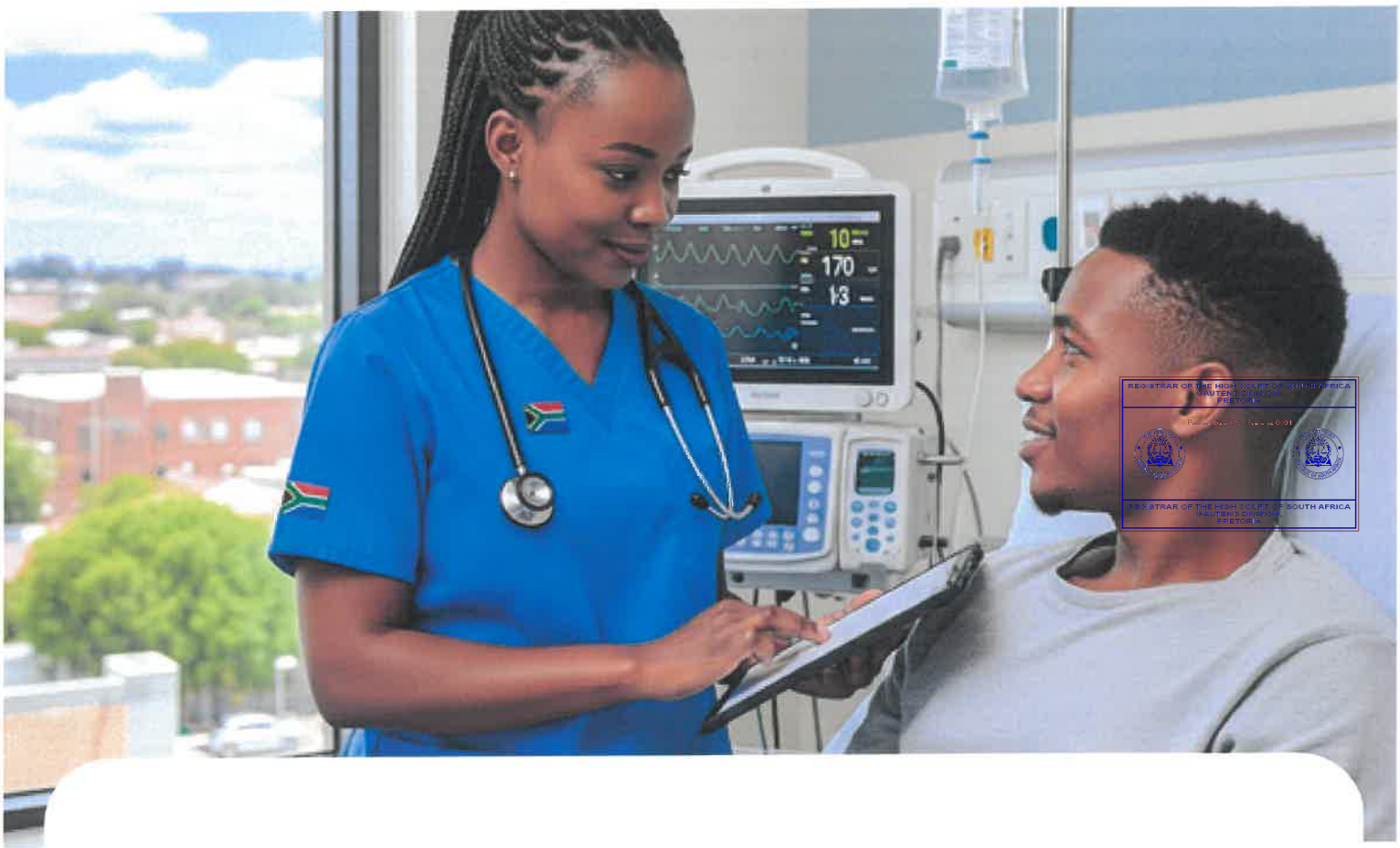
Simple administrative details can have a big impact on your healthcare experience. Ensure that your personal information, dependants, and contact details are correct and up to date. Accurate information also ensures that important communications from the Scheme reach you when you need them.

Remember to add your new born baby as a dependant within the specified period to avoid complications when they need care.



Register for Healthcare Programmes

Sizwe Hosmed offers several healthcare programmes designed to support members with specific health needs, including chronic conditions, maternity care, and wellness support. These programmes provide coordinated care, guidance, and monitoring to help you manage your health more effectively.



Plan Ahead for Hospital Care

If you are scheduled for a hospital procedure, planning ahead can help everything run smoothly. Confirm hospital networks, obtain pre-authorisation where required, and understand what to expect in terms of benefits.



HPV VACCINATION

Protect Their Future Today

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HPV Vaccination helps prevent cancers later in life. Speak to your healthcare provider and use your Sizwe Hosmed benefits.



HOSPITAL-LEVEL CARE RIGHT AT HOME

Did you know that some hospital care doesn't always require a hospital bed? Sizwe Hosmed's Hospital at Home Programme offers qualifying members a safe, convenient, and patient-centred alternative to traditional hospital admission – all from the comfort of home.



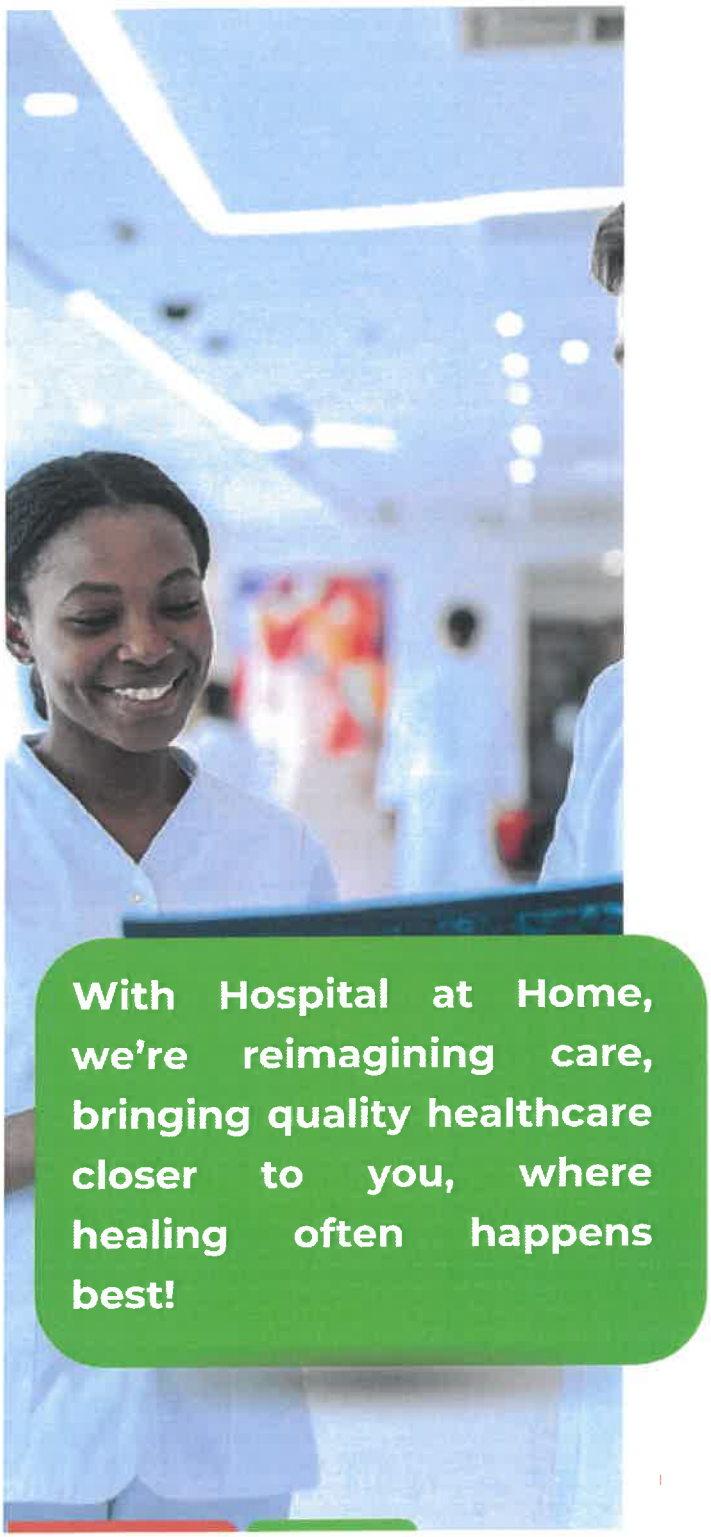
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This innovative programme allows members to receive **acute**, **hospital-level care at home**, with the same clinical care and professional support they would receive in a hospital setting. It is designed to promote comfort, recovery, and peace of mind while maintaining high standards of care.

Care Provided at Home

- Intravenous infusions
- Wound care
- Home ventilation support
- Post-hospital and post-operative care
- Wellness screening services

Depending on the condition and clinical needs, a range of services can be delivered at home



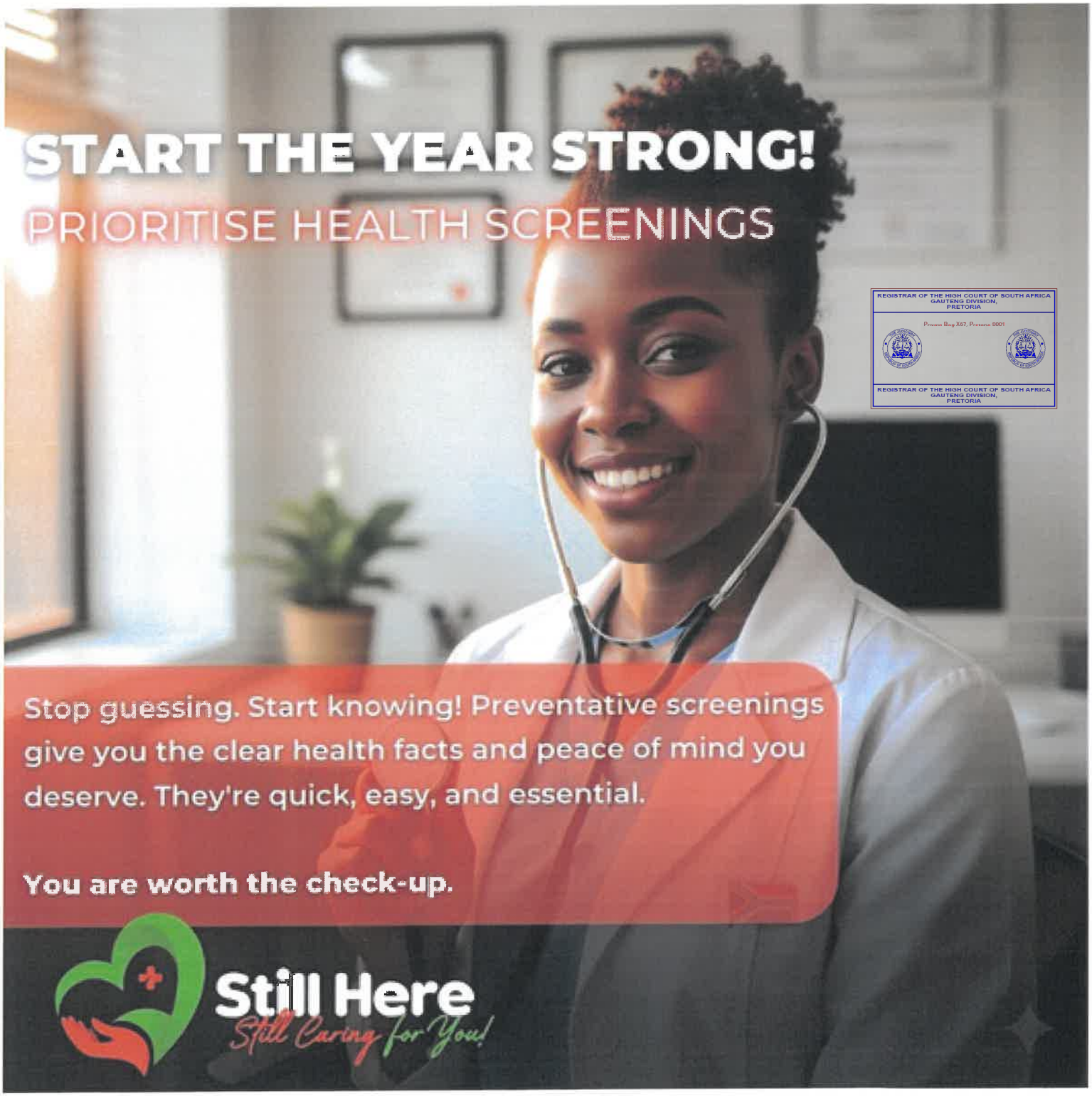
Who Can Benefit?

- Medically stable members who can be safely treated at home
- If your condition meets the Scheme's funding rules
- If your treating doctor confirms that home-based care is appropriate
- If your home meets basic requirements such as hygiene, space, electricity, and communication access

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How the Programme Works?

A request for hospital admission may be converted to home-based treatment. Care is delivered by qualified healthcare professionals, including nurses and allied health workers, who come directly to your home and provide ongoing clinical support.


START THE YEAR STRONG!
PRIORITISE HEALTH SCREENINGS
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Stop guessing. Start knowing! Preventative screenings give you the clear health facts and peace of mind you deserve. They're quick, easy, and essential.
You are worth the check-up.
Still Here
Still Caring for You!



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PRETORIA

EARLY DETECTION SAVES LIVES

Cancer Awareness Day is a powerful reminder that early detection, prevention, and timely treatment can save lives. Sizwe Hosmed is committed to supporting our members at every stage of their health journey by making essential cancer-related care accessible.

We offer benefits for key screening tests that help detect cancer early, when treatment is most effective. These include skin checks, lung and colon cancer screening, mammograms for breast cancer, and prostate screening for men.





We also offer HPV vaccination, an important preventive measure that helps protect against cancers such as cervical cancer.

By prioritising regular screenings and preventive care, members can take proactive steps towards better health and peace of mind.

Sizwe Hosmed encourages members to use their screening benefits and take control of their health.

CLICK FOR MORE





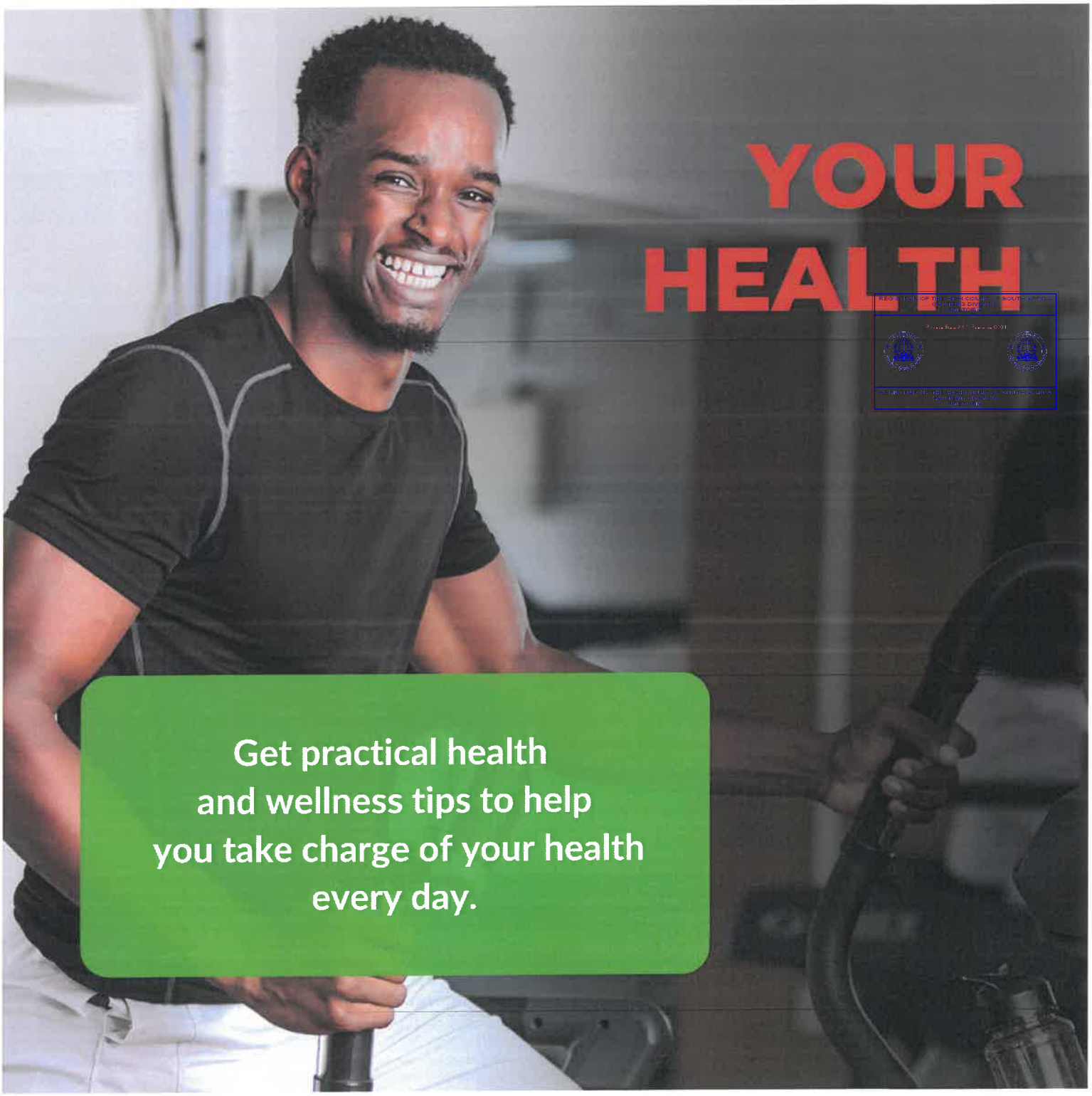
We also offer HPV vaccination, an important preventive measure that helps protect against cancers such as cervical cancer.

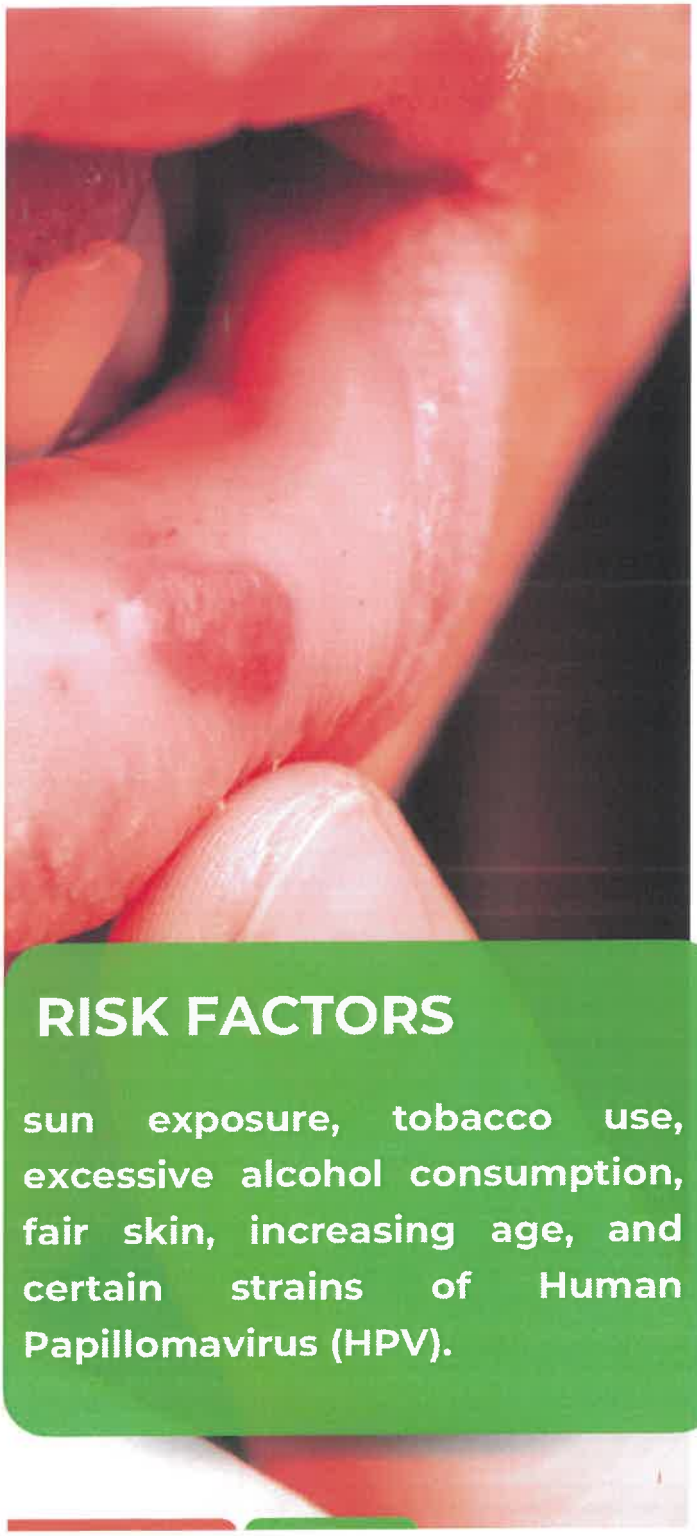
By prioritising regular screenings and preventive care, members can take proactive steps towards better health and peace of mind.

Sizwe Hosmed encourages members to use their screening benefits and take control of their health.

CLICK FOR MORE


START THE YEAR STRONG!
PRIORITISE MOVEMENT
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Feeling great starts small. Get big results by nailing the basics: Water, Rest, Move, Breathe. Little effort, massive health wins! ✨ #SmallChangesBigWins
Still Here
Still Caring for You!


YOUR
HEALTH
Get practical health
and wellness tips to help
you take charge of your health
every day.



RISK FACTORS

sun exposure, tobacco use, excessive alcohol consumption, fair skin, increasing age, and certain strains of Human Papillomavirus (HPV).

DON'T OVERLOOK LIP CANCER

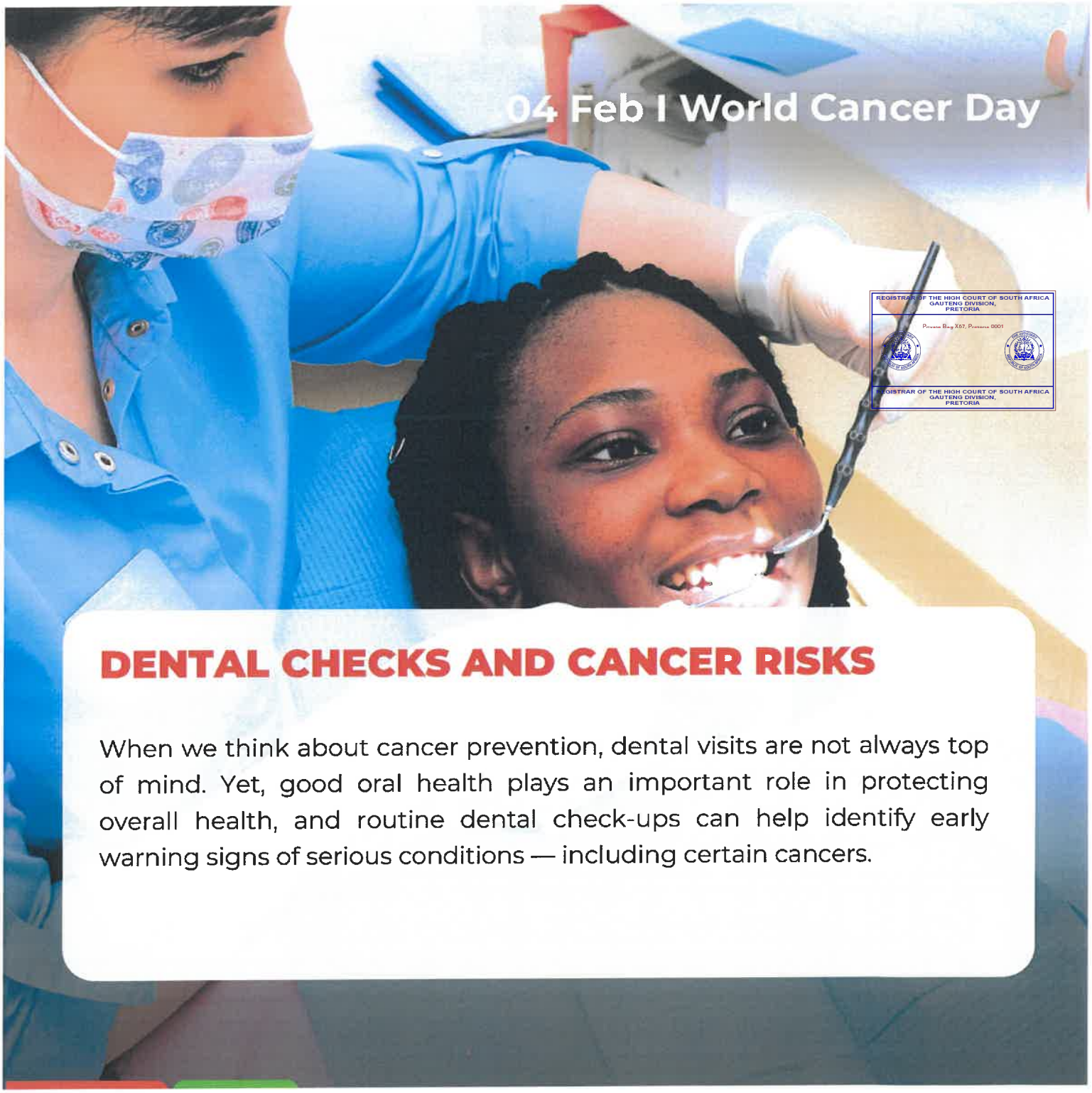
As we mark Cancer Awareness Day, Sizwe Hosmed encourages members to be mindful of **lip cancer**, a common but often overlooked form of oral cancer. Lip cancer most often affects the lower lip and is closely linked to prolonged sun exposure. The positive news is that it is largely preventable and highly treatable when detected early.

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Dental Checks

Dental visits often include oral cancer screening, making your dental benefits an important part of cancer prevention. By using your dental benefits, you protect more than just your smile — you support your overall health. Dentists can spot early warning signs such as **non-healing sores, lumps, or unusual red or white patches.**

CLICK FOR MORE



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DENTAL CHECKS AND CANCER RISKS

When we think about cancer prevention, dental visits are not always top of mind. Yet, good oral health plays an important role in protecting overall health, and routine dental check-ups can help identify early warning signs of serious conditions — including certain cancers.



ORAL HEALTH AND CANCER

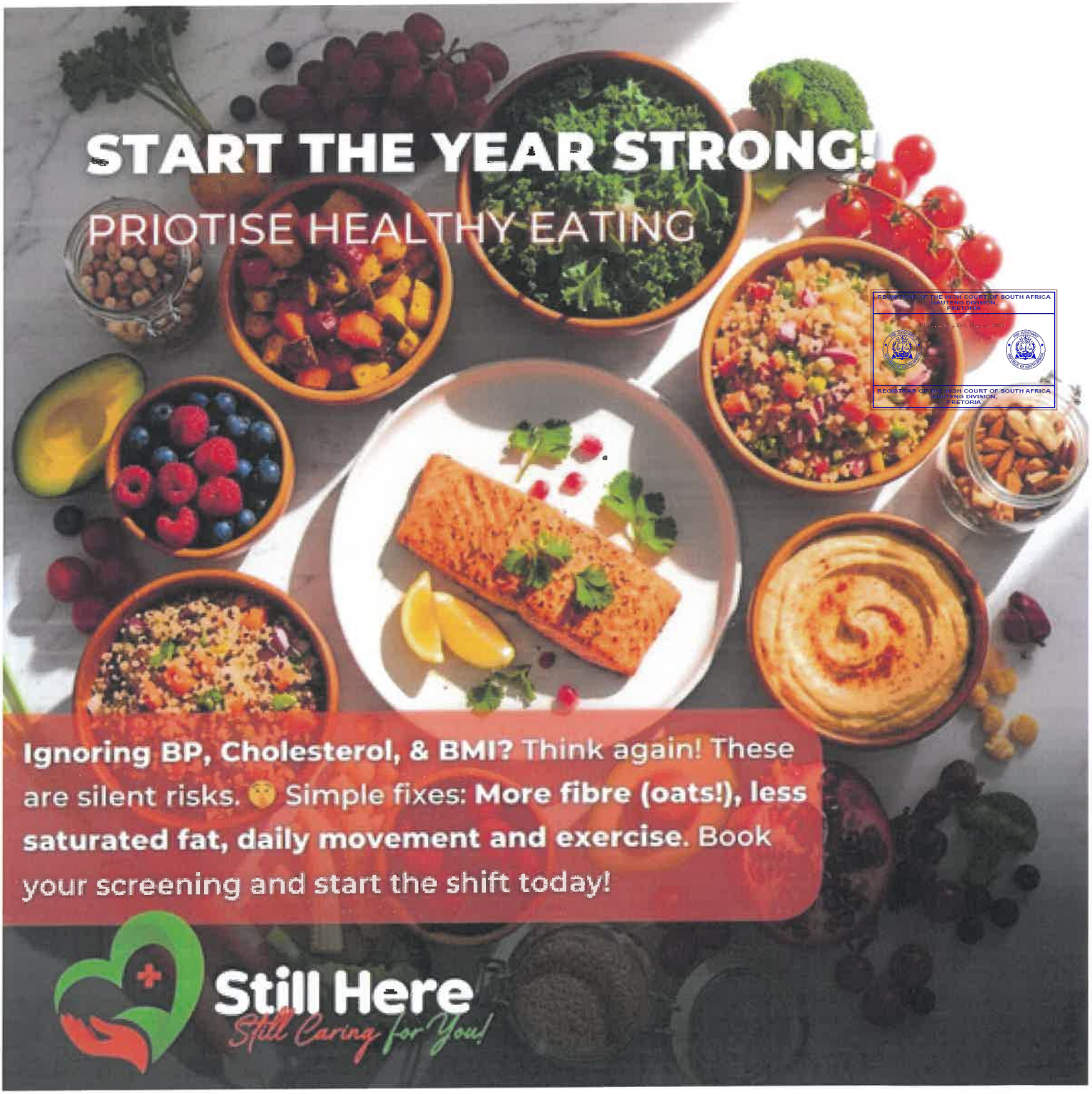
The mouth is often the first place where signs of disease appear. Poor oral health, untreated infections, and long-term inflammation can increase the risk of developing oral cancers, including cancers of the lips, tongue, gums, cheeks, and throat.

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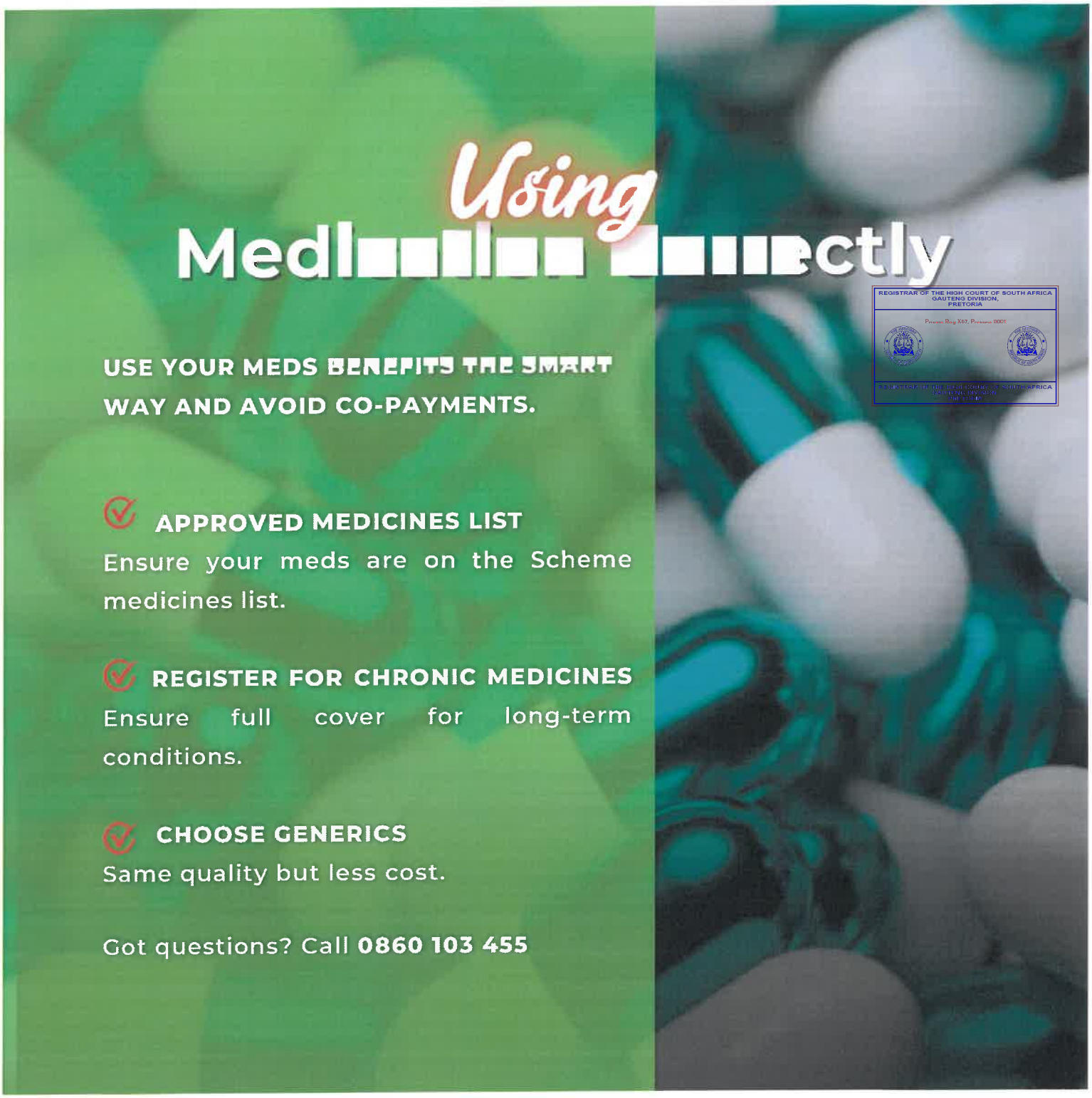
DENTAL HEALTH RISKS YOU SHOULDN'T IGNORE

- **Chronic gum disease (periodontitis),** which causes ongoing inflammation and has been linked to an increased risk of certain cancers.
- **Persistent mouth sores or ulcers** that fail to heal.
- **White or red patches**, lumps, or thickened tissue in the mouth.
- **Untreated infections** that may weaken the body's natural defences.

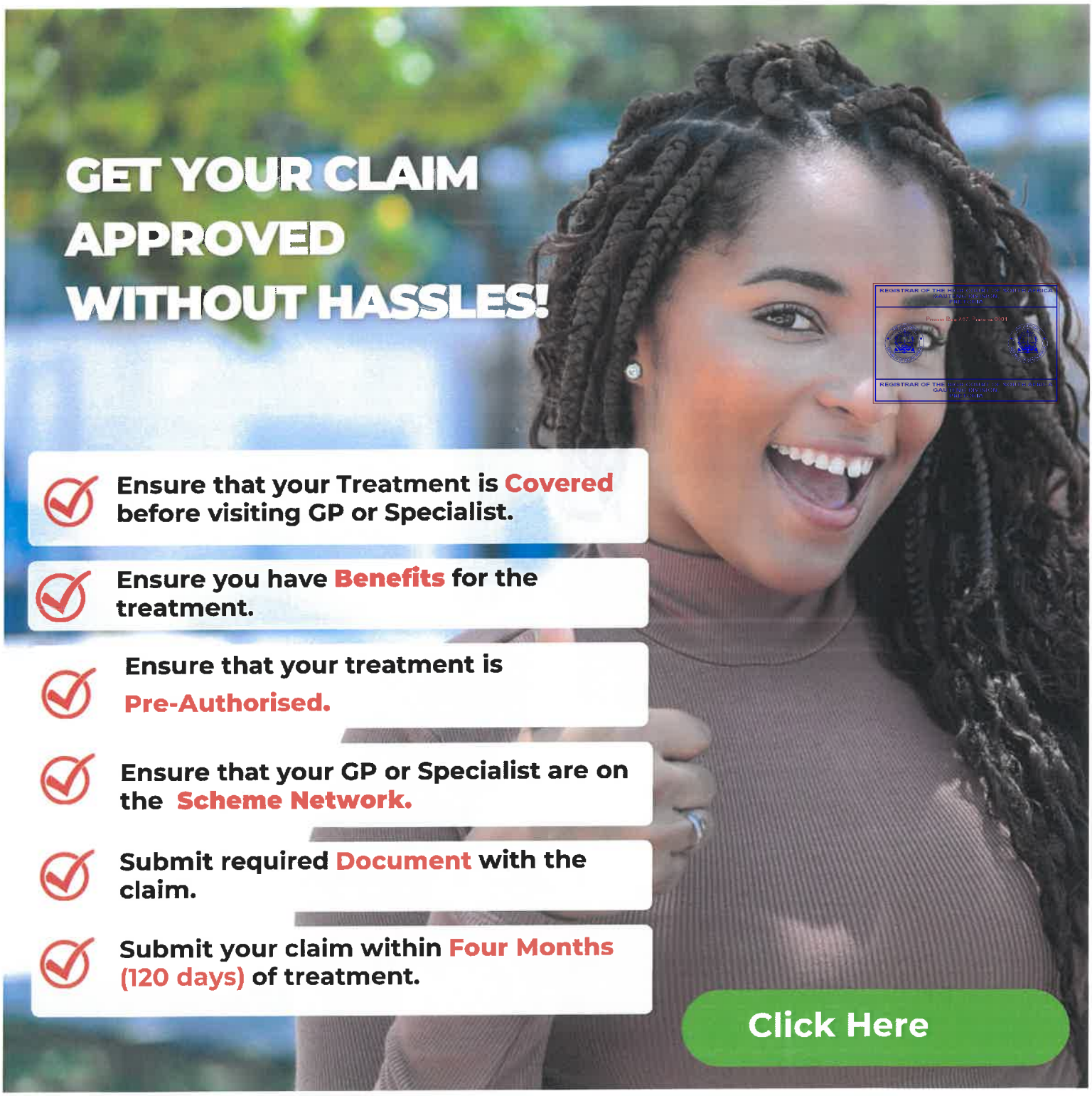
CLICK FOR MORE

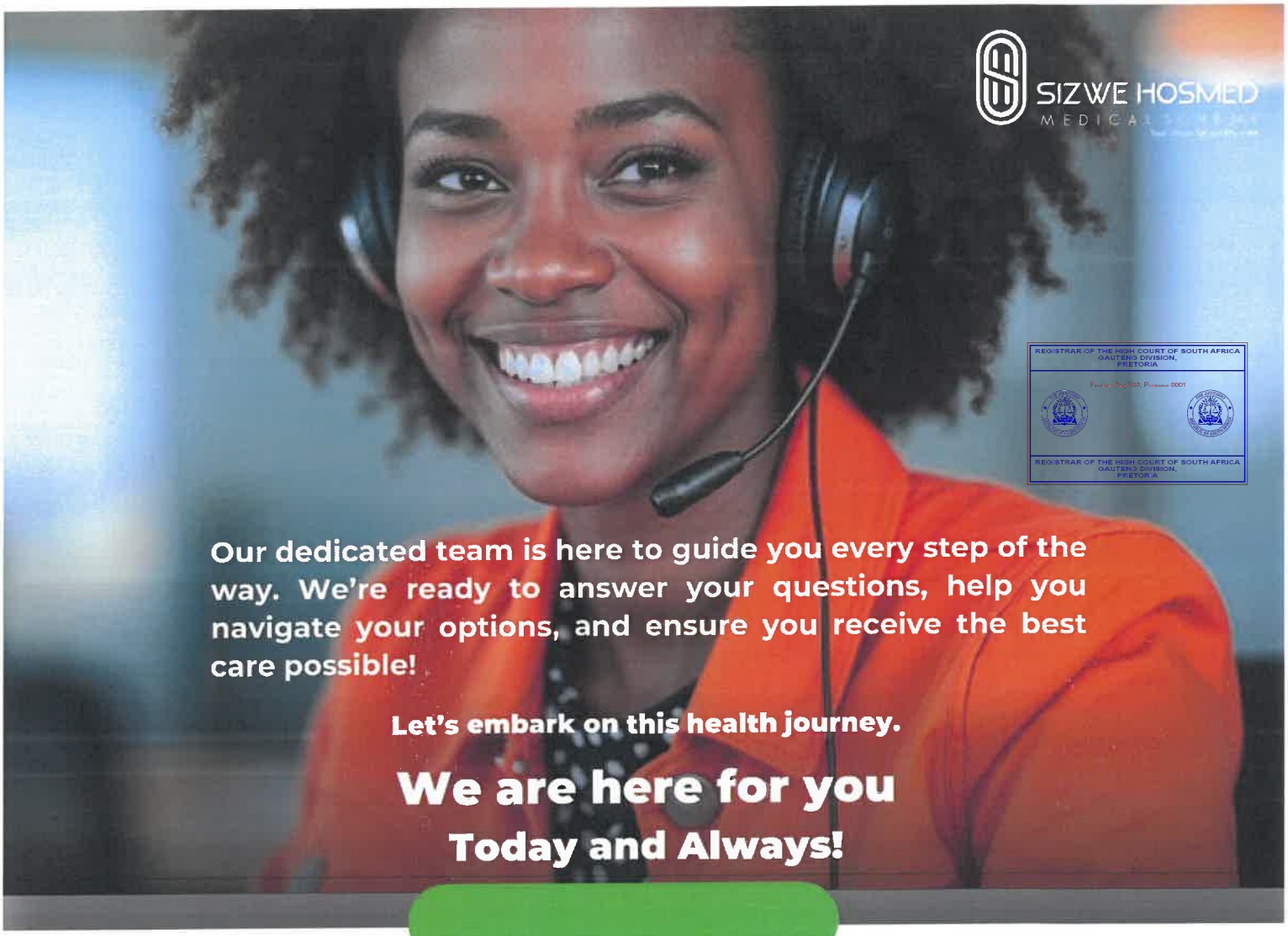


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GET YOUR CLAIM APPROVED WITHOUT HASSLES!
Ensure that your Treatment is Covered before visiting GP or Specialist.
Ensure you have Benefits for the treatment.
Ensure that your treatment is Pre-Authorised.
Ensure that your GP or Specialist are on the Scheme Network.
Submit required Document with the claim.
Submit your claim within Four Months (120 days) of treatment.
Click Here



CONTACT US

Contact Centre: 0860 100 871

Email: queries@sizwehosmed.co.za

www.sizwehosmed.co.za

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Wednesday, 11 February 2026 19:56
To: Edith Hlabane; Gert Botha; Gillian Teixeira
Cc: Lebo Mpakati; Kutlwano | Curator
Subject: Member Communication
Attachments: Sizwe Hosmed - Appointment of a new Curator .pdf

Hi colleagues

Kindly find the attached comms to go out tonight to members , I will share the SMS link shortly

Thanks



SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

11 February 2026

Dear Valued Member,

Subject: Appointment of Ian Fleming as the new Sizwe Hosmed Curator

Sizwe Hosmed wishes to inform you of the appointment of Mr Ian Fleming as the new Curator for Sizwe Hosmed by the High Court of South Africa with effect from **11 February 2026**. Mr Fleming is tasked with leading the Scheme into its next phase of stability and growth.

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

He replaces Ms Lebogane Mpakati, whose appointment was cancelled by the High Court of South Africa in terms of section 5(9) of the Financial Institutions (Protection of Funds) Act 28 of 2001 on 11 February 2026. She was appointed the Scheme's curator on a provisional basis on 04 September 2025 and later confirmed as the curator on 09 October 2025.

The Council for Medical Schemes (CMS), which initiated the changes, reassures members that the changes "have been undertaken strictly within the regulatory mandate of the CMS and in the best interests of members. These developments should not be interpreted as instability within the Scheme, but rather as part of normal regulatory processes aimed at strengthening governance, enforcing accountability, and ensuring the long-term financial sustainability of the Scheme."

Please be assured that this transition does not impact your membership, benefits, claims processing, or the services you receive. Our operations, provider networks, and member support services continue to run normally and remain fully functional.

The Scheme remains firmly committed to maintaining operational continuity, strengthening governance, and delivering on our promise to place members at the centre of everything we do. This change has been implemented with careful consideration to ensure long-term sustainability and enhanced value for our members.

Your healthcare cover, access to services, and day-to-day interactions with Sizwe Hosmed remain uninterrupted.

Further updates will be provided on a continuous basis.

Sizwe Hosmed Communications Team

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Fax: +27 (13) 690 3187

POLOKWANE
Thabakgolo Building, 58 - 60 Landdros Mare Street, Polokwane, 0699
Tel: +27 (14) 880 0614

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 12 February 2026 07:58
To: Edith Hlabane; Gert Botha; Gillian Teixeira; sicelo.mbambo@3sixtyhealth.co.za; Lorraine Vermaak; dudu.modah@3sixtyhealth.co.za
Cc: Lebo Mpakati; Kutlwano | Curator
Subject: RE: Member Communication
Attachments: Broker Communication - Sizwe Hosmed Appointment of a new Curator.pdf; Healthcare Service Provider Communication - Sizwe Hosmed Appointment of new Curator.pdf

Hi colleagues

Kindly find **urgent** communication to be shared with brokers and healthcare service providers

Thanks



From: Nomsa Radebe
Sent: Wednesday, 11 February 2026 19:56
To: Edith Hlabane <edith.hlabane@3sixtyhealth.co.za>; Gert Botha <gert.botha@3sixtyhealth.co.za>; Gillian Teixeira <gillian.teixeira@3sixtyhealth.co.za>
Cc: Lebo Mpakati <lebo.mpakati@sizwe-hosmed.co.za>; Curator <Curator@sizwe-hosmed.co.za>
Subject: Member Communication

Hi colleagues

Kindly find the attached comms to go out tonight to members , I will share the SMS link shortly

Thanks

SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

11 February 2026

Dear Valued Broker,

Subject: Appointment of Ian Fleming as the new Sizwe Hosmed Curator

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA GAUTENG DIVISION, PRETORIA
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA GAUTENG DIVISION, PRETORIA

Sizwe Hosmed wishes to inform you of the appointment of Mr Ian Fleming as the new Curator for Sizwe Hosmed by the High Court of South Africa with effect from **11 February 2026**. Mr Fleming is tasked with leading the Scheme into its next phase of stability and growth.

He replaces Ms Lebogane Mpakati, whose appointment was cancelled by the High Court of South Africa in terms of section 5(9) of the Financial Institutions (Protection of Funds) Act 28 of 2001 on 11 February 2026. She was appointed the Scheme's curator on a provisional basis on 04 September 2025 and later confirmed as the curator on 09 October 2025.

The Council for Medical Schemes (CMS), which initiated the changes, reassures all stakeholders that the changes "have been undertaken strictly within the regulatory mandate of the CMS and in the best interests of members. These developments should not be interpreted as instability within the Scheme, but rather as part of normal regulatory processes aimed at strengthening governance, enforcing accountability, and ensuring the long-term financial sustainability of the Scheme."

Please be assured that this transition does not impact member benefits, claims processing, or the services. Our operations, provider networks, and member support services continue to run normally and remain fully functional.

The Scheme remains firmly committed to maintaining operational continuity, strengthening governance, and delivering on our promise to place members at the centre of everything we do. This change has been implemented with careful consideration to ensure long-term sustainability and enhanced value for our members.

Further updates will be provided on a continuous basis.

Sizwe Hosmed Communications Team

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Tel: +27 (14) 880 0614

SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

11 February 2026

Dear Valued Provider,

Subject: Appointment of Ian Fleming as the new Sizwe Hosmed Curator

Sizwe Hosmed wishes to inform you of the appointment of Mr Ian Fleming as the new Curator for Sizwe Hosmed by the High Court of South Africa with effect from **11 February 2026**. Mr Fleming is tasked with leading the Scheme into its next phase of stability and growth.

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
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Please be assured that this transition does not impact member benefits, claims processing, or the services. Our operations, provider networks, and member support services continue to run normally and remain fully functional. **We commit to paying claims.**

The Scheme remains firmly committed to maintaining operational continuity, strengthening governance, and delivering on our promise to place members at the centre of everything we do. This change has been implemented with careful consideration to ensure long-term sustainability and enhanced value for our members.

We value your partnership and trust that you will continue to support Sizwe Hosmed members with care when needed.

Further updates will be provided on a continuous basis.

Sizwe Hosmed Team

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Tel: +27 (14) 880 0614

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 12 February 2026 10:58
To: Edith Hlabane; Gert Botha
Cc: Gillian Teixeira
Subject: RE: Stakeholder Comms

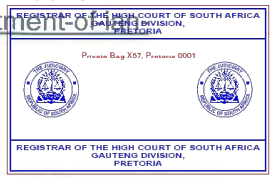
Hi colleagues

Please find below for member comms via SMS

.....
.....

Dear Valued Member,

Ian Fleming replaces Lebogane Mpakati as Sizwe Hosmed Curator, effective immediately. Your benefits & services remain unchanged. We're here for you. Click here https://sizwehosmed.co.za/appointment-of-ian-fleming-as-the-new-sizwe-hosmed-curator/



Your Choice For Quality Care!

From: Nomsa Radebe
Sent: Thursday, 12 February 2026 08:51
To: Edith Hlabane <edith.hlabane@3sixtyhealth.co.za>
Subject: Stakeholder Comms

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Monday, 16 February 2026 10:04
To: Edith Hlabane; Gert Botha
Cc: Kutlwano | Curator; Lebo Mpakati; Ian Fuller; Ian Fleming; Mbalenhle Themba
Subject: Understanding Cancer - Member Article
Attachments: Understanding Cancer Infographic (1).pdf

Dear colleagues

Kindly find the attached and below member education article to be shared via SMS and email today.

.....
.....

Dear Valued Member,

Understand cancer: know the risks, signs & your benefits. Early detection saves lives. To learn more, Click here. https://sizwehosmed.co.za/health-education/

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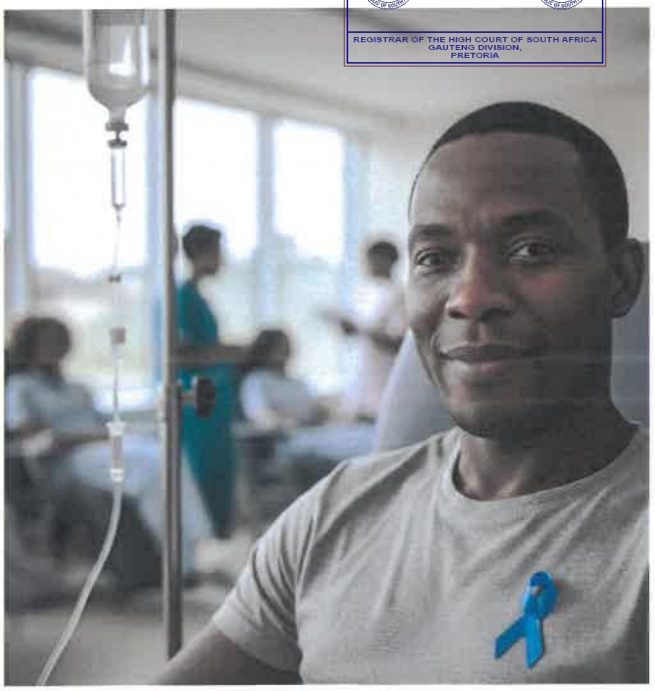
WHAT IS CANCER?

Cancer occurs when abnormal cells in the body grow uncontrollably. These cells can form lumps (tumours) or affect the blood and immune system.

When detected early, many cancers can be treated successfully.

COMMON TYPES OF CANCER

- **Breast Cancer** – Affects breast tissue; common in women but can affect men too
- **Cervical Cancer** – Affects the cervix; linked to HPV infection
- **Prostate Cancer** – Affects the prostate gland in men
- **Lung Cancer** – Often linked to smoking and air pollution
- **Colorectal Cancer** – Affects the colon or rectum
- **Skin Cancer** – Caused by excessive sun exposure
- **Oral & Throat Cancer** – Linked to smoking, alcohol use, and poor oral health
- **Childhood Cancers** – Includes leukaemia and brain tumours



“STRENGTH IS FOUND IN YOUR SPIRIT, NOT YOUR STRUGGLE.

Early detection is your best protection.
How to Register for the Oncology Programme
Call **086 010 3435** or visit **www.sizwehosmed.co.za**

SIZWE HOSMED MEDICAL SCHEME
Your choice for quality care



UNDERSTANDING CANCER

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
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WHY EARLY DETECTION MATTERS

- Cancer is easier to treat when found early
- Regular screenings can save lives
- Knowing your body helps you notice changes sooner

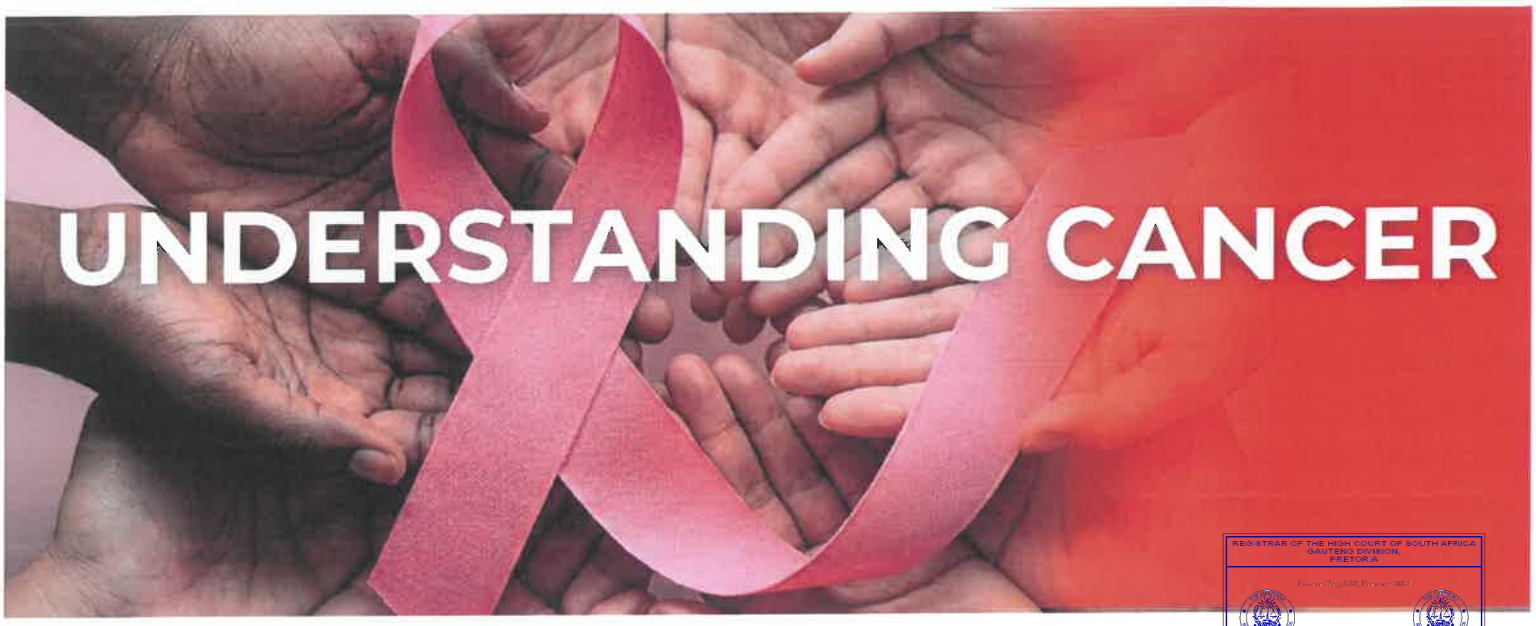


REDUCING YOUR CANCER RISK RISKS

- Go for regular screenings and health checks
- Stop smoking and avoid second-hand smoke
- Limit alcohol consumption
- Eat a balanced diet rich in fruits and vegetables
- Stay physically active
- Protect your skin from too much sun
- Get vaccinated (e.g. HPV vaccination)
- Maintain good oral health with regular dental check-ups
- Manage stress and get enough rest

Early detection is your best protection.
How to Register for the Oncology Programme
Call **086 010 3435** or visit **www.sizwehosmed.co.za**

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MEDICAL SCHEME
Your choice for quality care



UNDERSTANDING CANCER

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PRETORIA

KNOW THE WARNING SIGNS

See a healthcare professional if you notice:

- Unexplained weight loss
- Unusual lumps or swelling
- Ongoing pain or fatigue
- Changes in bowel habits
- Sores that don't heal

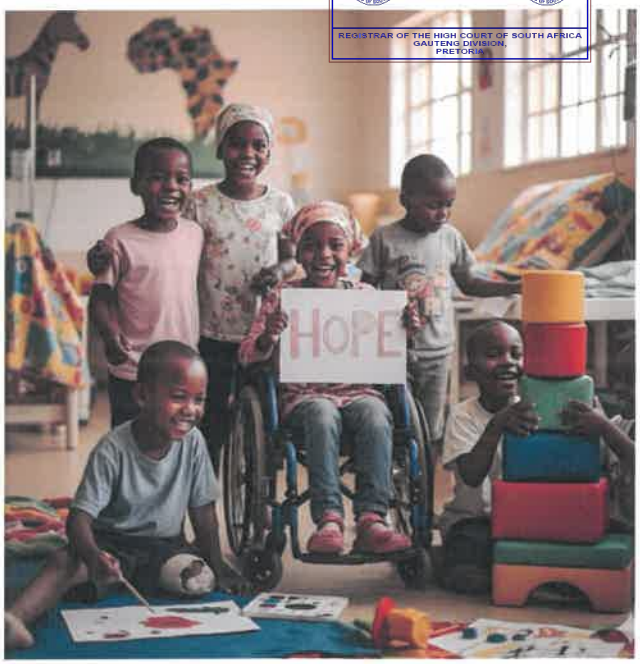
SIZWE HOSMED IS HERE FOR YOU

We support members with:

- Preventive screenings
- Cancer management and treatment benefits
- Access to trusted healthcare providers

SIZWE HOSMED ONCOLOGY MANAGEMENT PROGRAMME

This programme provides structured, high-quality, and cost-effective support for members diagnosed with cancer. It ensures access to quality treatments through a dedicated oncology network. Members must register for the Oncology Programme. **Click here**



REGISTER FOR OUR ONCOLOGY PROGRAMME

Call: **086 010 3435** or
email: **oncology@sizwehosmed.co.za**

Early detection is your best protection.
How to Register for the Oncology Programme
Call **086 010 3435** or visit **www.sizwehosmed.co.za**

SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 26 February 2026 13:49
To: Edith Hlabane; Gert Botha
Subject: RE: Member Communication

Hi colleagues ,

Kindly find below for urgent distribution

.....

Dear Valued Member,

The latest Curator Update is out! Learn about our progress and our ongoing commitment to you, our member.
Click here: https://sizwehosmed.co.za/member-communication/

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GAUTENG DIVISION,
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GAUTENG DIVISION,
PRETORIA

Your Choice For Quality Care!

Nomsa Radebe
Manager: Brand and Stakeholder Relations

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nomsa.radebe@sizwe-hosmed.co.za
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Sizwe Hosmed Medical Scheme is an Open Medical Scheme registered in accordance with the Medical Schemes Act (131 of 1998) in South Africa with the Council for Medical Schemes (CMS).
Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 26 February 2026 10:39
To: Edith Hlabane <edith.hlabane@3sixtyhealth.co.za>; Gert Botha <gert.botha@3sixtyhealth.co.za>; sicelo.mbambo@3sixtyhealth.co.za; Lorraine Vermaak <lorraine.vermaak@3sixtyhealth.co.za>
Subject: Member Communication

Hi colleagues

Kindly find the attached member communication to be share asap

@Edith Hlabanel I will share the SMS link shortly , in the meantime prepare for email distribution

@Sicelo Mbambo and @Lorraine Vermaak, you can share same with brokers as FYI what was shared with their members.

Thank you

Nomsa Radebe
Manager: Brand and Stakeholder Relations

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+27 11 298 1500
nomsa.radebe@sizwe-hosmed.co.za
www.sizwehosmed.co.za

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Private Bag X67, Pretoria 0001
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GAUTENG DIVISION,
PRETORIA



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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Tuesday, 03 March 2026 12:06
To: Edith Hlabane; Gert Botha
Subject: Sizwe Hosmed Issue 2 Member Newsletter
Attachments: SH-Member-Newsletter-Issue-2-2026.pdf

Hi colleagues

Kindly find the attached and below for distribution via SMS and email

Thank you

.....

.....

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Dear Valued Member,

Sizwe Hosmed Issue 2 Member Newsletter is out now! Read about the latest updates, benefits & health tips.
Click here: https://sizwehosmed.co.za/member-newsletter-issue-2-2026/

Your Choice For Quality Care!


MEMBER
COMMUNICATION
Issue 2 - 2026
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Still Here
Still Caring for You!
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SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

WELCOME



Welcome to Issue 2 of our Member Newsletter.

In this issue, we provide the latest update from the Curator.

We also highlight practical ways to avoid co-payments and unpack our family-oriented benefits, designed to support every stage of life — from preventative care for children to ongoing wellness support for adults and seniors.

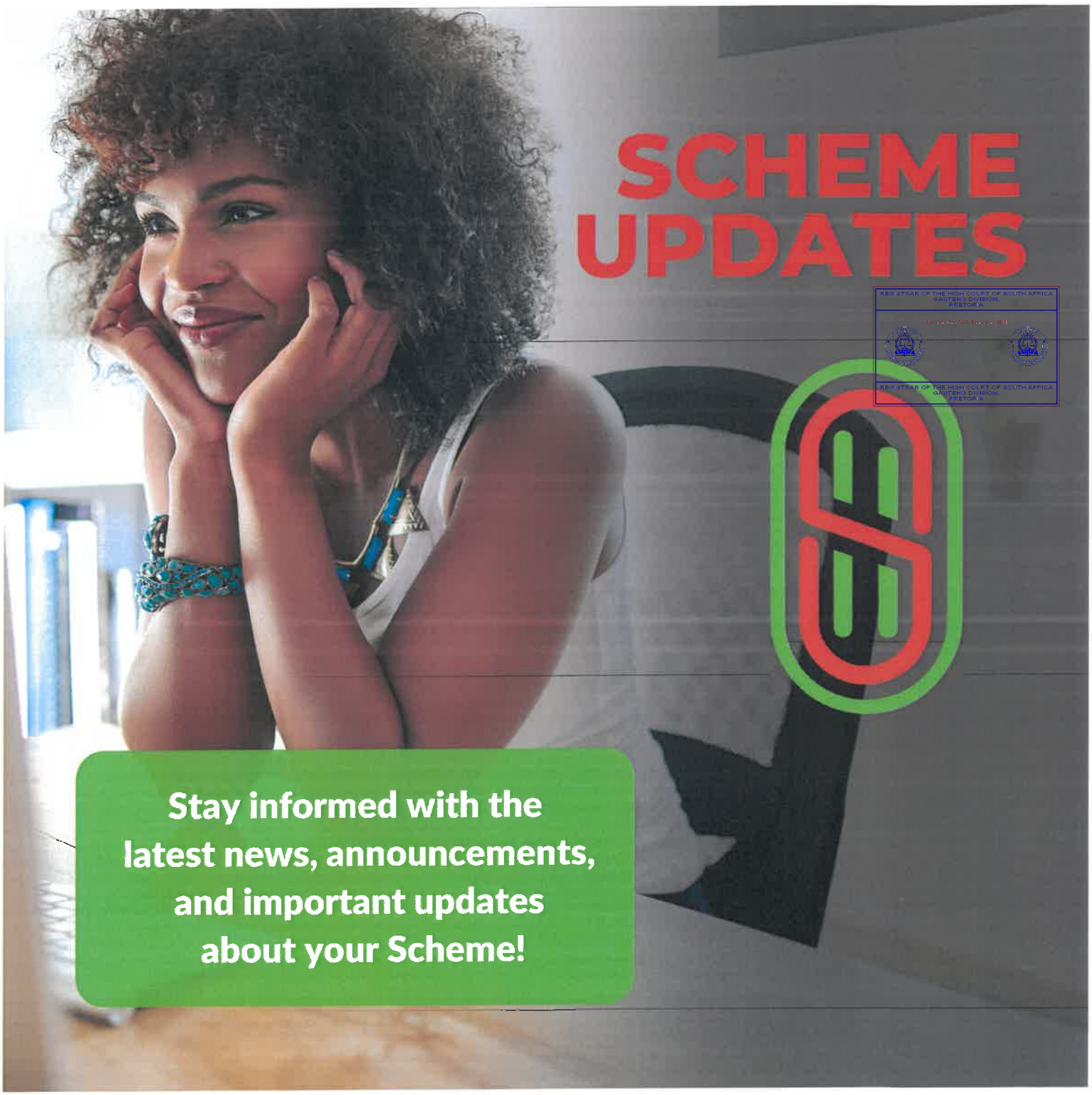
We further explore how day-to-day benefits work and explain our Home Visits Care Programme, which brings quality healthcare closer to members.

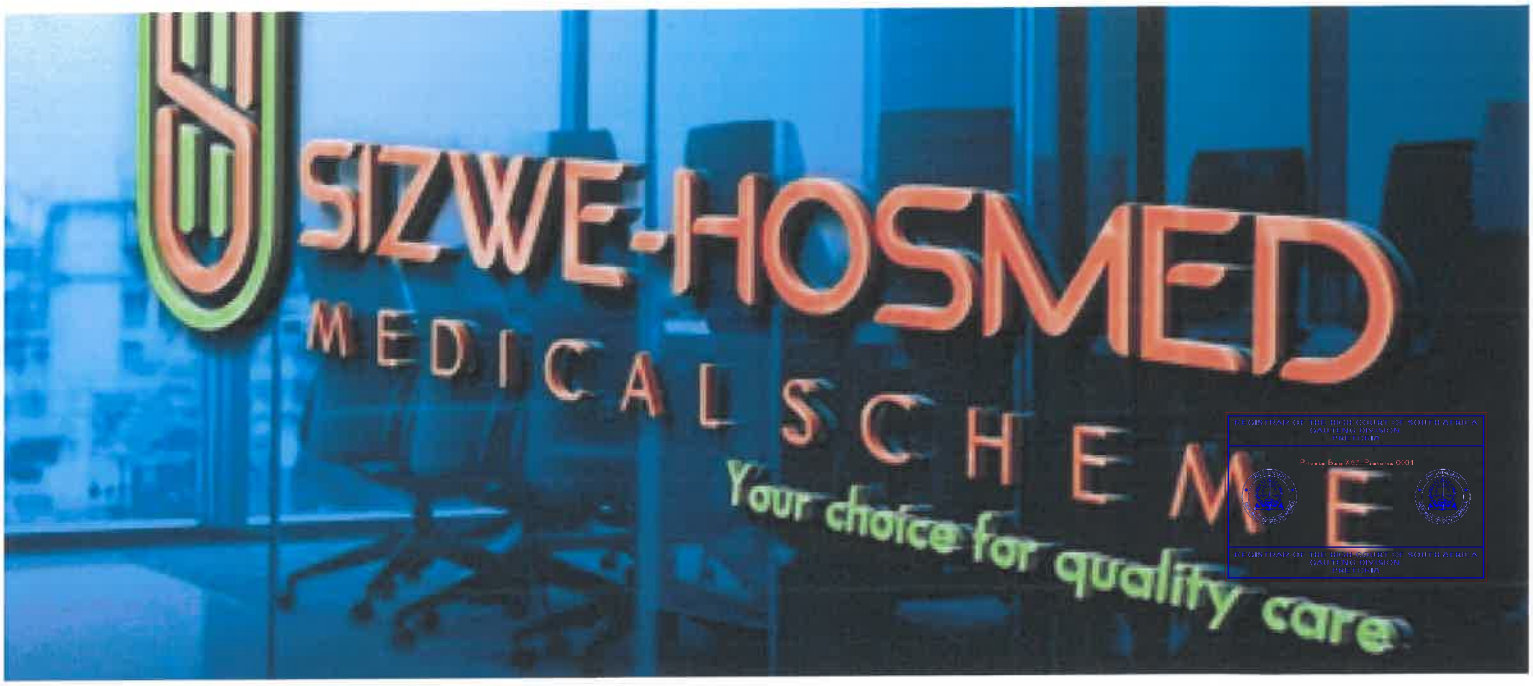
Under Health Awareness, this edition shines a spotlight on TB, reminding us of the importance of early testing and adherence to treatment.

We also touch on brain health, encouraging members to care for their cognitive and emotional well-being.

We are committed to empowering members with knowledge, accessible benefits, and compassionate care.

Ian Fleming
Curator - Sizwe Hosmed


SCHEME
UPDATES
Stay informed with the
latest news, announcements,
and important updates
about your Scheme!



UPDATE FROM THE CURATOR

It is an honour to serve as the Curator for Sizwe-Hosmed Medical Scheme.

I step into this role with the following intent and commitment: to improve service levels, enhance your overall member experience, and ensure that the scheme remains accessible, responsive, and dependable to members and their beneficiaries. **Our focus is firmly on you, the members**, by improving turnaround times, paying claims, and building a culture that consistently delivers quality care and support when you need it most.

Improved Financial Position

I am pleased to share that Sizwe-Hosmed's financial position continues to strengthen, and as at the date of this update, the scheme complies with the regulatory requirements in this regard.

This is a major milestone and provides greater security for members, ensuring that the claims obligations of the scheme are confidently met, and creates a solid foundation for the future.

Immediate Priorities

Whilst the solvency of the Scheme was a key reason for the appointment of a Curator, there are several other equally important matters that still need to be addressed to stabilise the Scheme.

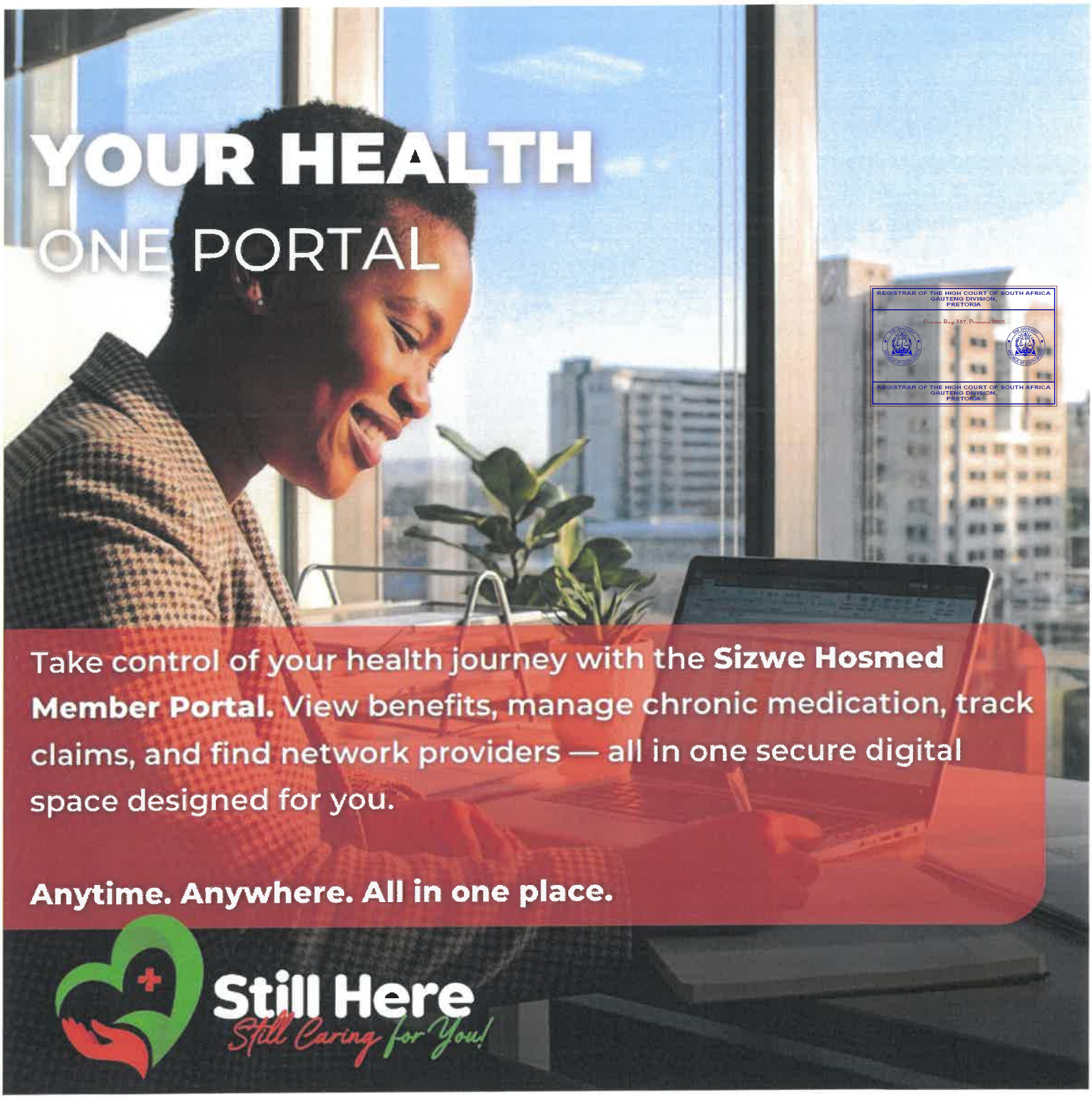
These include the governance structures, risk management, non-healthcare expenses, member retention, service levels, and the efficient processing of claims, amongst others.



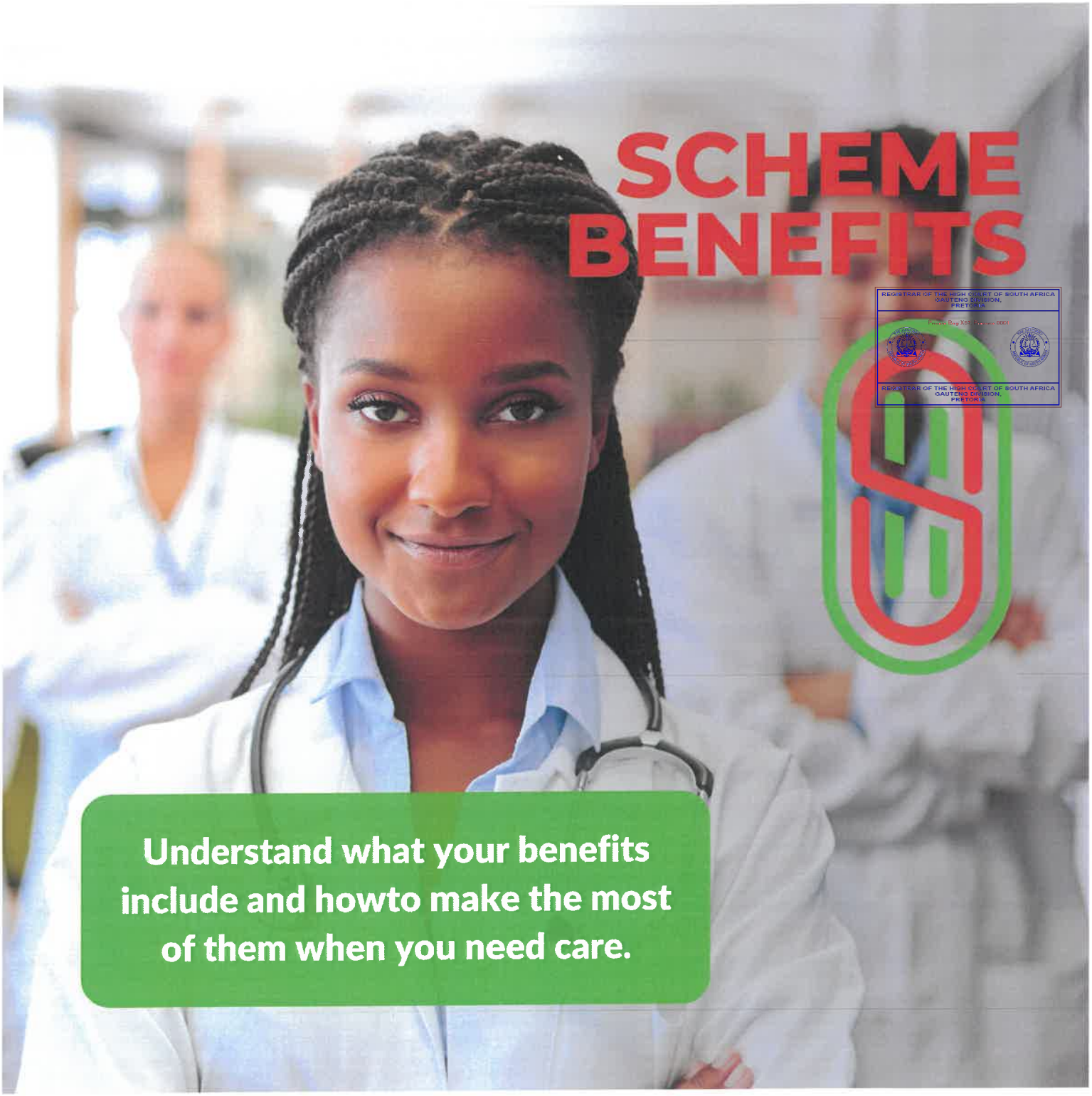
My team and I are striving to make the Scheme and its product offering more appealing and user-friendly whilst retaining the rich benefits that you, as members, have become accustomed to and appreciate.

Together with the Scheme's management, dedicated staff, and loyal service providers, I am committed to building a sustainable Scheme you can trust now and in the future.

Thank you for your continued confidence in Sizwe-Hosmed.



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WE'RE A ONE-STOP FAMILY-ORIENTED MEDICAL SCHEME

At every stage of life, families need healthcare they can rely on. From childhood vaccinations and routine check-ups to ongoing care for parents and grandparents.

Sizwe Hosmed offers benefits designed to support the health and well-being of the **entire family.**



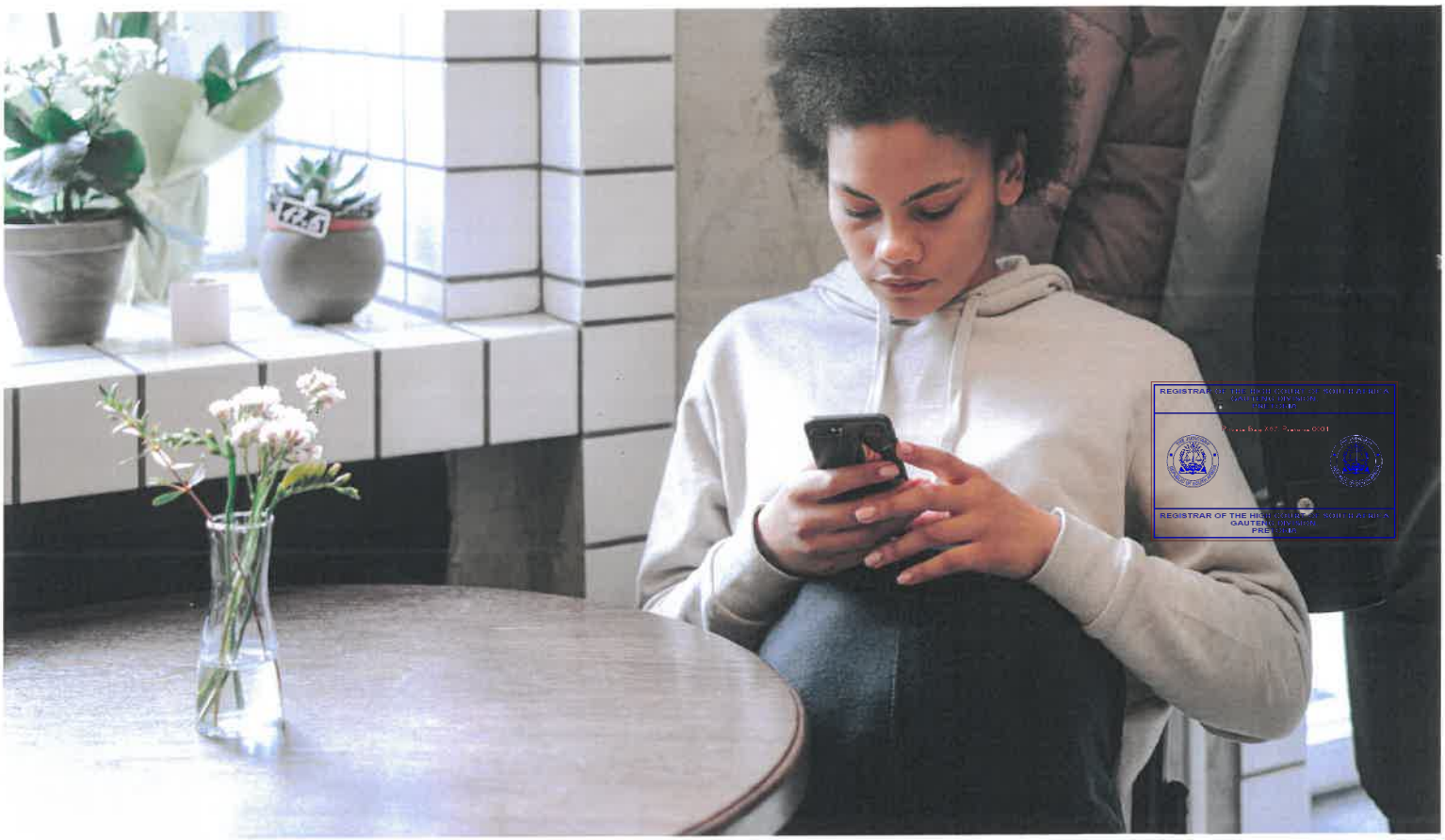
Family Focused Benefits

Family-focused benefits begin with strong **primary healthcare access**.

Sizwe Hosmed members and dependants benefit from GP consultations, medication support, dental and optometry services, wellness screenings, and child healthcare services that encourage early detection and prevention.

These day-to-day benefits help families manage common illnesses, maintain regular health checks, and promote healthier lifestyles for children and adults alike.

We simplify healthcare by bringing essential services together in one place.



With digital healthcare solutions, accessible provider networks, and benefits tailored to different life stages, families can confidently and conveniently manage their healthcare.

As a one-stop, family-oriented medical scheme, Sizwe Hosmed continues to focus on keeping families healthy, supported, and cared for — today and into the future.



HOME VISITS CARE PROGRAMME

Sizwe Hosmed continues to expand access to convenient, patient-centred healthcare. Through our **Home Visits Care Programme** — an initiative that brings professional medical care directly to members in the comfort and safety of their homes.

Sometimes, the best care happens where patients feel most comfortable - at home.

What do Home Visits Entail?

Members on the Disease Management Programme and other eligible members are **visited by qualified healthcare professionals** who offer personalised support.

They provide numerous services:

- Monitor your health status
- Assist with medication adherence
- Provide health education and lifestyle guidance
- Coordinate care with your medical team
- Offer early intervention when needed

The Home Visit benefit is paid from Risk and not Day-to-Day Benefits

Who Qualifies?

Members enrolled in the Disease Management Programme who are likely to benefit from additional personalised support.

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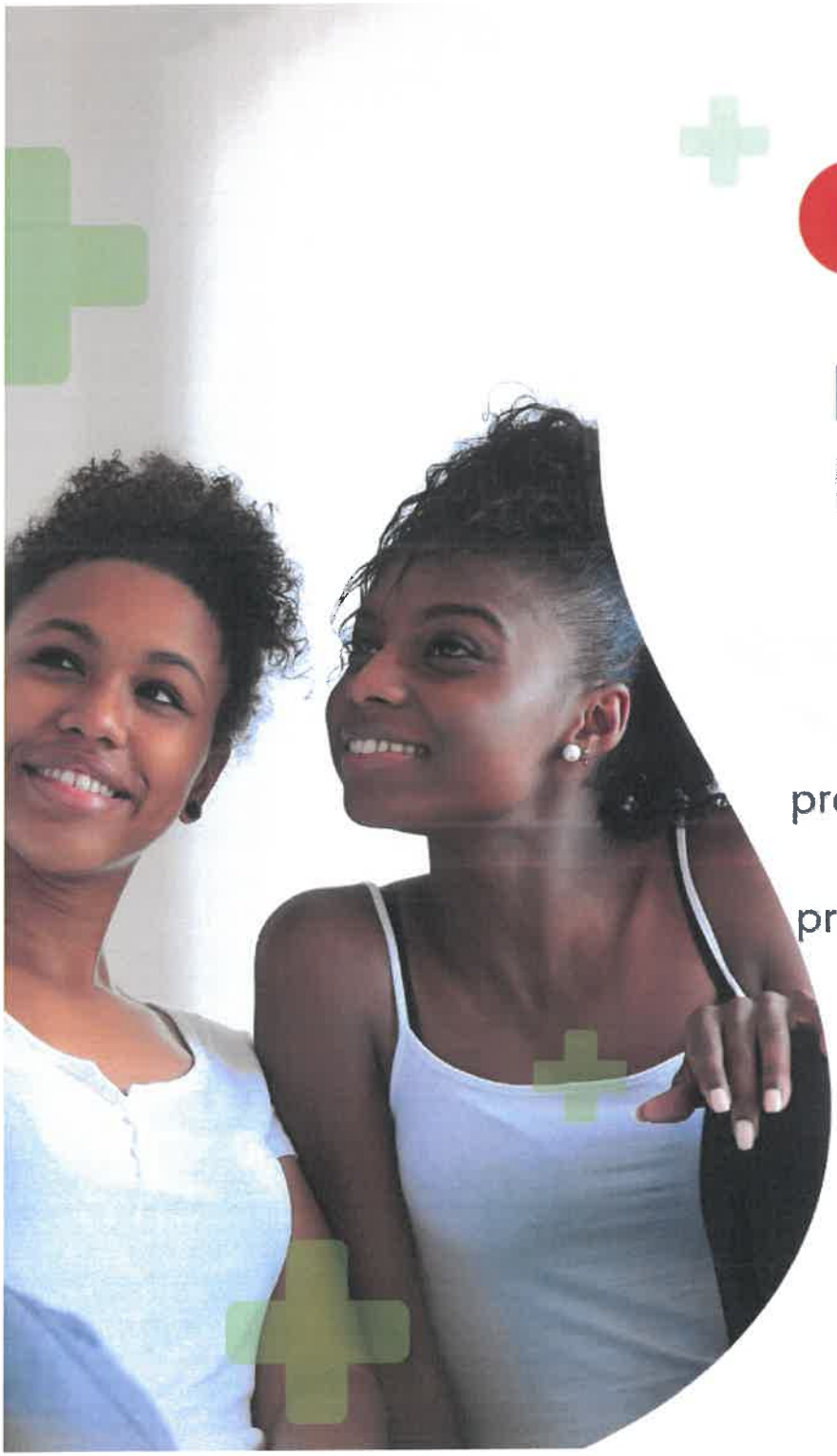
Members who have recently been discharged after a long or difficult hospital stay.

Benefit for Members

- Comfortable and convenient care
- Reduced need for travel
- Improved health outcomes
- Peace of mind for you and your loved ones

Keep Your details Updated

Keep your contact details up to date so Linova Health - our partner in this initiative can reach you if you qualify.

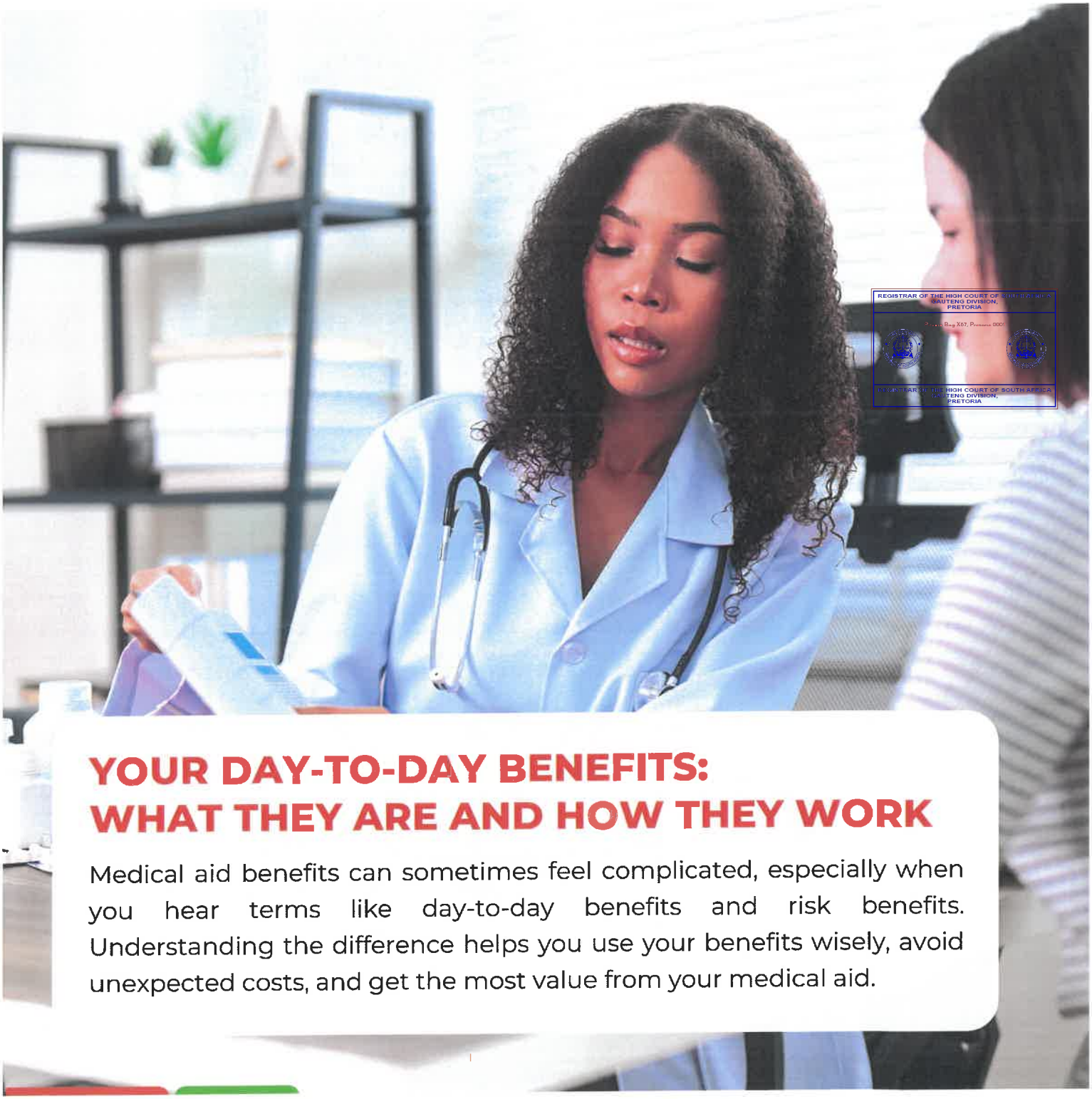


HPV VACCINATION

Protect Their Future Today

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HPV Vaccination helps prevent cancers later in life. Speak to your healthcare provider and use your Sizwe Hosmed benefits.



YOUR DAY-TO-DAY BENEFITS: WHAT THEY ARE AND HOW THEY WORK

Medical aid benefits can sometimes feel complicated, especially when you hear terms like day-to-day benefits and risk benefits. Understanding the difference helps you use your benefits wisely, avoid unexpected costs, and get the most value from your medical aid.

What are Day-to-Day Benefits?

Day-to-day benefits cover routine healthcare services you use regularly. The medical needs that help you stay healthy throughout the year.

- GP consultations
- Basic dentistry
- Eye tests and glasses
- Basic pathology tests
- X-rays

They are designed to help you manage routine illnesses, preventive care, and routine check-ups without needing hospital treatment.

How Day-to-Day Benefits Work

They have defined yearly limits, and limits depend on the plan. Once this limit is used, the member may need to cover treatment costs out of pocket.

Claims Paid as Services Used

Each consultation or prescription reduces your available day-to-day balance, which is replenished at the start of a new benefit year.

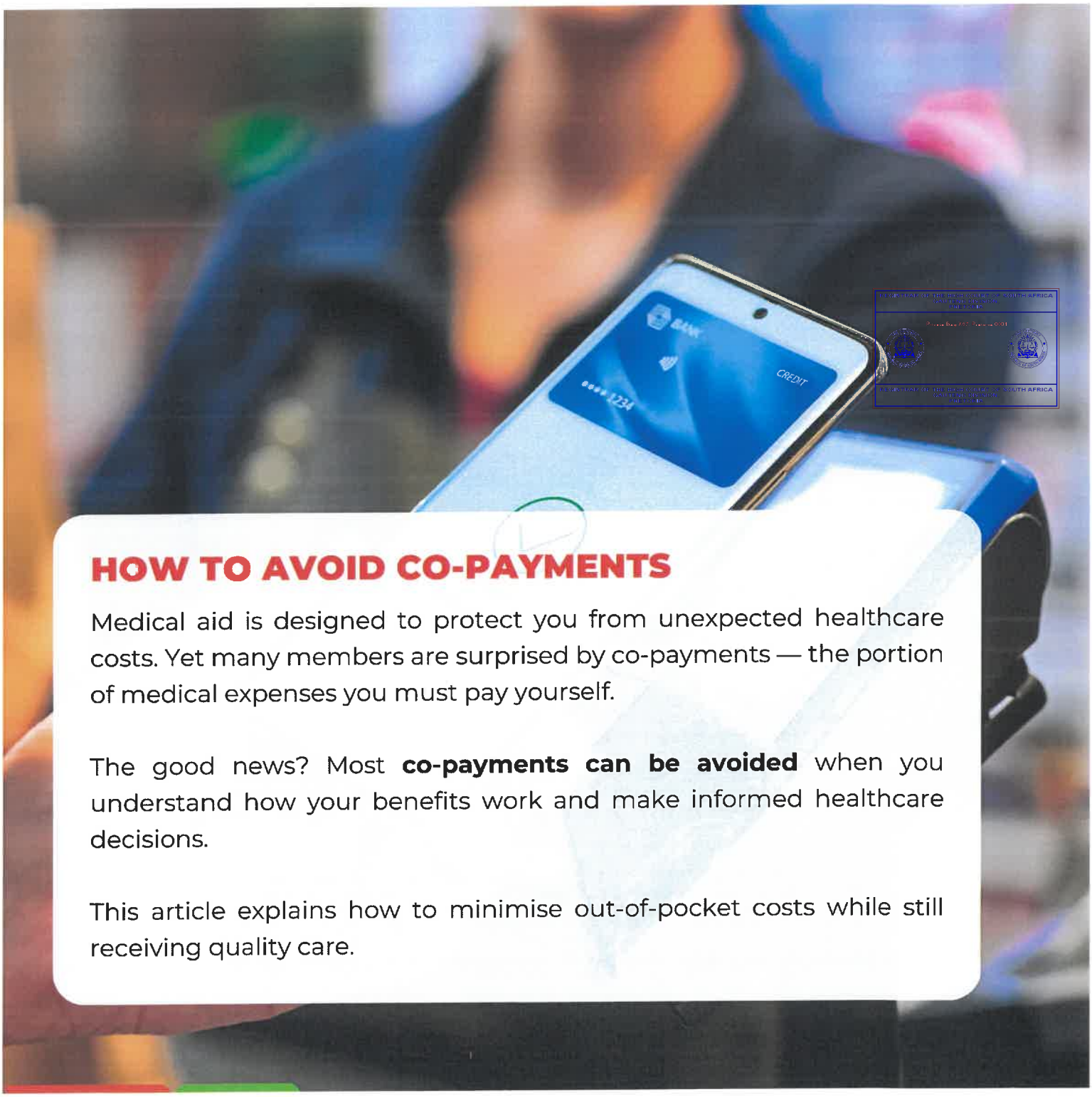
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Saving on Day-to-Day

- Use network doctors
- Follow referral rules
- Use partner pharmacies
- Choose generic medicines

Useful Tip

Track your benefit usage regularly using your Member App or Member Portal.



HOW TO AVOID CO-PAYMENTS

Medical aid is designed to protect you from unexpected healthcare costs. Yet many members are surprised by co-payments — the portion of medical expenses you must pay yourself.

The good news? Most **co-payments can be avoided** when you understand how your benefits work and make informed healthcare decisions.

This article explains how to minimise out-of-pocket costs while still receiving quality care.



What is Co-Payment?

A co-payment happens when your medical aid does not fully cover the cost of a treatment, consultation, procedure, or medication.

You may need to pay extra when:

- A provider charges above medical aid rates
- A service is not authorised beforehand
- A benefit limit has been reached
- The service provider is not on the network
- The treatment falls outside your plan's benefits

Avoiding Co-Payments

Always Use Network Providers

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- One of the biggest causes of co-payments is visiting providers outside your medical aid network.
- Network doctors, dentists, optometrists, pharmacies, and hospitals agree to charge approved medical aid rates. charge lower or no co-payments at all.

Get Pre-Authorisation Before Treatment

Get authorisation for:

- Hospital admissions
- Specialist consultations
- Scans and diagnostic tests
- Certain dental procedures
- High-cost medication

Understand the "Nice-to-Have" Services

Some healthcare services may be nice to have and not covered by your plan.
For example:





Optometrists

At your next visit to the Optometrist, be careful of being offered:

- Designer or premium frames
- Lens upgrades (bi-focal lenses, anti-glare, blue-light filters, thinning)
- Contact lenses and glasses at the same time

Dentists

At your next visit to the Dentist, be careful of being offered:

- Teeth whitening
- Cosmetic dentistry
- Implants or advanced crowns
- Braces

Confirm Plan cover
Get Pre-Authorisation



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Be Smart about Medication

Medication is one of the most common sources of unexpected co-payments.

You may pay extra when:

- Choosing non-generic medication
- Using a non-network pharmacy
- Collecting medicine not listed on the approved formulary/medicines list
- Refilling prescriptions too early
- Chronic medication is not registered correctly

Ask for generic medicines
Use partner pharmacies
Register for chronic programmes



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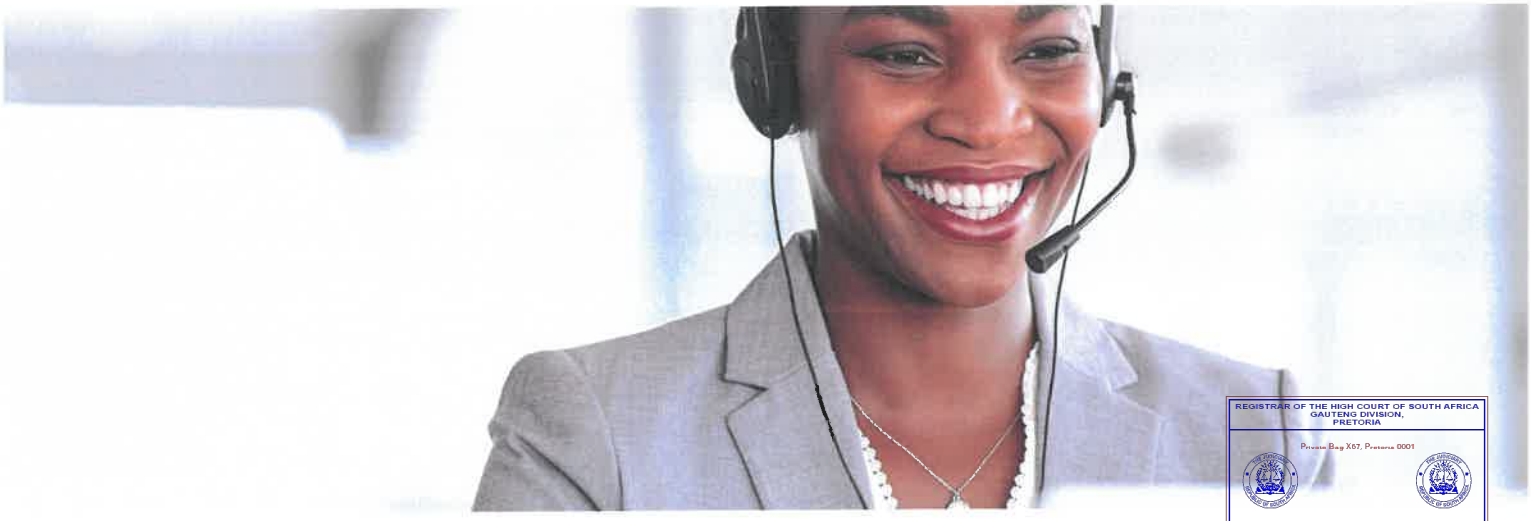
Track Your Benefit Limits

Benefits are not limitless. Once annual limits are reached, costs shift to you.

Monitor:

- Dental limits
- Optometry allowances
- Specialist visits
- Day-to-day benefits
- Medication limits
- Monitor and track your limits and benefit spend via your mobile apps and member online portal.

Track your limits and benefit spend via your mobile app and member portal.



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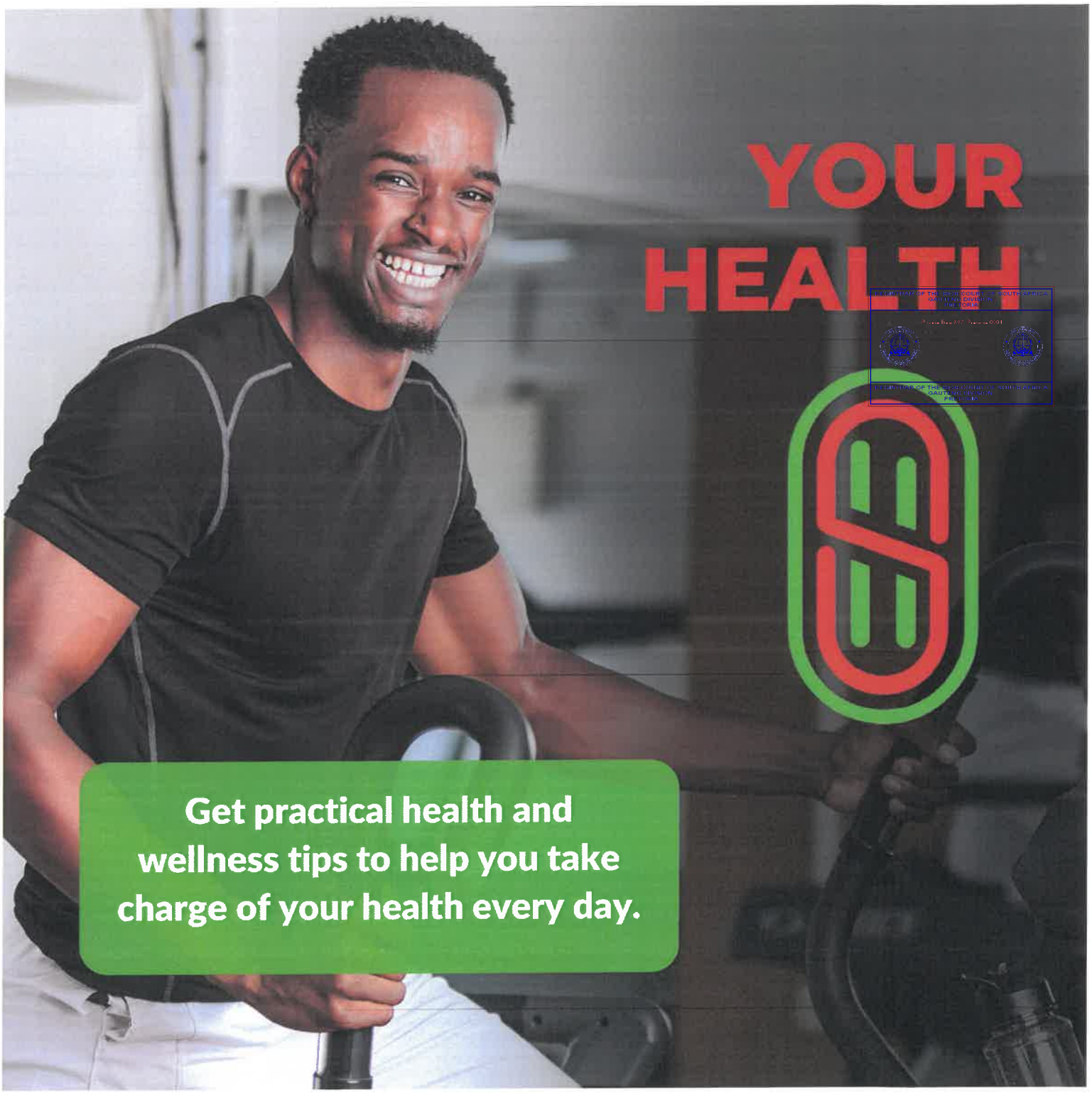
Ask Questions Before Receiving Care

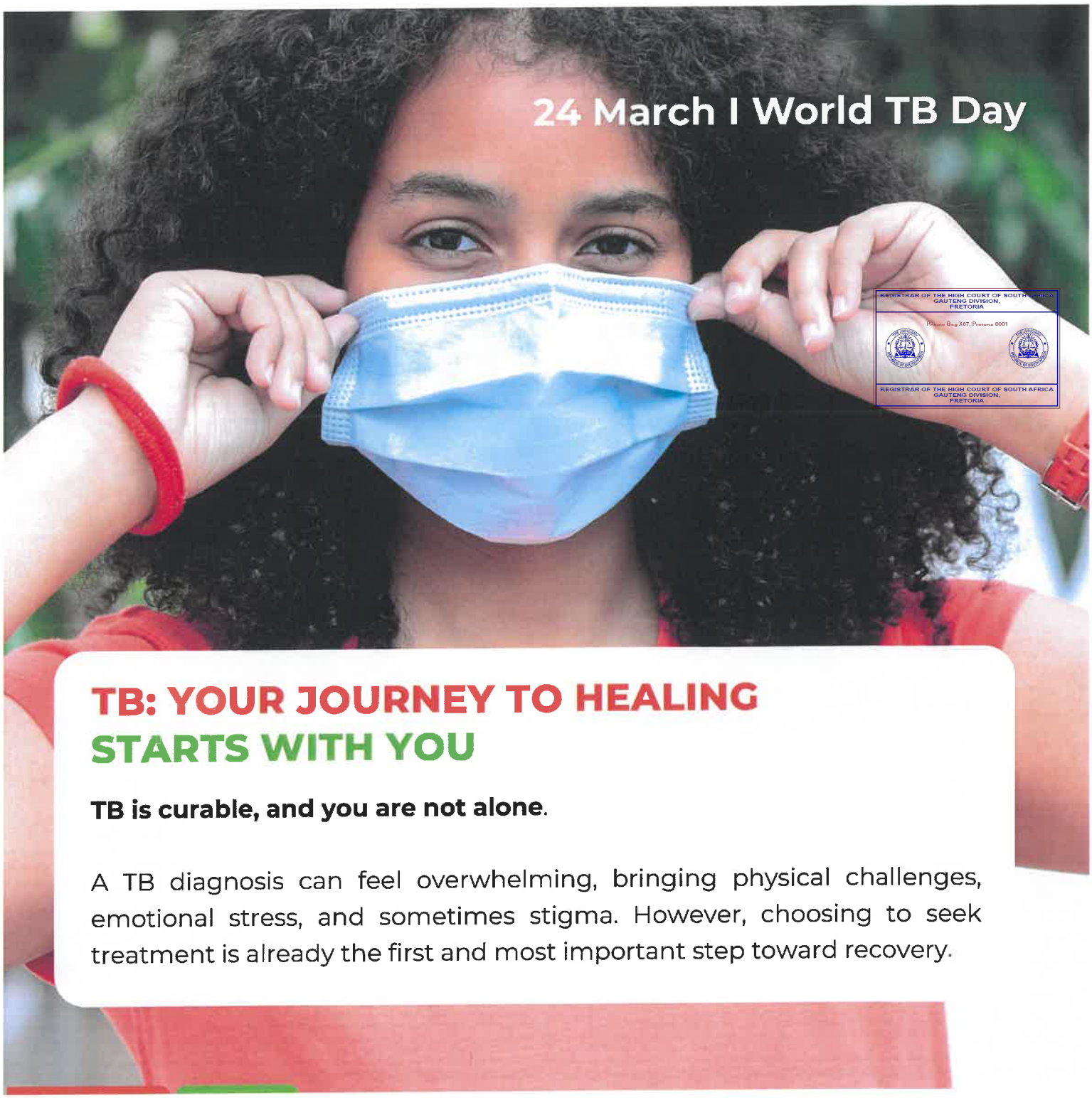
The simplest way to avoid co-payments is to be an informed healthcare consumer.

Before treatment, ask:

- Is this covered by my medical scheme?
- Do I need authorisation?
- Is this provider in network?
- Are there lower-cost alternatives?
- Will I have a co-payment?

Golden rule: If you're unsure, call your Scheme first.


YOUR
HEALTH
Get practical health and wellness tips to help you take charge of your health every day.



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TB: YOUR JOURNEY TO HEALING STARTS WITH YOU

TB is curable, and you are not alone.

A TB diagnosis can feel overwhelming, bringing physical challenges, emotional stress, and sometimes stigma. However, choosing to seek treatment is already the first and most important step toward recovery.



Treatment Comes First

The foundation of beating TB is completing your full course of medication. Even when symptoms improve, treatment must continue exactly as prescribed to fully eliminate the bacteria and prevent drug-resistant TB.

If you experience side effects such as nausea, joint pain, or vision changes, do not stop taking your medication. Instead, report symptoms to your healthcare provider so they can safely assist you. Support systems — including family members, treatment supporters, or community health workers can also help you stay consistent with treatment.

Protect Those Around You

Starting treatment not only helps you recover but also reduces the spread of TB.

Simple steps make a difference:

- Keep rooms well-ventilated by opening windows
- Cover your mouth and nose when coughing or sneezing
- Wear a mask in crowded or enclosed spaces during early treatment
- Encourage close family members to get screened for TB

TB is a medical condition. not something to feel ashamed of.

Your Mental Well-being

Talk openly with someone you trust, seek counselling support if needed.

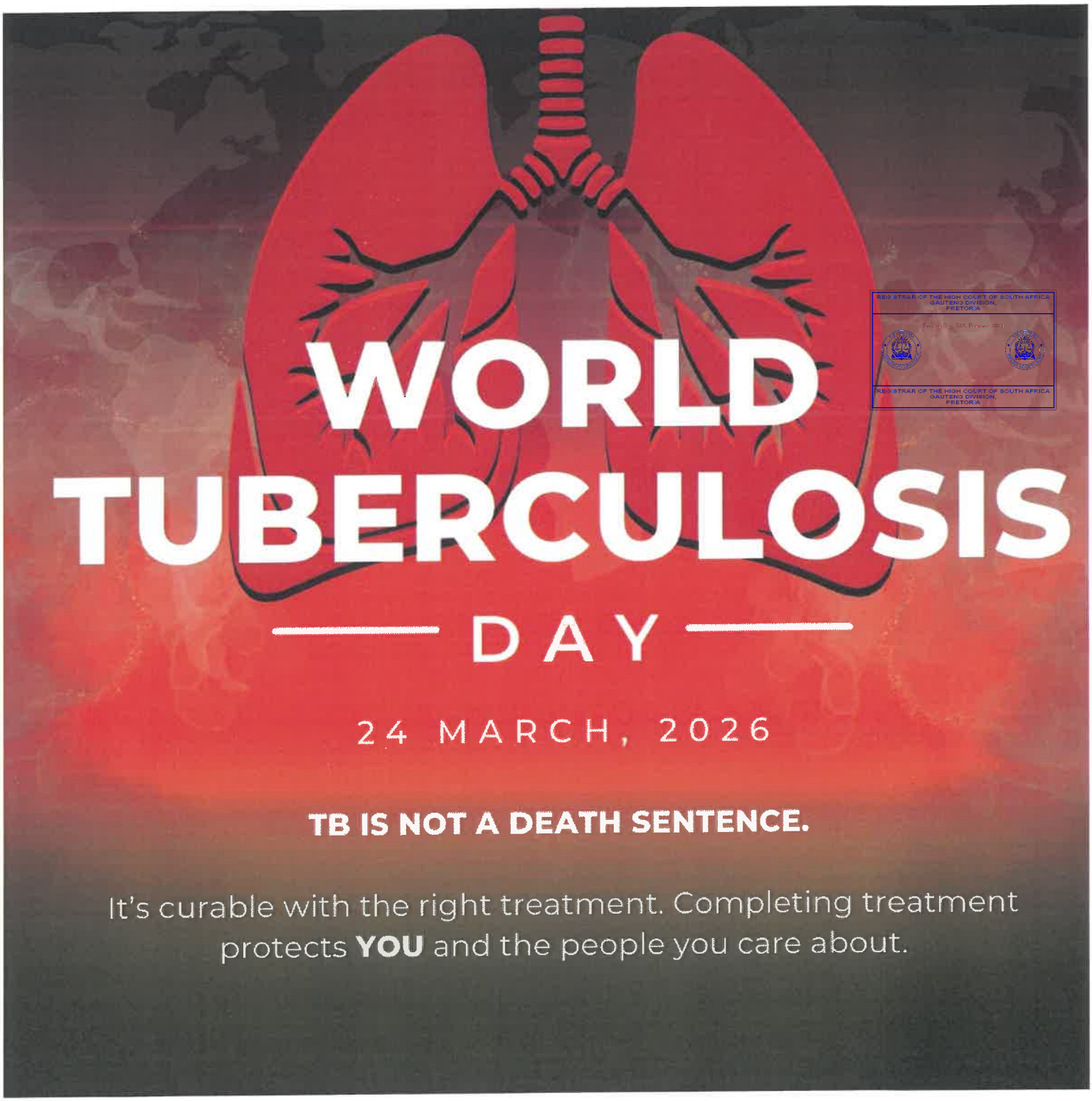
Listen to Your Body

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As treatment progresses, symptoms should gradually improve. Contact your healthcare provider if:

- Your cough, fever, or night sweats do not improve
- New symptoms develop
- Symptoms return after improvement
- Early communication ensures timely support and successful recovery.

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PROTECTING YOUR BRAIN HEALTH

The brain is the body's command centre, responsible for our thoughts, memories, emotions, movement, and daily decision-making. Just like the heart or lungs, it needs ongoing care to stay healthy.

Brain health is not only about preventing illness; it is about maintaining clear thinking, emotional balance, and mental well-being throughout life.



What Is Brain Health?

Brain health refers to your ability to:

- Think clearly and concentrate
- Learn and remember information
- Manage emotions and stress
- Stay socially and mentally engaged

Several factors can affect brain health over time, including stroke, dementia, chronic stress, head injuries, and lifestyle habits such as poor diet, inactivity, smoking, excessive alcohol use, or social isolation.



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Warning Signs to Watch For

Pay attention to changes that persist over time, such as:

- Memory loss that disrupts daily life
- Difficulty concentrating or solving problems
- Confusion about time or familiar places
- Noticeable mood or personality changes
- Sudden decline in school or work performance

These symptoms are not simply "normal ageing" and should be discussed with a healthcare professional.

Healthy Habits for the Brain

Many brain health risks can be reduced through everyday lifestyle choices.

- **Nourish your body** - Eat balanced meals rich in vegetables, fruits, whole grains, healthy fats, and protein.

- **Stay physically active** - Regular exercise improves blood flow to the brain, boosting memory, mood, and concentration.



- **Prioritise sleep** - Quality sleep allows the brain to restore energy, process memories, and clear toxins.

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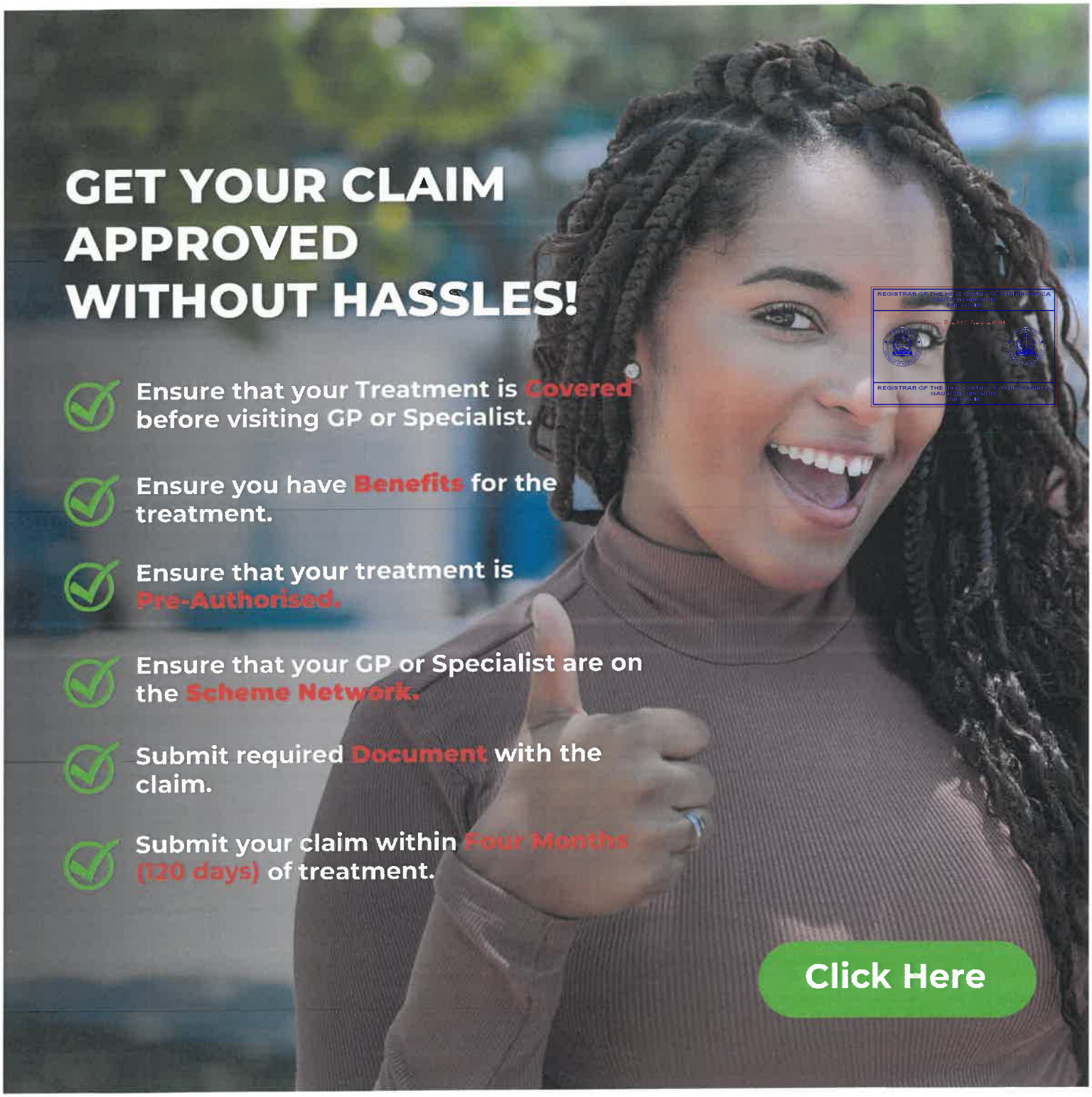
- **Keep learning** - Reading, puzzles, learning new skills, or creative hobbies help keep the brain active and resilient.

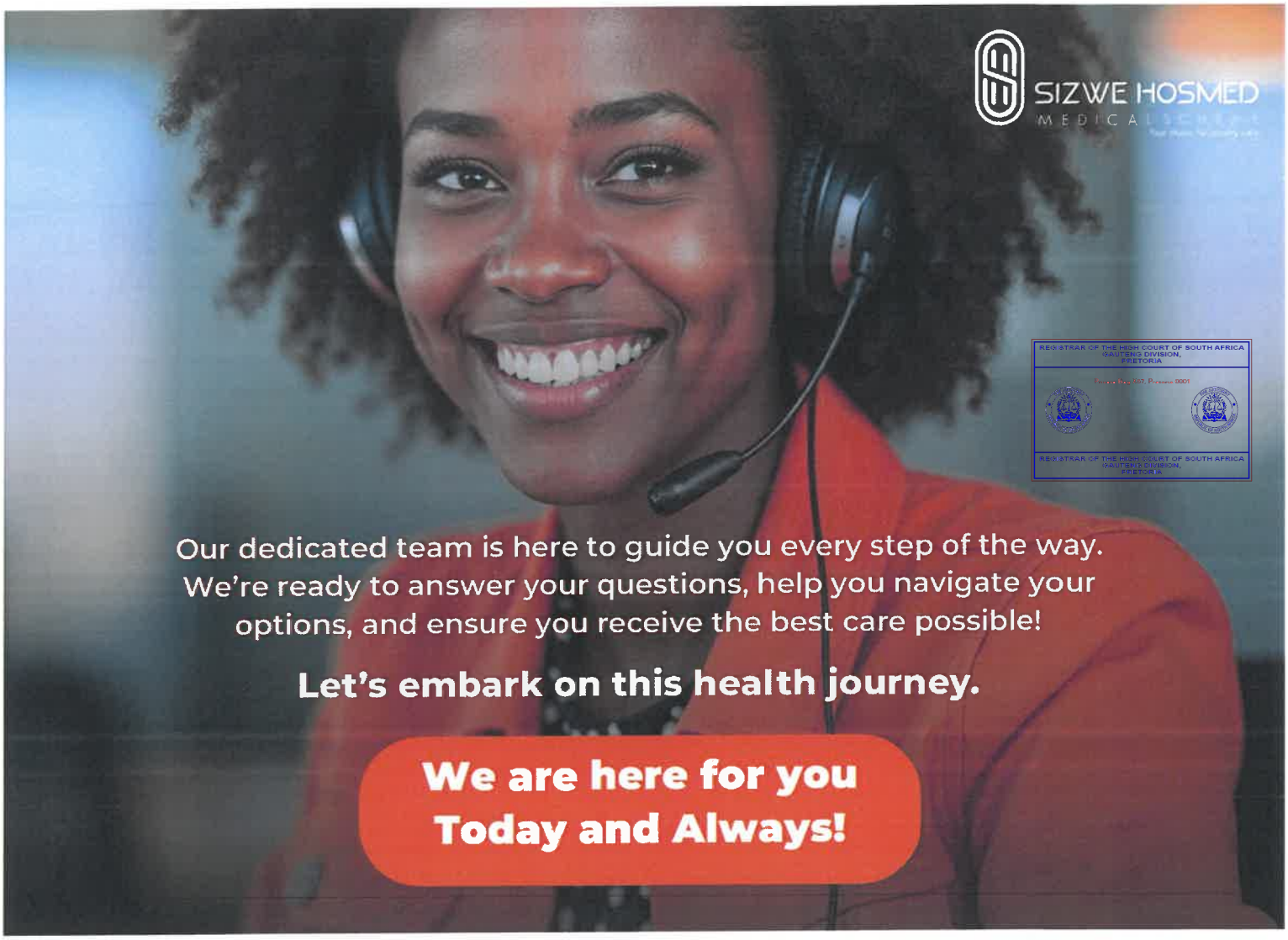


- **Stay socially connected** - Strong relationships help reduce stress and protect emotional well-being.
- **Protect your head** - Use seatbelts, helmets, and fall-prevention measures to avoid head injuries.
- **Manage chronic conditions** - Controlling blood pressure, diabetes, and cholesterol lowers the risk of stroke and cognitive decline.

Caring for your brain is one of the most powerful forms of self-care you can practice.

Click here


GET YOUR CLAIM APPROVED WITHOUT HASSLES!
Ensure that your Treatment is Covered before visiting GP or Specialist.
Ensure you have Benefits for the treatment.
Ensure that your treatment is Pre-Authorised.
Ensure that your GP or Specialist are on the Scheme Network.
Submit required Document with the claim.
Submit your claim within Four Months (120 days) of treatment.
Click Here



CONTACT US

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www.sizwehosmed.co.za

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 12 March 2026 13:16
To: Edith Hlabane; Gert Botha
Cc: Ian Fuller; Mbalenhle Themba; Thabang Magare; Dr. Zaheen Omar
Subject: Member communication line up.

Hi colleagues

Kindly find the below for member distribution , please note the line up days/dates

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Back & Neck Programme – 13 March 2026

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Dear Valued Member,

Struggling with chronic back or neck pain? Sizwe Hosmed's Back & Neck Programme offers expert support and treatment guidance. To learn more, click here: https://sizwehosmed.co.za/back-and-neck-programme/

Your Choice For Quality Care!

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Oncology Programme – 16 March 2026

Dear Valued member,

Sizwe Hosmed's Oncology (Cancer) Programme supports members with coordinated care and access to specialised support. To learn more, click here: https://sizwehosmed.co.za/oncology-management-programme/

Your Choice For Quality Care!

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Maternity Programme – 18 March 2026

Dear Valued Member,

Expecting a baby? Register for Sizwe Hosmed's Bambino Maternity Programme for care benefits to help you and your baby stay healthy. To learn more, click here: https://sizwehosmed.co.za/bambino-maternity-programme/

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Thank you!

Nomsa Radebe
Manager: Brand and Stakeholder Relations

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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Monday, 16 March 2026 15:49
To: Gert Botha; Edith Hlabane
Cc: Dr. Zaheen Omar; Mbalenhle Themba; Thabang Magare; Ian Fuller
Subject: Member communication on Pneumococcal vaccine

Hi colleagues

Kindly find below member communication to be distributed , please schedule for Friday 20 March 2026

Thank you

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Dear Valued Member,

Pneumococcal disease can cause serious illness. Vaccinate to protect yourself and your loved ones today. To learn more, click here: https://sizwehosmed.co.za/health-education/

Your Choice For Quality Care!

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Monday, 30 March 2026 10:44
To: Edith Hlabane; Gert Botha
Cc: Dr. Zaheen Omar; Ian Fuller; Mbalenhle Themba; Thabang Magare
Subject: Easter Message

Dear colleagues

Please see below Easter message to members

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Easter Message to be distributed on Thursday 02 April 2026

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Dear Valued Member,

We wish you a safe and happy Easter! Click here: https://bit.ly/4sGRhUA

Your Choice For Quality Care!

Thank you

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Tuesday, 07 April 2026 11:10
To: Edith Hlabane; Gert Botha
Cc: Ian Fuller; Thabang Magare; Mbalenhle Themba; Dr. Zaheen Omar
Subject: Member Newsletter Issue 3 , 2026
Attachments: SH-Member-Newsletter-Issue-3-2026.pdf

Dear colleagues

Kindly find below and attached member newsletter for distribution.

SMS and Email - Issue 3 Member Newsletter

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Dear Valued Member,

Issue 3 of your member newsletter is now available! Get the latest scheme updates and learn about your benefits. **Click here:** https://sizwehosmed.co.za/member-newsletter-issue-3-2026/

Your Choice For Quality Care!

Nomsa Radebe
Manager: Brand and Stakeholder Relations

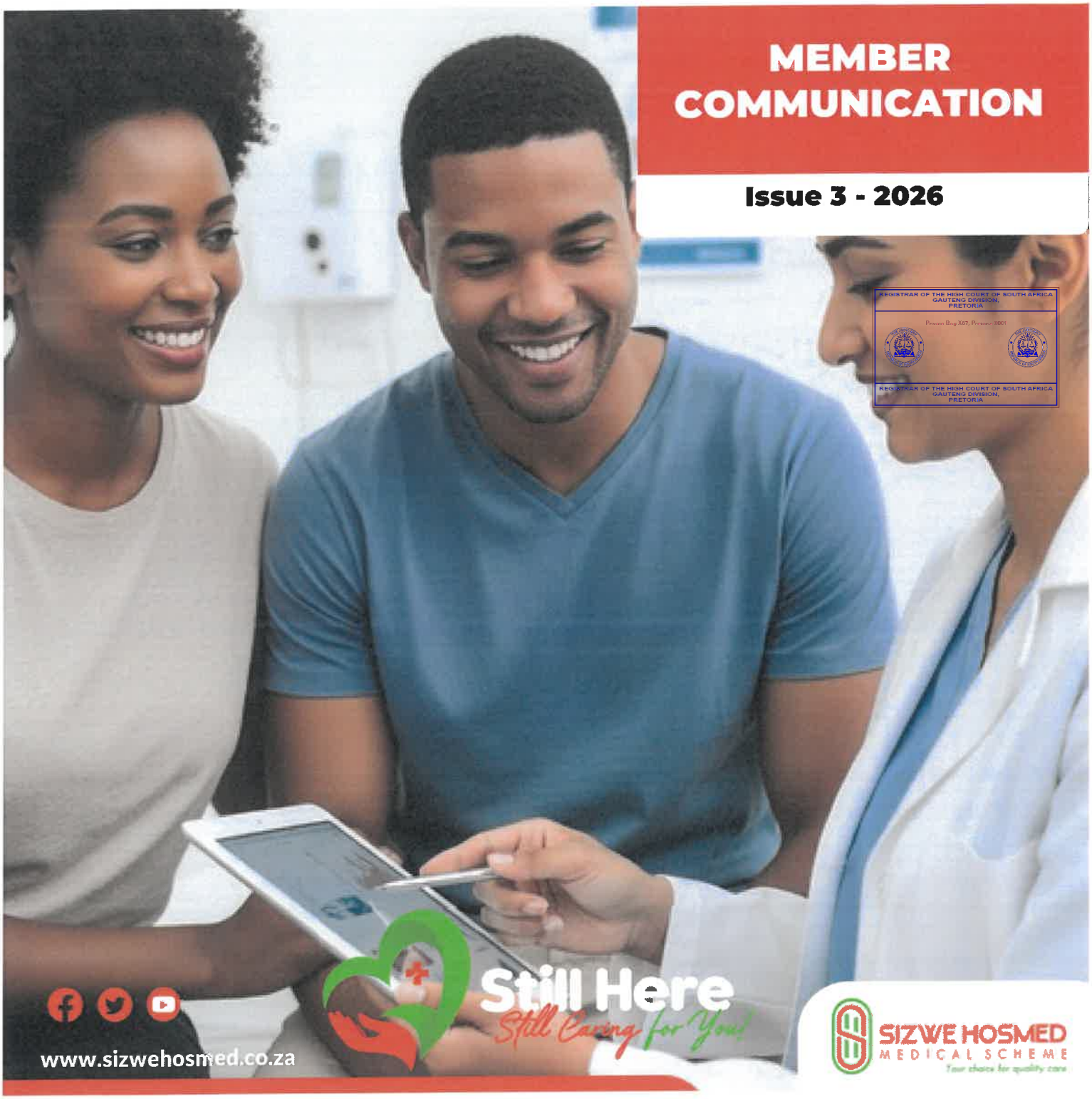
Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa
+27 11 298 1500
0829070577
nomsa.radebe@sizwe-hosmed.co.za
www.sizwehosmed.co.za



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MEMBER
COMMUNICATION
Issue 3 - 2026
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Still Caring for You!
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SIZWE HOSMED
MEDICAL SCHEME

WELCOME



Welcome to Issue 3 of our Member Newsletter.

Your healthcare benefits provide peace of mind when it matters most. In this issue we explain risk benefits and how they protect you in the event of critical and unforeseen health challenges,

We also focus on couples and how they can access care and plan for a healthier future side by side.

We look deeper at pneumococcal and flu vaccinations and how they can protect against serious illnesses and infections.

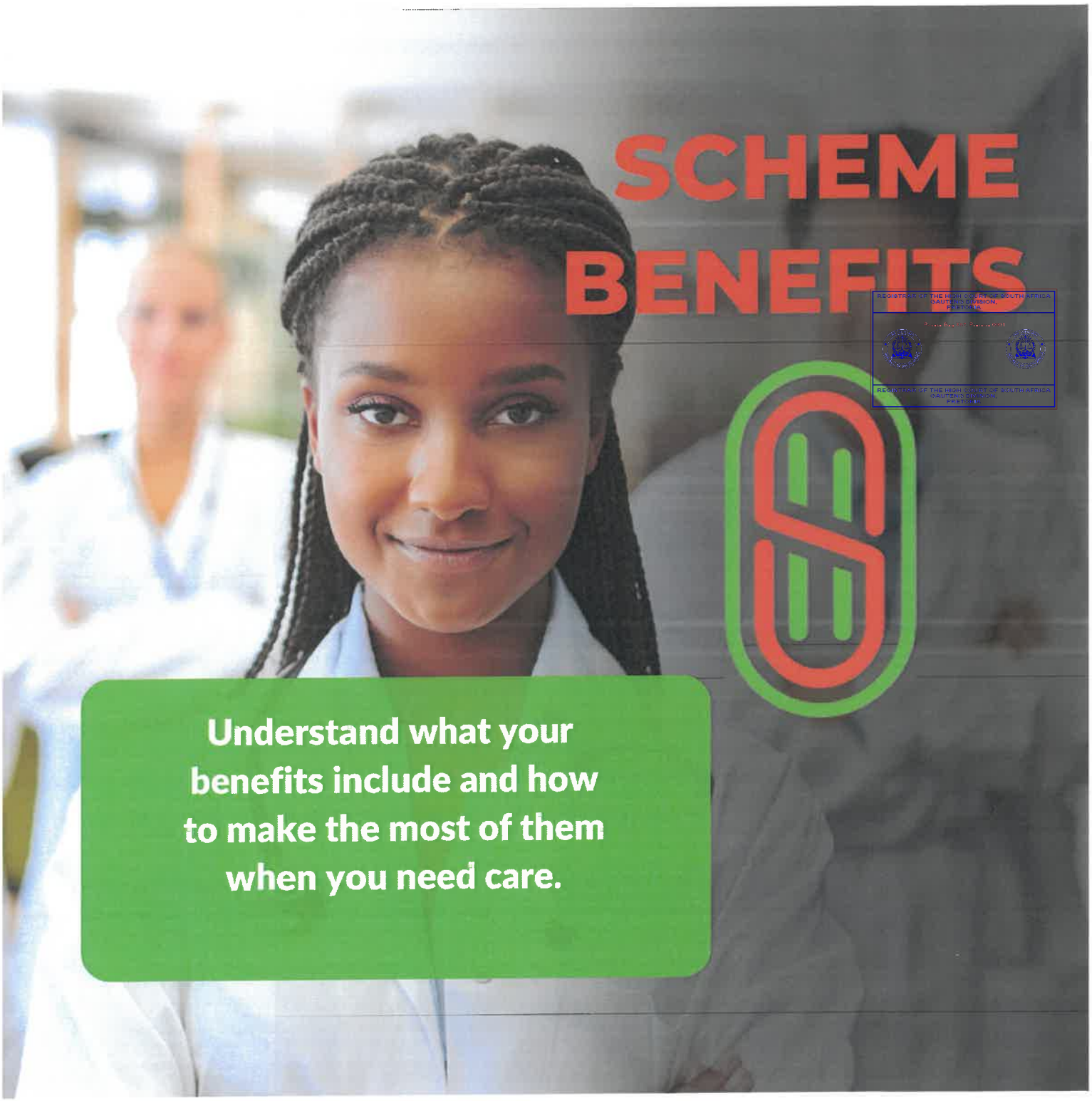
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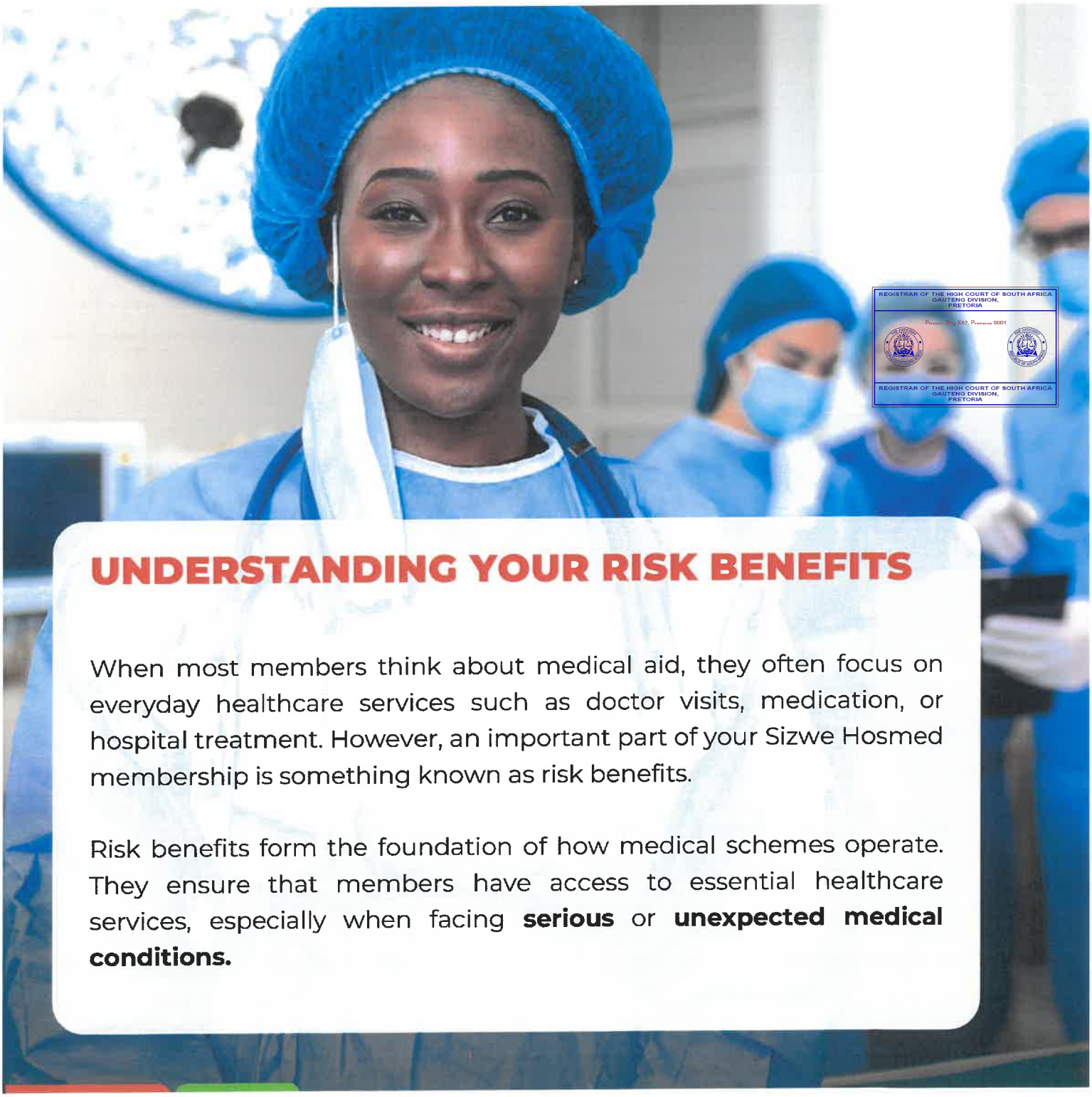
In addition, you can read about gum health and how regular dental check-ups and good oral hygiene habits can make a meaningful difference.

Let me also take this time wish you and your loved ones a joyful and peaceful Easter break. If you are travelling, I wish you safe travel.

Thank you for allowing us to be part of your healthcare journey.

Ian Fleming
Curator - Sizwe Hosmed


SCHEME
BENEFITS
Understand what your benefits include and how to make the most of them when you need care.



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UNDERSTANDING YOUR RISK BENEFITS

When most members think about medical aid, they often focus on everyday healthcare services such as doctor visits, medication, or hospital treatment. However, an important part of your Sizwe Hosmed membership is something known as risk benefits.

Risk benefits form the foundation of how medical schemes operate. They ensure that members have access to essential healthcare services, especially when facing **serious** or **unexpected medical conditions.**



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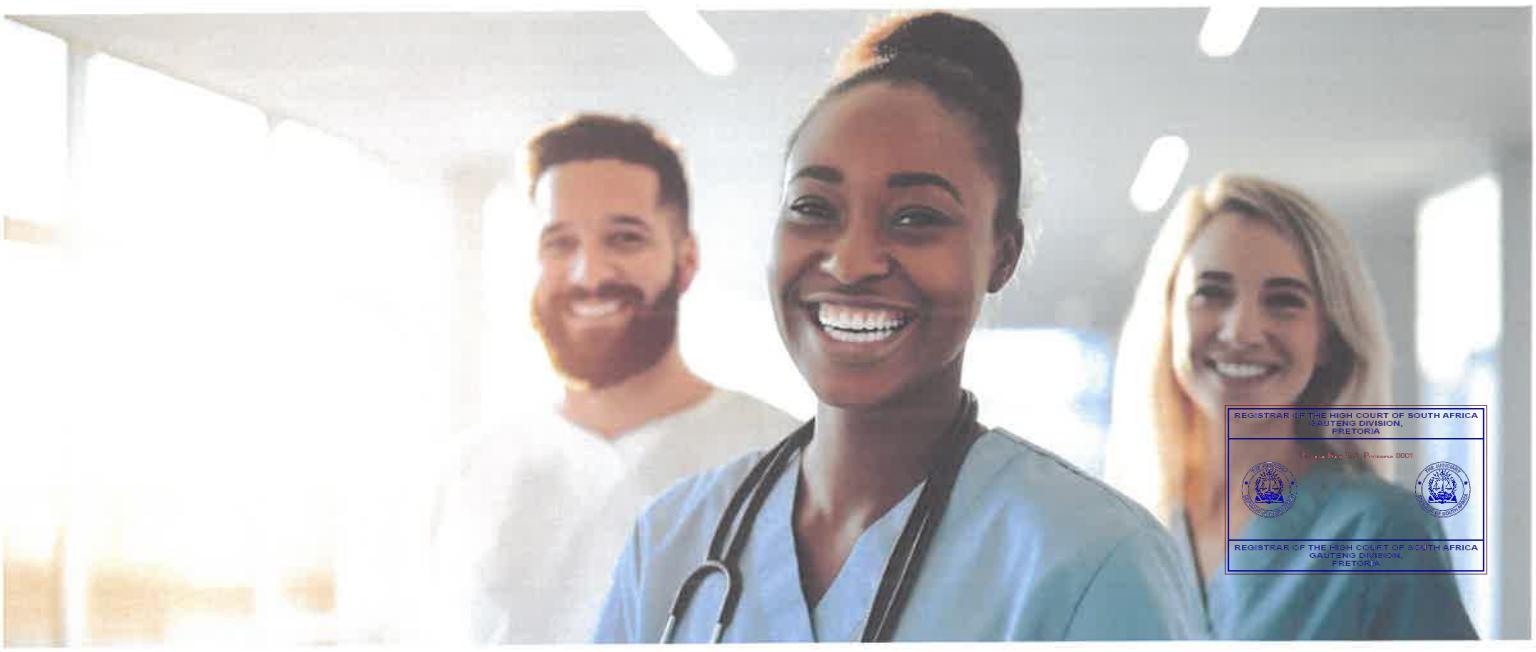
What Are Risk Benefits?

In a medical aid context, risk benefits refer to the core healthcare services that are funded from the scheme's risk pool. This pool is created from the monthly contributions paid by all members.

These benefits typically cover major medical expenses, particularly those that could otherwise place a significant financial burden on individuals and families. Risk benefits generally include:

- Hospitalisation and in-hospital treatment
- Specialist consultations and procedures
- Chronic disease management
- Prescribed Minimum Benefits (PMBs) for certain conditions
- Emergency medical care

Because these healthcare costs can be high and unpredictable, they are funded collectively through the scheme's risk pool to ensure members receive care.



How Do Risk Benefits Work?

Every month, members contribute to their medical scheme. A portion of these contributions goes into the risk pool, which funds high-cost and essential healthcare services for members who require treatment.

When a member is admitted to a hospital or requires treatment for a qualifying condition, the medical scheme pays for the approved services from this pool according to the scheme rules and benefit structure.

This approach allows members to access costly healthcare services without paying the full cost out of pocket.

Why Risk Benefits Important?

Healthcare needs are often unpredictable. A serious illness, accident, or unexpected hospital admission can result in high medical costs. Risk benefits help ensure that:

- Members have access to essential medical care when serious health issues arise
- High medical costs are shared across the membership base
- Members are protected from the financial burden of major medical treatment

In addition to day-to-day and preventive benefits, risk benefits ensure that Sizwe Hosmed members have comprehensive support for both routine healthcare and unexpected medical needs.

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By pooling resources, we help make healthcare more accessible and affordable for all members.




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Healthcare without waiting rooms and queues.
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HEALTH BENEFITS COUPLES CAN ENJOY TOGETHER

Health is often easier to maintain when it is supported as a team. For couples, a Sizwe Hosmed medical aid membership offers more than individual healthcare benefits. It provides shared access to benefits that help partners look after their wellbeing together.

We offer a range of benefits designed to support preventative care, early detection, and overall wellness, making it easier for couples to prioritise their health as part of everyday life.

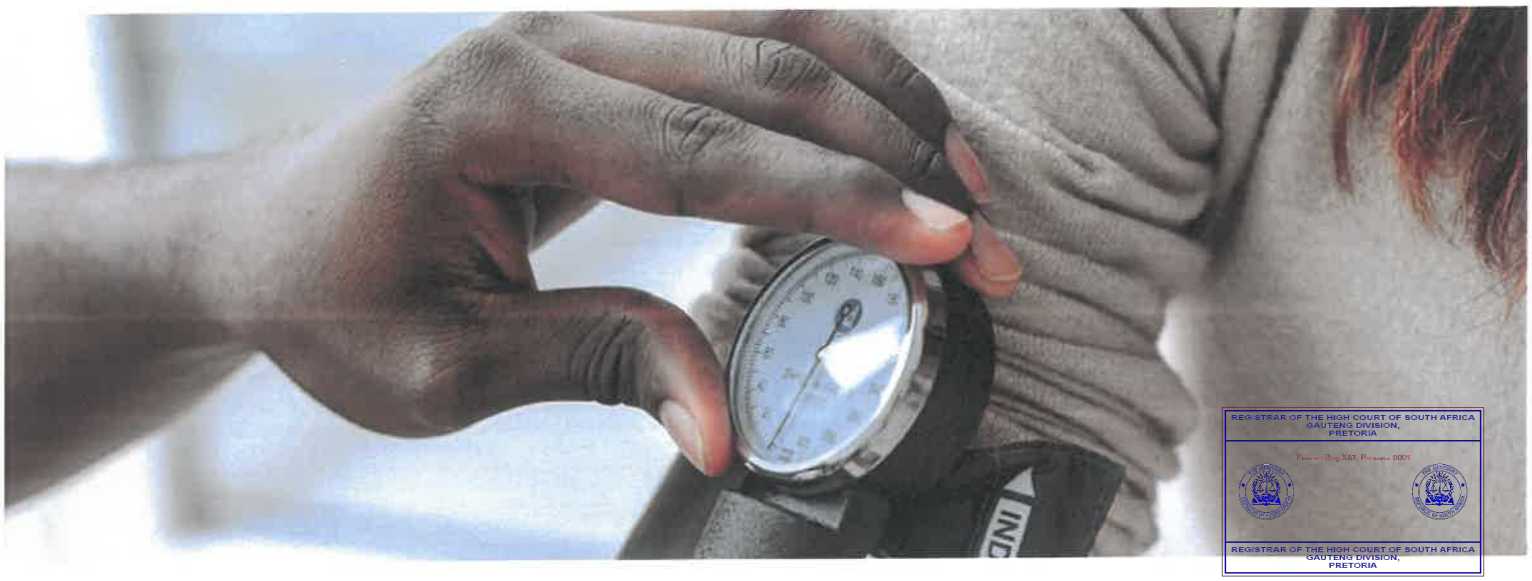


Building a Healthier Future Together

Healthcare is not only about treating illness. It is about maintaining well-being and preventing health problems where possible.

Couples can encourage each other to stay on top of their health, have regular screenings, and seek care when needed.

Sizwe Hosmed's goal is to help members live healthier lives. When couples take advantage of their benefits together, they build a stronger foundation for a healthier future as partners and as a family.



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Preventative Health Screenings

Preventative screenings are one of the most valuable benefits couples can take advantage of together. Regular health checks help identify potential health concerns early, when treatment is often simpler and more effective.

Couples can support each other by scheduling routine screenings such as blood pressure checks, cholesterol testing, HIV testing, cancer screening, and other health assessments.

Doing these assessments together can motivate couples to adopt healthier habits, whether it is improving nutrition, becoming more active, or managing stress.

Understanding your health profile also helps guide better lifestyle choices for the future.

Chronic Condition Support

If one or both partners are managing a chronic condition such as hypertension, diabetes, or asthma, your Sizwe Hosmed benefits can help ensure ongoing care and support.

Through the Scheme's Disease Risk Management, members receive access to approved medication, regular monitoring, and guidance from healthcare professionals. Having the right support in place helps couples manage health conditions more effectively while maintaining quality of life. **Click here:**

Mental Support

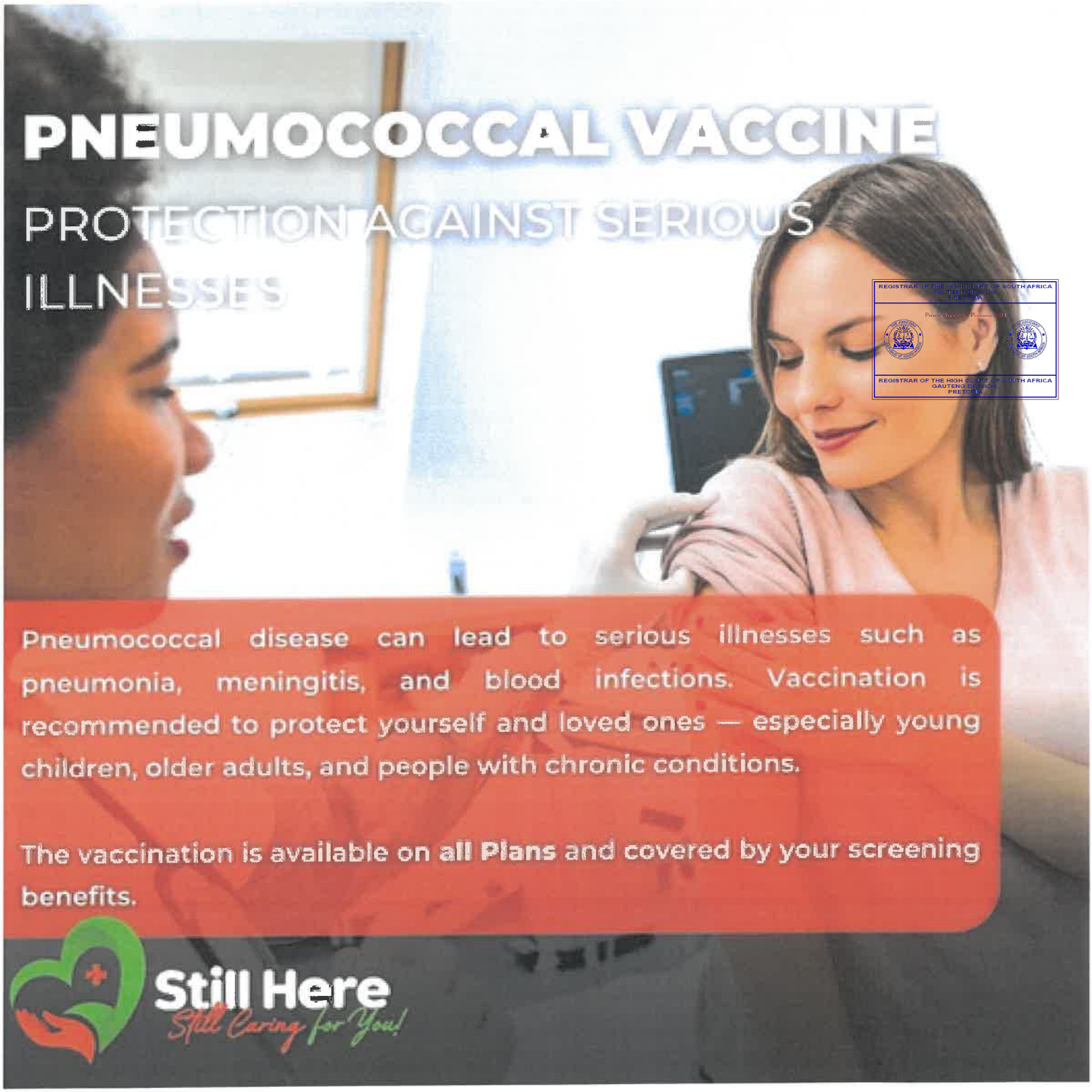
Emotional well-being is just as important as physical health.

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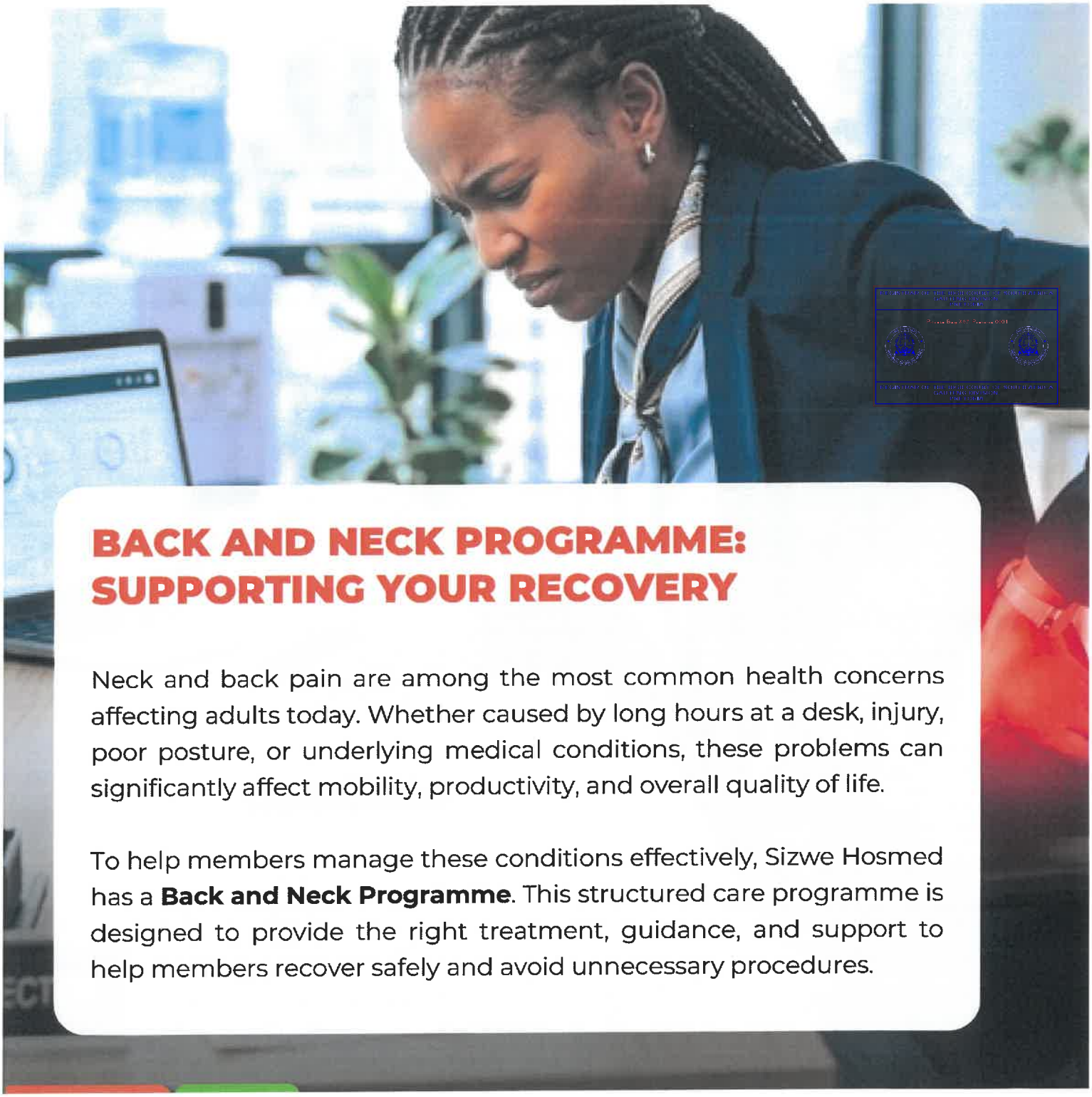
Our Scheme's benefits include access to mental health support, such as counselling services or consultations with mental health professionals.

Couples can benefit from knowing that support is available when dealing with stress, anxiety, or other life challenges that may affect emotional well-being. **Click here**





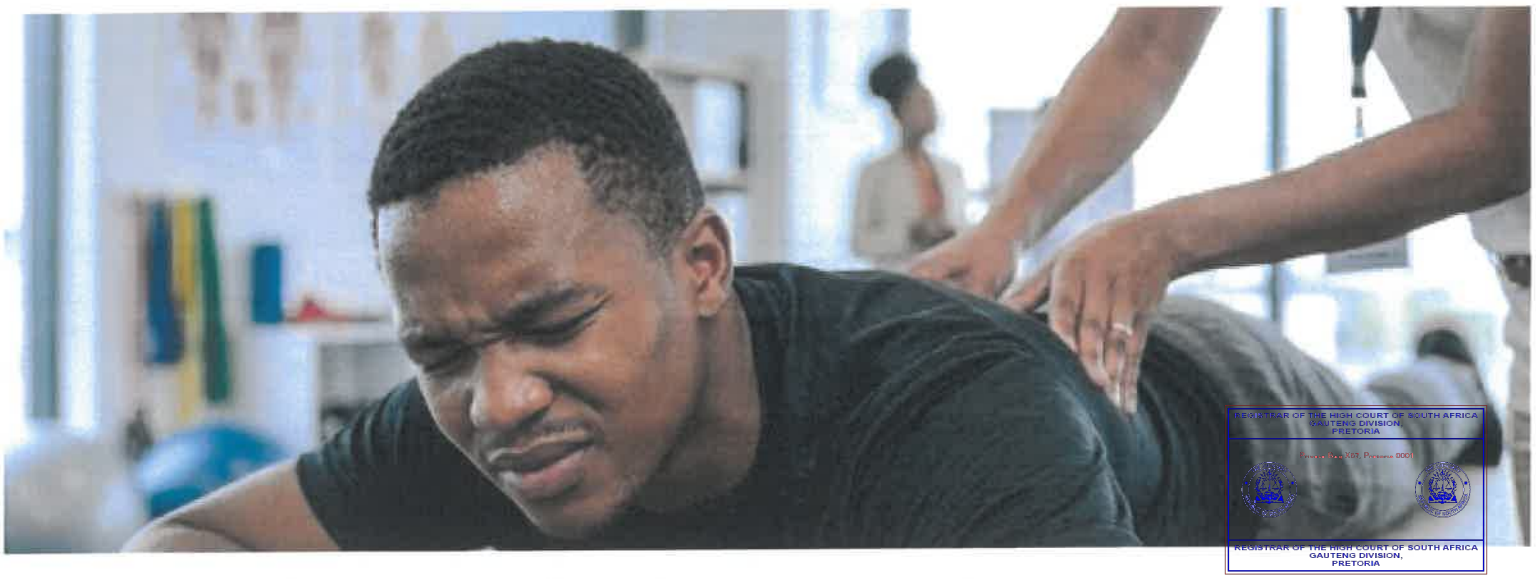
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BACK AND NECK PROGRAMME: SUPPORTING YOUR RECOVERY

Neck and back pain are among the most common health concerns affecting adults today. Whether caused by long hours at a desk, injury, poor posture, or underlying medical conditions, these problems can significantly affect mobility, productivity, and overall quality of life.

To help members manage these conditions effectively, Sizwe Hosmed has a **Back and Neck Programme**. This structured care programme is designed to provide the right treatment, guidance, and support to help members recover safely and avoid unnecessary procedures.



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What Is the Back and Neck Programme?

The Neck and Back Programme is a coordinated care initiative that supports members who are experiencing chronic neck or back pain.

The programme focuses on evidence-based treatment, ensuring members receive appropriate care at the right time. It also helps guide treatment decisions, particularly when more invasive procedures such as surgery are being considered.

Members enrolled in the programme receive support that includes:

- Clinical assessment and treatment guidance
- Access to conservative treatments such as physiotherapy
- Care coordination with healthcare professionals
- Review and support for treatment plans
- Advice on managing pain and improving mobility

Key Benefits for Members

Better Treatment Guidance - Members receive guidance on the most appropriate treatment options in line with medical best practices.

Improved Recovery Outcomes - Access to early intervention and rehabilitation can help reduce pain and restore mobility more effectively.

Coordinated Care - Healthcare professionals involved in your treatment can work together to support your recovery journey.

Avoiding Unnecessary Procedures - The programme encourages conservative treatment approaches first, helping members avoid unnecessary surgeries where possible.

Support Throughout the Process - Members receive ongoing support and monitoring during their treatment journey.

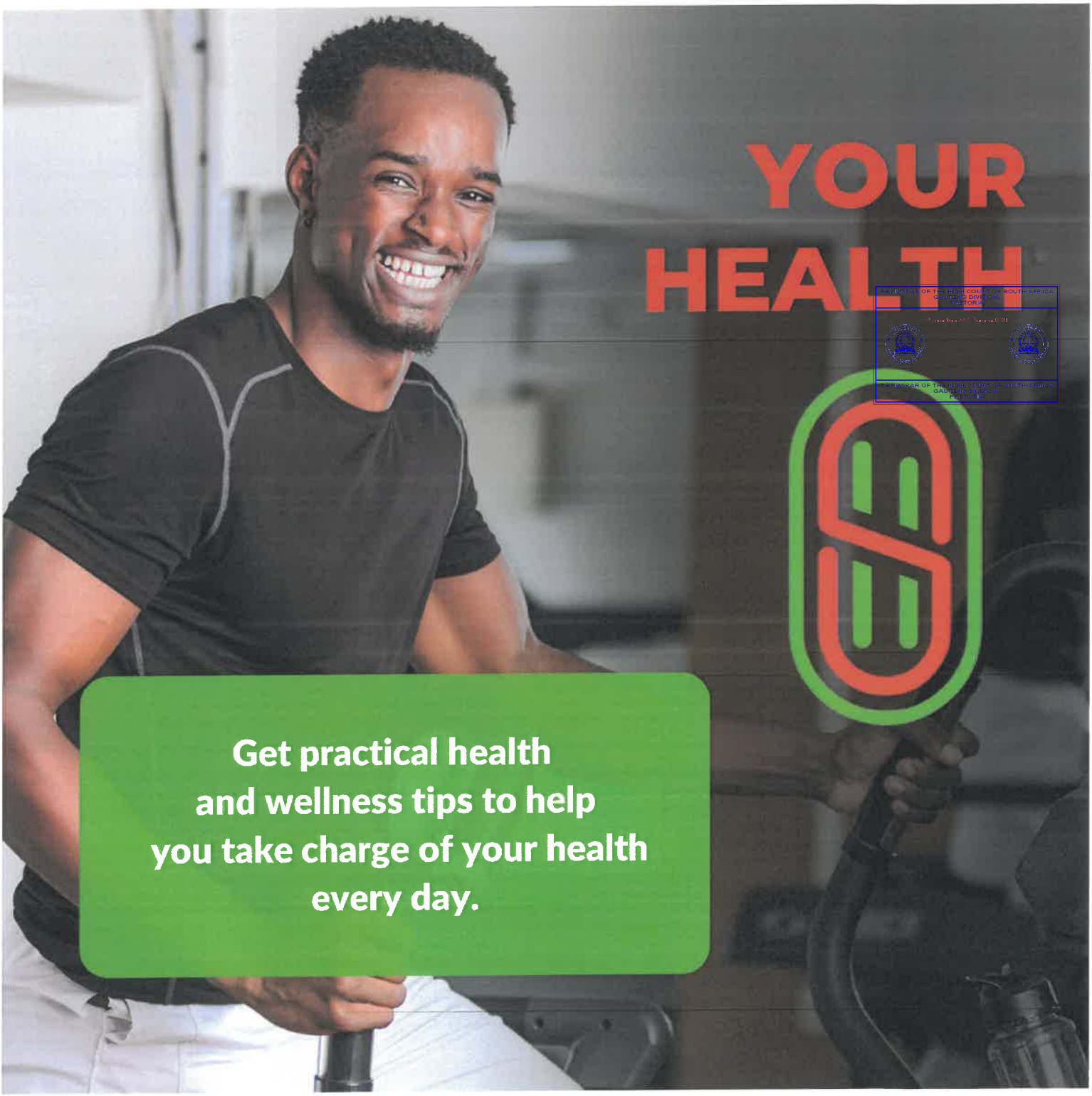


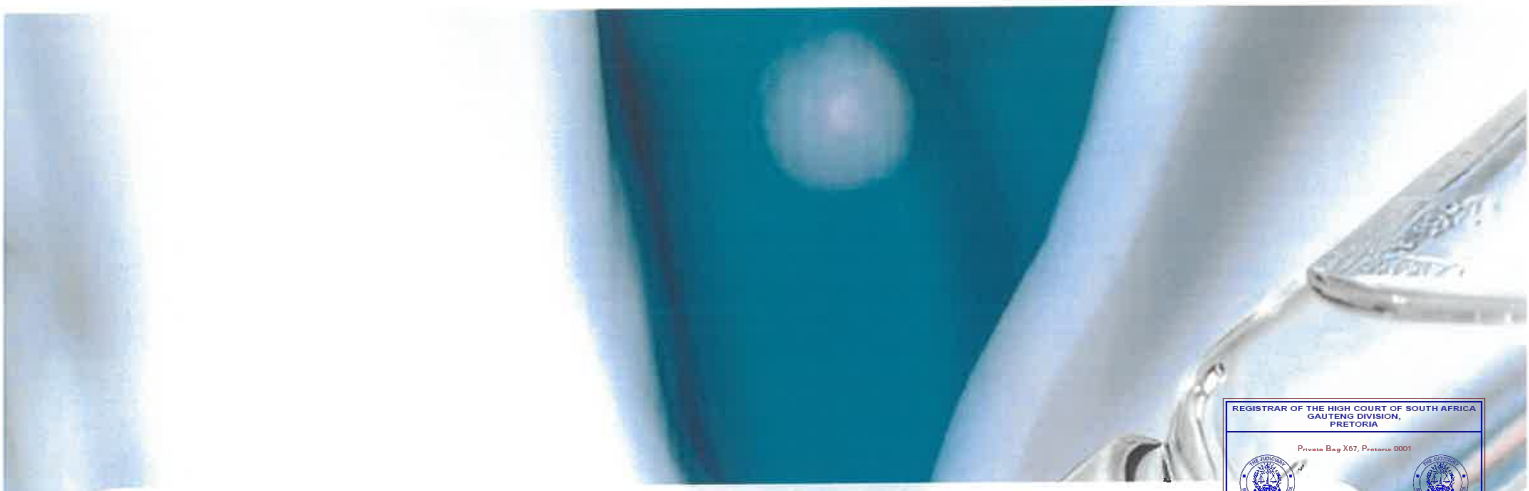
Homecare Plan - In addition to treatment sessions, members receive a personalised homecare plan to support long-term recovery and self-management.

Accessing the Programme

Members must register for the Back and Neck to access its benefits.

For more information, **Click here**


YOUR
HEALTH
Get practical health
and wellness tips to help
you take charge of your health
every day.



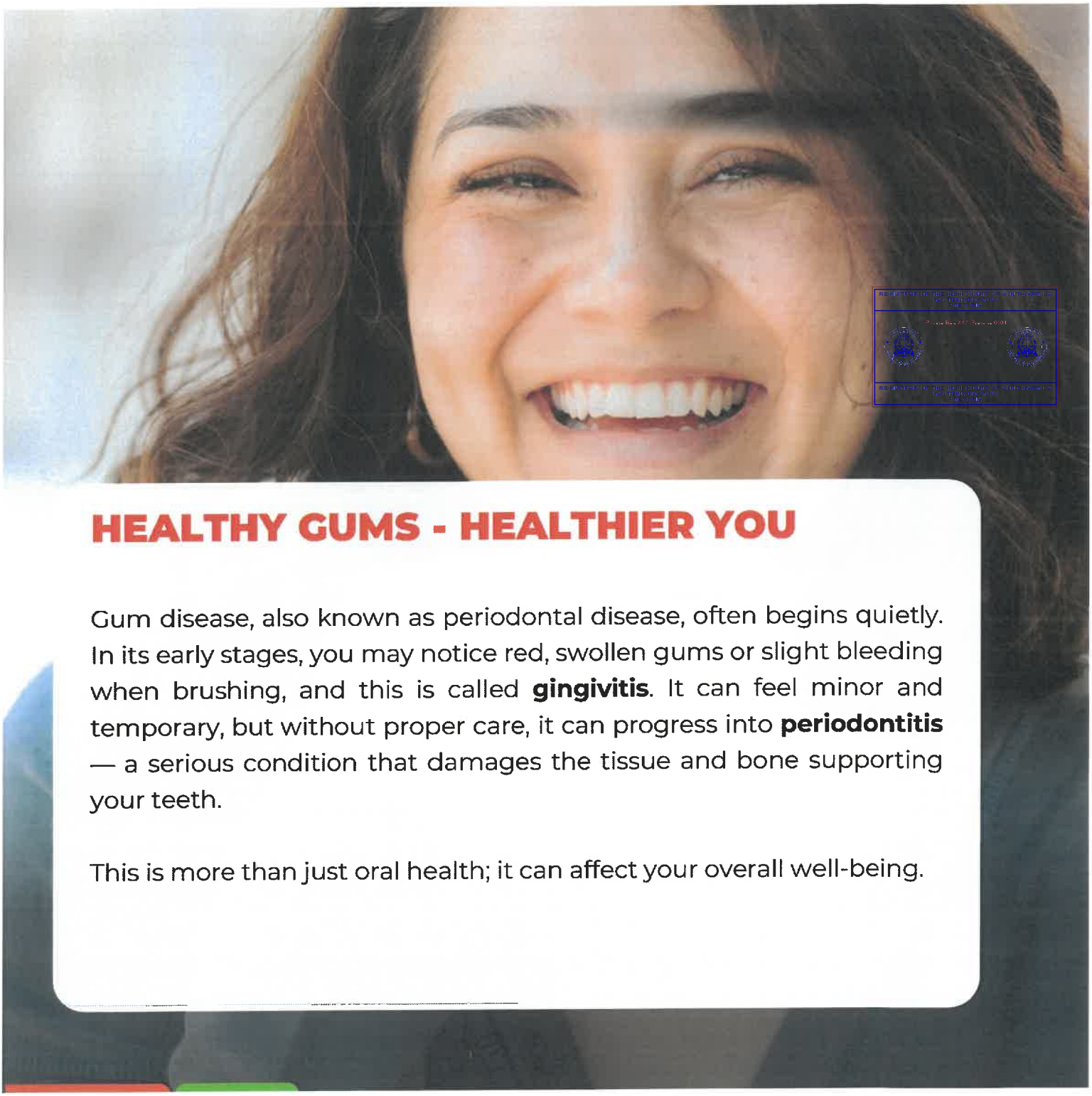
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PROTECT YOURSELF WITH THE PNEUMOCOCCAL VACCINE

Pneumococcal disease is a **serious bacterial infection** caused by Streptococcus pneumoniae. It can lead to illnesses such as **pneumonia**, **meningitis**, and **bloodstream infections** — some of which may require hospitalisation and can be life-threatening.

The pneumococcal vaccine helps protect against these infections by strengthening your body's natural defences. It is especially important for young children, older adults, and individuals with weakened immune systems or chronic conditions.

Getting vaccinated not only reduces your risk of severe illness but also helps prevent complications, lengthy hospital stays, and medical costs. It's a simple step that can make a big difference to your long-term health.



HEALTHY GUMS - HEALTHIER YOU

Gum disease, also known as periodontal disease, often begins quietly. In its early stages, you may notice red, swollen gums or slight bleeding when brushing, and this is called **gingivitis**. It can feel minor and temporary, but without proper care, it can progress into **periodontitis** — a serious condition that damages the tissue and bone supporting your teeth.

This is more than just oral health; it can affect your overall well-being.



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Why Gum Health Matters

Poor oral health can have far-reaching effects. In children, it can disrupt sleep, concentration, and nutrition. In adults, severe gum disease has been linked to chronic conditions such as heart disease and difficulty managing diabetes.

Beyond the clinical impact, gum disease can also affect quality of life — from reduced confidence and social withdrawal to poor nutrition, especially when tooth loss occurs. A healthy smile supports how we speak, eat, and connect with others.

Know the Signs

- Bleeding gums when brushing or flossing
- Red, swollen, or tender gums
- Persistent bad breath
- Receding gums or longer-looking teeth
- Loose teeth or changes in your bite
- Mouth sores that don't heal



Simple Steps for Prevention

- Brush teeth twice daily with fluoride toothpaste
- Floss every day to clean between teeth
- Use an antibacterial mouthwash
- Maintain a balanced diet and manage stress
- Visit your dentist regularly for check-ups and professional cleaning

Your Dental Benefits

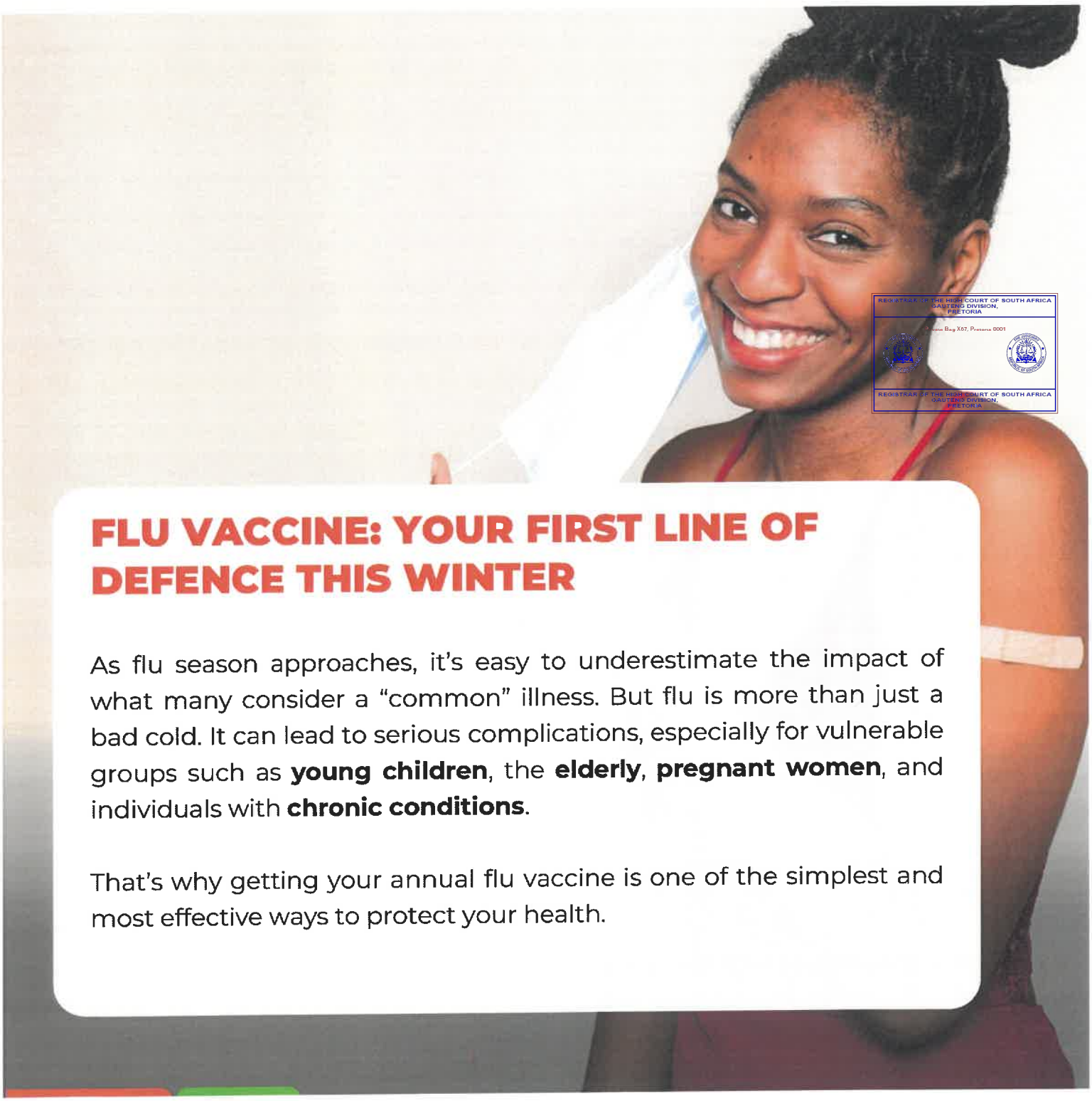
Most plans include access to essential dental benefits such as:

- Routine check-ups
- Preventative care like cleaning
- Fillings and extractions
- And X-rays for accurate diagnosis.

For more information **Click here**



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FLU VACCINE: YOUR FIRST LINE OF DEFENCE THIS WINTER

As flu season approaches, it's easy to underestimate the impact of what many consider a "common" illness. But flu is more than just a bad cold. It can lead to serious complications, especially for vulnerable groups such as **young children**, the **elderly**, **pregnant women**, and individuals with **chronic conditions**.

That's why getting your annual flu vaccine is one of the simplest and most effective ways to protect your health.

Why the Flu Vaccine Matters

The flu virus spreads easily from person to person, particularly in workplaces, schools, and public spaces. Each year, different strains circulate, and the vaccine is specifically developed to protect against the most common and severe ones expected that season.

By getting vaccinated, you reduce your risk of falling ill and help prevent the spread of the virus to others.

Reduce Severity of Flu

Even if you contract the flu after being vaccinated, the symptoms are often milder and less likely to result in serious outcomes such as pneumonia, hospitalisation, or a prolonged recovery.

The vaccine helps your immune system recognise and fight the virus more effectively.

Good Time to Vaccinate

The best time to get your flu shot is **before the flu season peaks**, allowing your body enough time to build immunity.

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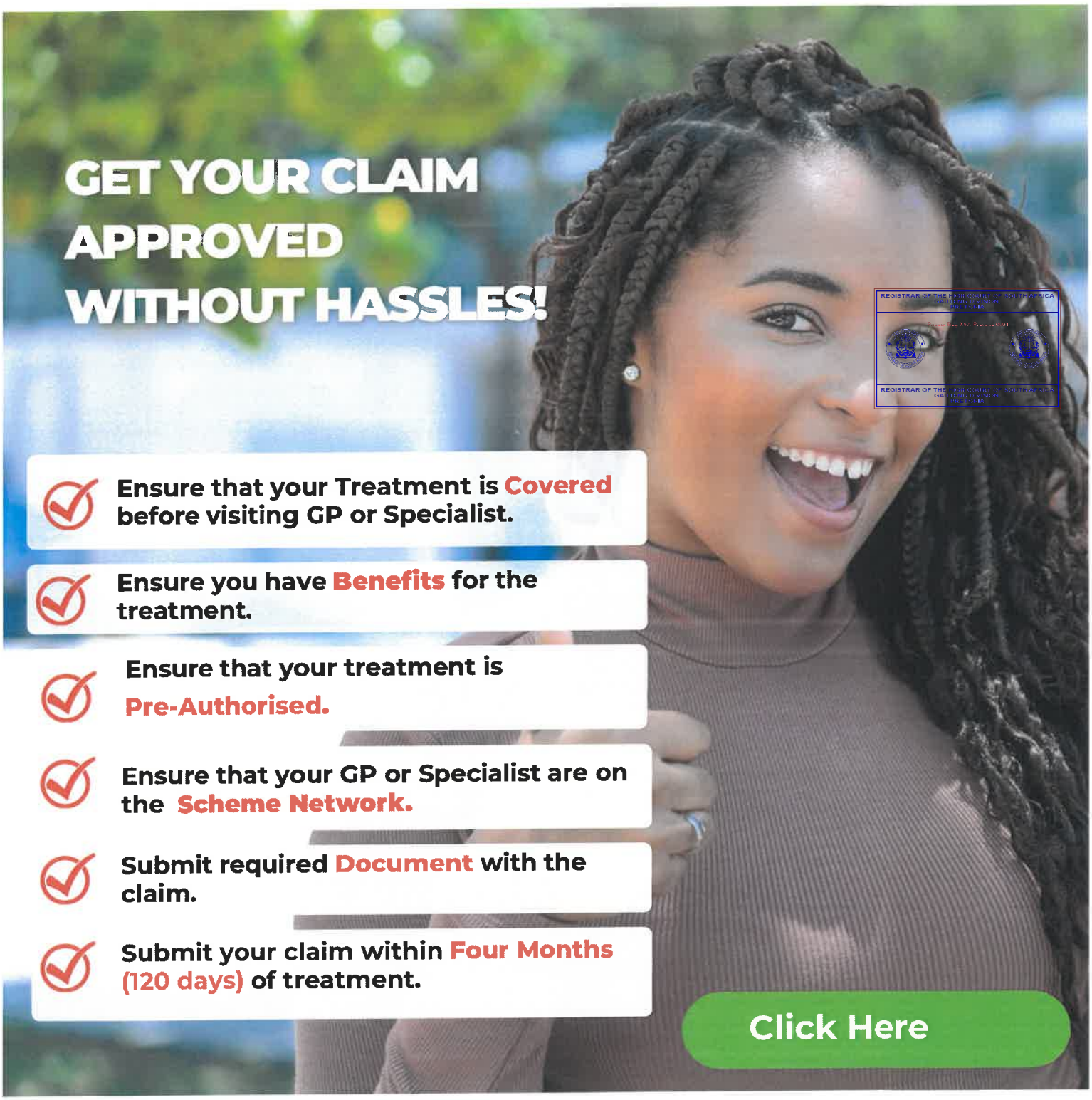
However, it's never too late—vaccination can still provide protection later in the season.

Where to Vaccinate

Visit your nearest Clicks, Dischem, and Medi Rite pharmacies to get vaccinated.

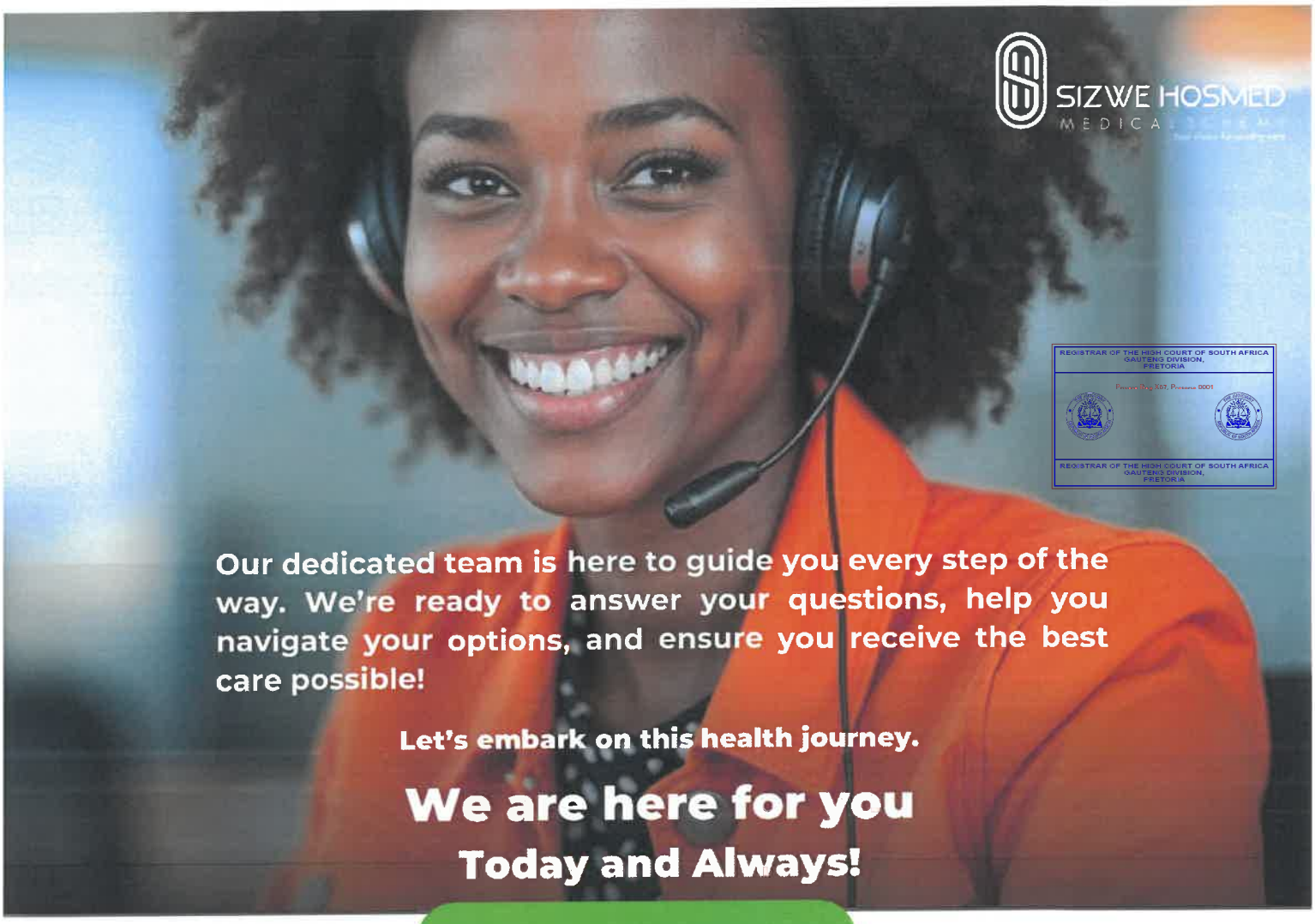
The vaccination is paid from your day-to-day benefits.

For more infomation, **Click here**


GET YOUR CLAIM APPROVED WITHOUT HASSLES!
Ensure that your Treatment is Covered before visiting GP or Specialist.
Ensure you have Benefits for the treatment.
Ensure that your treatment is Pre-Authorised.
Ensure that your GP or Specialist are on the Scheme Network.
Submit required Document with the claim.
Submit your claim within Four Months (120 days) of treatment.
Click Here



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Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Tuesday, 28 April 2026 09:21
To: Edith Hlabane; Gert Botha
Cc: Thabang Magare; Ian Fuller; Mbalenhle Themba
Subject: Malaria Alert

Dear colleagues

Kindly find the below link to be shared with members regarding the recent developments on the surge in Malaria cases.

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.....

Dear Valued Member,

Malaria alert in Gauteng: Recognise the symptoms and seek help. To learn more, click here: https://bit.ly/3OZXBIb

Your Choice For Quality Care!



Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Monday, 04 May 2026 13:06
To: Edith Hlabane; Gert Botha
Cc: Thabang Magare; Ian Fuller; Ian Fleming; Mbalenhle Themba
Subject: Member communication

Dear colleagues

Kindly find the below member communication to be distributed as per below dates highlighted in red

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.....

Issue 4 Newsletter – 05 May 2026



Dear Valued Member,

Keep up with the latest Scheme developments. Issue 4 of the Sizwe Hosmed Newsletter is out now! Click here to read. https://bit.ly/4clABqm

Your Choice For Quality Care!

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Flu Vaccine Reminder – 07 May 2026

Dear Valued Member,

Don't ignore this reminder. Prevention is better than a cure! Click here to learn more: https://bit.ly/4cGDyrl

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Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Wednesday, 06 May 2026 08:37
To: Edith Hlabane
Cc: Dion Shibambu
Subject: RE: Member communication

Hi Ms E

Please find the correct link

.....

.....

Dear Valued Member,

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Keep up with the latest Scheme developments. Issue 4 of the Sizwe Hosmed Newsletter is out now! Click here to read. https://bit.ly/4d0Cduo

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Nomsa Radebe
Manager: Brand and Stakeholder Relations

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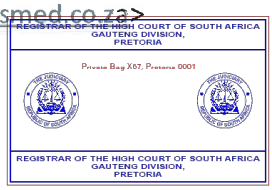
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From: Edith Hlabane <edith.hlabane@3sixtyhealth.co.za>
Sent: Tuesday, 05 May 2026 08:00
To: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Cc: Dion Shibambu <Dion.Shibambu@3SixtyHealth.co.za>
Subject: RE: Member communication

Hi Sis Noms,

The link for the newsletter is incorrect it takes me to the flu jab poster

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Monday, 04 May 2026 13:06
To: Edith Hlabane <edith.hlabane@3sixtyhealth.co.za>; Gert Botha <gert.botha@3sixtyhealth.co.za>
Cc: Thabang Magare <thabang.magare@sizwe-hosmed.co.za>; Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>; Ian Fleming <Ian.Fleming@sizwe-hosmed.co.za>; Mbalenhle Themba <Mbalenhle.Themba@sizwe-hosmed.co.za>
Subject: Member communication



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Flu Vaccine Reminder – 07 May 2026

Dear Valued Member,

Don't ignore this reminder. Prevention is better than a cure! Click here to learn more: https://bit.ly/4cGDyrl

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Manager: Brand and Stakeholder Relations

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Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Tuesday, 12 May 2026 10:21
To: Gert Botha; Edith Hlabane
Cc: Thabang Magare; Ian Fuller; Mbalenhle Themba; Ian Fleming
Subject: Member Comms

Dear Edith and Gert,

Kindly find the below comms to be distributed to members on the stipulated dates below in ***red***

1. **Hypertension – 13 May 2026**

.....

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Dear Valued Member,

Hypertension is a silent killer. To learn more, click here: https://bit.ly/4u41N99

Your Choice For Quality Care

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2. My Online Doctor Teaser -15 May 2026

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.....

Dear Valued Member,

Convenience is coming soon. To learn more, click here: https://bit.ly/4tsRSZK

Your Choice For Quality Care!

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Sunday, 24 May 2026 10:40
To: Dion Shibambu; Gert Botha; Edith Hlabane
Subject: Hantavirus comms

Hi Dion,

Kindly find the below for member distribution on Monday 25 May 2026

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Dear Valued Member,

You may have heard about Hantavirus. But do you know the facts? Click to learn more.
https://bit.ly/43n7oeN

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GAUTENG DIVISION,
PRETORIA

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Wednesday, 27 May 2026 10:49
To: Dion Shibambu; Gert Botha
Cc: Thabang Magare; Ian Fuller
Subject: Banking details update
Attachments: Banking Detail Updates.png

Hi Dion

Can you kindly find the attached to be distributed to member via both email and SMS

Thank you





21/10/2026-3:36:29 PM

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Wednesday, 27 May 2026 18:01
To: Dion Shibambu; Gert Botha
Cc: Thabang Magare; Ian Fuller
Subject: RE: Banking details update

Hi Deon

Please find the below link for **BANKING DETAILS** update to be shared via SMS

.....
.....

Dear Valued Member,

Have you not received your refund yet? Your banking details may not be up to date with the Scheme. Click to learn more: https://bit.ly/3RpDqo3

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CIVIL Division,
Private Bag X67, Pretoria 0001
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

Nomsa Radebe
Manager: Brand and Stakeholder Relations

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa
+27 11 298 1500
0829070577
nomsa.radebe@sizwe-hosmed.co.za
www.sizwehosmed.co.za



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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Wednesday, 27 May 2026 11:33

To: Dion Shibambu <dion.shibambu@3sixtyhealth.co.za>; Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>; Gert Botha <Gert.Botha@3SixtyHealth.co.za>
Cc: Thabang Magare <thabang.magare@sizwe-hosmed.co.za>
Subject: RE: Banking details update

Hi Dion

It should go out today please.

The picture is sufficient, straight to the point.

Nomsa Radebe
Manager: Brand and Stakeholder Relations

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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

From: Dion Shibambu <dion.shibambu@3sixtyhealth.co.za>
Sent: Wednesday, 27 May 2026 11:26
To: Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>; Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>; Gert Botha <Gert.Botha@3SixtyHealth.co.za>
Cc: Thabang Magare <thabang.magare@sizwe-hosmed.co.za>
Subject: RE: Banking details update

Hi Nomsa

when is this meant to go out, will it go with a message or just the picture only.

From: Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>
Sent: Wednesday, May 27, 2026 11:20 AM

To: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>; Dion Shibambu <dion.shibambu@3sixtyhealth.co.za>; Gert Botha <gert.botha@3sixtyhealth.co.za>
Cc: Thabang Magare <thabang.magare@sizwe-hosmed.co.za>
Subject: RE: Banking details update

Good idea!

Ian Fuller

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa

+27 11 298 1500

Ian.Fuller@sizwe-hosmed.co.za

www.sizwehosmed.co.za

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PRETORIA

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From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Wednesday, 27 May 2026 10:49
To: Dion Shibambu <dion.shibambu@3sixtyhealth.co.za>; Gert Botha <gert.botha@3sixtyhealth.co.za>
Cc: Thabang Magare <thabang.magare@sizwe-hosmed.co.za>; Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>
Subject: Banking details update

Hi Dion

Can you kindly find the attached to be distributed to member via both email and SMS

Thank you

Nomsa Radebe
Manager: Brand and Stakeholder Relations

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa

+27 11 298 1500

0829070577

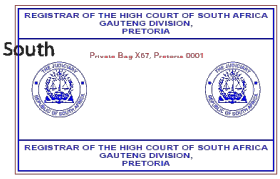
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Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Wednesday, 27 May 2026 18:17
To: dion.shibambu@3sixtyhealth.co.za; Gert Botha
Cc: Thabang Magare; Ian Fuller
Subject: Contact Details update
Attachments: Contact Details Update.png

Hi Dion

Please find below **CONTACT DETAILS** update message to be distributed to members

.....
.....

Dear Valued Member,

Are you not receiving claims and or authorisation messages? Maybe we don't have your latest mobile number.
Click to learn more: https://bit.ly/4vj05B3

Your Choice For Quality Care!

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA GAUTENG DIVISION, PRETORIA

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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa



21/10/2026-3:36:29 PM

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Friday, 05 June 2026 10:45
To: Dion Shibambu; Gert Botha
Cc: Thabang Magare; Ian Fuller; Ian Fleming; Mbalenhle Themba
Subject: Issue 5 - Member Newsletter

Hi Dion

Kindly find below member newsletter issue 5 for distribution.

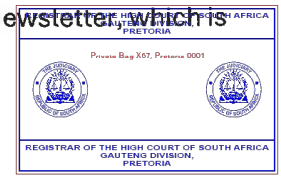
.....

.....

Dear Valued Member,

Your Scheme is here and operating. Discover the latest updates in Issue 5 of your Member Newsletter, which is now available. **Click here:** https://bit.ly/43P193L

Your Choice For Quality Care!



Thanks

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 11 June 2026 09:32
To: Dion Shibambu; Gert Botha
Cc: Ian Fuller; Thabang Magare; Ian Fleming; Mbalenhle Themba; Dr. Zaheen Omar
Subject: Cancer Survivor video

Hi Dion

Kindly find the below for member distribution on cancer survivor video, featuring me 😊

.....

Dear Valued Members,

The words "you have cancer" can change everything. Click here to learn more: https://bit.ly/3SfSe8W

Your Choice For Quality

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Private Bag X67, Pretoria 0001
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA GAUTENG DIVISION, PRETORIA

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Friday, 19 June 2026 08:47
To: Dion Shibambu; Gert Botha
Cc: Ian Fuller; Thabang Magare; Ian Fleming; Mbalenhle Themba
Subject: Father's Day Message

Hi Dion

Can you kindly distribute the below Father's Day message, please schedule it for Sunday 21 June 2026

.....

.....

Dear Valued Member

Happy Father's Day. We honour the fathers shaping our world every day. Click and join the celebration!
https://bit.ly/4vlxvzm

Your Choice For Quality Care!

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GAUTENG DIVISION,
PRETORIA
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GAUTENG DIVISION,
PRETORIA

Nomsa Radebe
Manager: Brand and Stakeholder Relations

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Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Tuesday, 07 July 2026 10:35
To: Dion Shibambu; Gert Botha
Subject: SH Newsletter - Issue 6

Dear colleagues

Kindly find the below member newsletter for distribution

.....

.....

Dear Valued Member,

The latest Sizwe Hosmed Newsletter is out! A lot has happened since the last edition. Click here for more: https://bit.ly/3SyTcgV

Your Choice For Quality Care!

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

Nomsa Radebe
Manager: Brand and Stakeholder Relations

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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

Chardonnay Arends

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 16 July 2026 15:08
To: Gert Botha; Dion Shibambu
Cc: Ian Fuller; Ian Fleming; Thabang Magare
Subject: RE: Sizwe Hosmed TAX Certificate

Hi Dion ,

Please find the below urgent SMS to go out to all members affected, active and resigned during the tax year 2025/2025

.....
.....
Dear Valued Member,

We're experiencing a delay in issuing member tax certificates. Click here to learn more: https://bit.ly/4wJEUP3

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Sizwe Hosmed Team

Nomsa Radebe
Manager: Brand and Stakeholder Relations

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa
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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

From: Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>
Sent: Thursday, 16 July 2026 14:39

To: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>; Thabang Magare <thabang.magare@sizwe-hosmed.co.za>
Cc: Gert Botha <Gert.Botha@3SixtyHealth.co.za>; Ian Fleming <Ian@engagedbt.co.za>
Subject: RE: Sizwe Hosmed TAX Certificate

Happy but can we remove the word "slight".

Ian Fuller

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa

+27 11 298 1500

Ian.Fuller@sizwe-hosmed.co.za

www.sizwehosmed.co.za





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Registered Office: Waterfall Office, 1 Bekker Rd, Vorna Velly Midrand, 1696, South Africa

From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Thursday, 16 July 2026 14:29
To: Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>; Thabang Magare <thabang.magare@sizwe-hosmed.co.za>
Cc: Gert Botha <Gert.Botha@3SixtyHealth.co.za>
Subject: RE: Sizwe Hosmed TAX Certificate

Dear Mr Fuller

Kindly find the update on the delays in distributing tax certificate for your approval. We need to stick to the initial reasons for the delays

Regards

Nomsa Radebe
Manager: Brand and Stakeholder Relations

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa

+27 11 298 1500
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PRETORIA
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REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

From: Gert Botha <Gert.Botha@3SixtyHealth.co.za>
Sent: Thursday, 16 July 2026 11:24
To: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Cc: Ian Fuller <Ian.Fuller@sizwe-hosmed.co.za>
Subject: Sizwe Hosmed TAX Certificate

Hi Nomsa

Please will you add your magic

Dear Sizwe Hosmed Member,

Please note that your **2025/2026 Tax Certificate** will be distributed on **20 July 2026.**

We sincerely apologise for the delay and any inconvenience this may have caused. Thank you for your patience and understanding.

Regards
Gert Botha

Chief Information Officer

Mobile: +27 (60) 501 7152
Email: gert.botha@3sixthealth.co.za



REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
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Chardonnay Arends

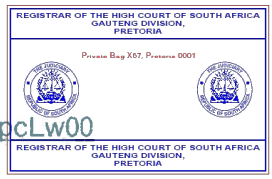
From: Nomsa Radebe <nomsa.radebe@sizwe-hosmed.co.za>
Sent: Monday, 20 July 2026 11:49
To: Dion Shibambu; Gert Botha
Cc: Thabang Magare; Ian Fuller; Ian Fleming; Mbalenhle Themba; Dr. Zaheen Omar
Subject: SMS to members - Mental Health Awareness

Hi Dion

Please see below line up on mental health awareness for member distribution. Kindly note the distribution dates in RED

.....

1. Emotional Fatigue - 21 July 2026



Dear Valued Member,

Some days, you're not tired. You're carrying too much. Click here to learn more: https://bit.ly/4pcLw00

Your Choice For Quality Care!

.....

2. Experiences that Stay with Us – 24 July 2026

Dear Valued Member,

Not all wounds are visible. Click here to learn: https://bit.ly/4wzeZDU

Your Choice For Quality Care!

.....

3. Asking for Help – 28 July 2026

Dear Valued Member,

Sometimes the hardest words to say are, "I'm not okay." Click here to learn more: https://bit.ly/4vWkIJx

Your Choice For Quality Care!

Nomsa Radebe
Manager: Brand and Stakeholder Relations

Waterfall Office Park, 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa
+27 11 298 1500
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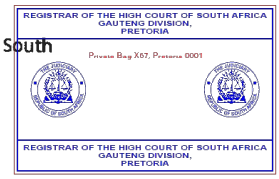
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COURT ONLINE COVER PAGE

IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

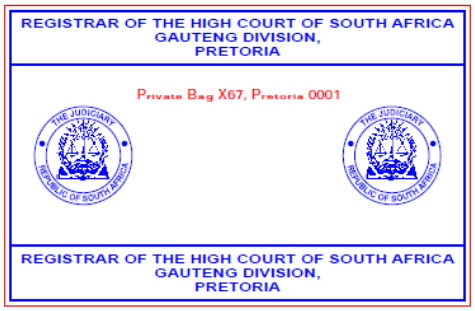
Council Plaintiff / Applicant / Appellant

and

Defendant / Respondent

Confirmatory Affidavit

NOTE: **This document was filed electronically by the Registrar on 21/10/2026 at 3:37:29 PM South African Standard Time (SAST). The time and date the document was filed by the party is presented on the header of each page of this document.**



ELECTRONICALLY SIGNED BY:

Registrar of Pretoria , Gauteng Division,Pretoria

IN THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION, PRETORIA

Case No: 2025-150109

In the application of:

IAN BRYCE FLEMING N.O. *(in his capacity as curator of Sizwe Hosmed Medical Scheme)*	**Applicant**
and	
THE REGISTRAR OF MEDICAL SCHEMES	**First Respondent**
SIZWE HOSMED MEDICAL SCHEME (IN CURATORSHIP)	**Second Respondent**
THE INDIVIDUALS LISTED IN ANNEXURE "FA5"	**Third to Thirteenth Respondents**

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA
Private Bag X67, Pretoria 0001
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

In re:

THE REGISTRAR OF MEDICAL SCHEMES	Applicant
and	
SIZWE HOSMED MEDICAL SCHEME	Respondent

CONFIRMATORY AFFIDAVIT: BUHLE EDMUND DUMA

BD

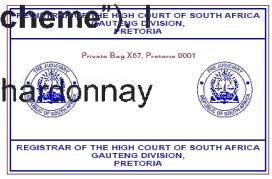
Page 1 of 3

I, the undersigned,

BUHLE EDMUND DUMA

do hereby make oath and state as follows:

1. I am an adult male practising attorney of this Court and a director of Fluxmans Inc ("**Fluxmans**"), Illovo Corner, 24 Fricker Road, Illovo, Johannesburg. Fluxmans are the attorneys for the applicant, Mr Ian Bryce Fleming N.O., the curator of Sizwe Hosmed Medical Scheme (in curatorship) ("**the Scheme**"). I am the director responsible for the conduct of this matter. Ms Chardonnay Arends of Fluxmans works on it under my supervision.



2. The facts in this affidavit are within my personal knowledge or appear from Fluxmans' file in this matter, which is under my control. They are true and correct.

3. I have read the founding affidavit of Mr Fleming ("**the founding affidavit**"). I confirm the correctness of its contents insofar as they relate to me, to Fluxmans, and to the correspondence and events set out below. I use the terms defined in the founding affidavit.

4. Fluxmans was appointed as the curator's attorneys in February 2026, in place of the attorneys who had acted for the first curator.

5. I confirm that the annexures attached to the founding affidavit as copies of emails or letters addressed from or to Fluxmans, are true copies of the original emails and letters as Fluxmans sent or received them, and the dates and times recorded on them are accurate.

BD

Page 2 of 3

6. I confirm that I attended the virtual meeting with the Council's representatives on the morning of 14 September 2026. I confirm the account of that meeting in the founding affidavit and in the letter of 15 September 2026. That letter recorded what had been agreed, asked the Registrar to confirm it, and stated that the application would be issued before 30 September 2026 and that the draft papers would be sent to the Registrar's attorneys for comment before issue. This was repeatedly and diligently done.

7. This application will be served on the first and second respondents and on the interested parties as set out in the notice of motion. Service on the former trustees and Mr Makwabe is for their information. No relief is sought against them. Nor are any alleged rights they might claim recognised.

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA
Private Bag X67, Pretoria 0001
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

BUHLE EDMUND DUMA

I hereby certify that the deponent knows and understands the contents of this affidavit and that it is to the best of the deponent's knowledge both true and correct. This affidavit was signed and sworn to before me at Illovo on this the 21 day of October 2026, the Regulations contained in Government Notice R.1258 of 21 July 1972, as amended, having been complied with.

COMMISSIONER OF OATHS

Full names:
Address:
Capacity:

Matthew Andrew Campbell
Commissioner Of Oaths
Ex Officio
Practising Attorney R. S. A.
21 Fricker Road (Corner Chaplin)
Illovo, Sandton, 2196

Page 3 of 3

COURT ONLINE COVER PAGE

IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

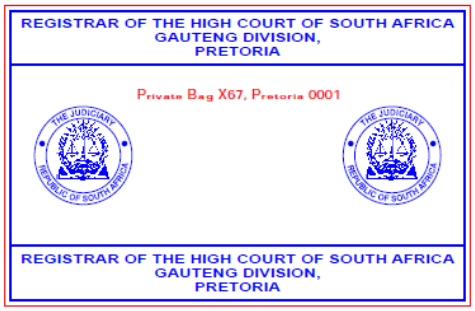
Council Plaintiff / Applicant / Appellant

and

Defendant / Respondent

Confirmatory Affidavit

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ELECTRONICALLY SIGNED BY:

Registrar of Pretoria , Gauteng Division,Pretoria

IN THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION, PRETORIA

Case No: 2025-150109

In the application of:

IAN BRYCE FLEMING N.O. *(in his capacity as curator of Sizwe Hosmed Medical Scheme)*	**Applicant**
and	
THE REGISTRAR OF MEDICAL SCHEMES	**First Respondent**
SIZWE HOSMED MEDICAL SCHEME (IN CURATORSHIP)	**Second Respondent**
THE INDIVIDUALS LISTED IN ANNEXURE "FA5"	**Third to Thirteenth Respondents**

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GAUTENG DIVISION,
PRETORIA
Received at Pretoria 0001
REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

In re:

THE REGISTRAR OF MEDICAL SCHEMES	Applicant
and	
SIZWE HOSMED MEDICAL SCHEME	Respondent

CONFIRMATORY AFFIDAVIT: IAN FULLER

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I, the undersigned,

IAN FULLER

do hereby make oath and state as follows:

1. I am an adult male specialist consultant at Engaged Business Turnaround ("**Engaged**"), Rosebank Quarter, Second Floor, 9 Walters Street, Rosebank, Johannesburg. I hold the degrees and qualifications BCom and CAIB (SA). I have experience in the turnaround of a medical scheme. I worked closely with the curator and the Council for Medical Schemes on the curatorship of Thebemed Medical Scheme and prior to that I had executive responsibility for the Nedbank Medical Scheme for more than ten years. I have been a member of the curator's team at Sizwe Hosmed Medical Scheme (in curatorship) ("**the Scheme**") since the appointment of Mr Ian Bryce Fleming as curator on 11 February 2026. I lead the team's work on finance and regulatory matters. I am the team's principal point of contact with the Council for Medical Schemes ("**the Council**") and the Registrar of Medical Schemes ("**the Registrar**").

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2. The facts in this affidavit are within my personal knowledge unless the context indicates otherwise. They are true and correct.

3. Where I speak of events before 11 February 2026, I do so from the Scheme's records and from the reports of the first curator, Ms Lebogang Grace Mpakati, which I have examined.

4. I have read the founding affidavit of Mr Fleming ("**the founding affidavit**"). I confirm the correctness of its contents insofar as they relate to me, to my

dealings with the Council and the Registrar, and to the matters set out below. I use the terms defined in the founding affidavit.

THE SCHEME WHEN THE CURATORSHIP BEGAN

5. From the Scheme's records and the first curator's reports I confirm the following.

5.1 As at September 2025, the Scheme had 46 386 principal members and 106 654 beneficiaries, a solvency ratio of 6.5% and reserves under regulation 29 of R287 266 661.

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5.2 By a circular of 26 August 2025, the South African Local Government Association withdrew the Scheme's accreditation with effect from 1 January 2026. It cited membership below its threshold, the absence of audited financial statements and the solvency position.

5.3 A contribution increase of just over 19% on a weighted average was implemented with effect from 1 November 2025. The former board had itself proposed that increase to the Council in August 2025.

5.4 The Scheme's bank accounts were frozen for a period at the start of the curatorship while the authorised signatories were changed. Payments were delayed as a result.

5.5 About 30 000 members left between September 2025 and January 2026, most of them in the open period. In January 2026 the Scheme had 15 318 principal members and 32 618 beneficiaries. The solvency

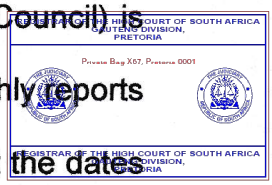
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ratio, which is calculated on projected annual contribution income and resets each January, reset at 33.1% on that smaller base.

5.6 The first curator's last monthly report, for January 2026, was sent to the Council on 23 February 2026.

THE FINANCIAL INFORMATION

6. The financial information in the founding affidavit and in annexure **"FA10"** (the financial information from the curator's August 2026 report to the Council) is drawn from the Scheme's management accounts and from the monthly reports prepared under my supervision. It is management information as at the dates stated. It is not audited.



7. I confirm the position as at 31 July 2026, the last month for which the management accounts had been closed when the founding affidavit was prepared:

7.1 9 114 principal members and 18 411 beneficiaries;

7.2 a solvency ratio of 40.1%;

7.3 reserves under regulation 29 of R415 801 536;

7.4 gross contributions for the seven months to 31 July 2026 of R605 259 340;

7.5 a net deficit for that period of R15 807 633, of which R19 906 726 arose in July 2026;

7.6 investment income for that period of R39 311 768;

7.7 an average beneficiary age of 43, up from 35 when the curatorship began; and

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7.8 a pensioner ratio of 22.7%, up from 9.5%.

8. The deficit includes the costs of the curatorship and of litigation and, most significantly, the write-off of debtors dating from 2021 and 2022. Without those items the Scheme's operations were close to break-even. A reconciliation of those items is included in **"FA30"**.

9. The improvement in the solvency ratio since September 2025 is real, but part of it reflects the smaller contribution base on which the ratio is now calculated. A scheme can have a solvency ratio above the prescribed minimum of 25% and still be running at a loss, as this one is.

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10. I confirm the position as at 31 August 2026, as reported to members and other stakeholders in the Curator's Update of 25 September 2026 (**"FA32"**): 8 662 principal members and 17 394 beneficiaries, a solvency ratio of 40% and reserves of R440 million.

MEMBERSHIP ATTRITION

11. From the monthly reports I confirm that the Scheme lost 2 738 principal members in March 2026, 1 698 in April, 658 in May, 327 in June, 457 in July and 426 in August 2026. The rate of loss has therefore been fewer than 500 a month since June 2026. Much of the recent loss has been through brokers moving employer groups to other schemes.

THE MONTHLY REPORTS AND THE REPORT UNDER PARAGRAPH 9.4

12. I confirm the schedule of monthly reports annexed to the founding affidavit as **"FA12"**. Each of the curator's reports for February to August 2026 was sent to

the Council on or about the seventh day of the following month: the February report on 6 March, the March report on 7 April, the April report on 7 May, the May report on 5 June, the June report on 7 July, the July report on 7 August and the August report on 7 September 2026. They were sent to Mr Amos Mavuso (Senior Compliance Officer), Ms Hannelie Cornelius (Senior Manager: Administrators and MCO Accreditation) and Ms Thembalethu Ntimbane (Executive Assistant: Regulation). I sent the July and August 2026 reports myself.

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13. I confirm the passages from the May, June, July and August 2026 reports quoted in the founding affidavit. The July 2026 report told the Council that the plan to end the curatorship and hold an elective special general meeting in early October had been upended by 3Sixty's financial distress. The August 2026 report told the Council that ending the curatorship by the twelve-month anniversary envisaged in the curatorship order was no longer possible.

14. No separate report under paragraph 9.4 of the curatorship order was prepared or delivered by 3 September 2026. The team relied on the monthly reports. The September 2026 report will be sent to the Council in October 2026. The interim report which the curator has undertaken to deliver by 31 October 2026 is in preparation.

THE EXEMPTIONS AND THE COSTED PLAN

15. I confirm the account in the founding affidavit of the Scheme's exemption application to the Council of 17 July 2026 under section 8(h) of the Act, the supplementary application of 29 July 2026, the further submissions of 1 August 2026 and the Council's approvals conveyed in its letter of 31 August 2026

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("**FA19**"). In August 2026, the Scheme paid 3Sixty's staff salaries and its critical suppliers, in lieu of an administration fee, to keep the administration running.

16. The secondary exemption requires the Scheme to furnish the Registrar, within 60 days, with a credible and fully-costed plan for permanent, accredited administration, and to report monthly on its progress. The team and the Council treat the plan as due by 31 October 2026. It is being prepared. The primary exemption expires on 30 April 2027. By then the Scheme must have obtained accreditation as its own administrator and managed care provider, or have engaged accredited external providers, or its members must have been transferred to another scheme or the Scheme amalgamated with one.

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THE PLAN TO END THE CURATORSHIP BY SEPTEMBER 2026

17. From February 2026, the curator's team planned to end the curatorship by the end of September 2026, ahead of the open period. The project plan disclosed to the Council in or about May and June 2026 contemplated an elective special general meeting in late September or early October 2026. The draft plan annexed to the founding affidavit as **"FA14"** targeted a meeting on 22 September 2026, with October as the fallback. By June 2026 it was already doubtful that the curatorship could end in September. The June report said that the October meeting would be held "*should circumstances prove favourable*".

18. I confirm my email of 11 May 2026 (**"FA13"**), in reply to Ms Mbatha's email of 7 May 2026. The team chose to work towards one meeting, the court-ordered election meeting, at which the business of the annual general meeting would also be dealt with, rather than hold an annual general meeting in August and

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an election meeting weeks later. That is why no notice of an annual general meeting date was given to members by 30 May 2026.

19. I confirm the account in the founding affidavit of the team's approach before August 2026. In my experience, where a medical scheme curatorship has run beyond the period fixed in the curatorship order, the Registrar, as the party who obtained the order, has returned to court for the extension. That experience informed the team's approach. I did not appreciate before 20 August 2026 that the curator had to apply to this Court himself. Nobody at the Council suggested before then that an application to this Court was needed.

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THE MEETINGS OF 6 AUGUST AND 14 SEPTEMBER 2026

20. I attended the meeting with Mr John Letsoalo, the Council's Senior Manager: Legal Services, on 6 August 2026, together with Ms Ophilia Mbatha. My email to Mr Fleming of 7 August 2026 (**"FA20"**) is an accurate contemporaneous record of what Mr Letsoalo told us. He advised against any form of elective conference at that stage. He told us that we should not worry about the court order, that the Council would attend to the court order requirements, and that we should concentrate on an exemption under section 8(h) of the Act from the annual general meeting rule, which had to be applied for before 31 August 2026. Mr Letsoalo confirmed Ms Mbatha's written summary of the options on 11 August 2026 (**"FA21"**).

21. On 18 August 2026, I instructed Fluxmans to prepare the exemption application to the Council. I received Mr Letsoalo's email of 20 August 2026 (**"FA22"**). From that email the team understood for the first time that only this Court could vary the court order and that the curator would have to apply to it.

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22. I attended the virtual meeting between the curator's team, Fluxmans and the Council's representatives on the morning of 14 September 2026. I confirm the account of that meeting in the founding affidavit and in Fluxmans' letter of 15 September 2026 (**"FA26"**). It was agreed that an election meeting at the end of the twelve-month period was not appropriate; that the timetable in the curatorship order should be extended by twelve months; and that the curator, rather than the Registrar, should bring the application with the Registrar's support.

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WHY THE ELECTION MUST WAIT

23. I confirm the reasons given in the founding affidavit why the election must wait, so far as they fall within my knowledge. These include:

23.1 the costed plan for permanent, accredited administration is due by 31 October 2026, and accreditation or the appointment of an accredited external administrator must be in place by 30 April 2027;

23.2 the present intention, subject to that plan and to the Registrar's approval, is to administer the Scheme in-house until about the end of January 2027 and then to hand administration to an accredited external administrator;

23.3 non-disclosure agreements have been concluded with three schemes so that the options of administration by them, or a transfer or amalgamation, can be assessed. A transfer or amalgamation is a fall-back. It is not the plan; and

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23.4 the Scheme's 2027 benefit and contribution changes were due for launch to the market on 29 September 2026, ahead of the open period from 1 October to 31 December 2026, and remain subject to the Council's approval of the rule amendments that give effect to them.

24. In my assessment the earliest realistic date for a compliant election meeting under rule 19.3 of the Scheme's rules is after mid-2027: after the question of the Scheme's permanent administration has been settled, after the open period, and once the member register has been verified following the Scheme's assumption of its own administration. Mr Magare states in his affidavit that a verified register can be handed to an independent electoral body by 31 January 2027. On that footing, an election programme of about five months from the appointment of the electoral body, of the kind the founding affidavit describes, would see the election meeting held by about the end of June 2027, within the extended period sought. I have considered that timetable against the requirements of rule 19.3 and the Scheme's present resources. It is achievable.

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25. I estimate the cost of a compliant election under rule 19.3, including the independent electoral body, the printing and distribution of nomination and ballot material to every member, and the audited count, at about R950 000. The estimate is based on. An election meeting held within weeks of the information meeting on 14 November 2026 would needlessly put the members' funds to the cost of two meetings in quick succession.

THE 14 NOVEMBER 2026 MEETING

26. The 2023 audited financial statements have been signed. The 2024 audit is expected to be completed by mid-October 2026. The 2025 audit will follow. The

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Scheme intends to table the 2023 and 2024 statements, the auditor's reports and the available annual report at the special general meeting on 14 November 2026, with a current account of the Scheme's finances.

THE OPEN PERIOD

27. The Curator's Update states the Scheme's ambition to grow to between 12 000 and 15 000 principal members in the open period. That is an ambition. It is not a forecast, and none of the figures in this affidavit depends on it. Whether members return in significant numbers or not will be known by January 2027.

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IAN FULLER

I hereby certify that the deponent knows and understands the contents of this affidavit and that it is to the best of the deponent's knowledge both true and correct. This affidavit was signed and sworn to before me at Lanseria SAPS on this the 21 day of October 2026, the Regulations contained in Government Notice R.1258 of 21 July 1972, as amended, having been complied with.

713749-7 SGT

COMMISSIONER OF OATHS

Full names:
Address:
Capacity:

SOUTH AFRICAN POLICE SERVICE
COMMUNITY SERVICE CENTRE
2026 -10- 21
LANSERIA
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IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

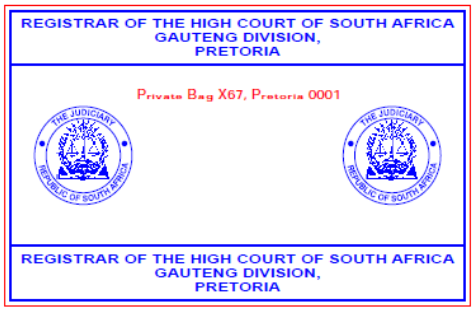
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and

Defendant / Respondent

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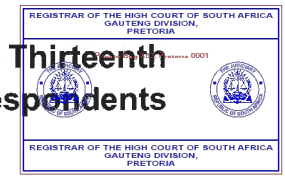
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IN THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION, PRETORIA

Case No: 2025-150109

In the application of:

IAN BRYCE FLEMING N.O. *(in his capacity as curator of Sizwe Hosmed Medical Scheme)*	**Applicant**
and	
THE REGISTRAR OF MEDICAL SCHEMES	**First Respondent**
SIZWE HOSMED MEDICAL SCHEME (IN CURATORSHIP)	**Second Respondent**
THE INDIVIDUALS LISTED IN ANNEXURE "FA5"	**Third to Thirteenth Respondents**



In re:

THE REGISTRAR OF MEDICAL SCHEMES	Applicant
and	
SIZWE HOSMED MEDICAL SCHEME	Respondent

CONFIRMATORY AFFIDAVIT: OPHILIA MBATHA

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I, the undersigned,

OPHILIA MBATHA

do hereby make oath and state as follows:

1. I am an adult female and I am the Manager: Legal and Governance of Sizwe Hosmed Medical Scheme (in curatorship) ("**the Scheme**"). I took up this position on 3 July 2024. My office is at the Scheme's physical address at Waterfall Office Park, 1 Bekker Road, Vorna Valley, Midrand.



2. The facts in this affidavit are within my personal knowledge, save where the context shows otherwise, and are true and correct. Where I refer to the Scheme's records, they are records kept under my control or to which I have access in the course of my duties.

3. I have read the founding affidavit of Mr Ian Bryce Fleming ("**the founding affidavit**"). I confirm the correctness of its contents insofar as they relate to me, to the Scheme's legal and governance work, to the Scheme's registered rules and the meeting requirements under them, to the meeting of 6 August 2026, to my exchange with Mr John Letsoalo of 11 August 2026, and to the Scheme's communications with its members. I use the terms defined in the founding affidavit.

THE SCHEME'S RULES

4. The Scheme's rules annexed to the founding affidavit as **"FA29"** are a true copy of the rules as registered with the Council.

Page 2 of 5

GOVERNANCE AND THE MEETING REQUIREMENTS

5. The Scheme has had no functioning board of trustees since the provisional order in September 2025. The last elective annual general meeting was held on 24 August 2024. It elected nine trustees. Unsigned 2023 financial statements were put before that meeting, and members resolved not to adopt them. The minutes of the 24 August 2024 meeting annexed to the founding affidavit as **"FA11"** are taken from the pack circulated for the special general meeting of 27 September 2025.

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6. The special general meeting of 27 September 2025 was an information meeting. It was planned by the statutory manager and the then principal officer and completed by the first curator. Abridged draft 2023 statements, without an auditor's report, were tabled. It was not an election meeting, and it is not the meeting required by paragraph 9.6 of the curatorship order.

7. When Mr Fleming took office in February 2026, no steps had been taken by the previous curator towards an election for a new board of trustees at the end of the initial twelve month period contemplated in the curatorship court order. There was no register prepared for a ballot, no electoral body, no nominations, no vetting, no notices and no budget.

8. No notice of an annual general meeting date was given to members by 30 May 2026, because the team intended to deal with the business of the annual general meeting at the court-ordered election meeting. Concentrating on one meeting did not itself dispense with the separate obligation under rule 27.1.1. That is why the exemption application of 21 August 2026 was made to the Council.

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THE MEETING OF 6 AUGUST 2026 AND THE EXCHANGE OF 11 AUGUST 2026

9. I attended the meeting with Mr Letsoalo, the Council's Senior Manager: Legal Services, on 6 August 2026, together with Mr Ian Fuller. Mr Fuller's email to Mr Fleming of 7 August 2026 (**"FA20"**) accurately records what Mr Letsoalo told us: that he advised against any form of elective conference at that stage; that we should not worry about the court order; that the Council would attend to the court order requirements; and that we should concentrate on an exemption under section 8(h) of the Act from the annual general meeting rule, to be applied for before 31 August 2026.

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10. On 11 August 2026, I wrote to Mr Letsoalo to confirm the options discussed at that meeting. The first was "*seeking an exemption to do away with the requirement for an elective AGM in terms of the Court Order (for now)*". Mr Letsoalo replied: "*You have correctly understood the options that were discussed during our engagement.*" The exchange is annexed to the founding affidavit as **"FA21"**. Until receipt of Mr Letsoalo's email of 20 August 2026, I understood, as the rest of the team did, that the Council would attend to the requirements of the court order.

THE 14 NOVEMBER 2026 MEETING

11. The meeting proposed for 14 November 2026 is a special general meeting under rule 27.2.1. It is an information meeting. The 2023 and 2024 audited financial statements, the auditor's reports and the available annual report will be tabled, and members will be given a current account of the Scheme's solvency, reserves, membership and the transition to self-administration. Members may table motions and put questions. It is not the election meeting

required by paragraph 9.6 of the curatorship order. The notice will explain this to members in plain terms.

12. Members will be given at least thirty days' notice of the meeting. The meeting pack will be sent to the Council when notice goes to members, as Circular 3 of 2026 requires.

OPHILIA MBATHA

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I hereby certify that the deponent knows and understands the contents of this affidavit and that it is to the best of the deponent's knowledge both true and correct. This affidavit was signed and sworn to before me at Illovo on this the 21 day of October 2026, the Regulations contained in Government Notice R.1258 of 21 July 1972, as amended, having been complied with.

COMMISSIONER OF OATHS

Full names:
Address:
Capacity:

Matthew Andrew Campbell
Commissioner Of Oaths
Ex Officio
Practising Attorney R. S. A.
21 Fricker Road (Corner Chaplin)
Illovo, Sandton, 2196

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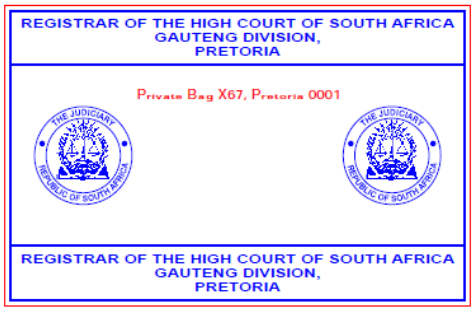
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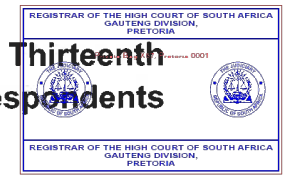
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THE INDIVIDUALS LISTED IN ANNEXURE "FA5"	**Third to Thirteenth Respondents**



In re:

THE REGISTRAR OF MEDICAL SCHEMES	Applicant
and	
SIZWE HOSMED MEDICAL SCHEME	Respondent

CONFIRMATORY AFFIDAVIT: THABANG MAGARE

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I, the undersigned,

THABANG MAGARE

do hereby make oath and state as follows:

1. I am an adult male chartered accountant, practicing as such and as a director at Adamantem, 1st Floor, Corner House, 77 Commissioner Street, Johannesburg. I lead the operational workstream of the curator's team at Sizwe Hosmed Medical Scheme (in curatorship) ("**the Scheme**"). I have done so since the appointment of Mr Ian Bryce Fleming as curator on 11 February 2026. From August 2026, I have been deployed to the offices of 3Sixty Health (Pty) Ltd ("**3Sixty**"), from which the Scheme's administration has been run, to oversee the administration directly.

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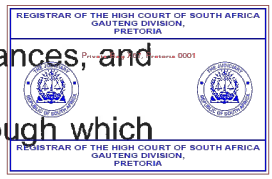
2. I have been involved in some major and complex restructuring assignments over the last seven years including the restructuring and rescue of the South African Airways, a major state-owned entity in South Africa and Basil Read Limited, a major South African construction company listed on the JSE. The debt-scoping and capital raising for the restart of operations of a UK-based diamond mining company with operations in Lesotho. I provide strong technical and operational support to the restructuring team including management of strategic supplier relationships and financial modelling. I also lead project teams on corporate advisory assignments. I am a professional with deep experience that spans over a decade in the financial services industry, the accounting profession, and the public sector. As a former audit partner in the financial services team (FIST) at Deloitte, I have a deep understanding of the full suite of the financial service value chain including retirement funds, medical

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schemes, banks, asset managers, private equity, stockbroking and development finance institutions.

3. The facts in this affidavit are within my personal knowledge, save where the context shows otherwise, and are true and correct.

4. I have read the founding affidavit of Mr Fleming ("**the founding affidavit**"). I confirm the correctness of its contents insofar as they relate to me, to the operational transition from 3Sixty to self-administration, to staffing, premises and systems, to the payment of claims and of savings account balances, and to the present state of the member register and the channels through which members are reached. I use the terms defined in the founding affidavit.



THE TRANSITION TO SELF-ADMINISTRATION

5. On 1 September 2026, the Scheme began administering itself under the Administration Agreement of 25 July 2026 and the exemptions granted by the Council. I confirm my operational update of 16 September 2026. As at that date the Scheme's staff complement was 118: 76 permanent and 42 fixed-term employees, all of whom had run the Scheme's administration at 3Sixty. The new fixed-term contracts have been signed directly with the Scheme. The permanent employees' files were being audited, and the letters required by section 197 of the Labour Relations Act 66 of 1995 were to follow. The audit of the employee files have since been completed resulting in the confirmation of the employment status of the affected employees. Employees have been issued with letters confirming their transfer in terms of section 197.

6. Supplier contracts are being concluded afresh in the Scheme's name. IT infrastructure is being moved to the Scheme's premises at Waterfall Office Park. The contact centre is expected to remain at its existing premises until December 2026, with full occupation of the Scheme's premises targeted for January 2027. The operating model is being reviewed for accreditation.

7. Since 1 September 2026, the Scheme has paid claims weekly. Over the 9 weeks to the week ending 16 October 2026, the average weekly claims payment has been about R14 million.

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8. I distinguish the transfer of IT infrastructure and contracts from a migration of systems. There has been no migration of the administration system. The Scheme continues to run on the system that 3Sixty used, now under contracts in the Scheme's own name. Recurring problems have been experienced with that system since the takeover. The systems issues have varied from the incorrect tariff rates being used for radiology, pre-authorisations not loading correctly, short payment of claims and reconciling issues in relation to the Member Savings Accounts ("MSA") opening balances. An independent audit of the system's configuration is under way. The independent system review by West Technologies Group is nearing completion, it is anticipated that the work will be completed by 23 October 2026.

9. I confirm the transition forum's tracking register of 17 September 2026, which is annexed to the founding affidavit as **"FA31"**. It records, for each outstanding item, the person responsible, the target date and the status. The items recorded there are work items and targets. The register is updated at each meeting of

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the transition forum. The transition forum meetings are scheduled every second week.

THE MEMBER REGISTER AND NOTICE CHANNELS

10. Until 1 September 2026, the member register, and the email and SMS channels through which members are reached, sat with 3Sixty. Since that date they have been the Scheme's own responsibility.

11. A nomination and ballot process under rule 19.3 of the Scheme's rules depends on a register that is complete and reliable and on notice channels that reach every member. Neither can yet be vouched for. About half of the Scheme's former members have no valid banking details on record to which their savings account balances can be paid. The contact details of a material number of current members are incomplete or out of date.

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12. The Scheme has refunded R130 million in savings account balances. The balance cannot be paid until the members concerned update their banking details. A drive to obtain updated banking and contact details, through brokers, employers and unions, is under way.

13. The Scheme is undertaking a number of steps to put the register in order. I expect this work to be completed, so that a verified register can be handed to an independent electoral body for the purposes of an election under rule 19.3, by 31 January 2027.

14. The open period from 1 October to 31 December 2026 will change the register. Members may leave, and former and new members may join. A register settled after the open period will be the register on which the election must be run. An

Page 5 of 6

election run during the open period, on the register as it now stands, would risk notices and ballots not reaching members entitled to vote, and a result open to challenge.

PERMANENT ADMINISTRATION

15. The present provisional intention, subject *inter alia* to the costed plan due to the Registrar by 31 October 2026 and to the Registrar's approval, is to administer the Scheme in-house until about the end of January 2027 and then to hand administration to an accredited external administrator. Discussions with potential administrators and receiving schemes, including exchanges of information under confidentiality arrangements, remain exploratory. No transfer or amalgamation has been proposed to members, concluded or approved.

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THABANG MAGARE

I hereby certify that the deponent knows and understands the contents of this affidavit and that it is to the best of the deponent's knowledge both true and correct. This affidavit was signed and sworn to before me at Illovo on this the 21 day of October 2026, the Regulations contained in Government Notice R.1258 of 21 July 1972, as amended, having been complied with.

COMMISSIONER OF OATHS

Full names: *Matthew Andrew Campbell*
Address: Commissioner Of Oaths
Ex Officio
Practising Attorney R. S. A.
21 Fricker Road (Corner Chaplin)
Illovo, Sandton, 2196
Capacity:

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COURT ONLINE COVER PAGE

IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

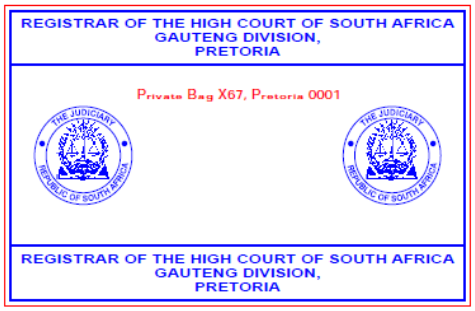
Council Plaintiff / Applicant / Appellant

and

Defendant / Respondent

Confirmatory Affidavit

NOTE: **This document was filed electronically by the Registrar on 27/10/2026 at 10:04:44 AM South African Standard Time (SAST). The time and date the document was filed by the party is presented on the header of each page of this document.**



ELECTRONICALLY SIGNED BY:

Registrar of Pretoria , Gauteng Division,Pretoria

IN THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION, PRETORIA

Case No: 2025-150109

In the application of:

IAN BRYCE FLEMING N.O. *(in his capacity as curator of Sizwe Hosmed Medical Scheme)*	**Applicant**
and	
THE REGISTRAR OF MEDICAL SCHEMES	**First Respondent**
SIZWE HOSMED MEDICAL SCHEME (IN CURATORSHIP)	**Second Respondent**
THE INDIVIDUALS LISTED IN ANNEXURE "FA5"	**Third to Thirteenth Respondents**



In re:

THE REGISTRAR OF MEDICAL SCHEMES	Applicant
and	
SIZWE HOSMED MEDICAL SCHEME	Respondent

CONFIRMATORY AFFIDAVIT: MUSA GUMEDE

I, the undersigned,

MUSA GUMEDE

do hereby make oath and state as follows:

1. I am the Registrar and Executive Officer of the Council for Medical Schemes ("the Council").

M.G.

2. I am appointed as such in terms of section 18 of the Medical Schemes Act 131 of 1998 ("the MSA"). I am the Applicant in the main curatorship application and am based at Block A, Eco Glades Office Park, 420 Witch-Hazel Avenue, Centurion, 0157. I am also the Accounting Officer of the Council in terms of section 13 (1) of the MSA.

3. I have read the founding affidavit of **IAN BRYCE FLEMING** to which this confirmatory affidavit is annexed. I confirm the truth of its contents insofar as it relates to me and the Council.

4. The facts herein contained are, save where the contrary appears from the context, within my personal knowledge and, to the best of my belief, both true and correct.

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PRETORIA

MUSA GUMEDE

SIGNED AND SWORN TO BEFORE ME AT ON THIS DAY OF 26 – October **2026**, THE DEPONENT HAVING ACKNOWLEDGED IN MY PRESENCE THAT HE KNOWS AND UNDERSTANDS THE CONTENTS OF THIS AFFIDAVIT, THE PROVISIONS OF GOVERNMENT GAZETTE R1478 OF 11 JULY 1980 AS AMENDED BY GOVERNMENT GAZETTE R774 OF 20 APRIL 1982, CONCERNING THE TAKING OF THE OATH, HAVING BEEN COMPLIED WITH.

COMMISSIONER OF OATHS

CAPACITY: Inspector
FULL NAMES: R. W MAPONGA
PHYSICAL ADDRESS: 420 Witch hazel
Eco, Glades 2. Centurion

Private Security Industry
Regulatory Authority
2026 -10- 26
Private Bag X817, Pretoria, 0001
Forensics 4

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COURT ONLINE COVER PAGE

IN THE HIGH COURT OF SOUTH AFRICA
Gauteng Division, Pretoria

CASE NO: **2025-150109**

In the matter between:

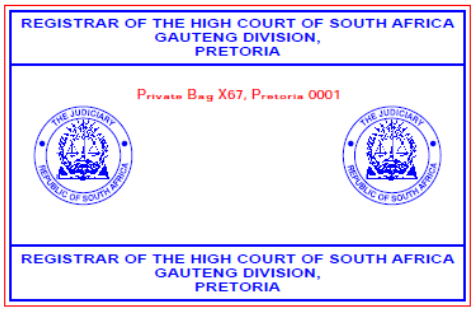
Council Plaintiff / Applicant / Appellant

and

Defendant / Respondent

Confirmatory Affidavit

NOTE: **This document was filed electronically by the Registrar on 27/10/2026 at 3:28:25 PM South African Standard Time (SAST). The time and date the document was filed by the party is presented on the header of each page of this document.**



ELECTRONICALLY SIGNED BY:

Registrar of Pretoria , Gauteng Division,Pretoria

IN THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION, PRETORIA

Case No: 2025-150109

In the application of:

IAN BRYCE FLEMING N.O. *(in his capacity as curator of Sizwe Hosmed Medical Scheme)*	**Applicant**
and	
THE REGISTRAR OF MEDICAL SCHEMES	**First Respondent**
SIZWE HOSMED MEDICAL SCHEME (IN CURATORSHIP)	**Second Respondent**
THE INDIVIDUALS LISTED IN ANNEXURE "FA5"	**Third to Thirteenth Respondents**

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PRETORIA
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REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION,
PRETORIA

In re:

THE REGISTRAR OF MEDICAL SCHEMES	Applicant
and	
SIZWE HOSMED MEDICAL SCHEME	Respondent

CONFIRMATORY AFFIDAVIT: NOMSA RADEBE

NRM SD

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I, the undersigned,

NOMSA RADEBE

do hereby make oath and state as follows:

1. I am an adult female and I am the Manager: Brand and Stakeholder Relations of Sizwe Hosmed Medical Scheme (in curatorship) ("**the Scheme**"). I took up this position on 1 September 2022. My office is at the Scheme's physical address at Waterfall Office Park, 1 Bekker Road, Vorna Valley, Midrand.

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2. The facts in this affidavit are within my personal knowledge, save where the context shows otherwise, and are true and correct. Where I refer to the Scheme's records, they are records kept under my control or to which I have access in the course of my duties.

3. I have read the founding affidavit of Mr Ian Bryce Fleming ("**the founding affidavit**"). I confirm the correctness of its contents insofar as they relate to me, to the Scheme's brand and marketing work, and to the Scheme's communications with its members. I use the terms defined in the founding affidavit.

COMMUNICATIONS WITH MEMBERS

4. I confirm the account in the founding affidavit of the Scheme's communications with members since February 2026. A newsletter carrying a message from the curator has gone to members roughly monthly, by email, by SMS and on the Scheme's website. Roadshows for members, employer groups and brokers were held from April to June 2026, and a second round began in September

NRM SD

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2026. Webinars with employers and brokers were held in the week of 14 September 2026. The webinars were attended by, *inter alia*, Isuzu, PSG, Aon, Asi and Alexander Forbes. The bundle of member communications annexed to the founding affidavit as **"FA35"** comprises true copies of those communications as published or sent.

5. On 9 September 2026, the Scheme published on its website the notice annexed to the founding affidavit as **"FA34"**. It explained the move to self-administration and announced a special general meeting later this year, on a date to be confirmed, to update members on progress over the past year and the outlook for 2027.

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6. The Curator's Update of 25 September 2026 (**"FA32"**) was sent on that date to employer groups, broker groups, direct-paying members, unions and healthcare providers. It announced the launch of the Scheme's 2027 product portfolio on 29 September 2026, which was advertised on the Scheme's website from 25 September 2026.

7. I will attend, with Fluxmans, to the publication of the notice of this application to members (**"FA33"**) on the Scheme's website and by the email and SMS channels used for the newsletter. The application papers will be available to any member on request, at the Scheme's physical address and electronically. I will attend to the publication of the order to members within five court days of its grant.

NBM SD

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NOMSA RADEBE

I hereby certify that the deponent knows and understands the contents of this affidavit and that it is to the best of the deponent's knowledge both true and correct. This affidavit was signed and sworn to before me at Douglasdale on this the 27 day of October 2026, the Regulations contained in Government Notice R.1258 of 21 July 1972, as amended, having been complied with.

CST Daniels 1263277-1

COMMISSIONER OF OATHS

SOUTH AFRICAN POLICE SERVICE
CRIME OFFICE
2026 -10- 27
DOUGLASDALE
SOUTH AFRICAN POLICE SERVICE

Full names: S. Daniels
Address: CAR TOPAZ & Douglasdale
Capacity: CST

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