

Trustee election candidate list and CV booklet

2021

We exist for our members



PROF BARRY ACKERS



Barry Ackers is a Professor of Auditing at Unisa, where he is responsible for the Master's Degree programme in Auditing, as well as supervision of Master's and Doctoral research. His formal qualifications include an MBA and a Doctorate in Auditing. Prior to academia, Barry gained extensive experience in both private and public sector organisations, where he was responsible for a variety of financial, governance, operational and strategic management roles. Barry specialises in governance and accountability, together with non-financial reporting and assurance. Barry is a longstanding Trustee and member of the Audit and Finance Committee and Board of the Endangered Wildlife Trust.

Barry is a corporate governance expert with a combination of extensive practical and academic experience, as well as several formal qualifications relating to financial, auditing, management and corporate governance matters, in both private and public sector organisations. Barry is ideally positioned to leverage these competencies to fully discharge the fiduciary responsibilities typically expected of a Trustee of the Discovery Health Medical Scheme (DHMS). Although a Trustee's primary responsibilities should focus on the Fund Members, the reasonable expectations of legitimate stakeholders should not be ignored. Barry's expertise will allow him to provide direction to develop sustainable organisational strategies, to effectively monitor operational and financial performance, and to ensure compliance with the fundamental principles of good governance, for the benefit of all. Not only will this contribute to DHMS remaining sustainable, financially sound, cost effective, and able to meet its stakeholder obligations, it should also provide the platform for DHMS to deliver on its social mandate. Since DHMS does not operate in a vacuum, but within a socio-political-economic context, this broader approach to stakeholder governance and accountability will not only cushion DHMS from globally catastrophic events such as COVID-19, but also allow DHMS to ameliorate its consequences on South Africa's broader population.

ADV JOAN ADAMS



Senior Counsel. In private practice since 1996. For 5+ years managed investigation teams and led evidence on two presidentially elected Commissions of Inquiry involving fraud, financial irregularities and corruption. Special interest in medical law, the health professions and professional ethics. Chaired and/or legally represented clients at various high profile professional conduct inquiries/internal appeals/disciplinary hearings. A member of various associations, including the Legal Practice Council, Gauteng Society of Advocates and the Institute of Commercial Forensic Practitioners. A current Trustee and Committee member of DHMS, with extensive medical scheme training and experience.

I pledge to continue to fulfil all Trustee fiduciary duties with the utmost professionalism and integrity, in absolute good faith, independently and free of any bias. As Senior Counsel and a current DHMS Trustee, and Committee member on various DHMS Committees (Risk, Stakeholder Relations & Ethics, Clinical Governance and previously Audit), I have gained extensive invaluable experience in the complex and dynamic medical, medical schemes and regulatory environment. I believe I have the dedication, passion, energy and drive to continue ensuring top quality, value-added and innovative healthcare, at the most affordable prices and cost-effective premiums, whilst ensuring sustainability and solvency of the Scheme, for the ultimate benefit of all members. I keep my skills up to date and undergo extensive voluntary continued professional development (CPD) training. I am currently undergoing the Certified Director course at the Institute of Directors of South Africa (IoDSA). I believe my experience, legal skills and training may continue to serve members and the Discovery Health Medical Scheme well.



MR REAAZ AHMED



After completing his B.Pharm degree at the University of the Western Cape in 1998, Reaz Ahmed served as Chairman of the board of the Pharmaceutical Society of South Africa (PSSA) (Cape Western Province Branch). He was then elected as the National Treasurer and EXCO member and was subsequently inducted as a Fellow of the PSSA. After the passing of his father, Mr Ahmed decided to venture into and run the family business. He soon established one of the largest halal certified; export approved meat retailers, wholesalers and processors in Cape Town. He also founded a successful online retail store and operates two franchise restaurants. Mr Ahmed was a past winner of the FNB Islamic Finance Entrepreneur of the Year Award and served on the FNB Regional Islamic Banking Advisory Board. Mr Ahmed currently serves as the Chairman of the Red Cross War Memorial Children's Hospital Facility Board and as a community representative of the Occupational Therapy, Medical Orthotics and Prosthetics and Arts Therapy Board of the HPCSA.

As someone that has a passion for business and healthcare and with the necessary proven ethical leadership and strategic acumen, Mr Ahmed is confident that he will make a meaningful contribution as a Trustee of DHMS to ensure the continued success of the Scheme. As a Trustee, his focus would be to ensure good corporate governance is adhered to, that the interests of members are protected, member experience is improved, whilst preserving the financial sustainability and growth of the Scheme. Discovery Health is a leader in the industry and as a Trustee, he would ensure that the high standards of the Scheme is always maintained; that it stays at the forefront of innovation and is accessible to people from all walks of life wanting to attain better healthcare for themselves and their families.

MS LOUISE ALLEN



Louise has over two decades of experience covering multiple aspects of the healthcare value chain, within both the private and public healthcare sectors. She has a degree in mathematics and started her career in a medical scheme administrator, was the key account executive for a national portfolio of medical schemes, and has been a principal consultant with a number of independent actuarial firms. She is well versed in the legislative, governance, risk management and operational complexities facing a medical scheme. She also brings public sector experience working with the Department of Health at national, provincial and district level.

I have agreed to be nominated as a member elected Trustee as I am passionate about healthcare and have over two decades experience in both the private and public healthcare sectors which I will be able to bring to bear in undertaking such a role. South Africa has a rich history of academic medicine and we still enjoy an excellent quality of private healthcare, whilst at the same time, our health outcomes as a country overall are relatively poor and we struggle to fulfil our constitutional imperative to extend access to quality care to a larger proportion of our population. There are many complex health reforms that the Scheme will need to navigate over the coming years, taking cognisance of the National Health Insurance Bill, reforms to the National Health Act and the findings of the Competition Commission Health Market Inquiry. This health reform path will unfold against a complex stakeholder landscape, with many competing interests, and I am convinced that members will need a strong, entirely independent voice in navigating the way forward. I would be honoured to be such a voice.

MR ANTONIO AMATULLI



I have completed my education in Italy, acquiring the essential skills in cultural management. In Mexico City at UNAM (Universidad Autonoma Nacional de Mexico), I have attended several seminars in Visual Communication and Brand identity. There I became acquainted with standard business administration practices in Culture and Arts. As Managing Director for Dante Alighieri Durban since 2014, I direct all phases of both the creative and technical elements of marketing initiatives including data mining, brand creation, print/Web collateral development, channel partner cultivation, customer segmentation/profiling, as well as CRM and acquisition strategies.

My essay "VIRGILIO PROJECT: FOR A MORE INTERNATIONAL & MODERN CULTURAL ORGANISATION", won the ProArte 2013 international prize, sponsored by the President of the Italian Republic, recognition for young people who work for the development of cultural activities and for the promotion of the territory. I have professional proficiency in: English, Spanish and Portuguese. Italian native speaker.

The best thing about life, the greatest satisfaction that you can find is proven, not by the material fortunes, not by enrichment, not by degrees attained, not by honours, but by producing something objective and universal; by promoting a new and higher custom, a new and higher placement in the minds and in the will; by changing society for the better in the middle of where you live; enjoying this work as an artist enjoys his painting or his statue and a poet; his poetry.

We would like the Discovery to have a more active role in the promotion of change and social progress, and to be an agent of development for a more open society, respectful of cultural diversity and open to collaboration. My commitment will be aimed at increasing the visibility of the Discovery in South Africa and in the world, so that it will bring prestige to our glorious company.

MR ALAN DAVID BEESLEY



Mr Alan Beesley is a Chartered Accountant, holds a Master's Degree in Development Studies and has been a member of DHMS since 2001. Having held senior positions within the private sector, he followed a calling to work within the development sector. Since then he has been involved in implementing market driven approaches to provide sustainable solutions to the developmental issues facing South Africa. He is a director of Gap Capital which is a philanthropic investment company whose mandate is to make a positive societal difference. He has and continues to serve on numerous boards including those of various Non-Governmental Organisations.

If he is elected as a Trustee of the DHMS, he will bring strong, ethical leadership to the Board. Towards the end of 2018 he was diagnosed with stomach cancer and having undergone major surgery and chemotherapy, he understands the critical importance of being a member of an affordable, efficient medical aid which offers excellent cover and is run with integrity. His core skills he will contribute as a Trustee include strategic and financial oversight whilst ensuring sound and moral business principles are applied. As a Trustee he will continuously act in the best interests of the members of the DHMS at a group and an individual level. As the DHMS is a sizeable medical aid, the fund cannot and should not be seen in isolation, but rather as part of a larger society. In this regard, he will make certain that as a Trustee, the DHMS contributes positively to society whilst looking after the needs of all its stakeholders. It will be a great privilege and honour for him to serve as a Trustee.

MR HASMUKH RAWJEE BHIMA



My goal of nomination submission is to review and provide sustainable decision making for DHMS relating to solvency, profitability, shareholder & customer satisfaction and compliance.

I am a qualified Honours B. Compt graduate and have completed the Dale Carnegie Course in Leadership skills.

I am extremely passionate of the Medical Aid industry and have kept up to date with the CMS circulars. I have 15+ years of experience relating to the management and financials preparation of Medical Scheme administration, including the creation of board packs to assist effective decision making. Further to this, I have several years of experience being a part of trusteeship seminars and BHF meetings. In conjunction with my medical aid experience, I have 10+ years engaging with C-level clients from an auditing perspective.

Having retired in April 2021, I am now able to provide full capacity to commit and deliver as a Board member with due diligence.

Based on the above factors, my nominees and I believe there is significant value I can add to Board deliberations and Governance of DHMS.



ADV BRENDON BRAUN



The position of a trustee entails fulfilling onerous duties, including but not limited to, financial and fiduciary and strategic management. It is for this reason that the Medical Schemes Act requires trustees to be “fit and proper” persons who act with due care, skill, diligence and in good faith. Being an Advocate of the High Court and Member of the Cape Bar-Society of Advocates, I have undergone rigorous training programs to be found as a “fit and proper” person by the High Court. The duties of an Advocate entail exercising a great level of skill to successfully manage highly complex matters, being able to think critically and independently, and being able to competently advise on areas of law, business and compliance.

The Cape Bar and the Legal Practice Council of South Africa each have a professional “Code of Ethics”. The code of ethics holds advocates to the highest of standards to ensure that the public is safeguarded and their interests protected. For these reasons, I hold a position at the Cape Bar, bound by the highest ethical standards and exercise the greatest skills. These competencies make me an ideally qualified candidate to hold the position of a trustee on the board of Discovery.

I therefore call upon all members to vote in a competent and compassionate board of trustees who will act in their best interests and end off with this quote from Jens Stoltenberg: “By voting, we add our voice to the chorus that forms opinions and the basis for actions”.

DR SUSETTE THERON BRYNARD



Dr Theron Brynard was a lecturer and research fellow at the University of the Free State, specialising in education management. She was formerly part of the management team of the Bloemfontein College of Education. She attained her post graduate degrees cum laude and she is doing ground-breaking work to advocate for the rights of people with Down syndrome, internationally. She currently also assists the London Down syndrome Consortium, in their research on Alzheimer’s disease.

Dr Brynard was elected as a Trustee of DHMS in 2017 and currently serves on the Remuneration, Stakeholder Relations and Ethics and Product Committees.

If I am elected on the board of DHMS I would again like to live my passion, which is to serve the vulnerable members in our community. I am motivated by my daughter with Down syndrome who is doing ground breaking work to improve opportunities for people with intellectual disabilities nationally and internationally. I believe members of a medical fund are also vulnerable and I would like to serve them with the same passion.

My community involvement is a reflection of my dedication to address the diverse needs of people. A medical fund should strive to provide the best value for money and comprehensive cover for members in need of medical services. The fund should provide cover to as many people as possible from all different socio-economic backgrounds and abilities, without putting the fund in a strained financial position. I have gained a lot of experience and have attended every possible training opportunity in the years that I have been a trustee. It will be a great honour for me to implement what I have learnt and again be part of the Discovery team, to seek solutions that will benefit both the fund and the members.

PROF ANDREW JOHN BYTHEWAY



After 20 years in the UK “computer” industry, and 10 years teaching and researching at the Cranfield School of Management, I emigrated to South Africa in 1998 to take up a new chair in Information Systems at UWC. There, I successfully built up the Department of Information Systems and led research into local applications of IT and IS. Then, at CPUT, I contributed to the development of new research concerning the information society. Since retiring, I have been active as Chair of Trustees at a large sectional title scheme in Cape Town, and in other on-going projects.

Building effective information systems is expensive and high-risk: understanding the problems has been my focus for decades. In the 1980s I saw the universal standardisation of patient data in Singapore, and Koerner’s early efforts to rationalise NHS data design in the UK. I have learned that getting the information management right is extremely difficult, but the benefits can be extremely significant. In South Africa DHMS exists as a well-established “infomediary” between patients and medical service providers; it is an information-based business that knows about information management. And yet, the fragmentation and duplication of patient data (on the service provider side), contrasted with the rapid rise in personal health data (on the patient side) offers endless further opportunity. The design of multiple, co-operating systems presents new challenges, but that is where we are today

DHMS has the opportunity to develop (yet more!) ground-breaking systems, and I want to help. I am not the person to personally engineer new systems, of course, but I believe I understand the governance issues having worked with senior management in large multi-national organisations for many years. My most recent book and one of my web sites (<https://www.imbok.info>) refer.

MR CHARLEY FRED CAIN



- Member of South African Board of People Practices.
- Member: HPCSA REMCO.
- Member: George Municipality: Disciplinary Board.
- Former Member for the BankServ Board Remco.
- Member of the EBC College Board.

Ethics and governance are pivotal to any successful venture. It defines which organisations will be sustainable and informs the conduct of management and the organisation, both in terms of strategy and operations. (U Dukander, CMS News).

To this end, as a Board member, I pledge allegiance to provide effective leadership in:

- Directing the strategy and operations of the scheme.
- Conducting business ethically, using the Voice to Values model of managing ethical conduct of all members of the organisation.
- Vigilant of the scheme’s impact on internal and external stakeholders.
- Setting the tone for the values and culture in which the scheme should be managed, regardless of its size.
- Adherence to the organisation’s Code of Conduct and all applicable legislation, policies and procedures.
- Through good governance ensure that the operations of the scheme is not isolated from society, the environment and the broader economy in which the scheme operates.
- Will promote governance practices that include accountability, social responsibility, fairness and transparency in order to meet strategic objectives.
- Will ensure that the Trustees and Principle Officer act in the best interests of scheme members.
- Will adhere to the relevant King IV principles as it relates to trustees.



MRS DEBRA JUNE CARD



Mrs Debra Card has over 30 years' international experience, working in South Africa, North America, the Far East and Europe. She has worked with, and led, international teams on global projects in implementing enterprise solutions in complex, large-scale corporate environments. She has been an independent Consultant and Program/Project Manager since 2004, having served large, listed organisations and some of the largest pension funds as project manager, committee member, client engagement manager, and consultant. She has a strong record of success on large, complex business process and IT projects. She enjoys, "getting things done." Debbie, as she is known, holds a BCom degree from the University of Stellenbosch, is a CEDR Accredited Commercial Mediator and has a certificate from Harvard Law School for the Program on Negotiation and Leadership. She has served as the Chairman of the Board of a registered non-profit organisation and currently serves as a Board Member of a registered non-profit, public benefit organisation.

Debbie believes that for a population to develop, health care and education are of paramount importance. The current economic environment of South Africa presents many challenges to the health care environment, specifically also related to the funding thereof. Solutions need to be found for the benefit of all. Debbie and her family have been members of Discovery Health for nearly 21 years. The family members have received the best care possible through being members of Discovery Health. She would love to be part of the team who strives to continually provide value for money medical aid benefits, improves the service and benefits to members, and who promotes a healthy lifestyle. Debbie believes that with her broad business and international experience she will contribute positively and productively to the Scheme, its members, the Board of Trustees and other stakeholders.

MR PRINCE RUBEN CHIRWA



Prince is a people's person strategist with vast experience locally & internationally in hospitality, tourism & private business consultation.

I have followed your organisation and admired your services for several years. I was motivated to apply for this trustee role having my mother been rushed to the emergency room and later to be hospitalised. Had it not been for DHMS, my mother wouldn't have seen another day. This experience highlighted the importance of having proper health care & a reliable scheme to back you. I noticed that much more awareness is needed to get the general public to be part of DHMS and also how DHMS can improve to provide their services to the masses.

With the heart to serve and better society, I would love to apply my skills, expertise and passion towards your organisation and helping to steer it towards even greater success. With me as an hotelier, comes with people's skills, service excellence, business and revenue analytical expertise.

MR PIETER WILLEM COETZER



Through my career I have gained extensive experience in company finance and management.

In my positions since 1991 I have had exposure to staff matters with emphasis on the arrangement of fringe benefits such as medical aid and retirement funds.

From 2008 to 2013 I was employed as Assistant Company Secretary of Namakwa Diamonds Ltd, a public company quoted on the London Stock Exchange. Here I dealt with the statutory affairs of the company and all director's affairs and meetings which, is to an extent, like that of a Board of Trustees.

Notwithstanding my age of 78 years, I am a very fit and sound of mind person with a wide interest in many affairs inclusive of that of my family. I am well acquainted with the modern electronic media and systems such as Microsoft Office 365 (Excel, Word Etc.).

Being retired I have plenty of time to devote my full attention to the requirements and matters of a board of trustees such as that of DHMS.

My professional and administrative experience, as mentioned above, as well as the fact that I have unlimited time available makes me most suitable to serve on a board of trustees. I can contribute a large amount of expertise and knowhow as may be required by the Board from time to time.

DR JUDITH EMILY CORNELL



- Co-founder and Director of Institutional Development and Planning, Nelson Mandela School of Public Governance, UCT.
- International HIV experience: UNESCO and international NGO.
- Seven years on Council for Medical Schemes, deputy Chair.
- On Ministerial implementation team to establish the Council.
- Extensive research and consultancy in health financing and health policy.
- Twenty years as advisor on medical schemes to trade unions and boards of trustees.
- PhD: 'Trade Unions and the restructuring of working class healthcare in South Africa: Case studies in the clothing, leather and transport sectors'.
- PG Diploma in Health Management (Economics and Financial Planning).

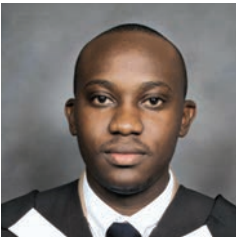
I have had thirty plus years of experience in dealing with medical schemes at different levels, as a regulator on the Council for Medical Schemes, advisor to trade unions and boards of trustees, and member. I am very familiar with the legislative environment, and the processes of benefit design and scheme management. I know from experience how challenging it is to balance the needs and demands of members with the imperative to contain cost inflation to keep schemes affordable.

I'm interested in benefit design innovations, including (but not only) in care for older members.

I have been working recently on issues related to the relationship between the public and private sectors for critical care during the pandemic, and on the transition to NHI, and have a keen interest in the resultant challenges to the private health sector and medical schemes.

I believe I can be an effective advocate for members and contribute to improved communication between the scheme and members. I am particularly concerned about times of serious and terminal illness, when dealing with the scheme can seriously add to the burden of dealing with the illness itself. I believe we can do much better.

MR GLENTON DELEKISA



Mr Delekisa has a Bachelor's degree in Industrial Engineering from the University of Johannesburg and is currently completing his Master's in Engineering Management focusing on Agile Manufacturing. He holds a position as a Procurement Manager in the manufacturing industry. This entails minimizing company costs and maximizing efficiency in the supply chain. He also handles the company's projects from inception to completion.

Incorporating Glenton's skill set and his appreciation for quality service, if elected to the board of trustees, his focus will be on growth of the scheme ensuring that costs are optimized yet not compromising the quality of services rendered to members of the scheme. He will assist the entity to align and move with innovation. He aims to represent scheme members' interests in all engagements, strategising effective mitigating factors to risks identified and maintaining risk at the lowest acceptable level while ensuring adherence to all corporate governance rules and regulations.

MR RONALD THOMAS DRYDEN



I spent most of my working experience working in my family business. I qualified as a Mechanical Engineer but found myself doing everything from an apprentice to a director and finally the last remaining owner of what it is today. With lots of experience in all fields from electronic, chemical and industrial engineering it put me in a position to make good strategic decisions for the company over the years. Having a diploma in industrial Engineering helped in the understanding the financial and legal aspects of running the companies.

I also followed the way my grandfather had intended the company to operate and has done now for the last 95 years.

I believe Discovery to be the leader in medical aid field in providing best medical aid solution to a large portion of the population with the various products to suit all who need a medical aid. My contribution would be to use my personal experience in my working life to compliment and find more avenues to be a World leader. Discovery could investigate and make it even a company for the future. As a member of Discovery Medical aid I can envisage that it needs to fight the National Health Insurance not to be implemented.



MR MARIUS MICHIEL DU TOIT



Became a fellow of the Institute of Actuaries in London in 1991.

From 1985 to 2001 he filled various positions in Sanlam, starting in individual life and from 1996 in the pension's division.

Joined Simeka in 2001 where he consulted to pension funds and was chair of their Actuarial Governance Board.

Joined the Financial Services Board in May 2007 as Chief Actuary and retained that position until 1 April 2018 with the advent of the FSCA. In the FSCA he was appointed to the position of Divisional Executive: Specialist Support.

He served in numerous committees of ASSA and the IAA (International Actuarial Association).

He retired at the end of 2020.

I believe that lifestyle plays a crucial part in health and wellness. To that end I fully associate with Discovery, which is the foremost provider of healthcare and offering incentives to improve medical well-being. Whilst many are members of Vitality, there are too many who do not fully embrace the benefits of the programme. I will strive towards a higher level of communication and understanding of the various aspects of Vitality.

Furthermore, medical scheme benefits must be affordable and hence a medical scheme must be cost-conscious. Hand-in-hand with value for money is the financial soundness of the scheme – it is no use that premiums are so low that it leads to financial problems for the scheme. Hence, I will focus on financial aspects of the scheme, ensuring that members get value for money and the scheme remains financially strong.

Lastly, having been a member of the executive team of the FSCA, I am acutely aware of the need for schemes to comply with all legal, ethical and corporate governance requirements. I am very passionate of these aspects and will, as part of the Board of Trustees aim to achieve a high level of compliance.

MR LOUIS-RICHARD FROMET DE ROSNAY



Mr Fromet de Rosnay is managing director of Techno-Quip 2000 a techno-commercial company sourcing, marketing and selling industrial capital goods and consumables; with significant experience and accomplishments in employee benefits (including leading medical schemes) across all staffing levels, as well as strategy and finance.

Mr de Rosnay, a long-term and committed member/principal member of the Scheme, has participated in local medical aid schemes for almost 30 years arming him, together with his employee benefits exposure, with industry insights to participate at a governing level meaningfully and diligently.

He has a thoughtful, purposeful and unwavering people-driven mindset and attitude permitting him to treat stakeholders judiciously, fairly and promptly.

Should he be elected, his focus will incorporate the following:

- to contribute ethically, constructively and responsibly to governing board matters, on behalf of all stakeholders, whilst simultaneously balancing their fair interests in a manner which appropriately contemplates economic, environmental, social, legislative and governance factors, and which ultimately facilitate positive and fair outcomes jointly and meticulously traversing the dynamic legislative and business landscapes; and
- contributing well considered ideas and insights to bolster the Scheme's growth potential and sustainability, including concomitant member affordability/contribution levels and benefits considerations.

MS NOLUTHANDO PRIMROSE GOSA



Noluthando Gosa, an MBA graduate of the University of New Brunswick, Canada, is a former investment banker turned entrepreneur. She also holds a BA Communications Hons from Fort Hare University. Her strong entrepreneurial flair led her to, in 2003, establish Akhona Group, a 100% black women owned investment holding company covering diverse sectors like commercial property, industrials and mining services. She credits her MBA studies, experience in Canada, as well as her stint at Investec Bank for instilling the entrepreneurial spirit in her.

I am a multiskilled, multitasking and experienced board governance leader, chairwoman, investment analyst. My experience as a director spans over 24 years. I am a fellow of the Institute of Directors, a member for more than 15 years.

My passion in business stems from the opportunity it presents to create jobs, thus contributing to economic growth and social welfare (foundations of social and family stability). I attribute my rural upbringing in rural and later dusty streets of East London surrounds for my strong sense of social awareness and, being blessed to be a blessing.

Some of the social welfare initiatives I'm involved in include education as well as welfare of the elderly. I consider the former (education) to be a leveler and determines the future of our society, while the latter (the elderly) symbolizes giving back to those who gave us the most, our parents.

Strong values I hold include honesty, integrity, humility, empathy and believing in hard work. These are rural to small town values that I still hold on to. My values and my faith have served me well in life.

I have been a member of Discovery Medical Aid Scheme for close to 20 years. I have recently started signing up for other services like Insure.

MR BRUCE WALTON GRATER



Mr Grater has over 25 years' experience in the financial services industry in South Africa and abroad.

Bruce co-founded a successful European healthcare and wellbeing business and brings a robust understanding of the challenges facing the healthcare industry.

He previously ran Arkmore, an investment management advisory business.

Bruce currently also serves as an Independent Non-executive Director of Prudential Portfolio Managers and serves on the Audit, Risk and Compliance Committee and chairs various subsidiaries.

Bruce holds a BBusSc from UCT and is a CFA charterholder. He is a Chartered Accountant in both South Africa and England.

A seasoned financial services and governance expert, non-executive director, audit committee member and trusted advisor with over 25 years of financial services experience in a corporate and entrepreneurial environment, including chairing a life insurance and retail focussed investment management business. I understand complex environments and have a robust understanding of the issues affecting regulated service industries.

My experience co-founding a successful European healthcare and wellbeing business has translated into a robust understanding of the challenges facing the healthcare industry globally.

I have a range of skills and experience that would be well suited to serving the members of DHMS. I understand: Financial Services | Healthcare and Wellbeing | Strategy | Investments | Leadership | Governance and Compliance | Audit Committee | Risk Management | Technology Strategy | Financial Markets | Capital Allocation | Financial Reporting | Change Management | Corporate Finance | Regulated Environments.

I take pride in contributing to the success of organisations and in developing meaningful relationships. My leadership style is forward thinking, consultative and collaborative.

My wealth of experience in corporate governance coupled with strong communication skills and a good understanding of the healthcare industry will be a great asset to my fellow members.



MR KHETHOKWAKHE ALSON GUMEDE



Mr Gumede has an MBA (Master's in Business Administration), Bcom Honours and BA Degree. He has been employed at two companies. First with UKZN as an Acting Financial Manager. Second with Foskor (Pty) Ltd as a Superintendent Procurement.

Mr Gumede is currently a trustee of Foskor Provident Fund administered by Alexander Forbes. During his first term as a trustee, Mr Gumede contributed significantly in many areas within the Board's remit and he was appointed as a chairperson for fund's operation committee.

Throughout his career, Mr Gumede has maintained the high ethical standards and professionalism and has a potential to contribute immensely as a trustee of the DHMS board.

Mr Gumede passion for trusteeship started 12 years ago when he was elected a trustee of UKZN Pension/Provident Fund. Mr Gumede hereby makes himself available for election to the DHMS. He believes that he has the required skill, expertise, and dedication to serve the DHMS members' interest on the board.

MRS LALITA (GITA) HARIE



Lalita (Gita) Harie has 40+ years' expertise in the Mental Health field; 19 years as Executive Director of the largest Mental Health NGO in the country.

Qualifications include BA in Social Work, Honours in Social Science (Psychology), Award of Designation as Certified Director by the Institute of Directors SA and a host of courses in leadership and governance.

Recipient of numerous recognition awards for leadership, governance, and innovative services.

Currently serving as Non-Executive Director on the Boards and Standing Committees of Health & Welfare SETA, Health Systems Trust and Professional Board of Psychology of the Health Professions Council SA.

I am an established Board Member, Certified Director and Executive Director.

I have extensive expertise and proficiency in strategic planning and implementation, people development and wellness, policy development, good governance, service delivery, oversight, accountability, budgeting and cost management.

I am passionate about affordable and accessible health care, including mental health services. I believe that a healthier society and workforce translates to a wealthier nation and economy. I therefore fully subscribe to Discovery Health's philosophy to contribute to a healthier society by giving people access to healthcare and encouraging and rewarding healthy behaviour and lifestyles.

The Covid pandemic has heightened anxiety, depression and stress in our communities on account of job losses, loss of loved ones, being infected with Covid, living with uncertainty, experiencing loneliness and isolation and this has pivoted the importance of wellness and mental wellbeing as a priority agenda item of boards; and for companies to rethink their strategic focus and resource allocation.

My substantial expertise in the mental health field, coupled with my executive and non-executive leadership experience, will add great value to the human, social and relationship capitals of the Board and to enhance a "shared value creation" between Discovery and its stakeholders.

MR NEIL JANSEN



A Master Human Capital Practitioner (SA Board of People Practice) with over 27 years served in large organisations such as Media24 and Lewis Stores. A member of the Institute of Directors of South Africa. Neil owns and manages a human capital micro enterprise that focuses on human capital advisory service, learning and development, and mentoring.

- Chairman of the National Media Provident Fund (Media24).
- Currently an independent member of the Saldanha Bay industrial Development Zone's Social and Ethics as well as the Human Resources committees.
- Lewis Stores (Pty) Ltd – Group HR Director and Member of the Board of Trustees of 3 Retirement Funds.
- Chairman of the Lewis Stores Medical Aid Committee.

As an experienced Human Capital Executive, I have had the privilege of serving in top leadership and directorship roles for some of South Africa's blue-chip organisations such as Media24 and the Lewis Group.

I am an experienced board member, having served as a non-executive director of, amongst others, Lewis Stores (Pty) Ltd, Welkom Yizani Investments, NB Book Publishers as well as Symphonia for South Africa. Here I gained experience dealing with challenges of a wide-ranging nature while executing my fiduciary obligations.

I am currently serving as an independent member of the Saldanha Bay Industrial Development Zone's Social and Ethics and Human Resources Committees.

As a member of the Discovery Medical Aid scheme for the past 20 years, I have the knowledge and skills to effectively serve as a Discovery Medical Aid trustee. My 13 year's experience as a pension fund trustee prepared me to fulfil this role competently.

With the proposed amendments and possible introduction of the National Health Insurance (NHI), I believe strong leadership is required to do whatever it takes to protect our members' interests in the face of political leadership that steers towards implementing populist policies that may render Medical Aid Schemes unsustainable.

MR EMMANUEL JENGWA



Previously served in Blue chip JSE listed companies rooted across Africa Asia and Europe in capacities as apprenticed artisan, engineer, training officer, project manager, plant manager. I was instrumental in the turnaround and sustainability programs rollout for consortiums with wide interests in mining, manufacturing and FMCG to foster growth and sustainability. Has worked with for among other and downstream organisations as: Delta Corporation, steel makers, governments, Chespak, Coca Cola, SAB, Futuristicworx, Nampak and Ambo Industries.

Chief Operating Officer of JOBE Group of Companies, satisfying fiduciary duties as an EXCO board member by determining the mission and purpose of the organisation. Policy, strategy and organisational excellence alignment and drive of operations. Ensuring strong fiduciary oversight and financial management. Fund raising and resources development, approvals of programmes. Corporate image branding and upholding of values and governance.

Emmanuel Jengwa is a certified and experienced executive with knowledge and experience amassed over 20 years, 10 at senior level in various business and social organisations.

If elected, I will:

- Protect interests of members of Discovery Medical Scheme.
- Provide oversight on governance by the executive board.
- Advocate inclusive & equal transformation and ubuntu spirit.
- Propose operational excellence strategy implementation, monitoring & evaluation for the benefit membership.
- Drive dynamic and agile teams to unlock value.
- Ensure risk Management & impact assessment and mitigation.



DR PAUL JOHL



Paul holds a Doctorate of Commerce in Investment Management and has a successful career in the banking and investment industry. Notably, Paul spent seven years as a highly ranked equity analyst. Paul then spent 16 years in the Venture Capital industry, the first six years in a fund role, where capital was invested with various fund managers and the remaining 10 years doing direct venture capital investments. During his tenure at the IDC he was a Trustee of the IDC Provident Fund for nine years. He served as Non-executive Director of multiple companies and a Trustee of private equity funds.

It is a key focus of the DHMS Board to ensure that the contributions of its members be optimally spent in providing medical services to members. The Board remains responsible for strategic oversight and sound management of the scheme. Furthermore, it must ensure that proper control systems are employed by and on behalf of the Scheme. It must also ensure that adequate and appropriate information is communicated to the Members regarding their rights, benefits, contributions and duties.

In supporting the government's vaccination program, DHMS will play an important role in the vaccination of members against COVID-19. With Government's intent to set up a National Health Insurance (NHI) scheme, it is of utmost importance that the DHMS, as one of the major players in the medical aid industry, be well prepared to participate in developing the relationship between the NHI and medical aid schemes. No details on the benefits that will be provided by the NHI have been made available, but those will be developed over the next few years. It is expected that medical schemes will continue to exist alongside the NHI system and the Board must apply sound business principles to ensure the financial viability of the Scheme.

REV JAMES ONYANGO JUMA



Director (Catholic Development projects in SA, Botswana & Swaziland 2012-2015); Registered Counsellor (Psycho-Spiritual counselling since 2008); Facilitations of Conferences, Career Guidance, internship for registrations with HPCSA, Corporate Team building etc. Management of an NGO (Caritas Rustenburg Diocese).

I shall strive and advocate for continuous investments in members through promotion of health awareness and care and, in staff through adequate training and recruitment, and in pertinent medical equipment and accessories for the growth and sustainability of the Scheme to achieve holistic healthcare services to members.

From a personal experience with cancer, I shall strive and advocate for a holistic healthcare (body, mind & soul) and treatment, and in particular, psycho-spiritual interventions across life threatening medical conditions treatment trajectories, including cancer and COVID-19 for psycho-spiritual interventions across cancer treatment trajectories makes a big difference in treatment outcomes, quality of life and rehabilitation.

Given our consumer-driven economy, I shall focus on how members can and should be more active and informed about Discovery services. Members being the main drivers, empowering members to better access and get real value and quality for holistic healthcare services. I shall advocate for an option that includes Psycho-Spiritual Interventions to cater for Body, Mind & Soul.

In a nutshell, if elected to the board, I shall advocate for "Personalized" and "Precision medicine" for members together with personality based therapies resulting in members' optimal healthcare as my objective in involvement with Discovery.

MR SIKANDER ABDOOL HAQ KAJEE



- Academic Qualifications – Hons B Compt (Unisa), MBA (UKZN).
- Professional designations – FCIS, Chartered Director (SA).

Sikkie is an accountant by training. He has a career spanning 39 years and has worked at companies like BDO, Ernst & Young, Gobodo and KPMG in the professional services sector and at Agricor, Agribank, Transnet Group and Transnet Freight Rail in the commercial sector. He currently provides director development services through the Institute of Directors and serves on the Boards of The Automobile Association (Non-executive Chair), SGB Smit Power Matla (NED), and the National Arts Festival (NED).

Discovery Medical Scheme has grown to be the largest medical scheme in South Africa through innovation and diverse product offerings. The industry is currently challenged by the possibility of NHI as well as medical inflation which has outstripped the consumer price index over the last decade or so. This has made medical aid an expensive but necessary cost for its members.

I would like to contribute to our collective wellbeing by upholding the best corporate governance practices in the boardroom, holding service providers accountable and trying to extract the best “bang for our buck” as members. I have spent the last 8 years serving on various Boards and Committees (in addition to 30 years previously as a manager or executive) and will bring real experience to the Boardroom. My financial background will allow me to interrogate and identify the “fat” in the system with a view to eliminating unnecessary costs.

Ultimately, medical schemes will only be sustainable if we balance the cost and affordability of the cover with the real and perceived value of the product to all members.

MR NORMAN NKUZI KHOZA



Served as SAIOH 2020 President and current (2021-22) immediate past president and member of the Management Board. Spearheaded the SAIOH regional strategy and developed the 2021-2025 Strategic Plan.

UJ Environmental Health Department Advisory Board Member since 2014-2018, advising the department on the strategic curriculum direction.

African Union OSH Expert Group Member: Responsible for coordination of the OHS and COVID-19 Workplace response and interventions.

Technical advisor of the Regional Community of Practice (CoP) on Occupational Health and Safety (OHS). Advising senior members of the ministries of health, labour and mines on issues related to OHS and workplace COVID-19.

Member of the Private Sector Engagement (PSE) sub-committee of the African Union Africa Leadership Meeting (AU-ALM) responsible for domestic resource mobilisation.

Member of the Green Flag Initiative on accreditation of workspace compliance to IAQ minimum requirements: Regional Coordination.

I am a regional occupational and public health expert, focusing on regional health systems strengthening strategic interventions in southern Africa. I previously served the Southern African Institute for Occupational Hygiene (SAIOH) first as a branch secretary, then nationally as branch coordinator, treasurer, president, and now as immediate past president serving in the ethics and regional strategy sub-committees. My vision is to contribute to the scheme's good governance, risk management, stakeholder and community engagement and ethics. I wish to see more primary prevention interventions, community upliftment and youth development intervention, especially in rural or underserved communities. How can we diversify the scheme to appeal to young people, through active participation?

I am grateful for the nomination and request your vote.



MR ROYSTON JOHN KNOWLES



Mr Knowles is a seasoned executive with over 50 years' experience at senior executive board level, holding managing director and chairman positions in both local and international companies across a wide spectrum of industries. He has extensive experience at a strategic level; the identification and set up of new businesses around the world, mergers and acquisitions, IP and trademarks, corporate legal contracts and agreements, business, and organisational structuring, including operational and project management, trouble shooting, IT design and development, innovative new products and sales and marketing.

Given this experience, he opened his own business as an International Management and Business Consultant in 1993 and has been successful in securing some significant long-term contracts with large multinationals.

Mr Knowles offers himself for election as a Trustee of DHMS as a Principal Member in good standing for many years. Mr Knowles states, first and foremost he is a Christian, and as such with God's help seeks to conduct both his private and business life in all honesty, integrity, and in accordance with Godly principles.

His experience and understanding gained at the helm of many local and international companies, particularly over the past 21+ years in the health sector in the realm of natural food supplements, will stand him in good stead to be able to contribute in a positive and relevant manner to the DHMS Board of Trustees.

He passionately believes that integrity, honesty, ethical behaviour, skill, competence, sound financial principles and a true respect for others are cornerstone to the success, growth, and sustainability of any enterprise. He also believes that his experience will afford him the opportunity and ability to contribute positively to the Board of Trustees' overriding objective of ensuring that the best interests of Scheme members are served equitably whilst ensuring the sustainability of the Scheme.

MR PIETER KOSTER



My name is Pieter Koster, and I am 66 years old. I am a Registered Accountant (Dutch equivalent of a South African Chartered Accountant). Born and educated in the Netherlands, I emigrated to South Africa in 1992. I have been married for 42 years, and reside in Morningside Manor, Sandton, since 1994. I have been the Financial Director of the manufacturing company BEKA (Pty) Ltd since the year 2000. In 2014 I retired from this position.

I have been a Registered Accountant (equivalent of Chartered Accountant) for 36 years. During this period I have worked for the Ministry of Finance in the Netherlands for 18 years, before emigrating to South Africa, and as Financial Manager and Financial Director for a number of South African companies. My academic qualification, my knowledge and experience have allowed me to make meaningful contributions to the organisations that I have worked for. To have worked in positions where my duties included responsibility for the employee's Pension Funds and Medical Aid, has aided to my understanding of these industries, and to the needs of the members. My various directorships, positions of great responsibility and trust, have all owed and assisted me to successfully fulfil the relevant fiduciary duties. Based on the above it is my opinion that I can be a diligent and trustworthy Trustee to serve on the Board of Trustees of the Discovery Health Medical Scheme.

DR LORRAINE WENDY LEAR



Dr Lear, a strategic management consultant and previously headed Group Communication, Leadership and Reputation in Telkom SA Ltd. Recognised as an innovator and thought leader, Dr Lear has a broad knowledge of business and is focused on strategic leadership and alignment for high performing organisations.

Previously in government and the private sector Dr Lear headed Group Systems and Support Services at the DTI, and was a key player in the restructuring of the DTI for efficient service delivery. She played a role in advising Ministers and departments on major national issues and transformation strategies.

In NGO and management consulting, Dr Lear focused on the development of innovative business models and developed internationally funded projects to benefit stakeholders.

Dr Lear holds a Doctorate in Business Leadership (Strategic Leadership), MBL (Strategy), B.Com (Business Economics, Industrial Psychology). She has lectured in MBA and management studies and is an accomplished speaker at global conferences. She served on NGO boards and is currently Chairman of the Board of Trustees in a retirement and wellness estate.

Dr Lear has been a principal member of Discovery Medical Scheme since 1999 and strongly believes that Discovery is the best medical scheme in South Africa.

If elected to the Board of Trustees, Dr Lear's focus will be in the following areas:

- Strategic direction and alignment in a disruptive and challenging environment with the impact of the Covid pandemic.
- Ensuring Discovery is the leading medical scheme providing exceptional service and benefits to its members.
- Building stakeholder relationships and collaboration to provide best affordable healthcare services to members and enhancing the scheme's reputation.
- With an increasing shift to technology based services, strong focus on development of innovative models to enhance member value and experience and access to services.
- Driving value-based healthcare to provide best benefits to members.

PROF MARIA MAGDALENA JOHANNA LOWES



Mariëtte Lowes functioned in various executive management and leadership positions in higher education, as a board member and manager of statutory councils and government health regulatory bodies and as executive director and chairperson of the board of a human bone transplantation non-profit company.

She has taken a leadership role in the development, implementation, and management of new entities in higher education institutions. As dean and later vice-rector she gained valuable experience in management of resources, adherence to legislation and functioning on executive level.

Since 2015 she has acted as special advisor to management on teaching, learning and research in higher education and human tissues transplantation. She is also a registered Ethics Officer.

Personal conviction regarding the characteristics and of sound, ethical and well-functioning organisations combined with experience gained in various large institutions, state, and professional regulated environments, provides for confidence regarding the membership of the Board of Trustees at Discovery Health Medical Scheme (DHMS).

Experience gained from developing, managing, and participating in substantially sized entities on executive level, in both higher education institutions, non-profit organisations and various government and professional regulatory bodies, provides for a good entry into the functioning and participation of/in the DHMS Board and committees. It also assists in understanding the main drivers of being performance orientated, the need for effective control maintenance with the sound underpinning of legitimate and ethical principles.

The governance of an entity with a substantial number of stakeholders such as DHMS requires expertise but also insight into the needs of such stakeholders balanced by the careful consideration of the sustainability and governance of the organisation.

The regulatory health care environment is not an unfamiliar territory and expertise and experience in considering the regulatory directives and constraints, financial and human resource management as well as the needs of the members of a medical scheme resonate well with my own insights and experiences.



MR CELENKOSINI GABRIEL LUKHELE



Mr Lukhele holds an MBA from the University of Stellenbosch Business School, BSc Chemical Engineering from University of KwaZulu Natal (UKZN) and has completed the Executive Program in Applied Business Analytics from MIT Sloan School of Management. He is registered Professional Engineer with ECSA. His experience includes business processes re-engineering, and digital transformation from strategy crafting to implementation. He currently holds a Digital Value Chain Lead position at Exxaro, and previously worked as a Process Engineer in various organisations, and as a Technology Architect at Microsoft. He is also a guest lecturer at Wits University, and external examiner at UKZN.

Mr Lukhele offers himself for elections as a Trustee of Discovery Health Medical Scheme. He is known for creating value for shareholders through strategy-shift, digital innovation, and data analytics. He is passionate about the use of analytics, and core and emerging technology to derive value and believes that this should feature quite high in the board's agenda. Whilst at Microsoft he helped a few organisations in their digital transformation journey to identify, create and capture value from digital innovation, and currently pursuing the same for his current employer. If elected, He will ensure that AI (Artificial Intelligent) is infused in DHMS process to better serve members and provide insights. Thus, improve member's health and provide quality service whilst keeping costs low. Ensure that critical information required at the point of consultation is visible to practitioners without compromising privacy of members, thus minimising none-value add interaction. Ensure that the scheme leverages AI ethically, as we know, the use of AI may introduce unintended biases such as gender, age, race etc. His strong business and financial acumen, and mathematical (modelling) and computer (coding) expertise will enable him to safeguard against algorithms biasness, thus prevent the scheme entering disrepute because of using AI.

MR MAMELLO MARK MAFISA



A seasoned manager with over 19+ years of Information Communication Technology (ICT) experience in strategic projects within the private and public sector. I have developed problem solving, negotiation and analytical skills to implement digital solutions in the organisation. My areas of expertise include the following: Governance, Leadership, Management, IT and Research Management. I possess good information technology and business skills that would be valuable in any organisation.

Mr Mafisa has an MBA (WITS), PDBA (GIBS), coupled with a Computer Science degree from UCT. He brings a balanced understanding of using technology as an enabler to the business strategy. Given the opportunity to serve as Discovery Health Medical Scheme (DHMS) trustee, I will bring my governance, leadership and business skills gained in the private and public sector. Mafisa has experience in these industries: Financial Services (Banking & Insurance), Education, Information Technology, Energy, and Government.

The Fourth Industrial Revolution (4IR) presents an opportunity to embrace and streamline e-Health services offered in the Health sector. Mafisa oversees the technology development, implementation and IT services within the department. Prior to entering the higher education sector, he delivered innovation digital banking solutions across in South Africa and African subsidiaries. Since 2017, he has been serving in the University Research Committee and was chair of the Transformation Committee. Mafisa currently serves as a board member at SAQA. As a DHMS trustee, I would serve with honesty, fairness and diligence.

MR BARRINGTON MAGGOTT



Barri is a chartered accountant with 28 years experience mainly in the financial services industry. He has extensive leadership, strategic and operational track record operating across multiple functions at a senior level assisting businesses to improve the way they are run and thus their performance.

He is currently CEO at Curo Fund Services, an investment administration business which is owned by Old Mutual and Sanlam.

His previous roles include:

- National Leader Operations and Audit Support, Auditor General of South Africa.
- Partner at Elixirr, a UK based strategy consultant
- Chief Operating Officer at Momentum Investments
- Partner, KPMG.

Barri has been a member of District Health since 2000 and is a father of three sons. He understands the need for quality medical insurance at an affordable price having lived through various phases of healthcare support in his own family. He is thus well placed to bring an informed member's view to the running of the scheme both from an individual's perspective and from a corporate perspective on behalf of his current employer.

His extensive background in leadership positions in various corporates provides him with a sound understanding of how to run a business efficiently whilst adhering to principles of good governance. He has worked with various businesses assisting them to adapt to the changes brought on by the digital age and understands the importance of remaining relevant and competitive in the current economy. He has solid experience in strategy development and execution which skills would position him well to make a positive contribution to the oversight of the scheme.

MS MMABATHO MADIBANE NATASHA MALATSE



Ms Malatse has a dynamic 15 year professional sales career reflecting pioneering experience, interfacing directly with executives, negotiating, coordinating and managing services whilst remaining on the cutting-edge of business, and establishing strategic partnerships to continuously contribute to positive business growth. Her personal achievements include Jaguar Land Rover Fleet and Business Sales Dealer of the Year 2016/2017 Award, Content & Media Creator Volunteer at PMI South Africa Chapter and Treasurer of a NPO.

Ms Malatse, is a Fleet and Business Product Specialist at Jaguar Landrover Bedfordview. She asks the DHMS members to vote for her candidacy to serve on the Board of Trustees. Her significant business experience in a corporate sales and marketing would enable her to create an impactful content that increases engagement and audience for the business as she believes that creating a cohesive vibrant community that unites both the young and the old is important to nurturing the growth of individuals.

Ms Malatse has a strong interest in the developmental space especially for women entrepreneurs.

In testament to her qualities presented herein, she led Jaguar Land Rover Bedfordview Fleet & Business Sales department that delivered 2016/2017 Dealer of the Year Award. This coupled with her personal individual drive and motivation makes her an exemplary Trustee.



MRS LERATO CHRISTINA MASAPO-CHANGWARA



I have a confident and social manner. I work efficiently as an individual and as part of a team a skill which I have developed over the years through my work experience. It is through my experience that I understand and value the effect of one's contribution within any environment irrespective of one's educational background. My engagement and contribution on different platforms I believe have to a certain degree contributed to the development of the different spaces which I have occupied and would like to continue to make a contribution moving forward.

As a member of Discovery Health Medical Scheme I have all but enjoyed the benefits, continued convenience and assistance that comes with being a member of this Medical Aid scheme. I have also through my membership come to understand how the Medical Scheme operates and through my experience witnessed how the scheme values its members through its services. I have had the opportunity to engage and contribute in a range of platforms and it would be more than a privilege to contribute to the Medical Scheme as a member of the Board of Trustees. I believe that my ability to integrate and engage in different sectors while making a contribution through my educational background and experience makes me a fit candidate to serve on the Discovery Health Medical Scheme. Moreover, I believe that my application of a value-based operating system within my work on a daily basis, if chosen will contribute the Discovery Health Medical Aid Scheme's shared value-driven business model.

MR KGANKI SHEPHERD MATABANE



Kganki has a Masters in Business Leadership. He is an accomplished public and private sector business professional who is a highly experienced and seasoned business executive with over 25 years operational and strategy execution experience, including doing business in more than 10 countries in the African continent, covering the telecommunications, power utilities, rail logistics, motor retail, Bus Rapid Transport, policy, advocacy and mining sectors.

Kganki, who started his career as an interim teacher/educator, have served as both Executive and Non-Executive Director. He served with diligence and continues to serve as a member of various board committees.

If I am elected, I will endeavour to ensure that members should not pay more in contributions than is required to cover the healthcare and non-healthcare costs and to maintain the scheme's reserves at the required level. It is very important that the scheme is sustainable while proving a good value for money for members. The growth of membership is a good development that should be enhanced and encouraged.

I will use my corporate governance skills, proven track record of providing innovative leadership and demonstrable pedigree in business operations and strategy, providing cost effective business solutions and more than 25 years' experience to make sure that we comply to our fiduciary responsibilities.

It is important that the matter of value for money for members is satisfactorily addressed, especially now with many members having been economically negatively affected by the impact of the COVID-19 pandemic.

The other important matter that I will address is the satisfaction of members when it comes to the information presented to them and their experience when it comes to claiming their benefits. This also talks to the number of complaints per 1 000 beneficiaries against the scheme.

MR LEON MEINTJES



- Trustee of pension funds.
- Caretaker of companies in distress.
- Director of Companies.
- Global Asset Management (Pty) Ltd.
- Assistant General Manager, Department of International Treasury with Bankorp/ABSA.
- Underwriter : Credit Guarantee Insurance Corp.
- Manager General Banking with the Trust Bank of Africa Ltd.

If trusted by my fellow Discovery Members I will do everything necessary to be an Independent impartial Trustee applying my own mind with every decision to be made.

My only motivation will be to keep the best interest of all the Members in mind.

If confronted with decisions and I assume sometimes life preserving decisions, my vote will be to preserve life but also to apply my mind to take the best decision possible for all the members, considering the views of my fellow trustees.

All investment decisions will be done with great caution and according to the rules of the Medical Scheme again applying my mind on all decisions without influence or favour, keeping the best interest of the ordinary member in mind.

I do not and intend not to have any affiliation with any medical Doctors, hospital or pharmaceutical or political party. I am just an Ordinary Discovery member for more than 20 years. However, I am fully qualified and have years with experience of being a trustee of mainly pension funds and the financial Investment industry.

MR DAVID NEVILLE MERAND



David Merand, a former IT Executive, lectures Mathematics at the University of the Witwatersrand. David worked at executive level at various financial services companies, including a decade as the Managing Director for the African and Middle Eastern operations of Financial Data Corporation (FDP), later SunGard International, now FIS Global. David has consulted at all the major Financial Services companies in South Africa, including Alexander Forbes, Discovery, FNB, GEPI, Investec, Liberty, Old Mutual, PPS and Sanlam. Internationally David has consulted to ABN AMRO; the Government Pension Funds of Namibia and UAE; Fortis, Belgium; Bank of Scotland; AMP, Australia and SLAC, Canada.

David left commerce to “pay it forward” by contributing to redressing inequalities in South African education. At Wits David has served as an elected member of Senate, on the Executive Committee of ASAWU, the Review Committee of Health Sciences, the APDC Advisory Committee and the Advisory Board of CLTD, among others. His research includes the use of technology in Science Education, Big Data Analytics, Data Science, Cybersecurity, Data Privacy and Machine Learning.

David would like to use his knowledge, expertise and experience in governance, large financial services systems, data management and data privacy in the service of DHMS members. If elected, David will work tirelessly with other Trustees and Administrators of the scheme toward lower costs, improved care and better interactions for members with the scheme and service providers; leading rather than bleeding edge initiatives in product development and technology; stringent protection of members' personal data as embodied by the POPI Act and EU GDPR; rigorous compliance with standards of good governance and ethics in the true spirit rather than merely the letter of the law; sound financial management and responsible, forward-looking investment of Scheme funds.



MR SIPHIWE MEYIWA



I am a self-motivated candidate who has been in Business operations for many years. I am currently employed by YOA Cables as an Executive Operation's Director responsible for Manufacturing, Supply Chain, Maintenance and Planning Departments. Prior to YOA Cables, I have worked for companies like Denel, UEC, Toyota, Nestle SA, Hillside Aluminium Smelter, Ticor SA, Chrome International SA, Sapref and Hulett Aluminium.

I hold an MBA and have a fair share of international exposure during my career.

I have done annual budgeting allocation and monitoring for different departments/Units, presented monthly income statements, cash-flow statements and balance sheets to the executive and the board of directors.

I would like to be elected to use my fiduciary duties to:

- To protect all the organisation's assets and funds.
- To place the organisation's interest above my own when making decisions on behalf of the organisation.
- To make sure that I remain incorruptible and continue to work in the transparent and highest ethical manner.
- To use my fiduciary duties to protect the stakeholder's best interests.
- To support the organisation's overall mission and other strategic planning matters.
- To represent the image of the organisation all the time.
- To making sure that the organisation's brand is respectable.
- To make sure that the organisation remains profitable.
- To make sure that I am familiar with the bylaws defined regarding all aspects of the board to avoid future disagreements.
- To make sure that the brand continues to enjoy the respect it deserves.

MR LESLEY DANIEL MOAHI



Mr Moahi qualified as a Management Service practitioner in 2019 from the University of Johannesburg and as a Project Manager in 2014 from UNISA. He has worked within the Financial services sector since 2009 from being an office admin clerk to currently being a Claims Controller at Sasria Soc Ltd. He is today still furthering his skills set through the LinkedIn online learning programs to equip himself with enhanced financial skills needed to bridge a link between company, employee and client.

Throughout his career, Mr Moahi has strived to maintain high ethical standards required of a Claim's Controller. He has made every effort to apply sound judgement and to make decisions which are in the best interests of stakeholders. If elected, he is willing to utilise his undertaking within the financial services sector to achieve more widespread engagement of more individuals "interested" in DHMS but are not sure how to convert that interest into membership. Further by enabling a method of approach to support member engagement and networking, where we ought to characterize the clear value of being a member. He thinks it is still very uncertain to people what that value is and how best to use their membership. We ought to create a regular stream of content, events, education opportunities, publications, certifications etc.

MRS MODIEGI MONICA MOLOTO



- University of Venda: Master's degree in nursing Community Health.
- University of Pretoria: B.A. Cur. Honours in Clinical Nursing Community Health.
- 2015-2017: Member of Mental Health Review Board Gauteng Province.
- 2012-2015: Member of Gauteng Office of National Health Core Standard Compliance.
- 2010-2012: Clinical Mentor for 4th year medical students Pretoria University.
- 1997-1998: Head Tutor in charge of Clinical Teaching Department at Kalafong Hospital.
- 1991-1995: Senior Nursing Service Manager, Acting Director for HIV/AIDS Directorate at National Department of Health (Head Office).

Strive towards to making Discovery Medical Health Scheme (DHMS) the most preferred and well-known medical scheme.

To enhance high level competency in administrative and customer services as well as effective patient care.

Attend to affairs of scheme with passion, diligence, integrity and honesty.

Carry out duties, responsibilities entrusted on me to the best of my abilities.

Play advocacy role on behalf of scheme without biasness; and advocacy on behalf of the DHMS members also without biasness; and adhering to DHMS act and rules of board at all times when executing my duties.

Monitor and ensure that DHMS members are updated with changes and current issues affecting their membership status and benefits. Be vigilant and know the feelings and dissatisfactions or complaints of members regarding service delivery.

Ensure effective communication between DHMS members. To maintain high level of record keeping and confidentiality in both administrative and medical records.

Avail myself in all meetings and more valuable contributions in meetings.

Strive towards increasing membership of DHMS.

Come up with new innovative ideas to catchup with new trends in business issues; to be open-minded and develop competitive strategies.

Apply my medical expectancies regarding issues of patient treatment, medical queries and adhering to medical acts.

DR NGAO DORCAS LENYALO MOTSEI



Ngao is a seasoned professional who has served in senior management and executive positions. She was previously a partner at Heidrick & Struggles Johannesburg office and member of the global Leadership Consulting Practice. Prior to that she was Executive Director Human Resources & Transformation at MMI Holdings. Ngao founded Leadership Emporium Consultancy where she consults in leadership development, strategy facilitation and executive coaching. She serves on several boards as Independent Non Executive Director and is Faculty at the Gordon Institute of Business Science. Ngao holds a PhD in Organisational Behaviour from the University of Pretoria.

The COVID-19 pandemic has disrupted lives, livelihoods, organisations the world over, and South Africa is no exception. The impact of the pandemic in South Africa is well documented, so is publicized increase in unethical business practices, as well as the growing frustration with business and public leaders due to lack of accountability. Boards are more than ever called to rise to the challenge and provide the needed guidance to help their organisations navigate the current economic and public health crisis. The DHMS has an important role to contribute in the latter.

To do this, I believe the board needs to increase the range and diversity of its skills and capabilities, which I can, and will bring if my candidacy to become a Trustee of the Board is supported. What I will bring to the DHMS board is a people, strategy and shared value approach to driving governance and performance. Also, being a strategist, I believe that one of the things the DHMS board must focus on is looking further out than anyone because research has shown that leaders of organisations are sometimes the last ones to see changes that are coming, due to being too internally focused.



MR NAKEDI RENEILWE MPANA



I am open-minded, realistic, and ambitious investment professional, who's career journey promotes inclusive economic participation by all South Africans. Having evaluated and assessed both private and public sectors investment proposals, strategies, and objectives over the years, it has become clear that all stakeholders need to work together to alleviate the challenges, we are experiencing as the Nation. My career journey also presented, an opportunity to interact with different stakeholders from officials, and executives to internship levels, enabling me to understand their needs and expectations at all levels.

I am a Master of Business Administration and Master of Science in Engineering graduate.

A Medical Aid Scheme tailor made to service and meet the needs of all scheme members.

I am Nakedi Mpana, a son of Headman. I believe that my journey, experiences, and ear to the ground and drive for fairness will enable me to be a representative and voice of most of the members. As part of commercial due diligence (human resources), had an opportunity to broaden my understanding of the challenges, issues, and requirements of different medical aid scheme members at their different stage of life and/or age. In some cases, I was able to recommend an appropriate scheme(s) to accommodate a particular entity employee's need.

As a son of a Headman, I was privy to challenges and issues faced by the villagers at a young age, as I was taking minutes for some of the communal meetings. One of such challenges included access to better care beside been a member of a medical aid scheme, due to most (if not all) of the local medical practitioners not accepting medical aids or accepting a particular medical aid scheme. These challenges can be overcome, when we work together and simplifies things for medical practitioners including those operating in the remote areas, which will intend improve service and meet the expectation of our members.

Considering the current challenges imposed by COVID-19 and roll out of the vaccination by Government, I believe we have a vital role to play to ensure effective and efficient vaccination roll out within reasonable timeline. This is critical to ensure that economic activities are fully resumed and everyone impact including the scheme members can recover as we continue to support them.

MR DOUGLAS MUGWENI



Engineer Douglas Mugweni is a highly qualified engineer with a great passion for success driven by people, technology and innovation. He has considerable experience in the power generation industry gained in Zimbabwe and South Africa. Armed with a B.Eng(Honours) in Electronic Engineering and a Master of Engineering in Industrial Automation, Douglas is registered as a Professional Engineer (PR Eng) with the Engineering Council of South Africa (ECSA). He is a Senior Member of the South African Institution of Electrical Engineers (SAIEE) and a member of the Institution of Engineering and Technology (IET) in the UK. Currently he is a System Engineer for Control and Instrumentation with Eskom Generation based at Camden Power Station in Ermelo in the Mpumalanga Province. Douglas has also held managerial positions in engineering management. He has also been an influential member of the School Governing Body of Ermelo English Primary School for two consecutive terms of three years each ending in March 2021.

If elected to the Board of Trustees of DHMS, Douglas hopes to bring a wealth of experience in the investment in, and management and application of technology in adding value to member services and benefits, representing DHMS members' interests in all engagements with key stakeholders to ensure interests of the scheme and its members are upheld. A highly educated, action oriented and success driven professional, Douglas hopes to contribute meaningfully to the generation and growth of scheme member value through driving prudent investment in and application of IT systems, prudent financial management and investment policies and implementation of transformational policies. His involvement in the affairs of the school as a member of the School Governing Body exposed him to a wealth of knowledge and experience in managing public finances and protecting the interests of learners and educators in the school.

MRS HESTER CORNELIA PETRONELLA MURPHY



Worked at Plural Relations in 1978/79. General Administration.

Worked at Monate Foods for a year as bookkeeper.

Worked at Trust Bank as assistant. No possibility of improvement – did all the courses that I could.

Worked at family business in building industry. Had to do everything in the business: admin, managing the staff, loan applications at bank for building projects, on site inspections of projects, insurance, supply material to the different sites. Costing of projects and produce info to auditors. Was involved with more than 20 000 sqm of buildings including Industrial and medical centre.

Started own bookkeeping Practice in 1988 – up to date.

I am a woman. I had been on earth for 64 years. Experienced many changes. Thought that I would change the world because it always had been a Man's World. I could not change many things but would like to think I can still do my duty.

I am willing and able to do what needs to be done in order to keep a good system running. To lead and to follow where necessary. I believe in sound financial management and control for any business. I had been in business since 1988. Worked in different environments and all walks of life.

The people of South Africa has to regain their trust in management of the businesses that they deal with. Health is one of the biggest priorities of any person. Without a sound health system we can not be productive and built our country.

I would like to be part of a team that create an environment where people can have faith and relax in knowing they are well looked after.

MR KHOLOFELO NCHABELENG



Mr Nchabeleng has a Bachelor's degree in Accounting. He is currently employed by Giesecke & Devrient mobile security as an Assistant Accountant. His responsibilities included credit control, Asset Management, treasury and financial statements. He was also elected as Trustee of the employee share based scheme.

Mr Nchabeleng is a productive worker with solid work ethic who exerts optimal effort to ensure all tasks given to him are completed on time and to high standards. He has been nominated for the position of Trustee of the Discovery Health Medical Scheme (DHMS) because of his passion to learn, share and add value to the organisation in the best interests of all its members. His core skills that he will contribute as a Trustee include strategic and financial oversight whilst ensuring sound and moral business principles are applied.



MS NOLUPHUMZO NOXAKA



Ms Phumzo Noxaka CA (SA), a Chartered Director and MBA graduate, is a consummate professional with twenty-seven years' experience acquired from working in various operational, executive and strategic roles in the financial services industry (banking) and other business environments which includes Chief Financial Officer and Principal Officer roles. She is a dynamic and technically astute strategic leader with solid business acumen. She currently leads a consultancy providing business management and advisory services to the public and private sectors. For the past seventeen years, she has also served on several private and public sector boards and committees in diverse industries.

Ms Noxaka has a multi-disciplinary skills set in the fields of corporate governance, financial management, risk management, business continuity management, compliance management, strategic planning, auditing, performance management and pension fund management in a capacity as a Principal Officer. These skills will enable her to provide meaningful value add contributions to the DHMS if she is elected.

Having served on the boards of diverse profit driven and altruistic private and public sector organisations over a period of seventeen years, Ms Noxaka is well acquainted with the fiduciary responsibilities of a Trustee and is fit and proper to serve in this role. She regards maintaining proper fiscal oversight, effective governance, ethics, transparency and accountability as the cornerstone for the effectiveness of the Board of Trustees.

Her experience provides her with strategic insights and positions her to bring a unique and valuable perspective that seeks to balance advocating for the healthcare needs and interests of members, supporting innovative beneficial advancements in treatments and cures, both preventative and reactive, while ensuring the sustainability of the DHMS. Accessible, equitable and cost-effective options for quality healthcare resonate with Ms Noxaka as a basic necessity for each member. If elected, Ms Noxaka commits to be a fully engaged and responsible Trustee.

MR MVELELI NQWAZI



- Development Manager with a demonstrated history of working in the real estate industry.
- Experience entails retail, residential and commercial properties.
- SA Corporate Real Estate Fund – Development Manager.
- Billion Group Development Assistant Development Assistant.
- Mayenzeke Quantity Surveyors Quantity Surveying Technician.
- Projects Previously involved in/currently involved in: SA CORP.
- Traveling.
- Reading.
- Sport.
- Social enhancing activities (Charity Work).

One of the reasons medical aids are unaffordable is due to regulations around minimum prescribed benefits.

I believe the industry can be revolutionized by relooking the packages it offers, by launching bare boned products that focus solely on products that actually matter to families and individuals.

This helps to avoid paying unnecessary coverage such as “fancy” psychotherapists, optometrists and several other benefits that are not life threatening.

MR GODWIN PERILS



Godwin is a globally enlightened Marketing Executive, Board and Corporate Governance Leader with over 30 years' experience delivering solutions for reputable companies in the financial services, NPO/ NGO and advertising industries.

He worked at Old Mutual, Sanlam, Prestasi Brokers and The Perm (Nedbank) in roles such as Head of Marketing and Group Advertising. At Old Mutual he was the Chairman of the Gauteng Provincial Management Board. Godwin is a Director on the board of Bridge an NGO dedicated "Innovation in Learning" and a member of the Institute of Directors (IODSA.) He understands both the corporate world and the NGO/NPO sectors and offers insights into corporate governance and ethics.

The Role of a Trustee is to ensure that the best interest of the DHMS member is represented while balancing the overall health of the fund. The longevity of the fund will benefit the member over the longer term. As a member representative I will endeavour to remind the board that any decisions made are central to both these principles.

My recent experience as a Board Member of Bridge an NGO focussed on Innovation in Learning and my tenure as Chairman of the Gauteng Provincial Management Board at Old Mutual qualifies me to add value to represent the member and to contribute to the overall well-being of the fund. These role greatly enhanced my understanding of people and gave exposure to the medical aid, life and investment space.

As a member of the Institute of Directors (IoDSA,) I understand the application of ethics and corporate governance in a board environment.

My financial services background gives me a good understanding on the products offered and my marketing expertise allows me to simplify the message from the member's perspective.

Selecting me as a board member will enrich the decision making of the board on many levels.

MR BERNARD PICK



Now retired, living in the Cape Metropole. Am a qualified male South African educationist and economist with masters' qualification.

- Proficient in English and Afrikaans.
- Lectured graduate and undergraduate students at CPUT, UWC and the Environmental Learning Academy.
- Worked as financial controller (Fundani, CHED-CPUT) and did a 3 year stint with National Treasury (South Africa) as Tax economist in the Chief Directorate – Economic Tax Analysis as director of Indirect Taxes.
- Past national organiser for Young Christian Workers, active in unions and past member of ABASA.
- Presently doing voluntary accounting work for NPOs amongst other community activities.

As a trustee I plan to represent the needs and expectancy of ordinary Discovery members to ensure that dependants are covered at affordable rates. As a registered non-profit medical aid organisation in ensuring the delivery of high quality curative and illness preventative care especially to seniors, families with acute medical conditions while remaining financially sound, competitive and affordable exploring high cutting-edge technology in becoming the scheme of choice for all not only the elite.

The primary function is to ensure that we return foremost to the basics in health care being covered with less out-of-pocket expenses and demands for out of saving (acute) payments and co-payments; minimised cost for members and enhancing benefits. Up front notification of services of doctors (especially specialist), health professionals and pharmacist that deliver in scheme rates of services.

The promotion of transparency and simplicity in claimants' explanations are necessary. Less bureaucracy is needed. I ask every unionised member to vote for Bernard Pick.



MR LOGAN PILLAY



Logan is a CA(SA) with extensive experience in the audit sector. He worked at a Big-4 audit firm for 17 years before becoming a director of his own consulting company. During his tenure at a Big-4 audit firm, he specialised in the audits of medium, large and listed businesses across numerous industries (including medical schemes) and countries. This included interacting with Boards, Audit Committees and Regulators. His international secondments to the USA and Canada cemented his experience and exposed him to globally recognised clients. Logan's previous roles included involvement in recruitment, learning and development and the diversity and inclusiveness committees.

With a background in audit, finance and governance, Logan's experience will assist and focus on DHMS's financial and regulatory environment and the risks the Scheme is exposed to. With the challenges faced by the Industry due to the current pandemic, increasing healthcare costs and the future effects of NHI, the Scheme will still need to focus efforts on members' needs and experiences, efficient healthcare costs, technologically innovative solutions and effective non-healthcare costs. DHMS, being a large Scheme, has to continue to balance the scales in its financial environment while its operational focus enhances and grows, thus an adequate solvency ratio needs to be regularly maintained and an optimal, yet flexible, investment mandate needs to be consistently applied. Logan has audited medical schemes previously and thus understands the extensive regulations the Scheme needs to comply with.

DR MAX RODNEY PRICE



Max Price was Vice-Chancellor of UCT for ten years (2008 to 2018). Before that he was Dean of the Wits Faculty of Health Sciences (also for ten years) during which he was instrumental in the creation of the Wits Donald Gordon Hospital, and the reform of the medical curriculum. His academic work has been in health economics and policy first at the London School of Hygiene and Tropical Medicine and then at Wits, preceded by 3 years in public hospitals. He has degrees from Wits (Medicine), Oxford (BA) (Rhodes Scholar), and London (Public Health).

He is now an independent consultant in public health and education. www.drmaxprice.com.

I believe it will be crucial that DHMS has trustees who understand the national policy developments around a National Health Insurance (NHI) and can help steer the scheme's response to these. My professional background was in health policy, health economics and the public-private mix in health financing and I believe I can bring this expertise to the DHMS board.

My experience as a trustee of another medical aid scheme (the Wits University scheme of the time) means that I know the ropes and appreciate the value that having a medical background brings to deliberations (e.g. balancing decisions about ad hoc expensive treatments, managed care interventions and benefit expansion against premium increases and scheme solvency). Being of an age where many friends are increasingly experiencing health problems and sometimes doing battle with DHMS, I believe I can represent those interests while understanding, from a public health perspective, that there is a cost-benefit trade off.

I have first-hand in-depth knowledge of the private health sector, having set up and been a director of the Wits Donald Gordon Hospital. I also have governance experience from several finance, audit, and investment committees, and NGO boards.

MR BRANDON LEE RAGHOONUNDUN



- Kingsway High School
- Durban University of Technology
- B&R Auto Trimmers CC – Director
- SAPREF Oil Refinery – Internship
- BR and R Marketing (PTY) LTD – Director

I believe the voices of Discovery members' needs to be represented within the Discovery Health Medical Scheme.

If elected, I will use this position to maintain and promote democracy as best possible. The position of Discovery trustee is a responsibility I will hold on behalf of the members, for the Members.

I will seek to be utterly transparent and open in all I do, to be honest and fair on behalf of the Discovery members. I will be accountable for my actions in all that I do. I will listen to the needs of all members, from all backgrounds, all areas, and all desires.

If I gain the position of Discovery Health Medical Scheme Trustee, I pledge to actively help the members of the Discovery and stick to my election manifesto to the best of my capability.

"Leadership is not about the next election, it's about the next generation."

DR ROSHELLE RAMFOL



Roshelle Ramfol has acquired a blend of finance experience in industry, government and academia providing her with the demonstrated ability to execute strategic oversight. She has acquired extensive experience as a member elected trustee of a pension fund in exercising her fiduciary duties to both the fund and its designated members. During her term of trusteeship she interacted with global leaders in the investment management industry. Her expertise resides in designing fiscal regimes for extractive industries and the energy transition. She actively contributes to the global discourse on decision-making policy frameworks for developing countries focusing on optimising investment.

Roshelle is an experienced trustee having served on the investment committee of one of the largest pension funds in the country. Her approach to organisational practice is to strike a balance between shareholder primacy, corporate stakeholder interests with her primary interest vesting in the membership of the scheme. In this respect, her strong policy and finance background offers a valuable contribution to DHMS. She has the ability to unpack complexity and provide sound financial resolutions which are essential characteristics in the current economically challenging landscape. If she is elected to the Board of Trustees, her focus will be in the following areas:

- Business environment risk mitigation.
- Strategic paradigm considering South Africa's proposed National Health Insurance Bill.
- In a changing environment acquiring knowledge based assets are essential to maintain a sustainable competitive position.
- Cost structuring and minimising cost escalation while harnessing member benefits.



MR DESIGAN REDDY



A qualified Chartered Accountant having served my articles for 3 years in Deloitte, Johannesburg in the financial services division working predominately on Private Equity, Insurance, Retail, Stockbroking and Pension Funds with exposure to listed and privately-owned companies under IFRS respectively. Strong appreciation of financial statements. Performed a secondment with Deloitte LLP in New York City, assisting in my understanding of US GAAP reporting and widening my understanding of the commercial substance present in the US.

Currently employed as a client facing risk Consultant at Marsh Captive Solutions providing services to captive and niche insurance companies on behalf of clients.

I am a highly driven, analytically minded individual looking to build a career in the Financial Services industry.

I believe that I should be elected as a trustee as I have the right qualification and skill to join the committee as trustee. As a chartered accountant, specializing in the insurance industry, I have the right set of skills and knowledge in order to carry out the duties with due consideration and knowledge. My current role at Marsh Risk Consulting is to provide accounting and regulatory support for Captive insurers in the non-life insurance space. I have an intimate knowledge of the Insurance Act and the Policyholder protection rules which make me suitable to ensure that I am the correct fit for this committee. I prepare and present in all of the board meeting of the captives I manage, and have a full understanding of the processes and compliance aspects that come with sitting on a board and being a member of this scheme.

During my time as an auditor, I have had in-depth knowledge of medical aid and pension fund scheme's and I have been exposed to the strategic and regulatory environment in which the scheme operates in. Further, being a part of this trustee committee is in line with my career aspirations and therefore by being elected, I will be 100% committed.

ADV JACO ROUX



- BLC – 1991 (cum laude).
- LLB – 1993 (cum laude).
- Admitted as an advocate on 1 March 1994.
- In practice at the Pretoria Society of Advocates from 1 July 1994 to date (23 years).
- Appointment as senior counsel (SC): 22 December 2015.

I accepted the nomination to act as trustee to assist with the careful consideration of trustees' responsibilities i.t.o. the Medical Schemes Act (131 of 1998), to be carried out in compliance with the Act and to the ultimate substantial benefit of all members. The endgame is not to be faced with a situation such as described in case no 35478/2020, The Registrar of Medical Schemes v Key Health Medical Scheme and 8 Others, a judgment handed down by Kollapen Jon 25 March 2021 (Gauteng Division).

Corporate and statutory governance by trustees i.t.o. the Act are of utmost importance to its members. Where confidence and trust is placed in the hands of trustees, they should be worthy, while serving its members to obtain, against a reasonable price, the best possible benefits in the different categories of membership. Due to the integrated nature of Discovery products, careful consideration should be given to the simplicity with which the complicated nature of integrated benefits is set out, amended and revised from time to time.

I firmly believe in transparency, simplicity, and good corporate governance. I have 26 years' experience as an advocate, 6 as senior advocate and have sound commercial and corporate knowledge. I am a servant of my family and community, including all walks of life, whilst maintaining sound religious, corporate, and commercial principles. The only way in which to properly serve is not to (only) criticize, but to raise your hand and contribute to a stable, financially sound, and fair scheme.

MS BRIGITTE SCHUTTE



Brigitte is a chartered accountant and registered auditor, and has over 15 years of external audit experience, including internal audit through her career at medium and large audit firms. Brigitte's experience also extends to forensic investigations obtained by working at the audit regulator and the short term insurance industry.

As Head of Technical and Risk, Brigitte advised and trained on compliance, auditing standards, accounting standards and audit ethics.

I believe in giving back and have contributed my skills to the IRBA Pension Fund as a member elected trustee and was instrumental in changes that benefited the members in cutting costs and maximising returns for the members. I am also currently a trustee of the German Retirement Village Trust, whose beneficiary is the German Old Age Home.

As an elected trustee I believe that I can contribute my skills for the benefit of members in ensuring the scheme is run in an ethically, sustainable and responsible manner.

MR YASEEN SEKASON



Young and well-qualified Chartered Accountant with 4 years of experience in the auditing and assurance industry, together with experience in the BPO, manufacturing, retail, and insurance industry. Also, served as an Assistant manager of Finance for a well-recognised international listed company. Mr Sekason has a reputation for bold and innovative thinking, supported by the right levels of financial and professional excellence. His ability to deliver has brought about breakthrough performance for companies he has worked for. He is a devoted, hardworking, and ambitious individual that has the vision and capability of serving to the board of trustees.

As a member of the board of trustees he will intend to:

- Be responsible for managing an organisation and to ensure stakeholders best interests.
- Comply with the Board's Code of Conduct and demonstrate the competency to think independently and work collaboratively.
- To have Integrity and high ethical standards and to protect the organisation's best interests through decisions made on its behalf.
- To ensure costs are aligned and allocated amongst the different sectors of community in the attempt to reduce the effects of the Covid pandemic.
- Ensuring that funds are appropriately utilised for healthy and safe working environments.
- Ensuring there are plans in place to effectively mitigate the identified risks and maintaining a holistic view of the Policy's core purpose.
- Assisting in building onto the customer service engagement offering that will aid in the reduction of the total cost to serve.
- Be part of the process that finds ways to minimise cost escalation whilst ensuring continuity of benefits to its members.



MS PERSEVERENCE MAPASEKA SEKHOTO



My name is Mapaseka Sekhoto, I am a young, hard-working, black woman and I "take no prisoners" in the pursuit of excellence. I hold a Bachelor of Accounting Science degree, a Postgraduate Diploma in Financial Accounting and Master of Philosophy International Business degree from the Gordon Institute of Business Science (GIBS). I possess over 10 years' experience as a finance professional, having worked in various sectors, including audit, NPOs, healthcare and manufacturing. I am currently employed at the Shared Services Centre division for a multi-national enterprise which specialises in the manufacture of goods for the building and construction sectors. I am a member of Discovery Health Medical Scheme (DHMS) in good-standing.

With my keen attention to detail, a strong sense of patriotism and a passion for innovation, I can make a noteworthy contribution to the board and governance of DHMS. I want to be a part of the board of trustees that refuses to accept the stagnation that many of our country's leaders seem to find comfort in. In addition to our historical problems as a country, the current pandemic has highlighted the need for world-class, affordable and efficient healthcare services. When elected to the board of DHMS, I will strive to ensure that this continues to be a reality to members of DHMS. I will bring an energy to continuously remind us that there is no growth in comfort-zones. Hard work and innovation are the answers to solving our problems and providing sustainable, affordable quality healthcare to our members. I write in "I" as a demonstration of the personal importance I place on personal accountability. It will be a great privilege and honour to be accountable to you DHMS members by serving as a trustee.

PROF NAVITHA SEWERSADH



As an associate professor in the college of accounting at University of Cape Town, I have extensive leadership skills. I served 11 years in academia, 3 years in Mondi Ltd and 9 years in the public sector. I am also a double board-certified chartered accountant with SAICA and CIMA. I am currently completing a PhD at UCT. I am a moderator for the Chartered Governance Institute of Southern Africa. I also serve on the SAICA disciplinary committee. I serve as a reviewer for 7 internationally accredited academic journals on governance and finance.

I, Navitha Sewersadh, am applying to serve as a trustee. As a chartered accountant, I have the professional skills and ethics to carry out my fiduciary duty to the highest standards. As a governance specialist, I believe that I can create and add value for all stakeholders in this position. I have published several articles in international accredited journals on business-rescue, finance and governance, as displayed on my author page <https://www.researchgate.net/profile/Navitha-Sewersadh>.

My motto in effecting my duties have always been a move from mindless rules to mindful outcomes. I believe in:

- Effective and ethical governance that push the frontiers of corporate governance.
- Future focused strategic steering as well as oversight and monitoring of financial performance and risk management.
- A healthy governance eco-system devoid of individual or collective behavioural biases that hinders decision-making and performance, acting in the best interests of beneficiaries as well as maintaining a stakeholder inclusive approach to promote responsible corporate citizenship.
- Prioritisation of transformative strategies to encourage diversity.
- And integrated thinking focussed on the six capitals for wholistic value creation.

MR MICHAEL FRASER SIMPSON



I qualified as a CA(SA) in 1981 and completed an MBA in 1984. I joined Cape of Good Hope Bank where I was assistant general manager. Following that I was a shareholder and financial director of a property development company, Monex. For my last 22 years before retiring in 2015 I was a director of various companies within WBHO Construction. I was chairman and principal officer of the pension and provident funds of 5,000 employees for 5 years. I was company secretary for 11 years. I also served as MD of the property development company for 13 years.

My name is Mike Simpson, and I am 67 years old. At school and university, I was a provincial athlete and participated in various other sports. Currently I am active playing golf at least 3 times per week as well as paddling my surfski. In other words, I stay healthy and young at heart. In October I will have been married to Jane for 40 years. I have two daughters who are both professionally qualified and long gone from home. Although I was raised in Johannesburg, we have been living in Cape Town for 40 years.

With my MBA and CA(SA) (now lapsed) background, I have found that I am very comfortable and useful in group meetings. I have an analytical mind and enjoy thinking laterally and problem solving. At WBHO I was chairman of the pension and provident funds for a number of years. I have real experience in staff benefits including medical aid cover.

I have been a member of Discovery Health for over 20 years, and I really believe that it is the best medical aid offering in the country. I would like to assist in keeping the standards and innovations going. I believe that I can.

MS NOZIPO CORDELIA SONDIYAZI



Experienced Senior Health Services Manager in both District and Hospital Services Management. Experienced also in caring for the elderly. Has strong background in strategic planning, people development and sound problem analysis and solving capacity. Strong focus on efficient and effective management of health services.

It will be a pleasure and an honour to serve in such a highly regarded board.

DHMS has a strategic focus of HEALTHY LIFESTYLE which encourages its members to prevent diseases by adopting an active lifestyle. We need to develop fresh programmes and come up with innovations that are focused to improving healthy lifestyles.

The maintenance of high standards of good governance will also be my priority. I was a committee chairperson of standards compliance in the Free state Department of health, where we set and inspected the standards for hospitals and other health care facilities. I will use that experience to ensure that I contribute to maintenance of good standards.

Healthy finances are the heartbeat of an organisation. My experience in managing finances and budgets of big hospitals will be used to ensure maintenance of healthy finances of the scheme.

I believe the scheme can also support NHI with good financial management practises. It can only do that if it can prove that it has a good financial management system. The board need to ensure that the financial system is being improved all the time.

People management is very important to ensure that personnel are productive. There is always room to improve to motivate and give incentives for people to perform.

The strategy to grow the business to ensure that it is relevant in future and it can sustain itself will be reviewed and updated without throwing the baby with the water.



MR ALADDIN SPEELMAN



I previously served on the Professional Board for Radiography and Clinical Technology (2010 – 2020), as well as a member of the HPCSA Council and Chairperson of the Tender Committee of the HPCSA. I also served as the Head of Department for Medical Imaging and Therapeutic Sciences, Faculty of Health and Wellness Sciences, Cape Peninsula University of Technology (2015 – 2020). Currently I am a Senior Lecturer in Diagnostic Radiography at CPUT. I am enrolled for a doctoral degree in Forensic Imaging at CPUT with a focus on fatal child abuse.

I have a keen interest in good corporate governance and ethical leadership. I have undergone training in all the King IV Corporate Governance Principles and have a good understanding of what it means to be an accountable, transparent, and good corporate citizen. Being a health care professional myself, I have a solid understanding of current challenges within health care management and services, as well as underpinning regulatory norms and standards expected of a diversified business enterprise such as Discovery. If I get appointed, my primary responsibility would be to ensure that the interest of the Discovery membership and its investors are protected via sound corporate ethical business principles, whilst at the same time ensuring that the interest of Discovery as a business entity is sustained through sound strategic planning and ultimate corporate positionality in accordance with the company's vision. Such a balancing act can only be achieved through ethical and effective leadership, accountability, and fiduciary responsiveness. Furthermore, I would like to promote a business model that is sensitive to societal development and upliftment as well environmental protection in all decisions making processes.

DR BRIAN CHARLES SUCKLING



Hi there, my name is Brian Suckling and I am hoping to be considered for the position as a Trustee of the Discovery Health Medical Scheme.

My initial career in aviation has been followed by a career in business administration and law. I am currently an Advocate, serve as the interim Chairman of the TRANSNET second defined benefit fund (TSDBF), where I chair the Investment Committee. I have served as a non-executive board member in leading entities and launched and ran my own company, Brinair Aviation Consultants for ten years. With my current trustee experience, legal qualifications and board level exposure, I believe I would be well positioned to serve your interests.

Should I be elected, I would focus on the following main objectives:

- Keeping subscription rates affordable, particularly for senior citizens and those with chronic illnesses.
- Simplifying the number of current medical aid options offered by Discovery Health, in order to extend medical aid coverage to wider sections of our communities.
- Improving communication and related services to members.

Thank you for considering my manifesto and I trust that I will be able to serve your medical interests in the future.

DR JAN TLADI



I am visually impaired (blind) person and principal member of DHMS in good standing. I am a admitted Advocate of High Court and astute jurist over 25 years. I recently completed my PHD: Corporate Governance and holds B. Luris, LLB, LLM, Labour Relations Management and Management Development Certificates. My career development spans over 25 years within public service and public entities employed in senior and executive management levels over 17 years. I implemented transformation programmes; formulated legislative and regulatory frameworks; offered strategic and sound legal advice; and provided wide-range leadership capabilities to efficiently manage diversified teams.

I reasonably believe that the overall goal of the DHMS should be advancing affordable healthcare cover for all its members. As a potential trustee of DHMS, I will strive for protection of DHMS members' interests and ensuring that they are adequately informed about their rights and obligations regarding their healthcare covers. I will steadfastly ensure that complaints raised by members are handled appropriately and speedily. I will ensure that the DHMS conduct healthcare business complying with the constitutional imperatives and Medical Schemes Act. As custodian of good corporate governance, I will execute fiduciary responsibilities with due diligence, skill, and care in the best interest of the DHMS and members. I will ensure that board and management administer DHMS in accordance with King Code on Corporate Governance fundamentals. Given my corporate governance acumen, I will strategically guide DHMS on best governance and customer care practices advancing healthcare to DHMS members. Ultimately, I will ensure that access to quality healthcare cover is promoted through adequate and quality healthcare cover for members.

MS PENELOPE NOLIZO TYAWA



Born and schooled in Soweto, first degree: University of South Africa, founder member of Congress of South African Students and the Federation of Transvaal women; community involvement – Worked at various levels; professional services in psycho-educational assessment; play therapy for children in Johannesburg schools; psychotherapy at shelters for abused children.

Introduced systems and organisational alignment with effective delivery on key performance areas as Acting DG. Parliament of South Africa. 6 years clean audit: Auditor General, on a budget of R2,8 Billion. Consistent performance of roles and functions expanded the institution's knowledge and support in processes and policies underpinning Constitutional mandate of Parliament.

Empathic leadership: expanding ability to ignite and nourish thought leadership in the institution. Established forum of women officials, evolved an institutional vision that anchored leadership and space for innovation.

Member of South African Development Community Parliamentary Forum (SADCPF) and the Association of Secretary Generals (ASGP): International Parliamentary Union. Presented research on the information needs of South Africans on the work of parliament. Published paper on patterns of gambling in South Africa: Nevada University of Gaming Studies.

Discovery Health a prominent and leading company in health and wellness, it straddles, supports, and sponsors healthy living lifestyles, it continues to find an amicable yet contested space and balance between profit for business sustainability and health for its members and associate.

COVID-19 and more viruses into the future, demand resources in training and finding niche research on emerging areas of health, mental health, intensifying areas of epidemiology, virology, and genomics. Forward reflection enhancing primary health care, promoting access, research funding, affordability and efficacy of medicine, defines continuous pressure on this company.

Work with Legislators; debates on NHI, contributing to sustainable development goal 3 is critical.



MR ROBBERT JW VAN DER KOOY



Robbert JW van der Kooy, born in The Hague, the Netherlands, emigrated and became a South African citizen. He has had a number of successful careers spanning over many years, including financial journalism, economist, publisher, public relations officer and school director as well as the co-founder and director of a very successful private teachers' college. While a financial journalist, he also served as a trustee of the now defunct Nasionale Pers Medical Fund (which was taken over by Discovery). At present semi-retired in Pretoria, in good health and involved in different capacities at a theological college in KwaMhlanga.

Having observed the development of Discovery over many years, I believe it is the one health medical scheme which has the ability to defy the storms awaiting the medical sector in the next few years. Discovery has the management, staff, and logistics to do so.

The South African unique environment and set of circumstances requires entrepreneurial and out-of-the-box thinking for Discovery to be able to remain at the forefront in providing its services as widespread and economical as possible while remaining profitable to the satisfaction of its shareholders. I hope to be able to assist Discovery in this endeavour.

This could imply the following (inter alia):

- Intensify discussions with the authorities, showing the shortcomings of their plans and schemes.
- Generating innovative alternatives, especially those who could find favour with the authorities, but also others.
- Continuing to be as effective and efficient as possible, using the latest technologies.
- Promoting ways and means to enable the population at the lower end of the income scale to make use of Discovery products and services.
- Continuously striving to improve accessibility and user-friendly.
- Staying as focused as possible, preventing overextending itself.
- Continuously studying what Discovery can still learn from other schemes, also internationally.

MS HENDA VAN DEVENTER



Ms Van Deventer (45) is an experienced finance professional. She trained at PwC, qualified as CA(SA) in 2002 and was subsequently employed as investment professional at the IDC and the Old Mutual Investment Group (OMIG). She completed a BA Law degree (with distinction) in 2007. For the past 14 years she has been consulting actively in the asset management sector. She currently participates in the governance structures of three different OMIG investment boutiques through her appointment as non-executive member on two Credit Committees and as chairperson of an Investment Committee. She served as a Trustee of the Schools and Education Investment Impact Fund of South Africa (SEIIFSA) for 10 years, of which three years was as chairperson. She is a member in good standing of SAICA and the Institute of Directors.

Henda is fit and proper to serve as Trustee and will do so conscientiously and with the utmost professionalism and integrity. Given her qualifications and experience, she can immediately contribute independent views and ask critical questions in the areas of finance, risk, and investments. She will be a diligent student of the Scheme Rules as well as relevant legislation and standards, to enable her to make meaningful contributions in these areas.

As Trustee, Henda will listen and learn, and she will ask questions such as the following:

- How do we ensure the financial soundness of the Scheme?
- The Scheme's financial strength rating of AAA (za) is bumping up against its ceiling... are we not taking too much from members (contributions), and giving them too little (benefits)?
- Is the Scheme contributing sufficiently and authentically to social justice?

MR DIETRICH VON STACKELBERG



An economist by background, I have been involved in the financial services industry for more than 30 years, with wide-ranging experience in investment and commercial banking as well as asset and wealth management business. This has included assignments in Japan, Taiwan, the UK, Germany, and South Africa. In Johannesburg since 2002, I headed German-based Dresdner Bank's activities in Southern Africa focusing on Debt Capital Markets, Corporate Finance and Asset Management.

Following an assignment as a financial consultant in Zimbabwe for the World Bank, I was until 2011 an Executive Director in the wealth management business of Swiss-based UBS in South Africa. More recently, I have been advising European family-owned companies on investments into Southern Africa.

The health care industry has seen exponential growth across the globe with new technologies and state-of-the-art medical research achieving phenomenal progress in finding new treatments and improving life expectancy for ever more people. On the flip side of this progress costs for cutting edge medical treatment have exploded.

DHMS is a world class health insurance provider but will, as this industry in general, face increasing challenges arising from these development as well as new legislation affecting the health care industry such as the government's National Health Insurance policy.

Based on my corporate governance experience in the financial service industry and knowledge of best practices in different countries around the world, I feel that I could make a meaningful contribution as trustee of DHMS by ensuring that its members continue to benefit from universal health coverage, will have access to excellent and affordable healthcare, and safeguarding that the scheme's strategy remains sustainable for the years to come. It will be my objective to achieve maximum value for our members while improving their healthcare outcomes and easing their administration burden.

I am an independent, ordinary scheme member.

MR MARUPING MICHAEL WILDEBEES



- Matriculation: Thabane Senior Secondary.
- Master's Degree: Governance & Political Transformation (UFS).
- United Nations Mission in the DRC (2006 Elections).
- Policy Committee member of the Electoral Commission.
- Board Member: Municipal Demarcation Board.
- Board Member: Northern Cape Cricket.

I, Maruping Wildebees served on the Municipal Demarcation Board (MDB) for a five-year term from 2014 - 2019. I was a member of the Audit and Risk Committee, the Remuneration & Human Capital Committee, and later Chairperson of the Knowledge Management and ICT Committee, and the Powers and Functions Committees of the Board. As chairperson of a Board Committee, I also served on the Governance, Social & Ethics Committee of the Board. Our collective highlight as a Board of the MDB was the achievement of a Clean Audit, for the first time, from the Auditor General for the 2018/19 reporting period.

I am currently serving as a voluntary Board member of the Northern Cape Cricket (NCC) since August 2018. At the NCC I am Chairperson of the Transformation, Social and Ethics Committee since my appointment to the Board. I hold a master's degree in Governance & Political Transformation from the Free State University.

I have the requisite knowledge and experience in governance gained from academic work, and while serving in the Boards referred to above. This I believe puts me in an advantaged position to contribute positively to the institutional integrity and quality of service Discovery Health Medical Scheme stands for.



MRS HENDRINA JOHANNA (INA) WILKEN-JONKER



- M Con. Sci (Master of Consumer Science) (UP)2019.
- B Comm. Hon degree (UNISA).
- Alt-X Director's Diploma.
- Member of the South African Association of Family Ecology and Consumer Science.
- Finbond Group Limited – Non-Executive Director.
- Agricultural Produce Agents Council – member.
- Cotton Board South Africa – co-opted director.
- Greypower – Director.

35 years in the Consumer field:

Director, Chairmanships, author and 35 years in private practice as a Consumer advocate/consultant
Received a Honorary Award for Individual Consumer Champion in South Africa from the DTI in 2005 and was the follow-up winner the year after.

Elected on various Ministerial elected boards which included:

- The Pharmacy Council of South Africa
- The Debt Collectors Council
- The Agricultural Research Council
- Estate Agency Affairs Board (Chairman)
- Dried Fruit Council (Director)
- Financial Services Board: Consumer Advisory Panel
- SABS Standards Committee (Chairperson)

Held various appointments:

- Director of private companies
- Member, trustee, chairman of closed corporations

Invited by the Consumer Representative Forum in Sydney and Melbourne, Australia in 2007 as speaker Represented SANCU in Sydney later that year at Consumers International as a guest speaker on "Credit and debt: Problems in accessing and dealing with it in Developing Countries".

Frequently contacted by the media on consumer issues and represents the voice of the consumer on many levels of society.

Has a special interest in the voiceless society who do not know their rights or responsibilities. Integrity and ethical behaviour are the keystones of her success.

MR XOLANI BHEKI ZWANE



Hi everyone, my name is Xolani Zwane, a Risk Officer at the Railway Safety Regulator (RSR) and a Discovery member in good standing. With considerable experience in risk management, and demonstrated ability to manage stakeholders (including EXCO) across the organisation. I am keen in serving as a member of the Board of Trustees (BoT) of Discovery Health Medical Scheme (DHMS).

Having been working in Risk Management, I believe I will add value in the BoT advocating for good governance. Crucially, policies of the Scheme should be fair, transparent, and beneficial to all members. Currently, I serve in EXCO committees on Drafting of Annual Report for the RSR and the Occupational Health and Safety Committee tasked to develop, and review measures of health and safety.

A nominee with my experience and background will be better placed in serving the members of the scheme, ensuring the interest of beneficiaries are protected, while promoting sound corporate governance through provision of strategic oversight.

I am looking forward to serve the constituency of the DHMS. Should I be appointed, I hope to serve the board with fairness, integrity, and transparency. Thank you.

