



**DISCOVERY HEALTH
MEDICAL SCHEME**

TRUSTEE ELECTION
CANDIDATE LIST
AND CV BOOKLET

2019





MS YVETTE ALLAN

Ms Allan's goal is striving towards a long-term association with organisations where her expertise in people development and optimisation can be utilised within a stimulating and rewarding environment. Awarded an Honours Degree in Industrial Psychology in 2001 and proceeded to obtain a qualification and registration with HPCSA as a Psychometrics specialising in Assessment and individual wellness and development. Appointed in 2018 as Bethlehem Campus Coordinator for the University of the Free State Access Program and also lecture for this program. Postgraduate Certificate in Education obtained in 2008. Practice and Administrative Manager for Dr RV Engelbrecht and her Psychometric practice.

Ms Allan is a compassionate person who is deeply concerned about people, their wellness, lifestyle and development. Her lifetime purpose is one of service to her fellow human beings. She has a deep understanding of human nature and strive to assist individuals to achieve their full potential throughout their lifespan. Every person is put on this earth for a short period and her aim is to assist however she can in making that journey a healthy, successful one. Ms Allan identifies with Discovery Health and the Vitality program immensely as she feels that Discovery has wellness and health at the heart of their organisation. Business policies and procedures are of vital importance but the most important aspect remains the people who form the heart of the industry. She strongly believes that developing awareness in lifestyle and health aspects is the way to success for the organisation and the individuals who belong to Discovery Medical Aid. Individuals should be inspired by positivity and inspired to healthy dreams for themselves and their families' future. Discovery provides the resources needed to achieve this. She would love to be part of the Discovery team being innovative in educating members in living a better, healthier life.



MR GARY MILES BALLENTINE

Mr Ballentine is an internationally experienced board level executive who has impacted businesses across the full value chain in several industries. In addition, he has served on various business audit and risk committees. He has extensive hands-on experience in building integrated supply chains and technology-enabled solutions. He is an action-oriented, growth-driven business professional with a successful track record in generating shareholder value through the implementation of transformational strategies. Mr Ballentine has a reputation for bold thinking, supported by the right levels of financial rigour. His ability to deliver has brought about breakthrough performance for companies he has worked for.

Mr Ballentine's significant time spent as a business leader (and a long-standing principal member of the Scheme) has provided him with valuable perspectives to be able to make a huge contribution as a Trustee of the Discovery Health Medical Scheme. If he is elected to the Board of Trustees, his focus will be in the following areas: ensuring the growth of the Scheme through contributing to the development and refining of its strategic positioning as South Africa's foremost private healthcare funder, conducting engagements with stakeholders to grow the membership of the Scheme and the benefits its members receive, keeping member contributions at a level acceptable to its membership base, 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, representing members' interests in all stakeholder engagements, continuous identification of business risks and ensuring there are plans in place to effectively mitigate the identified risks and maintaining a holistic view of the Scheme's core purpose.



MR ALAN DAVID BEESLEY

Mr Beesley is a CA(SA) and holds a Master's Degree in Development Studies. 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 formulating and implementing market driven approaches in providing sustainable solutions to the various developmental issues facing South Africa. He is currently a director of Gap Capital, which is a philanthropic investment company whose mandate is to make a positive societal difference whilst creating wealth. 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. He was recently 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 Scheme 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, 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 ALEC JAMES RENNIE BELL

Mr Bell has a BCompt (Honours) and he is a CA(SA). He has been employed at three companies. First with Peat Marwick Mitchell from 1978 to 1984 as an articled audit clerk. Second with Dorbyl Limited from 1985 to 1995 as group accountant and then as financial manager at subsidiary companies. Third with Weir Minerals Africa from 1996 to 2015 as financial manager. His responsibilities included credit control, treasury, taxation, insurance, budgets and financial statements. He was also a member elected Trustee of the retirement fund.

Mr Bell is a semi-retired CA(SA). He has experience in auditing and working as financial manager for listed and multi-national companies. He has been a Discovery Health member since 2002. He served as a member-elected Trustee of the retirement fund, while employed at Weir Minerals Africa. At this time, there was a conversion from a defined benefit to defined contribution fund. He managed to ease uncertainty amongst members about the new retirement fund, by going beyond his normal Trustee duties and, together with Alexander Forbes, arranging staff training on the new retirement fund and on investment options to assist members in making informed decisions. If elected as a Trustee his objectives would be to: ensure that the medical scheme is properly administered, complying with its own rules and all legal requirements, protect both members' interests and the financial sustainability of the scheme, monitor both financial and non-financial risks; such as, operational, IT and regulator, review internal control processes, review and provide feedback on financial reporting and apply sound judgment and promote ethical behaviour.



MR SUJIT BHAGATTJEE

Mr Bhagattjee is the Real Estate Manager at Transnet, Port Elizabeth, with over 21 years in the Commercial Real Estate field having worked for various government parastatals and private sector companies. He specialises in Property and Facilities management. He has crisis incident management experience and also serves as a co-opted member of the Collegiate Girls Junior School governing body. Mr Bhagattjee holds a Bcom degree with UNISA and the flagship SA Property Owners Association Certificate Commercial Property Practitioner (CCPP) at the University of Pretoria, the Property Development Programme (PDP) through UCT and the Certificate Facilities Management through the University of Witwatersrand.

Mr Bhagattjee 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. Mr Bhagattjee has 20 years' experience having worked for both government parastatal Transnet SOC Ltd and the private sector Absa Bank Ltd. He worked in the Commercial field with specialisation in Property Real Estate, New Business Development and Marketing. He has developed the following skills namely, Property Acquisitions and Disposals, Business Strategy, Business Continuity, Customer Centric, Facilities Management, Negotiation, Property Leasing, Project Management, Property Developments and Risk and Safety Management. He believes these skills and experience would be of value to DHMS. If elected he would aim to provide strategic oversight of DHMS on behalf of the members, ensure good corporate governance practices are followed by DHMS and provide sound advice where necessary in the member's best interests.



MR MERVYN ROBERT BURTON

Mr Burton is a CA(SA) with extensive General Management and Financial Management experience in various industries including FMCG, Retail, Logistics, Financial Services (Medical Aid Administration) amongst others. His fields of expertise are General Management, Business Turnaround Management, Financial Management, Corporate Governance, Accounting, Taxation, Audit and Risk management and other related financial skills. He holds various non-executive director positions and audit committee member positions in both the private and public sectors. He currently practices as a Business Consultant focusing mainly on Corporate Governance.

Mr Burton is a CA(SA) with extensive Corporate Governance experience in both the Private and the Public Sectors. This may be gleaned from his brief resume which lists all the organisations he has been and is involved with, and current references. He has also been involved in the Medical Aid Industry — namely 1997 to 1999 when he was the CFO of Davidson and Ewing (D&E) — 100% owned subsidiary of the Norwich Group at the time. He left the Group during the BOE/FEDSURE take over. D&E was absorbed into FEDHEALTH. At the time they administered several Blue-Chip Company schemes and one large open scheme namely Tafelberg, which was highly regarded at the time. During his tenure with D&E, he completed a qualification with the Institute of Life and Pensions Association (IL-PA) specialising in medical schemes administration. He has been out of the industry for a long time but as may be gleaned from his resume, he has held several Governance positions since. He believes that his qualifications, years of experience in General, Financial, Risk, Audit, Strategic Management and his experience in Corporate Governance will enable him to be an asset to the DHMS Board.



MS ANN LOUGHRAN CAMERON

Ms Cameron arrived in South Africa in early 1985. She worked for a large Insurance company for almost 15 years. Ms Cameron was Treasurer and Chairperson of the Finance Committee at Bedfordview Evangelical Church for 15 Years. She introduced online banking for the church account and registered the church as an NPO and PBO. She believes that she is fit and proper to stand for election and to serve on the Board.

Ms Cameron has been an Independent Consultant since 1 February 2000 offering professional services in the fields of project management, human resources and IT. The range of services includes project management consulting and education, competency-based role profiling, specialist job design, performance management and HR policy design as well as team building, coaching, mentoring and leadership development. She is an internationally accredited Belbin team role facilitator. Ms Cameron holds international certification as a PMP (Project Management Professional) from the Project Management Institute in USA. She also prepares other project managers for International Certification. She provides support and consultancy to project management offices with respect to the creation of a project office including the implementation of a broad range of services including project governance, programme management and portfolio management. Ms Cameron has taught project management to the staff of many organisations at many centres around South Africa and in other parts of Africa for multinational companies.



MS SHOBHA CHAUHAN

Ms Chauhan has a Master's Degree in Economics and is currently an Executive Director at DataSolv. Prior to the latter, Ms Chauhan has worked at the South African Reserve Bank (SARB), The South African National Treasury, the Department of Trade and Industry and the Chamber of Mines of South Africa (COM). Ms Chauhan was a member of the Board of Trustees of MWPF and represented various sub committees. Furthermore, she was responsible for, promoting the implementation of international standards and best practices on the financial environment of the country, investments, policy analysis, business growth and job creation.

Ms Chauhan has a Master's Degree in Economics and is currently an Executive Director at DataSolv. Her role entails, developing and implementing strategic plans for the organisation and creating a long term shared vision with business partners. She was a Trustee on the Board of the Mineworkers Provident Fund (valued at R26 billion) where she sat on various sub committees and is currently a Trustee of a Sectional Title Scheme. Prior to this Ms Chauhan has worked at the South African Reserve Bank (SARB), The South African National Treasury, the Department of Trade and Industry and the Chamber of Mines. Ms Chauhan liaised with key affiliates such as the International Monetary Fund, World Bank, investors, business, labour and government on separate issues like business growth, job creation, and policy implementation. Ms Chauhan is a well-rounded, seasoned professional, in addition to a qualified, experienced over achiever. The past 17 years shared between various state owned enterprises, the Chamber of Mines and DataSolv has certainly provided her with the understanding and knowledge base that is a critical success factor for any position. She is a future orientated, self-motivated, go-getter that will align strategy to the vision and mission of the organisation.



MS ANGELA RUTH CHERRINGTON

Ms Cherrington is currently CEO of Institute of Directors in Southern Africa (IoDSA), has been a director for nine years serving on Remuneration, Social and Ethics, Audit and Risk, Investment and Nominations Committees. She served on the Chartered Director (SA) Governing Body for three years and holds positions as Chair of the Global Network of Director Institutes, Independent Professional Body Forum, Chartered Director (SA) Examination Committee, Public Sector Audit Committee Forum. She is also Council member - International Integrated Report Council, Deputy Chair - African Corporate Governance Network, Trustee - Endangered Wildlife Trust, Nominations Committee Chair - Water Research Institute SA.

Ms Cherrington offers herself for election as a Trustee of Discovery Health Medical Scheme as a Principal member in good standing. She believes that not only does she meet the fit and proper requirements of a Trustee but having served within the governing structures of the Institute of Directors in Southern Africa (IoDSA) and being entrenched in director development initiatives and the evolving landscape of governance for nearly 15 years she brings a deep understanding of how the Board of Trustees should effectively discharge its role. The leadership roles she has held on international governance forums further provides her with a global perspective on governance experiences, challenges and best practice. She complement this governance experience with strong relationship building skills, the ability to engage positively with a variety of people from different backgrounds, positions and cultures and a high level of aptitude in the areas of assertiveness, independence, interpersonal skills, empathy, flexibility and problem solving. With her tenure as CEO of IoDSA coming to an end in 2019, she would like to call on her diverse experience and invest in positively contributing to the upliftment of governance within an organisation that aligns with her personal values.



MR JOHANNES JOSIA MINNAAR CLAASSEN

Mr Claassen served in the SA Defence Force from 1974 until July 1998, voluntarily retiring from the Medical Services as a Brigadier General. He joined Gray Security Services in Sep 1998 and after the merger with Securicor, he became the Regional HR Director for the Africa Operations. He joined Omega on 1 July 2003 as the Group Executive HR. His qualifications are a Certificate in Organisation and Motion Studies, B.Mil, B.Com (Hons) and MBL. He has been a Human Resources professional for nearly 44 years and for the past 10 years also involved in various Company secretarial matters.

Mr Claassen has accepted the nomination as Trustee because he wants to ensure that the interests of all stakeholders (external and internal) of the Discovery Health Medical Scheme are effectively represented and at the heart of all the decisions made by the Board of Trustees (Board). He is committed to contributing to strategies that will ensure that the Board is effective in championing stakeholder interests and delivering quality services. The decisions made by the Board can have a great impact on the way the Scheme is run. He undertakes to be open and accountable, acting with due care, diligence and good faith. He has a passion for and a non-negotiable approach to ethical conduct, both qualities, which he believes could be to the advantage of the Board. The Trustees should at all times act with integrity, something which can be expected from him. Lastly, as a Trustee he believes that he will have the chance to support and shape the work and strategic direction of the Scheme and will be able to make a significant difference to a cause that matters to him.



MR FRANCIS LUDLOW LONGUEVILLE CLERKE

Mr Clerke (BA LLB LLM) is an experienced attorney from Somerset West. He worked for 28 years for the large global oil company, Chevron, in Cape Town, where he was Chief Corporate Counsel for 16 years before retiring at the end of 2015. He currently practices law as a consultant for a firm of attorneys in Somerset West. He is passionate about the interests of retired persons and is a member of the Helderberg branch of the U3A (University of the Third Age), an international movement promoting the education of mainly retired members of the community.

Mr Clerke is passionate that the rights and interests of members of DHMS must be promoted and protected at all times. This is evidenced by the fact that for the past two years he has been acting (on a no charge basis) for a large number of retired members of DHMS when, in the context of takeover bids by other companies, their former employer refused to confirm that a subsidy on their medical aid premiums would be paid for the remainder of their lifetimes. The result is that the Competition Tribunal has imposed a condition securing the subsidy (a legal first). This condition is to the benefit of approximately 1000 members of DHMS and another medical aid. Mr Clerke is keenly aware that the Government is proposing new NHI legislation which will undoubtedly affect medical aids. As a DHMS Trustee and an experienced lawyer, he will ensure that DHMS closely monitors developments and takes steps to influence any draft legislation, which may constitute a potential threat to DHMS members. In addition, he will ensure that DHMS positions itself to take best advantage of legislative changes.



MS NATASCHA COPE

Ms Cope has 14 years' experience in the financial industry. She graduated from the University of Pretoria with an Honours degree in Financial and actuarial mathematics in 2005, after which she worked in the project finance space in a water utility company, TCTA financing water infrastructure projects for six years. In 2012, she joined the Presidential Infrastructure Coordination Commission to help move national strategic projects forward (secondment from Eskom). She joined the project investment team at DBSA from 2012 to 2015. She started her own consulting business in 2015 and managed to do financial advisory work for Tirisano Partners and the Government Technical Advisory Centre and advised a few ad hoc businesses (student accommodation and honey production, SABC etc). She is a qualified private pilot and she recently launched Secret Sunrise Lowveld franchise.

Ms Cope has a great passion for the health and wellness of people and believes she can bring new thinking, excitement, and innovation to the team. She loves to stay informed of latest health trends and fitness gimmicks and she strives to live a healthy and happy life. She will be proud to be part of the team at Discovery Health Medical Scheme who she believes is on the forefront of the medical aid landscape. She is a passionate and energetic woman who brings creative thinking whilst basing strategic decisions on sound business principles and logical and analytical information. She believes in symbiotic partnerships and teamwork to succeed in any project. She loves staying fit and fabulous, paying attention to her body, listening to it and incorporating natural healing principles where possible. "Let's dance through life together as a fit, fabulous, informed and water tight team and take the medical aid world to new heights. We have one life so let's make living it, one epic adventure!"



MS DEVINA DAWKINUN

Ms Dawkinun completed her BCom Honours in Economics, and is currently an Entrepreneur and lecturer of Economics at Regent Business School, Durban, KZN. Previously Ms Dawkinun was a researcher and a lecturer in Health Economics at University of Durban-Westville, Durban, KZN and at the Nelson R Mandela Medical School Durban, KZN. Ms Dawkinun was selected for the Tsogo Sun Entrepreneurship Program in January 2017 and was selected as one of the top five finalists for the Tsogo Sun Entrepreneur of the Year Award, October 2017. Ms Dawkinun also volunteers and teaches at the Art of Living Foundation, an international humanitarian and educational non-governmental organisation.

As a person of sound standing and one who makes a meaningful contribution to society in terms of the work Ms Dawkinun has carried out, she assures all stakeholders that as a Trustee of the Discovery Health Medical Scheme (DHMS), she will ensure that the duties are performed in a competent and professional manner. Key issues she would ensure include firstly, maintaining the high standard set in terms of the operation of the Scheme and ensuring its continued sustainability and financial well-being. Secondly, ensuring the transparency of the Scheme to all relevant stakeholders, organisations and reporting bodies. Thirdly, ensuring that the Medical Aid Scheme Act is complied with. Lastly, having an in-depth understanding of the impact of the National Health Insurance Bill and its potential far-reaching implications for DHMS in terms of the amended Medical Schemes Act and mitigating implied risks. According to Ms Dawkinun affordable, accessible quality healthcare is the right of every citizen of South Africa. As a Trustee of DHMS she will ensure that a futuristic, yet realistic approach to healthcare provisioning is considered, in conjunction with the scheme accommodating and fitting into the changing landscape of healthcare provisioning in South Africa.



DR ANNETTE DE KLERK

Dr De Klerk has a Doctorate Business Management degree. Her specialist skills can be summarised as PFMA, MFMA, Supply Chain Management (Government), Companies Act, King IV and Corporate Governance, Board Evaluations and Advisory Services as well as Management and Strategy. Dr De Klerk served on several Boards and Councils, including iThemba, Master of the High Court, FASSET, IFAC, ECSAFA, CFA, City of Tshwane, Lecturer and Associate Professor (UNISA) and Author of books and articles.

As a Trustee of DHMS, Dr De Klerk will strive to meet the basic needs of every member, namely the provision of the best medical cover at an affordable price, including good communication to all members. Dr De Klerk's main contribution as a Trustee will be, bringing specialised knowledge of Corporate Governance (as recommended by the King IV Report on Corporate Governance) to the table, since that is her main field of expertise and she has evaluated and advised many Board/Trusts in her career. A contribution of financial skills as well as knowledge of trusts will be included. Dr De Klerk completed the four modules of Being a Director course at the Institute of Directors. Dr De Klerk's political record shows a history of community development, being additional skills to the above.



MR NEVILLE GEORGE DUNN

A CA(SA) with over 20 years' experience in the FMCG, retail and wholesale industry, Mr Dunn has served as CEO of South Africa's largest corporate food Wholesale business and on the management team of Massmart. Mr Dunn's core skill is delivering value, whilst ensuring long-term sustainability with motivated people. Currently he is assisting a non-profit raise money through an online Donor Store, which he believes is the first of its kind and if successful could transform the way small non-profit organisations access sustainable small donations. In addition, he is in the process of launching an online grocery business.

Humans were not designed to live alone! Mr Dunn believes that building communities is fundamental to our future and healthcare is one of the pillars of a well-functioning community. If elected to serve on the DHMS Board, he believes his commitment to ethical business and good governance coupled with more than 20 years business experience will enable him to make a balanced contribution to serving the members of DHMS and the prosperity of the Scheme. In his belief that everyone is in some way his superior, he is committed to ensure that all constituents' voices are heard so that the DHMS can continue to innovate and provide the best and most cost-effective solutions to its members.



MR TJAART JOHANNES ESTERHUYSE

Mr Esterhuysen is a qualified Actuary with a B Comm Hons degree. His current position is that of Managing Director of RGA Reinsurance Company, a business that receives R3bn in revenue, and has a staff complement of 110 people. Previous health care experience include the period from September 1996 to March 2001 when he was the Health Actuary at Metropolitan Health, a medical scheme administration company. In addition, he was the Chairman of the Metropolitan Medical Scheme Board of Trustees from 2001 to 2009. He is a member of the Council of the Actuarial Society of South Africa, as well as a Trustee of the Actuarial Society Education Trust.

Mr Esterhuysen is an actuary with some health care experience, having been a Health Actuary at Metropolitan Health from 1996 to 2001, and subsequently he became the Chairman of the Metropolitan Medical Scheme Board of Trustees from 2001 to 2009. As such he already has a good understanding of the medical scheme industry, the administration thereof as well as the health care management programmes available to it. A medical scheme operates for the benefit of its members, and having been a member of the Discovery Health Medical Scheme for the last nine years, he appreciates that a scheme needs to balance the need for comprehensive benefits against the affordability of the contributions, using all the available tools to manage the actual benefits paid, ensuring adequate care is given at the appropriate cost. Being in the financial industry, he has a good understanding of financial reports, data analytics, as well the importance of comprehensive communication. His aim as Trustee would be to protect the interests of the members of the scheme, and ensure that the scheme remains on a sound financial basis that will lead to sustainable benefits to its members.



MR JONATHAN GOLDBERG

Mr Goldberg is a member of SABPP Master HR Practitioner, ECC Commissioner, Business Unity South Africa, World Presidents' Organisation, CAPED, Patron of South African Payroll Association, Institute of Directors, and Tokiso Dispute Panellist. He completed his B.Com, LLB, HBA and MBA degrees and he is a certified Chartered Director (SA). Mr Goldberg also lectured for or was a speaker at the Stellenbosch University Business School, Da Vinci Institute of Technology, Wits Business School, Fort Hare and Rhodes Investec Business School.

Mr Goldberg believes that he would make a valuable contribution as a Trustee as a result of his experience in this regard. Mr Goldberg has extensive experience at Board level and has served as a Trustee of the Capes Provident Fund since its inception in April 2010. The fund represents temporary employees. The Fund has grown their retirement savings significantly over the past nine years. In addition, the Fund has been disciplined in terms of costs and, as trustees, they do not charge the fund for their services. Mr Goldberg also founded the Transkei Provident Fund for metal workers and served on its Board as a founding Trustee. Besides his experience serving on external boards as a Trustee, he is also a certified Chartered Director (SA) through the Institute of Directors in South Africa (IoDSA). The IoDSA's strategic focus is sustainable organisational growth and sound corporate governance — two disciplines Mr Goldberg believes every organisation can benefit from. Mr Goldberg looks forward to being considered to serve as a Trustee.



MS MARIA CATHARINA (RIANA) GROENEWALD

Ms Groenewald is an experienced Ex-Audit Partner (Ernst & Young Inc.) with a demonstrated history of having worked in the assurance and accounting industry relating to Retirement Funds, Insurance and the Retail sectors over the past 30 years. She also has extensive experience as a Member elected Trustee, which demonstrates her ability to exercise a fiduciary duty. She is a strong program and project management professional who is skilled in Internal Audit, Risk Management, Managerial Finance, External Audit, and Accounting. Riana is a qualified CA(SA) and a registered member of the South African Institute of Chartered Accountants. Her other qualifications include a B Com Industrial Psychology degree from the University of Johannesburg and a Diploma focused in NQF level 7 – Short course in Pension Funds Law from UNISA, which she passed with distinction.

The mission of a medical scheme should be to provide optimal cover to its members and, simultaneously ensure sustainability of the scheme in the long term. In an environment where increasing legislation requires compliance and good governance, it is of the utmost importance that a scheme is managed in accordance with the applicable laws and the rules of such scheme. Ms Groenewald would value being part of the process in finding mutually beneficial solutions for all stake holders. From her past experience as Member elected Trustee, she gained a thorough understanding of what the duties of the Board of Trustees entails and she acted with due care, diligence, skill and good faith, protecting the interests of members/beneficiaries in terms of the rules of the scheme and the provisions of the Act, taking all reasonable steps to avoid conflicts of interest and remained impartial in respect of members/beneficiaries.



MR JOSEPH TREVOR HARPER

Mr Harper joined Fisher Hoffman PKF in Port Elizabeth. He completed his articles and qualified as a CA(SA) in 1987. He worked as Group Financial Manager and Marketing Manager for Ready Mix Materials (now Lafarge), and later for one of the Murray & Roberts subsidiaries. In 1989 he re-joined Fisher Hoffman PKF as a Manager. He was seconded to Spicer and Oppenheim in New York in the Management Consulting Division. Thereafter, he was appointed as a Partner in PKF Port Elizabeth, where he practiced as a senior partner undertaking audits for a Wide range of corporates, specialising in management consultancy services.

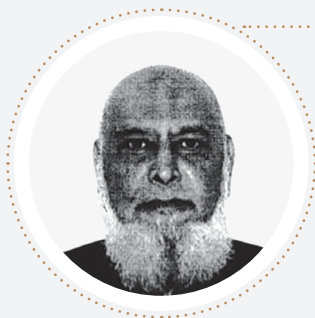
In a world that is symbolised by a quest for immediate gratification, Mr Harper would like to be part of a team nurturing the value of Human to Human contact partnered with the most advanced medical research and response team. According to him, Discovery's Board is constantly evolving to better the service to its clients and he wants to support the leadership of Discovery in the field of electronic technology, partnered with a mindfulness of the requirements of the healthcare practitioners and their patients in a physician representative board. Mr Harper wants to embrace new scientific developments and digital technology that offer South Africa massive and unprecedented opportunities for improving healthcare for all. It is vital for the country that private healthcare is and remains a primary option and see these choices made by patients translated into improved patient care and population health, but also that South Africa, in general, benefits from its capabilities and strengths of private healthcare to be a first world beacon of medical advancement and excellence. With his experience as a CA(SA), project Manager, Audit Committee experience and Risk Management, he can add value to the Board of Discovery Health.



MR DAVID JUTER

It is with a great deal of respect that Mr Juter has noted the qualifications and positions which the previous nominees have held or are holding at the present time. In his case, he also has qualifications in Production Engineering and a three year IMM Dip. in Marketing, besides having spent a year at UCT. Since leaving UCT he studied at the greatest University in the World, namely The University of Hard Knocks, from which he graduated with honours. This education has stood him in good stead with the solving of all his problems and the successes that he has attained.

Rather than Mr Juter telling you what he wants to do, please vote for Mr Juter first and let him show you what he can do. He has had quite a few personal highlights throughout his life. He was the Founder President of the Newlands chapter of Jaycee. He was also a National Councillor and Vice President of the Cape Town Branch of the Institute of Marketing Managers. Most of his working life was spent as a Buyer specialising in Fruit and Vegetables for both Pick and Pay and Woolworths. On leaving Woolworths, he and his wife started a service company which they sold in 2007 after running it for over 20 years, when he retired at the age of 62. He believes that all members should have a dedicated voice on the board and if elected as a Trustee, he would like to become that voice. He has been a member of Discovery for nearly 20 years and they have had great support from them.



MR AHMED MAHOMED KADWA

Mr Kadwa worked at Barclays Bank, First National Bank and Albaraka Bank Limited. He commenced his employment in a junior position and progressed rapidly to senior positions. He was seconded to Barclays International, London in 1979 for advance training. Thereafter he was transferred to various branches as manager to obtain varied management exposure. In 1996 he was head hunted by Albaraka Bank as Senior Credit Manager with a substantial credit approval limit. Mr Kadwa finally retired from active duty in 2013.

It is Mr Kadwa's belief that a Trustee whether for medical aid scheme or in any other capacity must have the following important qualities namely integrity, reputation and qualification/s. He believes that he possess these qualities, for the following reasons. Firstly, he has been a bank manager for many years in various bank branches. A bank manager holds a position of a fiduciary nature and is entrusted with public funds. Managing these funds calls for integrity of the highest level. Secondly, a bank manager's reputation must be beyond reproach, or doubt. He was a successful manager for so many years without any disciplinary action taken or misappropriation is abundant testimony of this. Lastly, he holds various academic and work related qualifications. Mr Kadwa completed a Senior Manager Development Programme from Wits University, he is awarded the Institute of Bankers Final Diploma and he also has various university subject credits as well as in-house certificates. Mr Kadwa was seconded to Barclays International for 18 months. He also represented Albaraka Bank in the Kuwait for merger talks (unsuccessful) with the International Investor Banking Group. He believes for the factors mentioned above, that he has the qualities to be appointed as a Trustee.



MS SUSHILA KESHAV NARSHAI

Ms Keshav Narshai qualified with a BA Law (LLB) degree and diplomas in International Commercial Law from the Irish Law Society, the BLA and American Bar Association, the College of Law England and Wales. She is an attorney, conveyancer and notary public since 1990, a director at Greys Hospital and its Ethics Committee, Rotary, the Disciplinary board of the District and Built Environment Support Group. She received the International Bar Association Fellowship award in International Commercial Law in Vancouver. She is on Audit Committees and Chairperson of Valuations Appeals Board of uMgungundlovu District.

Ms Keshav Narshai has the combined skills of legal commercial, corporate, financial, medical and ethical background with an international flavour. She believes the combination of these expertise ensure her suitability as a candidate for the Discovery Medical Aid Board. Her experience on various boards, audit and ethics committees combined with the above-mentioned adeptness provides a competent blend to ensure the Discovery Health Medical Scheme's future as a force for social good and business sustainability and promoting the wellbeing of members. Being involved in policy creation on a medical and ethical level enables her to provide solutions that focus on healthcare and health in a practical and meaningful manner with regard to medical legal matters.



DR MUHAMMED RIDHWAN KHAN

Dr Khan is a married father, medical doctor and an MBA graduate. After completing six years of medical studies, Dr Khan has been involved in the medical industry for a further eight years. During this time, Dr Khan has transitioned from a General Medical Practitioner to the Head Clinical Executive. In his current role, he is responsible for the development of innovative disease management programs. Dr Khan has previously been an executive board member of a medical union and currently occupies multiple advisory positions. Dr Khan has also previously worked for the City of Cape Town and has provided both clinical as well as administrative services to multiple clinical facilities. His previous work in the public sector has given him the opportunity to work closely with patients who suffer from stigmatised diseases such as HIV and Tuberculosis. Working closely with these patients has taught Dr Khan the importance of the "human" aspect of disease management and enabled him to truly empathise with his patients.

Dr Khan's passion for delivering a high quality of care and improving health systems has compelled him to further his studies in business management. His cum laude graded medical-business research uses a combination of financial modelling and outcomes-based disease management to derive comparative utilisations scores. These comparative utilisation scores enable health policymakers to make consistent and calculated disease management decisions. As the cost of healthcare is rising exponentially, it is crucial for DHMS to meticulously select services that will ensure optimal member health whilst maintaining the long-term sustainability of their fund. Should Dr Khan be elected as a Trustee, he will use his learnt abilities to guide the other Trustees into making equitable, consistent decisions, which considers both the impact on the individual patient, as well as the long-term impact on the sustainability of the Scheme.



MS TIDIMALO TRANQUELINE KHOBANE

Ms Khobane is a qualified Nurse and a graduate from UNISA graduating in (BA), (LLB) and Certificate in MDP. She is currently studying towards Masters in Laws (LLM), specialising in Corporate Law. She has over 25 years' experience in senior positions in both the public and private sectors. She is currently the Chief Operations Officer of Mosong Capital. She is an experienced Board Member having participated in Boards in both the private and public sector. She currently holds some Board and Trustee positions and she is a member of the Institute of Directors (IOD).

Ms Khobane has had a very interesting educational history starting her educational career as a nurse. Because of her drive to grow both personally and intellectually, she continued to study and obtained qualifications as stated above. Her working career has been dynamic, exciting and valuable to her and those around her. She has over 25 years' experience in both public and private sector. She is currently the COO of Mosong Capital where she is responsible for the overall management of the company, investee company relationship management, and board representative on investee companies. She is an experienced Board Member, having vast experience as both a Board Member, Chairperson of boards, Committees and Company Secretary. Her value add to the Boards she serves on are in the areas of strategy, legal, compliance/governance, HR and BBBEE. She believes she will add a lot of value to the DHMS Scheme based on her board and business experience. Her LLB and LLM studies, specialising in Corporate Law also compliments her understanding of the law in general in this case Company Law. She has great people skills and is a very hard worker.



MR SIMPHIWE NICHOLAS KHONDLO

Mr Khondlo is a results driven and resourceful director with a proven ability to develop and strengthen management teams in order to maximise company profitability and efficiency. He has a masters degree in Engineering Management and a BSC in engineering. Mr Khondlo is currently the CEO at East London Industrial Development Zone, and he is a non-executive director on various Boards. He believes he could be an asset to the Board as he is skilled in Strategic Leadership, New Business Development, Contract Management, Project Portfolio Management, Investment Promotion, Corporate Risk Management, Change Management and Corporate Governance.

Mr Khondlo has 18 years executive directorship experience, currently he is leading the East London Industrial Development Zone (ELIDZ) as Executive Director and have been in the role for over 15 years.

Under his leadership, the East London IDZ developed a world class industrial zone worth R3.3bn. The zone attracted over R8.bn worth of high value investment into export-oriented industries in the Automotive, Renewable Energy, Agro processing, Aquaculture sectors. Prior to the ELIDZ directorship, he was at the helm of Amatola Water Board, and provided strategic leadership in the development of the water utility that supplied bulk water to about 5 local municipalities through a system of 14 Water Treatment works.

Mr Khondlo has 15 Years Non-Executive Directorship experience across: significant State Owned Entities, Non-Government Organizations, Municipal Entities, Sporting Bodies and Academic Institutions. He was admitted as a Chattered Director (SA) through the IODSA, which found him to possess all 20 key competencies required of a chartered director.



MR DAVID CHARLES KING

Mr David King has been a Trustee of Discovery Health Medical Scheme since June 2016. He is chairman of REMCO and serves on two further board committees. Mr King is a seasoned business executive with strong multinational experience. In addition to his 10 years' experience in healthcare funding, he spent 12 years as HR Director of Brandhouse Beverages and was instrumental in them becoming a formidable competitor in the South African drinks industry. Mr King holds a Gold Medal MBA with distinction from UCT, and completed UCT's Actuarial Science's Health Risk Management and Managed Care course, also with distinction.

Mr David King is standing for a second term as Trustee of Discovery Health Medical Scheme, having first been elected in June 2016. Mr King is currently Chairman of the Remuneration Committee and serves on the Stakeholder Relations and Ethics and Non-Healthcare Expenditure Committees. He has considerable experience in the private healthcare funding industry, having previously served as an independent committee member for DHMS and also as Chairman of the Board of Trustees of Oxygen Medical Scheme. During his first term as Trustee, Mr King has contributed significantly in many critical areas within the Board's remit. The importance of Stakeholder Relations has increased exponentially, and the scope of that committee has been broadened to include Ethics. The Non-healthcare Expenditure Committee has overseen the all-important re-negotiation of new Administration and Managed Care agreements with Discovery Health. In his role as Chairman of the DHMS Remuneration Committee, Mr King has overseen the introduction of more aligned remuneration practices for Scheme employees, Trustees and Committee Members. Mr King's experience in the medical aid industry and his strong business skills places him ideally to continue serving the Scheme and its members through the many and varied challenges and opportunities the current environment presents.



○ DR JACOBUS MARTIN LAUBSCHER

Dr Laubscher is an independent strategic advisor and agricultural economist. His involvement in governance structures such as audit committees, risk committees, remuneration committees in both private and public entities as NED/trustee/member are career highlights. He served as a principle officer, trustee and strategic advisor to various open medical schemes, is an honourable member of professional bodies, a Fellow of the World Academy of Productivity Science and a Senior Expert of the IDC. As an innovative, lateral-thinking professional with a proven ability to build corporate value in the public and private sector, he is well-respected and widely consulted.

In order to achieve sound governance practices, the embracing of accountability, social responsibility, fairness and transparency to meet strategic objectives, are inevitable. If elected, he will strive to ensure effective and ethical leadership in order to manage the scheme diligently. Through the direction of strategy and operations he will endeavour to contribute towards setting the values and creating a culture aligned to meet the requirements set by major structural changes foreseen for the industry. He pledges his commitment to good governance to ensure that the operations of the scheme are not isolated from society, the environment and the broader economy in which the scheme operates. It is his considered opinion that Discovery must be at the forefront of addressing the many new challenges facing the industry, in particular to constructively broaden influence beyond traditional urban boundaries. Hereby, it is his view that Discovery should be more inclusive with regard to services in non-urban South Africa through sustainable networks that enable service providers to remain and grow in rural areas, which will in turn ensure participation and economic upliftment through affordable service delivery. The growing stream of service providers and members leaving rural areas must be reversed and Discovery should lead in this regard.



○ MR JOHN PETRUS MARKRAM LE ROUX

Mr Le Roux's work experience stretches over various fields of the healthcare industry namely physiotherapy, orthopaedic surgery, pathology, oncology, pharmacology, stem cell therapy and general hospital administration. He is currently serving as a Board member on the South African Medical Association Research and Ethics Council whilst working at a Pretoria based law firm. His Masters degree in Theology has also given him valuable insight into social responsibility combined with the values enshrined in the King IV corporate governance guidelines.

As a fellow member of the Board of Trustees he will strive to advance the rights of medical scheme members, to bring about a fair balance between business development and quality healthcare for ALL members, in line with sustainable benefit options. The goal would be to set a new standard for medical scheme administration in the face of NHI implementation, the socio-economic challenges which are faced by our members, the impact of reward programmes on member behaviour patterns and the overarching narrative of disease prevention. Internally he would like to contribute by assessing functionality, service delivery, expanding on network relations and by sourcing innovative member engagement strategies which are in line with current legislation and DHMS values. The development of the Discovery Health Medical Scheme, to the benefit of all its members, as well as the South African healthcare industry will be his personal goal and contribution as a Board member.



MS FUZLIN LEVY-HASSEN

Ms Levy-Hassen, a CA(SA), is an Independent Non-Executive Director of the Technology Innovation Agency (TIA) and Chairs its Investment and Finance Committee. She is the founder and CEO of Zastr Holdings (Pty) Ltd. She was previously an Independent Non-Executive Director of Tinga Private Game Lodge, Vektronix and Yekani Technology. She was an Investment Committee member of the Manufacturing Competitiveness Enhancement Programme and of The South African Intellectual Property Fund. She has a Bachelor of Commerce Honours (Accounting) degree and a Post Graduate Diploma in Accounting from the University of Cape Town.

Ms Levy-Hassen is a female CA(SA) with in excess of 20 years work experience. She has been exposed to many different companies in different industries, from start-ups to major listed companies, development banks, funding institutions etc. with work ranging from due diligences, post investment management, turnarounds, SME finance, venture capital, sourcing deals, directorships, private banking, company/risk analysis, strategy, introducing internal controls, private equity, investment banking, investment committees, audits, restructuring accounting etc. Ms Levy-Hassen is the founder and CEO of Zastr Holdings (Pty) Ltd, a consulting advisory services company. She is thorough, hardworking and strive to make a difference in everything she does. Discovery Health Medical Scheme is a sound organisation, but she believes she could improve in areas of customer service, making its offerings to its members easier to understand but most importantly to focus on the customer being priority as over the years as Discovery has grown it has missed this point and she would like to see these initiatives amongst others monitored at Board level to improve this. Her educational, work and directorship experience provides her with tremendous insight into understanding technology innovation, financial optimisation, strategy and commercialisation and she could have lots to offer in these areas and that of finance.



MR ZAKHIR HUSSAIN LIYAQAT-ALI

25 Years in Aviation forged Mr Liyaqat-Ali into a compliant individual, critical about attention to detail. Working with aircraft has created a platform for him to keep abreast with latest Innovations and Technologies that has become a way of life. He began collecting certificates since 1995 and holds several aircraft licenses, SACAA Engineer Licenses in 3 Aviation Trades, Six Sigma, PFMA, Safety Management, Wits MAP, GIBS LDP, and two Masters from Cranfield UK (MSc Strategy and Business Leadership). These achievements have raised the bar as an example to his sons and inspired one of them to study Actuarial Software Development at NWU.

24 Years at South African Airways has considerably broadened Mr Liyaqat-Ali's Professional and Personal portfolios. Several roles from an Apprentice to Senior Management have broadened his skills base from grass roots to tree tops. Mr Liyaqat-Ali's Engineering days acquired several Boeing and Airbus aircraft Licenses inclusive of SAA's first Indian Licensed Engineer in 3 Trades at the SACAA since 2001. Academic achievements bolstered his Management skills at SAA Technical in the roles of Fleet Maintenance (2007-2010), Marketing (2010-2011) and since 2011 at Avionic Workshops, Metrology, Non-Destructive Testing, Inventory Management and most recently representing the Office of the SAA Technical CEO with the Ministry of Public Enterprise and National Treasury. Heading-up the Laboratories led to my first appointment as Aviation Director at the National Laboratories Association of South Africa since 2016- 2020. Mr Liyaqat-Ali's Inherent Operational and Leadership skills together with two decades of experience at a Classic Organisation will add value as a Trustee at Discovery Health as a Modern Organisation. His first-hand experience from belonging to Discovery Health since 2004 with their pioneering products will inform Mission oriented decisions at Board level to enhance and grow Discovery Health Medical Scheme in the interest of its members.



MS DEBORAH ELIZABETH HICKMAN LOXTON

Ms Loxton articulated at PriceWaterhouse, then spent 18 months in their London office, and thereafter spent six years as a partner. Ms Loxton joined the Old Mutual group in 2004 in a number of global and local roles including: Director of the Professional Practices Unit, Head Group Risk Services plc (oversight and support to worldwide risk teams) and Finance Director Mutual & Federal. Ms Loxton resigned from Mutual & Federal in 2011 and has since held a number of non- executive directorships, including sitting on the respective audit and risk committees.

Ms Loxton has been a member of Discovery Health Medical Scheme for a number of years and believes that she has the skill set and experience to contribute positively as a Trustee of the Scheme. She has a strong background in business, finance and governance and good experience in oversight roles in a variety of organisations. She has broad experience across industries and good knowledge of insurance. She has the qualifications to serve on a number of subcommittees including the audit committee. She would be honoured to represent the members as a Trustee.



MR CELENKOSINI GABRIEL LUKHELE

Mr Lukhele is a seasoned business strategist that has many success stories in designing, implementing, and delivering turnaround strategies for big cooperates in and outside South Africa. During his tenure as a chairperson for the NOP, he put good governance and strategy into action, which resulted into monumental growth and exceptional engagement from their members. Similarly, when he was a secretary for University of Stellenbosch Business School consulting club for Gauteng, he contributed in developing the club strategy and governance. Mr Lukhele wants to ensure that DHMS has a robust digital strategy and that policies are in place to guard against customer data theft.

What will a data driven, analytical thinker, digital solution professional, and a seasoned business strategy consultant do as a member of the Board of Trustees of DHMS/Scheme? "Healthcare industry and its established business models will be crushed by start-ups and data giants, such as Google and Apple through robotics, AI and large-scale genome sequencing. ...That is also the year which South Africa 's National Health Insurance (NHI) fund is targeted to be implemented" (Roxanne Henderson, Sunday Times, 29 April 2018). Therefore, if there was a time where a digital business transformation and strategy consultant should be part of the Board of Trustees it is now. Mr Lukhele will ensure that the digital business models shift is informed by key insights from data and deep environment scanning through scenario game board and AI, and that the right digital solutions and strategies are implemented. He will further assist with sharing know how and strategies to personalise client engagements, thus addressing competing objectives e.g. ensuring that DHMS is a good cooperate citizen.



MR ALAN CAMERON MACDONALD

35 years with Anchor Yeast, starting in the Laboratory and finishing his career as Chairman of Oenobrand SAS, an international company based in France. A Microbiologist by training, Mr Macdonald developed an enthusiasm for marketing innovative and sophisticated biological products as well as the development of the appropriate business strategies. Qualifications include a BSc (Microbiology and Biochemistry) from UCT and various business school qualifications such as a MAP (Wits) and various other diplomas. His favourite quote, "The mark of a man is not how he treats people who are important to him but how he treats people who are not..."

South Africa's journey towards political maturity and social equity has been delayed by a crisis of institutional leadership. Never has the old Chinese saying "A fish rots from the head" been proved so apt. However societal leadership operates on many levels and is not restricted to the political sphere. Throughout society, from senior business positions, NGO's, public enterprises and even at social club levels ethical leadership has a critical role to play in building a robust, democratic and fair society. However, they must not forget that although ethical leadership is important it is not the only attribute demanded by directors, trustees and other leadership positions. The setting of a clear strategic framework for the organisation as well as the successful creation and implementation of policies are vital. Development of human resources and attendant issues such as succession planning and creating a business environment that attracts talent are no less important. It is in these areas that hopefully Mr Macdonald can make a contribution.



DR KINSE LUNGELWA NOMPUMELELO MAFANYA

Dr Mafanya is a seasoned medical practitioner who later in her career explored management field.

She spent the last ten years at high-level administrative leadership posts at Groote Schuur and Red Cross Children's hospitals in Cape Town. She has been involved in high-level decision making for the future of the healthcare system in South Africa. She has a deep understanding of dynamics within the public and private healthcare environment. Dr Mafanya has been exposed to intensive training on Corporate Governance matters hence serving on a number of Boards: Road Accident Fund, Health Professions Council SA and SA Dental Association.

As a Trustee Dr Mafanya will add value by utilising a special blend of expertise and experience acquired through navigation at all levels of the healthcare system in South Africa. To safeguard the interests of DHMS, its shareholders and stakeholders. To uphold good governance and ensure that the DHMS mandate is achieved. She will ensure that through her wealth of experience and expertise in Clinical Governance matters, Risk Management and good Corporate Governance principles that the business of DHMS is sustained and world class performance of the organisation is maintained. Dr Mafanya will bring in diversity in terms of leadership models, thinking out of the box, working in collaboration with other Trustees in decision making to take DHMS to a higher level. She fully understands the dynamics within both the public and the private healthcare sector environments, having dealt with all medical aid schemes in well renowned Academic Tertiary /Central Hospitals in the country. She commits to being a good team player that will be open to new ideas and opinions from other Trustees and ensure that her fiduciary duties are executed excellently with due diligence, care, skills and knowledge.



MS GRACE MENKIE MAHLANGU

Ms Mahlangu obtained her Bachelor of Accounting Science degree in May 2010. She is an Accounts Payable Controller (AP) at UNISA. Prior to joining the Finance department, she worked as a Senior Finance Accounting Officer at the Library department. She represents AP under Expenditure Management (EM) at the UNISA Finance Audit Steering Committee. The Committee ensures that UNISA complies with Internal and External Audit requirements. She was the Finance Director at Maple Meadows Complex Home Owner Association (HOA) from 2016 to 2018. She is currently a Director at ERWAT, a member of the Governance, Risk and Compliance committee and the Chairperson of the Remuneration and Ethics committee.

Ms Mahlangu believes in accountability and service delivery. A Director is a dedicated person who drives the institute to a better position. Accountability can be achieved through responsibility. A company relies solely on elected leaders for its success. She believes the non-Executive Directors need to oversee and understand the accounting report from the Executive Director. She is passionate about accounting and auditing. Ms Mahlangu is serving on two committees: Governance, Risk and Compliance committee (Member) and Remunerations and Ethics Committee (Chairperson). Proper reporting eliminates audit findings and fraud. Corporate theft has risen over the last five years and she believes the non-Executive Directors need to oversee the accounting report from the Executive Directors. She is able to make a sound decision and make a judgment independently. A Board member should utilise the Legislation guided by ethics: it is more than a personal feeling of a Director or beliefs. It all comes down to what is right by law and following procedures adopted by the Company. The non-Executive Directors represent the best interest of the Shareholders by ensuring there is integrity and accountability from Executive Directors.



MS KEITUMETSE STELLA MAHLANGU

Ms Mahlangu holds a B.Proc and LL.B from the Universities of Zululand and Natal respectively. She completed a Management Advanced Programme from Wits Business School and holds a Certificate of Fraud Examination from the University of Pretoria and did Advanced Commercial Law Practice offered by the Law Society of South Africa. She attended a Legislative drafting course in London, UK and the Development Lawyers Course in Rome, Italy.

Ms Mahlangu is currently a Director at Seape Mahlangu Inc and an admitted attorney with 20 years of legal experience. Her experience spans different sectors, areas and fields, both in public and private sectors, which includes health, development finance, housing and transport. She has over time developed deep knowledge and expertise in corporate governance, legislative drafting and investigations. She has been exposed to various roles within companies and bodies that she served, which makes her a well-rounded individual who is aptly qualified to serve and make a meaningful contribution as a Trustee of Discovery Health Medical Scheme.



MS TINYIKO MAIDELANE MAHUNTSI

Ms Mahunsi holds a Degree in Bachelor of Optometry (University of Limpopo in 1995) and Masters in Business Administration (Millpark Business School in 2009). She is a founder and director of Lane Optometrists and Lane Optical which were established in 1997 and are still running. Her management experience lies in practice administration, financial planning, client liaison, human resource management, marketing and sourcing out of optical material for the practice. She believes in maintaining the highest standard and excellence in her work. She has strong people skills, determination and able to build relationships.

Ms Mahunsi, Director of Lane Optical and Lane Optometrists. Her management experience of 24 years lies in administration, financial planning, and client liaison, human resource management, marketing and sourcing out material for Lane Optometrist and Lane Optical, which she established in 1997. She believes in maintaining the highest integrity and excellence in her work. She is passionate about working with people and in challenging conditions. She is a proud member of Discovery Health Medical Scheme and seeks your support, so that she can make a significant contribution. She is goal and future oriented and will bring with experience in the field of health and sound management skills. She commits to act morally and ethically in accordance to values of the Scheme and its members. Furthermore, she has the ability to think independently and will base her decisions on what is good for the Scheme and its members. She commits to the purpose, mission and values of the Scheme. As a Board member, she will bring new strong ideas, experience and strong interest in working on the advancement of the Scheme and members.



MS MMABATHO MADIBANE NATASHA MALATSE

Dynamic 13 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. Personal achievements include Jaguar Land Rover Fleet and Business Sales Dealer of the Year 2016/2017 Award, Audi International Accreditation, and treasurer of Non-Profit Organisation and sponsored the 5th Edition South Africa Italy 2018 Summit. Ms Malatse has a strong interest in the developmental space especially for women entrepreneurs.

Ms Malatse, is a Fleet and Business Salesperson at Jaguar Landrover, Bedfordview. She asks the DHMS members to vote for her to serve as a Trustee of the DHMS Board. With her significant business experience in a corporate client relations environment, her contributions would enable her to contribute to the effective communication with DHMS membership and promoting the Scheme's values as well as being an integral part of the team which develops these standards. With an established track record in a client relations focused business environment she would be able to effectively interact with and address DHMS membership interests and make beneficial inputs to management in that regard as well. Further to the above it would be her endeavour to be at the forefront of all DHMS membership and management initiatives as a Trustee, should she be elected. In testament to the leadership qualities presented herein she leads the Fleet and Business Sales programme for Jaguar Landrover Bedfordview/Jaguar Landrover South Africa that delivered 2016/2017 Dealer of the Year Award. This coupled with her personal individual drive and motivation makes her an exemplary Trustee.



○ MS FORTUNATE SNEHLANHLA MANANA

Ms Manana has vast corporate governance experience, risk management principles with strong financial knowledge and leadership abilities. She holds multiple qualifications, which includes Bachelor's Degree in Environmental Health with specialisation in Occupational health and safety and Environmental Epidemiology, National Diploma in Environmental Health and a Diploma in Project Management. She has also completed a Business Leadership course Managers Development Program. She has received numerous awards of excellence achieved during her 13 years working experience with different corporate offices private and state owned enterprises. She has led various organisational effectiveness initiatives that have produced exceptional health and safety outcomes, which led to improved labour relations and extended the financial life of operations.

Ms Manana is well organised, highly motivated to accept responsibility and thorough in her approach to everything she does. She is also a well-rounded, seasoned professional, in addition to a qualified, experienced over achiever. She believes she will make a contribution as a Trustee because of her strong values of integrity, innovation and professionalism. She is passionate about transformation and sustainability. She is a future orientated, self-motivated, go getter that is able to align strategy to the vision, values and mission of the organisation. As a Trustee, she will make it her highest priority to apply her experience, expertise as well as her commitment to good governance to DHMS, to ensure that the best interests of the medical scheme beneficiaries are met. She believes that medical funds should always strive to provide cover to everyone covering all different socio economic backgrounds. The cost of medical treatment is escalating every year resulting in increasing of member's monthly premiums. She would like to be part of the team that will be seeking solutions to ensure both the fund and members are benefiting.



○ MR MAPHALLE KADALI MAPONYA

Mr Maponya, matriculated in 1999 at the Prestige College, obtained the degree B.Com Financial Accounting at the University of Pretoria in 2002 and the degree B.Com Accounting Honours at the University of KwaZulu-Natal in 2003. Mr Maponya started as a junior Auditor and is currently the Managing Director of Morongwa Consulting Inc.

Mr Maponya, the co-founder and Managing Director of Morongwa Consulting Inc is a graduate of the University of Pretoria and holds Honours/Certificate of Theory in Accounting (CTA) from the University of KwaZulu-Natal. He has more than 10 years' experience in the financial services industry. He started his articles with Deloitte and completed them with Nkonki Inc, and after articles he was the Audit Supervisor with the latter audit firm. His audit client's portfolio included the entities such as Public Investment Corporation (PIC), Thebe Investment Corporation and Government Employees Pension Fund (GEPPF).

In 2006 Mr Maponya joined the Standard Bank's Corporate and Investment Banking (CIB) division where he was Financial Manager at the Securitisation department. He was also employed at Sechaba Medical Solutions (Pty) Ltd as a Finance Manager gaining considerable experience in the medical aid industry. He was in charge of the finance department for Sizwe Medical Fund and Gen-health Medical Scheme. Mr Maponya was the Chair and member of the finance and audit committee (FAC) of Market Theatre Foundation for eight years. He is currently Chairing and a member of the FAC of Black Business Council in Built Environment (BBCBE), Black Lawyers Association –Legal Education Centre (BLA-LEC), Lebo Mathosa Foundation NPC (LMF), iIKSSA Trust, and Love Life Trust (Love Life). Mr Maponya is also a Trustee at Indigenous Knowledge Systems of South Africa Trust (iIKSSA Trust).



MR COSMOS LEBOKGANG MASHEGO

Mr Mashego is an established Financial Officer at The MediaShop. He has vast experience in various areas of finance including, Financial Management and Corporate Governance. He has over 13 years of work experience in the financial environment. He serves on a Board and Council under the following committees: The Pension and Provident Fund as a Trustee and The MediaShop Junior Council. In these roles, he has exercised fiduciary duties in accordance with the provisions of FAIS, FACSAs and PFA.

Mr Mashego's acquired experience from the Trustee Board and Council memberships will enable him to ensure that appropriate information is supplied to Members, to inform them of their rights, benefits and obligations in terms of the provisions of the Medical Schemes Act 131 of 1998. He will consider all applicable legislation and governance provisions in ensuring that all communication requirements are met between members and stakeholders. In terms of the Risk Management, he will be accountable and ensure that all the risk categories are managed within acceptable levels and on a cost effective basis. He will ensure a sound risk governance culture is fostered comprising identification, managing and reporting of all potential risks. He will champion the continuity of monitoring the policy improvements, standards and procedures as per Financial Institutions (Protection of Funds) Act 28 of 2001. Upon retirement, the majority of clients deem medical aid as a financial burden as they do not have sufficient income to pay for the continuation of this benefit. DHMS need to introduce a mechanism for continuous benefits beyond retirement and with its success, DHMS will attract and retain clients. It is the responsibility of the Board to be innovative for the sustainability of the organisation and not only focus on corporate governance.



MS RESHMA MATHURA

Ms Mathura is a CA(SA) with an MBA from GIBS with experience in the higher education, regulatory, insurance and public sectors. She currently chairs the Audit Committee of African Phoenix Investments Limited. She is also Executive Director of Finance at UNISA. Her previous employment history included CFO at the NRCS, Head Risk and strategy at RAF, Director Financial Compliance at the DOD and Senior Manager Internal Audit at the SAPS.

Her experience in the Pensions fund environment also include her chairpersonship of the SABS Pension Fund. Ms Mathura has experience in the higher education, insurance, regulatory, defence and safety and security sectors. She has served as Chief Risk Officer, Head of Strategy, Chief Financial Officer and led financial governance and compliance in these roles. Her financial, risk and strategy experience is in excess of 14 years. Ms Mathura further supports youth development through her involvement in a mentorship programme. She further serves as advisor to numerous committees.



MR MALUXOLE NCEDISIZWE MDINGI

Mr Mdingi (35) is a law graduate and a legal professional by profession and currently holds the position of Compliance Officer of the Health Professions Council of South Africa (HPCSA), a Council Regulating the health professionals in the Republic. Mr Mdingi was tasked with starting the compliance function for HPCSA from the ground and has experience in legal administration and secretariat support to the Committees of the Professional Boards in HPCSA. He holds a Bachelor of Laws and Certificates in Compliance Management and Corporate Governance. He is married and has a son.

Mr Mdingi asks the Discovery Health Medical Scheme (DHMS) membership to vote for him and support his candidacy to serve as a Trustee on the Board of DHMS. At the outset, he wishes to state that what he may lack in experience, he makes up for in willingness to learn and thus ask the membership to look past his perceived trusteeship inexperience and focus on potential. Core to his current work responsibilities is maintaining and overseeing the implementation of the compliance risk management framework and monitor compliance to legislation, rules, codes, standards and policies and thereafter report on non-compliance. He led the setting up of the compliance function at his workplace and has previously supported the organisation's Boards and Sub-Committees with secretariat and legal advice functions. He is a young and ambitious male looking for an opportunity to prove his worth and bring with him experience in governance and compliance, to ensure that DHMS remains compliant with all the applicable laws. He believes he has the right attitude, experience, expertise and skills to be of significant benefit to the DHMS Board.



MS NONQABA MKEFE

Ms Mkefe is currently a Learning and Development Consultant, with nine years of experience in both public and private entities. Portfolios managed over the period includes bulk recruitment, employment equity, young talent, leadership development, transformation, learning and development, and other HR related matters. She is an accredited Skills Development Facilitator with ETDP-SETA. With her, is the proven record on people management, problem solving, planning and organising, communication, facilitation and analytical skills. She is principled, dedicated and strive for continued excellence in everything she does.

In her capacity as Trustee on the Board of Discovery Health Medical Scheme, she will act with honesty and integrity. She will ensure the Board practices good governance and management according to its policies and rules. She will ensure the Board is trusted by its members and it is completely transparent. She will ensure that decisions made on the Board are in the interests of members and not in the interests of those on the Board. She will assist the Board to stay relevant by applying some of the innovative solutions that the Scheme is working on to provide improved healthcare services to beneficiaries of the Scheme. She will gain a deeper understanding of what is happening at Scheme level. She will work together with stakeholders to deal with problematic issues such as the escalating health costs, largely due to fraud, waste and abuse. She will bring the Board in line with best practices in the world to ensure that primary healthcare is embedded in the Discovery Health Medical Scheme packages. She will be a voice on the Board to ensure that all the decisions taken at meetings are taken seriously and actioned upon. She will ensure that the Board offers the best services to its members.



MR TANDO MKOSI

Mr Mkosi is employed at Vodacom, as a Managing Executive: International HR. He has accountability for the end-to-end management of the Group HR Strategy for all the International markets, namely, Democratic Republic of Congo, Mozambique, Tanzania and Lesotho. He also has the following experience: Country HR Manager: IBM South Africa, Head of HR within the Absa Bank Group, where he led the Information Technology (IT) and Utilities, divisions. He had a four month short-term assignment with the National Bank of Commerce in Tanzania, as acting Head of HR. He has held several HR Leadership roles with Unilever.

Mr Mkosi is considering this opportunity to serve on the scheme, as he believes he has the requisite experience to be a trustee. In his current role, he is a member of the remuneration committee in Lesotho and Mozambique, a role he does and serve with diligence and due care. He has also served as a trustee in his local body corporate. In both roles, he has acquired and demonstrated the skills necessary to guide in a governance and advisory role in different industries and forums. With over 20 years of HR experience, he has had the privilege and opportunity to work across different countries, geographies and industries. This has enabled him to have a better appreciation of the employee and employment landscape and unique challenges. The exposure he has obtained has taught him the critical traits of resilience, patience and an execution-oriented mind set. Through this opportunity, he hopes to bring the benefit of such exposure and experience to the various discussions and engagements they will have.



MR THEMBINKOSI BRIAN MLABA

Mr Mlaba currently resides in KwaZulu-Natal. He is a young scientist before the world. He is motivated and humbled. Mr Mlaba has a degree from Rhodes University. He is able to make decisions and think under-pressure. His skills include leadership and stakeholder management. Mr Mlaba has worked and interacted with diverse people across Africa and this has allowed an ability to sharpen his personality. Other interests include working with NGO's by providing guidance for youth especially the under-privileged youth. He currently works as a Product Development Technologist at Unilever South Africa and has broad experience in Scientific Research.

Mr Mlaba currently resides in Durban, KwaZulu-Natal, South Africa. He graduated with a BSc degree majoring in Chemistry and Chemical Technology from the University of KwaZulu-Natal (UKZN) (2014) and further advanced his knowledge with a BSc Honours majoring in Chemistry from Rhodes University (2015). To mention a few skills attained during his studies and beyond. He has gained a lot of experience with scientific presentations and report writing, advanced analytical skills (use of various analytical instruments for sample analysis and preparation), advanced synthetic skills, organization skills, critical thinking, working independently and as a team (communication skills), leadership skills and the ability to work under pressure. He is currently working for Unilever South Africa as a technologist. His interests include working with NGO's in providing guidance for youth especially under-privileged. His hobbies include reading books and watching documentaries. Getting this position will not only upskill his leadership skills but will also give him a chance to challenge his ability to make decisions.



MR LEBOGANG SYDNEY MOGOKOTLENG

Mr Mogokotleng is an employee of National Health Laboratory Service and previously he was with Rich Products cooperation of South Africa. He holds a Bachelor's degree in Human Resource and currently studying towards his Honours in Business Management with UNISA. He is a union member and he takes pride in ensuring that their members are represented well and their needs are being attended to and solved. In addition, he is determined, committed and always endeavour to get the best possible result. He is a meticulous researcher, analyst, strategic thinker and proactive with a focus on solutions.

Mr Mogokotleng is standing in this election because he wants to ensure that interests of ordinary members are at the heart of decisions made by the Board. He is committed to creating strategies to ensure DHMS is effective in championing members' interests and delivering quality services. He wants to represent the interests of ordinary members. The decisions made by Trustees can have a great impact on how DHMS is run. It is crucial that interests of members are effectively represented to the Board. Mr Mogokotleng wants to display openness and accountability. Most often people are elected onto the Board and never heard from them again. He believes that being open about decisions and being held to account by members is crucial for scheme members. If elected, he will be transparent in his decision-making and keep members informed and updated about decisions made by the Board, publishing a blog after every meeting. Mr Mogokotleng wants to represent you, not the status quo. Boards are often guilty of improper scrutiny, and rolling over too quickly at the behest of the DHMS leadership. He will be a critical voice on the Board and always look out for the interests of the members.



MS NOKUTHULA ZILUNGILE MOKGELE

Ms Mokgele is a qualified CA(SA) and her work experience is largely in the external auditing space with over seven years' experience auditing various industries whilst working at PwC. She specifically acquired skills in risk management, financial statement review and process optimisation during that time. For parts of her career, she has been involved in learning and education which is an area she is passionate about. She taught at the University of Johannesburg and worked as a Technical Manager at the Association for Chartered Certified Accountants (ACCA). She is currently a Senior Lecturer in the Post Graduate Diploma in Accounting at Monash.

Ms Mokgele is a qualified CA (SA) with over 10 years' experience in auditing and finance. She has spent most of her career in the auditing division at one of the Big 4 firms and has experience in the training and education space having lectured at the University of Johannesburg as well as at MSA. She was exposed to medical schemes during her auditing career and has a good working knowledge of the regulatory environment that schemes operate in as well the financial reporting requirements. She worked closely with CFOs and scheme administrators in conducting external audits at some of the big medical schemes in South Africa. She believes the changes that are imminent in the medical schemes regulatory environment require a proactive stance from trustees in order for schemes to remain relevant and stay ahead of the curve and is excited to be a part of ensuring that DHMS remains a leader in the industry.



DR DHESAN GOPAUL MOODLEY

Dr Moodley is a medical doctor and specialist in Functional Medicine. He is a seasoned business executive having worked in South Africa, North America, South America and Europe. He currently is a Trustee for DHMS. He holds a Masters in Functional Anti-aging Medicine from the University of South Florida, USA, MMed Sports Science from UCT, an MBA from UCT, and MBChB from UKZN. In the past he has been the Chairman of DHMS, President of Alexander Proudfoot, CEO of Bluepeter Consulting, Partner of Ethos Private Equity Technology Fund, Associate Partner at Accenture and Principal at Gemini Consulting.

In a large medical scheme, members may feel that their voices are lost. It is Dr Moodley's belief that the voice of every individual is not only important, but also crucial for the success of DHMS. During his three years as a Trustee of DHMS, he has ensured that members' interests are central to every strategic decision. This priority informed how he has advised on pilot programmes that test new treatments. Individuals' needs have determined the benefits design of plans that cater for the various sectors of the Scheme's population. The interest of members is paramount to his advice on investments: the members' funds must always be safeguarded. Even the Board's relationship with the Council for Medical Schemes, the regulatory body, is based on his ethos that they must always uphold the interest of members. It follows that he has often advised that the Board take a compassionate ex gratia decision to cover a claim when it is in the best interest of the member. As a committed South African, he looks forward to contributing his experience of the medical aid and healthcare industries as the country moves into the challenging period of National Health Insurance.



MR NEIL GORDON MORRISON

Mr Morrison is currently a Trustee of DHMS. He was elected in 2016 and served on the Audit, Risk, Investment and Non-healthcare Expenses Committees. In August 2017, he was elected Chairperson of the Board and is now a member of the Investment, Non-healthcare Expenses, Remco and Stakeholder relations and ethics Committees. His previous positions include: External consultant to McKinsey and Company, CEO of Deutsche Bank, Johannesburg, Special Advisor to the Minister of Public Enterprises, Head of Public Sector Finance at RMB. He was an independent non-executive director of Kagiso Trust Investments and Kagiso Ventures. Before 1994, he worked for the ANC and various associated organisations for 10 years with his last position being Head of Money and Finance policy.

DHMS is the leading medical scheme in South Africa. The Board of Trustees has a duty to maintain this status. If re-elected, he will redouble his efforts in the next three years to ensure measurable and superior quality of care for our members. To ensure DHMS aims to achieve the lowest health insurance costs in the market whilst improving members' experience. To ensure greater member choice, benefit optimization and improved plan design. To ensure DHMS continues to lead the market in innovation through the use of digitization, artificial intelligence, big data and other technologies beneficial for our members. To ensure DHMS continues with a focus of excellent governance and the implementation of King IV. To ensure DHMS continues optimising its vested outsourcing model with its administrator and managed care provider with a focus on incentives and innovation. Lastly, to ensure DHMS manages its finances in a sustainable way, maintaining a solvency level above the statutory 25% of gross contribution income and deploys its investment portfolio of around R20 billion in a prudent fashion.



MS MINAH KGADI MOTHWA

Ms Motywa wants to be the voice of the people who are unable or afraid to raise their concerns and are dissatisfied with their health scheme. She wants to assist and change the lives of the people in a sense that when they join the scheme, they are assured that their loved ones will continue to be taken care of by the scheme.

Ms Motywa wants to be able to provide for members with reasonable and fair contribution and get clear answers when questions are asked. She wants to be able to assist the members to save and use the scheme without any doubt. She wants to take the scheme to another level. According to her, it must not be just a medical aid but stand out from other medical schemes. To make sure that the scheme continues to sustain the members even on old age when they are retired. To have more than 60% joining the scheme in the coming five years, by introducing new products that will accommodate those who cannot afford the medical scheme now. The scheme must not be exclusive but inclusive bearing in mind our South African population. According to Ms Motywa, statistically only 20% of South Africans have medical aids, she wants to change the percentage to 60% in five years. Ms Motywa wants to make use of thumbprint access, which will, in an accident assist to identify the member's profile in seconds in order to get help quicker. She believes that together they can reach their goals.



PROF TUMAI MUROMBO

Prof Murombo is a Professor of Law and the Director of the Mandela Institute at Wits University. He holds an LLB (Hons) degree from the University of Zimbabwe, an LLM in Human Rights Law from the University of Cape Town, LLM in Environmental Law from Pace University New York and a PhD from Wits. He was a Trustee, Vice-Chair and member of several committees of WitsMed for nine years. He is an admitted Legal Practitioner, Notary Public and Conveyancer; and a Certified Coach (Fundamentals to Balance) (CTI, USA).

As Trustee of the Wits Staff Medical Aid (WitsMed) for nine years (2009-2017), Prof Murombo served as Vice Chairperson, and on the Investment; and the General-Purpose Committees. These committees made investment decisions for scheme reserves, reviewed the investment and regulatory environments, managed and oversaw service providers. The Board of Healthcare Funders of Southern Africa (BHF)'s professional trustee development training further grounded his skills. At WitsMed he provided critical advice on compliance with scheme rules, the Medical Schemes Act and relevant legislation. This included addressing Council for Medical Schemes queries, responding to Competition Commission prob on medical schemes, scheme sustainability, amalgamations, and dispute resolution. As Legal Counsel to the State Enterprise Restructuring Agency (SERA), he conducted legal due diligence on commercialization transactions, provided specialist legal advice, drafting and vetting of contracts. At the Water Tribunal he hears appeals in terms of the National Water Act and drafts judgments and directives. Prof Murombo provides leadership in strategic planning, project management, stakeholder engagement, and corporate governance at the Mandela Institute, and as Chairperson of the Board of the Zimbabwe Environmental Law Association. This includes budgeting, financial and risk management, and managing organizational growth and sustainability.



MS JANINE KIM MYBURGH

Ms Myburgh is a Legal Practice Council member. She is an attorney for 23 years with Right of Appearance in the High Court and she is Managing Director at Myburgh Attorneys Inc. She is also President and Chairperson of the Board of the Cape Chamber of Commerce and Industry, the only woman in 215 years. Ms Myburgh was the National President of the South African council of Businesswoman for two terms, and currently she is a Board Member of International Woman Entrepreneurial Challenge. She is an honorary member of United Nation in recognition of contributions to the South African society and to the advancement of its goals. She is an accredited Mediator/Facilitator and she completed her advanced judicial training with distinction.

Ms Myburgh hereby makes herself available for election to the DHMS. She believes that she has the required skill, expertise and dedication to serve the DHMS members' interest on the board. She has the experience of chairing and serving on a board/council of a membership driven organization for almost 12 years. Her belief is that it is the role of a board member to ensure that he or she brings independent judgement and experience to the board's decision-making process in order for the board to act in the best interest of its members. It is important for a board to always keep abreast and enforce current and emerging legislation. She would appreciate your support and vote.



PROF PAMELA NAIDOO

Prof Naidoo is the CEO of the Heart and Stroke Foundation South Africa (HSFSA) and President of the African Heart Network (AHN). Her specialization is in public health and behavioural medicine with 30 years' experience. She holds Extraordinary Professorships at the Universities of the Western Cape, Stellenbosch and Cape Town. Her research/academic background allows her to work with stakeholders to influence health policy. She leads the mission and vision of the HSFSA and AHN. She sustains these organisations and drive the advocacy and health policy agenda. In SA, she is a rated researcher with the NRF.

Prof Naidoo has worked in the health sector for over 30 years and understands the complexity of our history and social challenges. She believes she is best placed to serve on the Board of Trustees (BOT).

Due to her in-depth understanding of the Public-Private model in health she will add value as a member of the BOT. She has held Management positions in health research/academia and consequently has managed large funding. This experience has also given her exposure to various funding/business models. In her job as the CEO of the Heart and Stroke Foundation SA, she plays a key role in the strategic direction of the organisation and its financial sustainability. In the past, she has served on the BOT of the Human Sciences Research Council, an appointment made by the Minister of Science and Technology. Her vast management experience in the health sector has sharpened her knowledge base in Governance Procedures and Policies. Ultimately as a member of the Board of Trustees, she acknowledges that while the company is profit driven, this must be realised within an ethical and legal framework. She believes that she can definitely contribute to maintaining the reputation and integrity of the DHMS.



MS KERISHNIE NAIKER

Ms Naiker is a pharmacist, businesswoman, philanthropist, television anchor, public speaker and former Director of Communications for Netcare Ltd. She studied towards a Masters in Pharmacy Practice focusing on Tuberculosis. She worked with Nelson Mandela and the South African Ministry of Health to facilitate public private partnerships. She established three hospitals, nine Tuberculosis clinics and The Chatsworth Youth Centre. She mediated the agreement between Vodacom, Altron, Gauteng Provincial Department of Health and RHRU to establish the AIDS Centre, Shandukani. She is a former Board member of Vodacom Foundation and Smile Foundation.

Ms Naiker believes that healthcare is a human right and as such, we need to strive towards attaining affordable and accessible quality healthcare for all. We need to encourage dialogue between the private and public healthcare sectors in order to bridge the massive gap in the interest of our citizens. We must also focus on prevention of diseases and promotion of healthier lifestyles. We need to improve the prognosis of certain anomalies in South Africa by collaborating with healthcare professionals globally and including their skills and expertise. Living in a forever-advancing digital age, we need to effectively use these platforms to improve communication, collate patients' medical profiles, facilitate emergency care and further ensure an integrated healthcare system. Lives should not be dependent on finance, geography or any factors within human control. The ratio of public to private patients is unacceptable. We need to make great efforts to ensure equal, affordable and accessible quality healthcare for our people whether they are on home soil or travelling abroad. By adopting a holistic and comprehensive approach to health and wellness, we could have a better and healthier South Africa. Health is one's greatest wealth and is the best investment one could make.



MR CHRISTIAN KABEYA NDOMBA

Mr Ndomba is an experienced professional with strong background in strategy execution, business performance, data analytics and stakeholder management. Currently a Demand Planning and Sales Force Automation Specialist at Cummins, his previous roles include Middle Manager at Eskom, where he won the Manager of the Year 2013 Award for the Division; Business Development Manager at the Economic Department of the Embassy of France in the United States and Financial Analyst for Saint-Gobain in France. Mr Ndomba holds a Master of Business Administration from the University of Houston (2008) and a Master of Science in Economics from University Paris 13 (1999).

Mr Ndomba has 18 years of professional experience on three different continents. The willingness to change and impact lives drove him to move to South Africa almost 10 years ago. His career led him to become a master problem solver, with advanced analytics skills, helping government and executive management make informed decisions thanks to these special qualities and skills. Among his academic credentials, his master's degree in economics as well as his MBA with certification in Business Consulting will hopefully be an asset to the Discovery Health Medical Scheme. A year after moving to his current home, he decided to join the Home Owners Association, and eventually became the chairman in 2014. Mr Ndomba resigned after four years at the helm, but after leaving the 157-unit estate in a much better financial position (R1.3m of overdue levy accounts to less than R0.4m), while overtaking key improvement projects and eventually turning the estate into the fastest selling estate in the Midrand area. While joining the Discovery Health Medical Scheme, he intends to use his skills and experience to provide the best value for money for all the members of the scheme.



MR NHLANHLA LUCKY NGCOBO

Mr Ngcobo is a qualified Chartered Management Accountant, having gained experience in the corporate world, for over 18 years. He has experience in manufacturing, financial and services sector. He has developed skills in implementing systems changes that increase the efficiency and profitability. He is experienced in exercising influence on business decisions through ethical considerations and public interests. He has been instrumental in serving in the Task Order Allocation Committee and Procurement Tender Committee. This is as a result of proven ability to communicate complex financial data and providing possible business solutions that build trust.

Mr Ngcobo is passionate about improving processes and in assisting the company plan for and sourcing of the information that is needed for creating strategy for normal business operations. He has great interest to learn and develop his skills and knowledge in serving as a Trustee of DHMS by providing strategic direction. He will be able to utilise and apply his finance skills in the context of business to influence people and lead within various structures within the DHMS. He has acquired skills in audit, standard operating procedures, ethics, risk and fraud management, financial management and reporting which will be beneficial to DHMS. He will utilise his experience in managing the risks and identification of new business investment opportunities. As a Trustee of DHMS, he will add value by bringing the mix of experience of finance and implementing systems changes that increase the efficiency and profitability. He will assist DHMS by providing strategic and day-to-day financial direction.



MR XHOLANI STAR NTULI

Mr Ntuli's major experience lies in strategising and leading cross-functional teams to bring about fundamental change and improvement in strategy, process, and profitability - both as a leader and consultant. Experienced Credit Control and project administrator with vast Information Technology and Financial experience. His skills include negotiation skills, analytical thinking and creative problem solving. He is able to apply customer service concepts to Information Technology to improve user experience for clients, employees and administration.

To advance the interests of members and be able to meet new challenges. To ensure that the Scheme complies with its legal, financial and ethical obligations. Mr Ntuli will ensure that the Fund is accountable to its members and files its reports and accounts on time. He will ensure the Fund upholds good governance, internal controls and policies to govern the Scheme's operations. To execute given controls or powers of administering the property entrusted in him. Ensure that the trust properties is vested according to the terms of the trust. To act impartially and solely in the interest of all beneficiaries.



MR KWEKU MAXWELL NYANTEH

Mr Nyanteh is an African male CA(SA) with over 16 years financial services experience in global financial institutions, locally and in the UK. He is currently employed at Identity Capital Partners as part of a team whose activities include carrying out strategic investments and advisory work. Prior roles include deal sourcing, financial structuring, negotiation and execution at Standard Bank Business Banking Leveraged and Acquisition Finance, as well as an analyst within Corporate Finance at Deutsche Bank in South Africa. He is a highly motivated, goal driven and proactive individual with experience of working in challenging and stimulating work environments.

Mr Nyanteh has over 16 years' experience, predominantly in the financial services sector. For the past six years he has worked for a woman-owned and led Black Economic Empowerment investment company. In addition to making investments in sectors previously under represented by women, he also sit on boards and sub-committees of these investment companies as a member or alternate. This role has enabled him to assist in the development and execution of profitable, sustainable business strategies, balanced against the needs for empowerment, inclusion and social upliftment, which are much needed, in the South African context - skills which he offers to the Discovery Medical Aid Scheme environment. As a longstanding member of the Vitality programme, he uses the tools available from both Discovery Health Medical Aid and Vitality to lead a healthy and balanced lifestyle, which is paramount in this fast-paced corporate world of today. These interventions such as reaching and maintaining diamond status through regular and sustainable exercise, trying to maximise a healthy basket score and regular health screening and physical assessments, demonstrate that he is a loyal brand-ambassador for the Discovery way of life, and an ideal candidate to serve on the Board of Trustees.



MS THANDEKA NALEDI MALEHLOHONOLO PHIRI

Highly motivated, results oriented and Legally Qualified Professional with good Contracts Management, Compliance Management, Employment Equity Management, Employee and Labour Relations experience and skills. Ms Phiri has had several years' tenure at Middle to Senior Management Positions. Flexibility, resourcefulness, and innovation are second nature to her. She has progressive experience managing employee benefits and compliance, employee hiring to termination processes. Dependable, motivated and organised professional, who communicates effectively and efficiently. Skilled at managing projects from concept to completion, generating and building relationships. Demonstrated ability to work proactively in complex, busy and regulated environments renders her an asset to any business.

In all facets of Ms Phiri's life, she looks for ways in which she can assist, support and develop those around her by inspiring them to reach out for better opportunities and a better future. She explores ways in which to help those in needy or disadvantageous circumstances through accessing available resources both from relevant stakeholders or seeking direct assistance to avail resources for their success.

She derives joy in operating in environments where she can influence performance and efficiency to take the organisation to greater heights which will contribute to its sustainability. She thrives in environments where there is transparency and a culture of accountability. Discovery Health Medical Scheme will benefit from her legal background, experience in various governance roles both within her main employment and through participation in the various committees within FEDUSA and merSETA in particular her participation in the Accounting Authority, Executive Committee, Human Resources and Remuneration Committee, etc. She brings with her experience from the trade union environment, through employment as a National Training Manager who is also responsible for the Human Resources Department as well as experience in various task teams in which she has been exposed to, especially the NHI Task Team.



MR JOHN ACHILLES PLAGIS

Born in 1955, Harare Zimbabwe. Final higher education - a Bachelors degree from UCT Majors in Economics and Economic History 1980. Untill 2011 a wide variety of business interests and directorships in a variety of companies based in Johannesburg. Sold out interests in the trading concerns in 2011 to younger brother retaining shares in the property. To date increased ownership of properties commercial and industrial. Been an active member of a C.E.O. organisation and consulted to various businesses and individuals both commercially and as a life coach. Made various offshore investments.

As a candidate, Mr Plagis' character is defined by a strong belief structure and set of values. In family, social and business life the description most encountered is that of being a reliable and authentic person. He has strong and close family relations and being the eldest of the four children, he has been head of the family. He has practiced both in family and business life a principle of being firm but fair. The goal if elected is to be a well informed and active member of the Board. To build knowledge in the operations and business model of DHMS. To be a valuable member and participate in all duties and responsibilities of the Board. He enjoys good health and a very active social and sporting life. Success in Business has allowed him to travel extensively, especially since selling trading interests and working to his own timetable and set of interests. The years in a variety of businesses gives him a broad set of skills and experience. At 63 through work, study, and personal experience, he feels he has attained a valuable level of wisdom.



MR TEFO NEHANO RADITAPOLE

Mr Raditapole is an accomplished attorney, legal policy advisor and dispute resolution specialist. He is an internationally accredited commercial mediator (Centre for Effective Dispute Resolution) and a panellist with Tokiso Dispute Settlement. He has facilitated and co-facilitated major negotiations in the finance, transport, higher education, health and local government spheres, including institutional mergers, the Financial Sector Empowerment Charter and negotiations between the Cities of Johannesburg, Ekurhuleni, Polokwane, Rustenburg and Nelson Mandela Bay and various Taxi Industry Operators on the Bus Rapid Transport system. He has mediated industrial and community disputes locally and regionally. He has also conducted various industrial and electoral conflict management workshops throughout the Southern African Development Community region as well as Ghana and Ireland.

Mr Raditapole served as special advisor to the Premiers of Gauteng Province from 1999 to 2009 and was a Commissioner on the Commission for Employment Equity. He is a co-author of the Black Economic Empowerment: Commentary, Legislation and Charters (Juta). He holds a BA (Law) and LLB degrees. Mr Raditapole, believes that the Board of Trustees need to ensure that proper control systems are employed by or on behalf of the medical scheme. He also believes that adequate and appropriate information should be communicated to the members regarding their rights, benefits, contributions and duties in terms of the rules of the medical scheme. As A Trustee Mr Raditapole will take all reasonable steps to ensure that the interests of the beneficiaries in terms of the rules of the medical scheme and the provisions of the Medical Schemes Act are protected at all times. He will act with due care, diligence, skill and good faith. He will take all reasonable steps to avoid conflicts of interests and act with impartiality in respect of all beneficiaries.



MS SHAYNE ADRIENNE RAMSAY

Ms Ramsay has had an international career in finance, focused primarily on treasury management: at Bank of America as VP, Treasurer of Old Mutual Bank and Group Treasurer for Capespan, South Africa's largest fruit exporter. She subsequently contracted as a business analyst to the Executive of the V&A Waterfront. Wishing to serve her community, she joined the D.A. and was elected as the Ward Councillor for the Atlantic Seaboard. She has a postgraduate diploma from UCT, many years of business experience, a background in finance and corporate governance, interspersed with entrepreneurial endeavors in conservation, culminating in service to the public sector.

As a longstanding member of DHMS, Ms Ramsay has firsthand knowledge of the value of the product offering and its differentiation from other health schemes in the market. DHMS has been on the cutting edge of innovation products such as Vitality Health and partnerships with select companies to incentivise healthy living. This has been a successful driver of the massive growth of the organisation. A trustee with oversight of the strategic direction of the company must ensure its sustainability and future growth. This is important to ensure that the organisation remains ahead of the curve in terms of product innovation in an extremely competitive space. Seeking creative ways of containing costs while improving the scope of products available to the members to boost health and wellbeing, is essential. Having recently served as a public representative, she is acutely aware of the importance of ethical governance, of honesty and integrity and of accountability and transparency. She is fastidious in her approach and conscientious about her responsibilities and she believes her experience in public office equips her perfectly for the role as a Trustee of DHMS and the opportunity to serve in the health arena for the betterment of the members.



○ PROF ALAN DAN ROTHBERG

Trained as Paediatrician at Wits University and as Neonatologist in USA. Appointed Professor and Head of Paediatrics at Wits and affiliated hospitals (1987). Six months sabbatical leave with SA Medical Association's Health Policy Division led to job offers from the medical schemes industry. Appointments included nine years with Medscheme's senior management team and Board. Returned to Wits as Head of Therapeutic Sciences (2005), followed by appointments as Acting Dean of Health Sciences (2011) and of Commerce, Law and Management (2011/12). Served on the Council for Medical Schemes (2006-2011). Trustee of Wits Medical Scheme (2009-2017) until merger with DHMS in 2018.

Prof Rothberg believes he is qualified to serve the members, Board of Trustees and Discovery Health Medical Scheme (DHMS). This belief is based on years of experience in relevant areas ranging from medical education and treatment, to medical schemes administration, and perhaps most important, to issues affecting medical scheme members. The DHMS is administered by many of the best brains in the medical schemes industry and it would be a privilege to be part of a Board entrusted to work with the administration team, committed to providing members with a range of affordable, quality healthcare options. The private sector is currently under intense scrutiny as a result of State initiatives such as the Health Market Inquiry, amendments to the Medical Schemes Act and proposals for National Health Insurance. Legislative changes have the potential to affect medical schemes membership both positively and negatively. His years on the Appeals Committee of the Council for Medical Schemes and as a Trustee of the Wits Medical Scheme have provided insight into how Rules, Regulations and Legislation may impact members. It is with this 360 degree view of the landscape that he would engage and serve all stakeholders to the best of his ability.



○ MR JOHN MICHAEL SAKER

Mr Saker qualified as a CA(SA) in 1980 and joined the KPMG partnership in 1987. In 41 years he served in several offices and roles including in Gaborone, Botswana and Johannesburg, and across sub-Saharan Africa as the Regional COO. He had line responsibility for auditing and advisory businesses including a Healthcare sub-unit. He retired from KPMG in July 2018, is an Independent Consultant currently and seeks to serve Members as a Trustee. His 40 years in business management and serving clients has prepared him well for the responsibilities of a Trustee, in particular the highest Corporate Governance Members expect.

Leaders address a multitude of important considerations. Technology enables faster and frequent opportunities and issues - from social media access to medical research. The improved longevity of populations has implications for medical schemes. In this challenging and complex environment, the Trustees of the Scheme need to continue to deliver superior care for Members at the lowest possible cost, in a sustainable manner that serves the Members. Those Charged with Governance, the Trustees, must continue to address potential risks, threats and opportunities in a formal risk management environment. These issues range, inter alia, from deploying medical "big data" analytics, artificial intelligence applications to deliver Member Wellness and Preventative Programmes using predictive and prescriptive responses, data and privacy protections, discharging the so many ethical imperatives in healthcare, responding to structural changes in the industry and competition from, for example, the NHS and disruptive technologies. DHMS, as a large public interest entity, needs to continue to support transformation in South Africa and development of our national capabilities. Retirement from active professional practice and four decades of exposure to business operations in our development state will enable him, together with fellow Trustees, to address these complex and important matters, for the benefit of Members.



○ MS NAVITHA SEWPERSADH

After matriculation, Ms Sewpersadh worked in the public sector whilst studying part-time for the chartered accountancy profession. Thereafter, she worked in Mondi Ltd as a financial accountant and presently as a postgraduate lecturer in UKZN. She has a master of commerce in accountancy and she is currently a PhD candidate at UCT. She is a qualified CA(SA) and currently serves on the SAICA and UKZN committees. She also conducts pro bono auditing services. She published an article on business rescue and soon an article on corporate governance and capital structure in the JSE.

Ms Sewpersadh is a postgraduate lecturer that lectures advanced accounting and financial management. She has a master's degree and is a CA(SA) who also is a member of CIMA. After holding various senior management positions in the public sector, she moved to the private sector and worked for Mondi Ltd before finally pursuing an academic career in UKZN. Ms Sewpersadh also serves as a board member on the SAICA disciplinary committee and on the UKZN teaching and learning committee. She has supervised several postgraduate research projects and recently published an article in the South Africa Journal of Economic and Management Sciences entitled "Business rescue: Adapt or die".



DR MIKATEKO VICTORIA SHISANA

As a Medical Practitioner with a diversified career and experience in corporate at an executive level, over 18 years post qualification, Dr Shisana has expertise in the medical industry as well as Corporate. Her professional work experience includes Business Management, Occupational Health and Safety, Public Health, Project Management, Research and Ethical Medical Marketing. She served in executive and non-executive directorship roles in two Lafarge South Africa boards for six years. She is currently serving as a Non-Executive Director at Anova Health Institute. She has gained exposure on health insurance/medical schemes in various countries from her previous role as Group Health VP (Lafarge).

Having been in the medical industry for over 18 years, in Public and in Private, in executive positions in Corporate. She believes that participating in this Board will be an opportunity to represent the interests of the membership, coupled with her experience of having had personal experience, success stories and disappointments with the medical schemes. She brings her experience in developing strategic solutions and trust that her leadership skills will prove useful. She is a Medical Practitioner that held senior and executive positions in the Public and Private health sectors, Pharmaceutical and Industrial sectors, with local and international health insurance exposure, as in the pipeline for South Africa and she is better positioned to bring the experience and comparison. She is committed to membership contributing towards significant decisions affecting them, the provision of regular information in manageable quantities (de-code the fine print) to keep them informed and encouraging their voice. Her primary commitments will be to listen to the DHMS members and represent them accordingly, to provide membership access to manageable information and encouraging a bottom-up approach of contributing towards the overall strategy. She will also encourage local and international benchmarking for medical scheme improvement.



DR MYLES ANTONY SMITH

Dr Smith came to South Africa in 1979 with a chemistry degree from Manchester University. Later he studied chemical engineering and completed his PhD at Wits. He became a South African citizen in 1992. He is a registered professional engineer and has experience in both industry and academia.

Most of his industrial experience is in mining and minerals operations in South Africa and other African countries. He has academic experience in the UK, Canada, the Middle East and South Africa. The skills he can offer include business development, research, risk analysis, project investment analysis, financial and project management.

Throughout his career, Dr Smith has strived to maintain the high ethical standards required of a registered professional engineer. He has made every effort to apply sound judgement and to make decisions which are in the best interests of all stakeholders. If elected, he promises to strive for robust and effective governance of the DHMS and a high level of fiscal and legal responsibility. He will work in the best interests of both the DHMS and its membership. His project experience has helped him to work effectively within a multidisciplinary team such as a Board of Trustees. Innovation in the way the DHMS does business and the services it offers is both desirable and inevitable. His research experience has encouraged him to constantly search for improvement, but also to understand and quantify the risks involved in change. His background in projects has taught him to consider all the options, to strive for best practice in the industry and to provide solutions, which are fit for purpose. The bedrock of engineering is to create wealth and improve quality of life. Dr Smith believes he can make a positive and substantial contribution to the Board of Trustees of the DHMS.



○ DR AVRON GRANT URISON

Dr Urison qualified as a Medical Doctor (MBBCH) at Wits University and has an MBA from UCT. He has worked both locally and internationally in clinical practice and healthcare business consulting. He has a passion for the risk side of medicine and developing insurance models to match the latest worldwide trends in technology, efficiency and customer service. Until 2002, he was CEO at MRI and then became one of the founders and medical director of AllLife Insurance until 2018. He was also the AllLife director responsible for risk, TCF, compliance, health information, fraud, client complaints and management of the Ombudsman relationship.

Dr Urison would like to stand as an independent Trustee for and on behalf of members as he has extensive experience and knowledge in both the healthcare and insurance sector. He intends to ensure that funds received from members are allocated in the most efficient and effective way, thereby guaranteeing members receive the maximum benefits possible without prejudicing the sustainability of the medical scheme. The latest developments in diagnostics, treatment and technology should be embraced and offered to all members. The scheme plans and products must be beneficial and advantageous for the members as individuals and as a collective, and scheme costs must not become unaffordable. Administrative and axillary costs should be scrutinised, monitored and managed, thereby keeping them as low as possible in order for members to receive maximum benefits from the scheme. Therefore, a systematic and pragmatic approach must be taken in analysing and then achieving the balance between the maximum benefits possible versus sustainability. He will work consistently to ensure that this balance is maintained as well as providing independence, moral and ethical governance in the members' best interests.



○ MR BOUWE VAN DER EEMS

Mr van der Eems qualified as an electronic engineer at the University of Stellenbosch, and then completed his masters degree, which included a biomedical engineering module. After his studies he did his military service and served in the Medical Services at 1 Military Hospital and Medical Command Western Cape. He worked in the telecommunication industry since 1990 and specialised as a contact centre architect for more than 15 years. Bouwe was trustee of the Pestalozzi Trust since 2003, first as treasurer and now as chairman. He is actively involved in community matters as vice chairman of the Milnerton Central Residents Association and French horn player.

As a member of Discovery Health for 20 years, and father of five children, Mr Van der Eems has a good understanding of how an organisation such as Discovery Health is experienced by its clients. He had to resolve numerous disputes, giving him good insight into the frustrations that Discovery clients experience when dealing with Discovery. Mr van der Eems specialised as a contact centre architect for more than 15 years, doing contact centre implementations in large financial organisations. Through this, he gained an understanding of how financial organisations interact with their customers. He hopes to use this experience to improve the way that Discovery interacts with its customers and provide guidance on the journey to become more digital. During his masters degree he also gained a basic understanding of medical matters, because he was part of the first group of master's students that completed the module of biomedical engineering. This module included a number of first year medical subjects as well as an internship at Tygerberg Hospital.



MR MARTIN DEON VAN ROOYEN

Mr Van Rooyen was born in 1961 in Johannesburg and is a CA(SA) by profession. He pursued his career with PwC and left PwC to facilitate his mayor clients, being the Rembrandt Group as well as the Medscheme Group. He is today Owner/Director of his own Accounting/Consulting Firm as well as a Senior Business Rescue Practitioner and Advisor/Consultant to both SAICA and the Department of Higher Education. He is also currently part of the SAICA TVET Transformation Project as well as a Task Team Member at NSFAS.

The vast majority of his experience comes with more than 25 years of experience as a Consultant, Director, Trustee and Member in the financial services and manufacturing industries as well as the health industry relating to turnaround strategies of Medical Health Funds and working directly with the Registrar of Medical Schemes. He is also a senior registered Business Rescue Practitioner with in depth knowledge of the JSE and its functions in relationship to administration and reporting. He has been responsible for many Audit and Risk Committees of various Institutions. As a BRP he is required to have experience in forensic investigations, audits, criminal law, serious economic offences, fraud and risk management. He is able to fulfil all Trustee duties with the utmost professionalism and integrity, objectively and free from bias and undue influence. Should he be elected as a Trustee of DHMS, he as a current member of DHMS is confident that he has the knowledge, experience and tenacity to appropriately represent the members of DHMS in this complex and economically pressured environment. He believes his ability to perform in a demanding environment, while remaining pragmatic and focused, will be an asset to the DHMS Membership.



MR HAROLD NIGEL RICHARD VAUGHAN

Mr Vaughan, a former Investment Banker with extensive experience over 40 years in investment banking, including corporate finance, project finance, and private equity and general management, in both commerce and industry, has served on various boards in both executive and non-executive roles (public and private companies). He has a good understanding of legal and accounting issues and good corporate governance. Mr Vaughan's most recent fiduciary role (2014 to 2017) was as a non-executive independent member of the Investment Committee of the Attorneys Insurance Indemnity Fund (AIIF), an affiliate of the Attorneys Fidelity Fund.

Mr Vaughan is currently semi-retired and has adequate time available to dedicate to the role of a Trustee. His broad experience, independence, financial expertise and having been an active scheme member for over 20 years, stand him in good stead to be a DHMS Trustee. As an independent Trustee, he will seek to ensure that the interests of ordinary members are properly looked after in all respects. It is his intention, on being elected, to bring a fresh approach with integrity and independence to the board, and by holding management to account without fear or favour. He believes that the combination of his general management experience and financial background equips him well to competently perform the fiduciary duty of a Trustee. He will strive to maintain transparency within DHMS by ensuring compliance with all Scheme rules, regulations and applicable legislation, always with the best interests of members in mind.

Discovery Health Medical Scheme

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Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.