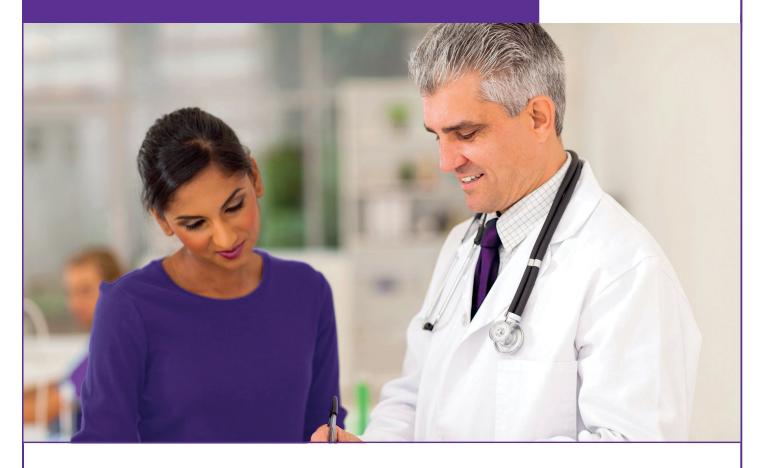
Healthcare Consulting





Introduction

GTC's healthcare consulting team, made up of seasoned and skilled healthcare specialists, has an enviable track record in the consulting and delivering of managed healthcare solutions to companies. Our team can assist and guide you with healthcare and medical aid programmes on a strategic and operational basis.

Scheme recommendation and GTC's consulting advice

The consulting and management services provided by GTC's team conventionally follows a consult, review and advice process:

- A professional and independent healthcare review, during which we analyse your existing healthcare needs and benefits
 and recommend optimal provisions for the future, with no bias or orientation to any one scheme, administrator or
 insurance company.
- Strategic healthcare consulting within your company, specialising in the development of a broader corporate healthcare policy and vision, implementation of plans, employee communication, as well as payroll administration and/or adjustments.
- A recognition of the importance of an efficient, effective healthcare administration platform as a fundamental pillar of employee satisfaction.

Integrated health risk management services and solutions

Our proactive and interactive consulting includes the full ambit of healthcare services:

- Employee, executive health and corporate wellness, including participatory wellness days for executives and/or employees.
- Top-up/Gap cover, extending the level of in-hospital cover for employees and filling the gap for the many co-payments and sub-limits imposed.
- In collaboration with your chosen medical aid:
 - absenteeism and disability management.
 - HIV/AIDS workplace solutions.
 - chronic disease management.
- On-site clinics, including occupational and primary healthcare, clinic audits and efficiency reporting.
- Training Academy covering topics such as disease management, financial wellness or even Women's Day specific sessions.
- Alternative risk programmes.
- International travel and extended benefits.

Servicing levels, service level agreements and client expectations

Once a year our corporate clients are encouraged to conduct an annual medical aid review. GTC provides a comprehensive review of the medical scheme, formally presenting this to you in a forum of your choice. You will be encouraged to participate in annual market reviews.

Your healthcare consultant will correspond with you ensuring the ongoing successful operation of the scheme, assisting members with any issues requiring advice or escalation. GTC uses a cutting edge electronic client interface as well as face-to-face meetings.

Servicing visits and forms of communication will be negotiated and agreed, and committed to Service Level Agreements.

Face to face new entrant presentations and training is routinely provided to our larger new groups as and when required. Electronic media communication is encouraged for singular or smaller participatory groups. New employees are encouraged to raise queries or enlist the assistance of the appointed GTC consultant wherever necessary, to assist in choosing an appropriate plan or making changes to an existing one. Regular training is providing as part of your company's induction programme.

The annual GTC Medical Aid Survey

Annually GTC produces the industry unique Medical Aid Survey. This comprehensive survey encompasses all open medical schemes in the market (other than those that choose not to participate). The survey looks to separate the schemes into plan types, comparing them and making recommendations where appropriate. GTC receives significant media coverage regarding this survey, which is valued as a relevant resource by the industry and by individual medical schemes.

Should you require any further information, please contact us on T: +27 (0) 10 597-6800 or E: info@gtc.co.za.