

XPert Health

Your Consultancy of Choice....

COMPANY PROFILE

bestMed

Better living Better life

bonitas
medical fund

Serious about what you need

Discovery

Medihelp

momentum
health

MEDSHIELD
your kind of care



FEDHEALTH

Members: Pierre Le Roux | Marius Le Roux (B-Proc) | SE Mahlangu
Operations Manager: JW Wiese (Hons – Human Resources Management)
Manager: S Mahlangu
Medical Consultants: PR Sangweni | K Wentzel | P Le Roux | M Le Roux
Associate Consultants: JWR Risk Services (R Barry) | Wentzel Consulting (K Wentzel) Cape
Town Assistants: JP Mahlangu | M Dombo | A de Jongh
Your Consultancy of Choice

1. EXECUTIVE SUMMARY

XPert Health Consultants (XPert Health) is a dynamic Financial Services and support services provider that, as an organisation, embodies the following elements: -

- A unique Healthcare and Managed organisation in the Healthcare & Financial Industry
- A proven track record and service delivery model with more than 58 years' experience
- Continuity of expertise and development
- Technology integration and innovation - IT Development
- Quality of service
- Level 2 B-BBEE Contributor with a 125% Procurement Recognition

Our approach is to provide innovative and cost-effective solutions for corporate clients and their employees through our unique technological systems and solutions. It is our intention that such solutions best serve the clients cost considerations, while establishing an optimal balance with their Employee Benefit Philosophy. Our systems and tools are web based and accessible anywhere.

Our Mission

Every individual in our community, whether a Private member, Corporate or Parastatal, deserves sound, accurate and up to date Healthcare and Financial advice. To look at each individual's needs holistically in providing the professional service and advice they deserve, making their choices of financial products and medical aid as easy and seamless as possible.

Our Vision

Our vision is to be the Consultancy of Choice, a Leader in Quality Service and to ensure effective access to Healthcare and Financial advice.

Our Values

- Service Excellence and Professionalism
- Dedication and Commitment to our clients
- Efficiency and Effectiveness in our service delivery
- Accountability
- Integrity
- Empowerment

2. COMPANY-PROFILE

XPert Health consults to employer organisations such as POPCRU Group of Companies, ESKOM Holdings (Pty) Ltd, DSR Mining and Industrial supplies (Pty) Ltd, CSG Holdings (Pty) Ltd, only to mention a few. **XPert Health** has sound Black Economic Empowerment credentials and enjoys a Level 2 B-BBEE status, with a Procurement Recognition level of 125%. It is our goal to become a top tier Financial consultant in South Africa. **XPert Health** is a dynamic healthcare consultancy specialising in rendering healthcare advisory and support services to South African Employer Groups and Medical Aid Schemes, and acting as intermediary between Employer Groups, Medical Schemes, Insurance Companies and Administrators.

Since its inception, **XPert Health** has been actively involved in the servicing of various corporate clients and has succeeded in attracting experienced Healthcare Specialists from Administrative, Marketing, Legal, Medical, Human Resources, Technical and Technological backgrounds. From the onset, it was **XPert Health's** objective to become a leading player in the South African Healthcare and Financial arena. **XPert Health** currently consults and provides support services to employees of Employer Groups from all sectors of commercial activity. This is achieved through our integrated website, face to face contact, electronic and various other servicing models.

XPert Health took the initiative to open offices in the heart of ESKOM Holdings (Pty) Ltd. (Megawatt Park). **XPert Health** was occupying these offices since 2009 and have been providing on-site services and advice. This has proven invaluable to both ESKOM Holdings, its Employees and trade union members as all services were centralized and within reach of a large number of Employees. This we believe has enhanced our service offering to ESKOM and its Employees.

Our service offering is unique as we have agreements with all the major accredited medical schemes and Insurance Companies within the South African healthcare and employee benefit market, and have we enjoyed strong relations with these schemes and companies, which relations are built on the same principles mentioned earlier. We also have offices in Cape Town and with representation in other provinces.

2.1 SHAREHOLDING AND MANAGEMENT

XPert Health has sound Black Economic Empowerment credentials and we focus on the training and empowerment of women and Previously Disadvantaged Individuals. As a result, 55% of our staff are women, and over 55% of our staff are previously disadvantaged. XPert Health currently has a level 2 B-BBEE rating score.

Ownership structure - XPert Health Consultants

Name	Percentage	Identity Number	PDI Status Y/N
Pierre Le Roux	24.5	661009 5206 082	N
Marius Le Roux	24.5	720624 5115 080	N
Sibongile Mahlangu	51	791128 0629 081	Y

Management

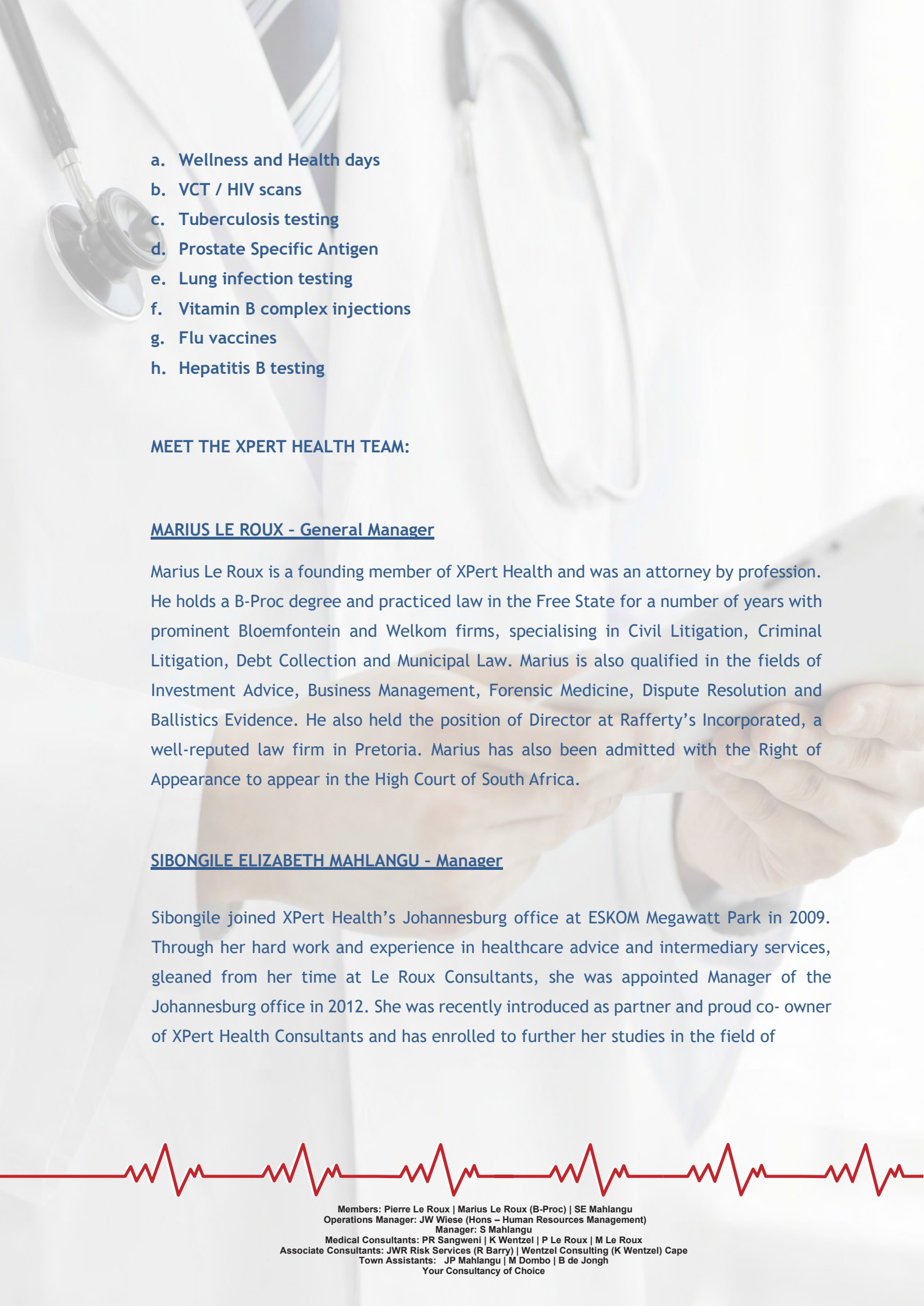
Name	Position	Identity Dumber	PDI Status
M Le Roux	General Manager	720624 5115 080	N
SE Mahlangu	Operations	791128 0629 081	Y
P Le Roux	Marketing and Sales	661009 5206 082	N

Staff Profile

Name	Identity Number	Gender	PDI Status	Position
M Le Roux	720624 5115 080	M	N	Senior Management
S Mahlangu	791128 0629 081	F	Y	Senior Management
P Le Roux	661009 5206 082	M	N	Senior Management
P Sangweni	480525 5589 085	M	Y	Senior Consultant
JP Mahlangu	810328 0497 086	F	Y	Senior Consultant
K Wentzel	771128 5107 087	M	N	Senior Consultant
S Kole	890919 0395 081	F	Y	Admin Assistant
M Dombo	830919 1215 083	F	Y	Admin Assistant
B De Jongh	760209 0073 087	F	N	Admin Assistant

From the above it is evident that **XPert Health's** demographic profile is well diversified and representative of its culture of empowerment. This not only causes us to adhere to the Financial Services Sector Charter, but it also allows us to better serve our diverse and multi-cultural client base.

XPert Health also uses external industry consultants to assist when necessary. These consultants provide specialist services such as actuarial services, service program design and operational/logistical consulting and employer-employee specific solutions. **XPert Health** recently contracted with HealthCare Wellness SA in providing all Health & Wellness programs which are approved by all major medical schemes in South Africa and does these services include but not limited to: -

- 
- a. Wellness and Health days
 - b. VCT / HIV scans
 - c. Tuberculosis testing
 - d. Prostate Specific Antigen
 - e. Lung infection testing
 - f. Vitamin B complex injections
 - g. Flu vaccines
 - h. Hepatitis B testing

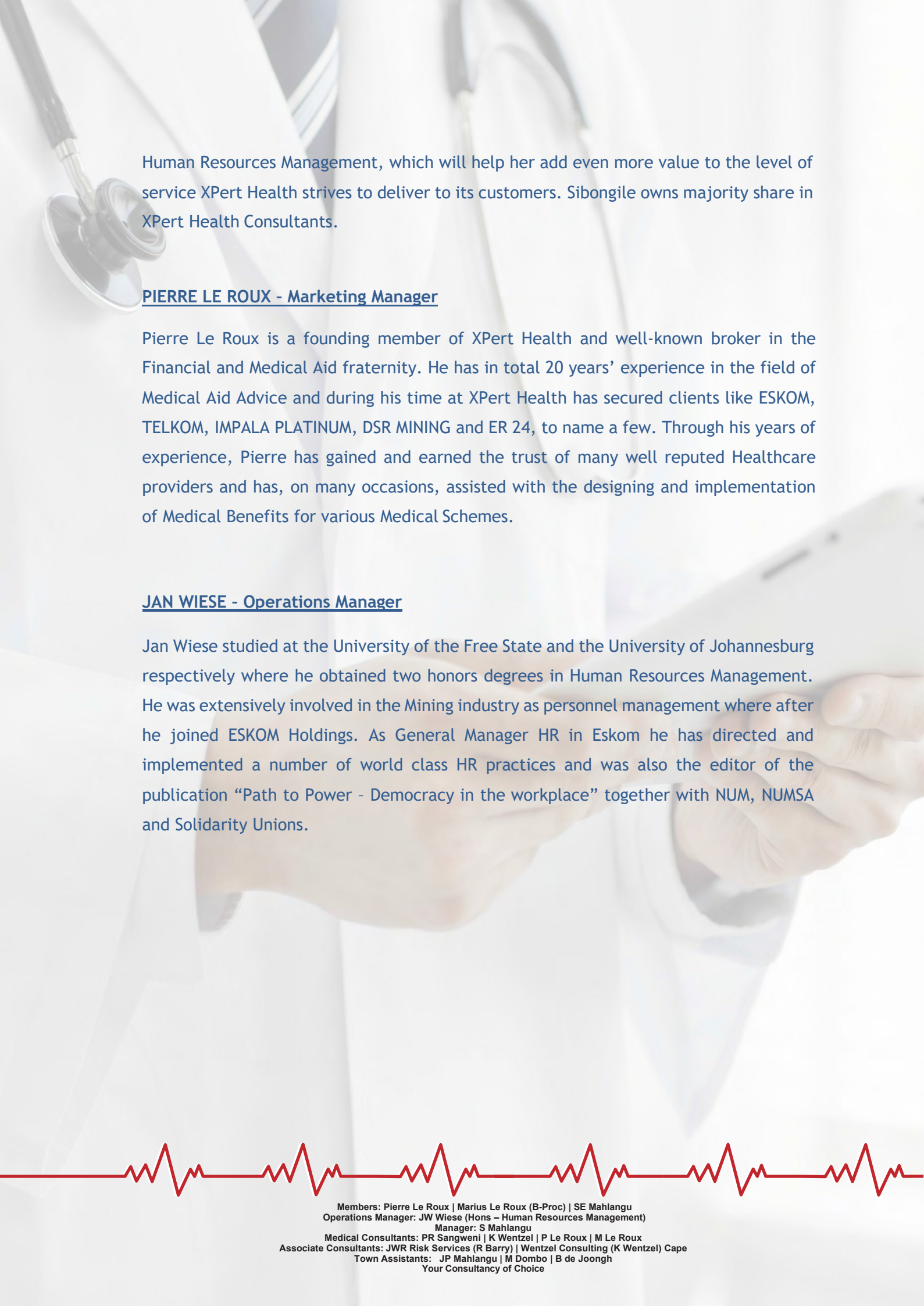
MEET THE XPERT HEALTH TEAM:

MARIUS LE ROUX - General Manager

Marius Le Roux is a founding member of XPert Health and was an attorney by profession. He holds a B-Proc degree and practiced law in the Free State for a number of years with prominent Bloemfontein and Welkom firms, specialising in Civil Litigation, Criminal Litigation, Debt Collection and Municipal Law. Marius is also qualified in the fields of Investment Advice, Business Management, Forensic Medicine, Dispute Resolution and Ballistics Evidence. He also held the position of Director at Rafferty's Incorporated, a well-reputed law firm in Pretoria. Marius has also been admitted with the Right of Appearance to appear in the High Court of South Africa.

SIBONGILE ELIZABETH MAHLANGU - Manager

Sibongile joined XPert Health's Johannesburg office at ESKOM Megawatt Park in 2009. Through her hard work and experience in healthcare advice and intermediary services, gleaned from her time at Le Roux Consultants, she was appointed Manager of the Johannesburg office in 2012. She was recently introduced as partner and proud co-owner of XPert Health Consultants and has enrolled to further her studies in the field of



Human Resources Management, which will help her add even more value to the level of service XPert Health strives to deliver to its customers. Sibongile owns majority share in XPert Health Consultants.

PIERRE LE ROUX - Marketing Manager

Pierre Le Roux is a founding member of XPert Health and well-known broker in the Financial and Medical Aid fraternity. He has in total 20 years' experience in the field of Medical Aid Advice and during his time at XPert Health has secured clients like ESKOM, TELKOM, IMPALA PLATINUM, DSR MINING and ER 24, to name a few. Through his years of experience, Pierre has gained and earned the trust of many well reputed Healthcare providers and has, on many occasions, assisted with the designing and implementation of Medical Benefits for various Medical Schemes.

JAN WIESE - Operations Manager

Jan Wiese studied at the University of the Free State and the University of Johannesburg respectively where he obtained two honors degrees in Human Resources Management. He was extensively involved in the Mining industry as personnel management where after he joined ESKOM Holdings. As General Manager HR in Eskom he has directed and implemented a number of world class HR practices and was also the editor of the publication "Path to Power - Democracy in the workplace" together with NUM, NUMSA and Solidarity Unions.

Our Partners

At XPert Health Consultants we strive to find synergies between our various partners i.e. Significant Site Services, CSG Holdings Limited, HealthCare Wellness SA and all Medical Aid and Employee Benefit providers through our service models, that enables us to better serve our members, potential clients and corporate institutions. Through our interactions with our partners we have accumulated a wealth of knowledge and experience in the fields of healthcare advice, employee benefits and intermediary services. We have sound relations with our partners and was these relations built through mutual trust and respect over years.

3. BUSINESS PHILOSOPHY

XPert Health's business approach is based on 3 sound principles: -

PROFESSIONALISM

We offer our clients professional advice based on sound knowledge of the industry and through corporate awareness, as opposed to merely selling products.

ETHICAL PRACTICE

In offering our clients the necessary advice and services we are mindful of the interests of all the role players, e.g. Employee, Employer, Scheme and Administrator. By being transparent and always acting with integrity we attempt to balance the interests of all the role players.

DUE PROCESSES

We believe that a professional and ethical approach directly implies that due process is always followed, hence our strong commitment to: -

- Building a relationship with our client, based on openness, trust and integrity
- Determining the specific needs of our client
- Analysing these needs and coming to a full understanding of them
- Providing cost effective but innovative solutions to these needs
- Assisting with the effective and accurate implementation of approved solutions
- Monitoring and maintaining the process while ensuring that the necessary adjustments are done should the client's needs change.

4. XPert Health's Service Offering

XPert Health can provide the following consulting services but are not limited to:

- 4.1 Formulate a healthcare and group life policy for Corporate clients, which policy shall set out employee benefit requirements, cost considerations and subsidy options, and appropriate post-retirement liability provisions, aimed at the provision of medical aid and group life benefits to employees.
- 4.2 Providing technological systems through our integrated CRM systems, which is cloud based thus ensuring the safeguarding of valuable information, to monitor employee online activities, web campaigns, email campaigns and sms campaigns. Online comparison tool which is web based.
- 4.3 Providing online reporting templates through our unique web portal for the use of HR Departments and Payroll Departments - contribution and subsidy reconciliation.
- 4.4 Online real-time application system, dependant registration, option change, etc. Employer and employee specific tailor-made online system.
- 4.5 Review and report on the performance of the Schemes on an annual basis.
- 4.6 Report on the feasibility of retaining membership to the current Schemes, and if required, provide qualified alternatives.
- 4.7 Review and report on the medical aid industry on an annual basis, which review shall include legislative updates, the potential and actual impact thereof on the employees, industry trends and product development.
- 4.8 Analyse and report on the Employees' Medical Aid Claim patterns.
Providing Health & Wellness days / events.
- 4.9 Analyse and report on the impact of HIV/AIDS and chronic conditions on the medical aid members as a whole and suggest specific interventions and programmes corporate clients may wish to take.

5. PEOPLE RESOURCES

XPert Health prides itself in being a Black Economic Empowerment Employer living true to the social and legislative frameworks of this paradigm. **XPert Health** employs healthcare and legal professionals with extensive experience of Medical Aid Scheme Administration, Employee Benefit Administration, marketing and product development. Subsequently, we are well-acquainted with the core activities and paradigms of Medical Aid Schemes, Employee Benefits and their Administrators, which allow us to better serve the interests of our clients.

6. SERVICES

XPert Health strives to provide a comprehensive range of healthcare and employee benefit services to its clients, these services not only rely on the tenets of the Medical Schemes Act and its Regulations, but are also aimed at rendering proactive and efficient advisory and support services. We once again refer to addition and supplementary services on offer.

7. ACCREDITATION

XPert Health is accredited as a Healthcare Intermediary with the Council for Medical Schemes, as required by the Medical Schemes Act, 131 of 1998, with accreditation number **ORG 3405**.

XPert Health is FAIS Act compliant and is registered with the Financial Services Board (FSB) as a Financial Services Provider (FSP), with license number: 36994

8. COMPLIANCE

The compliance programme of **XPert Health** is in accordance with the FAIS Act. The FSB noted the purpose and intention of the FAIS Act as follows in one of their documents:

- i) The FAIS Act regulates the business of rendering financial services to clients with regard to a large range of financial products. In terms of the FAIS such providers need to be licensed, and professional conduct is controlled through codes of conduct and enforcement measures.
- ii) The Act was originally drafted on the basis of a framework of specifications, as provided by the Policy Board for Financial Services and Regulation, which only covered the furnishing of advice. The ambit of the Act has since been extended to all intermediary services rendered in respect of financial products as defined in the Act.
- iii) Generally speaking, the Act covers ground not regulated by any other legislative measure in the Republic, especially as regards the furnishing of advice on the purchase of, or investment in, financial products. The Act seeks to establish, in that regard, a new properly regulated profession. A more uniform approach, accompanied by the necessary standardization in the regulation of such activities by a single regulator as proposed in the Act, will not only remove confusion but should result in a more professional and responsible intermediary sector, as well as better informed clients of financial services. At the heart of the Act lies the protection of such clients.

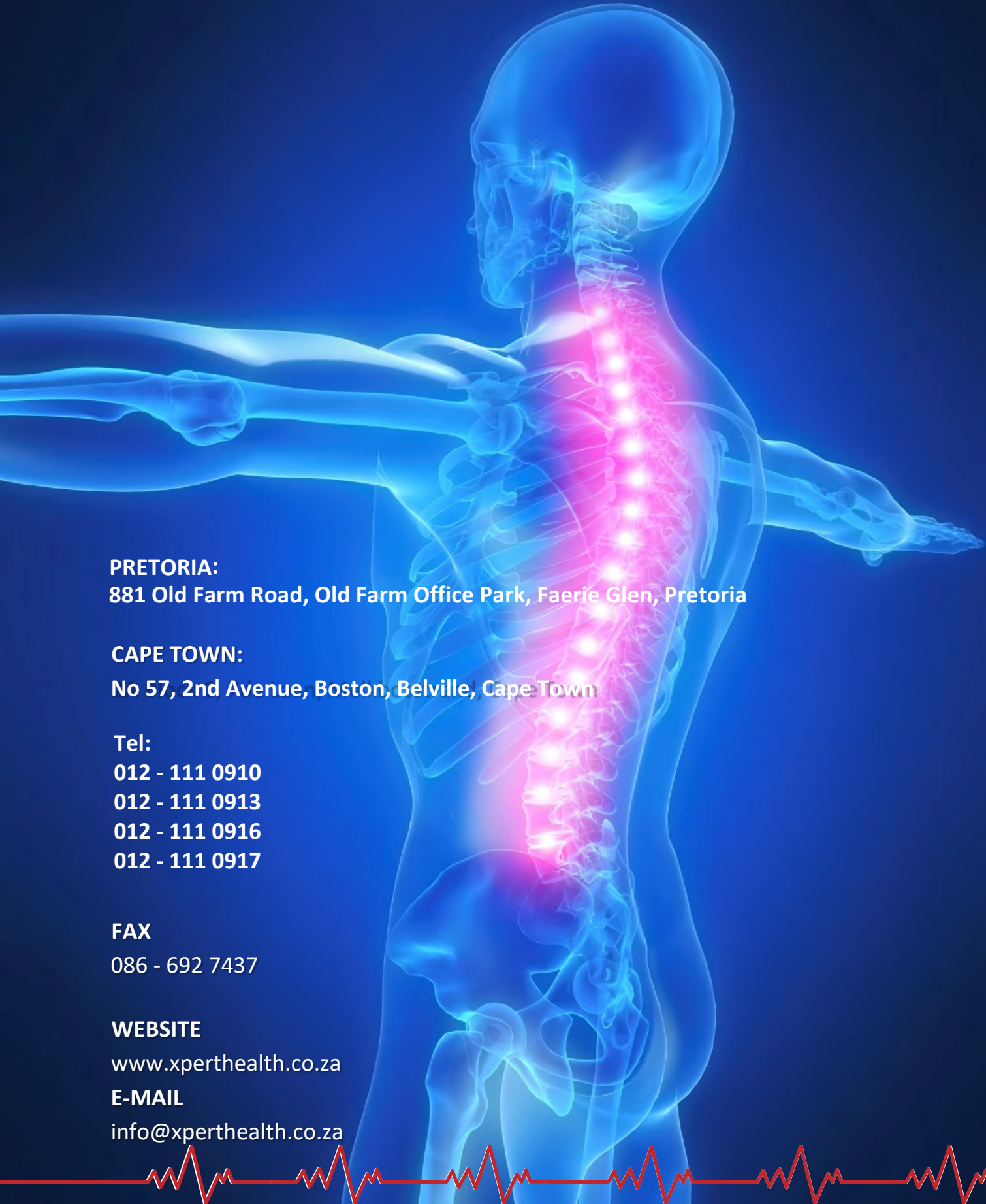
9. WEBSITE AND CALL CENTRE

XPert Health has a fully interactive real-time website, in other words, the website is directly linked to the **XPert Health** CRM systems and is web based. All information and or activities performed by Employer groups and or employees are saved instantaneous on a cloud server as well as on onsite web servers. The website is unique in that it provides members with a specially designed comparison utility that compares for instance Medical Schemes and Options with one another. The website is accessible 24 hours a day. The website also allows online applications, changes in membership, amending personal or employer details and provides for monthly reporting statistics as per employer group requirements.

10. SERVICES XPERT HEALTH OFFERS

XPert Health has licenses with the Council for Medical Schemes as well as the Financial Services Board to render the following additional services:

- a.) Short term insurance lines;
- b.) Long term insurance lines Cat B 1;
- c.) Long term insurance lines Cat B 2;
- d.) Long term insurance lines Cat C;
- e.) Retail Pension Benefits;
- f.) Pension Fund Benefits;
- g.) Health Services;



PRETORIA:

881 Old Farm Road, Old Farm Office Park, Faerie Glen, Pretoria

CAPE TOWN:

No 57, 2nd Avenue, Boston, Belville, Cape Town

Tel:

012 - 111 0910

012 - 111 0913

012 - 111 0916

012 - 111 0917

FAX

086 - 692 7437

WEBSITE

www.xperthealth.co.za

E-MAIL

info@xperthealth.co.za

Members: Pierre Le Roux | Marius Le Roux (B-Proc) | SE Mahlangu
Operations Manager: JW Wiese (Hons – Human Resources Management)
Manager: S Mahlangu
Medical Consultants: PR Sangweni | K Wentzel | P Le Roux | M Le Roux
Associate Consultants: JWR Risk Services (R Barry) | Wentzel Consulting (K Wentzel) Cape
Town Assistants: JP Mahlangu | M Dombro | B de Jongh
Your Consultancy of Choice

BBBEE SWORN CERTIFICATE

I hereby declare under oath that:

XPERT HEALTH CONSULTANTS

Registration Number : 2009/031625/23

Address:

68 Oak Avenue, Highveld Park, Centurion, Pretoria, 0169

Has the following B-BBEE status

BBBEE RATING-LEVEL 2

Procurement Recognition	: 125%
Black Ownership	: 51%
Black Female Ownership	: 51%
Empowering Supplier	: YES
Date Issued	: 22 May 2018
Expiry Date	: 21 May 2019
EME Affidavit No	: EME-8819

I know and understand the contents of this affidavit and I have no objection to take the prescribed oath and consider the oath binding on my conscience and on the owners of the enterprise which I represent in this matter.

DETAILS OF DEPONENT:

Full Names and Surname: Marius Le Roux

Signature M Le Roux

ID Number: 7206245115080

Date: 22 May 2018

COMMISSIONER OF OATHS

N.B. MAHLANGU: BAP (BA), STP™, SAIBA, SAIT

Designation: Business Accountant in Practice (SA) , Financial Tax Practitioner™
217 Pretorius Street, Van Erkom
Pretoria
0002.

COMMISSIONER OF OATH STAMP



A handwritten signature in black ink, appearing to read 'Nips on Bongane Mahlangu'.

Nips on Bongane Mahlangu
Accounting Officer and Commissioner of Oath



CERTIFICATE OF ACCREDITATION OF AN ORGANISATION AS A HEALTH CARE BROKERAGE

THIS SERVES TO CONFIRM THAT

Organization Names: XPERT HEALTH CONSULTANTS
Accreditation Number: ORG3405
CC Number/Reg Number: 2009/031625/23
Accreditation Date: March 28, 2019
Expiry: March 27, 2021

HAS BEEN ACCREDITED AS A HEALTH CARE BROKERAGE IN
TERMS OF SECTION 65(4) OF THE MEDICAL SCHEMES ACT,
ACT 131 OF 1998.

A handwritten signature in black ink, appearing to read 'S. Kabane', is positioned to the left of the CMS logo.



1/17/2019

.....
Registrar of Medical Schemes

.....
Date



FINANCIAL SERVICES BOARD

LICENSE No. 36994

FINANCIAL SERVICES PROVIDER
Financial Advisory and Intermediary Services Act, 2002

It is hereby certified that with effect from 12 May 2009

XPERT HEALTH CONSULTANTS CC

IS LICENSED AS A FINANCIAL SERVICES PROVIDER IN TERMS OF SECTION 8 OF THE
FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002 (ACT No. 37 OF 2002)
subject to the conditions and restrictions set out in the Annexure

**"GESERTIFISEER 'N WARE AFSCRIF
VAN DIE OORSPRONKLIKE"**

.....
MARIUS LE ROUX
Commissioner of Oaths
Non Practicing Attorney
Glenwood Office Park, Faerie Glen
Pretoria, South Africa



.....
REGISTRAR OF FINANCIAL SERVICES PROVIDERS

This document to be displayed in terms of section 8(8)(a) of the Act. The Annexure to be available for the information of clients.

ANNEXURE

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002

CONDITIONS AND RESTRICTIONS

License no: 36994

Issued to: XPERT HEALTH CONSULTANTS CC

1. The license authorises the licensee to carry on business in respect of

Financial advisory services as Financial Services Provider in respect of the following products:

Long-term Insurance: Category B1, C,B2, Retail Pension Fund Benefits, Pension Fund Benefits, Health service benefits provided by a medical scheme as defined in section 1 of the Medical Schemes Act, 1998

Financial intermediary services as Financial Services Provider in respect of the following products:

Long-term Insurance: Category B1, C,B2, Retail Pension Fund Benefits, Pension Fund Benefits, Health service benefits provided by a medical scheme as defined in section 1 of the Medical Schemes Act, 1998

2. Further conditions/ restrictions:

The financial services provider must inform the Registrar in writing, by facsimile or in an appropriate electronic format, within 15 days after the change has taken place, of any change in respect of business information of the financial services provider as provided in Form FSP1, FSP3, FSP4, FSP9, FSP10, FSP10A or FSP11, respectively, of the Application Form which was submitted by the provider for purposes of obtaining a license, and in particular relating to the provider's representatives, auditor, compliance officer or any foreign clearing firm or foreign forex service provider involved (if any) and nominee company or independent custodian involved or the shareholders, directors or trustees of any such company or custodian (If any).

- 2 The financial services provider must at all times during the currency of the provider's license maintain the services of any key individual or key individuals mentioned in the information submitted on the said Application Form, and must as regards changes in respect of such information relating to a key individual, or appointment of a new key individual, of the provider, in addition to acting also in such cases in accordance with the procedure and time limit set out in Condition 1, also ensure full compliance with section 8(4)(b) of the Act, the provisions of which must be regarded as included in this Condition .
- 3 The financial services provider must within one month of the date contemplated in section 7 of the Act, submit a copy of the register kept in terms of section 13(3) of the

ANNEXURE

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002 CONDITIONS AND RESTRICTIONS

Act to the Registrar and must thereafter in accordance with the procedure and time limit set out in Condition 1, inform the Registrar of any change effected to the details as contained in that register.

- 4 The financial services provider must not in any manner change the name of the financial services business as reflected on the license concerned, or carry on any financial services business under such a changed name, unless- (a) the provider has fully complied with the provisions of any other law than the Act which regulates such change of business name (if any); (b) the provider has fully disclosed to the Registrar the details of such compliance with such other law; (c) the Registrar is satisfied that such change of name is otherwise lawful and has approved such change of name; and (d) the Registrar has issued to the provider an appropriately amended license under the provisions of section 8(5)(b)(i) of the Act.
- 5 The financial services provider must at all times ensure that any financial product in respect of which the provider intends to render a financial service, qualifies as a financial product contemplated in the Act and is or will be lawfully issued by the relevant product supplier by virtue of an authority, approval or right granted to such supplier under a law as contemplated in the definition of 'product supplier' in section 1(1) of the Act.

3. Applicable exemptions (if any):

Exemption of authorised financial services providers from section 19(2)(a) and (3) to (6) of the Act (Board Notice 193 of 2011, Paragraphs 3.1 to 3.3)
Exemption of authorised financial services providers from section 19(2)(a) and 19(2)(b)(i) of the Act, subject to section 19(2)(b)(iv) of the Act. (Board Notice 96 of 2003, Paragraph 3.1)
Exemption of financial services providers from paragraph 5(2) of the Fit and Proper Requirements (Board Notice 96 of 2003, Paragraph 3)
Exemption on Services under Supervision in terms of Requirements and Conditions obtaining experience (Board Notice 104 of 2008)
Exemption of licensees as regards display certified copies of licenses (Board Notice 40 of 2004)