



GOLD FIELDS

Version 1: November 2020

CAT 4-8

MEDICAL AID TRANSITION

In 2018, South Deep initiated a process to ensure that all its employees have access to a company-subsidised medical aid. The final stage of this process is now under way and includes a transition from South Deep providing primary healthcare, to employees accessing healthcare privately through one of the available medical schemes.

Currently, we have just over 800 of our employees on Cat 4-8 who are not yet on a medical aid. We are engaging with these employees through a campaign that explains the context of the transition, how it will affect you, and what will be expected of you, with the aim of having you signed on to one of four chosen schemes by the end of 2020.

We have developed this document to answer as many of your questions as possible, so that you can make an informed decision when choosing your medical aid scheme.

You can also direct questions not answered here to your supervisor or the HR department.

A roadshow is underway from 3 to 19 November, during which you have the opportunity to visit representatives of the four medical aid schemes that you will choose from.

PART 1 – Setting the scene

Question 1:

Who does this medical aid transition apply to?

This medical aid transition applies to all South Deep employees on Cat 4-8, who are not currently members of a medical scheme.

Question 2:

Why is this being introduced?

The change is motivated by the need to modernise and standardise the South Deep employee benefits structure

ensuring greater consistency in employee benefits for all employees. This affords all employees access to private health care and more freedom of choice in accessing such services on a national basis. As the South Deep Medical Department will no longer be offering primary health care, it can direct its focus on further developing its core Occupational Health capability and a more cost-effective integrated employee wellness service.

Question 3:

What are the benefits of being on a medical aid?

- A medical aid is like an insurance policy for your health, and that of your family members who are dependents on your medical aid. By paying a monthly fee, you have access to a range of benefits that include day-to-day health care, medication, access to specialist care, as well as hospital care. It offers financial protection if you are suddenly faced with an unexpected medical cost.
- The medical aid will cover the cost of your medical treatment within the limits of your chosen plan. This usually means that your healthcare provider will be paid directly from the scheme, and you don't need to pay them directly apart from a smaller co-payment depending on which scheme you choose.
- Having a medical aid allows you to look after your family by getting them treatment early, instead of waiting until they are very sick before going to a doctor.
- With a medical aid, you have the choice of making use of medical service providers or hospitals that are in the



network of suppliers recognised by your selected medical scheme and plan. This may include private hospitals, where you are likely to be attended to more quickly than at a public hospital.

- Because the government wants its citizens to have private medical aid, they give tax refunds based on how much you pay for your medical aid.

Question 4:

Do I have a choice about joining a medical scheme?

South Deep and organised labour reached agreement in 2018 that medical aid would be compulsory for all employees. Everyone therefore needs to join one of the approved medical schemes.

Question 5:

How will this affect my salary?

When you choose the scheme, you will need to think about what you can afford and how many members of your family (dependents) you want to include as dependent members on the scheme. Gold Fields will pay 60% up to a maximum of **R1 200** as a monthly membership subscription subsidy for each employee to belong to the scheme. The remaining 40% will be deducted from the employee's monthly salary as well as the cost for any additional dependents to belong to the

scheme should this exceed the **R1 200** cap mentioned above. The company will pay its portion of the monthly cost and also deduct the employee's portion of the monthly cost from their salary, before their salary is paid. The employee's pay-slip will show the employer and employee portions.

Question 6:

Which schemes have you chosen and why?

Different medical aid companies – called medical schemes – have different benefits and different costs. We have asked experts in employee benefits for advice on finding the four most appropriate options or range of medical benefits for different medical schemes, and the most affordable plan within each scheme based on cost and range of benefits.

Employees can choose from the following schemes and plans:

| Scheme (The company offering the medical aid) | Plan (The option available for you at the medical aid scheme) |
|--|--|
| Bonitas | BonCap |
| Discovery Health | Keycare Plus |
| Sisonke | Pride |
| Umvuzo | Ultra Affordable |
| | Ultra Affordable Value |

Question 7:

How much will this cost me?

This depends on the scheme you select as well as the number of dependents you want to include. The table below shows some examples of the costs in different scenarios:

| Scheme | Option | Principal Member | Adult | Child |
|-------------------------|--|------------------|--------|--------|
| Bonitas | BonCap (R0 - R8 980) | R1 212 | R1 212 | R571 |
| | (R8 981 - R14 590) | R1 434 | R1 434 | R659 |
| | (R14 591 - R19 930) | R2 311 | R2 311 | R874 |
| | (R19 930 and more) | R2 837 | R2 837 | R1 076 |
| Discovery Health | KeyCare Plus (R0 - R8 550) | R1 207 | R1 207 | R439 |
| | (R8 551 - R13 800) | R1 659 | R1 659 | R468 |
| | (R13 801 and more) | R2 450 | R2 450 | R656 |
| Sisonke | Pride (R0 - R17 660) | R1 204 | R1 204 | R664 |
| | (R17 661 - R22 021) | R2 392 | R2 392 | R731 |
| | (R22 021 and more) | R3 043 | R3 043 | R747 |
| Umvuzo | Ultra Affordable income below R6 250 | R1 019 | R1 019 | R695 |
| | Ultra Affordable income above R6 250 | R1 500 | R1 500 | R842 |
| | Ultra Affordable Value income below R6 250 | R939 | R939 | R641 |
| | Ultra Affordable Value income above R6 250 | R1 381 | R1 381 | R775 |



IT IS IMPORTANT TO UNDERSTAND THE COSTS AND THE BENEFITS AND HOW THEY MATCH YOUR NEEDS, BEFORE MAKING A DECISION.

Question 8:

What happens if I don't select a scheme?

Employees are encouraged to join one of the three medical aid schemes before mid-December 2020 so that their membership and cover starts on 1 January 2021. Medical schemes annual cover starts in January each year and runs to end December each year. By delaying joining a medical scheme, the member loses the cover for each month that passes due to the delay. If you have not selected a scheme and signed up as a member by 28 February 2021, you will be made a member of the most cost-effective scheme i.e. the Umvuzo scheme that costs the least of the four. You will have to remain a member of this scheme and will not be able to make any changes to the scheme for a full year.

Question 9:

Is the company allowed to force me to be on a medical scheme?

The joining of a medical scheme follows the 2018 wage agreement concluded between South Deep mine and the unions. This therefore makes medical aid membership a compulsory condition of employment for uncovered employees in the Cat 4 – 8 employee sub-group. As the mine will no longer be providing primary health care services at the mine clinic, employees may choose which medical aid would suit them failing which, the mine will assign them to a medical aid which offers the lowest membership premium.

Question 10:

Can I include members of my family on my medical aid?

Yes, you can include your spouse and your minor children on the scheme, but the company's monthly subsidy will be capped at R1 200. In other words, you would need to pay the difference if the membership fees for you and your family members are above R1 200 per.

Question 11:

Can I still use the mine clinic?

The mine clinic will only be providing Occupational Health services to employees such as certificates of fitness, etc. If you happen to feel ill, you will need to consult a private doctor based on the list of identified and dedicated service providers as per the scheme you might choose to belong to.

Question 12:

Where can I go for medical services?

Each of the plan options have slightly different rules, and you will need to read the information to understand what are called the 'prescribed minimum benefits' (PMBs) that will apply to you, and see the network of service providers you will be able to use for your healthcare services.

Question 13:

What if I already belong to a private medical aid?

You may not belong to a different medical as the primary member but if you are a dependent member on your spouse or partner's medical aid, then this will be permitted. You will however need to submit a note from the medical scheme to confirm your membership status and also ensure that you remain a member of the scheme. If your membership with that scheme ends, your conditions of employment will require you to take up membership with one of the four mine authorised schemes.

Question 14:

If I am a foreign national can I still be on the medical aid? Can my dependents in my home country use the medical aid there?

Some of the medical schemes may include service providers in our neighbouring countries in their network and/or require you to pay the medical service provider directly and claim a reimbursement from the scheme. This is something you will need to ask the medical schemes during the scheduled roadshows running from 3 to 19 November 2020 at the mine.

Question 15:

If I am not happy with my choice of scheme or plan, will I be able to change it?

Once a year, every year, and generally during the last quarter of the year, you will have the chance to change to a different scheme given you keep to the timeframes required for cancellation of one, and sign up with another scheme approved by Gold Fields.

Question 16:

How can I find out more about the different schemes?

We will share information about each medical scheme that will help employees reach the best decision for them.

In addition, the medical schemes will be permitted to advertise their offerings to employees at South Deep according to the following schedule:

| Day | Date | Shaft | Time |
|-----------|-----------------|-------------------------|-------------|
| Thursday | 22 October 2020 | Twin Shaft | 12h00-17h00 |
| Friday | 23 October 2020 | Twin Shaft | 12h00-17h00 |
| Monday | 26 October 2020 | Twin Shaft/ South Shaft | 12h00-17h00 |
| Tuesday | 27 October 2020 | Twin Shaft/ South Shaft | 12h00-17h00 |
| Wednesday | 28 October 2020 | Twin Shaft/ South Shaft | 12h00-17h00 |

From 3 to 19 November 2020, the medical schemes will all be at a roadshow at South Deep where employees can get more information to make their choice and, if ready, sign up as members. An independent advisor will also be there to explain the different scheme options.

The schedule for the roadshow is as follows:

| Day | Date | Shaft | Time |
|-----------|------------------|-------------------------|--------------|
| Tuesday | 3 November 2020 | Twin Shaft | 13h00- 18h00 |
| Wednesday | 4 November 2020 | Twin Shaft | 13h00- 18h00 |
| Thursday | 5 November 2020 | Twin Shaft/ South Shaft | 13h00- 18h00 |
| Tuesday | 10 November 2020 | Twin Shaft | 13h00- 18h00 |
| Wednesday | 11 November 2020 | Twin Shaft | 13h00- 18h00 |
| Thursday | 12 November 2020 | Twin Shaft/ South Shaft | 13h00- 18h00 |
| Tuesday | 17 November 2020 | Twin Shaft | 13h00- 18h00 |
| Wednesday | 18 November 2020 | Twin Shaft | 13h00- 18h00 |
| Thursday | 19 November 2020 | Twin Shaft/ South Shaft | 13h00- 18h00 |

Question 17:

By when do I need to have joined the scheme?

The deadline for joining a scheme is 28 February 2021. The earlier you sign up, the better, so you can collect the forms during the roadshow in November 2020 or get these forms from the HR team after the roadshow. If you do not elect to join a scheme by 28 February 2021, you will be assigned to the lowest cost scheme.

Question 18:

Does organised labour support this?

Yes, organised labour were signatories to the agreement reached in 2018 that stated that all uncovered Cat 4-8 employees would need to join a private medical scheme by no later than 28 February 2021.

Question 1:**How does a medical scheme work?**

A medical scheme offers a range of benefits at a fixed monthly cost. These benefits include financial cover for different categories of medical expenses such as day-to-day medical services like GPs and dentists, for chronic and over-the-counter medication, and for hospitalization. Each medical scheme is required by law to offer **prescribed minimum benefits** (PMBs) which is a set of defined benefits to ensure that all medical scheme members have access to certain minimum health services, regardless of the plan option you have selected. These PMBs cover a wide range of over 250 conditions, such as various cancers, meningitis, cardiac treatment, and many others, including medical emergencies. Most medical schemes also have programmes for various illnesses, where they cover a specific amount of the cost for treatments for medical conditions like cancer, diabetes, and HIV. The scheme and plan you choose will have limits to how much the scheme will cover for different medical expenses each year. When you use a medical service, the scheme will pay some, or all of the cost of a medical service provider, up to the available limit, as long as the provider you have chosen is on what the scheme calls its 'network' of providers.

Each year, medical schemes decide how much they will pay different categories of service provider. This amount is then considered the 'medical scheme rate', which means that the costs of those doctors, dentists, surgeons and other specialists that charge medical scheme rates will be covered in full. If you willingly choose a service provider that charges more than the medical scheme rate, you as the member may be liable for the difference between what they charge and the medical scheme rate.

Question 2:**What is the difference between a medical scheme and a plan?**

The medical scheme is the company, the provider of the medical insurance, that you choose. Each scheme has options for the benefits they provide, that will be funded by the provider. These are called plans, and they differ in cost. We have selected the provider and the plans that offer the most affordable option for you.

Question 3:**Will I be covered from the day I join?**

Yes, medical cover under the scheme will commence on 1 January 2021. Medical schemes would usually require that

the member be on a waiting period, that is, they can't claim any expenses for a period of time, which could be a few months, or up to six months. Gold Fields has negotiated that no waiting period will apply to its employees. This means that your medical expenses will be covered from 1 January 2021.

Question 4:**Will the medical scheme cover all my medical expenses?**

Schemes will cover your medical expenses according to your benefits and what they call 'clinical criteria' (the way a specific condition is defined) and, as long as you access the medical services from the scheme's network of providers.

Question 5:**I have a chronic condition. Do I have to tell the medical scheme?**

Yes, it is important that you make the medical scheme aware of any chronic condition you have so that you can be registered for the specific treatment this will require. The scheme will let you know as soon as your chronic condition has been registered and they will let you know how you can get your treatment. Please remember that the mine clinic will no longer be issuing chronic medication after 1 March 2021.

Question 6:**How will payment be made to the scheme?**

Gold Fields as the employer will pay the full contribution to the scheme and have a deduction on your salary for the portion you are responsible for.

Question 7:**Can I use my medical aid for anyone in my family?**

No, you can only use your medical aid for the dependents you have registered on the scheme and are paying for as part of your monthly contribution.

Question 8:**How do I add or remove dependents?**

You will need to complete an addition of dependent application form to add dependents and a withdrawal notice to remove them. These forms must be submitted to the HR department in a timely manner to avoid any unnecessary delays.

Question 9:

Who qualifies as a dependent:

Only your intermediate family (spouse and minor children) and your parents if they are financially dependent on you, can be added as dependents. Each scheme will have specific rules on how they administer dependent members so you need to ensure that you ask these specific questions at the roadshow.

Question 10:

What is a 'day-to-day' benefit?

These are benefits for medical services such as GP and dentist visits. If you are admitted to hospital, you would make use of your hospital benefit, and not your day-to-day benefits.

Question 11:

What happens if I or one of my dependents have to go to hospital?

You must call the medical scheme and get authorisation for your procedure before you go to hospital. The scheme will provide an authorisation number that you will give to the hospital. If you have to go to hospital in an emergency, you would not have time to phone for authorisation, however the hospital admitting you will need your medical aid information so be sure this information is available to your family. Also, please ensure that you and your family are familiar with your chosen scheme's rules regarding emergency care to ensure that you avoid unnecessary complications and billing for emergency treatment.

Question 12:

Is there any law protecting members of a medical scheme?

The Council for Medical Schemes was established to ensure that members of medical schemes are treated fairly and that schemes operate according to the laws around the provision of medical insurance. You can report any concerns you have—that can't be resolved by your medical scheme—to the Council for Medical Schemes.

Question 13:

How will the medical scheme communicate with me?

The scheme you choose will communicate with you directly. When you complete your application form, you can choose to communicate with them by SMS, email or post.

Question 14:

How do the four chosen schemes differ?

We have evaluated a number of available schemes and have identified those schemes that offer the best value for money. It is recommended that you familiarise yourself with each scheme's services so that you can make an informed decision when choosing your preferred scheme. The marketing and roadshow sessions are intended for you to have an opportunity to access the required information to make such informed decisions.

Question 15:

If I die, will my dependents still be covered by the scheme?

Yes they will be covered but will be liable for the full contribution as the 60% subsidy by the mine will cease.

Each scheme will have specific rules on how they administer continuation of membership should the main member pass away, so you need to ensure that you ask these specific questions at the roadshow.

Question 16:

Do I have to pay my medical bills and claim these back from the medical scheme?

No, in general the medical scheme will pay the service provider directly as long as you access medical services in line with their prescribed providers and rules. If you do pay cash at any time, the medical scheme will refund you up to the limits that they have set in respect of benefit coverage.

Question 17:

How long will the scheme take to pay my claim?

The medical scheme will pay within 30 days after you have sent them the details of your claim (in the form of a receipt). You have to claim any cash amounts paid within four months of receiving the medical service.

Question 18:

How will I know if a payment has been made for a service I received?

The medical scheme will send you a detailed statement that will show what they have paid to a service provider, and, if applicable, what they have paid to you.

Question 1:**How do I know which medical scheme to choose?**

Each of the medical schemes we have selected as options for you, has similar offerings and it may be difficult to know which one will best suit your needs. It is important to ask questions such as the following, when talking to the representatives of the medical scheme. You can also ask these questions of the independent representative.

- How much can I afford to pay each month?
- Which schemes offer the rate that I can afford, once the company subsidised portion is taken into account?
- What type of medical service do I mostly expect to need in the coming year?
- Which hospitals are close to me, and are these hospitals part of the medical scheme network of service providers?
- What limitations are there to the benefits I believe I will need in the coming year?

Question 2:**Will the medical scheme need all my health records?**

No, but they will ask you to answer a few medical related questions to understand your risk profile.

Question 3:**Where do I get the application forms?**

A dedicated administration desk managed by our independent advisor and South Deep HR team members will be available to assist you with forms and submissions during the roadshow.

Question 4:**Will I need to do any health tests before I am allowed to join the scheme?**

No. You will not need to have any health tests.

Question 5:**How do I decide who to include as a dependent?**

Remember that you will need to cover the cost of the extra membership fee required for a dependent, as the company subsidy only covers 60% of your membership fee up to the maximum R1 200 per month. Only your intermediate family (spouse and minor children) and your parents if they financially dependent on you, may be included as dependents.

Question 6:**Can I add a new dependent during the year?**

Yes you may but they will be subject to underwriting – which means that they won't be able to make use of the medical scheme benefits for a period of time.

Question 7:**What information do I need to give the medical scheme once I have decided on a plan?**

You will need to have your supporting documents available, which means your ID document, that of your spouse if they are to be included as a dependent, and birth certificates of children who will be dependents. You will also need to provide your payslip.

Question 8:**Can someone tell me exactly how it will affect my salary I take home?**

A dedicated administration desk managed by our independent advisor and South Deep HR team members will be available to assist you with forms, queries and net pay estimates during the roadshow.

Question 9:**If I am ready with my choice, can I join now?**

You can join now but your membership will only be activated on 1 January 2021.

Question 1:**When is the day that I can sign up with the scheme I have chosen?**

South Deep will be hosting a roadshow during which the different schemes will be on-site between 3 and 19 November at specific times, to accommodate employees working different shifts. This will be their opportunity to talk to their prospective members, and help you complete and submit your application forms. You do still have time to sign up after the roadshow, as long as you have handed in your forms by the end of December 2020.

The roadshow schedule is as follows. Please plan to attend one of the sessions and let your supervisor know that you intend to do so:

| Day | Date | Shaft | Time |
|-----------|------------------|-------------------------|--------------|
| Tuesday | 3 November 2020 | Twin Shaft | 13h00- 18h00 |
| Wednesday | 4 November 2020 | Twin Shaft | 13h00- 18h00 |
| Thursday | 5 November 2020 | Twin Shaft/ South Shaft | 13h00- 18h00 |
| Tuesday | 10 November 2020 | Twin Shaft | 13h00- 18h00 |
| Wednesday | 11 November 2020 | Twin Shaft | 13h00- 18h00 |
| Thursday | 12 November 2020 | Twin Shaft/ South Shaft | 13h00- 18h00 |
| Tuesday | 17 November 2020 | Twin Shaft | 13h00- 18h00 |
| Wednesday | 18 November 2020 | Twin Shaft | 13h00- 18h00 |
| Thursday | 19 November 2020 | Twin Shaft/ South Shaft | 13h00- 18h00 |

We do, however, encourage you to sign up as early as possible, by completing and submitting your application form to the HR department.

Question 2:**Will my supervisor give me permission to attend the roadshow?**

The roadshow sessions have been scheduled to run over a three-week period to allow employees from different shift cycles to attend. We encourage employees to take advantage of engaging with the various medical aid schemes and administration desk to make informed decisions. Employees are further encouraged to optimise their time talking to the different schemes before or after shift as well. We have made supervisors aware that the roadshow is taking place and they must consider requests for some time to attend. Please be sure to tell them you are participating in the roadshow.

Question 3:**What if I haven't made my selection by then?**

You will have a chance to make your selection and sign up with a chosen medical aid scheme on the day, but to reiterate, employees are encouraged to join one of the four medical aid schemes before mid-December 2020 so that their membership and cover starts on 1 January 2021.

Medical aid schemes' annual cover starts in January each year and runs to the end of December each year. By delaying joining a medical scheme, the member loses the cover for each month that passes due to the delay. If you have not selected a scheme and signed up as a member by 28 February 2021, you will be made a member of the most cost-effective scheme. You will have to remain a member of this scheme and will not be able to make any changes to the scheme for a full year.



Question 4:

What information do I need to have with me when I sign up?

You will need to have your supporting documents available, which means your ID document, that of your spouse if they are to be included as a dependent, and birth certificates of children who will be dependents. You will also need to provide your payslip.

Question 5:

Can I sign up before or after the roadshow, or only at the roadshow?

The mine would prefer that employees take advantage of the various information sharing sessions running during the marketing and roadshow campaigns so that they make informed decisions when they select a scheme. However, joining forms for the various schemes will be available with

effect from 22 October 2020 and may be obtained from the HR department.

Question 6:

Do I need to tell the company that I have signed up, or will the scheme representative?

Yes, the mine needs to know when an employee joins a medical aid scheme authorised by South Deep to ensure that payroll deductions may be processed and paid over to the scheme. If you are a dependent member on your spouse or partner's medical aid, then you will need to submit a note from the medical scheme to confirm your membership status and also ensure that you remain a member of the scheme. If your membership with that scheme ends, your conditions of employment will require you to take up membership with one of the four mine-authorised schemes.