CompCare
Medical Scheme

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Corporate Profile 2027

Prioritising workforce health and well-being is a strategic investment in long-term growth.

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.

Administered by Universal®

End-to-end healthcare solutions tailored to the needs of your business.



Setting the Standard
48 Years of Trusted Healthcare Partnerships

For more than four decades, CompCare has been the partner South African employers rely on to protect their greatest asset – their people.

Backed by financial stability and compliance with the Council for Medical Scheme's industry standards, we give organisations the confidence of proven reliability with the agility of digital innovation.

But what truly sets us apart is our commitment to long-term partnerships that drive measurable impact: Healthier employees, stronger engagement, reduced absenteeism, and greater resilience. CompCare empowers businesses to thrive in a fast-changing world – by putting employee health and well-being at the centre of sustainable success.

Unmatched Healthcare Support for Your Business
Comprehensive Cover, Better Care

At CompCare, we deliver more than cover – we are deeply invested in enhancing employees' and members' experience and providing dedicated support.

Your organisation and employees can rely on proactive, digitised, end-to-end medical Scheme support that ensures every healthcare need is taken care of.

With inclusivity and accessibility at the core of everything we do, we offer a wide range of health and wellness solutions tailored to your company's unique workforce. By bridging the gap between premium care and cost-effective options, we empower businesses to provide quality healthcare that is both sustainable and impactful – all underpinned by international treatment protocols.

Empowering Your Business
to Thrive with CompCare

Experience
With more than 48 years of experience in the industry, our expertise has earned us the reputation of a trusted provider of innovative healthcare cover solutions and wellness benefits to our business clients.

Unparalleled service excellence
CompCare delivers unmatched value to corporate clients and their diverse workforces through dedicated Key Account Managers, personalised communication, and streamlined membership and claims management. With expertly curated products that stand apart in the open medical schemes market, we ensure fast and effective claims assessment, seamless contribution administration, and proactive relationship management – all designed to provide exceptional service every step of the way.

Strong ethics, sound governance
At CompCare, strong ethics and sound governance are fundamental principles that guide every aspect of our operation. We conduct business with honesty, integrity and fairness. At the same time, our Board of Trustees diligently ensures that the Scheme consistently prioritises the best interests of our members, maintaining the highest standards of service and accountability.

Healthcare solutions for all
CompCare provides an inclusive and holistic range of expertly curated products unparalleled in the medical schemes market, catering to the diverse needs of all employees. We bridge the gap between premium care and budget-friendly solutions, making quality healthcare both affordable and accessible.

Making quality healthcare affordable and accessible
CompCare's innovative solutions make quality healthcare affordable and accessible to blue collar employees across South Africa with cost effective offerings that broaden access to vital services.

Digital access
The Universal.one App for CompCare members is the digital gateway to a connected range of CompCare membership management, healthcare and wellness services. Available through the Apple App Store and Google Play Store, it places important information and support within easy reach.

CompCare proudly partners with Universal Healthcare, a leader in evidence-based healthcare administration, managed care, pharmaceutical benefit management and corporate wellness services that touch the lives of more than 10 million people in South Africa and beyond.

Experience, expertise and innovation
At CompCare, we're dedicated to corporate excellence, constantly refining processes and leading with innovation, thereby transforming personal healthcare with cutting-edge smart technology.

Our range of digital health and wellness solutions and AI-powered tools makes healthcare smarter, simpler, and more supportive – enhancing cover and adapting to every member's unique needs. The Universal.one App for CompCare members is the digital gateway to the Universal Health Store, which offers a complete portfolio of health and wellness solutions in your employees' pockets, 24/7.

Features include ease of navigation of each member's membership profile to access their digital membership card, submit and track claims, view available benefits, find the nearest provider, register chronic conditions, request pre-authorisations and download tax certificates – all with just a few taps.

In addition to the features mentioned above, CompCare members also have access to innovative products that make it easier to manage their health and wellness, stay informed and access support when they need it.

These include:

- Digital onboarding with next day cover
- Instant AI health checks
- Unlimited online nurse chats
- Virtual doctor's consultations
- Access to a range of wellness tools and resources through uWellness®
- Personalised health and wellness reminders through the Personal Health Assistant
- Access to personal medical health records
- Daily Journal - record and revisit information that may be useful across their health and well-being journey

12 Months
of Looking after Our Members

Behind every number is a member who needed help, care or simply someone to answer the phone.
What CompCare did... in just 12 months

"Hello, CompCare?"
We answered member calls 130,395

That's a lot of paperwork!
We processed 488,446 **claims**

No hanging around
95% of calls were answered in under 20 seconds

When hospital happened
We supported 13,303 **hospital admissions**

Something to smile about
We helped take care of 52,002 **teeth**

Hello, little ones!
We helped welcome 140 **new babies into the world**

Ouch! Arms and legs don't always behave
We supported R2.1 million
in claims for members who broke an arm or a leg

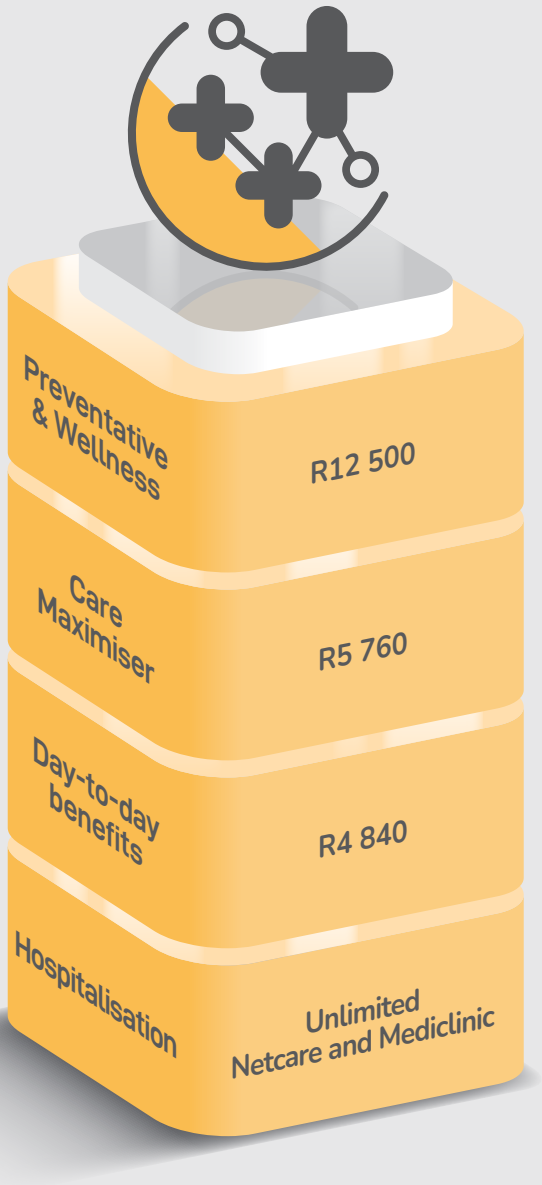
Clients
Some of the CompCare Medical Scheme Clients

BAYER
ITHUBA VALVES AND INDUSTRIAL SUPPLIES cc
KOMATSU
ACCESS WORLD
TWO RIVERS PLATINUM
bpbernstein
AQUATAN LINING SYSTEMS – THE TOTAL SOLUTION
LANSERIA INTERNATIONAL AIRPORT
STEEL PIPES WESTRAND

CompCare's Range of Options

Seeking healthcare solutions that truly align with your employees' lifestyles, needs, and budgets.

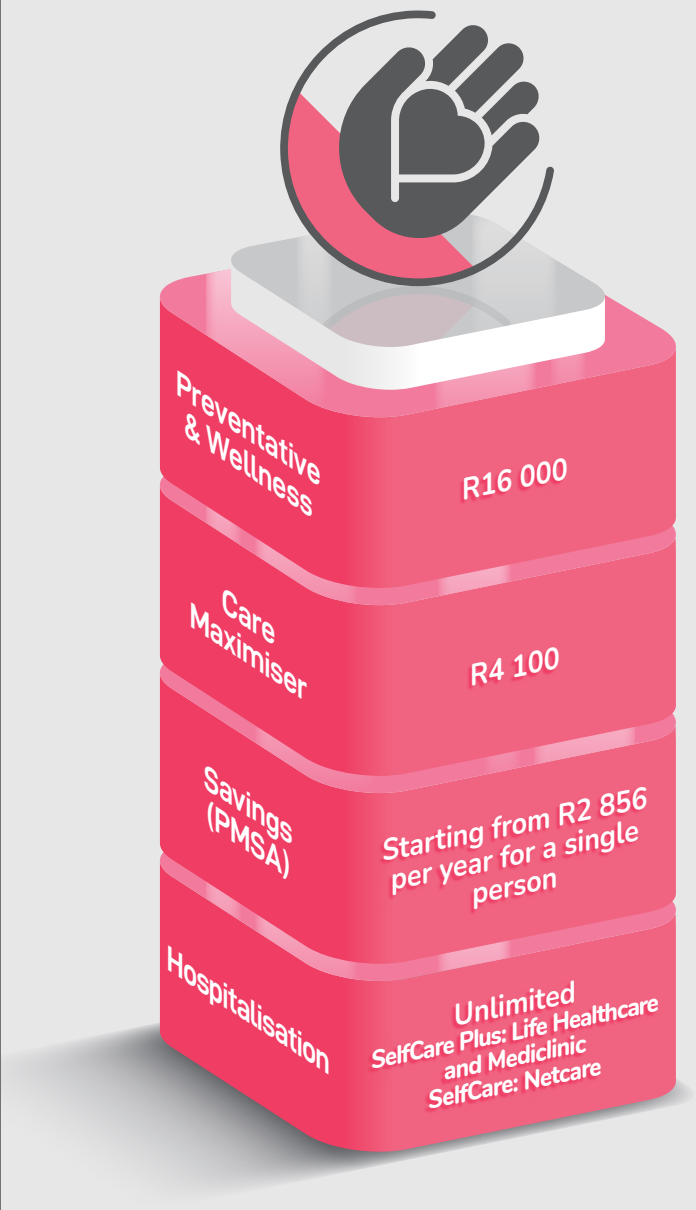
Explore our comprehensive range of benefit options designed to offer flexibility and value. Our efficiency-discounted products provide savings of up to 25% on contributions when members obtain chronic medication from Designated Pharmacy Groups and make use of Netcare and Mediclinic private hospitals for elective procedures.



DigiCare

For members under 30, DigiCare is a smart, affordable medical aid option designed to support a healthy start to their healthcare journey.

From R1 099 P/M.

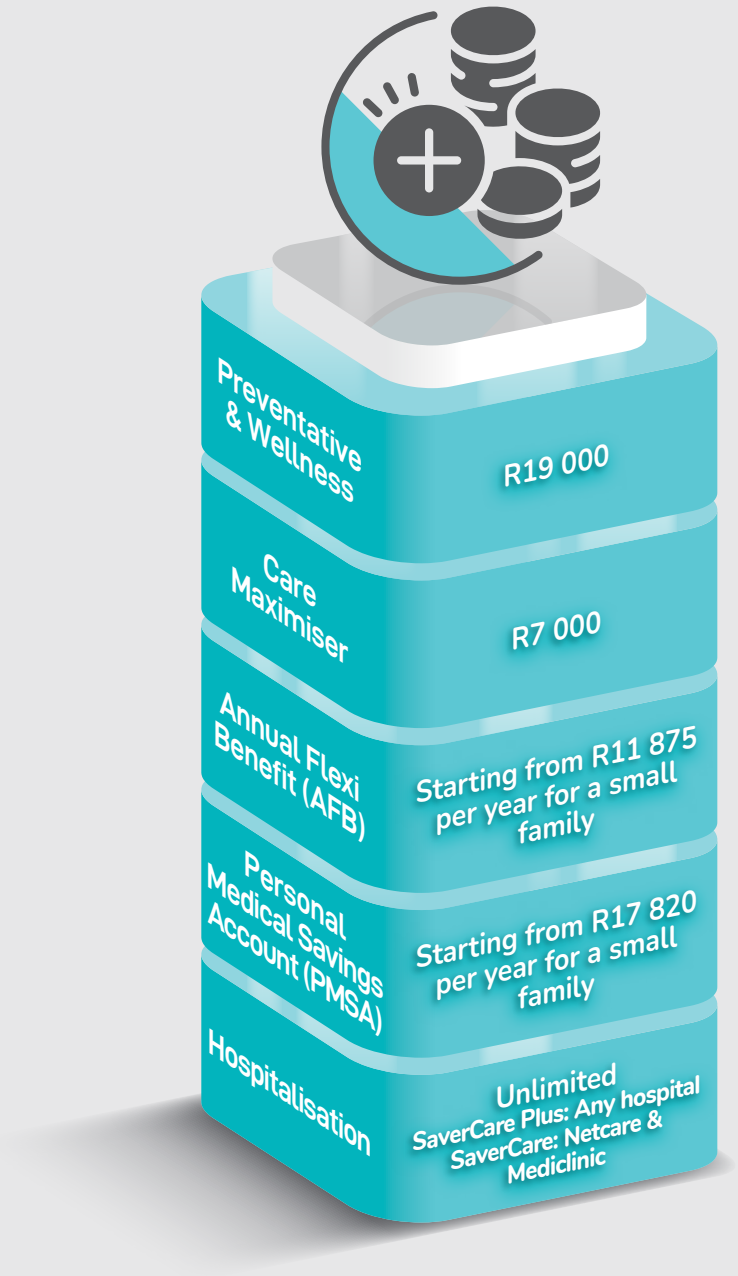


SelfCare

SelfCare Plus | SelfCare

Designed for tech-savvy members starting their careers, the SelfCare Plus range provides essential medical cover for an active lifestyle, with protection against unexpected medical expenses and unlimited hospital stays. SelfCare provides access to any Netcare hospital, while SelfCare Plus extends this access to any Life Healthcare or Mediclinic hospital.

From R2 387 P/M.



SaverCare

SaverCare Plus | SaverCare

Smart Cover That Goes Further

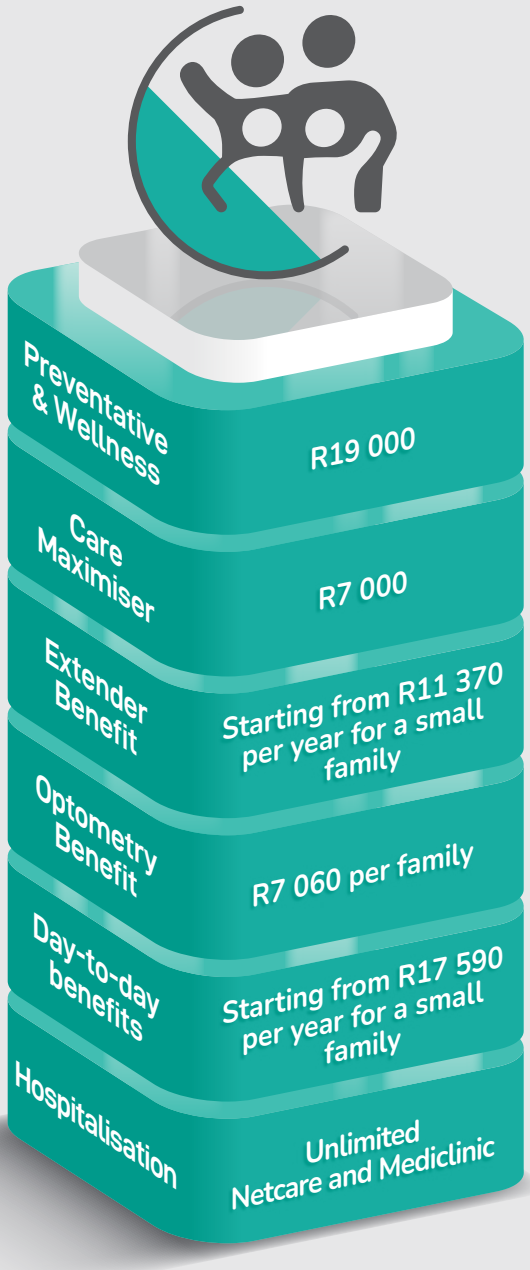
Ideal for young professionals, healthy individuals and small families, the SaverCare Plus range combines comprehensive private hospital cover with greater control over day-to-day healthcare spending.

The range includes a savings account, with additional day-to-day cover available once savings are depleted, helping members continue accessing care when they need it.

SaverCare provides hospital cover at any Netcare or Mediclinic hospital, while SaverCare Plus extends this cover to any private hospital.

From R4 067 P/M.

CompCare's Range of Options (continued)



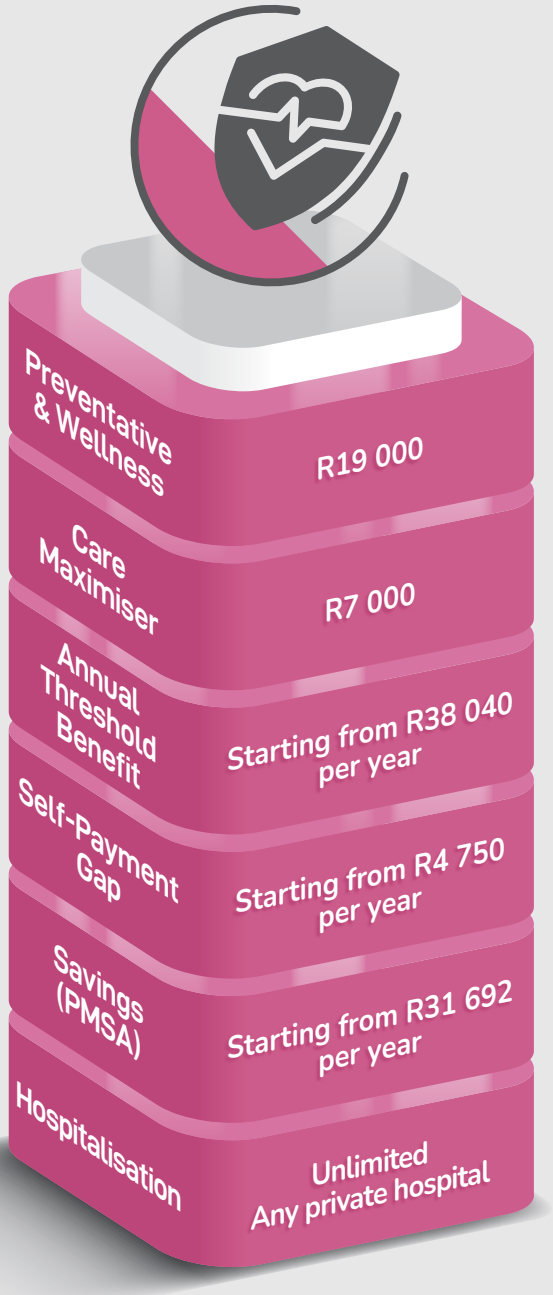
ExtraCare

More Cover, In and Out of Hospital

Ideal for members looking for broader healthcare protection, this option combines private hospital cover across the extensive Netcare and Mediclinic hospital networks with out-of-hospital services and shared day-to-day benefits.

Members also receive additional cover for radiology, pathology, dentistry and optometry.

From R7 727 P/M.

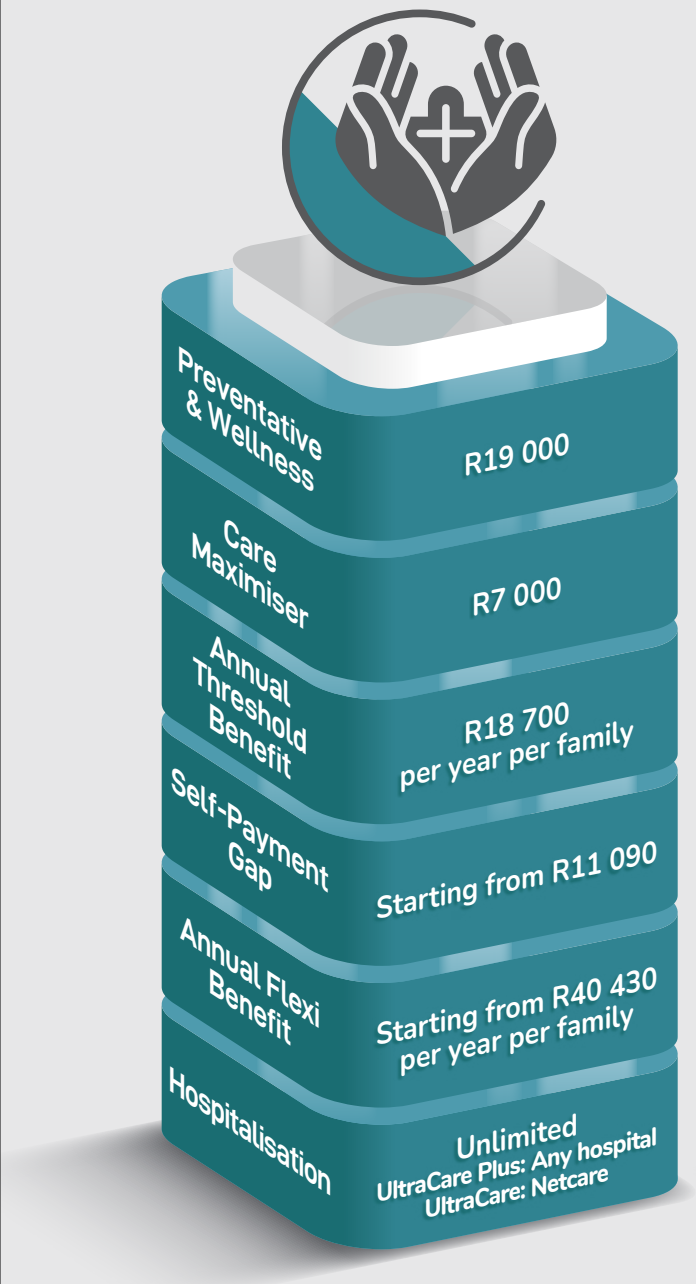


SuperCare Plus

Premium Cover for Complete Peace of Mind

Designed for individuals and established families seeking greater choice and more comprehensive cover, SuperCare Plus offers access to private hospitals, a substantial medical savings account and an Above Threshold Benefit (ATB) that extends day-to-day healthcare cover when it is needed most.

From R10 567 P/M.



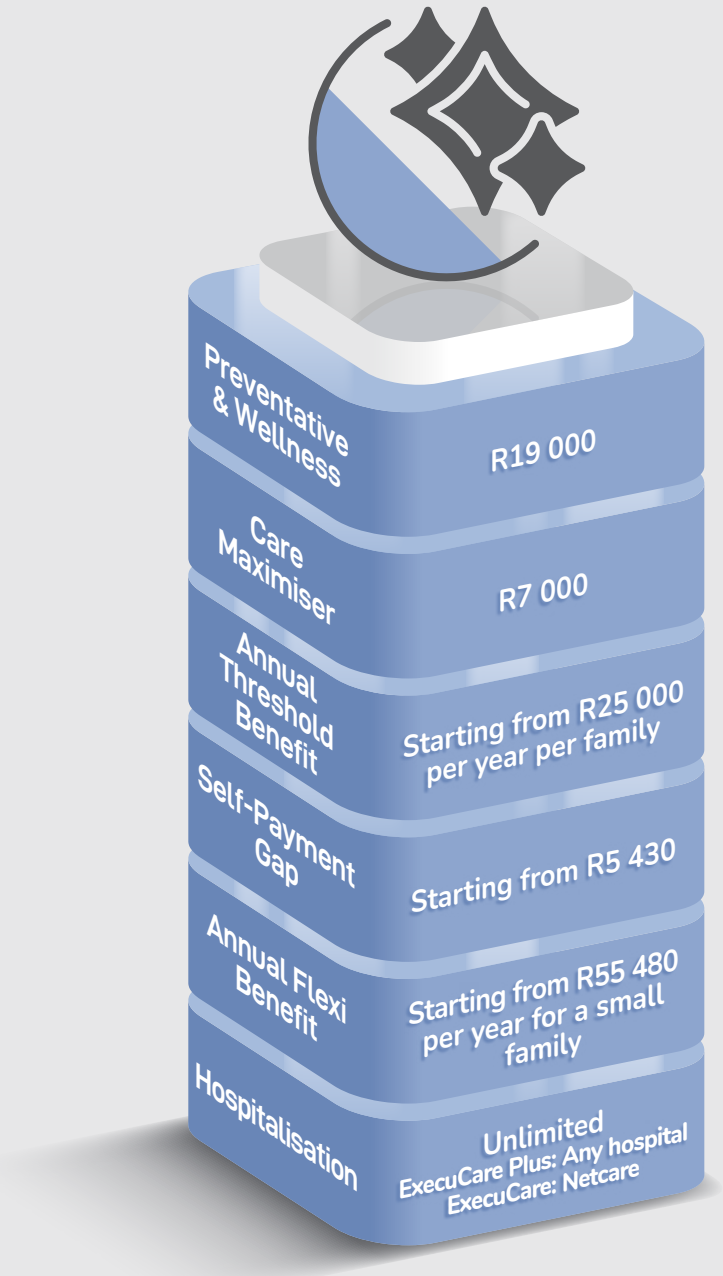
UltraCare

UltraCare Plus | UltraCare

Healthcare That Matches Members' Lifestyles

The UltraCare range offers comprehensive medical aid cover for members who value premium healthcare, greater choice and peace of mind. Benefits include unlimited hospital stays, extensive day-to-day cover and a substantial Above Threshold Benefit (ATB) for added protection.

From R9 906 P/M.



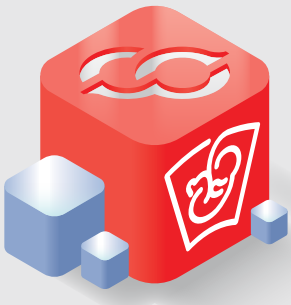
ExecuCare

ExecuCare Plus | ExecuCare

The ExecuCare Plus range represents CompCare's highest level of cover, combining unlimited private hospitalisation and private ward benefits with extensive day-to-day cover and a substantial Above Threshold Benefit (ATB) for added protection and peace of mind.

From R12 868 P/M.

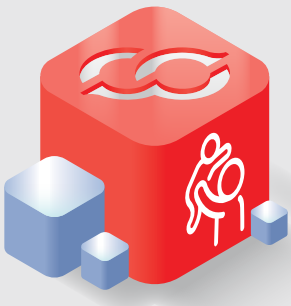
Prevention and Wellness
The Benefits Your Employees Deserve



Maternity

Childbirth benefits for a healthy start

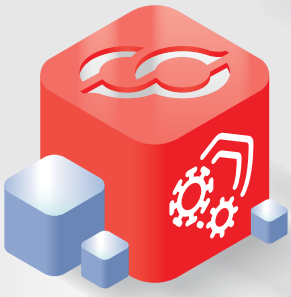
- Antenatal classes and visits.
- Maternity bag.
- Confinements including 2D ultrasound scans.
- Breast pump per pregnancy on options with a PMSA.
- One additional nutritional and fitness assessment per pregnancy.
- Cervical length scan: One test PB per pregnancy. From 12 weeks of pregnancy onwards.
- Fetal fibronectin test: One test PB per pregnancy. From 12 weeks of pregnancy onwards.
- Unlimited virtual nurse consults.
- Unlimited telephonic psychosocial counselling.
- Cover for hospitalisation and home births.



Child benefit

Looking after our little ones with tailored child benefits

- New-born hearing screening benefit.
- New-born congenital hypothyroidism test.
- Baby wellness visits.
- Childhood immunisations.
- School readiness assessments.
- Pre-school eye, hearing, and dental screening.
- One additional emergency room visit for children younger than 6 years.
- Three additional paediatric consultations.
- Unlimited GP consultations and basic dentistry for children younger than 6 years.
- Initial occupational therapy consultation.
- Kids' fitness assessment and exercise prescription programme.
- Kids' nutritional assessment and healthy eating programme.
- Hearing aids for children under 12.



Respiratory care

Protect your health and breathe easier with proactive respiratory care and year-round protection.

- Adult and chidhood pneumococcal vaccine.
- One RSVpref vaccination per pregnancy, administered between 32 and 36 weeks of pregnancy. Available to pregnant beneficiaries whose expected date of delivery falls within the RSV season. Subject to pre-authorisation, clinical guidelines and managed care protocols.
- Flu vaccine – One vaccination PB per annum.



Cancer prevention

Take control with screenings and support that empower you to face life with confidence.

- HPV (Cervical Cancer) vaccine.
- Pap smear screening.
- Mammogram.
- Prostate-specific antigen (PSA) blood test.
- Colorectal cancer screening.
- Unlimited virtual nurse consults via uHealthChat® on the Universal.one App. for any questions.
- Unlimited telephonic psychosocial counselling.
- We'll waive the co-payment for an elective hysterectomy if there's a family history – across three generations – of breast, uterine, or ovarian cancer.

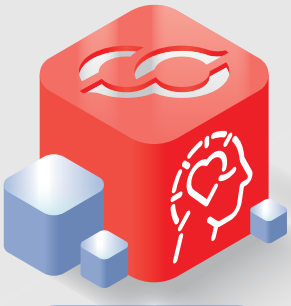
Support a healthier, more productive workforce with comprehensive wellness and preventative care benefits that encourage early intervention and proactive health management. From essential health checks and preventative screenings to personalised nutrition and fitness support, CompCare helps employees identify potential health risks early, make informed lifestyle choices and take greater control of their well-being.



Heart health

Give your heart the care it deserves with personalised plans and expert, ongoing guidance.

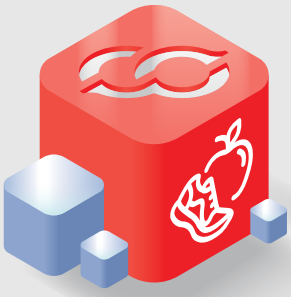
- An annual health check that includes a blood pressure and a cholesterol test.
- **Fitness & exercise:** Stay active with an annual assessment, custom plan, and expert support to keep your heart strong.
- **Nutrition:** Eat smart with a tailored plan, guided by annual assessments and check-ins for a healthy heart.
- Unlimited virtual nurse consults via uHealthChat® on the Universal.one App. for any questions.



Mental health

Compassionate care, counselling, and support to help you feel stronger, lighter, and more in control.

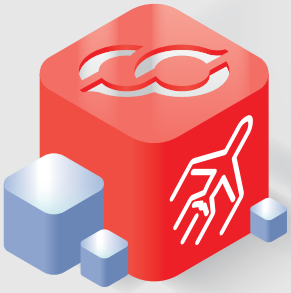
- Psychiatric and psychological treatment in and out of hospital.
- Alcoholism, drug dependence and narcotics treatment.
- R180 depression medication benefit on most benefit options.
- Psychosocial counselling with unlimited telephonic counselling including 3 face-to-face sessions.



Healthy weight

Optimise your Wellness with CompCare's Nutrition and Exercise Prescription Benefits

- **Fitness assessment and exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, virtual consultations, exercise prescription and regular monitoring.
- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, virtual consultations, healthy eating plan prescription, and regular monitoring.
- Unlimited virtual nurse consults via uHealthChat® on the Universal.one App. for any questions.
- An annual health check that includes a Body Mass Index (BMI) measurement.
- **Pregnancy Fitness Benefit** Get your fitness plan specifically designed to support you during pregnancy, including assessments and virtual or face-to-face consultations at a Universal Network biokineticist.
- **Kids' Active Benefit** For children aged 8-17, this benefit offers an initial assessment, personalised exercise plan and follow-up consultations at the Universal Network biokineticist's practice.



Value added benefits

Explore the world with peace of mind, knowing your health is protected every step of the way.

Travel health benefits

- Preventative malaria medication.
- Travel vaccinations such as Yellow Fever, Typhoid Fever, Hepatitis A, Rabies and Meningococcal disease.
- International Travel cover for emergency medical costs.

Care Maximiser

- GP wellness consultation: One visit PB per annum – excluding procedures.
- Acute medicines 100% of RP to a maximum of R450 PB per annum.
- Medicine benefit to help with concentration/studies, as prescribed by a GP. 100% of RP to a maximum of R500 PB per annum.
- Home test bundle.
- GP visits for children <6 years 100% of the CompCare Rate.
- Basic dentistry for children <6 years
- Children under <6 emergency room visit

Our Trustees



Herman Odendaal
(Chair)

Chartered Accountant | Experienced Medical Scheme Trustee

Herman Odendaal has been committed to CompCare's governance for over a decade. He has a particular affinity for financial oversight, regulatory compliance and risk management. Since his appointment to the CompCare Medical Scheme Board in 2014, Herman has been instrumental in shaping the Scheme's strategic direction. His leadership qualities were quickly recognised, leading to his appointment as chairman in 2016, a role in which he has continued to guide the Scheme with insight and integrity.

As a seasoned chartered accountant and the founder of a thriving accounting practice, Herman combines deep financial expertise with practical business acumen. His primary focus remains protecting the interests of Scheme members while ensuring the organisation's long-term financial stability and resilience.

Herman's leadership capabilities extend well beyond the healthcare sector. He has a proven track record in turning around the finances of educational institutions and strengthening governance frameworks within schools. His approach to leadership is grounded in principles of accountability, transparency, and a steadfast commitment to sustainable growth, making him a trusted steward in every role he undertakes.

Qualifications

- BCom Accounting (Hons), Rand Afrikaans University
- Passed the Chartered Accountants qualifying exams
- Completed articles at Deloitte & Touche
- Registered Chartered Accountant (CA) (SA) with the Public Accountants and Auditors Board



Dr Simangele Ruth Nkosi
(Vice-Chair)

Medical Doctor | Occupational Health and Clinical Governance expert

Dr Simangele Nkosi combines over 21 years of clinical practice with specialised occupational health and healthcare governance expertise. She holds a Diploma in Occupational Health and Medicine with distinction and is certified as an Independent Medical Examiner, reflecting her commitment to clinical excellence and professional rigour.

Dr Nkosi's academic credentials include advanced training from the Yale University School of Medicine, where she focused on primary healthcare and professional development. This prestigious qualification underpins her deep understanding of healthcare systems and patient-centred care. She has also completed numerous advanced courses in trauma life support, management and occupational health, strengthening her clinical and leadership capabilities.

As Trustee and Clinical Committee member at CompCare Medical Scheme, Dr Nkosi plays a vital role in governance, ensuring clinical policies and member care standards meet the highest benchmarks. She is highly focused on healthcare education and frequently acts as a spokesperson for the Scheme, communicating on a wide range of healthcare topics with clarity and authority. Additionally, her role as a clinical member of the Mpumalanga Mental Health Review Board highlights her commitment to mental health care and rehabilitation.

Dr Nkosi's blend of clinical expertise, governance experience and passion for healthcare education makes her a dedicated advocate for member well-being and a strategic asset to medical Scheme oversight.

Qualifications

- MBChB, MEDUNSA
- Advanced Health for Professional Development, Yale University School of Medicine – Primary Healthcare Focus
- Diploma in Occupational Health and Medicine (Cum Laude), University of Witwatersrand
- Various advanced courses in trauma life support, occupational health, and healthcare management



Pieter Mnisi

Education Professional | Governance and Community Advocate

Pieter Mnisi has built a distinguished career in education that has been marked by extensive involvement in school governance and community development initiatives. His dedication to fostering transparent, accountable leadership has positively impacted both educational institutions and the communities he serves.

As a Trustee of CompCare Medical Scheme, Pieter applies the same practical, community-centred approach to medical Scheme governance. His active participation on the Audit and Marketing Sub-Committees underscores his commitment to fiscal responsibility, regulatory compliance, and member-focused service. Pieter's thorough understanding of governance frameworks allows him to contribute effectively to risk oversight, financial stewardship and strategic marketing efforts aimed at enhancing member engagement and Scheme sustainability.

Known for his steady and thoughtful leadership style, Pieter ensures the Scheme remains responsive to member needs while upholding the highest standards of accountability and transparency. His ability to bridge community interests with governance responsibilities makes him a valued asset in medical Scheme oversight.

Qualifications

- Advanced Certificate in Education, University of South Africa (UNISA), 2005
- Programme in Technology Education, UNISA, 2004
- Primary Education Diploma, Vista University, 1997
- Primary Education Certificate, Vista University, 1995
- Primary Teacher Certificate, Mgwenya College, 1991
- Completed various additional courses in education



Richard van der Merwe

Corporate Executive | Medical Scheme Governance Expert

Richard Van der Merwe retired following a distinguished international career at Bayer, where he held senior leadership roles spanning finance, human resources and general management. His tenure at Bayer was marked by strategic leadership across multiple continents, overseeing complex operations and contributing to the company's sustained growth and governance excellence.

Post-retirement, Richard continues to leverage his extensive expertise by serving on the boards of several prominent organisations, including the Flower Foundation, where he is a management board member, and as chairman of both the Consolidated Benefit Provident Fund and the Consolidated Benefit Pension Fund. He has also held a leadership role at I&M Financial Services since 2020, where he continues to contribute to sound financial stewardship and governance practices.

Richard's deep involvement with medical aid governance is evident in his current service on the CompCare Medical Scheme Board of Trustees. As Chairman of the Finance, Risk and Investment Sub-Committee, he plays a key role in safeguarding the Scheme's financial health, overseeing risk management frameworks and guiding investment strategies. Additionally, his membership on the Audit Sub-Committee enables him to ensure thorough compliance and robust internal controls.

His broad experience with audit, compliance, and remuneration committees across diverse regulatory environments equips him to provide insightful, strategic oversight that enhances the Scheme's operational integrity and long-term sustainability. Richard's leadership fosters transparency, prudent financial management and a commitment to delivering value for Scheme members.

Qualifications

- Bachelor of Commerce (BCom), University of South Africa (UNISA)
- Bachelor of Commerce (Honours), UNISA
- Chartered Accountant (SA)
- The Allen Management Programme
- Diploma in Management Studies (DMS), International Financial Management

Our Trustees (continued)



Dr Alan Carlston

Medical Doctor | Clinical Governance Leader

Dr Alan Carlston has forged a respected career combining clinical expertise with healthcare governance leadership. As a qualified medical doctor specialising in physiology, Dr Carlston's practice spans private care and clinical management, focusing on travel, acute and general medicine. As a co-founder of HealthWorx, a well-regarded group of medical practices, he has consistently advocated for patient-centred care and clinical excellence.

Having served as Managing Practitioner and EXCO member at Randburg Medicross, Dr Carlston's clear leadership capabilities are underpinned by his experience in sound medical decision-making, as demonstrated during his time spent on the Medicross Peer Review Committee as well as Advisor and Representative on the Board of Health Executives for South African Druggists (SAD).

Since becoming a Trustee of the CompCare Medical Scheme, Dr Carlston has played a pivotal role in shaping the Scheme's clinical governance. As chairman of the Clinical Committee, he applies his frontline medical experience to ensure member health and clinical standards are rigorously upheld. His ability to bridge the gap between clinical practice and Scheme administration allows him to guide decisions that reflect both medical insight and sound governance principles.

Dr Carlston's leadership within the Scheme reinforces a commitment to quality healthcare delivery and responsible oversight, making him an essential voice in the strategic direction of clinical services and member care.

Qualifications

- Bachelor of Science (Physiology) WITS University
- Bachelor of Medicine, Bachelor of Surgery (MBChB) WITS University
- Bachelor of Science (Honours) in Physiology WITS University



Nico Landman

Consultant | Project and Operations Management Expert

Seasoned leader with over 35 years of extensive experience in consulting, project management and operational excellence in banking, healthcare, insurance, finance, and logistics. His career is distinguished by a proven ability to drive complex projects, lead multidisciplinary teams, and delivering sustainable value.

As a Trustee and active member of the Marketing Sub-Committee at CompCare Medical Scheme, Nico applies his unique expertise in strategy management, healthcare innovation and psychology to enhance compliance frameworks and advance strategic initiatives. His comprehensive skill set supports effective governance and drives sustainable value for Scheme members.

Nico's leadership style is characterised by strategic focus, operational excellence, and a commitment to transparency and accountability. He is adept at aligning business goals with regulatory requirements and ensuring the Scheme's operations consistently meet the highest standards.

Education

He holds numerous qualifications, diplomas and certificates in Neuroscience, Addiction Psychology, Digital Transformation, Strategy Implementation, Information Technology, Marketing, and Public Relations. He is a qualified Crisis Management Operative and a Certified Six Sigma Black Belt Project Management Practitioner.



Josua Joubert

CEO and Principal Officer of CompCare

Josua Joubert brings three decades of senior management experience and more than fifteen years' sector-specific expertise to South African healthcare.

As CEO and Principal Officer of CompCare, he directs strategy, oversees financial stewardship, and ensures regulatory compliance while promoting sustained growth through organic expansion and strategic mergers, notably leading the integration of Selfmed Medical Scheme in 2019.

Beyond CompCare, Josua also served as a director on the Board of Healthcare Funders (BHF), where he served as Deputy Chairperson from 2022 to 2024. His influence extends throughout the healthcare policy environment as a respected communicator and strategic contributor.

Josua's career background includes nine years as General Manager at Universal Healthcare and three years as a director at Resolution Health, developing expertise in business development, operations, strategy, and stakeholder relations.

Key achievements include expanding Universal Healthcare's broker network from 47 to over 800 brokers, securing CompCare's IEASA panel approval, and receiving the CEO Challenge Top Achievers Award at Resolution Distribution.

His leadership approach emphasises collaboration, accountability, and continuous improvement, with a particular focus on guiding multidisciplinary teams, coaching emerging leaders, and empowering executive teams.

Josua has a deep understanding of South Africa's healthcare financing landscape and regulatory frameworks, and offers extensive expertise across a wide range of disciplines, including business administration, financial management, corporate governance, strategic planning, brand management, and organisational efficiency reviews.

An independent thinker and innovative strategist, Josua continues to navigate complex business environments with sound judgement, analytical insight, and a strong focus on sustainable, people-centred growth.

Qualifications

- Master in Business Administration (Heriot-Watt University in Scotland 2023)
- Postgraduate Diploma in Business Administration (Heriot-Watt University in Scotland 2017)
- Postgraduate Certificate in Business Administration (Heriot-Watt University in Scotland 2010)
- Management Development Programme Diploma (UNISA 2005)

For over four decades, CompCare has stood as a trusted healthcare partner – combining financial strength, regulatory compliance, and digital innovation with a people-first approach. Our comprehensive range of benefits is designed not only to safeguard the well-being of employees, but to strengthen business resilience and performance.

With CompCare, you're investing in more than a medical Scheme – you're securing a partner committed to driving healthier employees, stronger engagement, and long-term organisational success.

Contact us today

0861 222 777
Direct.Sales@universal.co.za | www.compcare.co.za

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