

The Built Environment Professional Associations' Medical Scheme

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Administered by:
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CONTRACT

GROUP NO

PRACTICE NO

OUR REF

DATE
6/11/09

Dear Bepmeds Member,

Further to our letters of 2 and 23 October, I regret to advise that the Council for Medical Schemes ('CMS') has not as yet approved the amalgamation of Bepmeds and Profmed medical schemes. As a result, it will be impossible to meet the time-table which was previously advised to you.

The Board of Trustees of Bepmeds has therefore submitted revised contribution rates and benefit limits for 2010 to the CMS for approval. As soon as this approval is received, the revised rates and benefits will be communicated to you.

This delay, whilst unfortunate, does not present any problems, as Bepmeds is stronger than ever financially with reserves having increased to over 11% as at end October 2009.

In our next communication you will therefore be sent the following documents:

1. A summary of the Bepmeds rates and benefits for 2010
2. An Option Selection Form.

Should you wish to change your benefit option, please choose your new Bepmeds option for 2010 on the Option Selection Form and return it to the Scheme's administrators. If you make no selection, you will continue to be a member of your current Bepmeds option.

When the Scheme receives further advice from Profmed and the CMS regarding the proposed merger, this will be communicated to you. Until further notice, Bepmeds will continue as before and operate as normal. As advised previously, the Scheme continues to be financially stable (the reserves have increased substantially this year), well managed and efficiently administered, so there is no need to take any hasty action.

Yours sincerely

ROELOF VAN TONDER
Chairman
On behalf of the Board of Trustees

10 November 2009