

PROXY

If you cannot attend the **2022 Annual General Meeting (AGM)** of PULA MEDICAL AID FUND to be held at **09:00hrs on Friday 02nd December 2022** **Virtually via ZOOM** and physically at **AVANI GABORONE RESORT & CASINO** in Gaborone, and at **PHUDZI RESORT** in Letlhakane, and you are entitled to vote at the Annual General Meeting, you may appoint a proxy to vote on your behalf. This proxy only applies to the Annual General Meeting, and any adjournment of that meeting.

A. YOUR DETAILS

FULL NAMES	
MEMBERSHIP NO.	
POSTAL ADDRESS	
EMAIL	

B. WHO DO YOU WANT TO APPOINT AS YOUR PROXY

I appoint as my proxy (tick one box only):

☐

The following person

If you want to appoint someone else, give their details. If you do not provide a name, you will be taken to have appointed the Chairman as your proxy.

FULL NAMES	
MEMBERSHIP NO.	
POSTAL ADDRESS	
EMAIL	

☐

Chairman of the Annual General Meeting

If you appoint the Chairman as your proxy, and direct the Chairman on how to vote, the Chairman must call a poll on that vote and must vote the way you direct.

to act for me at the General Meeting which will be held, in addition to considering the ordinary business, for the purpose of considering and if deemed fit, passing with or without modification, the resolutions to be proposed under the special business vote thereat and at each adjournment thereof, and to vote for or against the resolutions and/or abstain from voting in accordance with the following instruction:

ORDINARY RESOLUTIONS	FOR	AGAINST	ABSTAIN
ORDINARY RESOLUTION 1: (Approval of the Minutes of the Pulamed Annual General Meeting held on 03 rd December 2021)			
ORDINARY RESOLUTION 2: (Approval of the Audited Annual Financial Statements for the year ended 30 th June 2022 together with the auditor's reports thereon be adopted)			
ORDINARY RESOLUTION 3: (Ratification of the remuneration paid to Trustees of the Fund for the year ended 30 th June 2022)			
ORDINARY RESOLUTION 4: (Approval of the External Auditor's fees for the year ended 30 th June 2022)			
ORDINARY RESOLUTION 5: (Appointment of Deloitte & Touche as the Fund's External Auditors for the ensuing year)			
SPECIAL RESOLUTIONS			
SPECIAL RESOLUTION 1: (Approval of proposed amendments to the Fund's Rules)			

DATE: _____

SIGNATURE: _____

* A proxy nomination shall only be given to a member of the Fund.

The instrument appointing such a proxy, if not completed online, must be scanned and emailed to secretary@pulamed.co.bw or deposited at the office of the Administrator of the Fund, not later than 24hrs (Thursday 01st December 2022 at 0900hrs) before the time for holding the Annual General Meeting, at: AFA House, Plot 22, Khama Crescent, Gaborone.

NOTES

1. A Member* must insert the names of a proxy of their choice in the space provided, with or without deleting "Chairperson of the AGM". The person so appointed as a proxy must be a member of the Fund in good standing.
2. A Member's instructions to the proxy must be indicated by the insertion of a tick in the appropriate space provided. Failure to comply herewith will be deemed to authorise the proxy to vote at the AGM as they may deem fit in respect of the Member's vote exercisable thereat. However, where the proxy is the Chairperson, failure to comply will be deemed to authorise the proxy to vote in favour of the Resolution.
3. The instrument appointing such a proxy, if not completed online, must be scanned and emailed to secretary@pulamed.co.bw or deposited at the office of the Administrator of the Fund, not later than 24hrs (Thursday 01st December 2022 at 0900hrs) before the time for holding the Annual General Meeting, at:

**AFA House
Plot 22
Khama Crescent
Gaborone**

4. The completion and lodging of this proxy form will not preclude the relevant Member from attending the AGM and speaking and voting in person thereat to the exclusion of any proxy appointed in terms hereof should such Member wish to do so.
5. The Corporate Secretary may reject or accept any form of proxy not completed and/or received other than in accordance with these notes provided that she is satisfied as to the manner in which the Member concerned wishes to vote.
6. An instrument of proxy shall be valid for the AGM as well as for any adjournment thereof, unless the contrary is stated thereon.

* Member shall bear the same meaning as that given in the Fund Rules (Rule 6.25) to mean a Principal Member.

click here to submit

SUBMIT



The instrument appointing such a proxy, if not completed online, must be scanned and emailed to secretary@pulamed.co.bw or deposited at the office of the Administrator of the Fund, not later than 24hrs (Thursday 01st December 2022 at 0900hrs) before the time for holding the Annual General Meeting, at: AFA House, Plot 22, Khama Crescent, Gaborone.

REQUESTED RESOLUTIONS FOR THE 2022 ANNUAL GENERAL MEETING

1. APPROVAL OF THE MINUTES OF THE PULAMED ANNUAL GENERAL MEETING HELD ON 03RD DECEMBER 2021 (ORDINARY RESOLUTION NO.1)

The Minutes of the Fund's 2021 Annual General Meeting (AGM) were duly circulated to members of the Fund. Only members that were present at the previous AGM may approve the minutes.

REQUESTED RESOLUTION

The Annual General Meeting hereby **APPROVES** the minutes of the Fund's Annual General Meeting held on 3rd December 2021 as a true reflection of proceedings held on that day.

2. APPROVAL OF THE AUDITED ANNUAL FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH JUNE 2022 TOGETHER WITH THE EXTERNAL AUDITOR'S REPORT THEREON BE ADOPTED (ORDINARY RESOLUTION NO.2)

The Fund's Audited Annual Financial Statements for the year ended 30th June 2022 together with the External Auditor's report are presented for adoption.

REQUESTED RESOLUTION

The Annual General Meeting hereby **ADOPTS** the Financial Statements for the year ended 30th June 2022 together with the External Auditor's report.

3. TRUSTEES' FEES (ORDINARY RESOLUTION NO.3)

The fees payable to Trustees as approved at the 2020 Annual General Meeting are as follows:

Chairman	BWP 15 000.00 (taxable) per meeting
Other Trustees	BWP 7 500.00 (taxable) per meeting
Annual Retainer (All Trustees)	BWP 50 000.00 (taxable) per annum

The fees paid to Trustees for the FY2021/2022 amount to **BWP 1,752,500.00** and a breakdown appears in the Annual Report under the Governance Report.

REQUESTED RESOLUTION

It is **RESOLVED** that the Annual General Meeting hereby ratifies the fees paid to Trustees for the FY 2021/2022.

4. REMUNERATION OF EXTERNAL AUDITORS (ORDINARY RESOLUTION NO. 4)

During the period under review, the Fund's external auditors, Deloitte & Touche were paid BWP 474,880.00 for the FY 2021/2022 audit.

REQUESTED RESOLUTION

It is hereby **RESOLVED** that fees paid to the Fund's external auditors amounting to **BWP 474,880.00** (VAT inclusive) for the FY 2021/2022 external audit are hereby ratified.

5. APPOINTMENT OF EXTERNAL AUDITORS (ORDINARY RESOLUTION NO.5)

In terms of the Fund Rules, an external auditor shall be appointed, subject to the approval of the members, at each Annual General Meeting, to hold office from the conclusion of that Annual General Meeting, until the conclusion of the next Annual General Meeting. The Board of Trustees recommends the appointment of Deloitte & Touche as the Fund's external auditors for a period of two (2) years subject to annual appointment by the AGM in terms of the Rules of the Fund.

REQUESTED RESOLUTION

It is **RESOLVED** that Deloitte & Touche be and are hereby re-appointed as external auditors of the Fund from conclusion of this AGM until conclusion of the 2023 AGM at a fee to be negotiated and agreed upon.

1. APPROVAL OF PROPOSED AMENDMENTS TO THE FUND'S RULES (SPECIAL RESOLUTION NO.1)

The following changes are proposed to the Fund Rules:

PROPOSED AMENDMENT / PROPOSED NEW RULE	PROPOSED RULE WORDING	REASON FOR PROPOSED CHANGE
GENERAL PROPOSED CHANGES		
The Fund proposes that the member contribution tables (Annexure A) be removed from being an Annexure of the Rules. The contribution tables will be provided to members as a separate brochure.	Everywhere where there is reference to Annexure A will be replaced with the words "contribution tables".	This is in line with best practice and to avoid the competition having all our trade secrets in one easily accessible document. This will also allow for contributions review to happen easier with the Regulatory authorities without then incurring the cost of changing and printing the entire Rule Book.
PROPOSED DEFINITIONS		
NEW DEFINITION FOR 6.31 PRE-EXISTING CONDITION	Delete the current definition and replace it with the following: A medical illness or injury that one may have before they enrol on a new medical aid may be considered a pre-existing condition and typically one would have received treatment or diagnosis before enrolling in a medical aid.	The change is meant to avoid ambiguity.
NEW DEFINITION 6.44- ANTI-SELECTION	6.44 Shall mean a tendency by a person to take out medical aid cover/contract/option or request a waiver based on personal circumstances because they are aware or believe that their health risk is higher than what the Fund has allowed for in the calculation of its premium amount.	To inform members as to how their intentions and requests will be addressed in view of the anti-selection conditions (such as change of benefit option, waivers etc.)
Rule 6.9.5.2 Child of a member - "shall mean a member's child. Step child, child under legal guardianship or legally adopted child, who is under the age of 21 years , who is unmarried and not in receipt of a regular monthly income exceeding the amount in Annexure "A" "	Rule 6.9.5.2 Child of a member - "shall mean a member's child. Step child, child under legal guardianship or legally adopted child ,who is under the age of 21 years , who is unmarried and not in receipt of a regular monthly income exceeding the amount in Annexure "A" " The member shall submit proof of parenthood or legal guardianship.	From time-to-time members query why the Administrators demand documents proving the dependant's association with the principal member. This is therefore to make it a requirement under the Rules to submit the specified documents so that it is clear and unambiguous.
NEW DEFINITION AFTER 6.8 CHRONIC DISEASE	Chronic Disease shall mean any ailment, illness, or condition which in the opinion of the medical adviser appointed by the Fund, would last three (3) months or more and requires ongoing medical attention.	Chronic Diseases have no definitions in the current Rules and there is a challenge with respect to what chronic diseases are as members always have their own varying definitions. It is therefore, important to have a definition in the Rules.

NEW DEFINITION- 6.37	Definition of Reinstatement: shall mean re-activation of a terminated membership within three (3) months from date of termination. The member shall be eligible for medical cover subject to Fund Rules.	There are new Rules proposed to govern the process of reinstatements and therefore, there is need to have a definition of reinstatement.
Amendment immediately after 6.35.3 to include a new sentence	... as may be published by Members or as may be published on the Pulamed website from time to time.	To inform members that the whole publication cannot be included in the Rule Book but may be availed upon request/ during recon. There will be an indication on the Fund's website where these tariffs are published and also state that the tariffs are not exhaustive.
PROPOSED RULES – NEW AND AMENDMENTS		
New Rule 8.2.2.3	A child under the age of majority who is represented by a legal guardian or foster parent, who shall pay contributions on behalf of the child and represent the child at an Annual General Meeting of the members.	New Rule to include children under the age of majority under the definition of "Individual Member". The Fund has had cases where there was need for a minor to be provided for as a principal member. This is new Rule 8.2.2.3 is included to provide for such instances.
Rule 8.4 Late Joiner Penalty ; Any applicant who is (50) years of age or older who was not a member of one or more medical schemes at the time of joining the Fund will incur a penalty by way of additional contributions as follows; 1-4 years - *1.25; 5-14 yrs-* 1.5 ; 15-24yrs- *1.75 ; 25yrs -*2.	Rule 8.4 Late Joiner Penalty; Any applicant who is (50) years of age or older who was not a member of one or more medical schemes at the time of joining the Fund will incur a penalty by way of additional contributions as follows; 0-4 years - *1.25; 5-14 yrs-* 1.5 ; 15-24yrs - *1.75 ; 25yrs -*2.	The 0 is to remove ambiguity in that the Rule left a gap for people 50 years +1 day and seemed to imply that the contributions would start when one is 51 years.
Rule 9.1 Subject to the terms and conditions applicable to the admission of other members, the Board of Trustees may admit to membership of the Fund, without a waiting period, entrance fee or imposition of new restrictions on account of the state of his health or the health of any of his dependants, who has been a member or a dependant of a member of any medical aid scheme for a continuous period of at least one (1) year and who applies to become a member within three (3) months after the date on which he ceased to be a member or a dependant of a member of such a scheme, provided that the member or	Rule 9.1 Subject to the terms and conditions applicable to the admission of other members, the Board of Trustees may admit to membership of the Fund, without a waiting period, entrance fee or imposition of new restrictions on account of the state of his health or the health of any of his dependants, any person domiciled and resident in Botswana who has been a member or a dependant of a member of any medical aid scheme for a continuous period of at least one (1) year and who applies to become a member within three (3) months after the date on which he ceased to be a member or a dependant of a member	This change allows for the Fund to curb the abuse that it has identified from members who are no longer resident nor domiciled in Botswana (and are not away for limited periods) who use the Funds rich benefits in territories where medical aid costs are twice as much as those in Botswana.
dependant is not hospitalised at the time of application. In the event that the member or dependant is hospitalised at the time of the application, Rule 9.3 and 9.4below shall apply.	of such a scheme, provided that the member or dependant is not hospitalised at the time of application. In the event that the member or dependant is hospitalised at the time of the application, Rule 9.3 and 9.4below shall apply.	

<p>Rule 9.2 At the admission date or the date of employment, if later, an employee shall complete and submit to the Fund, the applications forms required by the Fund; provided that no person under the age of 16 years shall be admitted to membership without the consent of his parent or guardian. Every applicant shall, on submission of the application for membership in respect of himself and his dependants, furnish satisfactory evidence of age, employment details, including evidence of monthly salary or wage, together with such other information as the Board of Trustees may require from time to time.</p>	<p>At the admission date or the date of employment, if later, an employee shall complete and submit to the Fund, the applications forms required by the Fund; provided that no person under the age of 18 years shall be admitted to membership without the consent of his parent or guardian. Every applicant shall, on submission of the application for membership in respect of himself and his dependants, furnish satisfactory evidence of age, employment details, including evidence of monthly salary or wage, together with such other information as the Board of Trustees may require from time to time.</p>	<p>To replace 16 years with 18 years to align the provision with age of majority in Botswana.</p> <p>*** a further proposal is to replace 16 years with 18 years wherever it appears in the Rules for consistency with the Age of Majority</p>
<p>Rule 9.3 Subject to Rule 9.1, no employee or individual shall become a member, and no person shall be recognised as a dependant for the purposes of these Rules, unless he has provided proof of good health in respect of himself and his dependants to the satisfaction of the Board of Trustees; provided that the Board of Trustees may, in any particular case, require a medical examination, the cost of which will be paid by the Fund.</p>	<p>9.3 Subject to Rule 9.1, no employee or individual shall become a member, and no person shall be recognised as a dependant for the purposes of these Rules, unless he has provided proof that he is domiciled and resident in Botswana. Furthermore, no employee or individual shall become a member nor be recognised as a dependant under these Rules unless he has provided proof of good health in respect of himself and his dependants to the satisfaction of the Board of Trustees; provided that the Board of Trustees may, in any particular case, require a medical examination, the cost of which will be paid by the Fund.</p>	<p>This change allows for the Fund to curb the abuse that it has identified from members who are no longer resident nor domiciled in Botswana (and are not away for limited periods) who use the Funds rich benefits in territories where medical aid costs are twice as much as those in Botswana.</p>
<p>Rule 9.5 After consideration of the information referred to in Rule 9.3, the Board of Trustees may, subject to the provision of Rule 9.1, limit or exclude benefits in respect of a particular disease, disorder or disability which existed at the time of admission as a member. No such limitation or exclusion in respect of congenital on a child born into the Fund. Any such exclusion shall be listed on the member's membership card.</p>	<p>9.5 After consideration of the information referred to in Rule 9.3, the Board of Trustees may, subject to the provision of Rule 9.1, limit or exclude benefits in respect of a particular disease, disorder or disability which existed at the time of admission as a member. No such limitation or exclusion in respect of congenital ailments or conditions shall be imposed on a child born into the Fund. Any such exclusion shall be listed on the member's membership card. Furthermore, where a member is found to no longer be domiciled and resident in Botswana, and without prior notice of absence to the Fund, but still claims under the Fund from a place other than Botswana, the Board of Trustees may withhold such member's benefits, suspend or terminate his membership.</p>	<p>This change allows for the Fund to curb the abuse that it has identified from members who are no longer resident nor domiciled in Botswana (and are not away for limited periods) who use the Funds rich benefits in territories where medical aid costs are twice as much as those in Botswana.</p>
<p>Rule 10.4 Subject to the provisions of Rule 40, the Board of Trustees may exclude from membership or terminate the membership of a member whom the Board of Trustees finds guilty of abusing the privileges of the Fund. The Board of Trustees shall inform such</p>	<p>10.4 Subject to the provisions of Rule 40, the Board of Trustees may exclude from membership or terminate the membership of a member whom the Board of Trustees finds guilty of abusing the privileges of the Fund or is found to have participated in fraud,</p>	<p>This is intended to help the Fund curb Fraud, Waste & Abuse. The Rule will also allow for enforcement of collections from such members by the Fund.</p>

<p>member in writing of the reasons for such a decision. In such event, the member may be required by the Board of Trustees to refund to the Fund any sum which, but for his abuse of the privileges of the Fund, would not have been paid to him or on his behalf.</p>	<p>waste or abuse against the Fund. The Board of Trustees shall inform such member in writing of the reasons for such a decision. In such event, the member shall be required by the Board of Trustees to refund to the Fund any sum which, but for his abuse of the privileges of the Fund, would not have been paid to him or on his behalf.</p>	
<p>NEW - RULE 11 REINSTATEMENTS</p>	<p>RULE 11 - subject to provisions of Rules 8, 9 and 10, a member may apply for reinstatement of membership within 3 months from date of termination. The Fund shall reserve the right to re-admit to membership a terminated membership under the following conditions:</p>	<p>To cater for members who wish to re-join the Fund after termination. There is a high number of members wishing to re-join the Fund e.g., employment by contract after retirement, voluntary resignations, student dependants etc.</p>
	<p>a) Reinstatement without Gap - a member shall be reinstated without application of underwriting and exclusions and the membership shall continue as it was prior to termination. The benefit date shall be reckoned from the initial benefit date, and monthly subscriptions of the period of termination recoverable from member or employer group at the prevailing rate. The Fund may not assume any liability incurred during the period that the membership was terminated/ suspended.</p>	<p>The Fund proposes to have a Rule relating to reinstatements as it is a standing business process especially when it comes to employer groups (emanating mostly from issues or reconciliation or communication lapses from employer groups). This will help the Fund in membership retention.</p>
	<p>b) Reinstatement with a Gap - where membership is reinstated and is subject to underwriting and exclusions as provided for by the Rules with a new benefit date from date of reinstatement and monthly subscriptions are not recoverable. The prevailing monthly subscription shall apply. The Scheme shall not assume any liability incurred during the period that the membership was terminated.</p> <p>Notwithstanding a) and b) above, the Fund reserves the right to protect itself against any anti-selection and may refuse the reinstatement of any member</p>	<p>Rule 8.2 -states that a member who resigns can only apply to join the Fund after 2 years. This is to provide for instances where a member resigns (either due to an employment contract being terminated or otherwise) and later, within the stated timeframe, applies to re-join the Fund.</p>
<p>CHANGE OF ADDRESS OF MEMBERS</p> <p>Rule 15 A member shall notify the Administrator or the Fund without delay, of any changes in their member details, including but not limited to contact and bank details, on the prescribed form. The Fund shall not be held liable if a member's rights are prejudiced or forfeited as a result of neglect to comply with the requirements of this Rule.</p>	<p>A member shall notify the Administrator or the Fund without delay, of any changes in their member details, including but not limited to contact and bank details, on the prescribed form. The Fund shall not be held liable if a member's rights are prejudiced or forfeited as a result of neglect to comply with the requirements of this Rule. To this end, any member who ceases to remain a resident of Botswana or becomes domiciled outside of Botswana for a period exceeding thirty</p>	<ol style="list-style-type: none"> 1. This change allows for the Fund to curb the abuse that it has identified from members who are no longer resident nor domiciled in Botswana (and are not away for limited periods) who use the Funds rich benefits in territories where medical aid costs are twice as much as those in Botswana. 2. The change allows for the Fund to enforce AML/CFT laws on

	(30) days shall notify the Fund of such change to avoid forfeiture of benefits whilst in that country. The Fund reserves the right to withhold benefits, not honour claims, suspend or terminate membership where it is evident that a member did not notify the Fund of his change in address and his claims emanate from a country other than Botswana.	members.
ANNEXURE B-E 1. Dentistry Subject to annual limit or balance thereof	ANNEXURE B-E DENTISTRY Subject to health risk management interventions and annual limit or balance thereof. Note: The Annexures will be duly renumbered once the contribution tables are removed from forming part of the Rule Book.	To inform members that the benefits are subject to assessment/review by the dental Risk Manager *** Further proposal is to include that dentistry benefits are subject to health risk management interventions wherever dentistry benefits are mentioned.

REQUESTED RESOLUTION

The Annual General Meeting hereby **APPROVES** the proposed Fund Rule amendments.