



Cinagi

PRODUCT LAUNCH

2027

The Future is Digital.
The Difference is Human.

Our Morning

Industry insights, fresh thinking, **product innovation** and meaningful connection

1. Industry Pulse
2. The Human Perspective of AI
3. What's New At Cinagi
4. 2027 Renewals
5. Breakfast & Connecting



Healthcare is changing faster than ever.

The forces shaping what members, brokers and employers will expect in 2027

1. Technology

2. Legislation

3. Consumer Expectations

4. Cost Pressures

5. Advancing medical technology

1. Industry Pulse

Presented by: Mike Settas

*Managing Director
Cinagi*

**The Future is Digital.
The Difference is Human.**

PRODUCT LAUNCH & UPDATES

NHI Update

**From policy making and then law And now to
the courts**



Where we left off... The key change

Last year
Vs.
This year

● 2025

NHI was law
The uncertainty was
about implementation
time-lines and potential
impact on industry

● 2026

Those concerns are now
interlocked with
multiple constitutional
litigations



NHI: The Litigation Roadmap

**First matter either
unlocks the others or
makes them irrelevant**

1. Live

Heard 5-7 May 2026 in ConCourt
BHF & Western Cape Government
Challenging Public Participation Process in Parliament

2. Postponed

President is appealing BHF & SAPPF case
Publish President's record of decision to pass NHI
ConCourt appeal postponed

3. Stayed

Substantive challenges, i.e. Is NHI constitutional?
High Court cases stayed until ConCourt cases are
finalised

A significant healthcare judgment in 2026

The Certificate of Need (CON) under the National Health Act was declared unconstitutional | 18 May 2026

Important Note

National Health Act

NOT

National Health Insurance Act

But

The CON is connected to NHI

State argued that CON was a “**Central Pillar of NHI Implementation**”

The Result

Even if NHI proceeds, it cannot dictate where doctors may practice or hospitals may be built

“For members, employers and intermediaries, there is no change foreseeable within the next decade”

What Does All of This Mean?

For members, employers, intermediaries, medical schemes and insurers –

Where things are now, there is no change
foreseeable
within the next decade

Possibly even longer!

Two Constant Pressure Points

HEALTHCARE COSTS

Continues unabated

Still rising at double CPI

Long standing issue

THE IMPACT OF TECHNOLOGY

Can it make improvements?

Cost reductions & Efficiencies?

Artificial Intelligence



Vukosi Sambo

- Author of *Your AI Navigator*
- Tech CEO/CIO
- **Global** multi-award-winning executive, thought leader & author specialising in AI, Data Management, Cybersecurity and Technology Management

2. An outside perspective on AI

Presented by: Vukosi Sambo

Author, Tech CEO and Thought Leader in AI

The Future is **Digital**.
The Difference is **Human**.

Evolution of Intelligence Towards Human-Centered AI

Vukosi Sambo

Group CIO
Author - "Your AI Navigator"
Oxford AI Instructor & Gartner
Ambassador

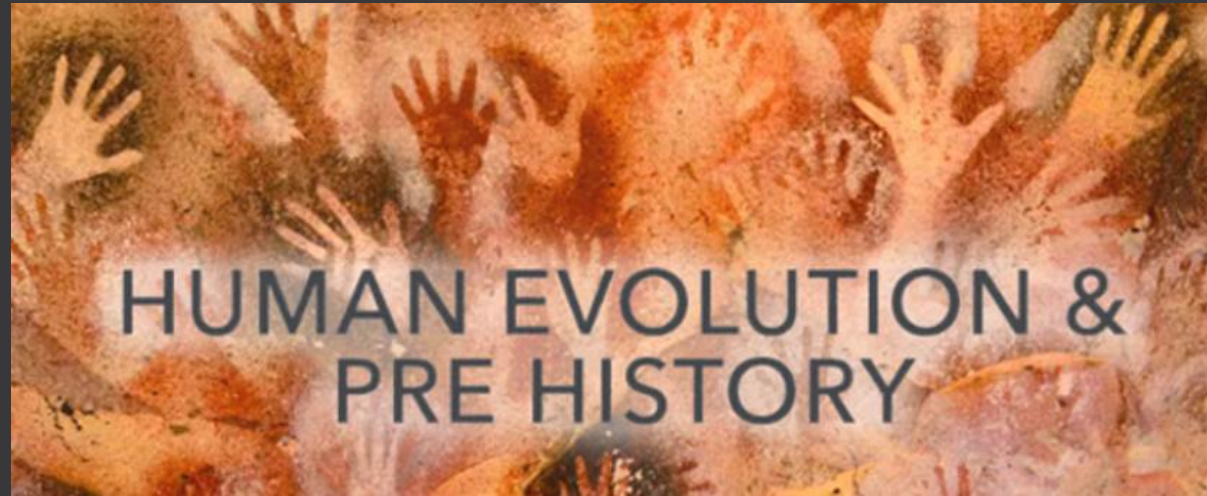


Today's Journey...

- C. 1. How did we get here?**
- C. 2. Why it matters for innovation**
- C. 3. Some use-cases - Implications & considerations**
- C. 4. Effective Implementation**



When did human history begin?



People
developed the
ability to **speak**



Share ideas,
experiences,
needs & wants



Civilisation
began

Language is the 1st technology

Then came the acceleration



People
developed the
ability to write



Ideas spread
easily &
accurately



Information
fidelity
preserved

Writing is the 1st analogue of what we are experiencing today
with AI

The hallmark of the ancient world: Libraries & Print



People
developed the
ability to store
what was written



Large-scale
scholarly debate
made possible



Research
innovation
compounded

Libraries & Print are civilisation's 1st hard drive that moved us
from information scarcity to abundance

010101010101- Then came the binary dudes



People digitised records & made them universally accessible



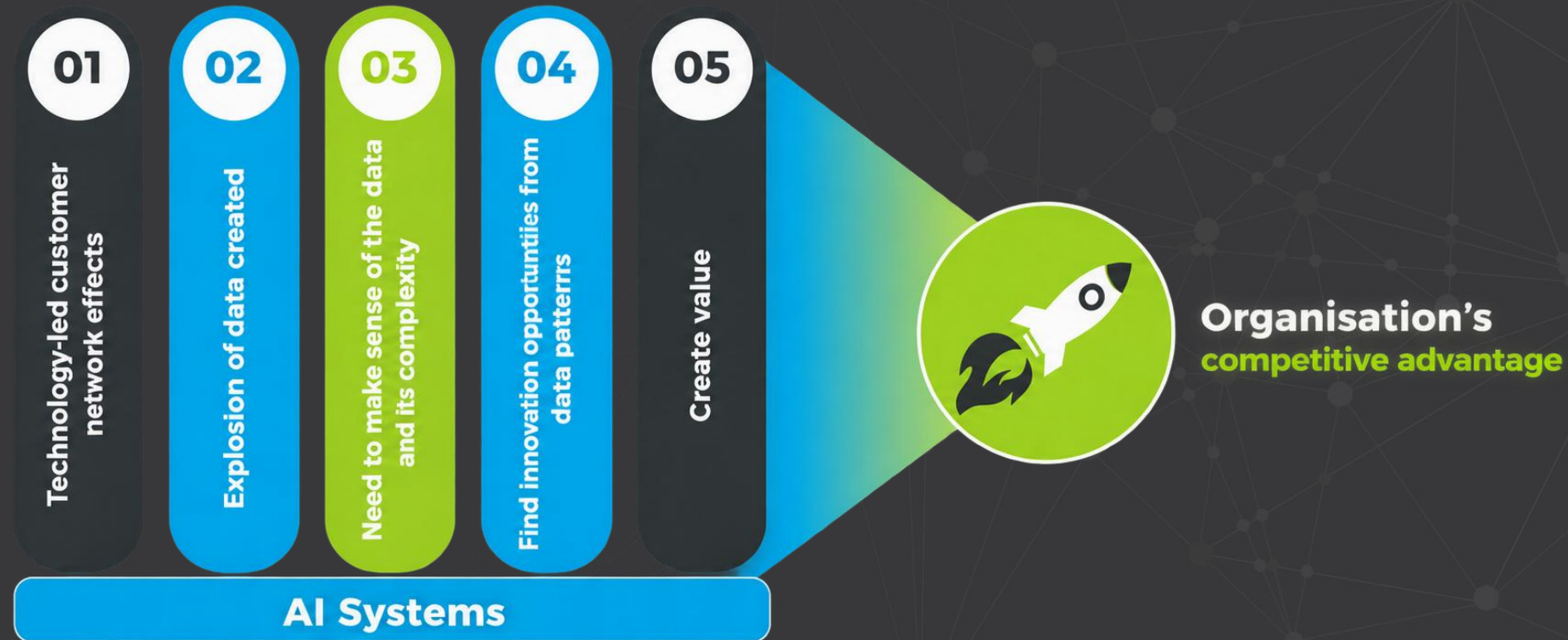
Digital devices created a data explosion effect



Cloud removed barrier to infrastructure & formalised data economy

Democratisation of access to data & infrastructure unlocked for the 1st time, the world became pregnant with innovation..

AI is neither an accident nor a hype



AI is the engine that translates the phenomena of the digital economy into value creation for organisations & individuals.

AI is the most natural phase in the story of humanity making itself more capable & resilient.

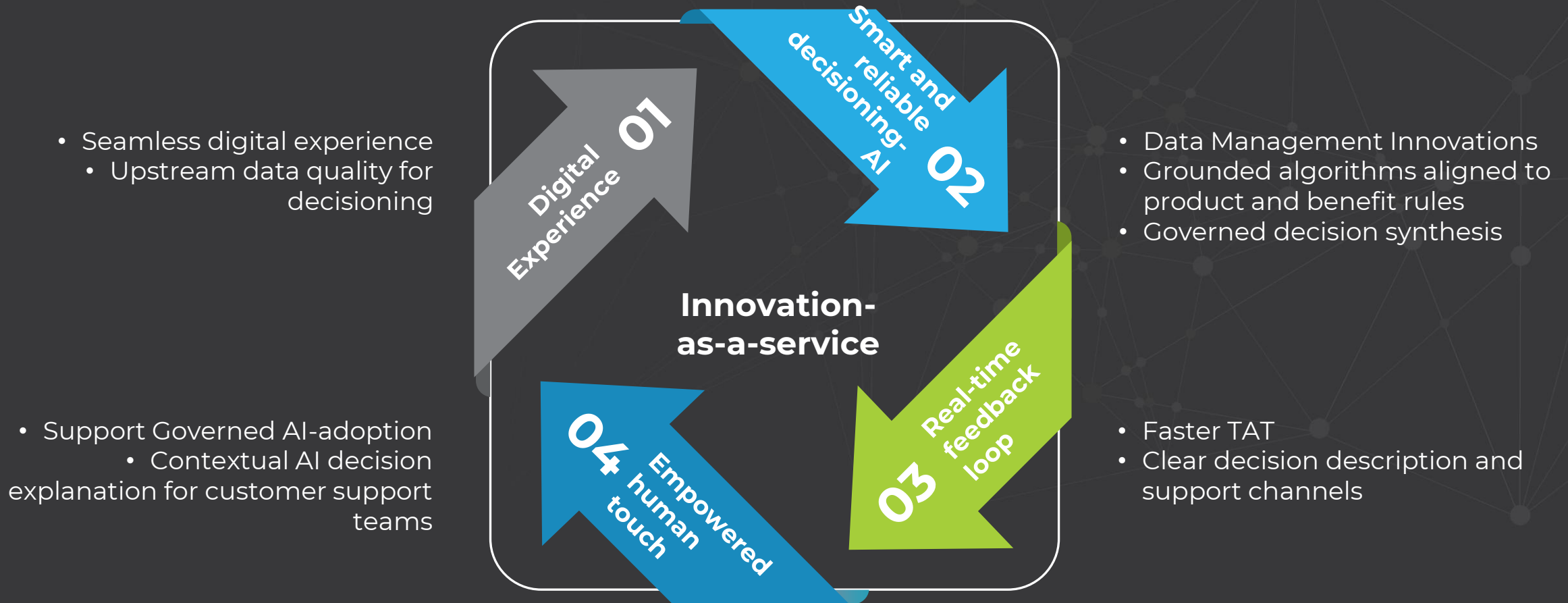
So what?- The 3 Insights

-  The world is continually **breaking down barriers** to efficient **information processing** for **value creation**.
-  AI is a member of an intentional broader ecosystem that includes other **complimentary technologies**.
-  **Innovation** is the ultimate pursuit.

Innovation is the
process in which we
translate an idea
into **value**.

It is the
implementation of
Easier. Better.
Different.

Enabling the Easier, Better & Different



AI Use Cases Defining the Future: Healthcare



Prevention

Population Health & Disease Prevention

Predictive risk stratification and infectious-disease early warning target scarce preventive resources before illness strikes.

15–30% *fewer preventable hospitalisations*



Diagnosis

Diagnostic Intelligence

Medical imaging AI and point-of-care tools extend specialist-level diagnostic accuracy into resource-limited settings.

20–40% *reduction in diagnostic error rates*



Treatment

Personalised Medicine

Genomic matching, medication optimisation, and surgical AI shift care from population averages to the individual patient.

30–40% *fewer adverse drug reactions*



Discovery

Drug Discovery & Development

Computational molecular design and adaptive trials compress a 10–15-year process into months.

30–50% *faster clinical trial enrolment*



Engagement/ Care Coordination

Patient Engagement & Remote Monitoring

Virtual wards, AI health coaching, and multilingual communication turn patients into active partners between visits.

30–40% *fewer chronic-disease hospitalisations*



Operations

Healthcare Operations & Admin Intelligence

Productivity agent support, AI documentation, scheduling, and claims processing.

50–70% *improvements in TAT and service quality*

Common thread: the durable use cases augment human clinical judgment - they do not remove the human from the loop.

Building a winning Technology Architecture

SPEED

Process Information Faster
Than Rivals

OPENNESS

Enable Innovation & Insight

CONTROL

Secure Critical Infrastructure

Integrated Technology Stack

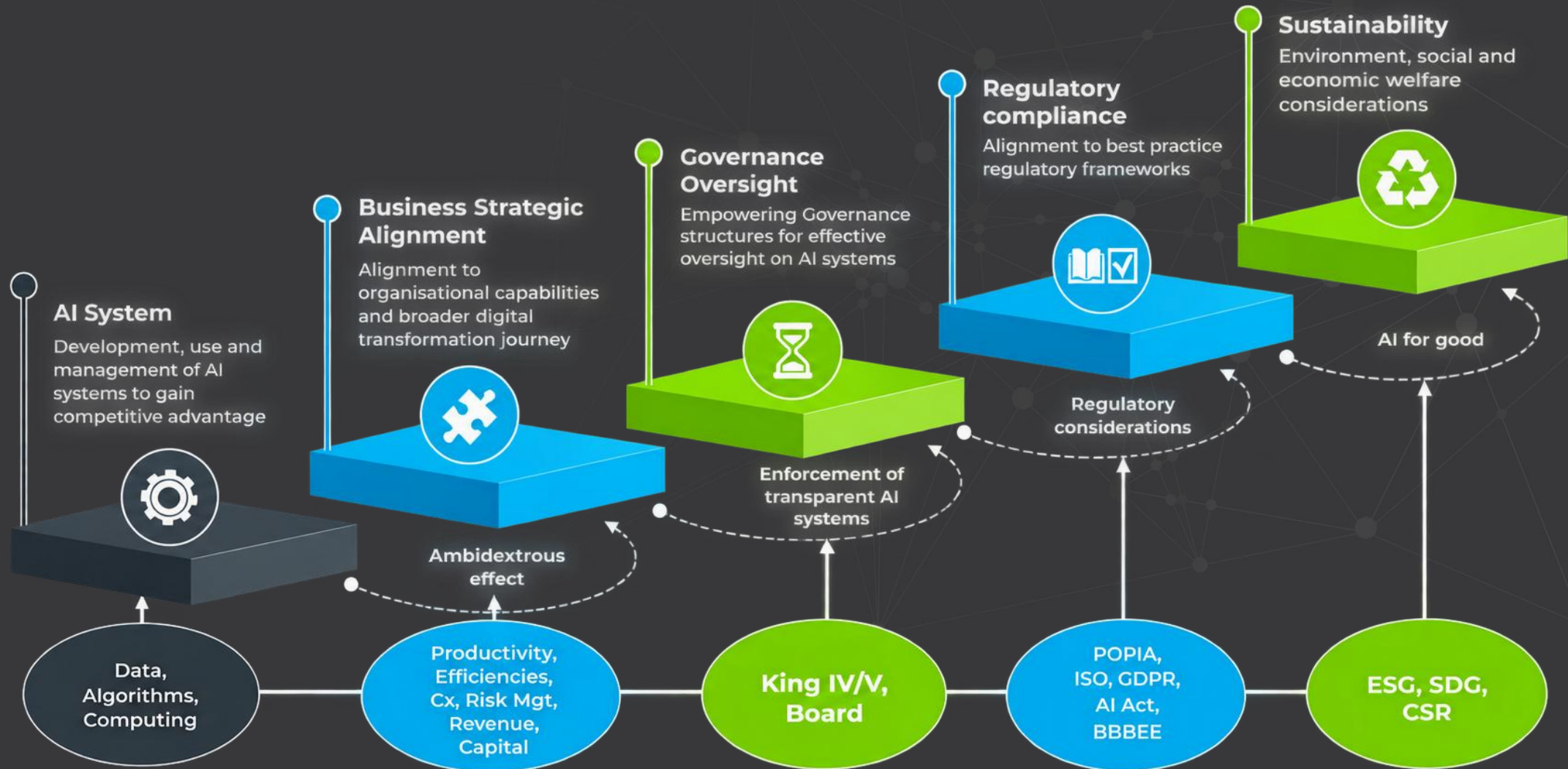
Data foundation: Unified data lakes | Standardized formats | Clean, integrated datasets | Real-time ingestion

Processing & analytics: Advanced ML/AI pipelines | Pattern recognition | Predictive models | Real-time computation

Decision intelligence: Actionable insights | Automated recommendations | Scenario modeling | Risk assessment

Platform & ecosystem: API ecosystems | Partner integrations | Open innovation | Competitive moat

AI Governance as a living organism



“Healthcare needs AI because it needs the human touch” Vukosi

“The state of AI as you see it today is the worst it ever will be. It can only improve- exponentially and rapidly”
Vukosi

The Future is Digital.
The Difference is Human.

Thank you

Evolution of Intelligence Towards Human-Centered AI

Vukosi Sambo



3. 2027 Product Updates

Presented by: Shané Noko

*Business Development Executive
Cinagi*

The Future is **Digital**.
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**WE DIDN'T BUILD
TECHNOLOGY BECAUSE IT
LOOKS IMPRESSIVE.**

**We built it because it
gives our people more
time to help their people.**



More members. Improved speed.

TECHNOLOGY
ALLOWS US TO
SCALE.

OUR SERVICE
ENSURES
MEMBERS NEVER
FEEL THE SCALE.

12 MIN

New applications activated
Average turnaround time
for new applications

1.4 DAYS

Complete claims paid
From receipt of all required
documentation to payment

PRODUCT LAUNCH & UPDATES

Product Updates

2027 Gap Cover Enhancements

The Cinagi Test

 Member experience & access

 Employer management

 Intermediary administration

 Internal service metrics



This becomes the lens
for benefit updates,
enhancements, new
benefits and product
changes

Gap cover enhancements

Dentistry benefit enhancement

NEW
on
Gap **SELECT**

Basic dental **fillings** and
extractions now **included**

Gap cover enhancements

**Benefit limit
increases for
2027**

Casualty cover

Casualty emergency illness
rand limit increase from
R3,600 to **R3,800** per event

Casualty event limit increases
from **2** to **3 events** pppa

Gap cover enhancements

Death and disability cover increased limit

Benefit **doubles** in the event of a crime

Now **R36,000** per person

Covers all insured on gap cover policy

Gap cover enhancements

Precision medicine co- payments for cancer treatment

Limit increases by 37% from
R18,300 to **R25,000** per claim

We **still** cover both the **25%**
and **50%** co-payments

Gap cover enhancements

Benefit limit increases for 2027

Co-pays & sub-limit
cover

Robotic surgery cover
increases from **R27,000** to
R29,000 per claim

Penalty co-pay for non-DSP
increases from **R21,000** to
R22,000

Sub-limit cover for scans,
scopes & lenses increases
from **R8,600** to **R9,200**

Wellniciti

Protection for
the **big**
moments.
Value for **every**
day.

Rewards programme



**BIG CLAIMS PROTECT
AGAINST THE
UNEXPECTED.**

**Wellnicipiti creates
value and support
in everyday life.**

RETAIL SAVINGS

Everyday grocery savings on essentials

HEALTHCARE SAVINGS

Access to affordable GP/Dietician consultations

FINANCIAL WELLBEING

Support in managing finances



**We have
doubled the
number of
products in
the Wellnicipiti
grocery
basket**

2026 =

**Savings of
R300 – R600
per month**

2027 =

**Savings of
R600 – R1,200
per month**



**More than
Premium**

99%

Policyholders

Wellnicipiti

Wellnicipiti turns rewards into a benefit members can feel everyday

EVERYDAY ESSENTIALS

Grocery savings

R600 – R1,200

potential monthly savings

Essential pantry, fridge and household items.

EVERYDAY HEALTH

Primary healthcare

From R200

virtual GP consultation

Affordable access for consultations, prescriptions and referrals.

EVERYDAY FINANCES

Financial wellbeing

1:1

confidential coaching

Budgeting, debt, credit, tax, wills and major financial decisions.

Wellnicipi turns rewards into a benefit members can feel everyday

EVERYDAY ESSENTIALS

Grocery savings

R600 – R1,200

EVERYDAY HEALTH

Primary healthcare

From R200

EVERYDAY FINANCES

Financial wellbeing

1:1

Wellnicipi now supports three everyday pressures: the cost of living, the cost of accessing care, and the confidence to make better financial decisions.

Wellniciti

Now **available** as
a **stand-alone**.

A standalone employee
value proposition
designed to **meet**
people where they are.

And now you all have access to
Wellniciti until **31 October 2026**
to test it out for yourselves

4. 2026 Performance & 2027 Renewals

Presented by: Mike Settas

*Managing Director
Cinagi*

The Future is **Digital**.
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Growth is not about a number

A reflection of trust from business partners

Service levels

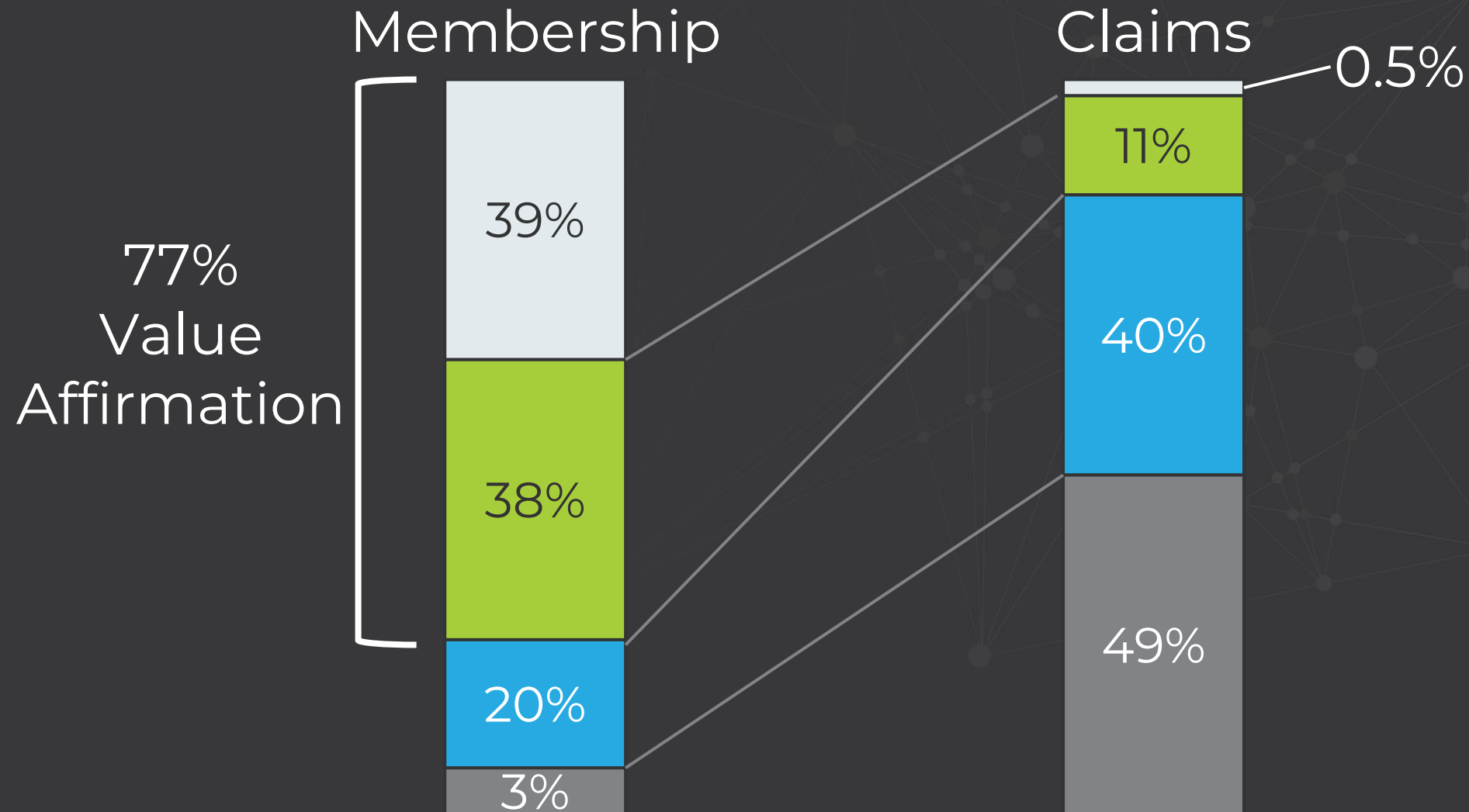
Innovation

Efficiency

Access

Value

The Value Equation



Wellniciti

Delivers on the **value** affirmation

Creates **value** through
meaningful monthly
rewards and **financial
support** for everyday
financial decisions

Not just when those
big **health** events
happen

Growth & Performance

+20%

membership growth
during 2026

+19%

corporate growth
in 2026

+14%

broker partner
growth in 2026

100%

Employer group retention
since inception

< 20

Number of complaints pa
since inception

Zero

Cases reaching the
Ombud's office

PRODUCT LAUNCH & UPDATES

2027 Renewals

What's Involved in Pricing?

Pricing Complexities

The Ultimate Goal is Accuracy
Protects the product and the member
Ensures sustainability with predictability

2026 Claims
Experience
[Y-Y = 8.8%]

Inflation
(CPI)
[4.3%]

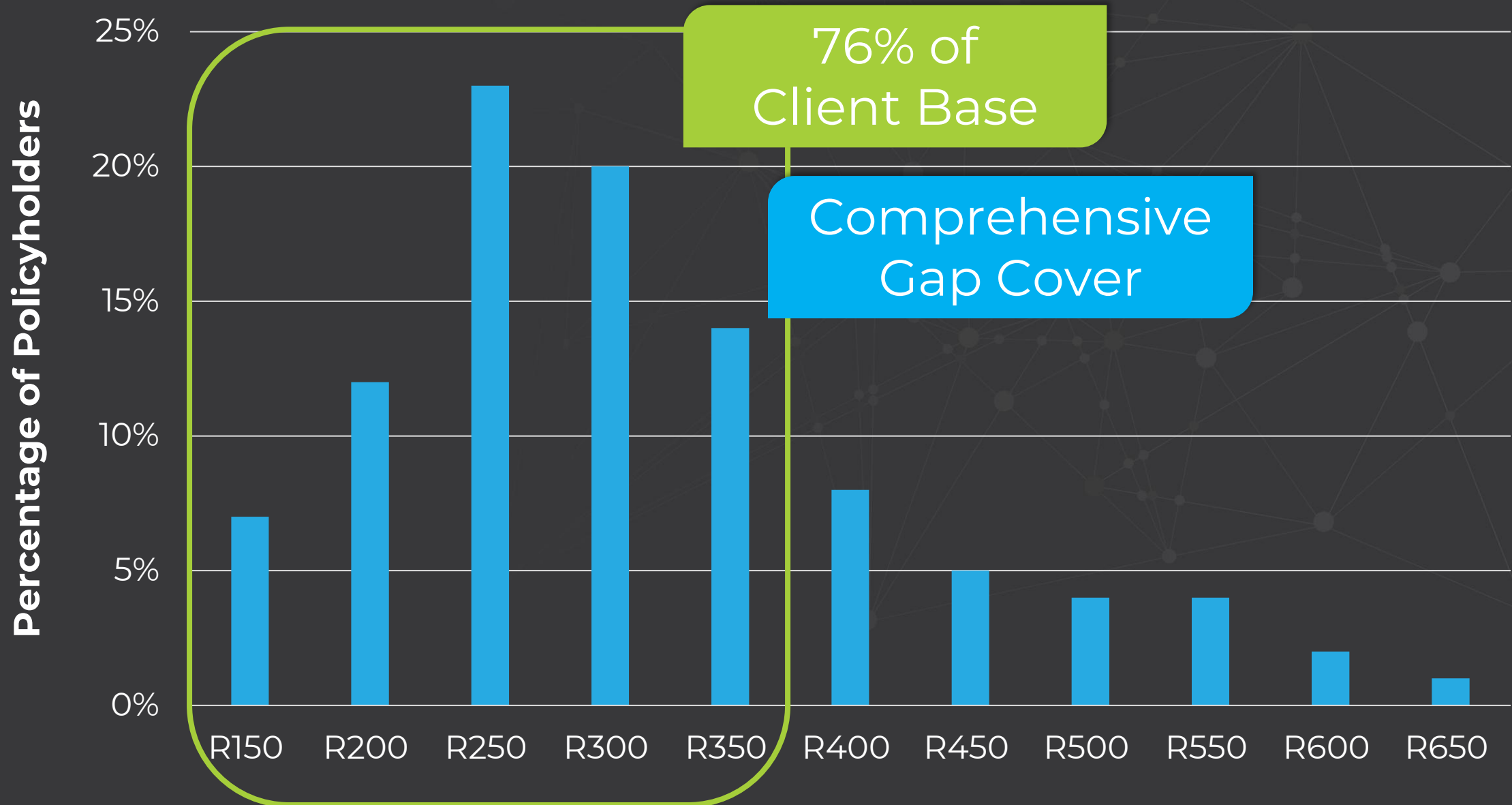
Medical
Inflation
[8 - 10%]

2027 CPI
Expectations
[Flat]

Voluntary / Compulsory Mix
[Price Difference is Growing]

Cost Shifting Continues
[From Schemes to Gap Insurers]

Premium Range in 2026



2027 Pricing Increases

Increase % | % of Clients

14% | 1%

12% | 3%

11% | 5%

10% | 11%

9% | 17%

8% | 35%

7% | 10%

6% | 8%

4% | 8%

Weighted
Average
8.4%

78% of
Clients
9% or Less

PRODUCT LAUNCH & UPDATES

2027

The Future is **Digital**.
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Thank you

The Future is **Digital**.
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Technology may **differentiate** us. But **people** define us.