



POLMED
OUR INVESTMENT OUR HEALTH OUR FUTURE

POLMED NEWS

November 2017



The holiday season is a perfect time to reflect on our blessings and seek out ways to make life better for those around us.

– Terri Marshall

GREETINGS FROM THE PRINCIPAL OFFICER

I am fooling myself if I do not admit to the fact that I still pinch myself daily since I was blessed with the opportunity to serve the most important people of our beautiful country. Is it a ‘welcome home’? The answer is certainly a very big ‘yes’.

I did not have the opportunity or platform to greet you previously, but I can’t think of a better time and greater gift than doing so during a period when we are approaching the festive season and celebration of a new year. This means new beginnings for all of us and I am very excited to be ending the ‘old’ and starting the ‘new’ with everyone associated with POLMED.

I would like to express my gratitude to everyone who have and continue to believe this Scheme is the best medical scheme in South Africa. I assure you that this Scheme is the leading medical scheme, even when there are people who may want to paint a different picture. Independent reports show we have been the number one medical scheme in South Africa and I intend to maintain this.

I cannot do this on my own and I appreciate the Scheme’s Board of Trustees who have availed themselves to be of service to you. I have been greeted by a competent team of management and staff who are passionate about you and your dependants.

Are we perfect? No – we are not, but together we will strive to perfect the imperfect and ensure the benefits that your Scheme offer will not be matched by any other medical scheme. I cannot change the past, but my vision is to positively influence the future of this Scheme and I can only do this with your support and understanding.

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It hurts to read comments on social media when one is in the chair and know that statements uttered at times are far removed from the truth. I encourage you to start defending and protecting your Scheme against negative comments that impact on the reputation of your Scheme. I am putting pressure on my team to ensure you have confidence in our ability to render the service you demand and deserve.

I will continue to monitor the services and benefits we offer, and I assure you that an annual review will take place between myself and the Board of Trustees. We will identify the services and benefits we need to improve in order to contribute to a mentally and physically healthy police family. We need your support and I plead to you all that you take care of your health and focus on a healthy lifestyle.

Is your vehicle serviced, fuel topped up and family members almost ready to start the trip to your holiday destination? Many may answer 'yes'. My concern is you may have forgotten about your health. Do you love yourself like you love your vehicle, but you have not taken the time to complete your annual medical examination? If so, the time is now.

We offer preventive care benefits that can be accessed at various service points, such as wellness events, our designated service provider (DSP) pharmacies such as Clicks Pharmacy and MediRite Pharmacy, or your treating doctor. It is important you read your Scheme communication and inform your doctor about these benefits.

Understanding your benefits will empower you to make informed decisions about your health and also help you to access the services at the right place and right time. Look out for our communication about the wellness events taking place in your province in 2018 and access the preventative screenings during these events.

You are encouraged to familiarise yourself with the Scheme's overall benefits offered. It is important you understand how to access your benefits and avoid frustrations that arise at times due to the incorrect access of a benefit. Understanding your benefits will help you make the right decision when choosing your plan at the end of each year. If you do not choose your plan before 31 December each year, you will remain on the same plan for the following year.

My heartfelt condolences to the loved ones of our fallen heroes. We will continue to provide medical care access to the remaining dependants, in line with the rules of the Scheme.

Please contact our Client Service Call Centre on 0860 765 633 in the event of any medical scheme-related matter.

My wish for you and your family is to grow with this Scheme and that we will all learn from this wonderful journey of health and knowledge we have embarked on together.

Season's greeting to you and your loved ones. Remember to always put your health and safety first.



Ms Neo Khaue
Principal Officer: POLMED

A WARM WELCOME TO OUR PRINCIPAL OFFICER

POLMED's Board of Trustees, management and staff are pleased to announce the appointment of Ms Neo Khaue as Principal Officer with effect from 1 August 2017.

Ms Khaue has vast knowledge and experience in the medical industry. Her qualifications include a Dip in Nursing (General, Psychiatry, and Midwifery), Dip in Human Resources, BTech HRM, MAP, MBA and BTh.

She started her career as a nurse at Baragwanath Hospital, where she excelled before moving into the medical scheme industry 22 years ago.

Ms Khaue played an instrumental role in managing the Administration and Managed Care contracts at a medical scheme administrator, which contributed to the Scheme's success during this period.

In 2014 Ms Khaue spearheaded the takeover of Sizwe Medical Fund's strategic management out of curatorship. The medical scheme is now stable with a good financial outlook.



Her focus is on people management, client relations, customer service and managing improvements to overcome financial and operational challenges.

We have no doubt the Scheme will grow stronger under Ms Khaue's efficient leadership and we wish her a successful tenure.

2018 BENEFITS OVERVIEW

NOTE

Refer to the POLMED 2018 Guide to your Health booklet for information about these and other benefit changes for 2018.

Significant changes to POLMED's benefits for 2018 include the following:

- Preventative care benefit expanded to include human papilloma virus (HPV) vaccination and screening.
- Enhanced network specialist rates.
- An enhanced specialised dentistry benefit for the Aquarium Plan.
- Adjustment to the specialised drug benefit (biologicals) limit.
- Update to the Chronic Disease List (CDL) for the Marine and Aquarium Plans.
- Expansion of the Annexure D list of procedures.
- Changes relating to ambulance services.

WELLNESS EVENTS: OVERVIEW OF 2017 AND PLANS FOR 2018

Over the past two years POLMED has noted an increase in the number of members who have accessed their preventative care benefits. Our member outreach programmes have played a significant role in this, especially our wellness events at cluster and station level.

Wellness events have been successfully hosted in the Eastern Cape, North West, Limpopo and Gauteng provinces in 2017.

POLMED would like to give recognition to the South African Police Service (SAPS) Provincial Management, SAPS Corporate Communication, Cluster Commanders, and Employee Health and Wellness (EHW) for their involvement and support in planning the wellness events for 2017.

Furthermore, POLMED appreciates the continued interest and support shown by members and their registered dependants at these wellness events.

PLANNED WELLNESS EVENTS FOR 2018

Wellness events will be hosted in the following provinces in 2018:

- Western Cape
- Free State
- KwaZulu-Natal
- Northern Cape
- Mpumalanga

Look out for more information next year about these planned events. We look forward to seeing you there!



FREQUENTLY ASKED QUESTIONS

HOW WILL I OBTAIN INFORMATION ABOUT POLMED WELLNESS EVENTS?

Visit our website at www.polmed.co.za, select 'MEMBERS' and then the 'Events' tab, followed by 'Events Calendar'. The dates and times of each wellness event will be made available shortly before each event. Communications Officers also market these events at police stations.

WHO SHOULD ATTEND THE WELLNESS EVENTS?

All members and their registered dependants are encouraged to attend the wellness event when it's held in their region. Children can also participate after school and during the afternoon.

HOW ARE THE WELLNESS EVENT SCREENINGS PAID?

While you will see a claim on your member statement for the screenings, please note this claim will not have an effect on your overall out-of-hospital benefits. POLMED carries the cost as it forms part of the funds allocated specifically to the preventative care benefit.



REPORT FRAUD: IT IS PART OF BEING A RESPONSIBLE MEMBER

Help POLMED to stop fraud! Trust your instincts by reporting any suspicious behaviour or fraudulent activities to POLMED.

Call our private and confidential toll-free fraud hotline on **0800 112 811** or send an email to **fraud@medscheme.co.za**. Play your part to help prevent POLMED from losing money that could be used to assist you and your loved ones in future.



KIDDIES' CORNER

PROTECT YOURSELF FROM THE SUN THIS SUMMER

During the hot summer months it is important that all of us, especially children, practise good sun safety outdoors including the beach, park and at home to avoid sunburn and heat stroke. See below a few tips to help you and your family be sun safe this summer:

WORDSEARCH

Get your children involved in sun safety! Let them complete the following wordsearch that includes 10 words related to the sun safety article:

- **Limit exposure to the sun**, especially between 11:00 and 15:00, as this is when the sun's ultraviolet rays are the most damaging.
- **Always wear sunscreen with a high sun protection factor (SPF)** when you are going outdoors. Remember to reapply it frequently.
- **The heat and sun will dehydrate your body quickly.** Make sure you drink lots of water.
- **Protect your eyes from the sun** by wearing good quality sunglasses and a hat that will shade your face from the sun.
- **Do not be fooled by cloudy weather.** You can still be burnt by the sun's rays, even when it is cool and cloudy outside.
- **Take extra care of children and the elderly**, as they are particularly vulnerable to sunburn and dehydration.

Source: Netcare 911

X	T	V	B	K	U	D	F	O	N	X	Z	E	A	Y
U	L	J	Q	F	S	X	C	H	E	J	K	F	X	K
L	V	D	C	V	E	W	Q	T	L	D	U	O	B	L
T	C	W	F	W	S	I	V	A	D	W	D	V	E	I
R	L	S	U	N	S	C	R	E	E	N	X	H	A	E
A	X	C	G	P	A	H	A	L	R	G	W	L	C	B
V	B	I	M	H	L	L	I	C	L	T	D	W	H	R
I	M	S	H	L	G	O	Y	T	Y	C	H	I	L	K
O	W	J	X	O	N	D	G	M	V	Y	T	O	T	B
L	I	M	T	B	U	R	R	S	U	N	B	U	R	N
E	P	A	C	O	S	C	E	B	I	M	O	V	Q	Z
T	D	Q	L	I	M	O	X	Y	P	D	H	G	L	O
G	K	C	D	K	A	J	Q	C	D	W	A	T	E	R
U	T	N	Z	Y	Q	T	D	L	K	Q	T	R	C	M
J	V	X	L	M	E	Y	E	S	T	F	B	P	W	T

10 words to find in the wordsearch:

SUNSCREEN | CLOUDY | HAT | ULTRAVIOLET | SUNGLASSES | BEACH | SUNBURN | ELDERLY | EYES | WATER