



POLMED[®]
OUR INVESTMENT OUR HEALTH OUR FUTURE

POLMED NEWS

June 2017

No winter lasts forever; no spring skips its turn.

Hal Borland



IN THIS ISSUE

Greetings from the Acting Principal Officer	2	You and your joints	5
Reminder: Update the identity (ID) numbers of your dependants	3	Call Netcare 911 for emergency medical assistance	5
Report fraud	3	Learn more about the different categories of medication and from which benefits they are funded	6
Applying for continuation of membership	4	Kiddies' Corner: Dental care for children	7



GREETINGS FROM THE ACTING PRINCIPAL OFFICER

I would like to take this opportunity to greet all POLMED members as we approach the end of the second quarter of 2017. It has been a challenging and interesting year for the Scheme so far – the saying “change is the only constant in life” has never been more true.

We encourage all members to continue pursuing healthy and balanced lifestyles to help ensure you and your dependants will have the best possible physical and mental health. Read more about upcoming wellness events to assist you in this goal further in my letter.

GOOD NEWS ABOUT YOUR MEDICAL SCHEME

We are glad to announce that 3 597 new members joined the Scheme in February 2017 as part of the annual South African Police Service (SAPS) student intake. We welcome you and assure you of our commitment to be your health partner for life.

IF YOU REPLACE “I” WITH “WE”, “ILLNESS” BECOMES “WELLNESS”

Remember to use your available Preventative Care Benefits in 2017. It will not reduce your overall out-of-hospital (day-to-day) benefits, as we carry the cost for clinical screenings since it forms part of the funds allocated specifically to the Preventative Care Benefit. Do not be concerned when you see a claim on your claims statement for the services provided at a wellness event.

This benefit covers risk assessment screenings to ensure the early detection of conditions that could be cured or successfully managed if diagnosed and treated early. For more information refer to your 2017 Guide to your Health booklet and our website at www.polmed.co.za.

The flu vaccination campaign was conducted at police stations nationwide from March to June 2017. We thank you for participating and wish you a healthy and safe winter.

2017 MEMBER OUTREACH

Members and registered dependants (serving and continuation members) are encouraged to attend all the information sessions taking place at police stations throughout 2017. Remember that we also offer clinical screenings at the police stations to evaluate your health and provide professional health advice when necessary.

We want to ensure members understand how to use benefits wisely and effectively, therefore POLMED Communications Officers also conduct member education sessions during these area visits.

EXCITING NEWS: POLMED HEALTH DAYS

It is wonderful to report that members continue to attend our wellness events in large numbers. We hosted successful wellness events in the Eastern Cape in March and North West in May. The Eastern Cape event included the screening of 3 729 members, while 1 574 members were screened at the North West event. Thank you for your positive support and taking responsibility for your health.

The planned wellness events for the remainder of 2017 are as follows:

PROVINCE	DATE
Limpopo	July 2017
Gauteng	September 2017
National Head Office Division (Gauteng)	October 2017

We are busy planning the Limpopo and Gauteng wellness events taking place during the second half of 2017. We encourage you and your dependants to attend the events when they are held in your region.

The venues and event details of each wellness event will be made available to members in the region shortly before each event. This is done via our website, SMS communication and marketing by our Communications Officers. Simply visit our website at www.polmed.co.za, select the 'MEMBERS' menu item on the home page, from the drop-down list select 'Events', followed by 'Events Calendar' for event details.

We are committed to offering this important service to members and promoting the use of Preventative Care Benefits.

HEARTY GREETINGS

Thank you for your support, commitment and contributions towards the success of your Scheme. We wish you and your loved ones a healthy and fulfilling 2017.

Best wishes!



Mashudu Sadiki
Acting Principal Officer



REMINDER:

UPDATE THE IDENTITY (ID) NUMBERS OF YOUR DEPENDANTS

If POLMED doesn't have the correct ID numbers of your dependants, it can result in the non-payment of your Scheme claims. To avoid this, please complete the member record amendment form to inform the Scheme about the correct ID numbers of your dependants.

Submit the completed form to the Scheme with a copy of the applicable dependant's bar-coded ID or birth certificate (if a dependant is younger than 18 years) via one of the following methods:

- Fax: 0860 104 114
- Email: polmedmembership@medscheme.co.za

NOTE

Include the principal member's membership number as the reference on all supporting documents.

REPORT FRAUD

POLMED encourages you to report any possible fraudulent medical scheme activity to our private and confidential toll-free fraud hotline on 0800 112 811 or via email at fraud@medscheme.co.za.



APPLYING FOR

CONTINUATION OF MEMBERSHIP

WHAT IF BOTH PARENTS DIE?

The youngest child becomes the principal member when both parents die.

WHAT SHOULD BE DONE IF THE PRINCIPAL MEMBER DIES?

Complete the application for continuation membership form and email, fax or post it via one of the following methods together with the requested additional documents:

Email: polmedmembership@medscheme.co.za
Fax: 0861 888 110
Post: Private Bag X16, Arcadia 0007

WHAT DO I DO WHEN I RETIRE?

WHAT TO DO WHEN YOU RETIRE FROM SAPS

Inform the Scheme within 90 days in writing with the reason and date of your resignation, being either: Medically boarded or pensioned.

IF MEDICALLY BOARDED

Documents needed:

- Application for continuation membership form
- Copy of ID
- Proof of monthly pension
- Service certificate and letter from Medical Board at SAPS Head Office – please indicate if related to injury on duty

IF PENSIONED

Documents needed:

- Application for continuation membership form
- Copy of ID
- Proof of monthly income
- Service certificate

HOW TO OBTAIN THE APPLICATION FORM

POLMED website: Go to www.polmed.co.za, select 'FORMS', from the drop-down list select 'Administration (Membership)' and then 'Application for Continuation Membership'.
Client Service Call Centre: 0860 765 633
Email: polmed@medscheme.co.za

ADDITIONAL DOCUMENTS NEEDED MAY INCLUDE:

- Copy of ID/birth certificate
- Marriage certificate or customary union certificate
- Death certificate of the late principal member
- Proof of pension
- Information of guardian for minor orphans

REMEMBER

Any changes that affect your membership status should be reported to POLMED within 30 days.

A new membership card will be posted to you. Please provide your correct address details.

RESIGNATION

You cannot remain a POLMED member if you resign as an employee of SAPS.

YOU AND YOUR JOINTS



Just as the tread on your tyres wears away over time, the cartilage that cushions your joints can break down too. It's a condition called osteoarthritis. And without enough padding, your bones will hurt when they rub against each other. Frayed cartilage can't heal or grow back. But you can ease the pain and protect the cartilage you still have.

Use these tips to slow the damage:

- **Slim down** if you're overweight.
- **Do aerobic exercise:** Joint pain may make you reluctant to work out, but research shows that pain and stiffness get worse when you aren't active enough. Regular exercise that gets your heart pumping will boost your blood flow, which keeps cartilage well nourished. And an extra benefit: it helps you reach a healthy weight.
- **Build stronger muscles around your joints:** It can help your body absorb some of the shock that normally goes through your joint when you move around during the day.
- **Stretch every day:** It will help you improve your ability to move your joints. This not only fights stiffness, but also helps protect the cartilage from more wear and tear.
- **Use over-the-counter (OTC) pain relievers for flare-ups:** Check with your doctor to decide which one is safe for you. Make sure to read the label and use them only as directed.

You also need vitamin D to keep your bones and joints in good health. Vitamin D helps your body absorb calcium from the foods you eat. Many cereals, soy milk and almond milk are fortified with vitamin D. You may ask your doctor about the proper amount of vitamin D for you and ways you can obtain it.

Make sure you get enough calcium every day. You can do this by eating foods such as milk, yoghurt, broccoli, kale, figs, and fortified foods like soy or almond milk. If those foods don't tempt your taste buds, ask your doctor if calcium supplements are right for you.

Remember to discuss any changes to your eating habits and exercise routine with your doctor or specialist when necessary.

Please refer to your 2017 Guide to your Health booklet for information about your benefits relating to osteoarthritis and other musculoskeletal conditions.

Adapted from:
<http://www.webmd.com/osteoarthritis/features/home-joint-care#1>



CALL **NETCARE 911** FOR
EMERGENCY MEDICAL ASSISTANCE

Remember to call Netcare 911 on **082 911** in the event of a medical emergency.

Netcare 911 will make contact with an alternative ambulance service provider if they are not situated in your area.

Paste a Netcare 911 sticker in a visible place on your car window and inform your child's school that Netcare 911 should be contacted in the event of a medical emergency. This will help to ensure everyone is aware that POLMED members have to access the services of Netcare 911.



LEARN MORE ABOUT THE **DIFFERENT CATEGORIES OF MEDICATION**

AND FROM WHICH BENEFITS THEY ARE FUNDED

WHAT IS THE DIFFERENCE BETWEEN ACUTE, CHRONIC AND OVER-THE-COUNTER MEDICATION?

Please read below for an explanation of each term:

- **Acute medication:** This is used for a shorter-term treatment (for less than three months) in relation to acute conditions, e.g. antibiotics for an infection. It is usually prescribed by a doctor and the duration of treatment is clearly indicated. Acute medication is paid from the out-of-hospital (day-to-day) benefit.
- **Chronic medication:** If you need to continue to take medication for a longer period of time or indefinitely, then it's probably a chronic problem that needs chronic medication. Common chronic conditions include hypertension, diabetes, asthma and bipolar mood disorder. The chronic medication for a chronic disease list (CDL) condition can be funded from the chronic medication benefit via the Chronic Medicine Management (CMM) Programme (a benefit that is separate from the acute medication benefit) once the required application process has been completed.
- **Over-the-counter (OTC) medication (self-medication):** This refers to medication you can obtain from a pharmacy without a prescription. The pharmacist can either recommend medication to treat your condition based on your explanation of the symptoms or you can request specific medication. This medication is paid from the OTC medication benefit, subject to the availability of the out-of-hospital (day-to-day) limit as stipulated in the 2017 Guide to your Health booklet.

IF I HAVE BEEN DIAGNOSED WITH A CHRONIC CONDITION THAT FORMS PART OF THE CDL, HOW DO I ENSURE THAT MY MEDICATION IS PAID FROM THE CORRECT POLMED BENEFIT?

In order to access the chronic medication benefit you need to register on the CMM Programme.

The chronic application process is as simple as picking up the phone and having a conversation with a Consultant.

Your doctor or pharmacist can apply on your behalf by calling the provider number on 0860 104 111. Alternatively, you can call the Client Service Call Centre on 0860 765 633 (follow the voice prompts and select the Chronic Medicine Management option) between 7:30 and 17:00 from Mondays to Fridays (excluding public holidays).

WHAT INFORMATION DO I NEED WHEN APPLYING FOR CHRONIC AUTHORISATION OF MEDICATION?

You need to supply your membership details (including membership number and date of birth) and a valid doctor's prescription.

A valid prescription contains the following information:

- **Current date:** Date not older than the prescribed period of treatment.
- **Doctor's details:** Practice name, practice number, telephone number, address and signature.
- **Patient's details:** Full name and surname.
- **Duration of treatment and medication:** Name, dosage, quantity, directions for use, duration of treatment and diagnosis/valid ICD-10 code.

Should you or your doctor apply for your chronic medication telephonically, you don't need to submit the written prescription to the Chronic Medicine Management Department, but you will need to take it to the pharmacy when you collect your medication for the first time.

Alternatively, your doctor can fax the prescription to 0860 000 320 or email it to polmedcmm@medscheme.co.za. Once your chronic medication authorisation is approved, you will need to present a copy of your prescription to your pharmacy when you collect your medication.

WHAT DO I DO IF MY APPLICATION FOR CHRONIC MEDICATION HAS BEEN DECLINED?

If your application is declined, you may need to supply a motivation, additional test results or apply for an alternative medication.



KIDDIES' CORNER

DENTAL CARE FOR CHILDREN

Tooth decay is preventable by practicing good oral hygiene and visiting the dentist regularly and as recommended. POLMED wants to help ensure parents have access to useful information in order to care for a child's oral health from a young age. Please refer to the 2017 Guide to your Health booklet for information about dental benefits.

DENTAL VISITS

The American Academy of Pediatric Dentistry (AAPD) recommends parents first take a child to the dentist within six months of the eruption of the first tooth and no later than on the first birthday. The dentist will advise the parents on how to care for the baby's mouth, check for decay, and inform them of any possible problems.

GOOD DENTAL CARE AT HOME

FLOSSING: It's important to floss at least once per day. Flossing removes plaque from the areas between a child's teeth where a toothbrush can't reach. Once a child's teeth start to fit tightly together, usually between the ages of two and six, parents should begin to get a child into the habit of flossing daily.

BRUSHING TEETH: The American Dental Association (ADA) recommends brushing teeth at least twice per day to remove plaque. A baby's teeth need to be wiped clean after bottle feeding or nursing.

WHEN TO REPLACE A CHILD'S TOOTHBRUSH

Toothbrushes do not last forever and, in fact, must be replaced quite often to practice optimum oral hygiene and dental care:

- The ADA recommends a toothbrush be replaced every three months. After three months of wear and tear to the bristles, they are no longer able to reach and remove bacteria from the difficult to reach places. Overall, it is recommended for parents to pay attention to how worn a child's toothbrush looks, and as soon as the bristles begin spouting in different directions, the brush should be interchanged with a new one.
- It is also a good idea to change a child's toothbrush after being sick with an illness such as the flu, a cold virus, sore throat, or any kind of mouth infection.

FOODS FOR HEALTHY TEETH

TEETH-FRIENDLY FOODS:

- **Apples, celery and carrots:** Chewing crunchy, high-fibre fruits and vegetables can scrub away plaque from teeth.
- **Water with fluoride:** Drinking water with fluoride is important for the health of a child's teeth as early as birth.
- **Milk, cheese and yoghurt:** Dairy products are excellent sources of calcium, phosphates and vitamin D, which strengthen and protect teeth.
- **Eggs:** Eggs contain protein, phosphates and vitamin D, which are important minerals for oral health.
- **Broccoli and green leafy vegetables:** Green vegetables are full of vitamins and minerals that can keep tooth enamel healthy.
- **Nuts and seeds:** Nuts and seeds, including almonds, peanuts and cashews, replenish the minerals to the tooth enamel that acids remove.

TEETH-DAMAGING FOODS:

- **Sugary drinks:** The acids and sugar found in carbonated soft drinks and juice combine to cause tooth and gum damage. Even sugar-free diet sodas can erode enamel with the acidic content.
- **Citrus fruit and juices:** Grapefruit and lemon in particular are highly acidic and can erode tooth enamel over time. Juices, even those that claim to be 100% fruit juice, often contain high levels of sugar which can cause tooth damage.
- **Chewy candy:** Candy can cause cavities and get stuck in crevices in the tooth. Candies that are chewy, sugary and acidic, like sour candies, are the most damaging.
- **Chips, bread and pasta:** Starches made from white flour turn to simple sugars in the body, which can lead to tooth decay.

Adapted from:

- <http://www.kidsdentalonline.com/dental-topics/change-toothbrush/>
- <http://www.kidsdentalonline.com/dental-topics/baby-dental-topics/dental-hygiene-babies-toddlers/>
- <https://www.unitypoint.org/livewell/article.aspx?id=1bbc46c-2d97-4195-8e7c-c2c6a42662c8>



KIDDIES' CORNER

CROSSWORD PUZZLE

HOW MUCH HAVE YOU LEARNED ABOUT DENTAL CARE?

The crossword puzzle grid consists of white squares for letters and empty spaces. The numbered starting points are:

- 1: Across, 9 letters
- 2: Down, 3 letters
- 3: Across, 4 letters
- 4: Down, 3 letters
- 5: Down, 5 letters
- 6: Across, 6 letters
- 7: Across, 4 letters
- 8: Across, 4 letters
- 9: Down, 4 letters

Answers: 1: TOOTHBRUSH; 2: WATER; 3: TWO; 4: FLOSS; 5: SUGAR; 6: PEANUTS; 7: DENTIST; 8: SOUR; 9: THREE

YOUR CLUES

ACROSS:

- 1 What do you use to brush your teeth? _____
- 6 Nuts, such as almonds and _____, provide vitamins and minerals that help teeth.
- 7 If you have a toothache, you should visit a _____.
- 8 Candies that are chewy, sugary and acidic, like _____ candies, are the most damaging to teeth.

DOWN:

- 2 What should you drink to keep your teeth healthy? _____
- 3 Brush your teeth at least _____ times a day.
- 4 Clean between your teeth with dental _____.
- 5 For healthy teeth you should avoid citrus-only snacks, like grapefruit and lemons, and juice as it is high in _____.
- 9 It is a good idea to change your toothbrush every _____ months and when you have been sick.