



POLMED®

OUR INVESTMENT OUR HEALTH OUR FUTURE



December 2018

Dear Member

IMPORTANT INFORMATION AND 2019 BENEFIT CHANGES

It is difficult to comprehend that we are already facing the end of the year. This is the time of the year when we 'take stock' by looking back at what has been achieved and those things we could have done differently. It is also a time when we reflect on the activities of POLMED, and this information is included in our enclosed year-end newsletter, **POLMED News**.

POLMED Board of Trustees

I want to take this opportunity to share with you the names of Board of Trustees members appointed by the National Commissioner, the Board members elected during 2018 as well as our previously elected Board members.

The Board of Trustees is entrusted with ensuring the optimal operation of POLMED to the benefit of the members. The Board of Trustees comprises seven individuals who are elected and seven who are appointed by the National Commissioner.

Board members appointed by the National Commissioner:

- Ms FN Vuma (Chairperson)
- Ms BP Temba (Re-designated)
- Ms HK Senthumule
- Mr ST Nkosi
- Mr SJ Nelson (Re-designated)
- Ms BC Mgwenya
- Ms ED Groenewald

Elected Board members: 2018

- Ms NP Cupido
- Mr RD Orsmond

Elected Board members: 2017

- Ms MV Phiyega (Deputy Chairperson)
- Ms PP Dimpane
- Ms BD Mokwena
- Mr TNL Ngwenya
- Mr BSJ Muller

I thank our members for participating in the election process so that POLMED is, at all times, assured of leadership that is grounded and centred on making POLMED the best-run medical scheme.

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Benefit changes – Marine and Aquarium Plan: Effective 1 January 2019

I take pleasure in introducing the benefits for 2019 to you, as ratified by POLMED's Board of Trustees. The 2019 benefits and contributions are subject to approval from the Council for Medical Schemes (CMS). The benefits are intended for you and your registered dependants. The changes to the benefits are published in the enclosed **2019 Guide to your Health booklet** and it is important that you fully understand your benefits and how to access them. The booklet is also available on the POLMED website at www.polmed.co.za. Simply go to 'LEGAL & COMPLIANCE' on the home page, and from the drop-down list select '2019 Benefits & Contributions'.

POLMED has noticed a significant increase in the utilisation costs for benefits that have a direct impact on the budgeted versus actual claims, when compared to previous years. The claims for services that have increased significantly have been analysed, and interventions have to be put in place during the benefit review process in order to manage the associated costs and avoid steep contribution increases.

Apart from the increase in utilisation costs, POLMED is also experiencing direct losses relating to fraud. Fraud impacts on the Scheme's reserves which could eventually result in an increase in contributions and/or reduced benefits if it is not managed.

POLMED hospital network

The hospital network has been extended for 2019 and will be applicable to both plans. The POLMED hospital designated service provider (DSP) includes hospitals with a national footprint (refer to the enclosed list of network hospitals). You can also access this list at www.polmed.co.za, on your cellphone via the mobile site, via POLMED Chat or you could request the information via the Client Service Call Centre on 0860 765 633.

Take note: A co-payment of R8 000 is payable for admission to a **non-DSP hospital**. A co-payment is an amount payable by you to the service provider at the point-of-service and is not refundable.

Remember that all admissions (hospitals and day clinics) must be pre-authorized. A **penalty of R5 000** may be imposed on you if **no pre-authorization** is obtained prior to admission.

Pre-authorization of auxiliary services: in hospital

POLMED has observed an increase in the number of claims for services/treatment not associated with a member's diagnosis upon admission of the member to a hospital. As from 1 January 2019, you will be required to obtain pre-authorization for any auxiliary (i.e. additional/supporting) services associated with your admission to hospital. It is thus important that your admitting doctor is aware of the pre-authorization that is required when admitting you for a procedure that will require auxiliary-related services and/or treatment.

Procedures performed in Day Clinics (Refer to Annexure D of the 2019 Guide to your Health booklet)

Procedures that can be performed in a Day Clinic have been extended and will reduce the length of stay in instances where these procedures were previously performed in a hospital. This will further reduce hospital costs that were previously associated with these procedures. You are encouraged to contact the Client Service Call Centre on 0860 765 633 to obtain details about your nearest Day Clinic.

POLMED open pharmacy network

POLMED has established an **open pharmacy network** for the provision of **acute, chronic** and **over-the-counter (OTC)** medication. The open pharmacy network will give you access to more pharmacies than those included in the network thus far.

Take note: Medication included in **POLMED's formulary** will be funded in full, subject to the availability of your funds. Voluntary use of **non-formulary** products will result in a **20% co-payment** payable by you.

POLMED has agreed dispensing fees with the network pharmacies. A **20% co-payment** will be levied in the event of you voluntarily utilising an **out-of-network pharmacy**.

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Tiered limit allocation – acute medication benefit: Aquarium and Marine

A **tiered limit allocation** will apply for 2019 and has been calculated from M0 to M4+. The limit allocated is subject to the availability of your overall out-of-hospital benefits.

Referral to specialists

You and your registered dependants must be referred to a specialist by your general practitioner (GP). Referral by a GP will ensure that, if/when necessary, you or your dependants will consult the right specialist to treat your condition.

Take note: POLMED will impose a co-payment of up to R1 000 if you or your dependants consult a specialist without being referred. You will be liable for the co-payment and this will not be refunded by POLMED.

Registration to Disease Risk Management Programme and Care Plan

The Disease Risk Management Programme aims to ensure that you receive health information, guidance and management of your condition, while at the same time improving compliance to treatment prescribed by the medical practitioner.

You will receive a Care Plan (treatment plan) if you are registered on the Programme. The Care Plan lists authorised services, such as consultations, blood tests and radiology tests related to the management of your condition. You should ensure that your treating doctor/specialist uses the codes on the Care Plan when submitting your claims to ensure that the payment thereof is from the correct benefit category.

Contributions

The annual contribution increase is payable from 1 April 2019. If you remain on the same plan, you will only notice a change in your contribution as from 1 April 2019.

Should you change from one plan to the other, you will have a change in your contributions that are effective from 1 January 2019 (i.e. to accommodate the change from one plan to another – increase or decrease – depending on your plan selection for 2019), as well as the annual increase in your contributions from 1 April 2019.

2019 Plan selection

The Scheme rules allow you to change your plan at the end of each year. Your plan selection for 2019 should reach POLMED by no later than 31 December 2018. If we do not receive your request to change your plan by this deadline, you will remain on the same plan during 2019. It is also important that you understand your healthcare needs when choosing your plan to ensure the benefits provided will meet your and your dependants' needs.

Incorrect identity numbers and contact details

POLMED is experiencing a challenge in respect of registered dependants whose identity numbers are incorrect. This may result in the rejection of claims if the information submitted from the treating doctor/provider is incorrect. You are requested to ensure that the identity number(s) listed for your dependants on your POLMED membership card are correct. Contact POLMED to provide the correct details where necessary. Replacement or new POLMED membership cards will only be issued upon receipt of valid copies of identity documents.

You can also update your address details with POLMED via the following mediums:

- The secure Member zone on the POLMED website (www.polmed.co.za).
- The SAPS intranet (there is a link on the SAPS intranet to access POLMED's website).
- POLMED Chat (an app that allows real-time communication with our Consultants).
- Call the Client Service Call Centre on 0860 765 633.
- Complete the member record amendment form (available via our website or the Client Service Call Centre) and submit it to the Membership and Credit Control Department via:
 - Email: polmedmembership@medscheme.co.za
 - Fax: 0861 888 110
 - Post: POLMED, Private Bag X16, Arcadia 0007
 - Hand deliver it to a POLMED Regional Office/walk-in branch in your area.
- During the Area Visits undertaken by the Scheme's Communications Officers throughout South Africa.
- During the Scheme wellness events.

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Changing our communication platforms

POLMED has experienced various challenges in respect of postal services which has necessitated alternative means of communication to you and your registered dependants.

Electronic communication

POLMED would like to encourage you and your registered dependants to provide your private email addresses and cellphone numbers to us (clear handwriting is important, especially when writing numerical characters).

Email: If you supplied a private email address, you will receive your communication from POLMED via email.

Cellphone (smart phones – Android/Apple): If you only supplied a cellphone number and not an email address, you will receive your communication from POLMED via SMS.

Postal address: If you only supplied a postal address, you will receive your communication via post and not via email or SMS. However, POLMED cannot accept responsibility for delays due to postal strikes, loss of communication, returned mail due to postal address details not being updated or your personal information being illegally accessed.

Protection of Personal Information Act (POPIA)

This change in legislation (Protection of Personal Information Act – POPIA) requires strict measures to protect personal information – whether in the medical aid, public or private sector.

It is thus of extreme importance that POLMED is informed of any changes to your or your registered dependants' details. This will help us to ensure that your personal information and communication reaches you and not any unauthorised person, and that your personal information is used legally.

Please note that this communication is not intended to be advice about the choice you should make, but merely intended to be a generic overview of how far the Scheme has come this year.

I look forward to continuing improving your experience with POLMED and providing the benefits that you, our member, has been enjoying over the past few years.

Yours sincerely,



**N KHAUOE
PRINCIPAL OFFICER**