

POLMED

NEWS



GREETINGS FROM THE PRINCIPAL OFFICER



The year 2019 is almost coming to an end, and the festive season is upon us. It is a time to relax and celebrate life and all the joys that it brings. It is the season to spend quality moments with our beloved families and our friends. It is a time to reflect upon what we have achieved during the year, the challenges that we faced and how we managed to overcome them. But in the midst of all these, we must never forget to reflect upon our health and well-being. Our health is the only wealth that we carry with us all the time.

Polmed is a Scheme that is committed to delivering quality healthcare services to its members. By looking after your health, the aim is to improve the quality of your lives and those of your dependents. When you are healthy, you can do your job better. The work that the SAPS is doing is critical to our country – to ensure the safety and security of our citizens. That is why the vision of Polmed is “Healthy members for a safer South Africa”. This is our highest commitment to you, our members – to ensure that you receive the best affordable medical care. This is further demonstrated by the rich, generous and cost-effective benefits offered by Polmed, which other medical schemes can only offer at very high prices. I can therefore confidently tell you that Polmed members are in good hands, and you can be rest assured of that.

However, I also need to remind you that in order to stay as healthy as possible, you need to be active participants in your own health and well-being. Healthcare is a collective responsibility between members and the Scheme. You need to work with us to achieve healthy outcomes for you. Make use of the various preventative care services offered by Polmed, and prevent illnesses before they can occur. Make use of the psycho-social services offered by the Scheme, and improve your overall well-being. Above all, follow a healthy lifestyle, and minimise the risks of contracting diseases. Those of you who are on chronic medication, follow your doctors’ instructions, do not compromise your health by stopping your treatment or being non-compliant.

For Polmed to continue offering you the best healthcare services, the Scheme needs to remain financially sustainable to be able to pay for your claims. We do this by ensuring that we have sufficient reserves and that our non-healthcare costs (operational costs) are kept under control. We pride ourselves in having high reserves and lowest operational costs in the industry, despite all the challenges of health inflation which is way above the normal consumer inflation and burden of diseases amongst others (high claims ratio).

This achievement, however, does not mean we have to remain complacent. We still need to carefully manage the funds entrusted to the Scheme by its members. That is why we had to implement various cost containment measures, such as the implementation of service provider networks to negotiate better tariffs without compromising the quality of care enjoyed by members. These networks were not designed to deny you of any service or limit your access to service providers. Rather, they were carefully designed to ensure that members enjoyed the same level of access and quality service, whilst at the same time keeping costs under control. We therefore urge members to stick to providers who are on the Designated Service Provider (DSP) networks to avoid having to make co-payments, but also to save money for the Scheme. Ultimately everybody will benefit from this arrangement.

As we approach the end of the year, be on the lookout for the new benefit options for 2020 and make sure you select

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the right plan that suits your needs and your dependents. An overview of these benefit changes is highlighted in this newsletter, but more information will be given out through our various communication channels.

Finally, I would like to thank all of you for your support and co-operation during the year. By working together with the Scheme, Polmed will continue to be the flagship of excellence within the medical scheme industry. As we enter the festive season, let us enjoy it responsibly with our loved ones, not forgetting to look after our health and safety on the roads.

May you all have a blessed and joyous festive season.



Ms Neo Khaouo
PRINCIPAL OFFICER



THE LOGO MIGHT HAVE BEEN MODIFIED, BUT IT'S STILL THE SAME POLMED YOU KNOW

You may have noticed that the Polmed logo has been slightly modified, but your beloved Scheme has not changed. Occasional re-branding and adopting a refreshed look is part of the life of an organisation. Polmed is not a stagnant organisation, but one that wants to evolve with the times, yet without compromising the quality of services rendered to its members.

The Polmed logo was recently revamped to give it a refreshed new look, without completely overhauling it. This was an important exercise aligned with the overall organisational repositioning strategy. The revamping exercise is an indication that Polmed remains the same scheme that has historically offered its members excellent healthcare services, but one which also embraces change, is evolving and re-positioning itself to become a dynamic and forward-looking organisation.

The new look is user-friendly and easy to use across all platforms. It represents warmth, health, care, protection and unity with our members. It represents a stable, yet a forward-looking organisation.

PLAN SELECTION

It is that time of the year when you have to select your plan for 2020. Please ensure that you select the right plan that suits your healthcare needs, as the opportunity to change plans is only done once a year. You need to carefully consider your health needs and that of your family when selecting your plan, as this may have serious implications when you need to access medical care. All completed and signed plan selection forms must reach the Scheme before **31 December 2019**. If not, you will remain on the same plan for 2020.

2020 BENEFITS OVERVIEW

Polmed has already finalised the process of benefits design for 2020. The new changes were approved by the Council for Medical Schemes (CMS) for implementation.

Please note that the approved benefit limits are subject to the Prescribed Minimum Benefits (PMB) compliance as prescribed by the Medical Schemes Act.

BELOW IS A HIGH-LEVEL OVERVIEW OF THE PROPOSED BENEFITS AMENDMENTS:

Hospital Designated Service Provider (DSP) Network

The introduction of the Hospital DSP network for both plans has yielded good results. For example, utilisation of DSP hospitals has experienced an increase, and as a result, the overall hospital expenditure as a percentage of the overall health expenditure was reduced from 36% in 2018 to 33% in the first half of 2019.

However, the voluntary utilisation of non-network hospitals is still unacceptably high, which is a major cost driver for Polmed. In order to increase referrals to DSP hospitals, the Board of Polmed approved an increase in the co-payment for all voluntary hospital admissions in non-network hospitals where a DSP hospital is readily available.

PROSTHESIS BENEFITS

There is no change in the overall Prosthesis benefit limit, but sub-limits will be implemented per anatomical area (type of prosthesis).

SPECIALISED RADIOLOGY

Each family will be entitled to one MRI scan per year and two CT scans per year.



SOCIAL WORKER/PSYCHOLOGY SERVICES

The benefit has been combined for both providers, but the limit has been increased accordingly.

CHRONIC MEDICATION SUB-LIMIT FOR MARINE PLAN FOR NON-PMB CONDITIONS

A tiered benefit limit will be introduced based on family size in order to ensure equal distribution of benefits.

ELECTIVE CAESAREAN SECTION

In order to address the over utilisation of Caesarean sections, a co-payment will be implemented to all voluntary (non-medically indicated) Caesarean sections.

PROCEDURES PERFORMED AT DAY CLINICS / DOCTORS' ROOMS (ANNEXURE D PROCEDURES)

In order to ensure that procedures that can safely be performed at Day Clinics or Doctor's rooms are not performed unnecessarily in acute hospitals, co-payments will be implemented where these procedures are performed in acute hospitals without pre-authorisation.

BASIC DENTISTRY

Based on family size, a tiered benefit limit, which is subject to the overall out-of-hospital benefit limit, will be introduced for Basic Dentistry.

CONTRIBUTION TABLE UPDATE

In order to ensure proper alignment of Polmed contribution tables and the SAPS salary bands,

THE FOLLOWING PROPOSALS WERE APPROVED BY THE BOARD OF POLMED:

- **Marine Plan** – introduction of two new contribution bands at the high-income end.
- **Aquarium Plan** – introduction of one new contribution band at the high-income end.

Contribution increase as of 1 April 2020

| Salary band | Marine Plan monthly contribution increase | Aquarium Plan monthly contribution increase |
|---------------------------------------------|-------------------------------------------|---------------------------------------------|
| R0 - R6 618 | R32 | R8 |
| R6 619 - R9 091 | R44 | R8 |
| R9 092 - R11 107 | R49 | R11 |
| R11 108 - R12 991 | R58 | R14 |
| R12 992 - R15 118 | R67 | R16 |
| R15 119 - R18 182 | R77 | R19 |
| R18 183 - R22 315 | R85 | R23 |
| R22 316 - R25 672 | R92 | - |
| R25 673 - R29 672 (new band in Marine Plan) | R110 | - |
| R29 673+ (new band in Marine Plan) | R129 | - |
| R22 316 - R26 172 | - | R27 |
| R26 173+ (new band in Aquarium Plan) | - | R32 |



2020 UPCOMING WELLNESS EVENTS

Get up and go.... take responsibility of your health by getting yourself tested!!!

Please lookout for wellness events that will be hosted in your province.

- Western Cape
- Free State
- Kwa-Zulu-Natal
- Mpumalanga
- Northern Cape



PLEASE TAKE NOTE:

URGENT REMINDER!!!

UPDATING OF BANKING DETAILS

Please remember to update your banking details with Polmed as a refund may be due to you.

GP NETWORK

You are reminded to nominate your preferred General Practitioner (GP) from the Polmed GP Network in order to avoid co-payments and for effective care.

RENAL DIALYSIS NETWORK

Polmed is introducing Renal Dialysis Network in 2020 for your Chronic Renal dialysis as identified by your treating doctor. Members who voluntarily opt to use a non-network provider, will be liable for a 30% co-payment (PMBs apply). Pre authorization is required for all dialysis services.

NON-NETWORK / DSP HOSPITAL

Please avoid admission at a Non-Network Hospital, it will cost you!



RADIOLOGY AND PATHOLOGY BENEFITS

Remember to manage your Radiology and Pathology benefits by keeping an eye on repeat tests done by different doctors.

POST-TRAUMA GROUP DEBRIEFING

This is a joint venture between Polmed and SAPS EHW Psychological Services to provide you with debriefing at your workplace. Together with private providers we'll be coming to you to provide you with this valuable service.

Note: This service is only available to active serving members who are employed under the SAPS Act.

THE LATEST FRAUD TRENDS

Please be aware! Fraudsters are constantly inventing new and unethical ways of misleading members in order to defraud the Scheme. Polmed has picked up a new trend where dishonest service providers approach SAPS members at their various places of work, under the banner of Polmed, in order to "sell" health and wellness services such as nutritional sessions, health and wellness testing, etc., when in fact they have not been mandated to do so by the Scheme. Don't fall victim as these services will ultimately be billed fraudulently from your day-to-day benefits. Report all suspicious behaviour and fraudulent activities to Polmed, by calling the private and confidential toll-free hotline on **0800 112 811** or by sending an email to **fraud@medscheme.co.za**.



CONTACT DETAILS:

TEL: 0860 765 633 or 0860 POLMED
FAX: 0860 104 114; (New claims 011 758 7660);
(Membership-related / correspondence 0861 888 110)
Email address for SUBMITTING ENQUIRIES:
polmed@medscheme.co.za

POSTAL ADDRESS FOR CLAIMS, MEMBERSHIP AND CONTRIBUTIONS:
POLMED: Private Bag X16, Arcadia, 0007

REGIONAL WALK-IN BRANCHES

BLOEMFONTEIN:

Medical Suite 4 and 5, Middestad Medical Suites First Floor, Middestad Centre, Cnr Charles & West Burger Streets, Bloemfontein

CAPE TOWN:

Ground Floor Icon Building, Cnr Lower Long Street & Hans Strijdom Avenue, Cape Town

DURBAN:

Ground Floor, 102 Stephen Dlamini Road, Musgrave, Durban

KATHU:

6 Rietbok Street, Kathu

KIMBERLY:

Shop 17, Southey Street, Kimberley

KLERKSDORP:

Medicover Building, Shop 11, 22 Knowles Street, Witkoppies, Klerksdorp

LEPHALALE:

Shop 6, Bosveld Boulevard Park, Cnr Joe Slovo & Chris Hani Streets, Onverwacht, Lephalale

MAHIKENG:

Office 101A First Floor, East Gallery, Mega City Shopping Centre, Cnr Sekame & Dr James Moroka Drive, Mmabatho

NELSPRUIT:

Shop 11, City Centre Mall, Cnr Andrews Street & Madiba Drive, Nelspruit

POLOKWANE:

Checkers Centre, Shop 2, Ground Floor, Cnr Hans van Rensburg & Grobler Streets, Polokwane

PORT ELIZABETH:

Block 6 Greenacres Office Park, 2nd Avenue, Newtown Park, Port Elizabeth

PRETORIA:

Nedbank Plaza Shop 17, Ground Floor, 361 Steve Biko Street Arcadia, Pretoria

ROODEPOORT:

Shop 21 and 22, Flora Centre (Entrance 2), Cnr Ontdekkers & Conrad Roads, Florida North

RUSTENBURG:

Shop 23, Lifestyle Square, Beyers Naude Drive, Rustenburg

SECUNDA:

Grand Palace, Unit A2 2302 Heunis Street, Secunda

VEREENIGING:

Ground Floor, 36 Merriman Avenue, Vereeniging