



POLMED
OUR INVESTMENT OUR HEALTH OUR FUTURE

POLMED NEWS

JUNE 2018

Laughter
is the sun that
drives winter from
the human race.
– Victor Hugo



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GREETINGS FROM THE PRINCIPAL OFFICER

It is truly amazing how fast the year has gone. On the brighter side, 2018 has proven to be an incredible year.

In my previous correspondence with you, I was still finding my feet at POLMED. Now that I have settled in, I sincerely look forward to a better future as we continue this journey together into the second half of 2018. I would like to take this opportunity to greet you all as we brace for the winter season, which is known to be a time of 'renewal and reflection'.

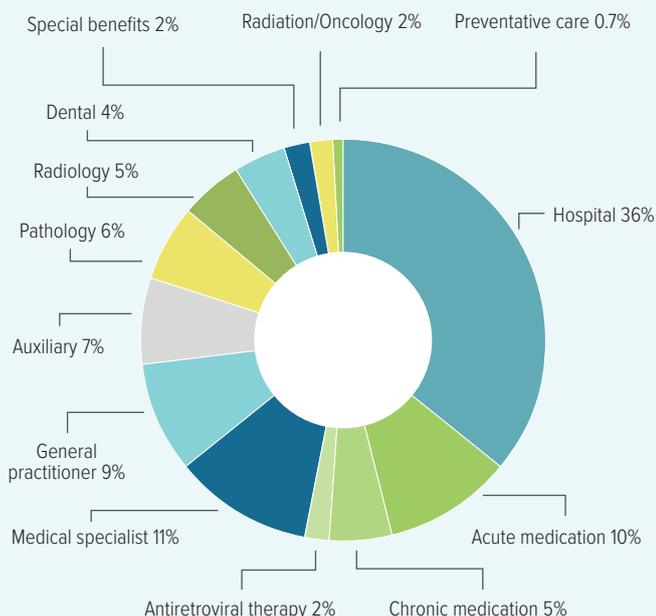
We kicked off 2018 by welcoming 3 708 new South African Police Service (SAPS) recruits as members during the SAPS student intake held at SAPS academies in various provinces. The Scheme also continues to successfully reach members at station or cluster level through our member outreach programme, with an increased number of members being reached during the first half of 2018.

There has been a significant increase in the uptake of flu vaccinations in 2018 versus 2017. I would like to thank you for taking responsibility of your health in the fight against flu. I cannot emphasise enough how important it is for you to access your preventative healthcare benefits in order to help prevent and diagnose all potential risks to your health.

SCHEME PERFORMANCE AND UTILISATION OF BENEFITS

The pie chart below gives you a high-level overview of how R8,5 billion was utilised during 2017:

Split of total claims: January – December 2017 Total value = R8,5 billion



The Scheme noted that hospital claims remains the biggest cost driver, which currently reflects at 36% of the overall healthcare spend. You and your dependants are encouraged to ensure that benefits are accessed correctly and conservatively, to help avoid depletion of benefits and to further support the Scheme's goal of remaining financially sound.

The second biggest cost driver is medication, which contributes 17% to healthcare spend. Acute and over-the-counter (OTC) medication expenditure contributes 10% to the overall 17% expenditure on medication, with chronic medication (including antiretroviral therapy) contributing 7%. In light of this, you are advised to discuss generic substitution with your treating doctors when prescribing medication, as this will assist the Scheme to remain sustainable.

PLAY YOUR PART TO HELP PREVENT THE SCHEME FROM LOSING MONEY DUE TO FRAUD

Many medical schemes around the world fall prey to individuals and groups who commit fraudulent activities in order to benefit financially from the healthcare industry. You are once again reminded to remain responsible and ensure at all times that fraud-related cases are reported to the Scheme immediately to minimise fraud and its impact on our finances. If you suspect any fraudulent activity relating to the Scheme, please contact our anonymous fraud hotline on 0800 112 811 or send an email to fraud@medscheme.co.za.

The Scheme would also like to thank you for continuously managing your benefits well. We encourage you to continue using your benefits wisely and protecting the Scheme, so that it remains the number one rated medical scheme in South Africa due to its outstanding performance and delivery.

THE IMPACT OF VAT (1% INCREASE AS OF 1 APRIL 2018)

The Scheme is pleased to announce that the 1% increase to value-added tax (VAT) from 14% to 15% did not impact on your monthly contributions.

OUR FALLEN HEROES

My heart goes out to the families of our members who sacrificed their lives in the line of duty while protecting our country. I assure registered dependants that the Scheme will continue to take care of you. Please call our Client Service Call Centre on 0860 765 633 or complete a continuation of membership form and submit it to the Scheme via email, fax or post together with supporting documents in order to arrange your continuation of membership.

Winter is a time for comfort, warmth and good food. With this being said, I would like to wish you and your family members a joyous winter season. I also appeal to you to continue living a healthy lifestyle.

I appreciate your support throughout the years and trust that you share our vision towards keeping the Scheme sustainable.



Ms Neo Khaue
Principal Officer: POLMED

2018 ANNUAL GENERAL MEETING (AGM)

All POLMED principal members are welcome to attend the Scheme's AGM.

Date: Thursday, 12 July 2018

Time: Registration and voting will take place between 8:00 and 10:00. Commencement of business meeting at 10:00.

Venue: SAPS Academy Paarl, 429 Main Road, Paarl, Western Cape (GPS coordinates: Latitude 33.72407S and Longitude 18.96335E)

Please be on the lookout for the POLMED 2017 Annual Report recently sent to you. It is also available on our website at www.polmed.co.za.

Kindly remember to bring your identification along to the AGM, e.g. POLMED membership card and identity document or driver's licence.

NOTE

Only principal members in good standing with the Scheme are permitted to attend the AGM. Dependants are thus not allowed to attend the AGM.

ARE YOU COMPLYING WITH THE RULES OF THE SCHEME?

If POLMED doesn't have the correct contact and personal details (including your bank account details) for you and your dependants, it can result in the non-payment of your Scheme claims and may also prevent you from receiving important Scheme information.

RULE 11.1

A member must notify the Scheme within thirty (30) days of any change of contact details. The Scheme shall not be held liable if a member's rights are prejudiced or forfeited as a result of a member neglecting to comply with the requirements of this rule. A member's last known contact details held by the Scheme will apply for the purpose of serving notices regarding the Scheme, including notices of meetings and changes to the Rules.

You and your dependants must supply and also inform the Scheme about changes to your profile, such as:

- Full name
- Telephone number
- Fax number
- Cellphone number
- Email address

- Physical address
- Postal address
- ID number
- Bank account details
- Marital status
- Third party consent (18 years and older)

MEDIUMS AVAILABLE TO VIEW AND UPDATE CONTACT AND PERSONAL DETAILS

1 MEMBER ZONE:

- Go to www.polmed.co.za and select 'Member Zone' at the top of the home page.
- Follow the login process.
- Then select the 'Personal Details' menu item via your computer or the 'Member Monitor' menu item via your cellphone.
- View and update the relevant details (i.e. address and contact details).

2 POLMED CHAT:

Refer to the article 'POLMED Chat app' overleaf for detailed information.

3 REGIONAL WALK-IN BRANCH:

Visit your nearest regional office for assistance.

4 CLIENT SERVICE CALL CENTRE:

Contact our Client Service Call Centre on 0860 765 633 for an agent to assist with updates to your profile, including ID number and bank account details (supporting documents may be needed).

5 FAX:

Complete a member record amendment form (fax it to: 0861 888 110) or third party member consent form (fax it to: 0860 104 114) and remember to supply any supporting documents.

6 EMAIL:

Complete a member record amendment form (email it to: polmedmembership@medscheme.co.za) or third party member consent form (email it to: polmed@medscheme.co.za) and remember to supply any supporting documents.



NOTE

Beneficiaries (18 years and older) must register your own username and password for Member zone. This will allow you to view and, where applicable, update your own personal and contact details. However, when a beneficiary (18 years and older) registers for Member zone access, the principal member receives an email to activate the beneficiary's access. The principal member must remember to inform the beneficiary when this step is done.

POLMED CHAT APP (WEEKDAYS 7:30 - 17:00)

BENEFITS OF USING THE POLMED CHAT APP

POLMED Chat allows you to send and receive short text messages directly with Client Service Call Centre agents in real time and is less costly than a phone call.

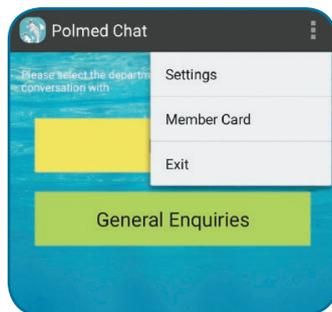
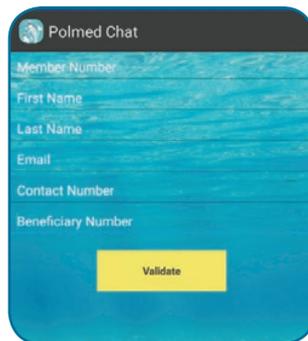
HOW TO ACCESS THIS APP

You can use POLMED Chat via your cellphone or the Internet on a computer:
Cellphone: Download app for free via <http://bit.ly/1YHAtwu> or the app stores.
POLMED website: Go to www.polmed.co.za via your computer, log in to Member zone and select the POLMED Chat icon for access.

VALIDATION

Upon opening this app for the first time, you need to type in your POLMED details and select 'Validate'.

Click here to 'Validate'.

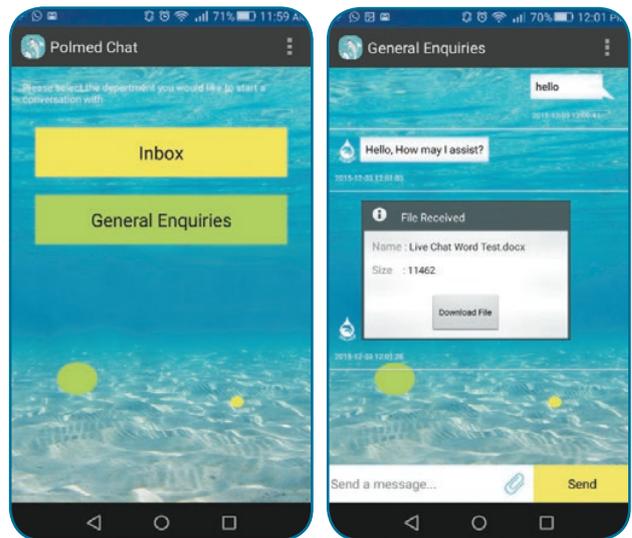


HOW DO YOU VIEW YOUR POLMED MEMBERSHIP CARD?

Select the menu button to open the list of menu options, and then select 'Member Card'. Your membership card will then display. You can share it with your dependants or service providers.

HOW DO YOU START A CHAT?

When the validation is successful, you can proceed to chat. Select the department that is most relevant. For example, select 'General Enquiries' and type a message on that page.



Once the department is selected, you can send and receive messages from an agent who will attend to your query or assist you with updating your contact and personal details. Please note that you may still need to complete the relevant form and supply supporting documents in certain cases.

CHRONIC MEDICINE MANAGEMENT PROGRAMME



If you are advised to register on the Scheme's Chronic Medicine Management Programme to help you manage your condition(s) and lead a healthier lifestyle, it is important that you recognise the importance of this advice.

For more information about this Programme, registration process and its various benefits, you may:

- visit the 'Chronic Medicine Management' page on our website at www.polmed.co.za (select 'MEMBERS' at the top of the website's home page, followed by 'Managed Care' and then 'Chronic Medicine Management' on the drop-down list)
- call the Client Service Call Centre on 0860 765 633 and follow the voice prompts
- email polmedcmm@medscheme.co.za
- use the POLMED Chat app and
- discuss this with a pharmacist at a pharmacy that forms part of the Scheme's designated Pharmacy Network (i.e. Clicks Pharmacy and MediRite Pharmacy).

WHEN 'I' IS REPLACED WITH 'WE', ILLNESS BECOMES WELLNESS ...

POLMED successfully hosted health days in the Western Cape, Free State and KwaZulu-Natal during the first half of 2018.

The next two provinces hosting health days for our members are the Northern Cape and Mpumalanga. We encourage you to take advantage of the opportunity to attend these health days together with your dependants, and access the annual health screenings offered.

Dates of the remaining health days planned for 2018:

- **Northern Cape:** August 2018
- **Mpumalanga:** October 2018

Please visit our website at www.polmed.co.za for venue details and times of each event closer to the time.

HOW ARE THE HEALTH SCREENINGS PAID?

The screenings are paid from your preventative healthcare benefits. While you will see a claim on your member statement for the screenings, please note this claim will not affect your overall out-of-hospital (day-to-day) benefits.

SERVICES OFFERED DURING HEALTH DAYS:

- Blood pressure screening
- Body mass index (BMI) screening
- Cancer screening*
- Cholesterol screening
- Dental screening*
- Flu vaccination (seasonal - usually administered from March to June)
- Glucose screening
- HIV counselling and testing (HCT)
- Optical screening*
- Waist-to-hip ratio measurement

**Subject to availability of service provider.*





POLMED TAX CERTIFICATES



Did you know?

A: You can access your POLMED tax certificate for the 2018 tax year by logging into the POLMED website's Member zone (via the 'Member Zone' button at the top of the home page) or calling 0860 765 633 for the IVR tax certificate option.

B: If you do not have access to the website, your tax certificate is being emailed to you.

C: If you do not have an email address, your tax certificate will be posted to you soon.

WE NEED YOUR FEEDBACK



You and your dependants have the option to share your compliments or complaints about your service experience with the Scheme in two ways. These feedback options enable the Scheme to collect your feedback that assists us to improve the knowledge and skills of our employees, where necessary. It further contributes to the improvement of processes and ultimately enhances your customer service experience.

HOW DO I PROVIDE FEEDBACK?

You may submit a compliment or complaint about your experience that you had with the Scheme. Send an email to polmed@medscheme.co.za and include the details in respect of your experience together with the name of the staff member who assisted you.

HOW IS THE SERVICE MONITORED?

The Scheme generates a voice of the customer (VOC) survey via email for you to complete after interacting with our staff member telephonically or via email. You will be requested to rate your interaction with our staff member by completing the emailed survey.

During the period April 2017 to April 2018 a total number of 140 598 VOC surveys were distributed to members. 30 474 members participated, during which 87.14% rated us as 'good' or 'excellent' in respect of service.

FEEDBACK RECEIVED FROM MEMBERS DURING 2018

Const P Madonsela (January 2018)

"Thank you for being so kind, understanding and managing to calm me down when I was so frustrated by my idea of losing my personal belongings. May God protect and prosper you in that you desire, in the name of the living most high God ... continue to be a great consultant and have this passion and love for what you do ... your humanity is outstanding ... I appreciate you for being you, even when we hassle you ... thank you Kulani."

Mr C Els (March 2018)

"Dustin was extremely helpful. In fact the one claim that was found on the system was showing in process for the payment, whereas the one he was checking and found, which he escalated, was already paid to me today! One day later and the other one is still outstanding? Well done Dustin."

WO L Mokoto (May 2018)

"Keep up the excellent job and friendly service that you are covering. It shows that this is your calling. I appreciated your patience and willingness to make me satisfied as a customer. God bless you!!"

GET THE BEST OUT OF YOUR OPTICAL BENEFITS

YOUR EYE SIGHT IS IMPORTANT AND IT IS FOR THIS REASON THAT POLMED TOGETHER WITH PREFERRED PROVIDER NEGOTIATORS (PPN), OUR EYE CARE NETWORK DESIGNATED SERVICE PROVIDER (DSP), ENCOURAGE YOU TO USE YOUR OPTICAL BENEFITS WISELY.

A refractive error is a common eye disorder resulting in blurred vision. The four main forms are:

- myopia (near-sightedness)
- hyperopia (far-sightedness)
- astigmatism (distorted vision) and
- presbyopia (near-vision impairment, which makes reading without spectacles impossible).

Uncorrected refractive errors are the most common cause of vision impairment worldwide and the second most common cause of blindness. While these cannot be prevented, they can be diagnosed through an eye examination and treated with spectacles, contact lenses or surgery.

PLEASE NOTE: Refractive surgery is subject to pre-authorisation and the procedure is performed out of hospital and in day clinics.

Using your optical benefits correctly is essential to diagnosing and treating refractive errors.

Consulting optometrists to get sunglasses or elaborate contact lenses for fashion purposes is discouraged.



BENEFITS INFORMATION

Please refer to the 2018 Guide to your Health booklet for more information about optical benefits.

NETCARE 911: YOUR EMERGENCY MEDICAL SERVICES DESIGNATED SERVICE PROVIDER

Netcare 911 is POLMED's designated service provider (DSP) for emergency medical services.

Emergency medical services, also known as ambulance services, is for emergency transport to hospital. It is emergency transport for patients with illnesses and injuries that prevent the patient from transporting themselves to hospital.

In the event that you or your dependants do not call Netcare 911 in an emergency situation, but instead call another ambulance service provider, the non-DSP ambulance service provider must request an authorisation number from Netcare 911 within 72 hours of the transportation.

Keep in mind the following important payment guidelines about emergency medical services:

- It is **IMPORTANT** that you and your dependants remember to only use an ambulance in the event of an emergency, as the Scheme will not pay a claim for non-emergency transportation. For example, transportation from the hospital to your home when you are discharged will not be covered.
- You will be liable for a 40% co-payment of the emergency medical services (ambulance) claim when you voluntarily use a non-DSP for emergency transport, i.e. an ambulance service provider other than Netcare 911. The Scheme will cover the remaining 60% of the fee.

NOTE

When a non-DSP ambulance service provider assists with emergency transportation, the non-DSP must submit the casualty sticker and patient report to Netcare 911 to ensure transportation was done to a hospital.

NETCARE 911 CONTACT NUMBER

Call Netcare 911 for emergency medical services: **082 911**





FOOD SAFETY – CHECK YOUR STEPS

Forgetting about food safety is a recipe for disaster. Food safety doesn't have to be a job exclusively for grown-ups. Introducing kids to the basics of food safety and giving them some hands-on experience will give them kitchen confidence.

According to the World Health Organization, an estimated 600 million – almost 1 in 10 people in the world – fall ill after eating contaminated food. Children under five years of age are at particularly high risk, with some 125 000 young children dying from foodborne diseases (diseases caused by consuming contaminated food or drink) every year.

Following **four simple steps** can help keep your kids safe from food poisoning at home.

1 CLEAN

Before kids help in the kitchen, be sure they know when and how to wash their hands. Everyone should wash their hands with soap and warm water for at least 20 seconds. To remember how long 20 seconds lasts, kids should sing the 'Happy Birthday' song twice. Be sure your kids (and the adults) wash their hands:

- before, during and after preparing food
- before eating food
- after using the toilet
- after blowing your nose, coughing or sneezing
- after touching an animal or animal waste
- after handling pet food or pet treats and
- after touching garbage.

With the proper supervision, children can also be a part of the 'bubble patrol' or cleaning crew. Using safe, non-toxic cleaning supplies like soap and water, kids can help parents by monitoring dirty countertops, kitchen sinks and dishes.

QUIZ: HOW MUCH HAVE YOU LEARNED ABOUT FOOD SAFETY?

Answer the questions below or add the missing info by referring to the content above:

- 1 Foods likely to spoil or go bad quickly should not be left outside for more than _____ hours.
- 2 How long must you wash your hands with soap and warm water? _____
- 3 Raw meat, poultry, _____ and seafood should be kept away from foods that will not be cooked to prevent food poisoning.
- 4 Is it safe for you to touch your food after playing with your pets? _____
- 5 What is the second step in the four-step process to keeping yourself safe from food poisoning? _____
- 6 You must wash your hands before you eat, after using the _____ and after touching garbage.

Adapted from:

World Health Organization: <http://www.who.int/en/news-room/fact-sheets/detail/food-safety>

World Health Organization: <http://www.who.int/news-room/facts-in-pictures/detail/food-safety>

Foodsafety.gov: <https://www.foodsafety.gov/blog/2017/04/food-safety-for-kids.html>

2 SEPARATE

When considering whether kids should get involved with food preparation, parents should take extra precautions with raw meats. Raw meat, poultry, eggs and seafood should be kept away from foods that will not be cooked. Raw meats can contain harmful germs that can lead to foodborne illnesses (illnesses caused by consuming contaminated food or drink).

Parents can help reinforce the importance of preventing cross contamination by starting kids off with washing fruit and veggies, and giving them the responsibility of keeping these ingredients apart from raw meats. Give your child their own cutting board or bowl to hold the fruit and veggies.

3 COOK

Perhaps the safest way kids can learn about the importance of the cooking process is by teaching them about safe minimum internal temperatures and rest times for different types of meat, poultry, eggs and seafood dishes. Cooking these foods to the correct minimum internal temperature kills potentially harmful bacteria and can also help make sure they are not overcooked. Some meats need to rest for at least three minutes before carving or eating to allow the internal temperature to continue to rise and kill bacteria.

4 CHILL

In the kitchen, kids can be tasked with monitoring the time that perishable foods (foods likely to spoil or go bad quickly) have been in the danger zone. The danger zone is the range of temperature between 4.44°C and 60°C where bacteria multiply rapidly. Due to this rapid growth of bacteria, perishable foods should not be left out for more than two hours. And if the temperature is 32°C or higher outside, cut that time down to just one hour.

During meal prep, parents should identify the potentially hazardous foods while kids enforce the two-hour rule. After the meal, kids can then be in charge of putting leftovers in the fridge or freezer.

Answers: 1: two, 2: 20 seconds, 3: eggs, 4: no, 5: separate, 6: toilet

