

# POLMED

## NEWS



## GREETINGS FROM THE PRINCIPAL OFFICER



**Welcome to the June 2021 edition of Polmed News.** The past year has been a challenging one as the world saw a crisis of unprecedented nature and effects. Almost everything we have experienced up until now has been overshadowed by this unstoppable chain of events. Now we are all faced with a new reality where rules, self-awareness and growth have become even more important. We may not always have control over what happens to us, but we always have a choice in the way we react to situations and life in general.

This prompts me to extend my heartfelt gratitude to our Police Officers who have been standing in the line of fire to protect the entire nation during the most terrifying period of our lives. We salute you! While the majority of the population stayed at home during the lockdown, you were on the frontline of the battle against COVID-19 fighting an invisible foe, thereby increasing your risk of exposure to the virus. Global COVID-19 statistics show that the pandemic wreaked havoc across the world and has taken many lives.

As a member centric scheme, Polmed had to embark on a rapid screening and testing exercise in order to reduce the severity and impact of COVID-19 on its members and save lives. Those who tested positive were provided with the necessary healthcare which was fully paid for by the Scheme, and included GP consultations, prescribed medication and hospitalisation where it was required. The Scheme went further by providing isolation/quarantine facilities for Polmed members, in order to protect themselves and their loved ones against the virus. This unfortunately has had a huge financial impact on members and Polmed in general.

However, despite this financial impact, members can be assured of the Scheme's commitment to looking after their healthcare needs during and after the pandemic. The impact of the rising medical inflation, which generally is in excess of the Consumer Price Index (CPI), is a universal phenomenon with which medical

schemes have to contend. Likewise, Polmed will continuously come up with innovative ways of ensuring that healthcare inflation does not compromise the quality of healthcare services offered to its members. The rising cost of new medicines, treatments and technology is unavoidable, and the Scheme has to consider these changes in ensuring that its members have access to the new cost effective innovations that are being used by their treating providers.

One of the most cost effective mechanisms applied by Polmed in order to mitigate ever increasing healthcare expenses, is to introduce networks. These networks are not restrictive, but rather open in nature, whereby providers are welcome to join the networks. However, adherence to agreed tariffs and best clinical practice is a prerequisite for any provider attempting to join Polmed's networks.

South Africa's weak economic growth means that the government has limited financial resources at its disposal. This will continue to shape how National Treasury allocates budgets to government departments and for key national services, as the tax revenue continues to shrink. Polmed will inevitably be affected as the grant it receives will continue to decline in real terms, against the backdrop of rising healthcare costs and increased claims ratio. The Scheme will continue to make optimal use of resources entrusted to it, to ensure that members receive the best healthcare services at affordable cost, whilst also balancing the need for the Scheme to remain

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financially sustainable. It is against this backdrop that the Board of Trustees, while balancing these competing variables, developed the 2021 Benefits, with marginal benefit and contribution increases.

Finally, I wish to address those of you who have been affected by this pandemic, personally or through your closest relations. I send you my warmest embrace and wish you a speedy recovery on behalf of everyone at Polmed. I also wish to express my most heartfelt thanks to each and every one of you, the people of Polmed, especially to those of you who are carrying out critical tasks to manage this crisis. You are all setting an extraordinary example of commitment, professionalism, and solidarity. You are the best guarantee that, united, we will emerge from this crisis stronger. We thank you once again for your continued cooperation in the fight against COVID-19.

#### New SAPS Recruits

We congratulate all the new recruits on their appointment into SAPS and we wish them well on their journey of serving the nation. We would also like to take this opportunity to welcome you to Polmed and to assure you that we will do our level best to look after your healthcare needs. We encourage you to make use of our regional offices across the country and the various digital communication platforms available to all members, such as the website and WhatsApp mediums.

#### Highlights of the 2020 Annual General Meeting

This was a ground-breaking moment for Polmed, after four years of unsuccessful AGMs, marked by disruptions. On the 3<sup>rd</sup> of December 2020, Polmed witnessed a monumentally successful AGM held in Kimberley, Northern Cape. The meeting was attended by over 80 members in good standing, which the Scheme applauds considering that it was during the peak of the Pandemic. The Honourable General Khehla Sitole delivered a keynote message via video conferencing. He highlighted various health and lifestyle issues that affected Polmed members. The Board and its Chairperson



were thanked for the good work done in response to the COVID-19 outbreak. He further expressed pride at the opening of the quarantine and isolation facilities and commended Polmed's leadership for this resourceful initiative. Leadership of labour unions also graced the meeting with their presence and affirmed the Board of their support and cooperation in the advancement of the business of Polmed. The Board congratulated the newly elected members and expressed appreciation to the outgoing Trustees. It was indeed a peaceful participation and a display of unity shown by all attendees.

#### Preventative care

The flu season is upon us, so please be reminded that your flu vaccine is extremely important for building a healthy immune system. Members and their beneficiaries are encouraged to visit their local pharmacies to access the flu vaccine. Remember that the flu vaccine and the COVID-19 vaccine should not be taken within two weeks of each other.

**Let us continue to work together in ensuring a healthy, sustainable Scheme.**

**Ms Neo Khauoe**  
**PRINCIPAL OFFICER**

## NOTICE OF POLMED 2021 ANNUAL GENERAL MEETING (AGM)

**Notice is hereby given that the Annual General Meeting ("AGM") of members of the South African Police Service Medical Scheme ("Polmed") will be held on 15 July 2021 at Hedgehog's Nest, Country Venue and Culinary Institute, Donkerhoek Road, Rustenburg Rural, Rustenburg, Northwest at 10h00.**

Pre-AGM voting will commence at 07h30 to 09h30 for those members who were unable to vote during the advanced voting phase at the various identified venues around the country.



#### AGM attendance

**Only principal members will be eligible to attend the AGM. Members attending the AGM must bring their membership cards and any of the following identification documents:**

- A South African ID book or Smart ID Card;
- A South African Driver's License; or
- A passport.

#### Confirmation of attendance

Members are required to confirm their attendance by means of an "RSVP". RSVPs must be emailed to 2021agm@polmed.co.za OR call 012 818 7500 to confirm your attendance. This is to ensure that there is compliance with the provisions relating to the maximum capacity for the venue as required by the Disaster Management Act: COVID-19 Regulations. Please note that the RSVPs must reach Polmed by Wednesday, 14 July 2021. No RSVP beyond this date will be accepted.

#### Submitting motions

Notices of motions should be placed before the AGM and reach the Principal Officer no later than 7 days prior to the date of the meeting. No motions will be accepted after 17h00 on 08 July 2021.

## NOTICE OF POLMED BOARD OF TRUSTEES ELECTION

The term of office of two (2) trustees, (one (1) black female serving and one (1) white male continuation member representative), is due to expire on 15 July 2021. Accordingly, and as directed by the registered Rules, the Polmed Board of Trustees has initiated an election process to fill two Board vacancies. The Polmed Rules require that members' trustees must

be elected by means of a democratic and transparent secret ballot process and be overseen by an independent elections body.

The Polmed Board has appointed **The Elections Agency (Pty) Ltd** to independently oversee the election process. On the next page is an overview of the election process.





#### Candidate Nomination Process:

The election process is conducted over two phases. The **first phase** is the **candidate nomination phase**. During this phase, Polmed members will have an opportunity to submit names of suitable persons who must be willing and eligible to stand as candidates for election as trustees on the Polmed Board.

Candidate nominations had to be submitted using the prescribed nomination form and had to reach the Returning Officer on or before 17h00 on 26 April 2021. Nominations received by the Returning Officer after the deadline will not be considered.

#### Voting Phase:

The **second phase** of the election process is the **voting phase**, which will initially take place on 15 June 2021 from **07h00 – 20h00 at various Cluster Police Stations, Police Headquarters and Police Colleges**. Queries may be directed to: **(010) 595-6000**. A list of voting stations will be placed on the Polmed website.



#### Further enquiries

The election process is independently managed by **The Elexions Agency**. All enquiries must be directed to the Returning Officer, **Ms Bontle Mpakanyane** on **(010) 595 6000**, through fax to 086 678 4123 or by email: **polmed2021@elexionsagency.co.za**

# COVID-19 UPDATE

## COVID-19 IS A PMB

COVID-19 is a Prescribed Minimum Benefit (PMB), so all related COVID-19 costs will be paid from your Risk benefit, and not from your day-to-day benefits. Screening and testing remain crucial for early detection, quarantine and treatment, including hospitalisation when required.

## COVID-19 VACCINE ROLLOUT

The third wave has hit South Africa at a rapid pace, and we are now at the active stage of the third wave. Members who wish to vaccinate are **encouraged to register** on the Department of Health's Electronic Verification Data System as we move through the different phases in line with government regulations. As SAPS employees, you will be vaccinated at various identified vaccination centres and at your workplaces. More detailed information will be communicated to all members shortly.

## COVID-19 MULTIVITAMIN BENEFIT

Polmed is pleased to advise you that the Board of Trustees has approved **five months' supply of multivitamins** for the following categories of members:

- SAPS employees
- Persons over 60 years old
- Persons with registered co-morbidities
- Persons who receive the flu vaccine

The five months' supply of multivitamins will be delivered to your preferred address as it's registered with Polmed. To minimise potential exposure to infected patients, courier pharmacies will be used. It's important to note that **the vitamins will be funded from the Scheme's Risk pool, and not members' out-of-hospital benefits**.

**We urge members to make use of this generous benefit to optimise your immune systems whilst we experience the third wave of COVID-19 during the winter months.**

## SPEAK TO YOUR DOCTOR ABOUT COVID-19 TESTS AND A PLANNED HOSPITAL ADMISSION

Please note that a COVID-19 test is required at least 48 to 72 hours before a planned admission depending on the turnaround time of tests. It is important to present the results on the day of the planned admission. A planned admission will be cancelled if the test result is positive.



#### Note:

**Marine members** may be admitted at all private hospitals.

**Aquarium members** may only be admitted at designated/network hospitals. You may search for a designated/network hospital by visiting **[www.polmed.co.za/provider-search](http://www.polmed.co.za/provider-search)**



# 2021 SCHEME RULE AMENDMENTS

## 1 CHILD DEPENDANT CONTRIBUTIONS



**Member:** Why has my contributions increased from 1 January 2021, when they normally increase in April each year?

**Agent:** The Scheme has amended the rules effective 1 January 2021 to allow overaged child dependants who are unemployed and not studying to remain on Polmed at Private rates (without the Employer subsidy).

**Member:** But both my child dependants are studying, why am I impacted by the contribution increase?

**Agent:** The dependant who is still between the ages of 21 and 25 years and studying pays child rates, while the dependant who is above 25 years of age and studying pays Private rates (without the Employer subsidy).

**Member:** That is not the only change I noticed with regards to my contributions?

**Agent:** From 1 January 2021, members pay for all the child dependants below the age of 21 years, as opposed to only paying for three children which was the case in the past.

## 2 WAITING PERIODS



**Member:** I would like to register a new dependant on my medical aid as she requires urgent medical attention.

**Agent:** Since the dependant has not been a member of a medical scheme for more than 90 days, she is therefore not eligible for immediate benefits, in terms of the Scheme Rules.

**Member:** What impact does that have on the registration of my dependant?

**Agent:** A three-month general waiting period will be imposed, and a 12-month condition specific waiting period

will be imposed, for any pre-existing condition for which the dependant received treatment in the past 12 months preceding this application of membership. The Prescribed Minimum Benefits (PMBs) are also excluded during the general waiting period. A Late Joiner Penalty (LJP) may also be imposed where a dependant who is 35 years or older at the time of application has not enjoyed coverage with one or more medical schemes from a date preceding 1 April 2001. The LJP will apply to the portion of contribution related to the dependant who qualifies for the late joiner penalties.

**Member:** What evidence do I need to provide to the Scheme so it does not load the LJP on my dependant?

**Agent:** The Scheme requires proof of medical coverage (Membership Certificate) from one or more schemes without a break in coverage exceeding 13 consecutive weeks since 1 April 2001.

## 3 2021 SCHEME RULE AMENDMENT 4.23 (PREVIOUSLY 4.27): INCOME DEFINITION



You will recall that in the December 2020 newsletter, the above Scheme Rule Amendment was communicated subject to approval by the Council for Medical Schemes (CMS).

Polmed has subsequently responded to the CMS, justifying the rationale behind the proposed changes

in defining the income to be used for the purpose of determining monthly contributions.

**The Scheme's response was reviewed by the CMS and we wish to advise you that the rule remains unapproved. Therefore the status quo remains in determining income for members which is as follows:**  
**"Income"**

**For the purposes of calculating contributions in respect of:**

- 4.23.1 a member who is an employee – basic monthly salary;
- 4.23.2 a continuation member – monthly pension;
- 4.23.3 a medically boarded member – monthly pension; and
- 4.23.4 a continuation member who received a severance package – basic monthly salary received in the last month of service with the Employer.



# EMERGENCY/AMBULANCE SERVICES IN 2021

- Ambulance services are subject to authorisation within 72 hours following an incident/accident/emergency.
- Members are required to obtain pre-authorisation for emergency medical services from ER24 within 72 hours of the incident/accident/emergency.
- Authorisation is required for inter-hospital transfers before the event.
- Non-clinical essential services is a Scheme exclusion and not payable by Polmed.
- A 40% co-payment shall apply where a member voluntarily uses an unauthorised service provider.



For further information please note that **ER24** can be contacted toll-free on **0800 727 772**, or alternatively on **084 124**.



## Ambulance services will not be paid for if used inappropriately:

- When the ambulance is used only as means of transport, and
- When you call for an ambulance and then decide not to be transported to hospital, or have been informed that it was inappropriate use of an ambulance.

## WHAT IS AN IOD?

### 1 What is an IOD?

An injury sustained whilst on duty performing that which you are designated to do.

### 2 Why can't I use my medical aid (Polmed)?

By law, your employer is responsible for you whilst you are on duty, therefore you should not use your medical aid for injuries sustained whilst performing your duty.

### 3 How do I claim?

You must report your injury immediately or within 24 hours after sustaining injury to your Commander. If you are unable to report within the specified time, a colleague can do so on your behalf. Inform your treating provider that you sustained injury whilst on duty so that they can complete the necessary paperwork. A completed and signed employer's report (WCL2) must be sent to the treating provider as assurance that you indeed sustained injury whilst on duty. The medical provider will subsequently complete and sign the first medical report (WCL4). Both forms must then be submitted to the SAPS IOD Head Office. SAPS IOD submits forms to the SAPS Finance department for payment of claims related to injury.

### 4 Polmed and SAPS collaborating to enhance IOD processes and procedures

A circular was published to members by SAPS Management on Monday, 7 December 2020 regarding a collaboration between SAPS and Polmed to enhance IOD processes and procedures. Members are encouraged to participate accordingly.



Should you have any IOD queries, please feel free to engage the Polmed IOD division at the Polmed Head Office for assistance on **012 818 7500**.

### 5 Re-opening of closed or finalised claims beyond two years

The process of closing a claim starts when the member is deemed medically stable. The case can be re-opened if it can be proven beyond reasonable doubt that the medical condition or disability has changed significantly, and that the change is due to the original work-related injury or illness. A form for the re-opening of a claim must be obtained from the Employer (HR) for completion by the treating provider.

## OPTICAL BENEFITS IN A NUTSHELL

- Subject to a **24-month benefit cycle** from date of claiming.
- **No prorating**, benefits will be calculated from date of claiming.
- **100% of agreed tariffs**.
- Each beneficiary is entitled to either spectacles or contact lenses.
- Benefits shall not be granted for contact lenses if the beneficiary has already received a pair of spectacles in a two-year benefit cycle.
- Contact lens re-examination can be claimed for in six-monthly intervals.



# MIDWIFE LED CARE NETWORK

Having a child is often hard, painful and scary, and sometimes humiliating for a woman and the family. Sometimes your right to choose the way and type of delivery is hampered by too many protocols.

The Midwife Led Network provides you with the opportunity to choose how, where and who should be there during the delivery of your unborn child.

Polmed's Midwife Led Network provides you with an opportunity to choose.

## What services can you get from a private Midwife?

- Care during your pregnancy.
- Care and assistance with the delivery of your unborn child. Done safely in your home, Midwife facility or hospital depending on the medical care you require.
- Care after delivery (postpartum care).



To access a Midwife in the network, you can visit our website on [www.polmed.co.za](http://www.polmed.co.za), call our call centre on **0860 765 633** (Maternity programme) or send an email to [polmedmatmw@medscheme.co.za](mailto:polmedmatmw@medscheme.co.za)

# GP NOMINATION PROCESS

Polmed would like to thank members who nominated their treating GPs.



**Kindly take note:** Not all nominated GPs will be registered on the Polmed GP Network; only Category 1 and 2 non-network GPs will be contracted as they must meet the criteria for registration.

Forms can be downloaded from the Polmed website and emailed to the address on the form or dropped off at any walk-in centre.



# POLMED 2021 TAX CERTIFICATES

Please look out for your **Polmed 2021 tax certificate** that has been sent through your preferred method of communication.

**Save time and money by downloading your electronic tax certificate in a quick, easy and convenient manner by either:**

- **WhatsApp:** Register by sending the word "Hi" to **060 070 2547** and follow the menu prompts. Please have your membership number and dependant code on hand.
- **Polmed website:** Log into the Member Zone (via the 'Member Zone' button at the top of the home page).



# FRAUD UPDATE

Medical schemes should only be expected to pay for clinically necessary medical services and products. Check your monthly statements and report fraud. Use a calendar to record all your doctor's appointments and what tests or X-rays you receive. Then check your medical scheme statements carefully to make sure you received each service listed and that all the details are correct. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your account is correct.





# JOIN THE CONVERSATION

## POLMED'S WHATSAPP CHAT IS LIVE!

This functionality is a 100% private, effective and secure self-service platform.

### How do you join?

- Add the number **+27 60 070 2547** to your phone's contact list.
- Send a WhatsApp message with the word **"Hi"** to start the conversation.
- You will be presented with several options from which to choose.

### Who else can use Polmed's WhatsApp Chat?

- Your dependants can use it too. To register, they simply need to have their membership number and dependant code (for example 01 or 02) at hand.

### What can you do?

- View your latest claim status.
- **Access your membership eCard** and share it with a GP or family member.
- **Downloads** – tax certificate, membership certificate and member statement.
- **Access our COVID-19** information hub.

The **Polmed WhatsApp Chat line is the fastest, most convenient way to interact with the Scheme** whenever you need us. If you have not joined the thousands of other members who make use of this great time and effort saver yet, this is your chance.



## 2021 WELLNESS EVENTS

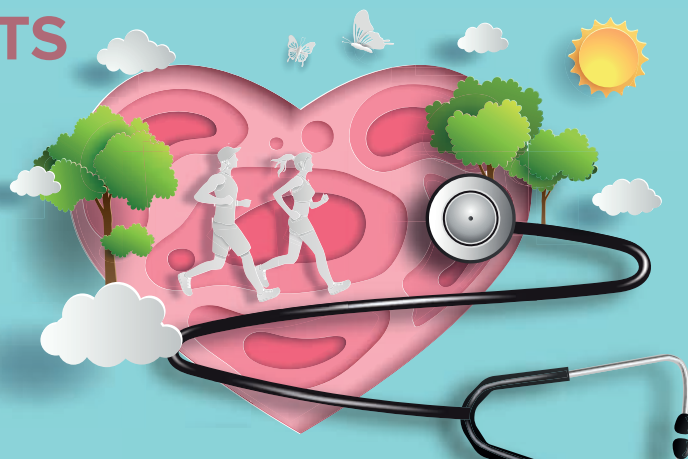
### POLMED BRINGS WELLNESS EVENTS TO YOUR PROVINCE:

<b>KZN</b>	- July 2021
<b>Free State</b>	- August 2021
<b>National Head Office</b>	- September 2021

2021 Polmed Wellness Events are scheduled to take place in your region... we look forward to seeing you.

### WHY SHOULD YOU ATTEND A POLMED WELLNESS EVENT?

Polmed's Wellness Events provide an opportunity for you and your dependants to undergo preventative care screenings to help identify potential health risks.



### The following screenings are offered:

- Blood Pressure Screening
- Body Mass Index (BMI) Screening
- Waist-to-hip Ratio Measurement
- Cholesterol Screening
- Glucose Screening
- HIV Counselling and Testing (HCT)
- Eye Screening
- Dental Screening
- Optical Screening
- Flu Vaccination (seasonal – usually administered from April to June)

\*Subject to the availability of service provider at wellness event.



All the screenings at the wellness events will be paid from members' preventative care benefits. This will assist members in saving their day-to-day benefits.



## CONTACT DETAILS

Tel: 0860 765 633

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

### KIMBERLEY:

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

### GQEBERHA/PORT ELIZABETH:

Block 6 Greenacres Office Park, 2<sup>nd</sup> 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