



GREETINGS FROM THE PRINCIPAL OFFICER

As the year draws to a close, I want to extend my heartfelt gratitude for your trust in POLMED. Your wellbeing is our top priority, and we appreciate the privilege of serving you.

The year is behind us, 2023 has been a remarkable year. While we may marvel at the success of the year there have been some challenges that the Scheme has navigated and overcome.

During the course of the year, management has been deliberate about supporting the SAPS National Runner's Association and this has resulted in various marathons being supported by POLMED. The increase in runners per race is encouraging and we urge all members to keep fit and healthy. In the coming year, we will also be looking at other supporting other sporting disciplines and assist where appropriate. In 2022, the Scheme introduced the weight loss and smoking cessation programmes; these innovative programmes are designed to empower and equip members to live healthier lives.

From January 2022 to June 2023, 257 beneficiaries completed the 12-week weight management programme. Unfortunately, the smoking cessation programme has had a very low uptake. POLMED highly recommends that members needing these programmes sign up and join. Why not make being healthier part of your New Year's resolution and grab this opportunity?

Two exciting benefits being introduced in 2024 entail interventions for diabetes and hypertension. The Insulin Delivery Device Benefit consists of an insulin pump, a continuous glucose monitoring device (GCM), and the consumables for each device. This benefit currently exists only on the Marine option but has been re-structured to allow for changes in market costs and inclusion on the Aquarium option. This benefit is for all members who have registered on the chronic care programme for diabetes.

Blood pressure monitoring devices are becoming increasingly important in the health maintenance of patients with hypertension. A blood pressure monitoring device benefit for members registered for hypertension will now be provided on each plan option with a limit of R1200 per family, every two years. This benefit is available to all members who have registered with the chronic care programme for hypertension.

The current rise in police killings is saddening, we honour the fallen heroes and wish all POLMED members a safe festive season. May this Christmas bring you peace, good health, and moments of joy with your loved ones. As we look forward to the new year, know that we are committed to enhancing your healthcare experience.

Thank you for being part of the POLMED family. We wish you a Merry Christmas and a healthy, prosperous New Year!



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FRAUD AWARENESS

Fraud Awareness Week was initiated by the Association of Certified Fraud Examiners, where hundreds of organisations around the world come together and pledge to spread fraud awareness in their companies and their communities. We at POLMED, ensure we are actively part of that pledge.

Healthcare fraud poses a risk to POLMED's Sustainability and if not curbed may cause your contributions to increase significantly year-on-year.

Common examples of medical aid fraud

- Falsified or altered invoices.
- Member and healthcare provider colluding to submit false claims and sharing the money paid by the scheme.
- · Members using their membership for individuals who are not dependents.
- Claiming for original medication but dispensing generic substitutes.
- · Claiming for unnecessary services.

How can you help?

- Check your claim statements carefully and ensure that you have received the services your service provider is claiming for.
- Ensure that your membership card and number are protected at all times.
- Don't accept cash from a service provider in exchange for a medical aid claim.

Remember to FIGHT for WHAT'S RIGHT and REPORT FRAUD!

Healthcare fraud causes your conribution to rise – don't stand for it!

If you know about it, report it anonymously.

CALL 0800 112 811



TACKLE THE ROOT CAUSE OF BAD BREATH

denis

Do you have a persistent bad taste in your mouth? When you start to talking, do people take a step away from you? These might be signs that you suffer from a condition called halitosis or chronic bad breath.

Bad breath can be caused by poor oral hygiene, gum disease certain foods, dry mouth, smoking, underlying health issues or medications.

Banish bad breath with good oral hygiene habits

Make these good oral hygiene habits part of your daily routine to reduce bad breath:

Brush your teeth, gums and tongue with a soft toothbrush and fluoride toothpaste for two minutes, every morning and night to remove plaque.



Unbrushed teeth can become a breeding ground for bacteria. A sticky film, called plaque, forms on your teeth when you eat. The bacteria in plaque break down the leftover food particles, releasing the foul-smelling gases that we associate with bad breath.



Another reason is the buildup of food particles and bacteria on your tongue. There are tiny bumps and crevices on your tongue where bacteria live and multiply. To prevent these bacteria from contributing to bad breath, remember to clean your tongue as well when you brush your teeth.

Floss every day to clean between your teeth.



Flossing is important because it helps to remove food particles and plaque from between your teeth where a toothbrush cannot reach. When these particles are left in between your teeth, they start to decay and cause an unpleasant smell.

Make regular dental visits part of your routine.



Do not wait until there is a problem before you make a dental appointment. Go for a dental check-up and professional cleaning every 6 to 12 months. Your dental healthcare professional* is able to detect and treat oral health issues that may be contributing to bad breath.

Watch what you eat: Limit sweets, sugary foods and sugarfilled drinks.



Foods like garlic, onions, and spices can leave a strong odour in your mouth. But did you know that eating a lot of sugar-filled meals can also cause bad breath? The bacteria in your mouth form acids when it feeds on the sugars in food, turning sweet treats into sour smells.

Drink enough water.



Saliva helps to clean your mouth and neutralise odours. When you have a dry mouth, which may be caused by medications or medical conditions, your mouth can become a breeding ground for bacteria that cause bad breath. Drink enough water to keep your mouth moist or chew sugar-free gum.

Quit smoking.



Smoking impacts oral as well as general health, and it is important to reduce or quit smoking. When you smoke tobacco it leaves chemical compounds in your mouth that not only cause bad breath, but it reduce saliva flow in the mouth, making it easier for oral bacteria to stick to teeth and gums. Smokers are also more likely to develop gum disease.

Treat underlying medical conditions.



If bad breath persists after your dental consultation, ask your general medical practitioner for advice. Some medical conditions like sinus infections, gastroesophageal reflux disease, and diabetes may cause bad breath.

*Aquarium option compulsory network: Aquarium members who voluntarily opt to use a non-network provider will be liable for a 30% co-payment (PMBs apply). When using a network provider, members are covered, cover up to the agreed POLMED tariff for conservative dental treatment up to available limits

IS YOUR MONTHLY CHRONIC MEDICATION DELIVERED TO YOUR DOOR?

A courier pharmacy is a convenient and cost effective way to provide medication services to POLMED patients. Courier pharmacies, such as Pharmacy Direct, Medipost and Clicks Direct Medicines, to name a few, are all part of the POLMED Pharmacy network. This means that this free monthly delivery service is available to all members, both existing and new, who are on repeat medication.

Courier pharmacy services are ideally suited to people who receive their medication on a monthly basis and who are not able, or prefer not to, collect their medication from a retail pharmacy. It is also perfect for members who live in an outlying area where it is difficult to visit their local pharmacy. Using a courier pharmacy allows for efficient monthly processing and dispatching of your medication directly to you, thus ensuring that you do not run out of essential medicine to keep you healthy and manage any chronic conditions you may have.

To make use of courier pharmacies, members are required to register with them and provide their most recent prescription. This is an easy and seamless process. Once registration is done, the medication will be delivered to the chosen address on a monthly basis as long as the prescription is valid.

For a complete list of the POLMED pharmacy network please visit www.polmed.co.za or contact the abovementioned pharmacies at:

- Pharmacy Direct: 086 002 7800 or email: care@pharmacydirect.co.za
- Medipost: 087 098 0426 or email: info@medipost.co.za
- Clicks Direct Medicines: 0861 444 405 or email: directmedicines@dirmed.co.za

Should you have any further questions you are welcome to contact POLMED or any of the pharmacies on the above numbers for further information.



HOW TO REGISTER ON MEMBER ZONE

TO ACCESS THE POLMED HEALTH CLOUD



What do I need to do this:





Go to the top right hand corner of the page and click on "Login/ **Registration**". This will take you to a page where you can either sign in or create a new account.





ALREADY REGISTERED

NO

- Click on "Create Account". Click on "Members".
- the list of members to indicate your status and name and click "Select".
 Choose to validate your account with either your ID, email address or cell number and
- Fill in the required details, including email address and a password.
- then click "Create Account" to complete

YES

- on "sign in" to access your account Click on POLMED Health Cloud.

- your name, surname, ID number, new password and click "Submit".
 Click on "e-Tutorials" to select a programme that is available for your condition and click to help you manage your condition. Remember to complete the short quiz every week!
 You can use the Health Cloud to:
- - condition, medicine or surgical procedures
 Complete questionnaires
 Enroll in lifestyle programmes
 Read articles.











NHI Update

POLMED commends the government's efforts to address the disparities in healthcare access and improve the overall health system in South Africa. The objective of the NHI to provide quality healthcare to all citizens is undeniably admirable. It aligns with the principles of equality and social justice.

However, after a thorough examination of the NHI Bill, it is clear that some elements within the legislation may be constitutionally flawed. POLMED has continuously pointed out the flawed elements during the consultation period since 2019 when the National Department of Health introduced the NHI Bill. The POLMED submissions include a request for numerous submissions to the Department to amend clause 3(2) of the NHI Bill to exempt SAPS members from the provisions of the NHI Bill. Members of the security services (SSA and SANDF) are exempt from the provisions of the NHI Bill.

During 2023, POLMED and SAPS wrote to the Portfolio Committee on Health and the Minister of Health on many occasions. The Department remains unpersuaded that subjecting SAPS members to the NHI Bill poses a serious security risk. All our submissions are ignored.

In August 2023, Parliament approved the NHI Bill and passed it to the National Council of Provinces. POLMED submitted representations. On 6 December 2023, the NCoP approved the Bill without any substantial changes and recommended that the President sign it into law.

POLMED has written to the President asking him not to sign the NHI Bill and instead that he refer it back to Parliament for further dialogue and meaningful engagement.





WANT TO SPEAK TO US?



If you would like to speak to us, please do not hesitate to contact our Client Service Centre or send us an email.

Tel: 0860 765 633 or 0860 POLMED Email: polmed@medscheme.co.za Fax: 0860 104 114

Nedbank Plaza, C/o Stanza Bopape and Steve Biko Streets, Arcadia, 0083

POLMED, Private Bag X16, Arcadia, 0007

www.medicalschemes.com

Tel: 0800 112 811

Email: fraud@medscheme.co.za

REGIONAL WALK-IN BRANCHES

LEPHALALE

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

ROODEPOORT

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

RUSTENBURG

Shop 23, Lifestyle Square, Beyers Naude Drive, Rustenburg

KLERKSDORP

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

MAHIKENG

Mega City, Shop 118, Ground Floor, East Gallery, Mahikeng

KATHU

Shop 18D Kameeldoring Plein Building, Cnr Frikkie Meyer and

Shop 76, North Cape Mall. Royldene, Kimberley

WORCESTER

45 Church Street, Worcester

CAPE TOWN

Shop 6, 9 Long Street, Cnr Long and Waterkant Street, Cape Town

POLOKWANE

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

VEREENIGING

27 Grey Avenue, Vereeniging

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

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

Ground Floor, 102 Stephen Dlamini Road, Musgrave, Durban

PIETERMARITZBURG

Pietermaritzburg Arch, 39/45 Chief Albert Luthuli Street, Pietermaritzburg

BLOEMFONTEIN

Middestad Medical Suites First Floor, Middestad Mall Corner of Charles & West Burger Street. Bloemfontein

EAST LONDON

Unit 5, 8 Balfour Rd, Vincent East London

PORT ELIZABETH

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



