

November 2019  
Guardian plan

Dear Member

## **2020 BENEFITS AND CONTRIBUTIONS**

Accompanying this letter is a benefits guide, which contains information about the Fund's benefits and contributions for 2020. The guide will assist you in understanding how to best manage your medical benefits.

### **Benefits**

The benefit structure of the Guardian plan remains unchanged for 2020. The only change to this plan is an increase in the benefit limits of the majority of the benefits in line with anticipated tariff increases.

### **2020 contribution increases**

The ongoing cost-saving strategies implemented by the Fund, along with the continued subsidisation of SATS pensioners by Transnet, have assisted in keeping the contribution increases at 2%.

*Please note these changes were submitted to the Council for Medical Schemes for approval prior to implementation.*

### **24-hour pre-authorisation service**

Transmed would like to remind you of the 24-hour pre-authorisation service (toll free on 0800 225 151) to direct you to appropriate treatment facilities when admission is required. This service is available during office hours for all admissions and also after hours and on weekends and public holidays in case of emergencies.

### **Doctor advice line**

The need for medical advice from a doctor does not always require a face-to-face consultation. Hello Doctor is a mobile-based service that provides free access to a doctor 24 hours a day, seven days a week. Please refer to the benefits guide for more details on how to use this offering.

### **Transmed mobile app: A personalised and convenient tool**

The app has been developed to allow you, our valued member, with on-the-go access to:

- an electronic version of your membership card
- view available benefits
- view claims information and refunds
- view hospital and chronic medication authorisations
- documentation, such as membership and tax certificates and claims statements.

The app allows you to always have your virtual membership card on hand, especially if required in case of an emergency.

*Continued overleaf*

If you have not yet downloaded the app, you can download it by visiting the Apple App or Google Play stores. If you experience any problems when downloading the app, please call our customer service department on 0800 110 268 to speak to a customer service agent.

### **Personal information update**

The accuracy of members' details is very important. The Fund continuously communicates with members and their dependants via SMS, email or post, as indicated, and it is therefore imperative for members to keep the Fund updated with their latest contact details. It is critical that you ensure that we have your correct, detailed information to enable us to send you important Fund communication, such as notices and other related information.

Please also remember to inform the Fund of any changes to your banking details to ensure that any refunds due to you can be processed and paid without delay.

### **In closing**

On behalf of the Board of Trustees, I would like to take this opportunity to assure you of our commitment to finding solutions that will facilitate access to affordable, quality healthcare services.

I would like to wish you and your loved ones a restful festive season and a healthy and prosperous 2020.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Petrus Wassermann', written in a cursive style.

**PETRUS WASSERMANN**  
PRINCIPAL OFFICER