



transmed
MEDICAL FUND



March 2020
GUARDIAN PLAN

Dear Member

UPDATE ON CORONAVIRUS (COVID-19)

As the South African president has declared the coronavirus COVID-19 pandemic a national state of disaster and while the coronavirus continues to spread globally, it is important to understand the principles of how members can protect themselves from this virus.

The World Health Organization (WHO) has stated the following: *'We need to remember that with decisive, early action, we can slow down the virus and prevent infections. Among those who are infected, most will recover.'*

Further to our previous communication, the South African Department of Health, in conjunction with the National Institute for Communicable Diseases (NICD), has established a clear and decisive plan to manage COVID-19 cases in the South African environment, through emergency response mechanisms, case finding, contact tracing, pathology testing and isolation readiness. The intention with this letter is to provide you with an update on the virus, how to best protect yourself from infection and provide guidance on when to seek medical care.

While it is important to be aware and actively participate in the prevention of spreading the virus by protecting yourself and others by taking the precautions outlined below, it is also important not to panic, but rather address concerns with facts.

How does the coronavirus spread?

The main route of transmission is via respiratory droplets when an infected person coughs or sneezes, similar to how the flu virus is spread. The virus can also be spread through personal contact and if you touch contaminated objects which an infected person has previously touched.

What are the most common symptoms of this virus?

Fever, dry cough and shortness of breath are the most common symptoms of COVID-19 infection.

How long does it take for symptoms to develop?

While most patients show symptoms within five to six days from when they were infected, it can take up to 14 days for such symptoms to develop. However, infected patients can also be asymptomatic, meaning they do not display any symptoms despite having the virus in their systems.

What do you do if you suspect that you may have the coronavirus?

You should phone your family doctor, who will be able to identify if you have the common cold or flu or if your symptoms resemble coronavirus symptoms. It is important to tell your doctor about any recent travel or contact with infected patients. If your doctor suspects you have the coronavirus, he or she will contact the NICD clinical hotline to discuss your case and make appropriate arrangements for the next steps.

If indicated, the NICD will arrange for tests to be done at specific NICD laboratories. Once there is a confirmed diagnosis, the NICD will arrange for their accredited emergency transport services to transport the infected person to a specific hospital for treatment and/or quarantine, depending on the severity of the symptoms.

Who are most at risk for severe complications?

- Patients older than 60 years
- Patients with chronic diseases, such as diabetes, hypertension, heart disease or respiratory disease
- Patients who are immune-suppressed; for example, those with cancer or who have had an organ transplant

How can you protect yourself and prevent transmission exposure?

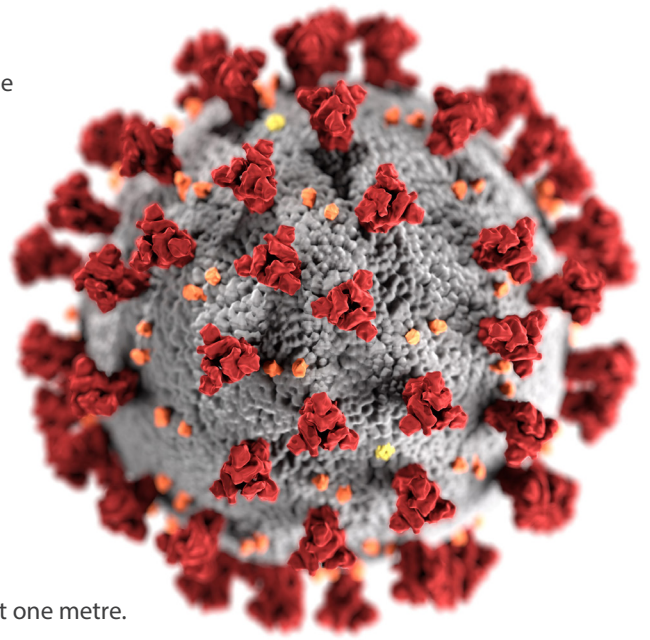
Hygiene

- When coughing and sneezing, cover your mouth and nose with a flexed elbow or tissue.
- Discard tissues in a closed bin immediately and clean your hands.
- Avoid touching your eyes, nose and mouth.
- Wash your hands often with soap and water for at least 20 seconds or use a hand sanitiser.

Social distancing

- Stay home when you are sick.
- Avoid close contact with people who are sick – keep at a distance of at least one metre.
- Avoid crowds, especially in poorly ventilated spaces.
- Do not attend gatherings of more than 100 people.
- Postpone non-essential local and international travel.

People returning from areas affected by the coronavirus should self-isolate or self-quarantine at home for 14 days to reduce the spread of the virus.



WHAT IS COVERED BY TRANSMED MEDICAL FUND?

For uncomplicated coronavirus COVID-19 cases, symptomatic treatment and care are subject to the member's available day-to-day benefits and will be payable at the Transmed rate.

For confirmed coronavirus COVID-19 cases, the cost of diagnosis and treatment will be covered from the major medical benefit. The Fund will cover hospitalisation when a member with a confirmed diagnosis needs to be admitted to hospital in terms of the WHO and NICD protocols for coronavirus.

It should, however, be noted that the NICD is currently managing the admission process for all confirmed cases in South Africa in an effort to protect the public and control the spread of the virus in the country. The NICD has established hospitals in each province to assist patients and manage the quarantine process. The NICD will therefore determine where patients are admitted or quarantined. This means that while most private hospitals are equipped to treat coronavirus patients, the NICD may insist on the use of an approved State facility for treatment.

Remember! As a Transmed Medical Fund member, you also have free access to Hello Doctor. Hello Doctor provides healthcare advice from medical professionals 24 hours a day, seven days a week. All conversations with the doctors are completely private and confidential. Visit Hello Doctor at www.hellodoctor.co.za.

Where can you get up-to-date, credible information on COVID-19?

The NICD and WHO provide valuable insights and updates regarding the virus and how it is spreading globally.

- Phone the NICD toll-free public hotline on **0800 029 999**, Mondays to Fridays from 08:00 or visit their website at <http://www.nicd.ac.za/diseases-a-z-index/covid-19/> for the latest information.
- Visit the WHO website at www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports for the latest information.

Kind regards

Transmed Medical Fund