



FOR **ALL OUR** PEOPLE



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MEDICAL FUND

TransCare

FIRST EDITION OF 2026

In this edition:

- Principal Officer's note
- Ectopic heartbeat
- Emphysema
- Malabsorption
- Strengthening your immune system
- Helpful tips for using Fund benefits
- Transmed rate
- Important contact details

Principal Officer's note



TransCare | First Edition of 2026

Welcome to the first edition of our newsletter for 2026. I would like to take this opportunity to wish all our members well for 2026. May your year be filled with health, happiness and success. We look forward to continuing our excellent service to you.

In this edition, we cover three health conditions that affect the body in different ways: ectopic heartbeat, emphysema and malabsorption. Ectopic heartbeats are extra, or irregular, heartbeats that disrupt the heart's normal rhythm, while emphysema is a chronic lung condition that gradually damages the air sacs in the lungs, making it harder to breathe. Lastly, malabsorption refers to the body's inability to absorb nutrients from food properly.

Remember to let the Fund know when your contact details have changed. If the Fund doesn't have updated contact details for you, we are unable to send you communication. If you have an email address and you have not updated the information, please contact the customer service department on **0800 110 268** or email **membership@transmed.co.za**. Please include your membership number on all correspondence to the Fund.

We trust that you will enjoy the newsletter and welcome any suggestions that you may have on articles or member benefits you would like to see published in future newsletters. Please send your suggestions to **suggestions@transmed.co.za**.

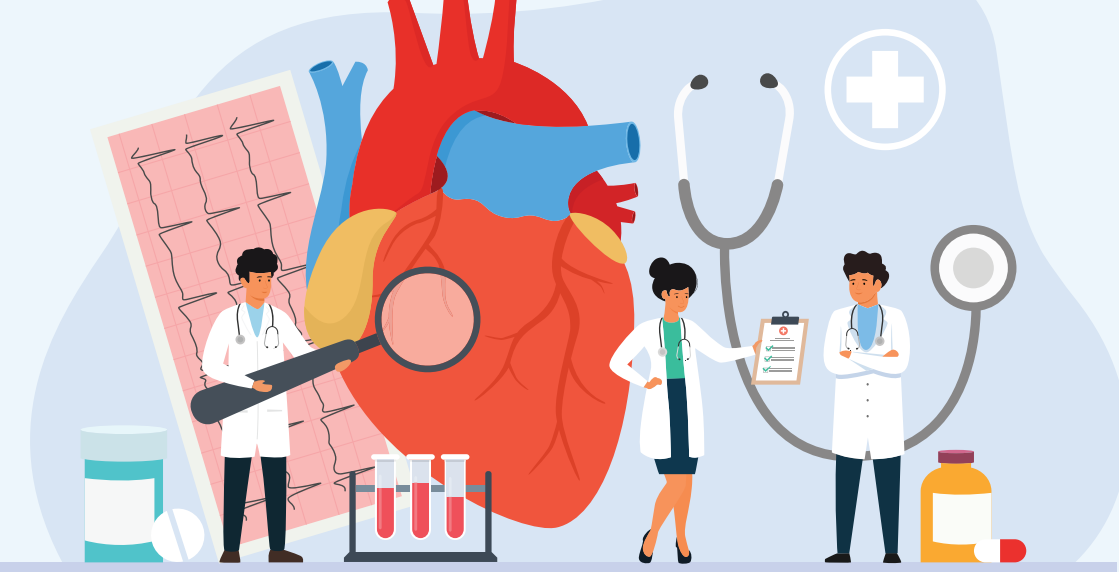
Happy reading.

Petrus Wassermann

Principal Officer



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Ectopic heartbeat

An ectopic heartbeat is a type of arrhythmia (irregular heartbeat). It happens when your heart contracts (beats) too soon. Your heart can also skip a beat or feel like it's racing or fluttering.

What are the types of ectopic heartbeats?

There are two main types of ectopic heartbeats:

- **Premature atrial contraction (PAC)** results from abnormal electrical signals in the top two chambers of your heart (the atria). Healthcare providers also call PACs atrial premature beats.
- **Premature ventricular contraction (PVC)** results from abnormal signals from the bottom two chambers of your heart (the ventricles). Healthcare providers also call PVCs ventricular premature beats.

Who might get an ectopic heartbeat?

Ectopic heartbeats are more common in older people, but they can happen to people of all ages. Children who have an ectopic heartbeat usually have a PAC. You're more likely to have an ectopic heartbeat if you have:

- a family history of ectopic heartbeat
- a heart condition (such as heart disease) or a structural heart problem, including valve disease
- had a heart attack in the past.

How common are ectopic heartbeats?

Ectopic heartbeats and heart palpitations are very common. Nearly everyone has a PVC or PAC occasionally, but not everyone feels them.

What causes an ectopic heartbeat?

Ectopic heartbeats can result from the following:

- **Alcohol and drinks that contain caffeine**
Besides alcohol and caffeinated drinks, foods that are high in fat, sugar or carbohydrates can also cause an irregular heartbeat occasionally. Many people experience heart palpitations after eating.

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- **Anxiety and stress**
- **Dehydration**
- **Medication use**

Medication, including nasal decongestants that contain pseudoephedrine, can cause an irregular heartbeat.

- **Extra weight and obesity**

People who carry extra weight have a higher risk of abnormal heart rhythms and heart disease.

- **Changes during menopause or pregnancy**

Hormonal changes during menopause and changes that happen to your body during pregnancy can cause an ectopic heartbeat. Heart palpitations during pregnancy are very common and usually harmless.

- **Smoking**

Less often, an ectopic heartbeat is the result of a heart problem or health condition, such as:

- arrhythmias, including atrial fibrillation (irregular heart rhythm) and tachycardia (fast heart rate)
- heart disease, coronary artery disease (CAD) and heart failure
- lung conditions, such as chronic obstructive pulmonary disease (COPD)
- structural heart problems.

What are the symptoms of an ectopic heartbeat?

Some people don't experience any symptoms of ectopic heartbeat. Other people feel symptoms, such as heart palpitations, when they lie down or try to go to sleep at night.

You may feel:

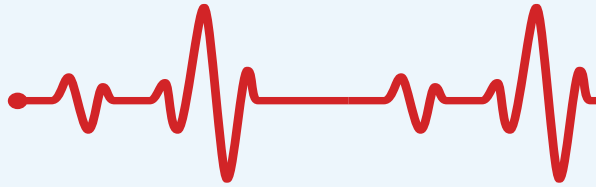
- an extra heartbeat or as if your heart skipped a beat or stopped for a moment
- irregular heart rate, as if your heart is speeding up and slowing down
- pounding or fluttering in your chest
- racing (fast) heartbeat.

How can I reduce my risk of ectopic heartbeat?

You may not be able to prevent ectopic heartbeat or other types of arrhythmias, but you can lower your risk by:

- avoiding caffeine, alcohol and cold medication that can make your heart race
- maintaining a healthy weight if you carry extra weight
- managing anxiety and stress
- staying hydrated by drinking plenty of water
- talking to your healthcare provider about a plan to quit smoking if you smoke.

Source: <https://my.clevelandclinic.org/health/diseases/23000-ectopic-heartbeat>



Emphysema

What is emphysema?

Emphysema is a type of chronic obstructive pulmonary disease (COPD). COPD is a group of lung diseases that makes it hard to breathe and gets worse over time. The other main type of COPD is chronic bronchitis. Most people with COPD have both emphysema and chronic bronchitis, but how severe each type is can vary from person to person.

Emphysema affects the air sacs in your lungs. Normally, these sacs are elastic or stretchy. When you breathe in, each air sac fills up with air, like a small balloon. When you breathe out, the air sacs deflate and the air goes out.

With emphysema, the walls between many of the air sacs in the lungs are damaged. This causes the air sacs to lose their shape and become floppy. The damage can also destroy the walls of the air sacs, leading to fewer and larger air sacs instead of many tiny ones. This makes it harder for your lungs to move oxygen in and carbon dioxide out of your body.

What causes emphysema?

The cause of emphysema is usually long-term exposure to irritants that damage your lungs and the airways. In South Africa, cigarette smoke is the main cause. Pipe, cigar and other types of tobacco smoke can also cause emphysema, especially if you inhale them.

Exposure to other inhaled irritants can contribute to emphysema. These include second-hand smoke, air pollution and chemical fumes or dust from the environment or workplace.

Rarely, a genetic condition called alpha-1 antitrypsin (AAT) deficiency can play a role in causing emphysema, because the alpha-1 AAT protein plays a role in protecting the lungs from damage.

Who is at risk for emphysema?

The risk factors for emphysema include:

- **Smoking**

This is the main risk factor. Up to 75% of people who have emphysema smoke or used to smoke.

- **Long-term exposure to other lung irritants**

Lung irritants include second-hand smoke, air pollution and chemical fumes and dust from the environment or workplace.

- **Age**

Most people who have emphysema are at least 40 years old when their symptoms begin.

- **Genetics**

This includes alpha-1 AAT deficiency, which is a genetic condition. Also, smokers who get emphysema are more likely to get it if they have a family history of COPD.

What are the symptoms of emphysema?

At first, you may have no symptoms or only mild symptoms. As the disease gets worse, your symptoms usually become more severe. They can include:

- frequent coughing or wheezing
- a cough that produces a lot of mucus
- shortness of breath, especially during physical activity
- a whistling or squeaky sound when you breathe
- tightness in your chest.

Some people with emphysema get frequent respiratory infections, such as colds and the flu. In severe cases, emphysema can cause weight loss, weakness in your lower muscles and swelling in your ankles, feet or legs.

Can emphysema be prevented?

Since smoking causes most cases of emphysema, the best way to prevent it is to not smoke. It's also important to try to avoid lung irritants, such as second-hand smoke, air pollution, chemical fumes and dust.

Source: <https://medlineplus.gov/emphysema.html>



Malabsorption

Malabsorption is a condition in which a person has difficulty digesting or absorbing nutrients from food. Here's what you need to know.

Causes of malabsorption

Malabsorption can be caused by various diseases. Typically, malabsorption involves difficulty absorbing nutrients like vitamins, fats, proteins or sugars.

Any disease that hinders the body's ability to absorb nutrients can cause this condition. Common diseases that cause it include cystic fibrosis, lactose intolerance, coeliac disease, Whipple's disease, Crohn's disease, an infection affecting the pancreas, HIV and AIDS, parasitic infection and some genetic disorders.

Some medications can cause the condition as well. Additionally, malabsorption can occur as a side effect of radiation treatments and surgeries that remove part of the small intestine or pancreas.

Symptoms

Several symptoms can accompany malabsorption. These include bloating, gas, abnormal stool and chronic diarrhoea. Children with the condition may have a weight or rate of weight gain that is much lower than average and may not grow and develop at expected rates. Adults can experience weight loss, weakness and difficulty thinking.

Treating malabsorption

Treatment involves treating both the symptoms and the underlying cause of malabsorption to ensure proper nutrient absorption. Medication can treat symptoms like diarrhoea. Nutrient and fluid replacement can treat nutrient deficiency and dehydration. Additionally, high-calorie diets can help the body absorb more nutrients.

These diets can include varying amounts of proteins, fats, carbohydrates and key vitamins and minerals. Injections of vitamins and minerals can also sometimes help. There are also some medications that can slow down the digestion process in the small intestine. This allows food to be in the small intestine for a longer time.

Preventing malabsorption

Prevention measures vary based on the underlying cause of the condition. When conditions like cystic fibrosis or coeliac disease are a factor, managing those conditions is an important way to prevent malabsorption issues. Additionally, since some antibiotics and laxatives can cause malabsorption, you should use them carefully. Follow your doctor's instructions to manage and treat the condition and prevent it from becoming severe.

Source: <https://gastrohealthpartners.com/malabsorption-an-overview/>

Strengthening your immune system

Below are a few healthy ways to strengthen your immune system:

- Choose a healthy lifestyle.
- Don't smoke.
- Maintain a healthy weight.
- If you drink alcohol, drink only in moderation.
- Get adequate sleep.
- Try to minimise stress and anxiety.



Helpful tips for using Fund benefits

- Ensure that your service provider includes the correct ICD-10 diagnosis codes on your invoice or claim.
- Ensure that all claims are submitted on time, as claims older than four months will be regarded as stale and cannot be paid by the Fund.
- Understand the rules of the Fund, allocated benefits, benefit limits and if there are any criteria that must be met to qualify for such benefits.
- Where available, use generic instead of brand-name medication to conserve your benefits. Consult your doctor or pharmacist if you are unsure.
- Ask your doctor to charge Transmed rates instead of private rates. Don't be afraid to negotiate. You might otherwise end up with substantial co-payments.
- Consult your pharmacist for minor ailments, such as colds, blood pressure monitoring and blood sugar testing. This can save you the cost of a doctor's consultation.
- Check your claims statements for correctness.
- Ensure that your membership details are correct and true and that the Fund is only billed for services received by you.
- Read the Fund's communication carefully and empower yourself!
- Keep all the relevant contact numbers of the Fund handy for future reference.

By empowering yourself with the necessary knowledge regarding the Fund and its rules and benefits, you will receive maximum benefit and peace of mind for you and your loved ones.

Transmed rate

Services are paid at the Transmed rate, as published by the Fund on an annual basis.

When a service provider charges in excess of the Transmed or any other negotiated rate, the member will be responsible for paying the resulting difference in cost, unless it is a prescribed minimum benefit (PMB)-related service obtained on an involuntary basis, which will be dealt with in terms of the PMB provisions.

It is therefore in a member's best interest to negotiate with a service provider to charge the Transmed rate.



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Important contact details



Who to call to get in touch with the Fund

Services	Contact numbers
Customer service department (general queries)	0800 110 268
Chronic medication application	0800 122 263
Hospital and major medical pre-authorisation	0800 225 151
Optical services (PPN)	0861 103 529
Dental services (DENIS)	0860 104 941
HIV/AIDS	0860 109 793
Ambulance authorisation	0800 115 750
Fraud hotline	0800 000 436
WhatsApp	031 574 3913

Important email addresses

Services	Email addresses
Enquiries	enquiries@transmed.co.za
Banking details and membership	membership@transmed.co.za
Compliments	compliments@transmed.co.za
Complaints	complaints@transmed.co.za
Appeals	appeals@transmed.co.za
Claims	claims@transmed.co.za
Ex gratia	exgratia@transmed.co.za
Suggestions	suggestions@transmed.co.za

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