



FOR **ALL OUR** PEOPLE



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MEDICAL FUND

TransCare

SECOND EDITION OF 2026

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Principal Officer's note



TransCare | Second Edition of 2026

Welcome to the second edition of TransCare for 2026. It is incredible how quickly time has passed and that we find ourselves in the second quarter of the year already.

In this edition, we include health articles that focus on diverticulitis and artificial intelligence in optometry. We also share the outcome of the recent Trustee election.

Transmed's Annual General Meeting (AGM) will take place at the Lagoon Beach Hotel & Spa, 1 Lagoon Gate Drive, Lagoon Beach, Milnerton, Cape Town on Wednesday, 24 June 2026. The AGM provides the perfect platform for you to hear first-hand how the Fund is performing. All members are invited to attend this meeting. Remember: You will need to bring your membership card with you so that we can identify you as a Transmed member. We look forward to seeing you there.

Please ensure your contact details are kept up to date by emailing membership@transmed.co.za or contacting the customer service department on **0800 110 268**. Remember: If the the Fund does not have your most up-to-date details, we are unable to send you important information and updates about your membership and benefits.

We trust that you will enjoy the newsletter.

We 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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Outcome of Trustee election

The process of electing member Trustees and appointing employer group and trade union representatives to the Transmed Board of Trustees has been finalised.

The Board of Trustees is led by the Chairperson of the Board. The Board of Trustees is responsible for the overall governance and management of the affairs of Transmed Medical Fund. As part of its duties and responsibilities, the Board of Trustees is responsible for ensuring that the Fund is financially and administratively sound, complies with relevant legislation and conforms to the principles of good corporate conduct and practices.

The composition of the Board is as follows:

Member-elected Trustees

- Mr C Beard
- Ms S Booysen
- Mr J Groenewald
- Mr B Jonker (Chairperson)
- Mr I Nyapoli
- Mr I Sibiya

Employer and Trade Union-appointed Trustees

- Mr S Dinisile
- Mr H Fourie
- Mr F Mackenzie
- Mr S Memela
- Mr V Ramlugaan
- Ms C Sophete (Vice-chairperson)

Diverticulitis

Diverticula are small, bulging pouches that can form in the lining of your digestive system. They are found most often in the lower part of the large intestine (colon). Diverticula are common, especially after the age of 40 and seldom cause problems.

However, when one or more of the diverticula or pouches become inflamed, and in some cases infected, that condition is known as diverticulitis. Diverticulitis can cause severe abdominal pain, fever, nausea and a marked change in your bowel habits. Mild diverticulitis can be treated with rest, changes in your diet and antibiotics. Severe or recurring diverticulitis may require surgery.

Symptoms

The signs and symptoms of diverticulitis include:

- pain, which may be constant and persist for several days – the lower left side of the abdomen is the usual site of the pain; sometimes, however, the right side of the abdomen is more painful
- nausea and vomiting
- fever
- abdominal tenderness
- constipation or, less commonly, diarrhoea.

Causes

Diverticula usually develop when naturally weak places in your colon give way under pressure. This causes marble-sized pouches to protrude through the colon wall. Diverticulitis occurs when diverticula tear, resulting in inflammation and, in some cases, infection.

Risk factors

Several factors may increase your risk of developing diverticulitis:

- **Ageing:** The incidence of diverticulitis increases with age.
- **Obesity:** Being seriously overweight increases your odds of developing diverticulitis.

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- **Smoking:** People who smoke cigarettes are more likely than non-smokers to experience diverticulitis.
- **Lack of exercise:** Vigorous exercise appears to lower your risk of diverticulitis.
- **Diet high in animal fat and low in fibre:** A low-fibre diet in combination with a high intake of animal fat seems to increase risk, although the role of low fibre alone isn't clear.

Prevention

To help prevent diverticulitis:

- **Exercise regularly.** Exercise promotes normal bowel function and reduces pressure inside your colon. If possible, try to exercise at least 30 minutes on most days.
- **Eat more fibre.** A high-fibre diet decreases the risk of diverticulitis. Fibre-rich foods, such as fresh fruit and vegetables and whole grains, soften waste material and help it pass more quickly through your colon. Eating seeds and nuts isn't associated with developing diverticulitis.
- **Drink plenty of fluids.** Fibre works by absorbing water and increasing the soft, bulky waste in your colon. But if you don't drink enough liquid to replace what's absorbed, fibre can be constipating.
- **Avoid smoking.** Smoking is associated with an increased risk of diverticulitis.

Source: <https://www.mayoclinic.org/diseasesconditions/diverticulitis/symptoms-causes/syc-20371758#dialogId62187556>



Visit a practice on the DENIS Dental Network to avoid unexpected co-payments

DENIS is the dental managed care organisation that manages your dental benefits on behalf of Transmed. Members are encouraged to take full advantage of the DENIS Dental Network. This network of dentists, dental therapists and oral hygienists consists of more than 2 300 private dental practices that have signed a network services agreement with DENIS. The agreement includes a guarantee that these practices will not charge you more than the Transmed Dental Tariff for conservative dental treatment.

Conservative dentistry includes dental checkups (once every six months), professional cleaning (scale and polish), fluoride treatment (for beneficiaries younger than 16), dental X-rays, fillings, root canal therapy, and extractions (removal of teeth). This means that if you have the benefits available for basic dental treatment, you will not have to pay any money out of your own pocket at a DENIS Dental Network practice. Note that benefits* are subject to managed care protocols, which include limits on the number of times treatment may be claimed for within a specified period.

For any dentures and specialised treatment, such as crowns and bridges, orthodontics or dental surgery, the Network practice will obtain authorisation from DENIS before the planned treatment begins. This will ensure that you know exactly what was quoted for the treatment, as well as what part of the account will be covered by your dental benefits.

How do I find a practice on the DENIS Dental Network?

Go to the DENIS website at www.denis.co.za and click on the **Find a Network Provider** tab to search for a practice by suburb or phone the DENIS contact centre on **0860 104 941**. Before you make a dental appointment, confirm with the practice if they are still part of the DENIS Dental Network.

What must I do when the network provider asks me for a co-payment?

If the practice expects an upfront or additional payment, ask them to explain exactly what the payment is for. Let DENIS know when the Network provider asks you to pay an administration fee or holds you liable for charges above the Transmed Dental Tariff for any conservative dental treatment. If the practice confirms that they will not write off the outstanding amount, phone the DENIS contact centre on **0860 104 941** to lodge a complaint.

*The Transmed Guardian plan benefit schedule is also published on the DENIS website at www.denis.co.za.

Source: DENIS

The DENIS logo is written in a white, lowercase, sans-serif font. The letters 'i' and 's' have a small dot above them. The logo is positioned on the left side of the page, above a decorative graphic of overlapping teal and white curved shapes.

How to improve your sleeping habits

Quality sleep is the foundation of optimal physical and mental health, going far beyond simply feeling rested. When you consistently maintain healthy sleeping habits, your body strengthens its immune system, improves emotional resilience and supports long-term wellbeing.

Here are some easy ways to improve your sleeping habits:

- Go to sleep and wake up at the same time every day.
- Set a relaxing bedtime routine, such as listening to calming music, reading a book or taking a bath.
- Make sure your bedroom is cool. Your body temperature naturally decreases to help you fall asleep.
- Make sure your bedroom is dark. Close your curtains and dim the lights on your digital clock if you have one next to your bed.
- Make sure your bedroom is quiet.
- Sleep on a mattress and pillows that are comfortable and supportive.
- If possible, exercise regularly.
- Try to limit caffeinated products in the afternoon.

Ambulance service

In case of a medical emergency when an ambulance is required, please contact AZOZA (previously known as Europ Assistance) on **0800 115 750**. This service is also available 24 hours a day, seven days a week.



Important notice

Transmed has a new WhatsApp number available for your convenience. Should you have any requests or enquiries, you are welcome to contact us via WhatsApp and our team will gladly assist you. Our new number is **031 574 3913**.



Health tip

Walking is an easy way to strengthen your bones and muscles, burn calories and lift your mood. If you don't currently walk for exercise, try walking for five to 10 minutes every day.





ARTIFICIAL INTELLIGENCE IN OPTOMETRY

Artificial intelligence (AI) in optometry is currently transforming patient care by accelerating diagnostic imaging analysis (OCT, fundus photos) for diseases like Diabetic Retinopathy and Glaucoma, with sensitivity often exceeding 90%. AI tools improve workflow efficiency, aid in screening, and support clinical decisions.

It is well known that “the eyes are the windows to our soul”.

With the introduction of Artificial Intelligence (AI) and the advancements made in optometry, Transmed, together with the PPN Network of optometrists, can diagnose certain underlying medical conditions which you may not even be aware of!

Fundus cameras, together with the industry leading PPN AI, are used to evaluate fundus photographs to screen for health conditions such as Diabetes, Hypertension, Glaucoma, etc. AI removes the human variability in diagnosis and evaluation.

With the use of the fundus camera and/or OCT scan, your PPN Network optometrist is able to enhance his/her diagnosis and screening in detecting early signs of certain conditions, as mentioned above.

We encourage you to discuss this with your PPN Network Provider, at your next appointment. Transmed, is one of the medical aid schemes, which has incorporated the funding of the fundus photography and AI assessment as part of the composite consultation for this purpose.

Remember – prevention is better than cure. Transmed encourages you to continue your efforts of improving your eye care and general health.

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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