

# Trans care



transmed  
MEDICAL FUND

SECOND EDITION OF 2022

We have pleasure  
in presenting the  
second TransCare  
newsletter for  
**2022**

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# Principal Officer's note



**Petrus Wassermann**  
*Principal Officer*

We have pleasure in presenting the second TransCare newsletter for 2022. I trust that you have all had a wonderful and peaceful Easter.

Autumn has arrived: leaves take on an array of colours and the days become shorter and cooler. We urge our members to take extra care of their health and practise good hygiene during the time.

In this edition we cover a range of topics that I believe will be of value to you and your family.

Included in this edition are important contact numbers that you should keep at hand for all your queries.

Stay healthy and enjoy reading through the newsletter and, should you wish to give us feedback, please do not hesitate to do so by sending an email to: [suggestions@transmed.co.za](mailto:suggestions@transmed.co.za).

Warm regards

**Petrus Wassermann**  
*Principal Officer*

## METABOLIC SYNDROME

Metabolic syndrome is the result of a group of risk factors that can lead to heart disease, diabetes, stroke and other health problems. Metabolic syndrome is diagnosed when someone has three or more of these conditions:

- high blood glucose (sugar)
- low levels of HDL ('good') cholesterol in the blood
- high levels of triglycerides in the blood
- large waist size or apple-shaped body
- high blood pressure.

### What causes metabolic syndrome?

Metabolic syndrome has several causes that act together:

- overweight and obesity
- an inactive lifestyle
- insulin resistance – a condition in which the body can't use insulin properly, which leads to high blood sugar levels (insulin is a hormone that helps move blood sugar into your cells to give them energy)
- age – your risk goes up as you get older
- genetics – ethnicity and family history.

### Who is at risk for metabolic syndrome?

The most important risk factors for metabolic syndrome are:

- overweight and obesity
- inactive lifestyle
- insulin resistance
- age.



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Making healthy lifestyle changes can help prevent or delay serious health problems.'

## What are the symptoms of metabolic syndrome?

Most of the metabolic risk factors have no obvious signs or symptoms, except for a large waistline.

- **Central or abdominal obesity** measured by waist size:
  - Women: 89 cm or higher
  - Men: 102 cm or higher
- **High triglyceride level:** 1.7 mmol/L or higher
- **Low HDL cholesterol level:**
  - Women: Less than 1.3 mmol/L
  - Men: Less than 1.03 mmol/L
- **High blood pressure:** 130/85 mmHg or higher
- **High fasting blood sugar:** 5.6 mmol/L or higher

## What treatment is available for metabolic syndrome?

If you've been diagnosed with metabolic syndrome or any of its related conditions, making healthy lifestyle changes can help prevent or delay serious health problems, such as a heart attack or stroke. A healthy lifestyle includes:

- following a heart-healthy eating plan, which limits the amount of saturated and trans fats that you eat; it encourages you to choose a variety of nutritious foods, including fruit, vegetables, whole grain and lean meat
- losing weight
- reducing and managing stress
- getting regular physical activity
- not smoking and avoiding second-hand smoke.

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

# HEART HEALTH:

## KNOW YOUR BLOOD PRESSURE NUMBERS



High blood pressure or hypertension is one of the most serious risk factors for death from heart diseases and strokes. In South Africa more than one in three adults live with high blood pressure.

A blood pressure measurement is recorded as two numbers:

- The upper (systolic) number represents the pressure while the heart is pumping.
- The lower (diastolic) number represents the pressure when the heart is resting between beats.

The systolic pressure is always stated first and the diastolic pressure second. For example: 122/76 (122 over 76) means the systolic number is 122 and the diastolic number is 76. The systolic is usually the higher number.

### What should your blood pressure level be?

The table below provides a guideline for what is considered normal and what is considered high blood pressure levels:

Blood pressure stage	Systolic (mmHg)		Diastolic (mmHg)
Optimal	Less than 120	and	Less than 80
Normal	Less than 130	and	Less than 85
High normal	130 to 139	or	85 to 89
HIGH			
Stage 1	140 to 159	or	90 to 99
Stage 2	160 to 179	or	100 to 109
Stage 3	180 or higher	or	110 or higher

A close-up photograph of a middle-aged man with grey hair and blue eyes, wearing a green t-shirt. He has a white adhesive bandage on his left upper arm and is pointing his right index finger towards it. The background is a light blue gradient.

# PROTECT YOURSELF FROM CONTRACTING FLU

## GET VACCINATED

An annual, seasonal flu vaccine is the best way to reduce the risk of getting flu and spreading it to others.

### Avoid close contact.

Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.

### Stay home when you are sick.

If possible, stay home from work and school and avoid running errands when you are sick. This will help prevent spreading your illness to others.

### Practise cough etiquette.

Covering your mouth and nose with a tissue when coughing or sneezing may prevent those around you from getting sick. Flu and other serious respiratory illnesses, like respiratory syncytial virus (RSV), whooping cough and severe, acute respiratory syndrome (SARS) are spread through coughing, sneezing or touching.

### Clean your hands.

A well-washed hand was washed with soap and water. Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.

### Avoid touching your eyes, nose or mouth.

Germs are often spread when a person touches something that is contaminated and then touches his or her eyes, nose or mouth.

### Practise other good health habits.

Clean and disinfect frequently touched surfaces at home, work or school, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids and eat nutritious food.



# Food

TO BOOST YOUR  
IMMUNE SYSTEM



A strong immune system helps a person stay healthy by fighting off bacteria and viruses.



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Lifestyle changes may improve your immune system.’

The following food may help to boost the immune system:

- **Almonds** are an excellent source of vitamin E and also contain manganese, magnesium and fibre.
- **Blueberries** contain anthocyanin, which has antioxidant properties.
- **Broccoli** is a good source of vitamin C and also contains potent antioxidants.
- **Dark chocolate** contains the antioxidant theobromine, which can protect the body's cells from free radicals. Free radicals are molecules that the body produces when it breaks down food or comes into contact with pollutants.
- **Garlic** contains allicin, which is known for its medicinal properties.
- **Ginger** has antioxidative and anti-inflammatory properties.

- **Oily fish** like tuna and pilchards are rich in omega-3 fatty acids.
- **Oranges** and kiwi fruit are excellent sources of vitamin C.
- **Spinach** contains many essential nutrients and antioxidants, including flavonoids, carotenoids, vitamin C and vitamin E.
- **Sunflower seeds** are rich in vitamin E.
- **Turmeric** contains curcumin, which has antioxidant and anti-inflammatory effects.

The lifestyle changes below may improve your immune system:

- Stop smoking.
- Get enough sleep.
- Minimise stress.
- Avoid alcohol or drink in moderation.
- Maintain a healthy weight.
- Exercise regularly.

# Your DENTAL BENEFITS:



## CROWNS AND BRIDGES

If you have a damaged or missing tooth, your dentist might suggest that you need a crown or bridge. To take the guesswork out of what to do next, we've answered some of our members' questions about dental crowns and tooth bridges.

### What is the difference between dental crowns and tooth bridges?

Unlike dentures that you can take out and clean daily, crowns and bridges are cemented onto existing teeth and can only be removed by a dentist.



Figure 1

#### Crowns

A crown is used to entirely cover or 'crown' a damaged tooth. *(Figure 1)*

When there is not enough tooth remaining to hold a large filling, a crown can help to strengthen the tooth. Crowns can also be used to attach bridges, protect a weak tooth from breaking or restore one that is already broken.



Figure 2

#### Bridges

Gaps left by missing teeth eventually cause the remaining teeth to shift, resulting in a bad bite. A bridge replaces missing teeth with artificial teeth and literally 'bridges' the gap where the teeth were lost. *(Figure 2)*

A bridge is made up of two or more crown units. Porcelain or ceramic bridges can be matched to the colour of your natural teeth.





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Visit your  
dentist at least  
once a year.’

## How long do crowns and bridges last?

While crowns and bridges can last a lifetime, they sometimes come loose or fall out. To prevent damage to your new crown or bridge, avoid chewing hard food items, ice or other hard objects.

A bridge can lose its support if the teeth or bone holding it in place is damaged by dental disease. Continue your good oral hygiene habits to keep your gums and teeth healthy.

## Good oral hygiene habits

- Brush your teeth every morning and every night.
- Clean your crown/bridge as prescribed by your dentist.
- Limit sweets, sugary food and sugar-filled drinks.
- Visit your dentist at least once a year for a dental check-up and preventative care.

## Do I have benefits for crowns and bridges?

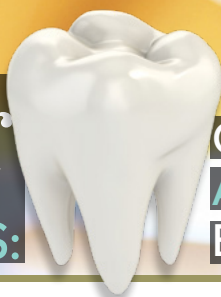
The crowns and bridges benefit for members on the Guardian plan allows for one crown per family in a two-year period. The crown is payable from the available specialised dentistry limit per family at 100% of the Transmed dental tariff.

The benefit is only available for beneficiaries over the age of 16. Treatment must be pre-authorised and managed care protocols apply.

## Is there a penalty for late authorisation?

Treatment must be pre-authorised. If authorisation is applied for after treatment, the claim will not be paid.

# Your DENTAL BENEFITS:



## CROWNS AND BRIDGES

continued

### What information must be submitted with an authorisation request for crown and bridge treatment?

Requests for authorisation for crown and bridge treatment are processed by DENIS. The following information must be submitted by you or your dental provider to [crowns@denis.co.za](mailto:crowns@denis.co.za):

- an **X-ray** clearly showing the entire clinical crown, the neck and the upper part of the alveolar bone; typically, a periapical X-ray for anterior teeth
- the **tooth number** in FDI World Dental Federation notation (i.e. two-digit numbering)
- the major **clinical code** to be used, e.g. 8409 (crown – porcelain/ceramic); 8411 (crown – porcelain with metal); if a post is envisaged, add the primary code for the post and/or core
- a detailed **laboratory quotation**
- in the case of a bridge, along with the above information, a **tooth charting** listing all missing teeth and all crowned teeth, as well as information about any further planned treatment – this could be a short description of plans for other missing or damaged teeth; for a bridge, it is preferable if an image of a panoramic X-ray is submitted.

### What is not covered by Transmed?

DENIS only approves benefits based on managed care protocols.

The Fund does not cover the following on the crowns and bridges benefit:

- crowns on wisdom teeth (third molars)
- laboratory-fabricated crowns on primary teeth
- crown and bridge procedures for cosmetic reasons and associated laboratory costs
- gold, precious metal, semi-precious metal and platinum foil
- emergency crowns and associated laboratory costs
- provisional crowns and associated laboratory costs
- laboratory delivery fees
- dental implants
- the cost of implant components and laboratory costs
- surgery associated with dental implants.

If a procedure does not qualify for benefits, all associated treatment is also excluded from benefits. For example, if a crown is not covered, laboratory costs, including models, are also not covered.

No benefits will be awarded where the primary reason for crowning is occlusal attrition (wear in back teeth) due to long-term bruxism (teeth clenching or grinding) or other habits.

### How do I contact DENIS?

For dental pre-authorisation, queries on your dental claims or benefit information, Transmed members can contact the dental call centre on 0860 104 941.

Sources: DENIS, 1American Dental Association:  
<https://www.mouthhealthy.org/en/az-topics/b/bridges>. All images: Adobe Free Stock

# Contact information for beneficiaries over the age of 18

**Not only** is it now a legal requirement for the Fund to have the contact information for all beneficiaries over the age of 18 on record, but it is critical that we have updated contact information so that we are able to communicate with you timeously and effectively.

If you have not already done so, please update your contact information and those of all your registered dependants over the age of 18 by completing the *Contact information of dependants 18 years and older* form and returning it to [membership@transmed.co.za](mailto:membership@transmed.co.za).

You can find the form on the Fund's website at [www.transmed.co.za](http://www.transmed.co.za) or, alternatively, contact the customer service department on 0800 110 268 to obtain the form.

**Complete it electronically  
or print it out.**





## IMPORTANT CONTACT DETAILS

WHO YOU  
NEED TO CALL  
WHEN YOU  
NEED 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	0860 005 037



## IMPORTANT EMAIL ADDRESSES

Services	Email address
Enquiries	<a href="mailto:enquiries@transmed.co.za">enquiries@transmed.co.za</a>
Banking details and membership	<a href="mailto:membership@transmed.co.za">membership@transmed.co.za</a>
Compliments	<a href="mailto:compliments@transmed.co.za">compliments@transmed.co.za</a>
Complaints	<a href="mailto:complaints@transmed.co.za">complaints@transmed.co.za</a>
Appeals	<a href="mailto:appeals@transmed.co.za">appeals@transmed.co.za</a>
Claims	<a href="mailto:claims@transmed.co.za">claims@transmed.co.za</a>
Ex gratia	<a href="mailto:exgratia@transmed.co.za">exgratia@transmed.co.za</a>
Suggestions	<a href="mailto:suggestions@transmed.co.za">suggestions@transmed.co.za</a>

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