



FOR **ALL OUR** PEOPLE



transmed
MEDICAL FUND

TransHealth

SECOND EDITION OF 2026

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Principal Officer's note



TransHealth | Second Edition of 2026

Welcome to the second edition of TransHealth 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 chronic pharyngitis, adjustment disorder 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 450 010**. Remember: If 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.

In our regular competition, we test your knowledge. Read the newsletter carefully before answering the six questions. On that note, I would also like to congratulate the winners of the previous competition.

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 Sibiyi

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)

Chronic pharyngitis

Chronic pharyngitis is a sore throat that lasts longer than 10 days or keeps coming back. Infections, allergies and toxins in your environment can cause it. Treatment includes medication and home remedies. You should tell your healthcare provider if you have a persistent sore throat, because it could also point to an underlying condition that needs treatment.

What is chronic pharyngitis?

Chronic pharyngitis is a sore throat that doesn't go away or goes away but comes back often. It can happen when your throat becomes red and swollen (inflamed). Your healthcare provider may also call this persistent sore throat.

You know that feeling – that scratchy, raw sensation that gets worse when you swallow. Most of the time, a sore throat or pharyngitis goes away within 10 days. But chronic pharyngitis lasts longer – sometimes for several weeks.

There are many reasons why your sore throat hangs on for so long. It can be from things in your environment, like smoke or harsh chemicals, or it might be a symptom of another, more serious health condition. Be sure to tell a healthcare provider if you have a sore throat that won't go away.

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Symptoms and causes

Chronic pharyngitis symptoms include:

- difficulty swallowing
- feeling like something's stuck in your throat
- hoarseness
- pain or scratchiness in your throat
- swollen lymph nodes in your neck
- tickling in your throat
- weak or tired voice.

What causes chronic pharyngitis?

Causes of a persistent sore throat include:

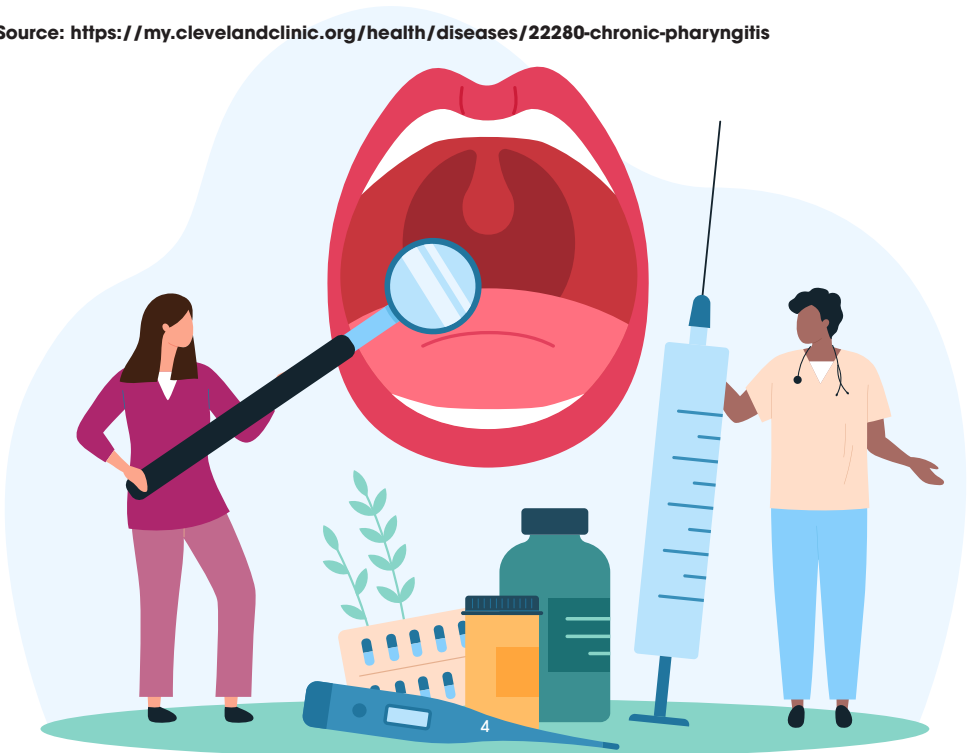
- hay fever or allergies to things like pollen, mould and pet dander
- chronic tonsillitis, which is a condition in which your tonsils are infected and swollen
- exposure to toxins like smoke and chemicals
- gastroesophageal reflux disease (GERD) or chronic acid reflux, when acid from your stomach goes into your food pipe and causes irritation
- laryngopharyngeal reflux (LPR), when acid from your stomach goes into your throat and causes irritation.

Very rarely, a serious illness like throat cancer can cause symptoms similar to chronic pharyngitis. This type of cancer starts in your voice box or the back of your throat. It can also cause shortness of breath, lumps on your neck or make your nose or mouth bleed.

You can't always prevent chronic pharyngitis, but there are steps you can take to reduce your risk:

- Avoid contact with people who are sick.
- Don't share food, beverages or eating utensils.
- Quit smoking.
- Wash your hands frequently.
- Use antibacterial hand sanitiser when soap and water aren't available.

Source: <https://my.clevelandclinic.org/health/diseases/22280-chronic-pharyngitis>



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

Select Plan members

DENIS is the dental managed care organisation that manages your dental benefits on behalf of Transmed. Members on the Select plan 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 time period.

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A young man with a beard and mustache is smiling broadly while sitting in a dental chair. He is wearing a white protective bib over a light-colored sweater. The background is a blurred dental office setting.

denis

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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 Select plan benefit schedule is also published on the DENIS website at www.denis.co.za.

Source: DENIS



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 sleep.
- 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.



June is National Blood Donor Month

Donating a unit of this precious gift of life saves the lives of those in dire need of blood.

Find your nearest blood donor centre by visiting www.sanbs.org.za or calling **0800 119 031** toll free.



AZOZA

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**.





Adjustment disorder

Adjustment disorders are excessive reactions to stress that involve negative thoughts, strong emotions and changes in behaviour. The reaction to a stressful change or event is much more intense than would typically be expected. Most of the time, people get used to such changes within a few months. But if you have an adjustment disorder, you continue to have emotional or behavioural responses that can make you feel more anxious or depressed.

Treatment can help you regain your emotional well-being.

Symptoms

Symptoms depend on the type of adjustment disorder. These symptoms can vary from person to person. You experience more stress than would generally be expected in response to an emotionally difficult event and this stress causes a lot of problems in your life.

Adjustment disorders affect how you feel and think about yourself and the world. They may also affect your actions or behaviour.

Some examples include:

- feeling sad, hopeless or not enjoying things you used to enjoy
- crying often
- worrying or feeling anxious, nervous, jittery or stressed out
- feeling irritable or like you can't handle anything and don't know where to start
- having trouble sleeping
- not eating enough
- having difficulty concentrating
- having difficulty with daily activities
- withdrawing from family and friends who support you socially
- not doing important things, such as going to work or paying bills
- thinking about suicide or acting on those thoughts.

Symptoms of an adjustment disorder start within three months of a stressful event. These symptoms last no longer than six months after the end of the stressful event, but constant or lasting adjustment disorders can continue for more than six months.

Causes

Adjustment disorders are caused by major changes or stressors in your life. Genetics, your life experiences and your temperament may make it more likely for an adjustment disorder to develop.

Risk factors

Stressful life events and experiences – positive and negative – may put you at risk of having an adjustment disorder. Examples include:

- major stress as a child, such as bullying or difficulties at school
- divorce or marriage problems
- relationship problems or trouble getting along with others
- major changes in life, such as retirement, having a baby or moving away
- bad experiences, such as losing a job, loss of a loved one or having money problems
- problems in school or at work
- life-threatening experiences, such as physical assault, combat or natural disaster
- ongoing stressors, such as having a medical illness or living in a neighbourhood that has a lot of crime
- more than one major change or bad experience happening at the same time
- other mental health conditions, such as major depression, intense anxiety or post-traumatic stress disorder.

Prevention

There are no guaranteed ways to prevent adjustment disorders. But social support, healthy coping skills and learning to recover quickly from hard times may help you during times of high stress.

If you know that a stressful situation is coming up, such as a move or retirement, plan ahead. Also consider increasing your healthy habits and asking your friends and family for support. Remind yourself that stressful situations pass in time and that you can get through them. Also, consider checking in with your healthcare team or mental health professional to review healthy ways to manage your stress.

Source: <https://www.mayoclinic.org/diseases-conditions/adjustment-disorders/symptoms-causes/syc-20355224>



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	Link plan	Select plan
Customer service department	Universal Healthcare 0861 686 278 transmed@universal.co.za	0800 450 010 enquiries@transmed.co.za
Membership and contributions	0800 450 010	0800 450 010
Hospital and major medical pre-authorisation	Universal Healthcare 0861 686 278	0800 225 151
Disease programmes	Universal Healthcare 0861 686 278	0800 225 151
Ambulance authorisation	0800 115 750	0800 115 750
HIV/AIDS	Universal Healthcare 0861 686 278	0860 109 793
Dental services	Universal Healthcare 0861 686 278	0860 104 941
Optical services	Universal Healthcare 0861 686 278	PPN 0861 103 529
Fraud hotline	0800 000 436	0800 000 436
WhatsApp	031 574 3913	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
External service provider for the Link Plan (Universal Healthcare)	transmed@universal.co.za

DISCLAIMER:

The information and articles in this newsletter do not constitute medical advice or a medical claim for any product of any nature whatsoever on behalf of the publisher, Fund, Administrator or the distributor. Consult a qualified healthcare practitioner for diagnosis or treatment of any diseases or medical conditions.

It is with great pleasure that we announce the **winner**s of the true or false competition from the **first edition** of TransHealth for 2026.

First prize: Mr WM Fish
Second prize: Mr HG Buhr
Third prize: Mrs L Ferreira

SOLUTION FROM THE PREVIOUS COMPETITION

1. Positive thinking is the practice of focussing on the good in any given situation. **True**
2. Services are paid at cost. **False**
3. Surround yourself with negative people. **False**
4. Myocarditis is inflammation of the heart muscle or myocardium. **True**
5. A swollen eyelid is usually a condition and not a symptom. **False**
6. The number to call for hospital and major medical pre-authorisation is 0800 115 750. **False**
7. Encourage your child to brush their teeth once a day. **False**
8. Cut down on cheese, nuts or fresh fruits and vegetables. **False**

WIN WITH TRANSMED

Test your knowledge competition

We are giving away prizes to the winners of our test your knowledge competition. All you need to do is answer six questions. You will find the answers in this edition of the newsletter. The first correct entry will win R2 000. The second and third correct entries will each win R1 000. **Please note that terms and conditions apply. You may use the following channels to forward your answers:**

- **Post:** Test your knowledge competition, PO Box 2269, Bellville 7535
- **Email:** enquiries@transmed.co.za

Your entry form must reach Transmed Medical Fund by no later than 15 August 2026.

Question 1: Chronic pharyngitis can also be described as ____ (two words).

Question 2: Which company manages dental care?

Question 3: What is the foundation for optimal physical and mental health?

Question 4: When is National Blood Donor Month?

Question 5: Who should be called if an ambulance is required?

Question 6: What is the Fund's new WhatsApp contact number?

Full name:

Physical address:

Postal address:

Email address:

Membership number:

Contact phone number:

Terms and conditions

- The competition is only open to Transmed Medical Fund members and their registered dependants.
- Late entries will not be considered for the draw.
- Please note that entries may be posted or emailed to Transmed.
- Winners will be notified telephonically and their names will be published in the TransHealth newsletter. Transmed may require the publication of the photographs of the winners.
- The judges' decision is final and no correspondence will be entered into.
- Entry into the competition signifies acceptance of all rules.