



FOR **ALL OUR** PEOPLE



transmed
MEDICAL FUND

TransHealth

THIRD EDITION OF 2026

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Principal Officer's note



TransHealth | Third Edition of 2026

Welcome to the third edition of TransHealth for 2026. Spring is a wonderful time of year. The days warm up, birds nest and the flowers start to bloom. Unfortunately for many, however, those very flowers are the reason that spring is not a time for joy, but rather a time to stay indoors clutching a tissue to your streaming nose and eyes.

Seasonal allergies tend to peak in spring, making this the hardest time of year for allergy sufferers. To help reduce allergy symptoms, we urge members to take preventative steps like avoiding conditions that trigger an allergic reaction as much as possible and taking over-the-counter medication to stop symptoms early.

In this edition we include health articles that focus on lupus, an autoimmune disease where your immune system attacks your body's normal cells, and sleep apnoea, a sleep disorder in which you briefly stop breathing while you sleep, causing you to repeatedly wake up during the night.

September is National Oral Health Month. We encourage our members to take care of their oral health. A regular checkup helps prevent oral diseases and allows any dental problems to be identified and treated early to help keep your mouth healthy.

Transmed hosted its annual general meeting (AGM) in August. The Fund would like to extend a special word of thanks to all members who were able to attend the AGM. Your presence was very much appreciated.

In our regular competition, we ask you to complete the brainteaser by circling the relevant words. All the answers are in this issue. 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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Lupus and your body's immune system

What is lupus?

Lupus is a chronic autoimmune illness that causes your immune system to attack your body's normal cells. It can affect different parts of your body.

What are the types of lupus?

The two main types are systematic lupus erythematosus and discoid lupus, but there are several types of lupus:

- **Systemic lupus erythematosus (SLE)** can affect almost any organ or body system. It mostly affects your skin and joints. For some people, lupus may also affect their heart, blood vessels, lungs, kidneys or brain.
- **Discoid lupus** is usually a milder illness. It often only affects your skin, though it can sometimes develop into SLE.
- **Subacute cutaneous lupus** is milder and mostly causes rashes and joint pain.
- **Drug-induced lupus** develops as a reaction to certain medicines. It usually gets better after you stop taking the medicine that triggered it.
- **Neonatal lupus erythematosus (NLE)** can happen during pregnancy if certain antibodies (a type of protein in your blood) pass to the baby. This can lead to skin rashes, liver and blood problems and sometimes heart problems.

What are the symptoms of lupus?

Symptoms of lupus may vary widely. Some people have mild symptoms, while others may have more severe symptoms.

Most people with lupus have symptoms affecting their skin and mucous membranes (the lining of parts of the body), such as:

- rashes and especially a butterfly-shaped rash on the face
- mouth and nose ulcers
- hair loss.

Other symptoms of lupus may include:

- joint pain or swelling
- Raynaud's phenomenon, where fingers and toes turn white or blue in response to cold or stress
- swollen lymph nodes and spleen
- fatigue and feeling unwell
- fever
- loss of appetite and weight loss.

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Most people will not experience all these symptoms and may have different symptoms at different times. For some people, symptoms may ease after treatment of an initial attack. Others may have periods of improvement (remission), followed by flare-ups.

What causes lupus?

The exact cause of lupus is unknown. Lupus may be caused by a combination of genetic, hormonal and environmental factors. You are more likely to have lupus if someone genetically related to you has it.

Lupus develops if your immune system makes antibodies that attack your normal body cells. This leads to inflammation, pain and damage in the parts of your body that are affected.

Several factors may trigger lupus, such as:

- **hormones:** females, especially those of childbearing age, have a higher risk than males, suggesting hormones like oestrogen may play a role
- **environment:** exposure to too much sunlight, some viral infections or chemicals
- **medicines:** some medicines may trigger lupus, which usually goes away once you stop taking the medicine.

What causes lupus to flare up?

Symptom flare-ups in lupus can be triggered by various factors, including:

- certain foods
- medicines and chemicals
- stress
- pregnancy
- hormones
- sun exposure
- viral and bacterial infections.

Lifestyle

You can help control lupus by following these lifestyle measures:

- Get plenty of rest.
- Avoid and manage stress.
- Get regular, moderate exercise – without becoming too tired.
- Maintain a healthy diet.
- Quit smoking.
- Avoid drinking too much alcohol.
- Protect your skin from the sun and reduce your exposure to sunlight.

Source: <https://my.clevelandclinic.org/health/diseases/4875-lupus>



Twelve benefits of regular physical activity

The secret to becoming more active is to make physical activity a part of your daily life – it takes just small adjustments to make all the difference. Consciously think about how you can be more active each day.

Benefits of regular physical activity

- Improves your quality of life
- Reduces your risk of cancer
- Helps control your weight
- Strengthens your bones and muscles
- Improves your mental health
- Can help overcome depression
- Increases immunity
- Increases blood flow
- Prevents certain chronic illnesses
- Helps to quit smoking
- Increases your longevity
- Improves your sleep



What is sleep apnoea?

Sleep apnoea is a sleep disorder in which you briefly stop breathing while you sleep, causing you to repeatedly wake up during the night. This keeps you from getting enough sleep and raises your risk for several serious health conditions.

Types of sleep apnoea

There are three types of sleep apnoea:

• Obstructive sleep apnoea

This is the most common type. It happens when your airways repeatedly get completely or partially blocked as you sleep. This usually happens because the soft tissue at the back of your throat collapses when the muscles in your face and neck relax while you sleep. During these episodes, your diaphragm and chest muscles must work harder than normal to open your airways. You may start to breathe with loud gasps, and your body may jerk. This can affect your sleep, lower the flow of oxygen to your vital organs and lead to abnormal heart rhythms.

• Central sleep apnoea

With this type, your airway doesn't get blocked. Instead, your brain fails to tell your muscles to breathe because of issues in your respiratory control centre. It's related to the function of your central nervous system. This type most often affects people with neuromuscular disease, such as a rare brain and spine disease known as amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease), as well as those who've had a stroke or those who have heart failure or other forms of heart, kidney or lung disease.

• Complex sleep apnoea syndrome

With this condition, you have a combination of obstructive and central sleep apnoea. When you have the obstructive type, but it turns into the central type after you get treatment, you have what is called treatment-emergent central sleep apnoea.

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Effects of sleep apnoea

When you briefly stop breathing because of sleep apnoea, the oxygen levels in your blood drop. This triggers a brain reflex that wakes you up long enough to start breathing again.

These repeated awakenings keep you from spending enough time in the deep stages of sleep. The more serious your condition is, the more often your sleep will be interrupted.

Losing sleep makes you feel tired during the day. You may be less productive at work or school and feel irritable, moody or sad. You might be forgetful or find it hard to concentrate. And you're more likely to have accidents at work or while driving.

Causes of sleep apnoea

What causes sleep apnoea depends on what type you have:

- **Obstructive sleep apnoea**

Things that narrow your airway or interfere with your airflow, including obesity, enlarged tonsils or adenoids, or a thick neck, can cause this type.

- **Central sleep apnoea**

Anything that affects your brain's control of your breathing and chest muscles can cause this type. This includes hormone levels, as well as certain health conditions. Opioid use can have this effect, as can changes that come with ageing.



Risk factors for sleep apnoea

This condition can affect anyone, but some things put you more at risk:

- being overweight
- a large neck size that could make your airways narrower
- a narrowed airway that you inherited or developed from large tonsils or adenoids
- being male
- older age
- a family history of sleep apnoea
- smoking
- use of alcohol, sedatives or tranquilizers
- nasal congestion
- medical conditions such as type 2 diabetes, congestive heart failure, high blood pressure, Parkinson's disease, polycystic ovary syndrome (PCOS), hormonal disorders, a previous stroke or chronic lung diseases like asthma.

Sleep apnoea symptoms

You probably won't notice your first symptoms of obstructive sleep apnoea, but your bed partner may make you aware of them. The most common signs are:

- snoring
- fatigue or sleepiness during the day
- restlessness while sleeping or often waking up at night
- dry mouth or sore throat when you wake up
- waking up suddenly after gasping or choking

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- trouble concentrating, forgetfulness or irritability
- depression or anxiety
- frequent need to get up to urinate at night
- night sweats
- sexual dysfunction
- headaches.

Living with sleep apnoea

Maintaining a healthy lifestyle and sleep habits are an important part of managing your condition.

- **Follow a healthy diet**

Reaching and maintaining a weight that's healthy for you can improve your symptoms. One study found that people who followed a Mediterranean diet rich in fruits, vegetables and whole grains had fewer episodes of apnoea, even if they didn't lose weight. Talk to your doctor about the best ways to lose weight and improve your eating habits.

- **Get regular exercise**

Physical activity helps you control your weight while it improves the quality of your sleep. Try to exercise for at least 30 minutes a day on at least five days of the week.

- **Practise good sleep hygiene**

Try to go to bed and get up around the same time each day, even on weekends. Keep your bedroom dark, cool and quiet, and avoid using electronic devices close to bedtime.

- **Elevate your head**

Use an orthopaedic support pillow or an adjustable bed to keep your head higher than the rest of your body while you sleep. This helps keep your air passages open.

- **Learn to sleep on your side**

Your airways are more likely to collapse when you sleep on your back. Sleeping on your stomach can also keep you from snoring but is more stressful on your back and neck.

- **Avoid substances that disrupt sleep**

Cigarettes, alcohol, sleeping pills and sedatives can all make your symptoms worse.

- **Don't give up on treatment**

It's the best way to ensure a good outcome. If your doctor has recommended a positive airway pressure (PAP) machine, make sure you use it just as prescribed.

Source: <https://www.webmd.com/sleep-disorders/sleep-apnea/sleep-apnea>





Snacking affects your dental health

For optimal dental health, it's recommended that you limit eating and drinking between meals.

We all snack from time to time, but unfortunately many people choose food such as sweets and chips for snacks – all food that harm teeth by promoting tooth decay. If you snack, make it a nutritious choice such as cheese, yoghurt, fruit, vegetables or nuts for your overall health and the health of your teeth.

Drinking plenty of water between meals is also great – not just for your general health, but also for helping to flush away food from teeth and gums between brushing.

denis

Brush gently to avoid toothbrush abrasion

Sometimes even your best intentions may cause damage to your teeth. Toothbrush abrasion is a type of dental damage caused by brushing too hard or using a toothbrush with hard bristles.

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Improper brushing technique, such as scrubbing back and forth, and toothpaste that is designed to scrub away stains and plaque, especially whitening types, can make the problem worse. Over time, this can wear away the enamel, especially near the gumline, and lead to gums pulling away from teeth and tooth sensitivity. The damage often appears as notches or grooves on the sides of the teeth.

How to prevent toothbrush abrasion

- Wait 30 minutes to an hour before you brush your teeth after having food or drinks that contain a lot of acid or sugar. This includes soft drinks or sports drinks, citrus fruit or juices and sour jelly sweets. Even something that seems healthy, like milk, contains natural sugar. The acid in these items can soften the enamel. While you wait, your saliva washes away the acid and the enamel hardens again.
- Brush your teeth with gentle fluoride toothpaste for two minutes every morning and every night.
- Use a small- to medium-sized, soft-bristled toothbrush.
- Brush gently in small, circular motions.
- Switching to a toothpaste designed for sensitive teeth can also help protect enamel.

Select plan members

One of the benefit exclusions that apply to the dental benefit on the Select plan is the repair of teeth damaged due to toothbrush abrasion. Since repairing this kind of damage is not covered, you will be liable for the total cost of such services. We hope this article will have helped you to understand what toothbrush abrasion is and how to prevent it.

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

Source: DENIS



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 **winners** of the test your knowledge competition from the **second edition** of TransHealth for 2026.

- First prize:** Mr DA Minne
Second prize: Mrs H van Rooyen
Third prize: Mr NR Sibiya

SOLUTION FROM THE PREVIOUS COMPETITION

- Question 1: **Sore throat**
Question 2: **DENIS**
Question 3: **Quality sleep**
Question 4: **June**
Question 5: **AZOZA**
Question 6: **031 574 3913**

WIN WITH TRANSMED

Brainteaser competition

We're giving away great prizes to the winners of our competition. Simply complete the brainteaser below by circling the relevant words. The words may appear diagonally, vertically and horizontally. 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:** Brainteaser competition
PO Box 2269
Bellville
7535
- Email:** enquiries@transmed.co.za

Your entry form must reach Transmed Medical Fund by no later than 31 October 2026.

- | | |
|------------|----------|
| TREATMENT | HORMONES |
| SUBSTANCES | LUPUS |
| APNOEA | RASHES |
| SNORING | SPRING |
| LONGEVITY | ALLERGY |

F	J	S	T	S	E	N	O	M	R	O	H	T	M	V
R	A	I	U	D	S	E	S	M	K	T	T	E	E	R
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A	U	M	X	S	O	O	R	W	I	T	Y	G	R	U
L	N	S	N	O	R	I	N	G	N	Z	T	E	D	B
C	T	T	I	P	P	R	U	E	D	G	I	E	U	S
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E	H	N	R	S	R	P	R	H	D	R	O	N	B	E
R	L	T	V	K	K	K	A	Y	S	F	L	D	I	S
G	C	U	I	L	E	C	M	L	R	A	A	M	T	A
Y	K	D	L	R	N	Q	O	S	S	E	R	S	P	E
F	E	T	O	P	W	R	N	S	P	R	I	N	G	S

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.