



Trans



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MEDICAL FUND

health

THIRD EDITION 2021

Welcome to the
third edition of
TransHealth for
2021

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Principal Officer's note

▲ Petrus Wassermann
Principal Officer



Welcome to the third edition of TransHealth for 2021. Spring brings new life and everything blooms, making it possibly nature's most beautiful season.

Our main health article in this issue covers basic information about dry eye. As healthy eyes are an important part of your overall health, we have also included an article on eye care.

We also provide information on the Protection of Personal Information Act (POPIA), which came into effect on 1 July 2021, and provide some useful tips to safeguard your personal information.

With regard to our competition, I would like to congratulate the winners of the previous competition. For this edition's competition, read the newsletter carefully to answer six questions.

I sincerely hope that you enjoy 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.

Until the next issue, stay healthy and keep well.

Warm regards

Petrus Wassermann
Principal Officer

Protection of your personal information

The Protection of
Personal Information
Act, 2013 (POPIA)
regulations came
into effect on
1 July 2021.

The purpose of POPIA is to protect your right to privacy and to regulate how personal information is processed by public and private organisations.



Personal information is information that identifies a person. This includes, but is not limited to, the following information:

- race, gender, marital status, age, language, birth, mental health, wellbeing or disability
- educational, medical, financial, criminal or employment history
- nationality and ethnic or social origin
- biometric information, such as fingerprints, signatures and voice or face recognition
- identifying number; symbol, email address, physical address, telephone number; cell phone number or location information.

We have enhanced our processes to include password encryption on all communication with personally identifiable information sent to you via email. To view these communications, you will need to enter a password, which will be your membership number, unless otherwise specified. This ensures that your personal information is secure, in line with POPIA regulations.

It is important that Transmed has your and especially any of your adult dependants' latest


contact details on record. By law, any person aged 18 and older is regarded as an adult. This privacy law entitles your adult dependants to confidentiality of their Transmed membership information.

You can update your and your dependants' contact details by contacting Transmed through one of the following channels:

- Customer service department: 0800 450 010
- Email: membership@transmed.co.za
- Fax: 011 381 2041/42
- Post: Premium management department, PO Box 2269, Bellville 7535.

A Contact information of dependants 18 years and older form can be obtained at www.transmed.co.za or from the customer service department on 0800 450 010.

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Useful tips
to safeguard
your personal
information

Protection of your personal information

Continues >>



CELL PHONE

- Use a PIN, lock code, pattern lock or use your finger print.
- Be wary of using public Wi-Fi.
- Only download official apps from the app stores.
- Ensure that your operating system is always up to date.



LAPTOP AND PERSONAL COMPUTER

- Use your lock slot to secure your laptop.
- A strong password is a password that is difficult for a machine or person to guess. Using a variety of character types, such as upper case, lower case, numbers and symbols, helps to strengthen a password.
- When you leave your desk, lock your screen.



OTHER TIPS

- Lock up all personal documentation.
- Do not leave any personal information or documentation lying around.
- Do not leave documents in your car.
- Ensure that you have a robust and up-to-date internet security package running.
- Verify the website you are on is safe. Check that the URL begins with *https* – the 's' stands for 'secure'.



Dry eye

What is dry eye?

Dry eye happens when your eyes don't make enough tears to stay wet, or when your tears don't work correctly. This can make your eyes feel uncomfortable and may in some cases even cause vision problems.

WHAT ARE THE SYMPTOMS OF DRY EYE?

- A scratchy or gritty feeling, like there's something in your eye
- Stinging or burning feelings in your eye
- Red eyes
- Sensitivity to light
- Blurry vision

RISK FACTORS OF DRY EYE

The risk factors are divided into two groups, namely non-modifiable and modifiable risk factors.

Non-modifiable factors

- **Age:** Mostly people who are 50 years of age or older
- **Gender:** Mostly women
- **Race:** Mostly members of the Asian race
- **Meibomian gland dysfunction:** When the Meibomian glands – tiny oil glands that line the margin of the eyelids – do not secrete enough oils into the tears
- **Connective tissue diseases,** such as rheumatoid arthritis
- **Sjögren syndrome:** An immune disorder that causes insufficient moisture production in certain areas of the body

Modifiable factors

- Computer use
- Wearing contact lenses
- Hormone replacement therapy
- Hematopoietic stem cell transplantation
- Environmental factors, such as pollution, low humidity and sick building syndrome
- Medication, such as antihistamines, antidepressants, anxiolytics and isotretinoin

Dry eye

Continues >>

WHAT IS THE TREATMENT FOR DRY EYE?

Treatment for dry eye usually depends on what is causing your symptoms. There are a few different types of treatment that can ease your symptoms and help keep your eyes healthy:

- over-the-counter eye drops
- prescription medicines
- lifestyle changes
- tear duct plugs
- surgery.

PREVENTING DRY EYE

If you experience dry eyes, pay attention to the situations that are most likely to cause your symptoms. You can help prevent symptoms of dry eyes in the following ways:

- Try to avoid smoke, wind and air conditioning.
- Use a humidifier to keep the air in your home from getting too dry.
- Limit screen time and take breaks from staring at screens.
- Wear wraparound sunglasses when you're outside.
- Drink plenty of water; aim for eight to 10 glasses every day.
- Get enough sleep – about seven to eight hours a night.

Sources:

<https://www.nei.nih.gov/learn-about-eye-health/eye-conditions-and-diseases/dry-eye>
<https://dryeyedirectory.com/dry-eye-statistics/>



Eye care

It's important to take care of your eyes. These eye care tips can help you to keep your eyes healthy.

- **Follow a healthy, balanced diet:** A well-balanced diet that includes plenty of fresh fruit and vegetables can help to keep your eyes healthy. Include omega-3 fatty acids in your diet.
- **Wear sunglasses:** Protect your eyes from the sun by wearing sunglasses. Be sure to look for sunglasses that block 99% to 100% of both UVA and UVB radiation.
- **Avoid smoking:** Smoking increases the risk of developing age-related eye diseases, such as macular degeneration and cataracts, and can damage the optic nerve.
- **If you wear contact lenses, take steps to prevent eye infections:** Wash your hands well before you put in or take out your contact lenses. Also follow the instructions on how to properly clean them and replace them when needed.
- **Give your eyes a rest:** If you spend a lot of time using a computer, you can forget to blink your eyes and your eyes can get tired. To reduce eyestrain, try the 20-20-20 rule: Every 20 minutes, look away about 20 feet (six metres) in front of you for 20 seconds.

Breast cancer

September is Breast Cancer Awareness Month. Breast cancer is the most common cancer affecting South African women. Early detection is the key. Everyone should know the warning signs of breast cancer and any time an abnormality is discovered it should be investigated by a healthcare professional.

The warning signs of breast cancer are:

- a puckering of the skin of the breast
- a lump in the breast or armpit
- a change in the skin around the nipple or nipple discharge
- dimpling of the nipple or nipple retraction
- an unusual increase in the size of one breast
- one breast unusually lower than the other and nipple at different levels
- an enlargement of the glands
- an unusual swelling in the armpit.

Early detection of breast cancer can lead to effective treatment and a positive prognosis.



Confirmation of dental benefits and pre-authorisation:

What you need to know (Select plan members)

CONFIRMATION OF BENEFITS

Did you know that there are limits to the number of times you can make use of certain dental benefits within a specified period? For instance, if a claim for treatment has been paid, the benefit applicable to the treatment might only be available again after a specified period. One example is claims for scaling and polishing (code 8159) that are covered only once in six months; i.e. the treatment dates should be 180 days (six months) or more apart.

These types of protocols and limitations are in place to ensure that your benefits are available for clinically appropriate treatment when you need it the most.

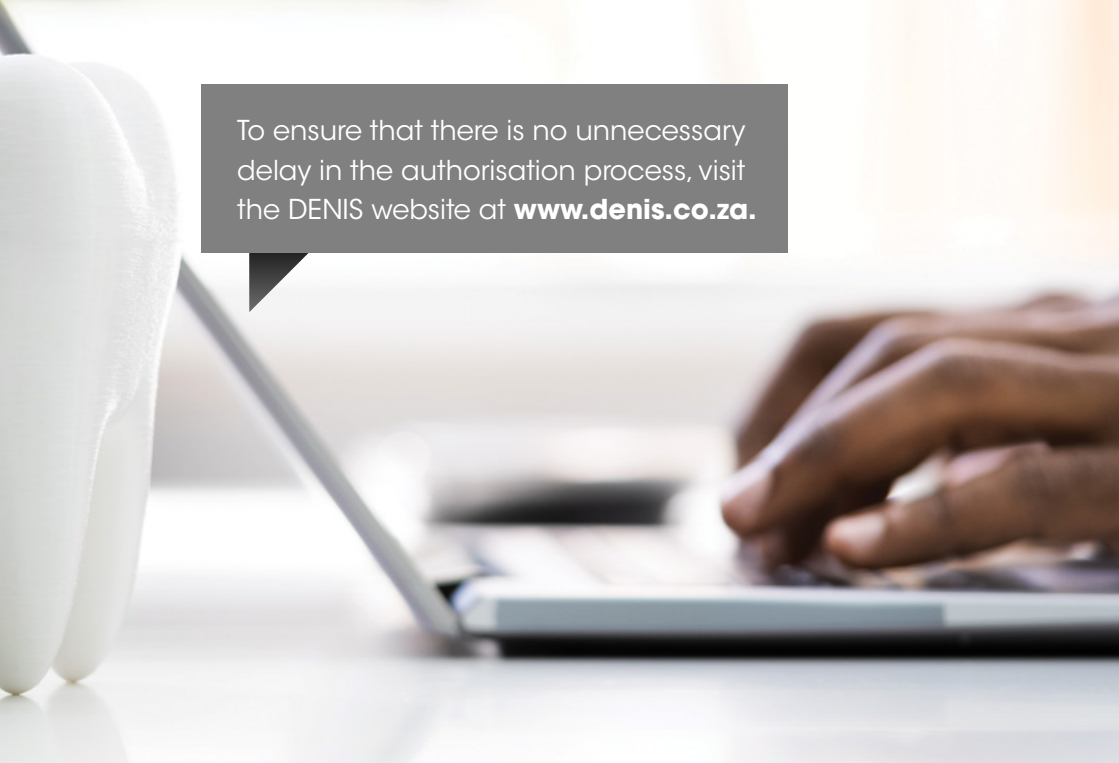
Before any treatment starts, ensure that the dental practice contacts DENIS on 0860 104 941 to confirm if benefits are available for the treatment codes applicable to the planned treatment. Keep in mind that if the practice is not part of the DENIS Dental Network, they might charge above the Transmed Dental Tariff. The DENIS service consultant will provide a quotation so that you know exactly what amounts are covered by Transmed and what amounts are payable by you.

DENTAL AUTHORISATIONS

Claims for some dental appliances and treatment like crowns, orthodontics, dentures or treatment under moderate or deep sedation or general anaesthetic in hospital will only be considered for payment if authorisation is obtained before the treatment is received.

If your dentist plans a dental procedure that is subject to authorisation, ask the practice to contact DENIS, or phone us on 0860 104 941, or send an email to customercare@denis.co.za.

Each type of procedure has its own set of requirements for authorisation. To ensure that there is no unnecessary delay in the authorisation process, visit the DENIS website at www.denis.co.za to find out if you have all the required information available.



To ensure that there is no unnecessary delay in the authorisation process, visit the DENIS website at www.denis.co.za.

Feedback will be provided to you telephonically or on an authorisation letter within five working days.

Pre-authorisation is required for the following dental procedures or treatment

- Dentures and associated laboratory costs
- Plastic dentures
- Partial chrome cobalt frame dentures
- Specialised dentistry and associated laboratory costs
- Crowns and bridges
- Orthodontics
- Moderate or deep sedation in dental rooms (benefit limited to extensive dental treatment)
- Hospitalisation or general anaesthetic
 - Limited to one admission per beneficiary per 24 months

- Benefit available for children under the age of six for extensive dental treatment
- Benefit available for the surgical removal of impacted teeth
- Limited to one admission per beneficiary per 24 months
- Authorisation is required within 48 hours of admission for emergencies.

Written motivation with a detailed quotation and the associated X-rays are required for the following:

- dental fillings
- multiple fillings on the front teeth on the same service date
- any three or four surface fillings on wisdom teeth.

Source: DENIS

Updating of your banking details

It is of the utmost importance for Transmed to have your correct banking details for the following purposes:

- reimbursement of claim or contribution refunds; inaccurate banking details may result in a delay in the payment of refunds or in payment into an incorrect account
- payment of contributions via automated clearing bureau (ACB) deduction (debit order).

Non-payment or delayed payment of a contribution can lead to the suspension or termination of membership.

If your banking details have changed recently, you need to inform Transmed within 30 days of the change.

Should you neglect to inform Transmed of the change in banking details and refunds are deposited into an incorrect account due to your omission to inform Transmed, Transmed will not accept any liability for the loss.

To update your banking details, the following information is required:

- a copy of your ID; and
- a bank account statement or letter from the bank with a bank stamp as confirmation (not older than three months).

The following banking information is required:

- name of account holder
- account number
- bank name
- branch code
- account type (cheque/current or savings).

You may use any of the following channels to update your banking details.

- Email: membership@transmed.co.za
- Fax: 011 381 2041/42
- Post: Premium Management Department, PO Box 2269, Bellville 7535



**Be
smart
- wear
your
mask.**

Wearing of face masks

Even if you don't have symptoms, masks are important to reduce the spread of COVID-19.

Here are a few reasons to wear a face mask:

- They reduce viral transmission.
- They prevent asymptomatic spread of the virus.
- You are protecting others from illness.
- They are mandated by law.

Important contact details

SERVICES	LINK PLAN	SELECT AND PRIME PLANS
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	Select plan 0860 104 941 Prime plan 0800 450 010
Optical services	Universal Healthcare 0861 686 278	Select plan PPN 0860 304 060 / 0861 103 529 Prime plan 0800 450 010
Fraud hotline	0800 000 436	0800 000 436
WhatsApp	0860 005 037	0860 005 037

Important 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.

PREVIOUS WINNERS

Congratulations to the winners of the Word Search Puzzle from the second edition of TransHealth for 2021.

Congratulations to the winners.

FIRST PRIZE
MR AS BOTHA

SECOND PRIZE
MRS RA GLAZER

THIRD PRIZE
MR MP NTLAWUZANA



TEST YOUR KNOWLEDGE ON THE CONTENTS OF THIS ISSUE OF TRANSHEALTH.

Win great prizes by answering the questions below. You will find the answers in this edition. The first correct entry will win **R2 000**. The next two 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
- **Fax:** 011 381 2041/42

Your entry form must reach Transmed Medical Fund by no later than 31 October 2021.

TEST YOUR KNOWLEDGE

1. Which act came into effect on 1 July 2021?
2. Before dental treatment can start, who needs to be contacted to confirm benefits?
3. Within how many days should you inform Transmed of a change in banking details?
4. Should you leave personal information lying around?
5. What can lead to effective treatment and a positive prognosis?
6. Which rule should you try to reduce eyestrain?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

FULL NAME: _____
 PHYSICAL ADDRESS: _____
 POSTAL ADDRESS: _____
 EMAIL ADDRESS: _____
 MEMBERSHIP NUMBER: _____
 CELL PHONE NUMBER: _____
 TEL(H): _____ TEL(W): _____

ANSWERS FROM PREVIOUS ISSUE

... PROCESSED ... C
 ... RADIATION ... O
 ... CHOLESTEROL ... M
 ... SQUAMOUS ... P
 ... FIGHTING ... O
 TOBACCO ... U
 ... IMMUNOTHERAPY ... N
 ... CYSTOSCOPY ... E
 ... CONSCIOUSLY ...

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, emailed or faxed to Transmed.
- Winners will be notified telephonically and their names will be published in the TransHealth magazine.
- 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.