November 2026
Guardian plan

Dear Member

2027 BENEFITS AND CONTRIBUTIONS

Transmed Medical Fund hereby presents the Guardian plan benefits for 2027. Accompanying this letter is your benefits guide, which will assist you in understanding how to best manage your medical benefits.

2027 benefit changes

Transnet continues to provide significant funding support to the Guardian plan, which enabled the Fund to retain all existing benefits on this plan for 2027.

In addition, the spectacle frame benefit has been enhanced to provide members with improved benefits for this service.

Other benefit limits and selected sub-limits have been increased in line with anticipated tariff increases.

Should you require assistance or clarity with any benefits, please call our customer service department on **0800 110 268** and speak to our customer service agents, who will gladly assist you.

2027 contributions

With the funding support from Transnet, member contributions will be increased by only 2%. The contribution tables in the enclosed benefits guide for 2027 provide more detail.

Please note that the benefit and contribution changes are still subject to approval by the Council for Medical Schemes.

24-hour pre-authorisation service

Transmed would like to remind you of the pre-authorisation service (toll free on **0800 225 151**) to direct you to appropriate treatment facilities when admission is required. This service is available 24 hours a day, seven days a week.

Doctor advice line

Hello Doctor is a mobile-based service that provides you with direct access to qualified doctors for health advice and information.

Please refer to the benefits guide for more details on how to use this service.

Ambulance service

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

Do we have your latest contact details?

Please ensure that we have your and your dependants' latest contact details on record, as we don't want you to miss out on anything!

Continued overleaf

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

- Customer service department: 0800 110 268
- Email: membership@transmed.co.za

Please also remember to inform the Fund of any changes to your banking details to ensure that any refunds due to you can be processed and paid without delay.

In closing

I would like to wish you and your loved ones a restful festive season and a prosperous 2027.

Yours faithfully



PETRUS WASSERMANN
PRINCIPAL OFFICER