

November 2024
Guardian plan

Dear Member

2025 BENEFITS AND CONTRIBUTIONS

Enclosed you will find the Transmed member benefits guide for 2025. This guide contains important information about your revised benefits and contributions for 2025 and will assist you in understanding how to best manage your medical benefits.

2025 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 2025. Furthermore, benefit limits and 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.

2025 contributions

With the funding support from Transnet, member contributions will be increased by only 2%. The contribution tables in the enclosed benefits guide for 2025 provides full details.

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 24-hour pre-authorisation service (toll free on **0800 225 151**) to direct you to appropriate treatment facilities during an emergency and when admission is required. This service is available every day for all admissions and after hours, weekends and public holidays in case of emergencies.

Ambulance service

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

Doctor advice line

The need for medical advice from a doctor does not always require a face-to-face consultation. Hello Doctor is a mobile phone-based service that provides free access to a doctor 24 hours a day, seven days a week. Please refer to the benefits guide for more details on how to use this offering.

Personal information update

It is critical that the Fund always has updated information for members and their dependants. Having accurate contact details on file will enable the Fund to continuously communicate information about your and your dependants' health journey and benefits via telephone, SMS or email.

To update your contact details, please contact the customer service department on **0800 110 268** or send an email to **membership@transmed.co.za**. Please include your membership number on all correspondence to the Fund.

Continued overleaf

In closing

On behalf of the Board of Trustees, I would like to take this opportunity to wish you a happy, healthy and relaxing festive season. Keep safe on the road if you are travelling. May 2025 bring good health and prosperity.

Yours faithfully

A handwritten signature in black ink, appearing to be 'P. Wassermann', with a stylized, cursive script.

PETRUS WASSERMANN
PRINCIPAL OFFICER