

November 2024
Prime plan

Dear Member

2025 BENEFITS FOR WORKING MEMBERS AND PENSIONERS

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 based on your chosen plan.

2025 benefit changes

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

The incidence of cancer is increasing worldwide and early detection is the best way to manage one's cancer risk. The Fund has therefore introduced a new benefit for colon cancer screening for all beneficiaries over the age of 50. Additionally, the early detection benefit for prostate cancer screening is now available for males from the age of 45. The human papillomavirus (HPV) vaccination benefit to prevent cervical cancer has now been extended to be available to all beneficiaries between the ages of 9 and 26.

Should you require assistance or clarity with any benefits, please call our customer service department on **0800 450 010** and speak to our customer service agents, who will gladly assist you.

2025 contributions

The Prime plan consists of a very small group of ageing members with high healthcare requirements and continues to be under significant pressure due to the high claims costs experienced.

After extensive review and consideration of alternative options, the Fund has decided to continue with the plan to support members on the plan. A 15% contribution increase has to be implemented to offer the same level of benefits for the members covered on this plan.

Please refer to the contribution tables in the enclosed benefits guide.

Members are reminded that child dependants who are 21 to 24 years of age, are studying at an accredited learning institution and still dependent on the principal member, qualify for child dependant contribution rates.

Changing your plan

Should your current benefit plan no longer meet your and your family's healthcare needs or budget, you may consider changing your plan. Members may change their benefit plan once a year with effect from 1 January. Please refer to the benefits guide for more details about the plan change process.

A plan selection form has been enclosed for you to complete, should you wish to change your benefit plan for 2025. The completed form must reach the Fund by no later than 31 December 2024.

Please read the information provided carefully before confirming your benefit plan for 2025.

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

Continued overleaf

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 450 010** or send an email to **membership@transmed.co.za**. Please include your membership number on all correspondence to the Fund.

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 'Petrus Wassermann', written in a cursive style.

PETRUS WASSERMANN
PRINCIPAL OFFICER