

November 2020
Guardian plan

Dear Member

2021 BENEFITS AND CONTRIBUTIONS

As we are approaching the end of a year where the COVID-19 pandemic has turned the world upside down, Transmed would like to present the benefits guide for 2021 to our valued members. This guide contains important information about the Fund's benefits and contributions for 2021 and will assist you in understanding how to best access and manage your medical benefits.

Benefits

The benefit structure of the Guardian plan remains unchanged for 2021. Benefit limits were reviewed and will be increased in line with anticipated tariff increases.

2021 contribution increases

As a result of the continued funding of SATS pensioners by Transnet, I can confirm that the contributions will only increase by 2%. The enclosed benefits guide for 2021 provides full details about the contributions.

Please note that the benefit and contribution changes were submitted to the Council for Medical Schemes for approval prior to implementation.

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 also after hours, weekends and public holidays in case of emergencies. It supplements the 24-hour emergency line (toll free on 0800 115 750), where an ambulance can be requested in case of a medical emergency.

Doctor advice line

A doctor on call – anytime, anywhere and at no cost

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.

New customer services channels: Connect with us

We are always looking at ways to improve our customer service and to make your experience more convenient. You can now also contact Transmed via the following new channels:

- **Webchat** – Webchat allows you to communicate with a customer service consultant in real time by visiting the Transmed website at www.transmed.co.za. Click on the 'chat' icon at the bottom of the web page, complete the required information and start chatting.

Continued overleaf

- WhatsApp – You can also chat to a customer service consultant in real time by sending a WhatsApp to 0860 005 037.

Transmed mobile app: On-the-go access to your personal information

Have you downloaded the Transmed mobile app?

The app provides you with access to your medical aid information 24 hours a day on your mobile device while you're on the move. The app allows you to:

- view an electronic version of your membership card
- view your member information
- view your available benefits
- view your claims information and payments
- view hospital and chronic medication authorisations
- submit enquiries
- access documentation, such as membership and tax certificates and claims statements.

For ease of access, you can download the Transmed mobile app by visiting the Apple App or Google Play stores. If you experience any problems when downloading the app, please call our customer service department on 0800 110 268 to speak to a customer service consultant, who will gladly assist you.

Do we have your latest contact details?

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

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
- Fax: 011 381 2041/42
- Post: Premium Management Department, PO Box 32931, Braamfontein 2017

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

On behalf of the Board of Trustees, I would like to take this opportunity to wish you and your loved ones a healthy and safe festive season.

Yours faithfully



PETRUS WASSERMANN
PRINCIPAL OFFICER