

1ST EDITION NEWSLETTER 2024

HOW LONG CAN MY CHILD DEPENDANT STAY ON MY MEMBERSHIP?

If your registered dependant is 21 years old or older, they may qualify to stay on your membership. To determine their eligibility to remain on the Fund, we will, send a letter to ask you for proof of their dependency.

To find out more about the rules that apply, you can also phone 0800 001 615.

REQUIREMENTS FOR YOUR DEPENDANT'S MEMBERSHIP TO CONTINUE

- If your child is a full-time student, and between the ages of 21 and 25, they may remain on the Fund as a beneficiary and child contribution rates will apply.
- Only children earning less than R7,979.00 a month, who are 21 years or older, may remain on the Fund. In this case the adult contribution rate will apply.
- If your child is permanently disabled and depends on you for family care and support, you will need to supply the Fund with certain documents, which we will only request from you once. When we have verified their status, they will continue their membership of the Fund at the child contribution rate.

If we do not receive the requested documents to review, the dependant will be withdrawn from the end of the relevant birthday month for the dependant.

*Remember, it is important to **secure membership for your dependant on a medical scheme without any break in membership**. This is because waiting periods, increased contributions and exclusions might apply if you do not immediately enrol your dependant on another medical scheme when their current membership ends.

Unless your dependant has access to a medical scheme through their own employment, you will have to seek membership for them on an open medical scheme.





WHAT IS PREVENTIVE SCREENING?

Preventive screening is important to make sure that medical conditions are detected early. Early detection is essential to ensure you get the best treatment outcomes. The Fund provides you with excellent screening and prevention benefits.

SCREENING FOR KIDS

Kids screening tests at the Fund's designated providers includes measurements of height, weight, and head circumference, as well as basic dental and hearing screenings. We also track their health and developmental milestones to ensure their health.

SCREENING FOR ADULTS

This benefit covers certain tests such as blood glucose, blood pressure, cholesterol, body mass index and HIV screenings at one of the Fund's designated providers.

We also cover



A mammogram every two years



A pap smear once every three years or a HPV test once every five years



A PSA test (prostate screening) each year



A bowel cancer screening tests every two years (for members between 45 and 75 years old)

SCREENING FOR SENIORS

In addition to the screening tests for adults, you also have cover for a group of age appropriate screening tests at a general practitioner (GP) in the Premier Plus Network, or in our defined Pharmacy Network when you are 65 years or older.

Cover includes hearing and visual screenings and a falls-risk assessment. You may have cover for an extra falls-risk assessment, when referred by a Premier Plus GP, depending on your screening test results and if you meet the Fund's clinical entry criteria.

HOW WE PAY

These tests are paid for from the [Screening and Prevention Benefit](#). Consultations that do not form part of [Prescribed Minimum Benefits \(PMBs\)](#) will be paid from your available day to day benefits, where applicable.

ADDITIONAL TESTS

Vaccines:

- We pay for one seasonal flu vaccine at a registered healthcare professional if you are pregnant, aged 65 years or older or registered for certain chronic conditions.
- COVID 19 vaccines are covered from the [WHO Global Outbreak Benefit](#).

MEDICINE AND ITS EFFECT ON THE RISK OF FALLS

Falls are a serious health issue when you are 65 years or older, as they commonly lead to quite serious injuries.

There are many factors that can increase the risk of falling, such as age, gender, environmental hazards, vision problems and balance disorders. One factor that is often overlooked is medicine – it is among the most common causes of an increased risk of falls in older adults.

POLYPHARMACY

Polypharmacy, which means taking more than three or four medicines at the same time, is very common for older adults. It can increase the risk of falls because it makes it more likely that the medicines you use will have negative side-effects or interactions.

A 2017 study found that, over a two-year period, almost one third of the participants taking five or more medicines had a higher rate of falls than those who took fewer medicines. The study also suggested that more research is needed to understand how different combinations of medicine affect the risk of falling in real-life situations.

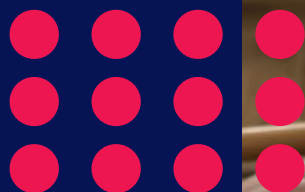
MEDICINE ASSOCIATED WITH AN INCREASED RISK OF FALLS

Medicine which can increase the risk of falls includes:

- Medicine that affects the brain
- Medicine that affects blood pressure.

Doctors can miss medicine-based risks for falls, so it's important that you, or your caregiver pay close attention to the medicine you are taking and mention it to your healthcare professional when they are prescribing new medicine for you. Remember to tell them about any medicine you may have bought over the counter, if you are using it on a regular basis.

Source: https://www.physio-pedia.com/Medication_and_Falls





TIME TO NOMINATE YOUR CANDIDATE!

2024 is a year in which you can play an active role in the process to elect new Trustees to serve on the Board of Trustees of the Fund.

The Board of Trustees is responsible for managing the affairs of the Fund and ensuring good governance. By electing the right candidates, you can ensure that your contributions are being used to provide the best possible benefits.

The Fund belongs to you, the members, so it is important for you to participate in the Trustee elections and vote for candidates who are honest, reliable, and capable of managing the affairs of the Fund.

To ensure we can present the results of the election at the Annual General Meeting in June 2024, the Fund will be calling for all nomination submissions to be submitted by 28 March 2024. Thereafter the nominated candidates will be vetted to ensure they meet the governance requirements. You will then be able to vote in the election, which concludes on 7 June 2024.

The results of the election will be announced, and the new Trustees introduced, at the Annual General Meeting, which is to be held on 27 June 2024.

We encourage you to participate in the election.

