OMSMAF
OLD MUTUAL STAFF MEDICAL AID FUND
Healthcare with *heart*

Quarter 1

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From the PO's desk

The new OMSMAF benefit year is upon us, and as your trusted medical scheme, we could not be more excited for you and your loved ones to tap into the extra pockets of value that have been created for you. With features like the Maximiser Wellness benefit (more about this later) and your preventative care and wellness benefits, we are here to care for the whole family. We remain as ready as ever to show up for every one of our members with the comprehensive cover you and your family need – a partner you can count on for quality care.

On that note, as medical scheme members, it is completely understandable if you have concerns and questions about the National Health Insurance Act (NHI) and its potential impact on your healthcare cover down the road. As an established organisation in South Africa's private healthcare sector, we wholeheartedly support the goal of universal health cover for all South Africans. However, it is important to recognise that achieving this requires a realistic and sustainable framework, likely unfolding over a decade or more through phased development and implementation.

As your trusted medical scheme, our unwavering commitment is to secure the best possible outcomes for you, our valued members. Alongside numerous other stakeholders, we continue to actively engage the Government to address ongoing concerns about the NHI Act in its current form. At this point in time, there is no reason to fret and to all intents and purposes, it's still business as usual from OMSMAF. Please know that you can, as always, continue to rely on us now and well into the future.

At OMSMAF, supporting a healthy future for all our members and their beneficiaries is at the heart of everything we do, from those just entering the world to those enjoying a well-deserved retirement. This commitment is why we place so much emphasis on providing meaningful wellness benefits and wholeheartedly encourage you to take advantage of them, including health screenings and personalised nutrition plans. One of our primary goals is to keep our members as healthy as possible, for as long as possible! Not only does this mean that our members get to enjoy quality of life; but spending less on expensive claims as a result of lifestyle diseases, means that we can try to stem the tide of higher than inflation contribution increases.

So, thank you for taking a proactive approach to your health. There can be no greater form of self-care than safeguarding your wellbeing, and there is no better example to set for your loved ones. As we enter a new benefit year, let's continue to grow stronger together, paving the way for a healthier future for you and your family.

Take care,
Pamela

Get to know your Trustees

Trevor Hulley

While not everyone is able to dedicate time to the governance of their medical scheme, those who do deserve a round of applause, because they are the ones who ensure that every decision made serves the best interests of members. It's a role that requires experience, expertise, and a good measure of hard work.

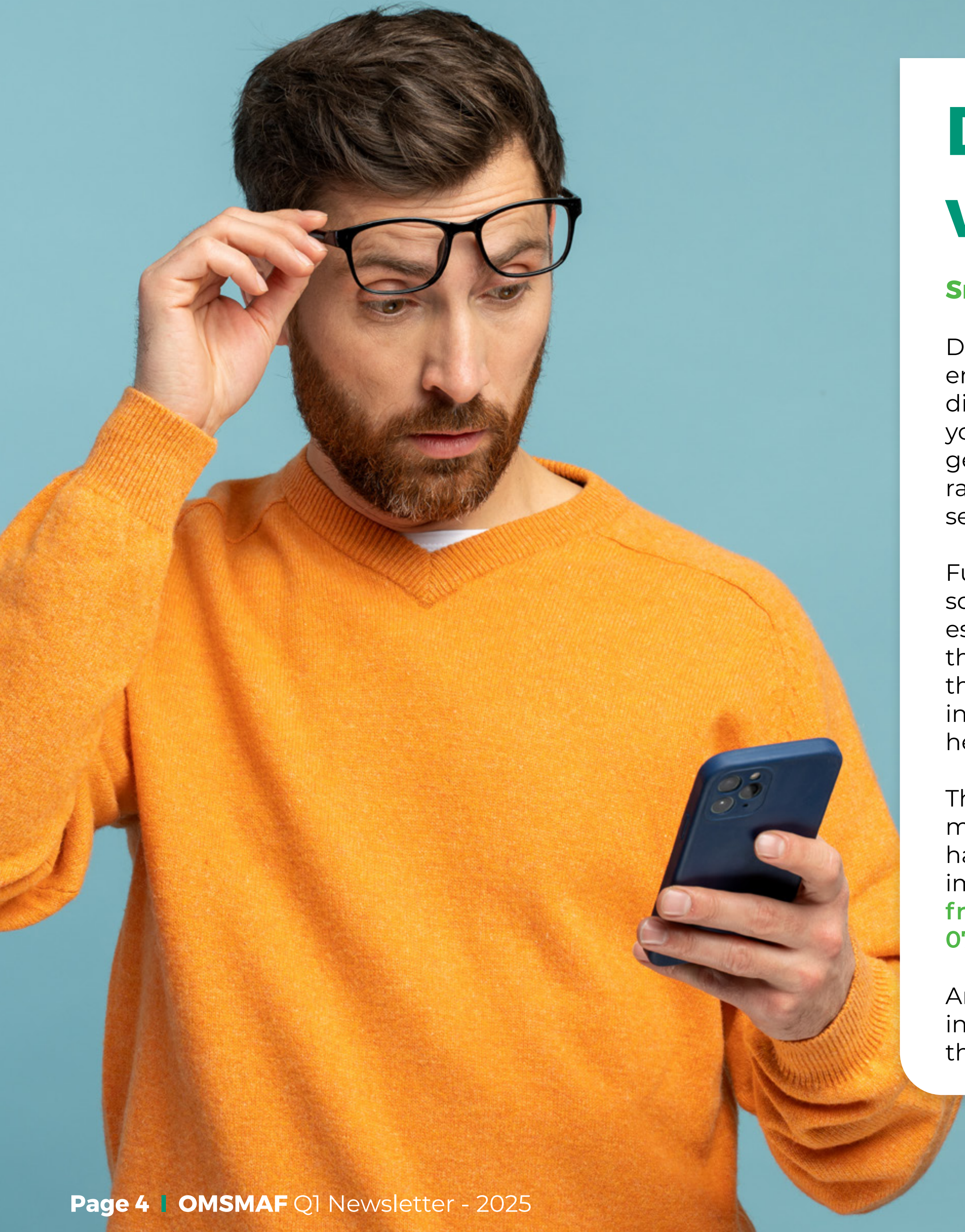
With this in mind, we are pleased to introduce Trevor Hulley. As a Chartered Accountant with numerous qualifications, Trevor has spent the last 30 years working in the financial services space and is currently serving as Divisional Head / Principal Consultant at Old Mutual Corporate Consultants.

From a humble yet fortunate upbringing in rural Transkei, Trevor credits his parents – both respected community leaders – with providing him with the education and opportunities to build a successful career and the work ethic to ultimately reach a leadership role in a top financial services business.

Trevor has served on various boards and committees over the years, including the Post-Retirement Medical Aid Consulting Portfolio. He has also been closely involved in developing post-retirement medical aid solutions and engaging with various regulatory bodies, such as the Council for Medical Schemes. It's safe to say Trevor really knows his stuff!

This fluent isiXhosa speaker enjoys an active life outdoors in his personal time, fishing, doing wildlife photography and cycling, including 28 Cape Town cycle tours (Woah Trevor!). His love for travel is matched only by his passion for the conservation and preservation of the natural world.

Trevor promises to apply his experience and skills for the benefit of OMSMAF members, ensuring they continue to enjoy the advantages of belonging to the Fund in a fair, sustainable and appropriate manner. Sounds just right to us and we're so glad to have Trevor on the Board!



Don’t be tempted with the ‘F’ word

Sneaky favours cost you – and everyone else

Dodgy text messages, fishy phone calls and poorly worded emails may have you on high alert for the ‘F’ word – Fraud – but did you ever stop to consider the impact of letting a friend use your medical aid details? What might seem like a harmless gesture is, in fact, a fraudulent act that could have legal ramifications for you, impacting your career in the financial services industry and your personal financial future.

Furthermore, medical aid fraud, waste and abuse costs medical schemes an eye-watering R30bn per annum, according to estimates from the Council for Medical Schemes – a loss that is ultimately shouldered by medical scheme members themselves. This is a significant factor in rising contribution increases in a non-profit industry that exists to ensure quality healthcare access to members when they need it.

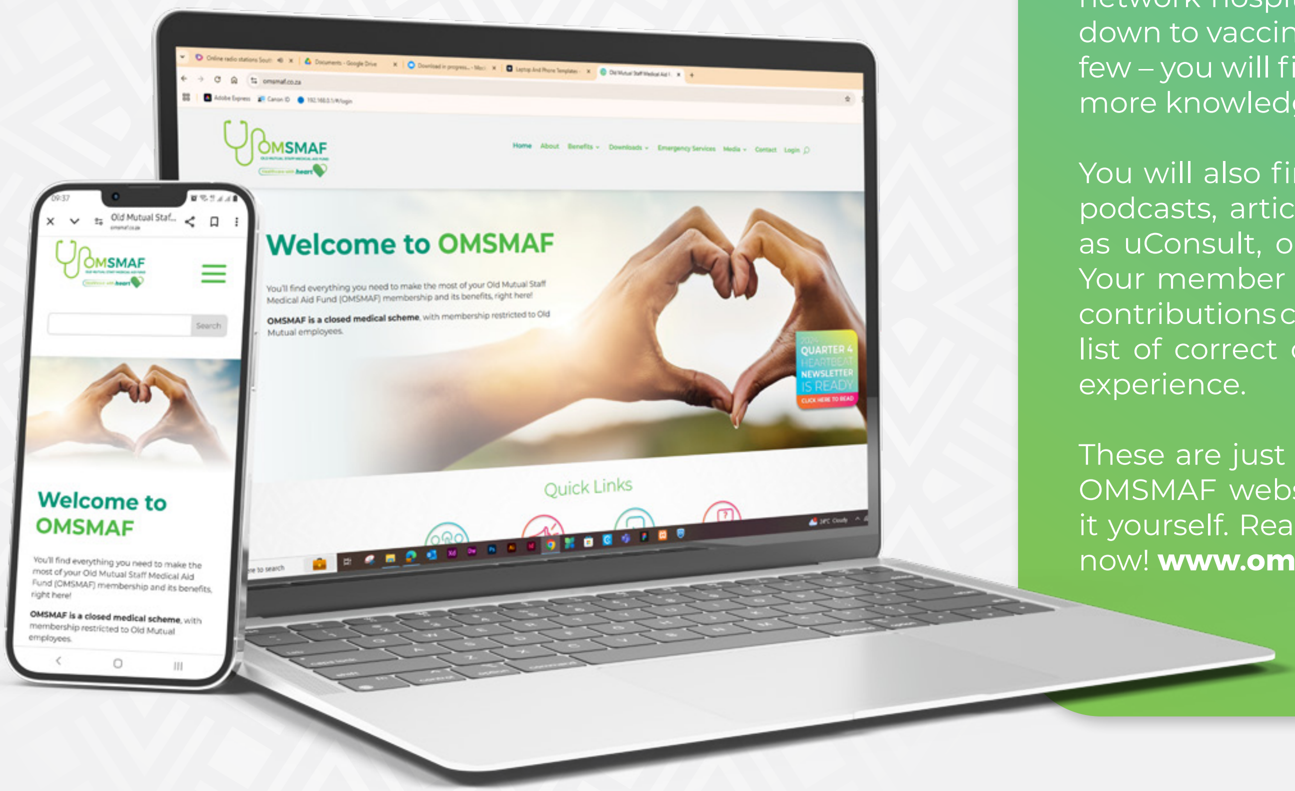
The good news, however, is that action can be taken to minimise this problem – after all, a problem shared is a problem halved. If you suspect medical aid fraud, please report it immediately by calling 080 111 4447 (Toll free number), emailing fraud@omsmaf.co.za or sending an SMS/ Please call me to 072 595 9139.

And if anyone asks you to ‘just do them a quick favour’ involving your medical aid details, please – think twice about the consequences.

New! The OMSMAF website is LIVE!

You asked – we listened

When you see these words – clean, well-organised, fully stocked with everything you need – how does it make you feel? It's giving brand-new stationery vibes, right? Well, as much as we'd love to send you all a bouquet of fresh pencils, we're actually talking about the new version of the OMSMAF website, and it's a digital resource you do not want to miss out on.



Thank you to all our members who provided feedback about the new website design in our member survey. We trust that you will not be disappointed and would like to take this opportunity to introduce you to the man behind the magic – **Bongani Molete** from **Universal Healthcare**, OMSMAF's trusted administrator. Thanks to dedicated teamwork and many, many hours of skilful development, Bongani and the Universal crew certainly delivered, breathing fresh life into the website with superb creative vision and design. With its cleaner layout and more intuitive user experience, we are confident that you will enjoy exploring everything the website offers.

Starting with a host of helpful downloads from product brochures and essential forms to valuable resources such as our list of SELECT network hospitals, organised by healthcare need and area, right down to vaccination schedules and contraceptive lists, to name a few – you will find a plethora of information to empower you with more knowledge than ever before.

You will also find regularly updated health insights, newsletters, podcasts, articles, information, and links to member tools such as uConsult, our digital doctor's consultation platform partner. Your member toolkit is available on the website and includes a contributions calculator, member login portal, and comprehensive list of correct contact details to ensure a streamlined member experience.

These are just some of what you can expect to find on the new OMSMAF website, and we are so excited for you to experience it yourself. Ready to check it out? Then let's take you there right now! **www.omsmaf.co.za**

Feeling flu-safe and fancy free

Protect yourself and those around you

With more and more people on the roads, rising living costs, and a seemingly endless stream of digital interactions filling your day, life can feel pretty hectic sometimes. We totally get it. But before you think you don't have time for a quick flu vaccine, consider the time you will lose if you wind up bedridden with bad flu, and worse still, the impact of it on your health.

The flu vaccine is recommended for everyone six months and older, especially those at risk of flu-related complications, such as young children, seniors over 65, and people with chronic conditions. By getting vaccinated, you not only protect yourself but also vulnerable people in your family and community. This is proven to be the most effective way to reduce serious infections that can lead to hospitalisation or even be fatal. It also means that if you do come down with a circulating flu strain, you'll be protected from severe symptoms and will recover that much faster. Sounds like a smart investment!

Why not visit your nearest OMSMAF preferred pharmacy ahead of flu season? As an OMSMAF member, your flu vaccination is fully covered by the Fund, so it will not impact any of your day-to-day benefits or savings. While you're there, you could get your pharmacy wellness screenings checked off the list too, unlocking your Maximiser Wellness Benefit. Please just remember for those members on the Network and Network SELECT Plans, they should use a Network Pharmacy to avoid any unnecessary out-of-pocket expenses.

Value to the max

Maximiser Wellness Benefit

We've all been there. Despite your best intentions to take great care of your health and that of your family, there inevitably comes a time when yet another visit to the doctor's room is necessary, and probably a quick fly past by the pharmacy, too. These visits can chip away at your day-to-day benefits a little faster than you had planned. And the lurgies always seem to strike when your day-to-day benefits are exhausted and you are well and truly cash-strapped – OMSMAF's new Maximiser Wellness Benefit will take care of the lurgies and those end of month worries when you really need it!

You may already know about the new Maximiser Wellness Benefit being introduced across all plans from 1 April, as mentioned in our 2025/26 Roadshow and recent communications, but just to recap:

This benefit has the dual advantage of helping to keep your health on track with a little nudge to complete the pharmacy-based Wellness and Health Risk Assessment to check your blood pressure, blood glucose, cholesterol, BMI and waist circumference. Once completed by the principal member and all adult dependants, you will unlock two additional online GP consultations per family per benefit year on the uConsult platform, including benefits for acute medications the doctor may prescribe. This benefit will also give you unlimited access to professional nurse advice via the uConsult™ chat function.

The Maximiser Wellness Benefit will be available once you have depleted your Personal Medical Savings Account and Primary Care Benefits, if applicable, ensuring you have access to medical care when you really need it, even after your normal day-to-day benefits have been exhausted.

It's just another way that Team OMSMAF is providing you and your family with the tangible value you need and deserve.

Are you up on these updates?

Optical benefit changes across all plans

If you or one of your beneficiaries use glasses, this quick update is for you.

OMSMAF has introduced some changes to optical benefits across all plans, from the start of the new benefit year on 1 April. Please take a moment to familiarise yourself with the changes applicable to your plan as outlined here below:

Network and Network SELECT - The Optical Benefit is subject to your Annual Flexi Benefit (AFB) and is limited to one pair of glasses (frame and lenses) per beneficiary at a Network Provider every 24 months.

Savings Plan – This is subject to your available Personal Medical Savings Account (PMSA). The 24-month cycle on your Optical Benefits has been removed and is limited to one pair of glasses (frame and lenses) per beneficiary per benefit year.

Traditional, Traditional SELECT and **Traditional Plus** - This is payable at cost from your available PMSA, once your PMSA is exhausted all claims are payable at 100% of MSR on the Traditional (incl. SELECT) and 300% of MSR on the Traditional Plus or at cost, whichever is the lower amount from your available PCB. The 24-month cycle on Optical Benefits remains unchanged. This benefit is limited to one pair of glasses (frame and lenses) every 24 months per beneficiary. Frames are limited to **R1 200** per beneficiary per cycle.

If you have any questions about your optical benefit usage, please feel free to call us at **0860 100 076** and one of our knowledgeable contact agents will gladly assist you.

It just works better with Workday

Less admin, more free time!

A walk through the neighbourhood, a coffee catch-up with that old friend, a Lego challenge with the kids... just some of the ways you might prefer to spend your precious time instead of doing medical scheme admin. We at OMSMAF get that, which is why we have expanded your digital member toolkit to go beyond a superbly souped-up website and all-in-one member app via Universal.one. That's right – we have left no stone unturned and have been working to ditch the old forms and find quicker ways for you to get more done with the help of our administrator, Universal Healthcare and the team at Old Mutual Human Capital.

Now, you can enjoy faster member registration and add or remove dependants quickly and conveniently via the Workday platform. Many of our members who opted to make their Option Selection for the new benefit year via Workday can attest to how simple and straightforward this process is.

With OMSMAF and Workday, you are only a few clicks away from ticking a crucial item off that to-do list – just another perk of belonging to a dedicated closed medical scheme like OMSMAF. We can't wait for more members to experience this new streamlined system, designed to give you less admin and more time for what matters most to you.

Got Gap Cover?

Old Mutual has got you covered

Cards on the table – as a medical scheme, our main focus is helping to manage the pooled funds of our members to ensure they are covered for quality healthcare when they need it. Our job is to find as many ways as possible to deliver that cover at an affordable rate. And, as the dedicated Fund for Old Mutual employees, we are proud to stand among the medical schemes that consistently offer the best value in the country, providing you with your chosen level of comprehensive cover to meet your anticipated healthcare needs.

That being said, and as many of us have experienced, there are unfortunately unforeseeable cases where a private specialist or facility charges more than what medical schemes can cover. Therefore, we are helping to put the word out for Old Mutual about an excellent gap cover product on offer to employees of the business – Connectgap. You may have already heard about the Secure Gap Cover Plan from Connectgap, which is being made available at only **R276** per family per month for Old Mutual Employees and Retirees. What's more, Connectgap provides immediate cover with no underwriting for those members moving to Connectgap from another gap cover product on the market. The underwriting concession for the Connectgap is until 31 August 2025.

When your family is met with an unexpected in-hospital treatment that exceeds the cover on your plan, Connectgap steps in to take care of the difference, leaving you free to focus on your recovery or that of your loved one in their time of need.

Please remember that Connectgap Secure is totally separate from your OMSMAF cover; however, because it is being offered at a special price exclusively for Old Mutual Employees and Retirees, we would like to share this information with you. As someone in the financial services industry, you will no doubt agree that this is fast becoming an essential way to protect yourself from unforeseen medical expenses.

If you would like to find out more, you can contact Connectgap directly at **OMhealthsolutions@oldmutual.com**, **0861 106 660**, or simply visit **www.kaelo.co.za**.

Digital membership cards for the win!

Moving on from less-than-fantastic plastic...

Remember the days when having a fat, heavy wallet was a good thing? True, not all technological advances make life easier (what's the password again?) but thankfully, most digital developments support a more streamlined and secure day-to-day experience, like your digital OMSMAF membership card.

Having access to your membership details at the touch of a button wherever you are is a level of convenience that speaks for itself. What's more, all your details are kept securely locked on your phone, protecting your personal information, unlike a physical card, which is more easily lost or stolen. Not to mention that by going digital, you are reducing unnecessary waste that can only help to save our planet.

With the Universal.one app, you not only have digital access to your OMSMAF membership card, but you can also view your available benefits, submit your claims, locate Network and Non-Network Providers and much more. We wish to thank our 7 062 members, and counting, who have downloaded the app and who are reaping the benefits.

If you have just joined OMSMAF, your digital membership card is available immediately – no waiting for that elusive envelope to appear in the post box. On that note, following ongoing service delivery challenges within the South African Post Office, OMSMAF does not send membership cards via the post but instead encourages all members to use digital membership cards , which are instant and far more secure.

Should you still wish to have a physical membership card, it can be collected from our Walk-in Centres in Cape Town and Johannesburg.

Travel cover? Check!

Making sure that you are 'A' for Away

Whether it's time for a little R&R, a bucket-list trip overseas, or simply an extended local visit with family, we, as your trusted medical scheme, want you to be prepared for your travels. So, if you are planning a journey in the near future, please consider whether there's anything you may need to discuss or arrange with your doctor first.

Extended chronic medication

If you live with a chronic condition and are planning to be out of the country for a while, you may need to stock up on some extra chronic medication before you leave. OMSMAF is here to help ensure continuity of care for you during this time, so please complete the Extended Chronic Medication form, which you can find here **https://omsmaf.co.za/forms/** or by searching under the Downloads tab on our website, **www.omsmaf.co.za**. Once you have completed the form in full, please send it along with a copy of your plane ticket and a new prescription from your treating doctor that includes the relevant ICD codes (diagnosis codes) to **chronic@omsmaf.co.za**. Please remember to include your OMSMAF membership number in the subject line of all correspondence sent to us - this will help to ensure a more efficient communication experience for you.

Consider extra cover abroad

While OMSMAF covers you locally, cover outside the borders of South Africa will be paid as if the service had been rendered here in South Africa and not at international rates. Therefore, it is highly recommended that you speak to your travel agency or bank about international travel insurance when booking your tickets.

If you opt not to take out travel insurance, this exposes you to the risk of having to pay cash upfront for any medical expenses incurred while outside of the country. You have four months from the treatment date to claim back from OMSMAF. However, please note that you will only be refunded in line with your existing benefit limits and at the Medical Scheme Rate (MSR) in Rands at the time the treatment was rendered. Given the exchange rate and cost of care outside of South Africa, this could result in a significant shortfall for you. If you do wish to submit any foreign medical claims to OMSMAF, these fully specified claims must be submitted in English together with your proof of payment to **foreignclaims@omsmaf.co.za**.

Recipe corner

Chocolate Crème Caramel

Looking to up your pudding game? Whip up this impressive dessert with simple pantry ingredients – a far better alternative to any factory-produced quick-fix (ultra-processed foods, we're looking at you ☹). After all, a balanced diet also means enjoying a treat every now and again, and this recipe from South Africa's very own Abigail Donnelly couldn't be better.

Ingredients

- 70 g sugar
- 1¼ cups milk
- 60 g milk chocolate, finely chopped
- 2 free-range eggs, beaten

Method

1. **Preheat the oven to 150°C**. Place a greased 21 cm pie dish on a damp tea towel in a deep roasting pan. Heat 2 T sugar in a pan over medium heat until caramelised, then pour into the pie dish and allow to set while you prepare the custard.

2. **Heat the milk and remaining sugar until they reach a scalding point** - the sugar should be completely dissolved. Pour this over the chocolate, allowing it to melt before mixing. Now pour the chocolate mixture over the eggs while whisking continuously until combined.

3. **Pour the custard into the pie dish and fill the baking pan with enough hot water to come halfway up the sides**. Bake for 45 minutes. Chill to set for 2 hours before serving.

Source: https://taste.co.za/recipes/chocolate-creme-caramel/

Healthcare with *heart*

VISION

To be the medical scheme of choice for the Old Mutual Group.

MISSION

To be an affordable medical scheme that guarantees best-of-class member experience, value and quality.

Universal®

OLDMUTUAL