OMSMAF

OLD MUTUAL STAFF MEDICAL AID FUND

Healthcare with *heart*

Quarter 4

# Newsletter


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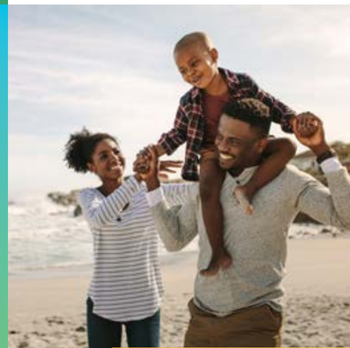

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# From the PO's desk

### Finishing strong, in good health

As we inch towards the year's end, I think we can all agree: 2025 has been a marathon, not a sprint. In fact, for some of us, it has felt a bit like a sprinting marathon. Between balancing work, family, deadlines, and the general chaos that seems to come standard with life these days, it's easy to arrive at this point in the year feeling like you're running on fumes.

That's why this is the perfect time to hit pause – not just to catch your breath, but to check in on your health before the festive season begins. Have you booked those screenings you've been meaning to do? From pharmacy wellness checks to dermatology and colorectal screenings (super informative article included!), men's and women's health checks, a quick appointment now could set you up for a far healthier start to 2026. If there's one thing we know at OMSMAF, it's that prevention really is better than cure. And because life is the way it is, your wellness benefits are already built to make prevention as easy as possible – you just have to use them.

Looking ahead, as you plan your December holidays, please also think about your health and safety on the road and at home. Remember to sort out your medication supply before you travel (more on this in the newsletter) and take simple steps to avoid unnecessary stress – whether that means setting realistic to-do lists or giving yourself permission to switch off properly.

It's been a full, fast-paced year, and you've earned your rest. But before you pack your bags or get the house in order for a relaxing staycation, take a moment to invest a little care in yourself—body, mind, and soul.

From all of us at OMSMAF, thank you for being part of our community. Here's to finishing strong, staying healthy and stepping into the new year refreshed and ready for what's next.

Happy reading!
Take care,

**Pamela**

# Five things you didn't know about OMSMAF

## And the rest is history...

For many OMSMAF members, the Fund has been the mainstay of your life's story, supporting you through the ups and downs – bringing a new baby into the world, that nerve shattering late night visit to the ER, medical test results you were anxiously awaiting... and many others.

Each member's journey is part of who we are, and – since we've been around the block a few times ourselves – we're opening up to share a little of our story with you too. So here you have it: five things we bet you didn't know about OMSMAF's history.

### Back to the future!

Officially registered in 1969, the Fund is 56 years old and frankly, better than ever – kind of like George Clooney. We've got it going on with the right balance of decades-long experience and company insight, matched with a fresh, innovative approach to modern healthcare that meets you where you are right now, with one eye always on the future.

### The artist formerly known as...

Times change – very often for the better! We're not about to drop a celebrity name change on you, but did you know that the Fund used to be called the South African Mutual Life Assurance Society Staff Medical Aid Fund? While SAMLASSMAF (yes, truly) has evolved dramatically through the years to become the OMSMAF that you know and count on today, our core purpose remains – to give you and your family healthcare cover with heart through quality care that helps take your hard-earned rand further.

### It started with the number 1

They say that less is more, but it's hard to imagine a world where you have only one medical aid option available – as was the case for Old Mutual Employees back in the day. Healthcare was very different then (think no private hospitals), but over time, the Fund has evolved to meet the changing needs of our members. Today, OMSMAF offers you choice and flexibility with seven plans, making it easy to find the right plan for you and your loved ones without being overwhelmed by too many choices.

### A wellness evolution

There once was a time when the idea of wellness was bundled together with wheatgrass and windchimes. Fortunately, the world has come a long way since then, and OMSMAF is proud to have been part of the movement. Did you know that it has been almost 20 years since we started placing a strategic focus on member wellbeing, to promote preventative care and reduce health risks? It is thanks to this that you have some of the richest preventative care and wellness benefits on the market – every member gets the same access, no matter which plan they are on. Now, here's an important question: are you taking advantage of that?

### Keeping it in the family

For nearly 180 years, Old Mutual has grown alongside South Africa and taking care of its people has always been part of that story. From staff housing and sporting facilities in the early days to its very own welfare department, Employee wellbeing has always mattered here. Creating an Employee medical scheme was the natural next step in a long chain of initiatives designed to give staff members the healthcare advantage by once again keeping it in the family. By remaining a closed medical scheme dedicated exclusively to our Employees and Retirees, we can focus on what matters: YOU. Your colleagues serve on the Board of Trustees, advocating directly for your needs. No outside interests. No competing priorities. Just healthcare that puts you first.

# Pre-authorisation: The prequel you don't want to skip!

## Check this box for peace of mind

Pre-authorisation is not quite popcorn material, but you definitely don't want to overlook it. Think of it as the prequel in your healthcare story – pre-authorisation is the crucial set-up for the next instalment. Miss it, and the main event (your procedure) could come with an unexpected financial cliffhanger.

A little well-planned admin today can save you a budget-busting bill tomorrow, so we're here to help you get up to speed on everything 'pre-auth' with OMSMAF, and share some pro tips along the way.

## Hospital pre-authorisations

- For all planned admissions into hospital:

  Simply call 0860 100 076 and follow the voice prompts for hospital pre-authorisations. You can also email authorisations@omsmaf.co.za but please be sure to do so at least five working days before being admitted to hospital. It is essential to obtain pre-authorisation before planned admissions.

**PRO TIP: Set a reminder in your calendar so you don't miss this crucial step before your procedure.**

- For all emergency admissions:

  In the case of an emergency, you or a family member must ensure the doctor's practice has notified OMSMAF's Pre-authorisation team on the very first working day after being admitted. If you are unsure of anything, don't hesitate to give us a call, and we can explain the process.

## Specialised Radiology

Going in for an MRI or CT scan? Please contact us for pre-authorisation before having the scan done by calling 0860 100 076 or emailing authorisations@omsmaf.co.za For all non-PMB specialised radiology (meaning scans that do not fall under your Prescribed Minimum Benefits), there will be a R1 500.00 co-payment, which you will need to pay to the radiologist directly.

## Specialist authorisation

Need to see a Specialist? Follow the referrals process for a smooth claims experience.

- Network and Network SELECT Plans

  Please ask your Network GP for a referral so you can access this benefit. The following information must be sent via email to authorisations@omsmaf.co.za: Network GP's referral letter, GP's practice number, Specialist's name and practice number, date of Specialist visit and the reason for the referral.

- Traditional and Traditional Plus Plans (incl. SELECT)

  Need to consult a Specialist? Please ask your GP for a referral letter, which must be emailed along with the GP's practice number, Specialist's name and practice number, date of Specialist visit and the reason for the referral to spec.auth@omsmaf.co.za or members on the Traditional and Traditional Plus Plans (incl. SELECT) can call the Contact Centre on 0860 100 076 and follow the prompts, the same information as above will be required and an agent will be able to provide the member with a Specialist Referral Auth Number telephonically. However, members on the Traditional Plans, do not require an Specialist referral for the following specialties: Ophthalmologist, Dermatologist, Psychiatrist, Gynaecologist, Oncologist, Haematologist, Urologist and Paediatrician.

**NB:** Specialist visits are subject to referral and authorisation - unless you are making use of your single Wellness Specialist Consultation, the consultation forms part of your chronic PMB treatment plan or if your Specialist visit is directly linked to your chronic PMB treatment plan, please ensure your Specialist submits the account to us with the relevant ICD-10 code.

## Chronic authorisation

Have you or one of your Beneficiaries recently been diagnosed with a chronic condition? Is ongoing medication required? OMSMAF is here for our Members, with cover for numerous chronic conditions, so please refer to pages 26 and 27 of the OMSMAF Member Guide to check the cover on your specific plan. To register your medication on the Chronic Medication Programme, please call 0860 100 076 and follow the voice prompts for chronic medicine, or email a copy of your most recent prescription that clearly indicates the ICD-10 code(s) to chronic@omsmaf.co.za Please also include any relevant blood test results, if applicable.

**PRO TIP: Always include your Membership Number in the subject line of all emails you send to us.**

Got any questions or concerns? We're here to help. Please don't hesitate to reach out to the relevant team, and we will do our utmost to assist. You can email enquiries@omsmaf.co.za or call 0860 100 076 and follow the prompts to go directly through to the relevant department.

# Power through to year-end with the Wellness Maximiser Benefit

## Unlock to load up on more benefits and better wellness

It's that time of year again – the calendar's filling up, deadlines are looming, and your energy reserves might be running on empty. Between work, family, and planning for the holidays, keeping your health on track can easily slip down the list.

But there is good news – your Wellness Maximiser Benefit has your back! By completing your Pharmacy-based Wellness Screening tests with a qualified nurse at the Local Choice Pharmacy at Mutual Park, or your nearest Clicks, Dis-Chem or Medirite pharmacy, you can make sure you're finishing the year strong. During the assessment, key health checks — blood pressure, glucose, cholesterol, BMI and waist circumference — will help you keep tabs on your wellbeing.

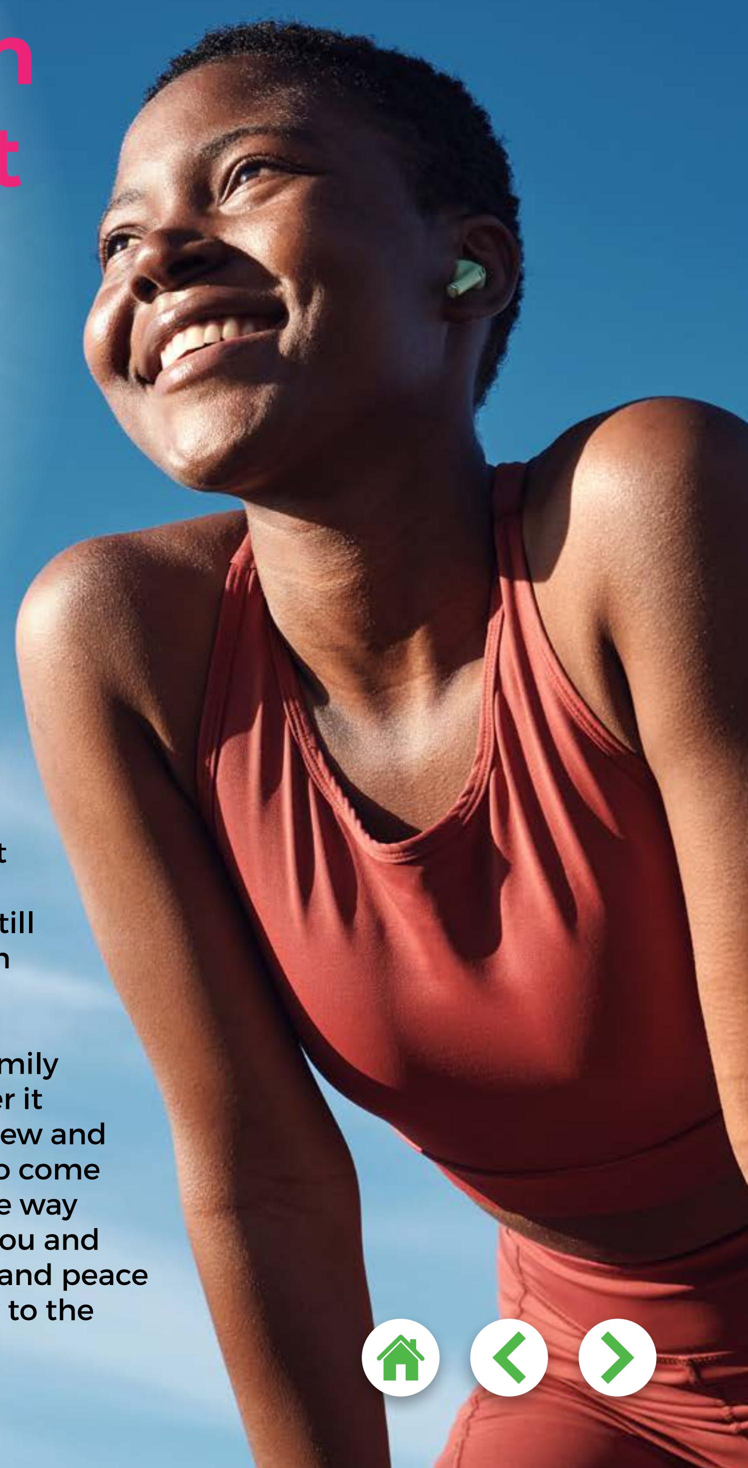
It's private, convenient and quick – no more crowded wellness days or waiting around. Just book your slot at a time that suits you, pop in, and you're done.

Once the Principal Member and all Adult Dependants over the age of 21 years have completed their assessments, you'll unlock:

- Two extra online GP consultations per family per year on the uConsult platform.
- Benefits for acute medication prescribed during those consultations.
- Unlimited access to professional nurse advice via the uConsult chat function – perfect for those "should I be worried?" moments. – To access the uConsult platform, please download Universal.one mobile app and register.

Your Wellness Maximiser Benefit kicks in after your day-to-day benefits are depleted, so you'll still have access to quality care when you need it most.

Plus, the sooner you and your family complete your checks, the better it helps the Fund plan ahead for new and improved benefits for the year to come — so everyone wins. It's one more way Team OMSMAF is making sure you and your family have the care, value and peace of mind you deserve, all the way to the finish line of 2025!



# Hero of Hope: Suzanna Cook

## Fellow OMSMAF member shares her story

Whether you have hit a pothole on your wellness journey or your body is toyi-toying after decades of service to you, there comes a time for many when a little help is needed to see you through a rough healthcare patch. For Suzanna Cook, it was a case of the latter, and while her story is one of hope, it is also a reminder to us all about the importance of taking preventative care early on.

After many years as a dedicated Employee of Old Mutual, Suzanna was enjoying her well-earned retirement when she began to experience severe pain, particularly in her back and neck, following decades of working in front of a computer with poor posture, as she describes it. The development of arthritis further aggravated these problems, and over the past three years, Suzanna had to be hospitalised on several occasions when certain facets in her spine locked, causing her pain beyond description.

"I am not willing to consider surgery for various reasons, and one day, while paging through the OMSMAF Member Guide, I was drawn to the Supplementary Benefits, something which I had previously ignored. As a long-standing OMSMAF Member, I wanted to understand more about the Back and Neck Rehabilitation Programme," says 82-year-old Suzanna.

"So, last year I decided to approach the programme via email to backandneck@omsmaf.co.za, as I prefer to avoid tedious phone calls, to find out more about registering. It was a pleasant surprise when I received an immediate reply with some questions, and soon after answering, I was granted 24 physiotherapy treatments for my back and neck.

"Best of all, the physiotherapist came to my home every week to treat the problem areas – what a blessing that was! Over time, I gained greater mobility in my neck and strengthened my back. This resulted in greater freedom of movement, for which I was most thankful," she recalls.

In early 2025, Suzanna suffered a painful setback, but this time she knew exactly where to turn.

"I once again approached the Back and Neck Rehabilitation Programme to consider repeat treatment, and again, my request was carried out with ease and efficiency. I am now in my fourth week of home-based treatment, which I prefer to driving to rooms and back in the traffic," she notes. Home-based treatment is available where a member has difficulty with mobility.

"As an OMSMAF Member, the cost of my treatments is carried by the Fund's risk pool, which means it does not impact my benefits or savings whatsoever. Now, having had this experience, I cannot help but wonder how many Members know about, or make use of, the benefits available to them — from preventive care designed to help curtail major problems later on to the Managed Care Programmes that can make such a remarkable difference.

"To all the other OMSMAF Members out there, I would strongly recommend that you take a moment to understand what is being offered to you – not only the benefits that you use on a day-to-day basis, like I did. There is so much at our disposal that can protect your health and improve the quality of life," she advises.

If, like Suzanna, you are struggling with an ongoing healthcare concern, please check your available benefits, including the Managed Care Programmes on offer from OMSMAF. We also encourage you to start using your wellness benefits today – it could save you a lot of pain and suffering further down the line.

And please remember, wherever you are in your healthcare journey, OMSMAF is here with valuable tools for staying in good health and, of course, to help you back on your feet when you stumble.

# Don’t let your chronic meds take an unplanned holiday

**A reminder for hassle-free travel**

You’ve booked the flights, confirmed the accommodation, stocked up on sunscreen, and even remembered to order the doughnut pool floaty online. But before you slip into full holiday mode, there’s one more very important travel companion you don’t want to leave behind... your chronic medication.

We know how it goes – you’re juggling work deadlines, school concerts, and trying to find that one missing flip-flop. But forgetting to check your medicine supply before you go, can turn a dream getaway into a bit of a Pharmacy scavenger hunt.

Here’s how to make sure your meds are ready for take-off:

1. **Check your stock early—not the night before you leave!**
A week or two before you travel, make sure you’ll have enough of your chronic medication to last the whole trip (plus a few extra days, just in case of delays or adventurous detours).

2. **Need an extended supply? Let OMSMAF know.**
If you’re going to be away for longer than usual and need extra medication, it’s easy to sort out – get authorisation from OMSMAF in advance. That way, you can top up before you go and avoid any mid-holiday panic.

3. **Keep your script close.**
When travelling across borders, it’s a smart move to carry a copy of your prescription with your medication, in case Customs or Airport officials ask for it. Better to be safe than sorry, right?

4. **Set a reminder (or three).**
Add a little travel prep magic to your phone – a calendar alert or WhatsApp reminder saying: “Hey! Have you checked your meds?” Your future self will thank you.

5. **Pack smart.**
Keep your medication in your hand luggage, not your checked bag. You never know when your suitcase might take its own scenic route to Cape Town or Cairo.

So, before you swap spreadsheets for sandy beaches or city breaks, take a moment to make sure your medication is ready for the journey too. Because nothing ruins a holiday faster than realising your blood pressure meds are still chilling at home.

Team OMSMAF – helping you keep your health on track, even when you’re off the map!

# Bring home summer smiles with sun safety

## Tap into your dermatology benefit

Summer in South Africa – that fabulous time of year when the garden is in full glory, the waves beckon, and the kids somehow manage to find sand in places you didn't think possible. But before you break out the beach towels and throw on your shades, here's a friendly reminder from Team OMSMAF: much as we may love the sun, it doesn't always love us.

We all know the drill about putting on sunscreen, but somehow, in the rush to get everyone out the door, that step can slip through the cracks (usually right before someone's shoulders turn the shade of a ripe tomato).

## A little prevention today can save your skin tomorrow

As part of OMSMAF's ongoing 'Love the skin you're in' campaign, we're encouraging all members to stay sun smart this summer. For parents, this means putting sunwise precautions in place for kids right alongside other daily health habits that you would never skip.

- Apply broad-spectrum, CANSA-certified sunscreen (SPF 30 or higher) generously and reapply every 2 hours, or more often if you're swimming or sweating.
- Don't forget hats, UV-protective clothing, and sunglasses.
- Seek shade during the midday scorch-fest (10am – 4pm). That ice-cream run can wait!

## Get checked, use your benefit

Early detection makes all the difference, and OMSMAF's got you covered.

- All beneficiaries aged 35 and older can visit a Dermatologist every 2 years for a skin cancer screening consultation.
- OMSMAF will cover you at 200% of the Medical Scheme Rate for the consultation, paid from your Wellness Benefit.
- NB: Any procedures done at the same visit will be paid from your day-to-day benefits.

Whether you're a lifelong beach bum or more of a poolside lounger, this is your cue to book that check-up and make sun safety a family habit.

This Summer, let's keep the glow but lose the burn, because sunscreen is cheaper than regret. Protect your skin, protect your kids, and remember – OMSMAF's got your back with benefits that count.

# The test no one likes to talk about

## Colorectal screening – it could save your life

Okay, we'll admit it – colorectal screening isn't exactly dinner-table conversation. But here's the thing: it should be. Because a few minutes of mild awkwardness now could spare you and your loved ones a lot of trouble later on.

According to the Cancer Association of South Africa (CANSA), colorectal cancer – cancer of the colon or rectum – ranks among the top three cancers affecting both men and women in the country. The good news is that it's also one of the most preventable and, when caught early, treatable cancers.

### What does the screening involve?

As part of your OMSMAF Wellness Benefits, all beneficiaries are entitled to one colorectal screening test per benefit year. This is a simple stool test for occult (hidden) blood, which can be an early sign that something isn't quite right.

### Here's what you can expect:

- The test can be requested by your GP, Gynaecologist or Urologist – often at the same time as other routine screenings like a Pap smear or PSA test.
- When the time is right, collect your sample in the container provided, ensure it is correctly labelled, and get it to the pathology lab.
- The pathology lab will test the sample you provide, and your doctor will get the results.

No special equipment, no hospital stay, no drama – just a simple test that can give you powerful peace of mind.

### Who should have it and how often?

Colorectal screening should ideally be done once a year for anyone between the ages of 45 and 75, especially if there's a family history of colorectal cancer. It's one of those habits that's worth keeping – like your annual dental check-up or vehicle service (except this one could save your life).

### What if there's an abnormality?

If the test does show signs of blood or potential abnormalities, don't panic. Your doctor will refer you for a Colonoscopy – a more detailed look inside the colon using a flexible camera – and you can go from there.

### Here's how OMSMAF covers that step:

- The Colonoscopy is funded from risk, meaning you're covered if it's medically necessary.
- If it's done in a Day Clinic or facility, there's no co-payment.
- If it's done in a Private Hospital, there's a R1 500 co-payment payable to the hospital.

Depending on the results, your doctor may recommend a "watch and wait" approach or refer you for further treatment. Whatever the case, OMSMAF is here to walk the journey with you.

### Bottom line (pun intended)

While it is essential to add this to your list of annual medical check-ups, it's about so much more than ticking a box. This is about taking charge of your long-term health. The sooner a potential problem is found, the easier it is to treat.

So, while it might not be the most glamorous conversation to have, remember: a little awareness and a quick test once a year could make all the difference.

OMSMAF – helping you take care of the important stuff, from top to, well... bottom.

# Love your leftovers

### Waste less, taste more

We've all been guilty of shoving last night's dinner to the back of the fridge and "rediscovering" it a week later. But, with a little creative thought (and perhaps a quick Google search), leftovers can become a whole new meal for tomorrow's lunch, a picnic snack or a sweet treat.

Plus, with the cost of groceries doing their own version of inflationary gymnastics, avoiding waste is a win for both your budget and the planet.

### Fresh, fun ideas for summer leftovers.

- **Fridge raid glow-bowl:** Leftover rice, couscous or legumes make an excellent base for a customised bowl of fresh, healthy goodness. Finely slice whatever crunchy veg you have in the fridge (cucumber, carrots, red cabbage), chuck in some fresh herbs (coriander, parsley or dill) and top with a hard-boiled egg or some tuna for added protein. Drizzle your favourite tangy dressing, soya sauce or hot stuff over it, and you're good to go with an inner glow!
- **Braai remix:** Turn leftover steak, chicken or boerewors into toppings for wraps, pitas or salads. Slice thinly, add fresh greens and avo, and drizzle with a zingy lemon-yoghurt dressing for an instant healthy summer lunch.
- **Pasta frittata:** Last night's spaghetti, penne, fusilli – whatever! – can become today's frittata. Just whisk together a few eggs and some grated cheese, then mix with your pasta before baking or pan-frying for a golden, nutritious meal that can be enjoyed warm or cold (packed lunch, sorted!).
- **Roast veg reboot:** Blend roasted veggies into a dip or spread, toss them with some couscous for an easy lunchbox filler, or add them to one of the above menu ideas to really clear out all those containers.
- **Sweet endings:** Punnet of strawberries getting sadder by the day? Unwanted pawpaw turning wrinkly? Bananas looking a little tired? Perfect for smoothies, frozen pops, or a quick compote over yoghurt. Yum!

### Keep it cool: Food safety first

Summer heat can turn leftovers from hero to hazard fast, so keep these golden rules in mind:

- **Cool leftovers quickly** – refrigerate within 2 hours (or 1 hour if it's a scorcher).
- **Store smartly** – use airtight containers and label with the date.
- **Reheat only once, properly** – piping hot all the way through.
- **When in doubt, throw it out** – if it smells funky, it probably is.

Food poisoning is not the kind of "Summer experience" anyone wants to remember.

### A little planning goes a long way

Get into the habit of planning meals that roll into one another, like roast chicken tonight, wraps tomorrow, and soup stock on Sunday. You'll waste less, save more, and make mealtimes effortless. Because in Summer, the only thing that should be working hard is your sunscreen, not your stove.

OMSMAF – here to help you live well, eat smart and make the most of every meal.

# 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.