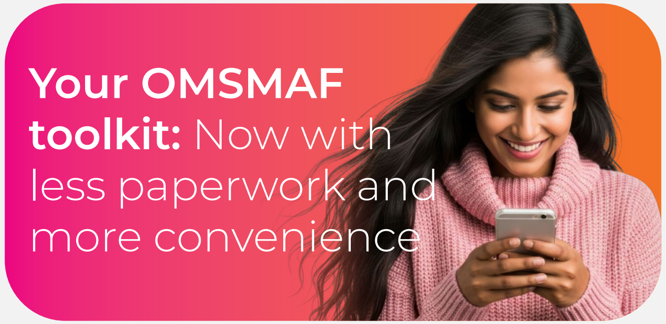
OMSMAF
OLD MUTUAL STAFF MEDICAL AID FUND
Healthcare with *heart*

Q1 Newsletter

From the PO's Desk

Don't let flu season catch you off guard

2026 OMSMAF benefit highlights: Better value, smarter care



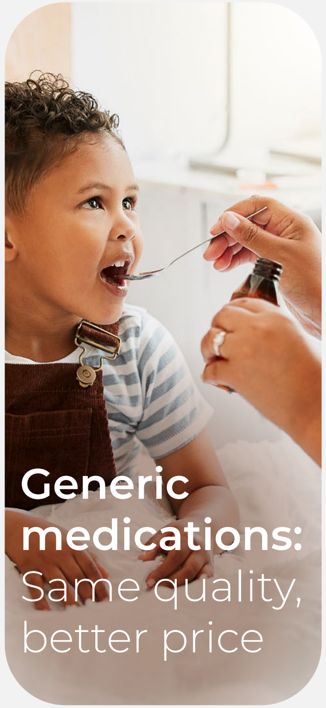
Your OMSMAF toolkit: Now with less paperwork and more convenience

Autumn wellness: Boost your defences this season: Flu season is coming – here's how to fight back

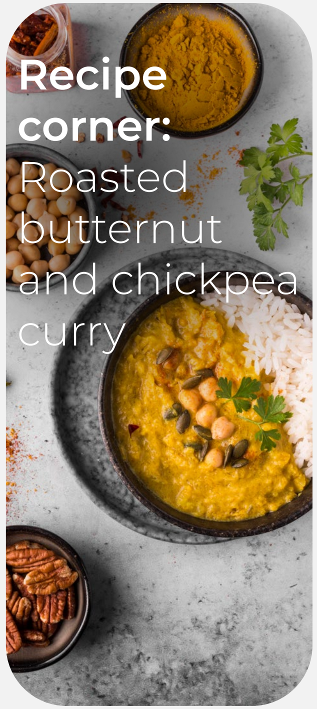
Roadmap to smart healthcare: We're with you every step of the way

Weight loss injections: What you need to know

Spot the difference: Medical aid vs medical insurance



Generic medications: Same quality, better price



Recipe corner: Roasted butternut and chickpea curry

From the desk of the PO

Fresh starts and smart choices

There's something energising about the start of the new season, isn't there? I don't know about you, but I find there is nothing quite like a crisp morning, a steaming hot cup of coffee and a renewed focus to get on top of the things you've been putting off, once and for all.

And with OMSMAF, you already have everything you need to take real, practical action, right now. This quarter, we're focusing on helping you understand and actually use your benefits. It sounds obvious, but here's a reality check – fewer than 8% of our members use their full Preventative Screening Basket. That's thousands of rands worth of health checks and lifestyle benefits just sitting there unused.

So, here's my challenge to you: book those screenings. Get your flu vaccine before winter hits. If you're looking for sustainable ways to better manage your weight, explore our covered nutrition benefit. Understanding what you have access to — and using it to your advantage — is one of the smartest healthcare decisions you can make.

In this newsletter, you'll find everything from autumn wellness tips to navigating your 2026/2027 benefits, plus important information on weight loss injections and the difference between medical aid and medical insurance. We've also highlighted some exciting benefit improvements, including enhanced cancer screenings and better support for Type 1 diabetics.

In the world of health and wellness, there are a lot of buzzwords that come and go, but prevention isn't one of them. It's a lifelong philosophy and the best defence against serious illness and unnecessary healthcare costs for you, and those who matter most in your life.

Here's to a healthier, more informed year for all of us.

Take care,
Pamela

Autumn wellness: Boost your defences this season

Flu season is coming – here's how to fight back

The days are getting shorter, the temperatures are dropping, and somewhere out there, cold and flu viruses are plotting their seasonal comeback tour. The good news is that you're not going into this unarmed. Between smart lifestyle choices and your OMSMAF wellness benefits, you've got everything you need to stay healthy and energised all season long.

Let's dive into the daily habits that keep your immune system in fighting form.

Keep moving (yes, even when it's chilly)

- Start your day with a brisk morning walk – the crisp air is surprisingly energising.
- Try indoor alternatives when the weather's dreary: online yoga, dancing in your lounge, or climbing the stairs.
- Aim for 30 minutes of movement most days – your immune system will thank you.
- Bonus: Exercise helps you sleep better too!

Hydration nation

Just because you're not sweating doesn't mean you don't need water:

- Aim for 8 glasses a day – herbal teas count!
- Keep a water bottle or jug at your desk as a visual reminder.
- If plain water bores you, add lemon, fresh berries, or a sprig of mint.

Eat the rainbow (no, not the Smarties kind)

- Load up on Vitamin C-rich foods like oranges, strawberries, peppers, and broccoli.
- Don't forget Zinc which can be found in nuts, seeds, chickpeas, and lean meats.
- Warm, nourishing soups and stews packed with veggies are your autumn go-to.
- Garlic and ginger aren't just flavour boosters, they're immune warriors.

Sleep like you mean it

- Aim for 7 to 9 hours per night – this is when your body does its repair work.
- Create a cosy sleep sanctuary: a cool room, dark curtains, and comfy bedding.
- Ditch screens at least 30 minutes before bed (TikTok can wait).
- Stick to a consistent sleep schedule, even on weekends.

Stock your medicine cabinet

Make sure you have the essentials on hand:

- Pain relievers and fever reducers
- Cough syrup and throat lozenges
- A thermometer that actually works
- Vitamin C and D supplements
- Hand sanitiser and tissues

The bottom line

Small, consistent habits add up to big immune system benefits. Combine these daily practices with your OMSMAF wellness benefits, and you'll be ready to take on autumn with confidence.

Don't let flu season catch you off guard

As we head into the cooler months, it's time to brush up on your seasonal illness knowledge. Is it just a sniffle, or a raging fever and a cough that sounds like you're auditioning for a horror movie?

Understanding the difference between a cold, flu, and COVID-19 — the unholy trinity of winter — can help you know what you're dealing with and how to protect yourself and your family.

Know the key differences

- **Common cold –** The mildest of the trio. Expect a runny nose, sore throat, and sneezing. Fever is rare, and you'll typically recover within three to 10 days.
- **Influenza (flu) –** This one means business. Symptoms hit suddenly: fever, muscle aches, fatigue, and a dry cough. Recovery can take a week or more, and complications like pneumonia are possible.
- **COVID-19 –** Currently circulating variants most commonly cause fever, chills, and sore throat, as reported by the World Health Organization. Loss of taste or smell can still occur, and shortness of breath is possible — something you won't get with a cold.

Only diagnostic tests can definitively confirm flu or COVID-19, and treatment is generally bed rest, fluids, and over-the-counter pain relief, though high-risk individuals may be prescribed antivirals.

The good news? There's something you can do long before any of that.

Your vaccination benefits

As an OMSMAF member, you have access to:

- **Flu vaccine –** One per beneficiary per year, fully covered with zero impact on your day-to-day benefits.
- **Pneumococcal vaccine –** One to two per beneficiary per lifetime, depending on individual medical recommendation. Flu can pave the way for serious bacterial pneumonia, and this vaccine helps protect you from those complications.

Take action now

Visit any preferred OMSMAF pharmacy clinic to get vaccinated ahead of flu season – Local Choice Pharmacy at Mutual Park, Clicks, Dis-Chem, or Medirite, are all options. While you're there, get your Pharmacy Wellness Screenings done too, including blood pressure, glucose, cholesterol, and BMI checks, all of which are covered. Better yet, once all your adult beneficiaries complete their screenings, your Wellness Maximiser Benefit unlocks, giving you two free GP consultations via uConsult plus acute medication, available once your day-to-day benefits are depleted. To top it off, you will also get access to a 24-hour professional nurse advice line only available via the Universal. one APP.

Don't wait until the flu season is in full swing. Book your appointment today.

Roadmap to smart healthcare

We're with you every step of the way

April marks the start of a brand-new benefit year, and with it comes a fresh opportunity to get ahead of those 'Oops!' moments – when it comes to your healthcare anyway. That's because getting clued up on how to navigate your benefits in advance can save you time and money, as highlighted in our latest member communications.

The essentials: Three things to remember

- **Pre-authorise hospital stays and procedures.** Contact OMSMAF on 0860 100 076 and follow the prompts or email authorisations@omsmaf.co.za at least five working days before planned admissions or ten days for procedures requiring implants. In emergencies, notify Hospital Benefit Management on the first working day after admission.
- **Register chronic conditions.** Call 0860 100 076 and follow the prompts, or email your prescription (with ICD-10 code) to **chronic@omsmaf.co.za**
- **Ask about provider pricing upfront.** Always ask if your provider operates out of a *SELECT* hospital, if you are on a *SELECT* plan, and feel free to shop around or ask for better rates.

Your cancer screening journey

Not sure what steps to follow after a health screening? Let's walk through OMSMAF's Dermatology cancer screening benefit as a practical example.

STEP 1

Book your screening. All beneficiaries aged 35 and older are covered for one Dermatologist consultation per benefit year for cancer screening, paid at 200% of Medical Scheme Rates from your Wellness Benefit. Ask your doctor if their rate is in line with this.

STEP 2a

Benign finding. If your Dermatologist identifies something benign that needs to be removed in-rooms or monitored, you'll need to obtain pre-authorisation before any procedures are performed and in the event that the provider removes something at the initial consultation, you will need to obtain a retrospective authorisation, but it is always better to obtain pre-authorisation.

STEP 2b

Malignant diagnosis. If you receive a cancer diagnosis:

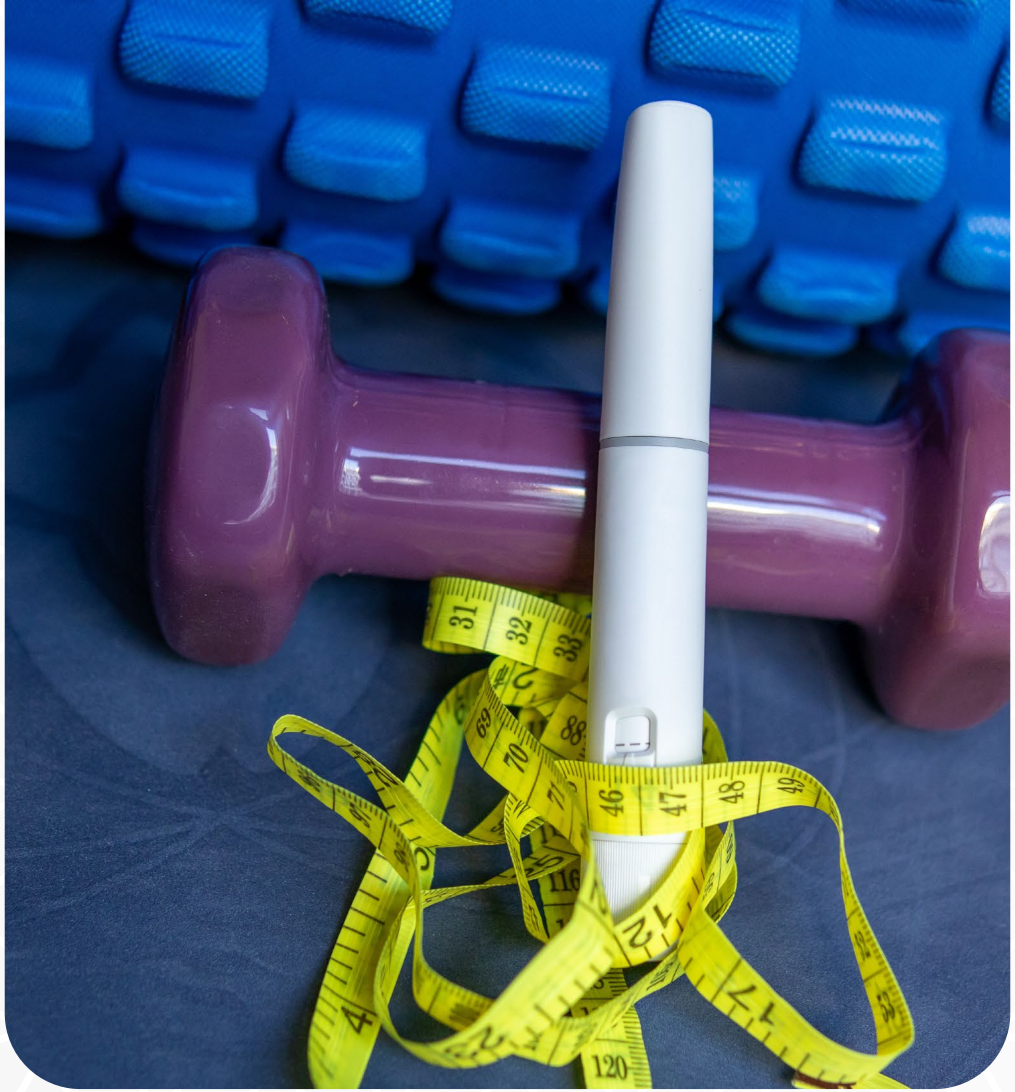
- **Contact the Oncology Benefit Management Programme immediately:** Call 0860 100 076 and follow the prompts or email oncology@omsmaf.co.za
- **Ongoing Dermatologist care:** For confirmed non-melanoma (basal cell and squamous cell) or melanoma cancers, the Prescribed Minimum Benefits (PMB) basket includes two Dermatologist consultations per annum on all plans.
- **Treatment coverage:** Your Oncology Benefit Management Programme provides support as well as education, and helps you navigate treatment options based on the severity and level of care required.

IMPORTANT:
Screening for members not registered on the Oncology Benefit Management Programme is not covered under Oncology benefits. Once you have a confirmed diagnosis and are registered on the Oncology Benefit Management Programme, your ongoing care is supported.

Want to learn more?

Check out our in-depth skin cancer prevention campaign from **Q4 2025** for more information about protecting your skin and understanding OMSMAF's cancer screening benefits.

If you have questions, our contact centre is available on **0860 100 076** to help guide you.



Weight loss injections: What you need to know

OMSMAF nutrition benefits – your safe, covered alternative

Understanding the full picture before you decide

If you've been online lately, you've probably heard about weight loss injections being marketed under various brand names. These GLP-1 medications have become the Beyoncé of the pharmaceutical world. The hype is real, and the results can be impressive, but unlike your favourite celebrity's red-carpet moment, the behind-the-scenes reality is a bit more complicated.

How do these medications work?

GLP-1 (glucagon-like peptide-1) drugs mimic a natural hormone your body produces after eating. They offer numerous benefits for individuals with specific healthcare concerns, helping reduce appetite, slow digestion, and regulate blood sugar levels, among other effects. However, caution is key when considering this new form of treatment.

The South African reality: A word of caution

The South African Health Products Regulatory Authority (SAHPRA) has approved only three injectable GLP-1 medications in South Africa. However, there's a booming black market for unregulated, compounded, and counterfeit products – many of which are shipped illegally and sold through social media platforms.

Critical safety concerns:

- Many products falsely claim SAHPRA approval or pharmacy affiliation
- Products shipped from overseas often aren't stored correctly (these medications require refrigeration)
- Reports of severe skin reactions and adverse effects from contaminated products

These are prescription-only medications that must be used under medical supervision. If you're considering spending your hard-earned money on this form of treatment, only obtain it through a registered healthcare provider using SAHPRA-approved products.

Common side effects of legitimate GLP-1 medications:

- Nausea
- Vomiting
- Diarrhoea

Additionally, these medications require weekly injections for life to maintain results. Stopping the medication almost always leads to weight regain, and the monthly costs represent a significant ongoing expense.

Your covered alternative: OMSMAF's nutrition benefit

Here's something you might not know – as an OMSMAF member, you already have access to a Nutritional Assessment and Healthy Eating Plan, including:

- Access to the Universal Network of Dieticians
- An annual assessment and personalised healthy eating plan
- Regular monitoring and support
- An additional assessment for pregnant beneficiaries

This benefit requires pre-authorisation and registration but is covered by your wellness benefits, leaving your day-to-day benefits and savings untouched.

Why sustainable lifestyle changes matter

Research consistently shows that lasting weight management comes down to sustainable lifestyle changes. A registered Dietician can help you develop an eating plan tailored to your unique needs, address the root causes of weight gain, and build healthy habits that last beyond any medication. Unlike medications that require lifelong use, the healthy habits you build become part of your lifestyle.

Making an informed decision

If you're considering weight loss injections:

- Only consult with a registered healthcare provider
- Never purchase from social media platforms or unverified online sources
- Consider professional nutritional support

Take the first step

Ready to tap into your nutrition benefit? Contact 0860 100 076 to pre-authorise and register for your nutritional assessment with a Universal Network Dietitian.

There's no magic answer for weight loss, but with the right support and a commitment to lifestyle changes, you can achieve lasting results that improve your overall health and wellbeing—safely and sustainably.

2026 OMSMAF benefit highlights

Better value, smarter care

What's new, what's improved, and how to make every rand count

As you might have noticed from our recent campaign, 2026 is shaping up to be OMSMAF's most member-focused year yet. From enhanced screenings to special support for new parents, and to discovering benefits you might not have known about – here's a quick recap.

Exciting improvements for 2026

Benefit limits increase by 3.6%

All benefit sub-limits have been adjusted for inflation, helping to prevent "medical shrinkflation" and reducing the risk of unexpected out-of-pocket costs.

- **Enhanced cancer and oncology support.** No more pro-rating of oncology benefits, giving members full access to their oncology cover from day one.
- **A game-changer for Type 1 diabetics.** People with Type 1 diabetes and who meet the qualifying clinical criteria, will now receive insulin pumps and consumables on all plans—a significant enhancement for ongoing diabetes management.
- **Easier specialist access on Traditional Plans.** No more Specialist referral authorisation or co-payments for Specialist visits on Traditional Plans. Go directly to the Specialist you need. But remember, if you need urgent care, don't wait to see the Specialist – rather phone your GP!
- **Skin cancer screening gets easier.** If you're 35 or older, you can now see a Dermatologist for cancer screening every benefit year (previously it was once every two years).
- **Enhanced women's health screening.** Female beneficiaries now receive one Pap Smear and one HPV PCR test every three years – a co-testing approach that provides greater accuracy in detecting cervical health issues.
- **Extra pneumococcal protection.** Eligible members can now receive a second lifetime dose of the pneumococcal vaccine where clinically appropriate.
- **Network Plan optical update.** Contact lens benefits on Network Plans now operate on a 12-month cycle for more frequent access.
- **Baby love!** OMSMAF has partnered with Baby Yum Yum to support expecting parents from pregnancy through to age two, with personalised guidance, a 24-hour helpline, and a welcome-home surprise.

Stretching your benefits further

Use your Preventative Screenings

Fewer than 8% of members use their full Preventative Screening Basket, worth around R3,500. These are built-in health checks you're not tapping into! Book your Pharmacy Wellness Screenings, cancer checks, and Health Risk Assessment now.

Healthcare without leaving your desk

Running to the GP for every sniffle isn't just inconvenient; it can end up being expensive. Enter uConsult, your cost-effective virtual GP consultation platform, available via the Universal.one App.
uConsult just makes sense:

- More affordable than traditional GP visits
- No travel time or waiting rooms
- Perfect for prescription renewals and minor ailments
- Available when it suits your schedule

Bonus: Unlock the Wellness Maximiser. Complete your Pharmacy Wellness Screenings and unlock two extra virtual GP consultations plus acute prescribed medication per family per benefit year, as well as unlimited nurse advice chats via the App – available once your day-to-day benefits are exhausted.

The bottom line

Between enhanced benefits and digital healthcare access, OMSMAF is making it easier than ever to stay healthy without breaking the bank. Start by booking those preventative screenings and download the Universal.one App today.

Spot the difference: Medical aid vs medical insurance

Ever found yourself nodding along in a conversation about "medical insurance" when someone's actually talking about medical aid? You're not alone. These terms often get tossed around interchangeably, but they're about as similar as a tomato and a tennis ball – round, yes, but try making a salad with the wrong one. So, OMSMAF is here to help clear this up once and for all.

Medical aid: The full-service option
Think of medical aid as your comprehensive healthcare partner. OMSMAF covers:

- Day-to-day expenses like GP visits, medication, Optometry and basic dental care
- Hospital admissions, both planned and emergency
- Chronic medication
- Preventative screenings and wellness benefits
- Prescribed Minimum Benefits (PMBs) – legally required coverage, in full and at cost, for serious conditions

The big plus? Medical aid is regulated by the Council for Medical Schemes, which means your premiums can't skyrocket based on age or health status, you can't be denied cover for pre-existing conditions, everyone on the same plan pays the same rate, and your benefits are protected by law.

Medical insurance: The budget alternative (with strings attached)
Medical insurance offers limited, event-based cover – usually just for hospitalisation but some offer limited day-to-day cover.

Sounds affordable until you realise:

- Limited or no cover for day-to-day expenses
- Limited or no chronic medication benefits
- Pre-existing conditions are often excluded
- Premiums increase as you age
- Claims can be declined based on your health history
- No PMB protection

Basically, it's like buying a car that only works on Tuesdays.

What about gap cover?
Gap cover is not a replacement for cover – it's more like the sidekick that steps in to help when needed to fill the 'gap' between what your medical aid pays according to the scheme's tariff, and what your specialist or hospital chooses to charge.

Gap cover is not a product that OMSMAF offers. However, if you would like to explore an Old Mutual recommended gap product, check out Connectgap. You can reach out to them directly at **OMhealthsolutions@oldmutual.com, 0861 106 660,** or simply visit **www.kaelo.co.za.** At only R300 per family, it's well worth it for the peace of mind it buys!

Your OMSMAF toolkit

Now with less paperwork and more convenience

Everything you need, right in your pocket (or browser)
Remember the good old days of filing actual paper documents in actual filing cabinets? Neither do we, because we've successfully blocked out that trauma. Welcome to 2026, where your entire OMSMAF experience fits neatly into your phone.

Meet the Universal.one App – your OMSMAF personal assistant

- Digital membership card
- Check your benefits
- Submit and track claims
- Download statements and certificates
- Find network providers
- Access uConsult
- Unlimited nurse advice chats once you have unlocked your Wellness Maximiser benefit

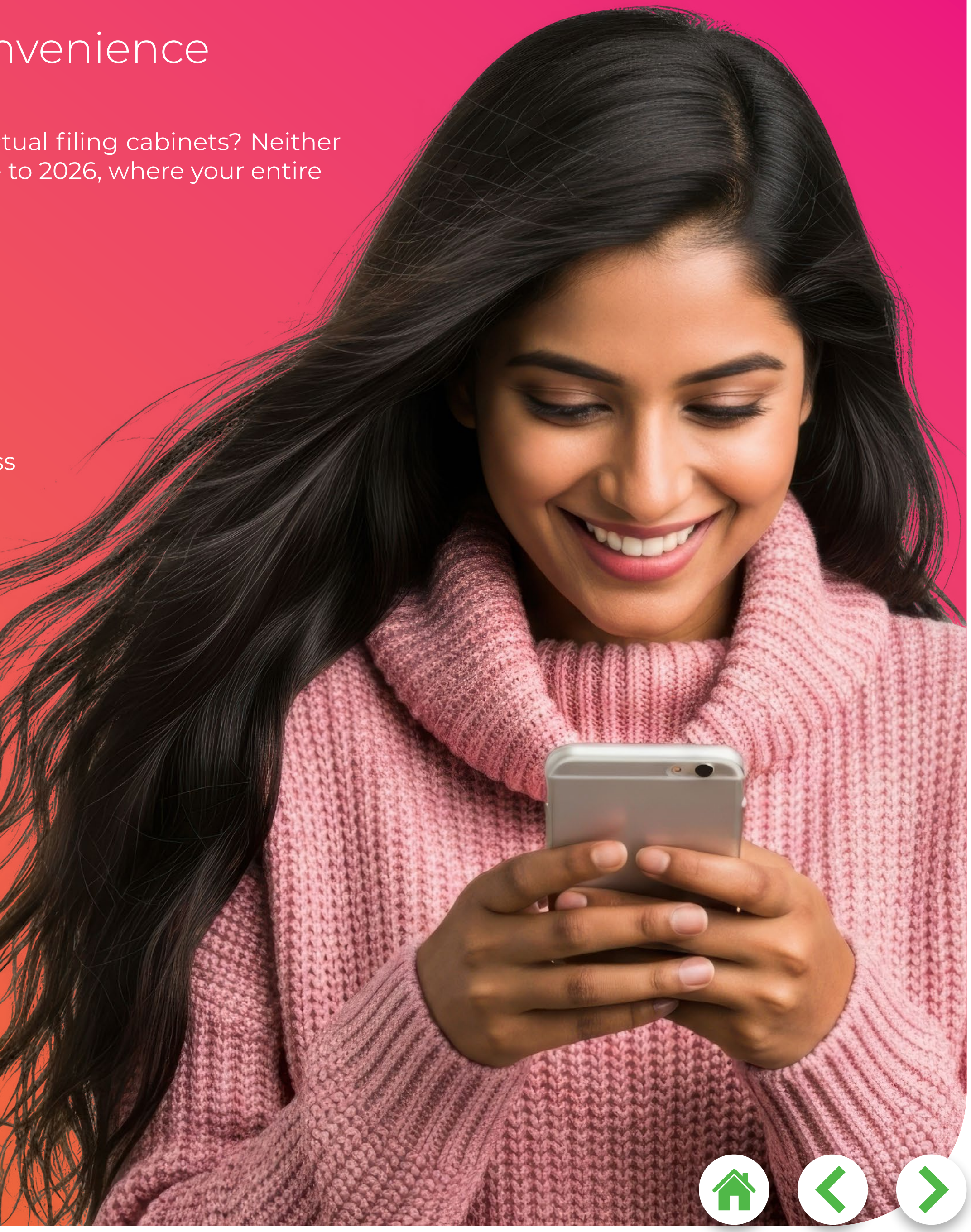
The OMSMAF website: Your information headquarters
Can't remember what's covered on your plan? Wondering about that wellness benefit you heard about? The website has you covered:

- Download benefit guides, forms and documents
- Access your member portal to view claims and statements
- Contact the right department the first time with our contacts page
- Browse newsletters and health resources
- Find *SELECT* network hospitals by area
- Get the right answers quickly

The best part?
Both the app and website are available 24/7. Because healthcare questions don't keep office hours, and neither should your access to information.

Ready to join the digital revolution?
Download the **Universal.one App** from your app store or visit **www.omsmaf.co.za** to explore everything the website offers.

Go digital. Stay informed. Make life easier.



Generic medications: Same quality, better price

Why pay more for the exact same thing?

Here's a fun fact: 85% of OMSMAF members already use generic medications. **Why?** Because they're not interested in paying extra for fancy packaging when the product inside is identical.

What exactly are generic medications?

Generic medications contain the same active ingredients, in the same strength, as their brand-name counterparts. They work the same way, produce the same results, and meet the same safety standards – they just cost significantly less. It's like buying the exact same chocolate, just without the gold wrapper and the high-end markup.

Three reasons to choose a generic

- **Cost-effective.** Generic medications can cost up to 80% less than branded versions. That's more money staying in your medical savings account or day-to-day benefits for when you really need it.
- **Same results.** The South African Health Products Regulatory Authority (SAHPRA) ensures that generic medications meet the same strict quality, safety, and efficacy standards as the originals. Same active ingredient, same dosage, same effect.
- **More widely available.** Because generics are produced by multiple manufacturers, they're typically easier to find. No more Pharmacy hopping because your specific brand is out of stock.

The bottom line

Your medication working exactly the same for a fraction of the price? That's not a compromise – that's just smart healthcare. Next time your doctor writes a prescription, ask about the generic option. Same quality. Lower cost. It's really that simple.

Recipe corner

Roasted butternut and chickpea curry

Autumn comfort in a bowl
There's nothing quite like a warming curry that hugs you from the inside out. This vegetarian wonder is proof that healthy eating doesn't have to be complicated – or boring.

Why you'll love this: Butternut is at its absolute peak in autumn – sweet and creamy. Paired with protein-packed chickpeas, this dish delivers serious comfort food vibes while sneaking in all that good-for-you fibre and nutrients your body craves.

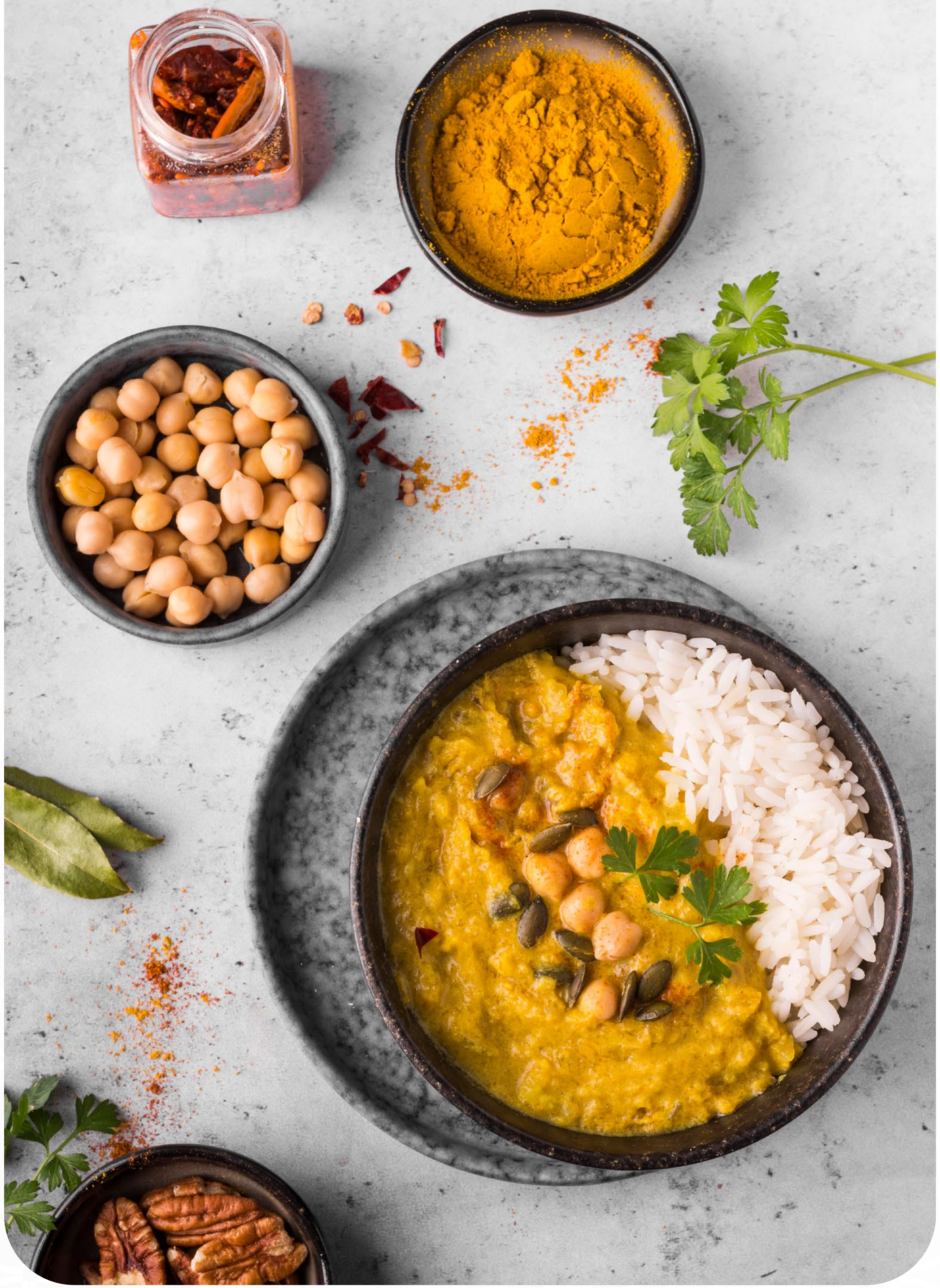
The recipe (if you can call it that, it's so simple)
Fry one sliced onion, two cloves of crushed garlic and 1 tsp curry powder in a little oil on medium heat until golden. Add 1 tin of chickpeas, drained and rinsed, with 1 tin of water or vegetable stock and a generous dash of coconut milk. Stir in roasted butternut chunks and let everything get cosy together for a few minutes.

Pro tips:

- Roast your butternut with a drizzle of olive oil, a pinch of salt and a sprinkle of cinnamon until the edges caramelise.
- Garnish with freshly chopped coriander.
- Serve over brown rice, quinoa, or with warm naan bread for scooping.
- Leftovers taste even better the next day (if there are any).

The best part? This meal comes together faster than you can decide what to watch on Netflix, costs next to nothing, and makes your kitchen smell like autumn heaven.

Warm, wholesome, and wonderfully easy. What's not to love?



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.