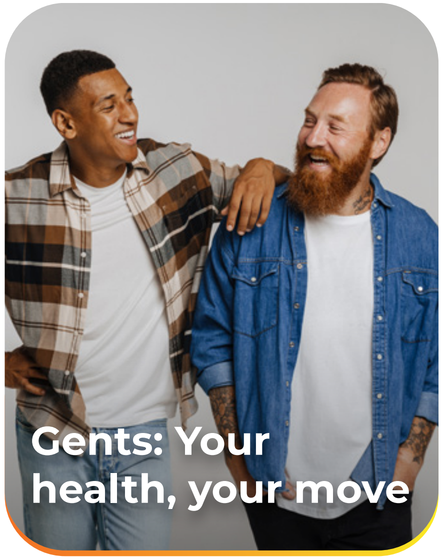
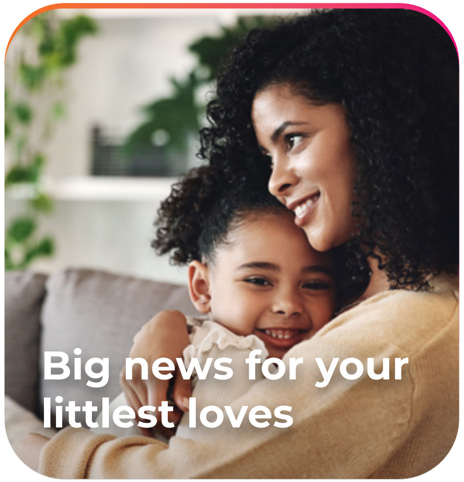
OMSMAF
OLD MUTUAL STAFF MEDICAL AID FUND
Healthcare with **heart**

Q2 2026 NEWSLETTER

From the desk of the PO



Gents: Your health, your move

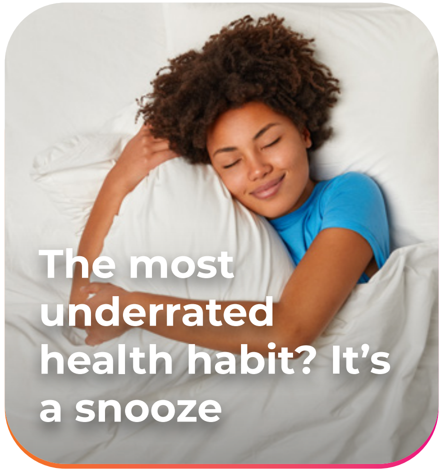


Big news for your littlest loves

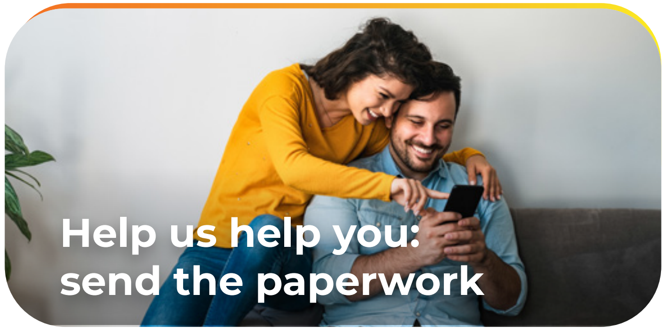
Test@urDesk!
Health checks without the hassle

Your chronic care, minus the mental load

Workday update



The most underrated health habit? It's a snooze



Help us help you: send the paperwork

A winter warmer worth staying in for

Honey and spice poached pears, with a local twist

HOW ARE WE ALL DOING?

From the desk of the PO

Warming up to winter

There's a particular kind of magic to this time of year, isn't there? The early dusk, the thick blankets, the slower, quieter weekends. Winter has a way of turning us inward, towards home, warming meals and the people we love. There's a lot to be said for leaning into that.

Of course, the cooler months come with their own temptations, like swapping the morning walk for a lie-in and the salad for something altogether more comforting. There's no harm in a little of that, the trick is balance: staying active even when the couch is calling, keeping the good habits ticking over, and making time for the things that keep us well in body and mind. Winter doesn't have to mean pressing pause on your health, it's simply an invitation to look after yourself a little differently.

This quarter's newsletter is full of warm and practical reading to help you do just that. We introduce an exciting new addition for our growing families, OMSMAF Nurture, powered by BabyYumYum, now available to OMSMAF parents. We talk frankly about men's health and why a few simple checks matter. We also touch on the surprisingly underrated power of a good night's sleep, smart habits for managing chronic medication, and a cosy winter recipe that proves a treat can be healthy. You'll find some valuable, practical OMSMAF advice in this issue too, with guidance on how to help us resolve your claims queries quickly, news about our convenient Test@urDesk health screenings and an important Workday update.

And if you're looking for more useful OMSMAF content to give you a wellness boost during the cooler months, check out our recent 'Eat smart, spend smart' campaign **here** for some real-life healthy family dinner inspiration with a built-in budget of R500 for five meals. Yes, really.

So pour yourself something warm, find your sunniest spot on a cold day, and enjoy this issue. We've packed it with care, as always.

Happy reading!

Take care,
Pamela

BIG NEWS FOR YOUR LITTLEST LOVES

OMSMAF Nurture, powered by BabyYumYum is now available to OMSMAF parents

They say parenting doesn't come with a manual. What it often comes with is a flood of unsolicited opinions and questionable advice — especially in today's online world. BabyYumYum changes that. It offers expert-backed guidance created for South African parents, all in one place.

OMSMAF is delighted to introduce this brand-new offering, with premium access for our growing families, now included with your membership. BabyYumYum is a central, all-in-one resource built for modern South African parenting, with expert content that speaks to our context, our families and our realities. And of course, it all comes with a healthy dose of humour to get you through those tricky (and let's be honest, sometimes sticky) days.

Best of all, it walks the whole road with you, from conception up to age 2, with content you can relate to, backed by some of South Africa's most recognised experts.

What you can look forward to

- **Pregnancy, week by week** – Trusted guidance through every stage of your pregnancy, listenable resources.
- **Newborn life, week by week** – Support for those precious, bleary-eyed early days.
- **Breastfeeding and feeding** – Practical help from newborn through toddlerhood.
- **Family wellness and lifestyle** – Inspirational articles, celebrity interviews, financial tips, product reviews, recipes, and so much more.

- **Modern parenting** – From fatherhood and blended families to managing family dynamics and navigating parenting in the digital era, it's all there and more.
- **Downloadable tools** – Practical resources to help keep you organised.
- **Good stuff** – member-only competitions, family giveaways, and special partner vouchers and discounts, because a little something extra never hurt anyone.

Getting started is easy

Access to the OMSMAF Nurture programme, powered by BabyYumYum, is included with your OMSMAF membership. Simply register on our Mother and Baby Programme as soon as you know you're expecting. This is the medical scheme benefit that supports you and your baby through pregnancy and those precious early days. The sooner you register, the sooner that support and extra benefits kicks in. Call **0860 100 076** and follow the voice prompts, or email **maternity@omsmaf.co.za**

- **Enrol your baby as a beneficiary within 30 days via Workday**. Registering within this window keeps your newborn's cover in place from the very start, with no gaps and no last-minute scramble. New beneficiaries can be added via Workday or by emailing **membership@omsmaf.co.za**. To make it even easier, we've added a one-page cheat sheet to the website **https://omsmaf.co.za/brochures/** to guide you through the process.

OMSMAF is here for you and your growing family. Here's to giving you all the very best start – and more.

WORKDAY UPDATE

Practical pointers on successfully adding a dependant

Adding a dependant?

Skip the forms and go straight to Workday

Adding a dependant to your medical aid plan used to involve a form, a pen, ***and a small prayer***. Not anymore. Active OMSMAF employees can now add dependants directly through My Benefits on Workday, quickly, securely, and fully in line with POPIA. We've put together a one-page cheat sheet to make the process foolproof. You can find it on our website in the downloads section, where you can refer back to it as needed **https://omsmaf.co.za/brochures/**.

Step-by-step guide: Adding a dependant on Workday

Active OMSMAF employees can add dependants through My Benefits on Workday, no manual forms required. Here's how to do it, step by step.

Please make sure you have a copy of your dependant's national ID document, ready to upload.

Stage 1: Add your dependant's details

1. From the Workday homepage, go to **View Profile** > **Benefits** > **My Benefits** (or simply search **My Benefits**).
2. Click the **My Benefits Dependants and Beneficiary Nominations** card.
3. Scroll down to My Benefits Dependants and click the arrow to expand the section.
4. Click **Add Dependants**, then click **Add** on the page that opens. Complete your dependant's details: legal name, gender, date of birth, country of birth, citizenship status, nationality, relationship to employee, and national ID verification.
5. Click **Select Files** to upload the national ID verification.

6. Click **Submit** once the file has been correctly categorised.
7. Confirm that your file has been successfully uploaded and appears in the list. Give your document the appropriate category – **ID Verification** – and hit enter.
8. The **Add Dependant** page opens in a new tab. You can either close the tab or click the previous tab to return to the **My Benefits Dependants and Beneficiary Nominations** page. Click **Refresh Dependants**, and your dependant will appear in the list.

Stage 2: Enrol your dependant in your benefits

9. Navigate to **Change My Benefits**. Select **Change My Benefits** to access your benefits.
10. Open the **Healthcare** tile and scroll to **My Dependants**, where you'll see a drop-down list of your saved dependants.
11. Select **Your Dependant**, then click **OK**.
12. Upload any required documents and complete the Dependant Enrolment Questionnaire.
13. Review your selections on the **Review of My Benefit Enrolments** page.
14. Tick the acknowledgement box (**I Accept**) and click **Submit**.

Good to know

- **Workday is the first step, not always the last.** Your request is now captured, but our team may need to contact you for more information. Please respond promptly so that your dependant's membership can be finalised.
- **Your privacy is protected.** Old Mutual respects the privacy of its employees and their families, so Workday does not ask for or store personal medical information. If a dependant is joining the Fund outside the initial opportunity to join, the membership team may email you separately to request the medical history required to complete the process.
- **Timing matters.** Dependants can usually be added without underwriting on your first day with the company, or during the 90-day auto-enrolment period thereafter. If they are added after that, underwriting may apply.

HELP US HELP YOU: SEND THE PAPERWORK

One small attachment, one big head start on your query

Picture this: you spot something odd on a claim, you send a query to OMSMAF, and we get straight onto it. But here's the hitch: when we contact the provider to iron out the details, Protection of Personal Information laws may prevent them from handing the account over to us directly.

Good for privacy? Sure. Helpful in solving the mystery? Not so much. The query bounces around. Days pass. You age slightly. And nobody is any closer to an answer.

The good news is that there's a simple way to skip all that, and it's right in your hands. When you have a query about a statement or invoice from a provider, please attach a copy of the document in question when you first contact us about it.

Here's how this helps. Take PathCare as an example. Like many providers, they take the protection of your personal information seriously under POPIA, so they don't always share detailed account information directly with us, even when we're working to resolve a query on your behalf. Sending us your copy of the account closes that gap instantly and saves a round (or three) of back-and-forth, so we can get to the bottom of things sooner.

So, whether your query relates to PathCare or any other service provider, please attach a copy of the account when you submit it. One small step from you, one speedier resolution all round.

All claims or account queries can be sent to **enquiries@omsmaf.co.za**

And don't forget to include your OMSMAF membership number in the subject line of all your emails sent to us.

GENTS: YOUR HEALTH, YOUR MOVE

Small steps, big wins for the men of OMSMAF

Right, gentlemen, let's have the conversation we've all been guilty of avoiding at one time or another. Not the awkward one, the powerful one. The truth is that the biggest health risks facing men are also among the most manageable when you catch them early. You don't need to overhaul your entire life overnight. You just need to know your numbers, use your benefits, and show up for yourself the way you show up for everyone else.

So, here's your game plan.

Know your numbers: the heart of the matter

Some of the biggest health risks affecting men are cardiovascular disease and cancer. Heart disease in particular tends to build quietly over the years, and conditions like hypertension (high blood pressure) and diabetes can do their damage long before you feel a thing.

Here's a fact worth sitting up for: research shows that South African men are less likely than women to be aware that they have high blood pressure, and less likely to have it under control. That gap between risk and awareness is exactly where taking the wheel makes the biggest difference.

The good news is that a great deal is within your power. Maintaining a healthy lifestyle and exercising regularly can help reduce the impact of, and risks associated with, conditions such as hypertension and diabetes. Getting more active is one of the best moves you can make – literally – and the benefits aren't only physical. Regular exercise is a proven boost for mental health too, helping with stress, mood and sleep. Win-win.

The cancer conversation: Early detection is everything

You're probably already aware of the two cancers that deserve a specific mention for men, but there is no overstating this, so here we go.

- **Prostate cancer:** It's the most common cancer among South African men, with a lifetime risk of around 1 in 16, according to CANSA and the 2023 National Cancer Registry. As statistics go, that one is pretty sobering, but here's the upshot of knowing where you stand: if caught early, it's highly treatable. OMSMAF provides cover for men to have their PSA levels screened annually – a simple blood test that helps keep an eye on prostate health. Knowing your PSA level is one of the easiest and most powerful things you can do every year. It's also a good idea to talk to your GP about when you should start scheduling physical exams. Benefit usage tip: schedule this alongside your other regular GP or specialist screenings to preserve your personal savings, if applicable.
- **Testicular cancer:** This one, while less prevalent, is often diagnosed in younger men. Fortunately, it's also one of the most treatable cancers of all when caught early. All men, starting at age 15, are encouraged to screen regularly. The best tool here is free and takes just a minute: a monthly self-check in the shower. Get to know what's normal for you, and if something feels different, see your doctor. No drama, no delay.

Let's talk about that other thing

While we're being open, here's something that affects many more men than you might realise: erectile dysfunction. It's common, sometimes linked to the same heart and circulation issues we mentioned earlier, and nothing to be embarrassed about. It can also be an early warning sign worth raising with your doctor.

OMSMAF has you covered here too. The Fund provides cover for erectile dysfunction treatment from available Savings on the Traditional and Savings plans, subject to the available balance in your Personal Medical Savings Account (PMSA). One more reason to have the conversation sooner rather than later.

Your move

Taking charge of your health isn't about grand gestures. It's about showing up, knowing your numbers, and using the cover that's already yours. Book that screening. Get active. Have the conversations. The men who follow your example will thank you for it, and so will your future self.

Remember, OMSMAF is in your corner, every step of the way.

Sources: Cancer Association of South Africa (CANSA) and the 2023 National Cancer Registry; Hypertension prevalence and awareness data from May Measurement Month South Africa, published in the Journal of Human Hypertension (2023).

ENTER TEST@URDESK - HEALTH CHECKS WITHOUT THE HASSLE

Your numbers, sorted – somewhere between your inbox update and your tea break

Booking a health screening can go one of two ways. Often you mean to do it, fully intend to do it, really and truly are planning to do it... and somehow a year goes by. Or you actually go, only to sit in a waiting room reading a pamphlet about gum disease and wondering where your lunch hour went.

Enter Test@urDesk, OMSMAF's brilliantly simple solution: the health check that comes to you. No appointments, no traffic, no dodgy magazines from 2019. Just a quick, professional screening, right where you already are.

So far, feedback on this recently launched OMSMAF initiative has been very positive, with one clear theme: convenience. As we suspected, when looking after your health is this easy, more people want to do it!

What's in it for you

- **It's super convenient.** Your key health checks, done at your desk, in minutes. The hardest part is remembering to save your work first.
- **It's completely confidential.** Your results are yours and yours alone. Nothing is shared with your employer, full stop. This is between you, your health, and your doctor, if you need to involve them.
- **It helps unlock your Wellness Maximiser.** Completing your screening is a step towards unlocking this valuable benefit, which gives you extra GP consultations and more, once your day-to-day benefits are depleted.

What if there's a red flag?

Ah, the very normal, very human worry – and the reason a lot of us avoid screenings in the first place. Here's the thing worth remembering though: the fear of a bad result is almost always greater than the reality. Most screenings come back reassuring or indicating minor changes you can easily incorporate into your life. On the occasions when something does turn up, finding it early is the best position you can be in. Knowledge isn't the enemy here; it's the thing that puts you firmly back in control.

So, there's really no downside to doing your tests, and plenty of upside.

A member's experience

Here's what one member had to say:

"I took part in the medical test offered at our desks through OMSMAF, and it proved to be a very positive experience. I was encouraged to share my results with my doctor, which led to an issue being identified early and treatment being started. It is not a test I would ordinarily have thought to do during a routine doctor's visit, especially when an appointment is usually made for a specific reason or when one is already feeling unwell. This experience highlighted the value of convenient workplace health screening and the importance of early detection."

There's a bigger picture, too

Test@urDesk does more than keep you in the know. It also helps the Fund identify members who might benefit from some of the exciting new health intervention initiatives we're looking to pilot, including an upcoming diabetes programme. In other words, your quick screening could open the door to even more tailored support down the line.

Want to bring Test@urDesk to your team?

If you would like your team to get involved, your Human Capital Business Partner can request a session by emailing the Principal Officer's office. **omsmaf_office@oldmutual.com**

Quick, confidential, and just plain good for you. Test@urDesk is a health screening that fits into your day, rather than taking it over.

YOUR CHRONIC CARE, MINUS THE MENTAL LOAD

A handful of small habits, and a helping hand to keep them in sync

Skipped a dose? Renewed a script with one tablet to spare? You're in good company, and we're not here to lecture you. Managing a chronic condition well really comes down to a handful of small habits that, on their own, may not seem particularly hard. The trick is keeping them all in sync, and that's where a little help goes a long way.

Keep your medication on track

- **Let your app do the remembering.** The AI-powered Personal Health Assistant on the Universal.one App is your new bestie. Set reminders that suit your routine, get a nudge to renew your script before you run out, and book your next check-up well in advance, all from one central place – your medical scheme app. Simply go to the App and select the Personal Health Assistant tile to get started!
- **Already using the app?** Simply log in and follow these three steps to activate your personalised health reminders.
  Step 1: Open and log in to the **Universal.one App** for OMSMAF Members.
  Step 2: On the **home screen**, tap the **circle in the top right-hand corner** displaying your initials (or profile picture if you've added one).
  Step 3: From the menu that opens, tap **Set Up Reminders** and follow the simple on-screen prompts to personalise your reminders.

  New to Universal.one? Visit **www.omsmaf.co.za** for easy download and setup instructions.

- **When your script changes, update your authorisation.** Doctors often adjust chronic medication scripts, and that's completely normal. Just remember that your authorisation needs to catch up too, so your cover and your script are always aligned - forward your amended script to **chronic@omsmaf.co.za**
- **Ask about generics.** Where a generic or formulary alternative is available, choosing it helps reduce co-payments and keeps your treatment sustainable. The same active ingredients, same job, often a fraction of the cost. It is always worth asking your doctor or pharmacist, as new products come onto the market all the time.
- **Planning to travel?** Few things derail a trip like suddenly realising you're running low on chronic medication because even Checkers Sixty60 isn't that good. If you're going away, skip the panic and send email to **chronic@omsmaf.co.za**, plan ahead to get approval for an advance supply in good time.

There's a whole lot more where this came from

This is just the start. Our June wellness guide is an honest, no-judgement look at chronic care: the daily effort it really takes, what tends to get in the way, and the full sweep of OMSMAF support designed to help, from your annual Pharmacy Wellness Benefit screenings through to the Active Disease Risk Management Programme and its practical nurse support.

So, whether you've just been diagnosed or have been managing your condition for years, our latest campaign is well worth a few minutes of your time. Because every dose, every day, really does matter.

Read your June chronic care guide **here**

OMSMAF – Healthcare with heart

THE MOST UNDERRATED HEALTH HABIT? IT'S A SNOOZE

Why good sleep deserves a spot alongside diet and exercise, and how to get more of it

Let's talk about the one wellness topic that involves no kale, no cold plunges and no subscription fees. In fact, it asks you to do absolutely nothing: just lie down with your eyes closed. We are, of course, talking about sleep – the most gloriously low-effort health habit there is, and the one many of us are secretly terrible at.

Long treated as the thing we sacrifice to make room for everything else, sleep has firmly returned to the wellness spotlight, and for good reason. Picture a three-legged stool: healthy eating, regular exercise, and good sleep. Get two right but neglect the third, and the whole thing wobbles. For years, sleep was the leg most of us happily sawed off. Turns out, it was holding up more than we realised.

The truth is, poor sleep is a widespread and often silent health risk. It's not as obvious as a padel injury or a winter sniffle. It just chips away at your wellbeing in the background, day after day, while you carry on assuming you're fine.

Why sleep matters more than we give it credit for

Getting enough good-quality sleep does some serious heavy lifting for your health. It helps protect against conditions such as high blood pressure, type 2 diabetes and heart disease, supports a healthier weight, sharpens your memory and concentration, and does wonders for your mood. Skimp on it, and all of those start heading in the wrong direction.

The magic number for most adults is somewhere between seven and nine hours a night – not including the time spent lying there thinking about what you should have said in the meeting on Thursday. Actual sleep time.

A family affair

Adults aren't the only ones who need their rest, and the younger the family member, the more hours they need. If you've ever wondered whether your toddler's epic sleep schedule is normal, or why your teenager can apparently hibernate until noon, here's a rough guide to what growing bodies and minds need over a full 24 hours:

- **Babies (4 to 12 months):** 12 to 16 hours, including naps. (Enjoy it while it lasts.)
- **Toddlers (1 to 2 years):** 11 to 14 hours, naps included.
- **Pre-schoolers (3 to 5 years):** 10 to 13 hours, naps included.
- **Young children (6 to 12 years):** 9 to 12 hours a night.
- **Teenagers (13 to 18 years):** 8 to 10 hours a night, which explains rather a lot.

If those numbers look ambitious compared to what's happening in your house, you're not the only one, but knowing the target helps. Protecting children's sleep habits with steady bedtimes and screens off well before lights-out sets them up for better focus, mood and health well into the future.

A few tips for better sleep

The good news is that better sleep mostly comes down to a handful of small, doable habits. Here are some worth trying:

Keep a steady schedule. Going to bed and waking up at roughly the same time every day, even on weekends, helps set your body's internal clock. Your future self will thank you.

Break up with your screen before bed. Switching off screens at least 30 minutes before lights-out helps you start banking sleep earlier. Say no to that one little email, that one quick scroll, that one last episode.

Watch the afternoon coffee. Caffeine lingers longer than you'd expect, so try to avoid it from mid-afternoon onwards. That 4 pm flat white may well be the reason you're staring at the ceiling at 11 pm.

Go easy on big meals and nightcaps. Heavy dinners and alcohol close to bedtime can sabotage your sleep quality, even if that glass of wine feels like it's helping you nod off.

Set the scene. A bedroom that's cool, dark and quiet is the dream, literally. Small tweaks like blackout curtains or blocking out noise can go a long way.

Keep naps short and sweet. A quick daytime nap can be brilliant, but keep it under 30 minutes and not too late in the day, or you'll be wide awake when it actually counts.

The bottom line

You don't need to overhaul your life to sleep better. A few small adjustments, repeated consistently, can transform how you feel. So tonight, give yourself permission to log off, switch off and properly rest. Consider it doctor's orders and some of the easiest health advice you'll ever follow.

Sweet dreams, OMSMAF.

A WINTER WARMER WORTH STAYING IN FOR

Honey and spice poached pears, with a local twist

Few things beat a warm pudding to round off a chilly day, and these poached pears let you enjoy a treat without sending you into a sugar high. This recipe from The Kitchn ticks every winter box: warming, fragrant, naturally sweet and surprisingly simple to make. Our suggestion? Bring it home by replacing the water with strongly brewed rooibos tea. Serve warm with a little of the syrup and a dollop of Greek yoghurt for a perfectly delectable treat.

Honey and spice poached pears

Serves 4

Ingredients:

- 4 ripe but very firm **pears**
- 4 cups **water**
- 1/3 cup **honey**
- 1/3 cup **sugar**
- 4 cm piece of **fresh ginger**, sliced
- 1 teaspoon **whole cloves**
- 1 star **anise pod**, broken in half
- 1 **cinnamon stick**, broken in half

Method:

1. Peel the pears and cut them in half from top to bottom, leaving the stems intact. Core each half by scooping out the centre with a spoon or melon baller.
2. Add the water, honey and sugar to a large pot and bring to the boil over a high heat. Stir until the honey and sugar have dissolved, then add the ginger, cloves, star anise and cinnamon stick.
3. Slip the pears into the liquid and turn the heat down to a simmer. Cover and cook for 20 to 30 minutes, until the pears can just be pierced with a fork.
4. Serve warm, with some of the poaching syrup spooned over the top. For an extra-special finish, add a dollop of plain or coconut yoghurt.

Our twist

For a proudly South African take, swap the plain poaching water for strongly brewed rooibos tea (about 4 rooibos tea bags steeped in 4 cups (1 litre) of water). The rooibos adds a gentle, earthy warmth that pairs beautifully with the honey and spice, making your kitchen smell like a winter haven.

Recipe credit: The Kitchn
https://www.thekitchn.com/spice-and-honey-poached-pears-111964

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.

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