



YOUR BANKMED NEWSLETTER



JUST FOR YOU THIS MONTH

HOW WELL DO YOU KNOW YOUR HEALTH?

When last did you have your regular wellness screening checks done? If you missed these over the past two years, now's the time to get back on track. Keeping up with your screenings is the only way to proactively identify disease at an early stage and give yourself the best chance at a long and healthy life.

Wellness screenings can detect underlying conditions which, if left untreated, could become serious or even deadly. It is important to note that a wellness screening is not a diagnostic tool but highlights possible health risks which could result in a chronic condition.

As a Bankmed member, you have access to rich benefits for wellness and preventative screenings that foster and maintain your good health. These screenings are paid from your Insured Benefits, not from your Medical Savings Account (if your plan has one). The claim will, however, still reflect on your claims statement.





WHAT IS INVOLVED IN A WELLNESS AND PREVENTATIVE SCREENING?

Our wellness screening benefits includes a simple and convenient set of essential health screenings and preventive tests: blood pressure, glucose (blood sugar), cholesterol or lipogram, weight assessment or body mass index (BMI) and a voluntary HIV test.



HOW DO I DO MY WELLNESS SCREENING?

Bankmed continues to partner with BioFITT Wellness for at-home wellness screenings and RecoMed for online bookings for an in-person wellness consultation at a Clicks, Dis-Chem or Alpha Pharm pharmacy. In addition to these, some of our employer groups also offer our Bankmed Wellness Experience screening events in the workplace.



HOW DO I BOOK MY AT-HOME WELLNESS SCREENING?

- Call BioFITT Wellness on 021 820 4858, Monday to Friday, from 08:00 to 17:00.
- Book through the BioFITT Wellness dedicated WhatsApp account on 074 978 9836. Remember to provide your name, membership number and physical address when you use this channel.



HOW DO I BOOK MY IN-PHARMACY WELLNESS SCREENING ONLINE?

Bankmed, in partnership with RecoMed, offers you access to wellness screenings at selected Clicks, Dis Chem and Alpha Pharm pharmacies.

[Book online](#) through RecoMed to have screening done at one of these pharmacies.

Need help booking online? Email support@recomed.co.za.



GET THE SUPPORT YOU NEED

If your screening results indicate that you are at risk of developing an underlying condition, it is important that you visit your Healthcare Professional to confirm the results and discuss the relevant treatment options available to you.



BALANCE MEMBERS EARN THOUSANDS OF POINTS FOR COMPLETING THEIR SCREENING TESTS

As a Balance member, you can earn thousands of points for completing a wellness screening, depending on how many results are in a healthy range.

At each status level of Balance, you can enjoy a variety of rewards such as:

- 15% back on a range of HealthyFood items at Woolworths or Pick n Pay
- 15% back on HealthyCare items at Clicks or Dis Chem
- 15% upfront discount on sports gear and equipment at Sportsmans Warehouse and Totalsports
- 30% saving on monthly gym fees with Virgin Active and Planet Fitness



FIND OUT MORE

To find out more about our wellness screening options, please access our [Wellness Toolkit](#).





DIABETES CARE PROGRAMME

Our Care Navigators guide you through your diabetes benefits.

Managing diabetes takes more than measuring your blood glucose. The condition comes with many challenges. To make managing these challenges easier, Bankmed offers a [Diabetes Care Programme](#). This programme gives members who join the programme more benefits and tools than only registering for diabetes on the Chronic Illness Benefit.

Studies have shown that patients have the best health outcomes when one Healthcare Professional leads their care and coordinates with other Healthcare Professionals, like dietitians and foot specialists (podiatrists). By receiving care from a team who work together and follow the same plan, you get the best possible advice suited to your condition.

[Managing diabetes is complicated. Using our Care Programme for diabetes-related care doesn't have to be. We have a dedicated call centre available to help you.](#)



HOW CAN YOUR CARE NAVIGATOR HELP YOU?

Our dedicated Care Navigator call centre is here to help you:

- Understand your cover for diabetes and diabetes-related care
- Register for our digital tools and maximise your rewards
- Choose and engage with allied Healthcare Professionals (such as dietitians and foot specialists - podiatrists)
- By reminding you what benefits you have available



HOW DO I CONTACT A CARE NAVIGATOR?

Call: 0860 444 439

Email: Members_DCP@bankmed.co.za

Please save these contact details if you are already registered for the Diabetes Care Programme. The Care Navigator call centre agents can answer any questions you have about your cover for diabetes.





Want to crush your exercise goals?

ALL YOU NEED IS L.O.V.E.



It's time to get ready to fall in love with exercise... because we've got just the trick to help make your new fitness goals stick. All you need is L.O.V.E (cue the Beatles) and Balance by your side.

Let your love affair with fitness begin! The latest research shows that exercise can boost your mood, build your immune system and even save your life. So how do you make your exercise goals stick? We recommend the L.O.V.E. method.

LEAVE VAGUE GOALS BEHIND

2023 is all about setting specific goals that match your fitness level. The trick? Decide how, where and when you'll achieve your goal. For example:

VAGUE	SPECIFIC
I want to start exercising.	I'll go for a walk (how) in the park (where) every day after work (when).
	I'll start running (how) on the road (where) with my friend (who) every Tuesday, Thursday and Saturday morning (when).
	I'll join a gym (where) and join a fun fitness class (how) every Monday, Wednesday and Friday (when).

Another tip? Set an alarm on your fitness device to remind you to get up and go! It's a great way to keep track of your physical activity and to measure your progress.

OWN YOUR REWARDS

Behavioural scientists recommend pairing your goals with something you really love doing, or to promise yourself a fantastic reward. For example:

- Make a playlist of your favourite songs to play while you walk, run or exercise at the gym
- Listen to a podcast or an audio book while you're on the treadmill or exercise bike
- Treat yourself to a smoothie after your gym session
- Binge-watch your favourite show on Friday to reward yourself for exercising all week
- Book a spa day to reward yourself for achieving your goals four weeks in a row

VOW TO BE KIND

What happens if you miss a goal? You treat yourself with kindness and remember that building a sustainable exercise habit is a marathon, not a rush for the finish line. Dust yourself off and try again tomorrow. Then, reward yourself extra hard when you achieve your goal the next day.

ENTER A PACT WITH FAMILY AND FRIENDS

Another way to make exercise more fun is to team up with people who share your goals. They become your accountability buddy (and you become theirs) so you help each other stay on track.



Great examples of emotionally supportive workout buddies are:



DOGS!

They'll definitely remind you when it's walkies time and you can never say no to those puppy dog eyes.



FRIENDS AND FAMILY

Keen to run on the road or train at the gym? Get your **best friend, partner or colleague** to join in.



COMPLETE STRANGERS

Can't convince your friends? Join an existing **running or cycling club** and get inspired by their passion.



Love my body. Love my Balance.

At Bankmed, we understand that making healthy choices isn't always easy. That's why you can activate Balance, our wellness programme that rewards you for living a healthier, more active lifestyle, at no cost to you.

You'll simply love your rewards:



Up to 15%

back on HealthyFood at Pick n Pay or Woolworths.



Up to 15%

back on thousands of HealthyCare items at Clicks or Dis-Chem stores.



You get exclusive access to **Active Rewards** an in-app wellness programme that encourages you to get active and rewards you for doing so.



Up to 15%

upfront discount on qualifying sports gear and equipment from Sportsmans Warehouse and Totalsports.



Up to 80% off

Allen Carr's Easyway To Stop Smoking.



30% your monthly gym fees from Virgin Active or Planet Fitness.



Plus, you can earn even more weekly rewards like coffees, smoothies, snacks, shopping rewards and more for achieving your weekly exercise goal on Active Rewards.

Download the latest version of the Bankmed app to activate Balance and Active Rewards at no cost.

Visit www.balancesa.co.za or download the [2023 Balance Brochure](#) to find out more.



MENTAL WELLBEING

Don't let loadshedding be a drain on your mental health

Believe it or not, loadshedding can have a big impact on mental health, ranging from mild irritation to more severe anxiety and depression. To top it off, it further has the potential to create financial difficulties. Loadshedding affects how we (and businesses) operate and complete tasks, leading to financial strain. Financial strain has long been shown to be a risk factor for developing mental health problems.

Here are some general tips to help deal with the frustrations involved with loadshedding:

- 1 | Stay up to date with the loadshedding schedule in your area to help you plan your day better
- 2 | Try to maintain a positive attitude towards the situation. Try to focus on the things you can do instead of those you cannot
- 3 | Reach out to family, friends or colleagues to connect and support each other
- 4 | Exercise to help release stress and maintain a healthy body and mind
- 5 | Engage in activities that bring you joy and peace, like reading a book, listening to music or meditating

It's very important to make our mental wellbeing a priority, especially during stressful times like loadshedding. At Bankmed, we would like to encourage you to take mental health seriously. Complete our [mental wellbeing assessment](#) and don't be afraid to seek professional help if needed. By taking care of our mental health, we can build the resilience needed to face life's challenges.





MAKING USE OF COST-EFFECTIVE GENERIC MEDICATION

Due to the current economic environment everything costs more, including food, fuel and medication. One way of reducing the costs spent on medication is to use cost-effective generic medication.

Always remember to ask your pharmacist or Healthcare Professional for the more cost-effective generic when claiming, as this can save funds and prevent co-payments.

WHAT IS A “GENERIC” MEDICATION?

A generic is a copy of the original medication that may be sold once a company’s patent on a brand-name medication has expired. Generics have the same active ingredient(s), strength and dosage form as the original.

Generic medication is typically less costly than the original or brand-name medication as they don’t have the research and development costs that are incurred by the originating company. Furthermore, raw materials become more widely available on world markets. Generic pharmaceutical companies compete with each other thus driving down the costs of medicines.

IS A GENERIC AS EFFECTIVE AS THE BRAND-NAME MEDICATION?

Yes. Generic medication is the same as a brand-name medication in dosage, safety, strength, quality, the way it works, the way it is taken and the way it should be used.

HOW DOES BANKMED COVER GENERIC MEDICATION?

For members on the **Essential and Basic Plan**, the generic medication options available to you are part of a prescribed list of medication called the formulary. You can ask your Healthcare Professional to prescribe medication on the Bankmed Formulary and we will pay for this medication. To access this formulary, visit www.bankmed.co.za.

For members on the **Core Saver, Traditional, Comprehensive and Plus Plan**, you can make use of generic medication in the same medicine class as the approved brand-name medication, which will be covered by the Scheme up to the Maximum Medical Aid Price (MMAP).

Although the generic medication may qualify on the MMAP, it’s important to check if you are liable for a co-payment. Ask your Healthcare Professional for the most cost-effective generic in order to prevent co-payments.



www.bankmed.co.za



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