



PENSIONER VIRTUAL EXPERIENCE 2021

Mature enough to retire yet
young enough to still enjoy
every moment.

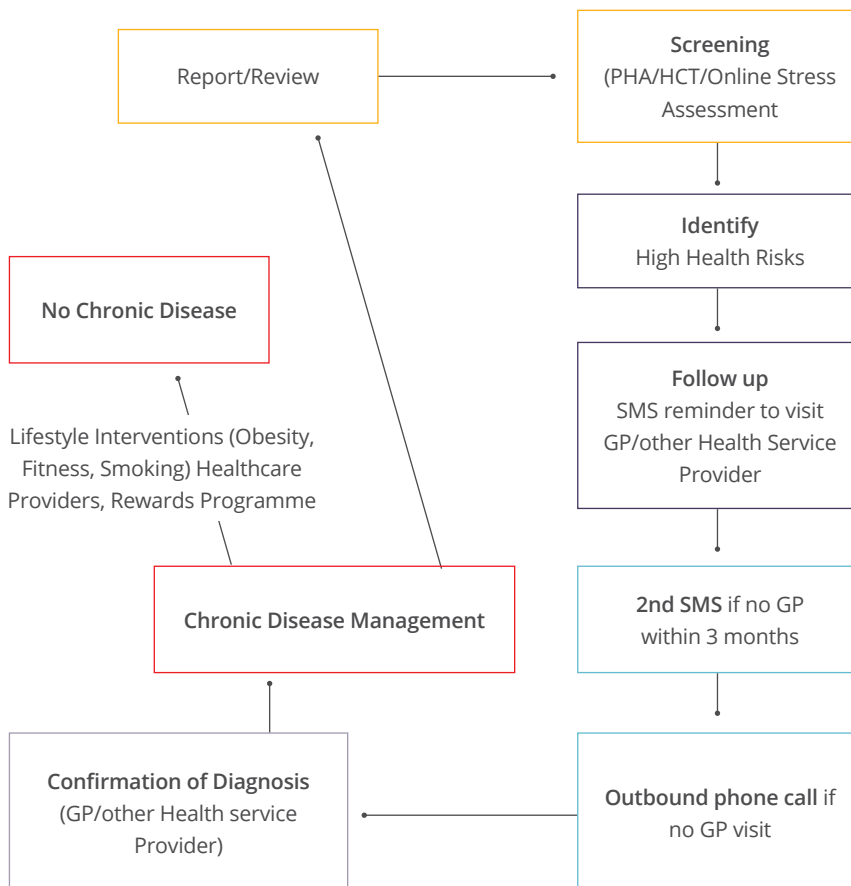


OUR PROMISE AND COMMITMENT TO YOU

Our wellness rationale is about a real mindset shift... the most important asset in your life is YOU! Make the commitment to invest in yourself today, as good health is the best form of investment you can ever make.

It starts with knowing your health status and understanding your own personal ecosystem. Bankmed offers Wellness and Preventative Care Benefits to proactively identify possible risks and to manage your health optimally.

The Bankmed Wellness Cycle

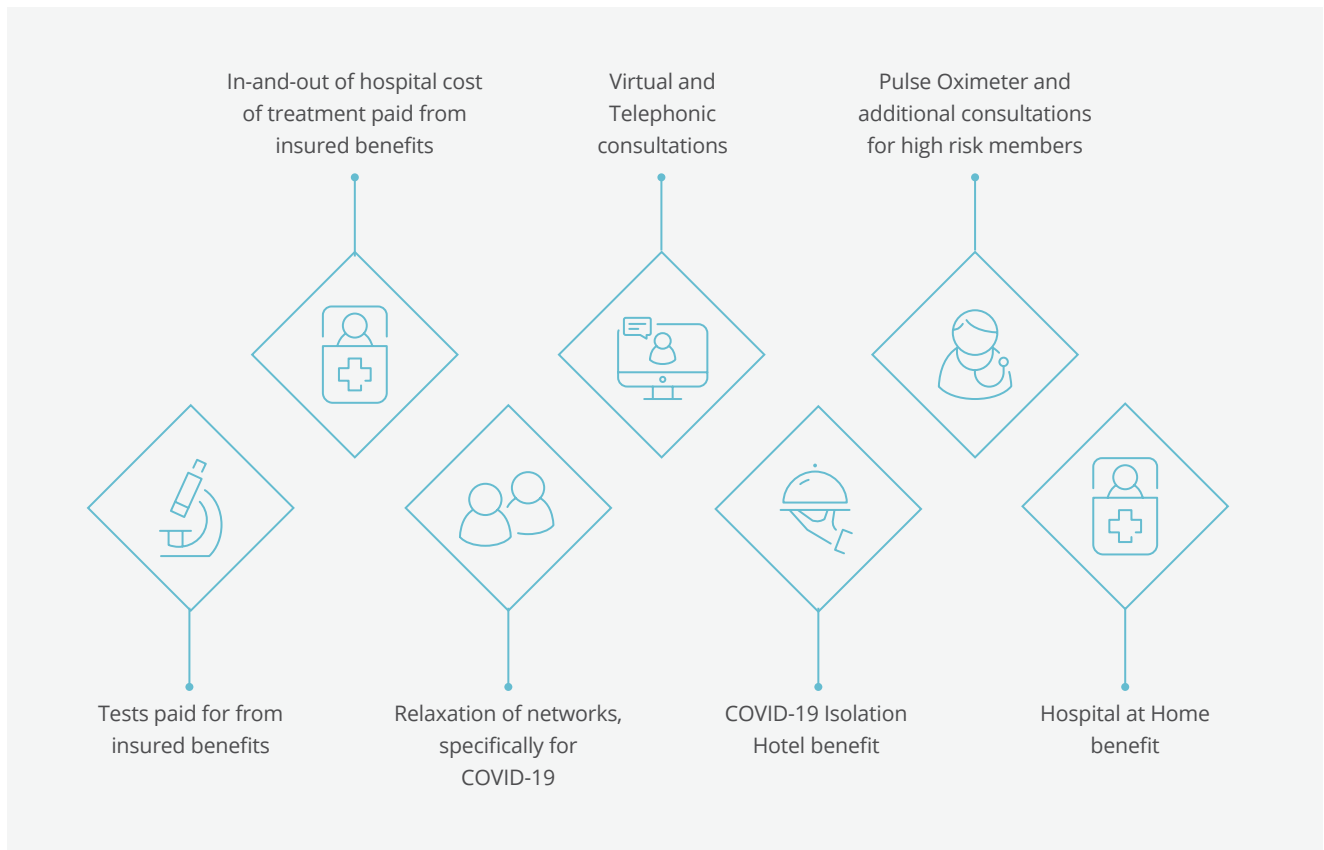




COVID-19 UPDATE

If you have been in contact with a COVID-19 positive person or you present with symptoms, please self-isolate and consult your doctor.

We have relaxed network restrictions for COVID-19 positive members so rest assured, you are well cared for during this pandemic. For all the COVID-19 updates, and our COVID-19 benefits, visit our website www.bankmed.co.za or access our App.





To survive is defined as **‘to continue to live or exist’** while to thrive is defined as **‘to grow or develop well, to prosper or to flourish’**.

It is about looking after yourself in the following ways:

- Understanding your physical health requires you to know your health status (get screened annually)
- Exercise regularly

- Have a good-balanced diet and stay hydrated
- Have a good night's rest and ensure your bedroom is for rest and intimacy
- Wash or sanitise your hands
- Wear a mask and ensure social distancing
- Self-monitoring is key... especially during the pandemic and if you have a co-morbidity

Physical Health

Physical health is crucial to increase your longevity. There is a saying that goes, 'We can't stop the clock from ageing but we can definitely slow it down'. This should be your primary goal as you age through your life cycle.

Common physical health issues:

- Heart Disease
- Arthritis
- Cancer
- Respiratory Diseases e.g. Asthma, COPD
- Osteoporosis
- Diabetes
- Stroke
- Cholesterol disorder
- Influenza
- Falls
- Obesity
- Gum Disease
- Shingles
- Eye Disease e.g. cataracts

If you have an underlying condition, please consult your Healthcare Professional on the intensity of your exercise session. Warm-up, stretch and warming down is of importance because you don't want to pull a muscle or aggravate an injury.

Benefits of physical exercise:

- Improved physical and mental health
- Increased energy
- Improved social interactions
- Slowing or reversal of overall declining health
- Fewer limitations with daily activities
- Lower risk of depression
- Fewer falls and injuries
- Lower rates of hospitalisation
- Lower rates of chronic disease (or more manageable symptoms for those who are already affected by it)

Balance Exercises:

Standing on one foot. Walking heel to toe.

Endurance Exercises:

- **Endurance exercises** increase your breathing and heart rate and help you maintain and improve your strength, mobility, stability, and balance. They also help you burn fat and improve your energy levels.
- **Indoors:** Use an elliptical machine or treadmill at home or in the gym, or attend dance or aquafit classes.
- **Outdoors:** Go for a brisk walk or jog, or ride a bike. Household activities like gardening and raking leaves can also count as endurance activities as long as your breathing and heart rate increases and you do the activity for at least 10 minutes.

Flexibility Exercises:

- Helps you feel better and can reduce your muscle aches and pains.
- Routines that improve your flexibility can also make engaging in other exercises and activities easier and more enjoyable. That's because stretching increases your range of motion, and it can also improve your posture and relieve arthritis, back pain, and joint aches and pains.

Muscle Strengthening Exercises:

- Strength training helps you build and strengthen your muscles. It also helps you maintain your bone mass, which can prevent conditions like osteoporosis and arthritis.
- Strength training can promote good posture, which can result in fewer muscle aches and pains.

Mental Wellbeing

Why your Mental Wellbeing is so important?

It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and helps us to make healthy life choices. Mental health is important at every stage of life, from childhood right through to adulthood.

Warning signs that your mental wellbeing is compromised:

- Sad or hopeless feelings that last more than a couple of weeks
- Unusual changes to mood, appetite, or energy levels
- Persistent sleeping difficulties or over-sleeping
- Persistent troubles with concentration
- Restlessness or feelings of being 'on-edge'
- Decreased ability to cope with everyday stress
- Heightened irritability, hostility, or anger
- High-risk behaviours or actions that scare other people
- Persistent worrying about relationships, health or financial matters
- Obsessive thoughts or compulsive actions that disrupt normal day-to-day living
- A sense of emotional numbness
- Confusion in familiar settings or recurring difficulties with memory
- Heavier-than-normal alcohol consumption
- Excessive consumption of prescribed medications
- Persistent pain, headaches, or issues with digestion
- Suicidal thoughts

Risk factors:

- Medical problems
- Loss of independence
- Loss of close friends or family members
- A drop in economic status
- Loneliness or social isolation
- Periods of heightened stress
- Elder abuse or neglect
- Poor nutrition
- Family History

Prevention and treatment:

- Get help immediately if you're in distress
- Remember that you're never too old to make changes
- Eat a healthy diet
- Stay physically active
- Maintain good sleeping habits
- Exercise your mind e.g. crossword puzzles
- Take care of medical issues right away
- Get the support of friends and family
- Stay involved
- Speak to your doctor
- Get a second opinion from a geriatric specialist
- Follow through with your treatment

Nutrition

Healthy eating habits can improve your energy levels, boost your immune system, and make you feel great inside and out. Making good food choices may help you prevent or manage diseases and other physical conditions.

Certain foods such as those that contain omega-3 fatty acids, can also help your mind stay sharp. Adopting healthier eating habits is in your best interest if you intend to thrive in your senior years.

Guidelines

As you age, it's common for your metabolism and digestive system to slow down. You also tend to become a little less active that's why it's so important to get exercise and eat healthy food.

Depending on your activity level, it's generally recommended that men over the age of 50 should consume 2 000 to 2 800 calories per day. Women over the age of 50 should consume 1 600 to 2 200 calories per day.

When Planning your daily meals:

- Include two to three tablespoons of healthy fats such as extra virgin olive oil or coconut oil in your diet each day
- Consume no more than 1 500 milligrams (mg) of sodium daily
- Make sure that less than 10 percent of your daily calories come from saturated fat
- Consume less than 300 mg of cholesterol daily
- Avoid sugary drinks

Signs of poor nutrition:

- Brittle or dry hair, or increased hair loss
- Mouth issues such as cracking or inflammation at the corners of the mouth or a pale, smooth, or swollen tongue
- Nails becoming dry and brittle, developing ridges, or taking on a spoon-like shape where they come off the nail bed
- Poor digestion or sudden or unexpected changes in bowel movements such as constipation or diarrhoea
- Unexplained fatigue, especially if no sleep issues are present, mood changes such as anxiety, depression, irritability, or general moodiness and weight loss

Vitamins and Minerals:

- Calcium: dark leafy greens like kale, spinach, yoghurt and broccoli
- Dietary Fibre: apples, avocados, chickpeas
- Iron: fish, kale, spinach
- Magnesium: avos, bananas, nuts and seeds
- Omega-3 fatty acids: egg yolks, fatty fish, walnuts
- Potassium: potatoes, yogurt, white beans
- Vitamin B12: eggs, meat
- Vitamin D: egg yolks, fatty fish e.g. salmon





Health Tips:

- Baked apples or pears topped with cinnamon, nuts, and/or raisins
- Baked kale chips
- Baked sweet potato fries
- Celery, apples, or bananas with nut butter
- Cheese and tomatoes on whole-grain toast
- Cucumbers topped with feta cheese and walnuts
- Fresh fruit and granola with low-fat yogurt
- Fresh fruit with low-fat cottage cheese
- Half a whole-grain bagel topped with ricotta cheese and berries
- Popcorn (plain air-popped or microwaved) seasoned with dark chocolate shavings, parmesan cheese, cinnamon, or any favourite seasoning (or using small amounts of extra virgin olive oil or coconut oil instead of butter)
- Rice cakes topped with nut butter and fresh or dried fruit
- Roasted chickpeas
- Smoothies made with fruit, leafy greens (like kale or spinach) and yogurt or non-dairy milk
- Whole-grain crackers with salsa and guacamole
- Veggie sticks and hummus
- Nuts and dried fruit (in modest portion sizes)

Basic Tips:

- Plan your meals and snacks in advance. You're more likely to eat healthy, nutritious food if you have a meal plan in place. You can plan your meals daily or weekly
- Eat when you're hungry, and don't force yourself to finish meals. Snacking and eating when you aren't hungry often leads to weight gain and other health issues
- Eat slowly, and chew your bites well. Eating slowly gives your brain and stomach time to communicate with each other to indicate when you're full. And careful chewing results in easier digestion
- Avoid foods that are high in unhealthy fats. Consuming too many high-fat foods can lead to heart disease and obesity
- Replace desserts with low-fat yogurt and fresh fruit, or try baked apples and pears sprinkled with cinnamon
- Have a variety of healthy snacks on hand for times when you don't feel like cooking or preparing food

Grocery shopping

Explore stores that have discounts for pensioners like Game, Makro, & Pick and Pay. You earn double points at a Clicks & Dis-Chem as a pensioner and Woolworths offers discounts when you purchase online.

Shopping Tips:

- Make a grocery list in advance. If you have specific brands that you like to purchase, then write them down. Also, write down any specific foods or ingredients that you need to avoid. That way, you can easily cross-check when you're reading labels
- If you have mobility challenges pick a store that has large aisles and helpful staff so that it's easier to get around and receive assistance when you need it
- See if a friend or family member can help out and go shopping with you
- Check to see if your grocery store offers delivery services. You might be able to skip the store altogether
- Plan to shop when the grocery store will be slower than normal. Weekday mornings are usually a good time to go
- Eat before you go shopping so that you don't make impulse purchases because you're hungry
- Don't purchase too many perishable items. Just buy what you think you'll eat over the next few days
- Choose store or generic brands over name brands since they usually cost less



Tips for making cooking and eating more manageable and enjoyable:

- Keep a list of simple recipes
- Prepare food and meals when your energy is the highest
- Cook large meals and then freeze individual portions that you can quickly reheat on days when your energy is low
- Find healthy frozen meals at the grocery store
- Buy prepared fresh salads and vegetables
- Use a meal-delivery programme in your area
- Make your dining area comfortable and pleasing to the eye
- Eat outside when the weather permits
- Eat out occasionally

Social Vitality

Social engagement is important for your wellbeing, regardless of your age. Yet, it's probably most vital during your senior years because older adults and the elderly are sometimes more susceptible to social isolation than younger people.

Recreation is important for seniors because having an active social life helps prevent depression as well as Alzheimer's and other types of dementia. And intellectual stimulation helps keep your mind sharp. You can learn new knowledge and skills while also having fun. But to do that, you need to find social events that interest you.

Social Activities

When it comes to fostering social interaction, the best activities for seniors are those that make it easy for older adults to mingle with their peers on a regular basis. Social activities for adults are aimed at helping mature individuals develop meaningful connections and enrich their lives.

During the pandemic, precautions must be taken:

- Check out your local senior centre
- Join clubs for seniors in your area
- Sign up for exercise classes
- Organise a regular game night
- Enrol in an educational class
- Explore senior social groups near you
- Start a mall walking group
- Volunteer
- Get a pet
- Get active on senior social networking sites
- Take an organised trip
- Consider moving into assisted living or senior-only communities

How being social keeps you healthy:

- **Improved cognitive function**
Social activities can help you stay mentally sharp. Research has revealed that people who maintain supportive relationships with family, friends, and neighbours have better overall mental health
- **Better physical health**
Research has demonstrated that socially integrated adults are less likely to be obese, experience inflammation, or develop high blood pressure
- **Reduced stress**
Seniors who feel stronger connections to other people have lower levels of stress, anxiety, and depression. The way you keep in touch matters too. Face-to-face socialising has been shown to be more effective at staving off depression than communicating only by phone or email
- **Increased Longevity**
People who maintain good social ties tend to live longer than those who don't

Benefits

Getting the most out of your medical aid starts with regular Health Screening.

Make use of day clinics, designated service providers and Register on the chronic medication programme to avoid out-of-pocket payments.

Ensure that your communication contact details are up to date and download the Bankmed App to have your medical information in the palm of your hand. Please familiarise yourself with the BANKMED website for updated information especially around COVID-19 benefits.

Wellness and Preventative Care Benefits (Applicable to pensioners)

Flu Vaccine (one per annum)	Mammogram (40 years +)	Pap Smear (one per annum). One consultation limited to R510 pbpa	Breast Cancer and Risk Calculator (available online)
Pneumococcal Vaccine (60 years +)	Herpes Zoster Virus Vaccine (60 years +)	Bone Density (50 years +)	Prostate Specific Antigen (50 years +)
	Personal Health Assessment (PHA) (one per annum)	Faecal Occult Blood (50 years +)	
	Bankmed Stress Assessment (unlimited, available online)	Cholesterol screening, Blood Sugar screening, Blood Pressure measurements (limited to R325 pbpa)	

Chronic Illness Benefit

Cover for chronic conditions

- Cover for medication if you have a listed condition for which you have to take medication for three months or longer
- Cover for 26 conditions on the Chronic Disease List
- Requires registration on the Chronic Illness Benefit and meeting the clinical criteria

How to manage your chronic condition

- Core Saver, Traditional, Comprehensive and Plus Plan have access to Medicine Advisory Services
- Medicine Advisory Services provide structured solutions with the medication you use, especially chronic medication
- Medicine Advisory Services provide an efficient pre-authorisation process using advanced technology with pharmacological and medical expertise

How to apply for chronic medication

- Ask your Healthcare Professional or pharmacist to call Bankmed's Chronic Managed Care department on 0800 132 345 or 0800 226 5633 (0800 BANKMED)
- Members on Essential and Basic Plans can contact chronicbasicesential@bankmed.co.za or 011 539 7000

Premier Plus Programme

The Premier Plus Programme is a specialised network of doctors that holistically support our members with Cardiovascular, Diabetes and Mental Health conditions. This is managed through a basket of care and driven via performance dashboards to monitor progress.

As for appliances, for our hypertension and diabetic members in particular, this section covers blood pressure monitors, nebulisers and glucometers. Pre-authorisation is required on Essential and Basic Plan's only.

A prescription is sufficient on the top four plans. Please note that the appliances' sub-limits feed into a combined overall limit.

Home Care

1

HomeCare is an accredited service provider that offers home-based care in the comfort and familiar surroundings of member's home

2

High quality service is delivered through a network of professional nurses who understand the benefits provided by the scheme

3

Preauthorisation is required

4

These services are paid for in lieu of hospitalisation. There will be clinical entry criteria for members to access this benefit and it will be carried out in collaboration with the treating doctor

Examples include:

- End of life care – this level of care is provided in partnership with the Hospice Palliative Care Association of South Africa. Compassionate Care Benefit and Advanced Illness Benefit were implemented in 2017
- IV Infusions e.g. to complete a course of IV antibiotics which shortens a hospital stay, Iron infusion, immunoglobulin infusion, rehydration
- Wound care e.g. venous ulcers, diabetic ulcers (moderate to severe wounds if condition of patient is stable and admission is not required)
- Postnatal care - healthy mums and babies who wish to be discharged earlier than the norm

This benefit is available to members on all Plans



Care Coordination Programme

The Care Coordination Programme coordinates long-term care in collaboration with treating doctors for our most ill members that are at risk of poorly coordinated care. The approach is to use A multi-disciplinary team to assist with complex cases in a holistic manner.

This programme is not based on the plan type but based on a member's clinical criteria.

BIOFITT PENSIONER WHATSAPP LINE

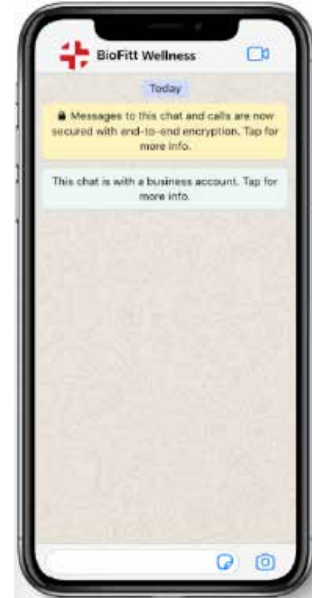
074 978 9836

! A convenient way to book your screenings



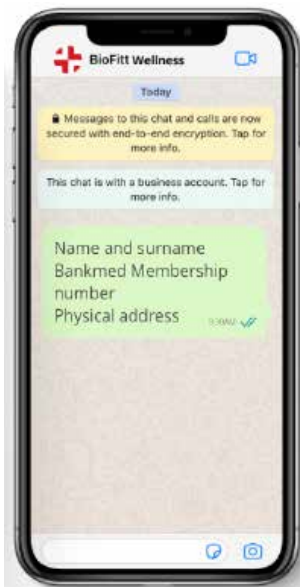
Step 01

Add the BioFITT Wellness number to your phone's contact list:
074 978 9836



Step 02

Open a new WhatsApp message and select the BioFITT Wellness number



Step 03

You will need to provide the following information in your message:

- Name and surname
- Bankmed membership number
- Physical address



Step 04

Within 24 hours a BioFITT Wellness consultant will contact you to arrange your appointment.

You will receive your **confirmation message** for your scheduled appointment.

NOTES
