

## RETIREE ROADSHOWS | Brain & Cognitive Health

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## AGENDA



01 Introduction

**02** Brain Health

O3 Steps to improve cognitive health

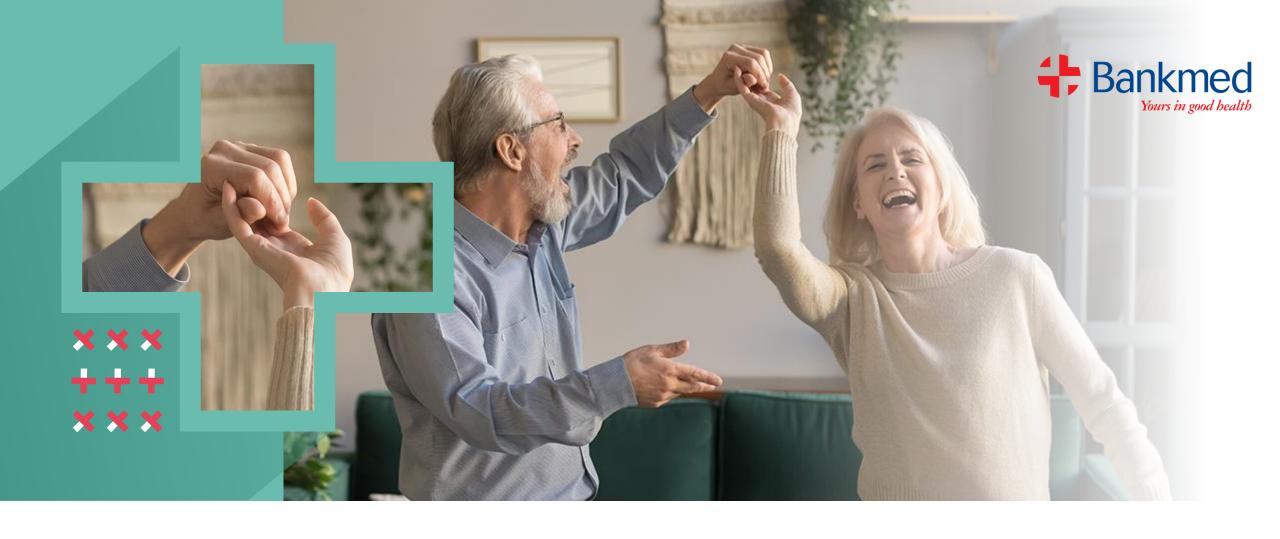
O4 Cognitive health challenges faced by caregivers

**05** Bankmed Support

06 Balance

**07** Health Screenings





A state of good health



## What is the state of good health?



"It's a state of complete physical, mental, emotional, spiritual and social well-being, and not merely the absence of disease or infirmity".

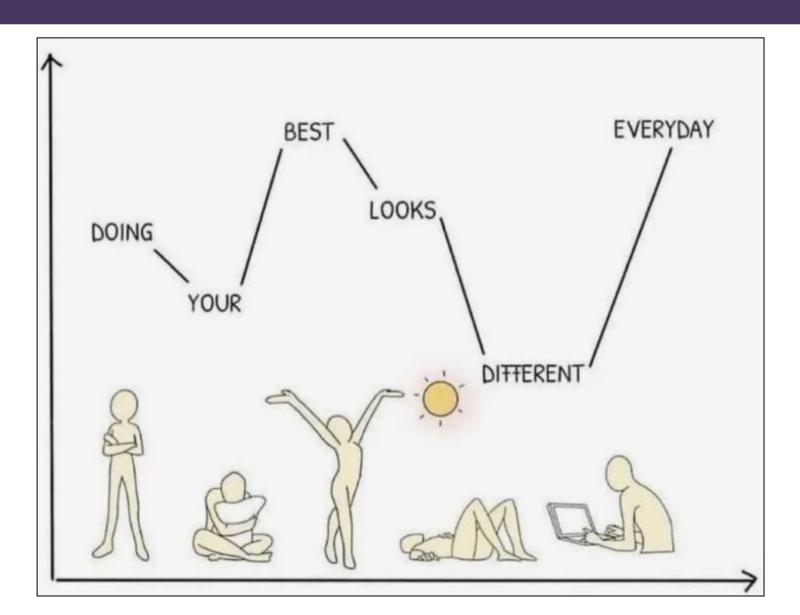
- \* Becoming aware of your surroundings and yourself.
- \* Making appropriate choices toward a healthy and fulfilling life.
- Good health is more than being free from illness but fit for purpose.
- \* It's a dynamic and continuous process of learning, change, understanding of self and personal growth.





## What does good health look and feel like for you?





## Social-emotional environment







## Social-emotional environment



- \* Social development refers to the ability to create and sustain meaningful relationships.
- \* Emotional development refers to the ability to express, recognize and manage our emotions, as well as respond appropriately to the emotions of others'.
- \* A **social-emotional environment** is a solid foundation for lifelong learning and interactions which is important for good brain health and wellbeing.





Protect and prolong brain health







### **Brain health**



#### Brain health refers to how well a person's brain functions across several areas:

#### Cognitive health

How well you think, learn, and remember.

#### **\* Motor function**

How well you make and control movements, including balance.

#### **#** Emotional function

How well you interpret and respond to emotions (both pleasant and unpleasant).

#### \* Tactile function

How well you feel and respond to sensations of touch including pressure, pain, and temperature.

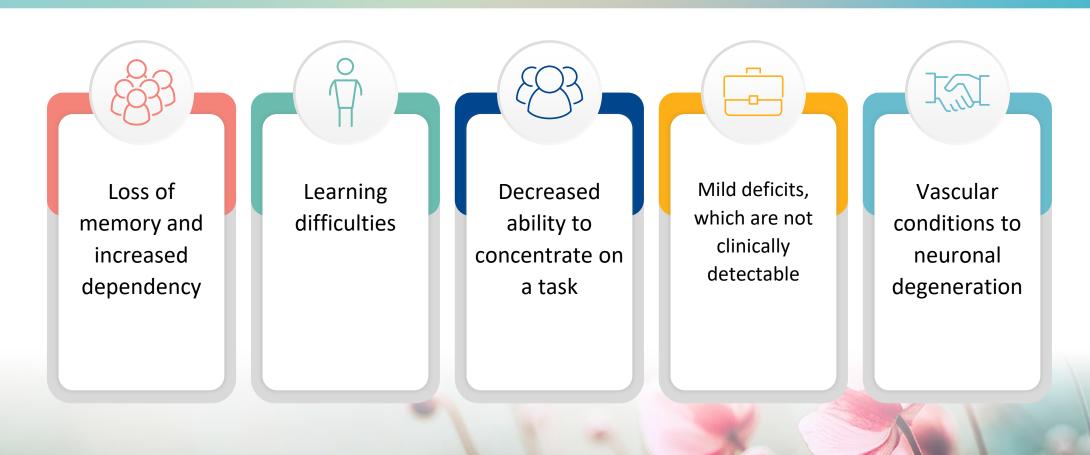


Brain health can be affected by age-related changes, injuries, stroke and mood disorders caused by depression, substance use, addiction, and disease.



## **Characteristics of cognitive impairment**





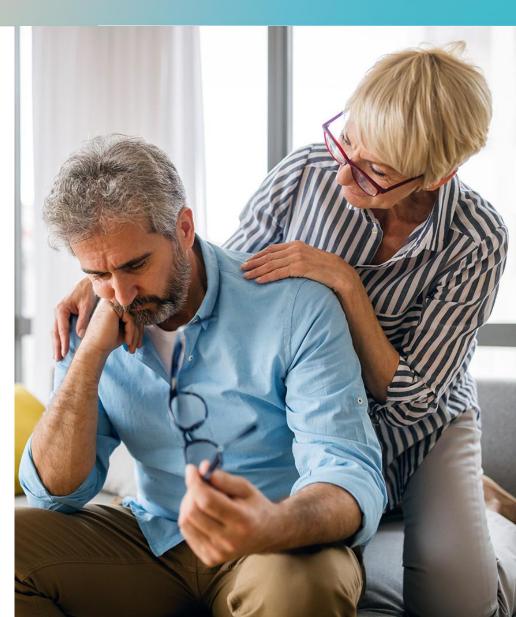


## Cognitive ability and mental wellbeing



#### **Dementia:**

- Dementia is the loss of cognitive functioning
  - thinking, remembering, and reasoning —
     and behavioural abilities
     such an extent that it interferes with daily life and activities
- \* Symptoms may include:
  - \* Problems with language skills
  - \* Visual perception, or paying attention
  - Personality changes





## Cognitive ability and mental wellbeing: Challenges 4 Bankmed



As your loved one's/patients Alzheimer's or Dementia progresses, you'll notice changes in how they communicate such as:

- \* Trouble finding words
- \* Substituting one word for another
- \* Repeating the same things over and over
- Easily confused
- Increased hand gestures
- \* Losing their train of thought
- Inappropriate outbursts
- Eating and sleeping difficulties





## Cognitive ability and mental wellbeing: Care

#### How to assist your loved one as a caregiver:

- Encourage social interaction
- Create a safe space to make communication easier
- \* Be patient, manage your own frustration levels
- Gently supply the word forgotten or tell the person that you can come back to it later
- \* Be aware of your body language, make eye contact, stay calm, and keep a relaxed open posture
- Use short sentences and speak slowly and clearly
- Find a simpler way to say the same thing to avoid misunderstandings.
- \* Avoid questions that challenge short-term memory, such as "Do you remember what we did last night?" The answer will likely be "no,"
- Maintain respect. Don't use patronizing language. Take a short break if you feel agitated.





## Cognitive ability and mental wellbeing: Support



#### **Caregivers should not neglect their own needs:**

- Get physical and emotional support to avoid becoming overwhelmed and burnt out.
- Visit your doctor for regular checkups and pay attention to the signs and symptoms of excessive stress.
- Maintain friendships, social contacts and professional networks for support.
- \* Talk to a trusted friend, family member or therapist about what you're going through and ask for help.
- \* 30 minutes of daily exercise will boost your mood and keep you energised.
- Try relaxation techniques such as deep breathing, meditation and yoga.





## Steps to improve cognitive health





Manage chronic health problems like diabetes, high blood pressure, depression, and high cholesterol



Limit use of alcohol (some medicines can be dangerous when mixed with alcohol)



Consult with your Healthcare
Professional about the medicines
you take and possible side effects
on memory, sleep, and brain
function



Quit smoking, if you currently smoke. Also avoid other nicotine products such as chewing tobacco



Reduce risk for brain injuries due to falls and other accidents





## Steps to improve cognitive health | Managing high blood pressure





Preventing or controlling high blood pressure, not only helps your heart, but may help your brain too



High blood pressure in midlife —
the 40s to early 60s
— increases the risk of cognitive
decline later in life



Routine visits to your doctor will help pick up changes in your blood pressure



To control or lower high blood pressure, your doctor may suggest exercise, changes in your diet, and if needed — medications





## Steps to improve cognitive health



#### Eat healthy foods:

- Fruits and vegetables
- Whole grains
- Lean meats, fish, and poultry
- Low-fat or non-fat dairy products
- timit solid fats, sugar, and salt

#### Be physically active:

- \* Keep and improve your strength
- \* Have more energy
- Improve your balance
- \* Prevent or delay heart disease, diabetes etc.
- Perk up your mood and reduce depression





## Steps to improve cognitive health

#### Stay connected with social activities:

- \* Engaging socially with people can successfully maintain and improve cognitive and mental wellbeing
- Being socially active also requires increased motivation
- \* Specific cognitively demanding leisure activities or games, such as chess or bridge, require the use of one's working memory and executive reasoning skills
- \* Memory training can also lead to improvements in concentration and attention, relaxation, personal insight and motivation
- \* Participating in social activities may lower the risk for some health problems and improve wellbeing

#### Manage stress:

- 🛟 Write in a journal
- Try relaxation techniques to help lower blood pressure, lessen muscle tension, and reduce stress
- Stay positive





## Steps to improve cognitive health | Healthy Mind





Being intellectually engaged may benefit the brain. People who engage in personally meaningful activities, say they feel happier and healthier



Learning new skills may improve your thinking ability



Read books and magazines



Play games



Take or teach a class



Work, volunteer or take on new hobbies





## Steps to improve cognitive health





Situations cannot create feelings – only your thoughts can.

Let go of expectations.



Notice unhelpful thoughts.

Replace them with helpful and hopeful thoughts.



Take note of which behaviors make you feel better or worse.



Turn your focus to your task, environment and purpose.



Avoidance makes anxiety worse so ask for help.



Show up for yourself and act the way you want to be, the best you can.



## Steps to improve cognitive health



#### Reduce risks to cognitive health:

Genetic, environmental, and lifestyle factors are all thought to influence cognitive health. Some of these factors may contribute to a decline in thinking skills and the ability to perform everyday tasks such as driving, paying bills, taking medicine, and cooking.

#### **Environmental and lifestyle factors that can be changed or managed:**

- High blood pressure or depression
- Brain injuries, such as those due to falls or accidents
- Some medicines, or improper use of medicines
- Lack of physical activity
- Poor diet
- Smoking
- Drinking too much alcohol
- Sleep problems
- Social isolation and loneliness





## **Know your plan – know your benefits**



Rich spectrum of Wellness and Preventive Care Benefits		Wellness-Based Incentive Programme, Balance and Active Rewards is available to all members		
Managed Care Programs	mes			
Essentia Lean, low-cost Plan. Benefits limited to PMBs only available via the GP Entry Plan Network				
Basic		Primary Care benefits (including non PMBs) available via the Network		
Core Saver		edominantly a Hospital Plan with a small savings component for ay-to-day expenses		
Traditional		Network Plan with a wide range of benefits with annual insured sub- limits for day-to-day expenses		
Comprehensive		Plan with a comprehensive range of benefits paid from both insured and savings out-of-hospital		
Plus		Top of the range Plan with savings and an ATB (safety net) for when savings are exhausted		
	Comprehensi  Traditional  Core Saver  Basic  Essential  Managed Care Programs	Comprehensive  Traditional  Core Saver  Basic  Wide range of GP Entry Plan  Essential  Lean, low-cost Plan. Benderation of the programmes		



## **KEY FEATURES & PLAN OVERVIEWS**

Plan	Wellness and Preventative Care Benefits  Determine your risk, detect conditions early, and improve your health	<b>Networks</b> For full cover, PMBs, and other treatment	Major medical expenses and hospital cover	Chronic medication	PMBs
Plus Plan	<ul> <li>PHA</li> <li>Bankmed Mental Wellbeing Assessment</li> <li>Vaccinations and screenings</li> <li>Pap smear consultation</li> <li>Female contraception</li> <li>Workplace-based TB screening</li> <li>Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 years</li> <li>Herpes Zoster vaccine for members aged 60+</li> <li>Post-engagement Wellness Management Programme</li> </ul>	Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services Bankmed Day Surgery Network Oncology Pharmacy Network	Comprehensive cover for hospitalisation and most hospital care Any private hospital Specific categories subject to rand limits We pay for procedures performed in-hospital at 300% of the Scheme Rate	R32 665 a year per member     We pay less for the medication you collect from pharmacies that are not in our network     You might have to pay part of the cost yourself	We pay the full cost of PMBs for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network You may have to pay part of the treatment cost yourself
Comprehensive Plan	PHA Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 years Herpes Zoster vaccine for members aged 60+ Post-engagement Wellness Management Programme	Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services Bankmed Day Surgery Network Oncology Pharmacy Network	Comprehensive cover for hospitalisation and most hospital care  Any private hospital Specific categories subject to rand limits We pay for procedures performed in-hospital at 100% of the Scheme Rate	R27 395 a year per member     We pay less for the medication you collect from pharmacies that are not in our network     You might have to pay part of the cost yourself	We pay the full cost of PMBs for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network You may have to pay part of the treatment cost yourself
Traditional Plan	PHA Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 years Herpes Zoster vaccine for members aged 60+ Post-engagement Wellness Management Programme	Traditional Plan Hospital Network Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services Bankmed Day Surgery Network Oncology Pharmacy Network	Comprehensive cover for hospitalisation and most hospital care Restricted hospital network More extensive hospital network than the Essential and Basic Plans Specific categories subject to rand limits We pay for procedures performed in-hospital at 100% of the Scheme Rate	R25 300 a year per member     We pay less for the medication you collect from pharmacies that are not in our network     You might have to pay part of the cost yourself	We pay the full cost of PMBs for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network You may have to pay part of the treatment cost yourself

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Plan	Wellness and Preventative Care Benefits  Determine your risk, detect conditions early, and improve your health	Networks For full cover, PMBs, and other treatment	Major medical expenses and hospital cover	Chronic medication	PMBs
Core Saver	PHA Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 years Herpes Zoster vaccine for members aged 60+ Post-engagement Wellness Management Programme  PHA Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception	Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services Bankmed Day Surgery Network Oncology Pharmacy Network Bankmed Entry Plan GP Network Bankmed Entry Plan Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network Bankmed Pharmacy Network Bankmed Pharmacy Network	Comprehensive cover for hospitalisation and most hospital care Any private hospital Organ transplants and oncology treatment is limited to PMBs Specific categories subject to rand limits We pay for procedures performed in-hospital at 100% of the Scheme Rate  Comprehensive cover for hospitalisation and most hospital care from a restricted hospital network Hospital network more limited	No overall limit, but benefits subject to Core Saver medication list (formulary) for PMB conditions only  We pay less for the medication you collect from pharmacies that are not in our network  You might have to pay part of the cost yourself  No overall limit, but benefits subject to CIB medication list (formulary)  Network Healthcare Professionals only	We pay the full cost of PMBs for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network You may have to pay part of the treatment cost yourself  We pay the full cost of PMBs for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals
Basic	Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 years Herpes Zoster vaccine for members aged 60+ Post-engagement Wellness Management Programme	Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 years Herpes Zoster vaccine for members aged 60+ Post-engagement Wellness Management  HIV medication  Bankmed Emergency Services for ambulance services  Bankmed Day Surgery Network  Oncology Pharmacy Network	than the Traditional Plan  Organ transplants, oncology treatment and renal dialysis, are limited to PMBs  Specific categories subject to rand limits  We pay for procedures performed in-hospital at 100% of the Scheme Rate	We pay less for the medication you collect from pharmacies that are not in our network You might have to pay part of the cost yourself	who are not in our network  You may have to pay part of the treatment cost yourself
Essential	PHA Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 years Herpes Zoster vaccine for members aged 60+ Post-engagement Wellness Management Programme	Essential Plan Hospital Network     Bankmed Entry Plan GP Network     Bankmed Entry Plan Specialist Network     Bankmed Pharmacy Network     Bankmed Pharmacy Network for HIV medication     Bankmed Emergency Services for ambulance services     Bankmed Day Surgery Network     Oncology Pharmacy Network	Limited to PMBs from a restricted hospital network     Hospital network more limited than the Traditional Plan     Organ transplants, oncology treatment and renal dialysis, are limited to PMBs     Specific categories subject to rand limits     In-hospital procedures limited to PMBs	No overall limit, but limited to PMBs     Covered at 100% of cost at Bankmed Entry Plan GP network     Subject to CIB medication list (formulary)	We pay the full cost of PMBs for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network You may have to pay part of the treatment cost yourself



## Prescribed Minimum Benefits (PMB) 27 Chronic conditions covered on all plans



- Addison's Disease
- Epilepsy
- Asthma
- Glaucoma
- Bipolar Mood Disorder
- Haemophilia
- Bronchiectasis
- Hyperlipidaemia
- Cardiac Failure
- Hypertension
- Cardiomyopathy
- Hypothyroidism
- Chronic Renal Disease
- Multiple Sclerosis
- Chronic Obstructive Pulmonary Disease
- Parkinson's Disease

- Coronary Artery Disease
- Rheumatoid Arthritis
- Crohn's Disease
- Schizophrenia
- Diabetes Insipidus
- Systemic Lupus Erythematosus
- Diabetes Mellitus Type 1 & 2
- Ulcerative Colitis
- Dysrhythmias
- HIV/AIDS (anti-retroviral therapy)

You must obtain pre-authorisation, ensure your treatment follows clinical protocols, and register on our CIB for PMB cover. If you do not, your treatment will be funded from your day-to-day benefits. After reaching the limit for chronic medication, we will only provide funding for medication for PMB conditions, in accordance with PMB regulations.





## Additional Disease List (ADL) Applies to Traditional, Comprehensive and Plus plans only



- Acne
- Allergic Rhinitis
- Ankylosing Spondylitis
- Anxiety Disorder (Chronic)
- Atopic Dermatitis (Eczema)
- Attention deficit disorder
- Cystic Fibrosis
- Depression
- Gastro-oesophageal reflux disease
- Gout

- Motor neuron disease
- Osteoarthritis
- Osteoporosis
- Paget's disease
- Psoriasis
- Alzheimer's Disease (covered on Comprehensive and Plus Plans only)
- Meniere's Disease (covered on Comprehensive and Plus Plans only)
- Interstitial Lung Fibrosis (covered on Comprehensive and Plus Plans only)







### **Bankmed's Mental Health Care Programme**

## COMPLETE THE ONLINE MENTAL WELLBEING ASSESSMENT

Our online Mental Wellbeing Assessment is available at the click of a button on our website. Simply log in to <a href="https://www.bankmed.co.za">www.bankmed.co.za</a> and click on 'Manage your Plan' and then on 'Mental Wellbeing Assessment' to complete your Mental Wellbeing Assessment. If you are a Balance member, you can earn a total of 1 000 points — 500 points each time you do the assessment up to twice a year.



ONLINE MENTAL WELLBEING ASSESSMENT



## HOW TO JOIN THE MENTAL HEALTH CARE PROGRAMME

A Premier Plus GP or a Psychologist in the Mental Health Care Programme network can enrol you on the programme, provided you give consent. Visit <a href="www.bankmed.co.za">www.bankmed.co.za</a> to find a Healthcare Professional on the network.



FIND A HEALTHCARE PROFESSIONAL
IN OUR NETWORK



## THE BANKMED MENTAL HEALTH CARE PROGRAMME OFFERING

#### BENEFITS AVAILABLE ON THE MENTAL HEALTH CARE PROGRAMME

When enrolled on the Mental Health Care Programme you will have access to the following benefits:

- Up to three consultations (virtual or face-to-face) with your enrolling Premier Plus GP.
- Psychotherapy consultations.
- When enrolled by a Premier Plus GP, you have access to antidepressant medication if you are on the Comprehensive, Traditional, Plus and Basic Plans. Members on the Essential and Core Saver Plans do not have access to antidepressant medication from this Programme.
- Members on the Comprehensive, Traditional and Plus Plans need to follow the MediKredit authorisation process so that their antidepressant medication can be funded from the Additional Disease List benefit.
- Members on the Basic Plan have access to selective serotonin re-uptake inhibitor (SSRI) antidepressant medication up to a monthly amount of R110.00.

# Digital therapeutics: internet-based cognitive behavioural therapy (iCBT)

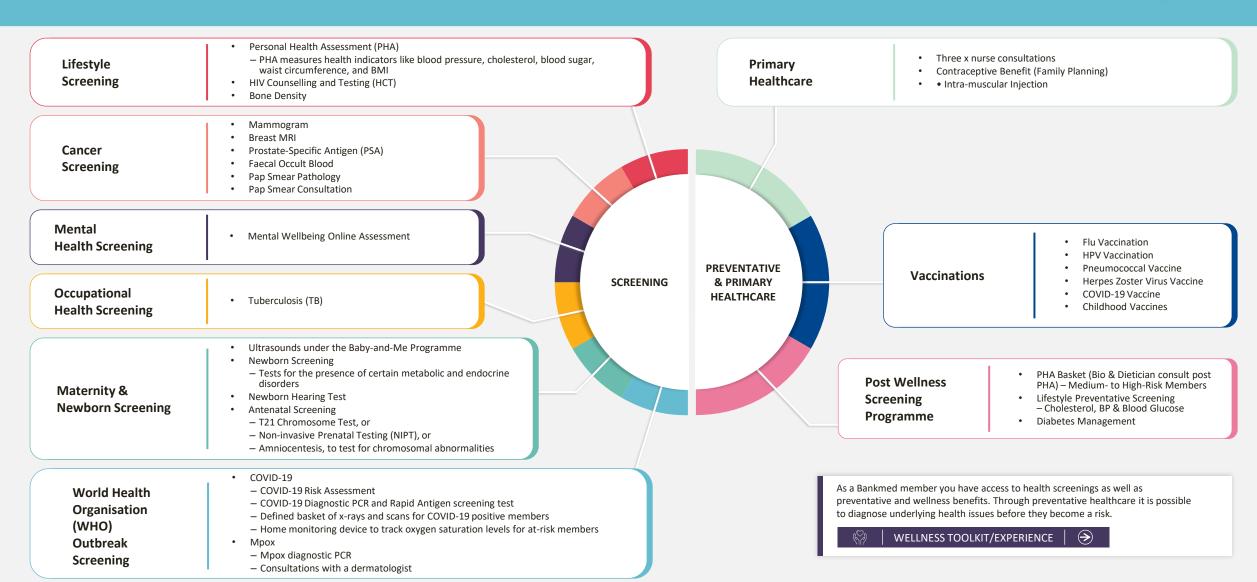
To improve access and quality of care, Bankmed introduces iCBT in 2024 for all members diagnosed with depression. Digital therapeutics (DTx) is an emerging category of medical care where medical interventions, to treat, manage, and prevent a broad spectrum of diseases and disorders, are delivered directly to patients using evidence-based, clinically evaluated software (Digital Therapeutics Alliance).

Initially, the service will only be made available to members with diagnosed depression and on the recommendation of a Healthcare Professional, where the diagnosis and treatment of depression are within their scope of practice (Psychiatrist, Psychologist, GP, and Clinical social worker). Benefits will be subject to your mental health benefits. You must be registered on the Mental Health Care Programme to access this benefit. Please refer to the Benefit Tables in this guide for details about limits.



## Your journey to good health



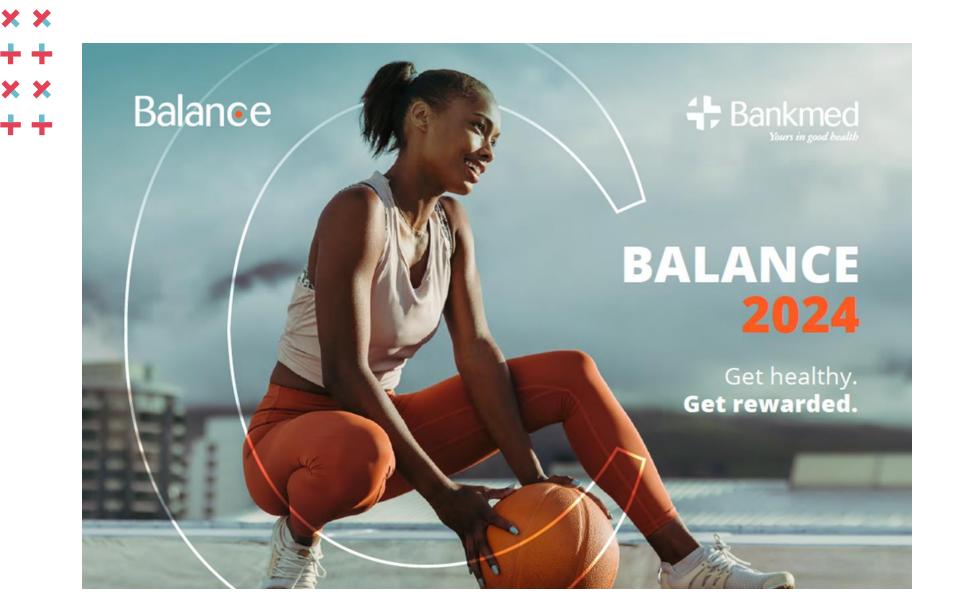


## **Encouraging GOOD habits for YOUR GOOD HEALTH**

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### Let's find your new Balance





#### **Know your health**

Start you journey to understanding your health by completing the health assessments. These assessments are the first step to ensuring you take the necessary steps to improving your health.



#### Improve your health

The Bankmed app will set you a personalized weekly physical activity target through Active Rewards. You can track your physical activity using compatible fitness device and see our progress towards the weekly goals



#### **Get rewarded**

As a Balance member, you can enjoy great rewards for making healthy lifestyle choices ranging from weekly rewards to discounts and savings

Each step has a particular focus in getting you to live a healthier life and is accessed through the Bankmed app

#### **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 Dischem stores







You get exclusive access to Active Rewards for free. Active Rewards is a free 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 Total Sports



TOTAL SPORTS



#### 30% off

Your monthly gym fees from Virgin Active or Planet Fitness







#### Up to 80% off

Allen Carr's EasyWay to **Stop Smoking** 



www.balancesa.co.za

## Earn points by getting healthier

Earn points by getting active, eating well and doing all your health checks. You'll enjoy a variety of rewards at each status level and the healthier you get, the higher your Balance status.

Online assesments		Do further health checks, depending on your age and gender		
Find out your Vitality Age	1,500 points	Colon cancer screening for men and women 50 years and older	2,500 once a year	
Complete mental wellbeing assessments	1,000 points (500 points twice a year)	Dental check-up	1,000 once a year	
		Glaucoma screening for members 40 years or older	2,500 once a year	
Buy HealthyFood items at Pick n Pay or Woolworths	up to 12,000 points	HIV counselling and testing for members 18 years or older	7,500 for the first test and 1,000 once a year thereafter	
Visit a dietitian	1,000 points	Mammograms for women 40 years or older	2,500 once a year	
DO YOUR PERSONAL HEALTH ASSESSMENT		Pap smears for women between the ages of 16 and 65 years old	2,500 once a year	
The Personal Health Assessment includes:		Vision test for members 60 years or older	1,000 once a year	
blood pressure a weight assessment (which includes weight, height and waist circumference Non-smoker declaration	Earn up to 22,500 points depending on how many results are in range.		ı	

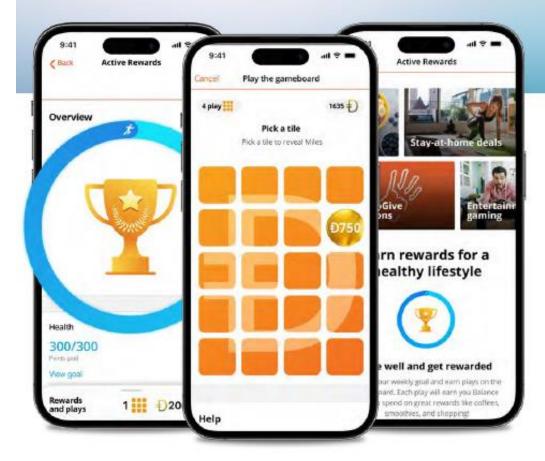
Vaccinations for the whole family		Fitness points		
Flu vaccination (all Balance members)  Flu vaccination (bonus points for members 60 years or older)	1,000 once a year	Overall maximum for fitness points  Vitality Fitness Assessment	30,000 per year  Up to 7,500 points once a year	
HPV vaccinations for members between the ages of nine and 25 years old	1,000 once in a lifetime	Earn speed workout fitness points by:	Target heart rate tip:	
Pneumococcal vaccinations for members 60 years or older	1,000 once a year	<ul> <li>Running at an average of 5.5+ km/hr</li> <li>Swimming at an average of 1.5+ km/hr</li> <li>Cycling at an average of 10+ km/hr</li> </ul>	Calculate your maximum heart rate by subtracting your age from 220.	
Pneumococcal vaccinations for members 60 years or older	1,000 once a year			
Shingles vaccinations for members 60 years or older	1,000 once a year			
Vaccinations for children under the age of two years	500 per vaccination event			
Childhood Vaccinations for children aged four to seven years	1,000 once in a lifetime			





#### Active Rewards

As a Balance member, you get exclusive access to Active Rewards at no additional cost. Active Rewards is an in-app wellness programme that encourages you to get active and rewards you for doing so. It is part of the Balance offering and includes a range of exciting rewards, from coffees, smoothies and snacks, to shopping vouchers and more.



Each week, you'll get a personalised exercise goal tailored to your unique fitness level. When you achieve your exercise goal, you get a play on your gameboard to reveal Miles. Select a tile to reveal Miles you earn.

You can then use your Miles on a range of exciting rewards, from coffees, smoothies and snacks, to shopping rewards and more.

Miles is the currency you use on Balance. You can earn Miles through Active Rewards by getting active and reaching your exercise goals, and doing your health checks.

You can spend your Miles on a range of Active Rewards in the mall or use them to shop at our exciting online and partners.

















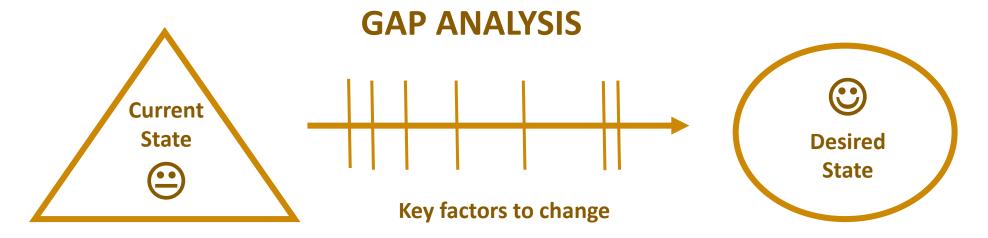






## **Key take-outs**





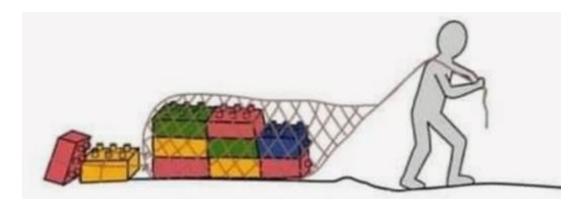


#### Fit for Purpose: Action Plan

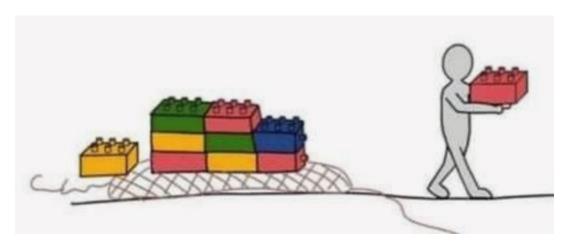
- 1. Wellness & Preventative Care Screening
- 2. Healthy food choices and physical movement
- 3. Assess environment and community
- 4. Awareness of self and others relationships
- 5. What makes me feel good, why journal
- 6. What makes me <u>not</u> feel good, why journal support
- /. -
- 8. \_\_\_\_\_



### **Conclusion**



You don't have to do it altogether.



It's okay to do one step, one building block at a time.



THANK YOU



www.bankmed.co.za



0800 Bankmed (0800 226 5633)



http://www.facebook.com/BankmedSA/



http://twitter.com/Bankmed\_SA



https://www.linkedin.com/company/bankmed-medical-scheme/



Bankmed App



https://www.instagram.com/bankmedsa/



https://bit.ly/AskBankmed



