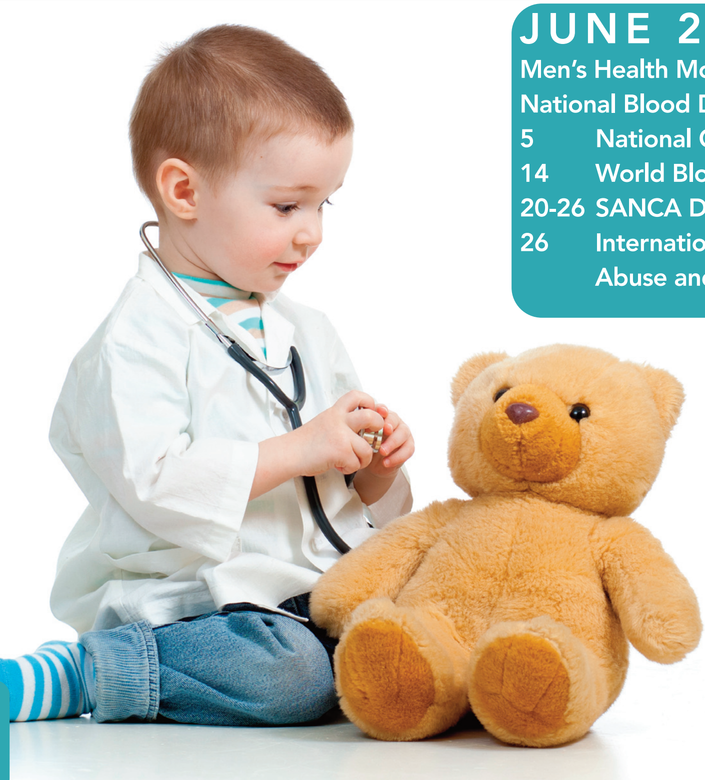
issue 2 2022

Update

PLATINUM HEALTH: Tel: 087 463 0660 | www.platinumhealth.co.za
CASE MANAGEMENT AND CLIENT LIAISON: Tel: 014 590 1700 or 080 000 6942 | Fax: 086 591 4598
Email: phclientliaison@platinumhealth.co.za | After-hours emergencies: 082 800 8727

IN THIS ISSUE

Health Calendar



JUNE 2022

Men's Health Month

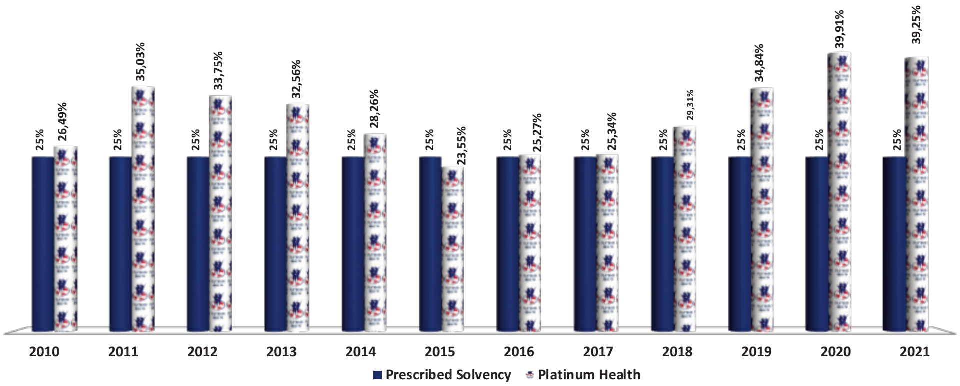
National Blood Donor Month

5	National Cancer Survivor's Day
14	World Blood Donor Day
20-26	SANCA Drug Awareness Week
26	International Day against Drug Abuse and Illicit Trafficking

MESSAGE FROM THE PRINCIPAL OFFICER'S DESK

Platinum Health (PH) held its Annual General Meeting (AGM) on 3 June 2022. I am delighted to report that PH ended 2021 with a solvency of 39.25%, which indicates that the scheme is fully funded above the statutory requirement of 25% solvency. The graph below indicates that the scheme has consistently maintained solvency of above 25%.

Solvency Ratio



It is also pleasing to report that PH's membership grew from 90 532 beneficiaries in 2020 to 95 242 in 2021, which reflects a 5.2% growth. The pensioner ratio of PH remains the lowest in the industry at 1.54%, which reflects a healthy risk pool for the scheme and a sustainable scheme. The membership growth as alluded above, resulted in a gross annual income of R1.6 billion from R1,4 billion the previous year.

Covid-19 expenditure

The scheme in 2021 spent substantial amounts of money relating to Covid-19 costs such as hospitalisation, laboratory tests, specialists, and vaccination. The total Covid-19 spent by PH ended up being R162m in 2021 compared to R44m in 2020; this is 268% expenditure on the pandemic.

	2021	2020	Percentage Difference
Covid-19 Hospitalisation			
Cases	1 141	390	19%
Hospital costs	R88m	R67m	225%
Laboratory tests	34 377	12 412	
Laboratory costs	R29m	R19m	190%
Covid-19 Specialist Costs	R22m	R7m	214%
Covid-19 Vaccination	R23m	-	
Total Covid-19 Expenditure	**R162m**	**R44m**	**268%**

As we move out of the fifth Covid-19 wave, the reality is that Covid-19 will be part of our lives for some time to come. It is therefore very important that we continue to protect ourselves by maintaining health protocols such as washing and sanitising hands, but most importantly, getting the Covid-19 booster shot.

As immunity wanes, the booster shot restimulates the immune system, hence optimising your protection against severe disease or hospitalisation. You can visit any Covid-19 vaccination site and PH will cover the costs.

Yours in health and safety
Welcome Mboniso

EXTRACTS OF THE ANNUAL FINANCIAL STATEMENTS:

These statements of comprehensive income and financial position provide Platinum Health financial results for the year ended 31 December 2021.

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020	2021 R	2020 R
Gross contribution income	**1 610 141 924**	1 469 049 960
Relevant healthcare expenditure	**(1 552 755 733)**	(1 240 375 561)
Net claims incurred	**(1 549 879 932)**	(1 237 026 935)
– Claims incurred	**(1 550 219 919)**	(1 237 678 206)
– Third party claim recoveries	**339 987**	651 271
Net loss on risk transfer arrangements	**(2 875 801)**	(3 348 626)
– Risk transfer arrangement fees/premiums paid	**(11 461 464)**	(10 565 219)
– Recoveries from risk transfer arrangements	**8 585 663**	7 216 593
Gross healthcare result	**57 386 191**	228 674 399
Managed care: management services	**(14 364 252)**	(14 906 323)
Administration expenses	**(95 902 263)**	(98 996 613)
Net impairment losses on healthcare receivables	**(821 419)**	(2 401 872)
Net healthcare result	**(53 701 743)**	112 369 591
Other income	**872 937 991**	444 878 953
Investment income	**35 541 151**	35 662 657
Income from use of own facilities	**799 952 850**	407 804 026
Fair value adjustment of investments held at fair value through profit or loss	**37 062 575**	–
Net impairment loss recovery	**131 448**	126 704
Sundry revenue	**109 563**	1 274 946
Profit on sale of assets	**140 404**	10 620
Other expenditure	**(767 504 518)**	(427 940 863)
Cost incurred in provision of own facilities	**(763 211 260)**	(400 512 367)
Fair value adjustment of investments at fair value through profit or loss	**-**	(22 124 712)
Finance costs	**(1 879 609)**	(3 200 179)
Sundry expenses	**(576)**	(2 870)
Asset management fees	**(2 413 073)**	(2 100 735)
Net surplus for the year	**51 731 730**	129 307 681
Other comprehensive income	**–**	–
Total comprehensive income for the year	**51 731 730**	129 307 681

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2021	2021 R	2020 R
Assets		
Non-current assets	**65 760 352**	66 940 883
Property, plant and equipment	**62 441 006**	63 621 537
Investment in Subsidiary	**3 319 346**	3 319 346
Current assets	**907 282 181**	788 192 083
Pharmaceutical inventories	**8 527 874**	325 691
Trade and other receivables	**58 509 808**	38 027 021
Investments held at fair value through profit or loss	**407 609 058**	348 474 475
Cash and cash equivalents	**432 635 441**	401 364 896
Total assets	**973 042 533**	855 132 966
Funds and liabilities		
Members' Funds		
Accumulated funds	**637 299 498**	585 567 768
Non-current liabilities		
Long-term liabilities	**74 942 662**	64 280 584
Current liabilities	**260 800 373**	205 284 614
Trade and other payables	**176 035 769**	143 311 737
Outstanding claims provision	**67 920 000**	45 400 000
Leave accruals	**16 844 604**	16 572 877
Total funds and liabilities	**973 042 533**	855 132 966

OPERATIONAL STATISTICS	2021 R		2020 R	
	All Options	PlatComp-rehensive	All Options	PlatComp-rehensive
Number of members at year end	**54 730**	**50 368**	52 062	47 311
Average number of members for the year *	**53 424**	**48 720**	51 672	46 709
Average administration and managed care costs incurred per beneficiary per month	**R96**	**R97**	R105	R105
Average accumulated funds per member at 31 December	**R11 644**	**R10 345**	R11 248	R10 939
Dependant ratio as at 31 December	**1:0.792**	**1:0.793**	1:0.772	1:0.780
Non-healthcare expenses as a percentage of gross contributions	**7%**	**7%**	8%	8%
Average number of beneficiaries during the accounting period	**95 242**	**87 215**	90 532	82 344
Number of beneficiaries at year end	**98 059**	**90 290**	92 255	84 230
Net contributions per average beneficiary per month *	**R1 409**	**R1 415**	R1 352	R1 362
Relevant healthcare expenditure per average beneficiary per month *	**R1 358**	**R1 399**	R1 142	R1 172
Non-healthcare expenditure per average beneficiary per month *	**R100**	**R100**	R109	R109
Relevant healthcare expenditure as a percentage of gross contributions	**96%**	**99%**	84%	86%
Average age of beneficiaries at 31 December	**30.76**	**30.68**	31.04	30.97
Return on investments as a percentage of investments	**8.64%**	**8.64%**	1.81%	1.81%
Pensioners ratio at 31 December	**1.41%**	**1.54%**	1.42%	1.56%

TAX CERTIFICATES

Members should note that Platinum Health tax certificates for the tax year ending 28 February 2022 will be electronically distributed by end of June 2022 to members for whom we have valid email addresses.

Members who receive tax certificates via email, will not receive hard copies via their Employers. The remaining members for whom we do not have valid email addresses, will receive hard copies via their Employers.

Kindly talk to a Client Liaison Officer on site or contact the Client Liaison Call Centre for more information or assistance:
Telephone: 014 590 1700 or 080 000 6942
Email: phclientliaison@platinumhealth.co.za

OPERATIONAL STATISTICS	2021 R		2020 R	
	PlatCap	**Plat Freedom**	PlatCap	Plat Freedom
Number of members at year end	**2 883**	**1 479**	3 270	1 481
Average number of members for the year *	**3 264**	**1 440**	3 507	1 456
Average administration and managed care costs incurred per beneficiary per month	**R95**	**R96**	R103	R105
Average accumulated funds per member at 31 December	**R23 438**	**R32 922**	R13 551	R16 009
Dependant ratio as at 31 December	**1:0.063**	**1:2.181**	1:0.055	1:2.089
Non-healthcare expenses as a percentage of gross contributions	**8%**	**7%**	10%	8%
Average number of beneficiaries during the accounting period	**3 460**	**4 567**	3 708	4 480
Number of beneficiaries at year end	**3 065**	**4 704**	3 450	4 575
Net contributions per average beneficiary per month *	**R1 182**	**R1 459**	R1 120	R1 367
Relevant healthcare expenditure per average beneficiary per month *	**R739**	**R1 036**	R717	R931
Non-healthcare expenditure per average beneficiary per month *	**R99**	**R99**	R107	R107
Relevant healthcare expenditure as a percentage of gross contributions	**63%**	**71%**	64%	68%
Average age of beneficiaries at 31 December	**40.69**	**24.22**	40.88	24.08
Return on investments as a percentage of investments	**8.64%**	**8.64%**	1.81%	1.81%
Pensioners ratio at 31 December	**0.05%**	**0.04%**	0.03%	0.06%

*Averages are calculated using the sum of the 12 months' actual monthly membership divided by 12

SMS NOTIFICATION

Platinum Health has been receiving numerous queries from members about SMSs they receive stipulating that payments have been made to the National Department of Health. If you do receive such an SMS, don't be alarmed as it only reflects that Platinum Health paid for your Covid-19 vaccination

23ND

ANNUAL GENERAL MEETING FEEDBACK

The 23rd Annual General Meeting (AGM) was held on Friday, 3 June this year at Kings Gate Hotel in Rustenburg. Platinum Health (PH) would like to take this opportunity to thank all members who attended the AGM.

The key objectives of the meeting were to:

- Review and approve the Platinum Health Group Annual Financial Statements for 2021.
- Review and approve the Board of Trustees Report.
- Ratify the new Member Elected Trustees:
  - Mr. Danny Molao Noko (Siyanda Bakgatla Platinum)
  - Mr. Sipho Patluza Mkhonto (Amandelbult Platinum)
  - Ms. Moribula Margaret Malatji (Mogalakwena & Other)

Above: Mr. Rodney Gounden (Chief Executive Officer: Designate) informed attendees that Ernst and Young resigned as external Auditors for the Scheme and a tender process has been initiated. He advised that once the suitable audit firm has been identified, a Special General Meeting will be scheduled to appoint external Auditors.

The group financial statements for 2021 as well as the Board of Trustees Report was unanimously accepted. After the meeting was concluded, members had the opportunity to spend time with the Platinum Health staff and management, whilst enjoying a cup of tea and something to eat.

Above: Seen here at the AGM, standing in the back row, from left are: Sipho Patluza Mkhonto (new trustee for Amandelbult Platinum - Constituency 3); Percy Malamula (Trustee for Royal Bafokeng Platinum - Constituency 4); Rodney Gounden (CEO – Designate); Jairos Hlangweni (Trustee for Northam Platinum – Constituency 7) and Danny Noko (Trustee for Siyanda Bakgatla – Constituency 2). Standing in the front row, from left are: Puffy Pheto (previous Trustee for Amandelbult – Constituency 3); Boitshoko Molefe (Trustee for Anglo American Process Division – Constituency 1); Moribula Margaret Malatji (new Trustee for Mogalakwena and Other – Constituency 6); Welcome Mboniso (PH Principal Officer); Khomotso Kokohlabang (previous Trustee for Mogalakwena and Other – Constituency 6); George Kgokane (new Alternate Trustee for Mogalakwena and Other – Constituency 6) and Colin Smith (Employer nominated Trustee for Northam Platinum).

PLATINUM HEALTH Board of Trustees

An essential part of any successful initiative is a strong management team, of which a competent and committed Board of Trustees is a key component.

The main objective of the Platinum Health Board of Trustees is to manage the affairs of the Scheme on behalf of the members in accordance with the Medical Schemes Act of 1998 and the Scheme Rules.

The responsibilities of the Board of Trustees entail that they:

- Take all reasonable steps to ensure that the interests of beneficiaries in terms of the rules of the Medical Scheme and the provisions of the Act are protected at all times.
- Act with due care, diligence, skill, and good faith.
- Take all reasonable steps to avoid conflicts of interest.
- Act with impartiality in respect of all beneficiaries; and
- Take all reasonable precaution to safeguard the assets of the scheme.

The Act and the Scheme's Rules also require that at least 50 percent of the members of the Board of Trustees be elected from amongst its members.

Consequently, the Board of Trustees is made up as follows:

- Seven employer nominated trustees and their alternates and seven member elected trustees and their alternates.
- The trustees serve a term of four years (Rule 18.3) but are eligible for re-election provided that no person serves on the Board for more than two consecutive terms and no more than a total of three terms.
- The term of office of a newly elected trustee (Rule 18.6) shall commence at the annual general meeting at which the trustee is appointed/elected and lapse at the annual general meeting in the fourth year thereafter.

Due to the term of office ending for member elected trustees of Constituencies 2 (Siyanda Bakgatla Platinum), 3 (Amandelbult Platinum) and 6 (Mogalakwena and Other); nominations and elections took place at these constituencies during the past months.

The terms of office for employer nominated trustees Dr. Charles Mbekeni (Anglo American Platinum) and Mr. Paul Krause (Anglo American Platinum) ended and PH would like to thank them for their time and effort during the period they served PH.

It is with great pleasure that we introduce the 2022 Board of Trustees for Platinum Health (PH).

Employer Nominated Trustees

William McCarthy
Anglo American Platinum

Imraan Osman
Siyanda Bakgatla Platinum

Philip Coetzer
Royal Bafokeng Platinum

Darren McDonald
Modikwa Platinum

Colin Smith
Northam Platinum

Member Elected Trustees

Boitshoko Phidelis Molefe
AAP Process Division
Constituency 1

Danny Molao Noko
Siyanda Bakgatla Platinum
Constituency 2

Sipho Patluza Mkhonto
Amandelbult Platinum Health
Constituency 3

Percy Malamula
Royal Bafokeng Platinum
Constituency 4

Phillemon Maimela
Modikwa Platinum
Constituency 5

Moribula Margaret Malatji
Mogalakwena & Other
Constituency 6

Jairos Hlangweni
Northam Platinum
Constituency 7

PLATINUM HEALTH ALIGNED WITH BEST PRACTICES

Platinum Health (PH) is delighted to report that the Scheme has maintained a commendable turnaround time for payment of claims during the past years.

Even though PH has 30 days from receipt to pay claims, the Scheme has managed to pay within an average of 11 days during 2021 and 2022 YTD.

The key factor which contributes towards this continued achievement, is the ability to submit claims via Electronic Data Submission (EDI). This enables the scheme to process claims electronically which is more effective and enables the healthcare providers to receive payment sooner.

Currently, the majority of claims are submitted via EDI by healthcare providers although some claims are still submitted to the scheme either manually by the members or emailed by healthcare providers. In order to streamline payment efficiencies, PH has weekly payment runs which allows the Scheme to pay all claims processed each week to healthcare providers. Providers are sent proof of payment in the form of a remittance advise which they need to use to process payments on their system.

PH has found that there is sometimes a delay from the healthcare providers side to process payments and then their system automatically sends out accounts to members. This results in members thinking that claims have not been paid, whereas in actual fact claims have already been paid by the Scheme. Members should also take note that not all healthcare providers submit accounts immediately to the scheme and sometimes claims are only received days or even weeks after the treatment was performed.

PH continuously engages with healthcare providers to encourage them to submit via EDI as this improves the turnaround time for processing and thus payment and PH is happy to report that almost 95% of claims are currently received via EDI.

PH is extremely proud of this achievement as it showcases the Scheme's commitment towards providing world-class service to members and healthcare providers aligned with best practices.

YOU CAN SAVE A LIFE BY DONATING BLOOD

Thousands of patients would die daily if there were insufficient quantities blood in stock. When one donates blood, they give patients the gift money cannot buy or science cannot create. A unit of blood can save up to three lives as blood is separated into red blood cells and platelets.

Who needs blood?

- Women haemorrhaging due to pregnancy complication and other gynaecological complications.
- Premature babies.
- Children with severe anaemia.
- Accident trauma patients.
- Surgical and cancer patients.

What happens to your blood donation?

1. A unit of blood is drawn from a volunteer donor.
2. Blood is collected into a sterile bag and labelled.
3. Units are transported to the nearest South African National Blood Service (SANBS) testing and processing laboratories. In the processing laboratory, blood is spun down in a centrifuge and then separated into different components:

   Plasma – contains proteins and clotting factors used to treat patients with massive bleeding or clotting factor deficiencies.
   Red Blood Cells – contain haemoglobin, a protein that carries oxygen throughout the body. Used to treat patients with anaemia or blood loss due to trauma or surgery.
   Platelets – crucial in helping blood clots. Patients with low platelet levels often suffer from bruising and bleeding.
4. Blood is tested to ensure that it is safe for transfusion.
5. Local hospitals place orders with SANBS for blood products based on their needs.
6. Blood products are stored prior to transfusion. The shelf-life of blood is limited. Platelets expire in 5 days. Red blood cells expire in 42 days. Plasma has a 1-year shelf life from the day of collection.
7. Blood is transfused to patients in need.

BROWSE OUR WEBSITE

FOR COMPREHENSIVE INFO AT NO COST

Platinum Health (PH) continuously enhances its website to offer members a satisfying experience. Because PH understands that members don't always have data available to browse the website, a "Free Mobile Browsing" function has been implemented on the website. This means that any website visitor using an iPad, mobile phone, laptop with 3G or any type of dongle will be able to browse the PH website FOR FREE!

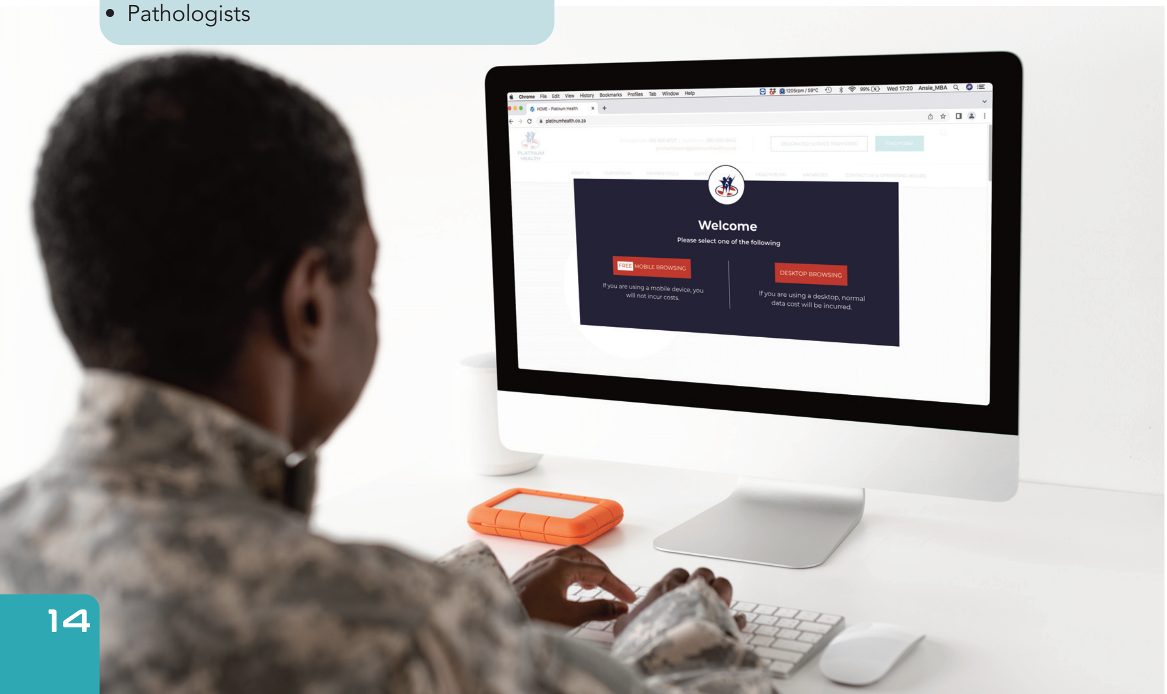
To browse the website at no cost to you, just click on the "FREE Mobile browsing" button and ENJOY!

To find a DSP closest to you (or at the location you choose), click on the DESIGNATED SERVICER PROVIDERS tab on the Homepage and find:

- General Practitioners
- Platinum Health facilities
- Hospitals
- Pharmacies
- Optometrists
- Dentists
- Pathologists

If you want to REQUEST any of the below mentioned, click on the relevant tab on the Homepage, and your request will be processed and emailed to you:

- Claims advices
- Remittances
- Tax Certificates
- Membership Certificates
- Authorisation for specialist visits, hospital admissions, specialised radiological investigations such as MRI and CT scans and Managed care programmes such as Maternity and Oncology



Welcome

Please select one of the following

FREE MOBILE BROWSING

If you are using a mobile device, you will not incur costs.

DESKTOP BROWSING

If you are using a desktop, normal data cost will be incurred.

You can find any of the following FORMS by clicking on the "FIND FORM" tab on the Homepage:

Forms for MEMBERS:

- Membership application form
- Request to change membership, contact details or card request
- Chronic illness benefit application form
- Chronic medication delivery order form
- Maternity programme registration form
- HIV management programme application form
- Debit order instruction form

Forms for SERVICE PROVIDERS:

- Radiology authorisation request form
- Group practice information form
- Suppliers information form
- Referral letter
- Specialist feedback form

Learn more about Platinum Health on the ABOUT US Page

- Our business
- Our medical facilities
- Board of Trustees
- Annual Financial Statements
- Act, Regulations and Rules

Links to:

- Council for Medical Schemes (CMS)
- Board of Healthcare Funders (BHF)
- World Health Organisation (WHO)
- Health Professionals Council of South Africa (HPCSA)
- South African Pharmacy Council (SAPC)
- Statistics South Africa (SSA)

MEMBER TOOLS Page

View everything you need to know about:

- Membership application; Who qualifies as a dependant?; How to register your dependant; How to request a membership card, How to change your Option, What does waiting periods and late joiner penalties mean?; How to continue membership with PH if you retire or if a principal member passes away; Tax certificates.
- The function of Case Management and authorisation management
- Specialist referrals procedure
- Maternity programme
- Hospital authorisations procedure
- HIV management programme
- View details of Client Liaison Officers who are available at sites to assist members
- How to submit Claims or request Refunds
- Chronic medication

VACANCIES

View vacancies and apply online

HEALTHBLOG

View a variety of scheme and health related news on this Page.

Visit the CONTACT US AND OPERATING HOURS Page

To view contact details and operating hours of all Platinum Health departments and medical facilities.

WHAT TO KNOW ABOUT SMOKING AND COVID-19

Smoking cigarettes is a known risk factor for severe disease and death from many lung conditions. It is also a significant risk factor for both viral and bacterial infections of the respiratory system, with smokers being five times as likely to develop influenza and twice as likely to have pneumonia.

Not surprisingly, smoking has also been linked to increased severity of Covid-19, ICU admission, and death in those who are hospitalised for the disease.

Does Smoking Lead to a More Severe Case of Covid-19?

Yes. New research indicates that smokers were more likely to be hospitalised and become severely ill with Covid-19 than non-smokers. Additionally, smokers are more likely to develop a number of medical conditions like cancer and chronic obstructive pulmonary disease (COPD), which increase the risk of severe illness with Covid-19.

Does Vaping Count?

Yes. Vaping is sometimes touted as being less damaging to the lungs than cigarette smoke, but there is evidence that the risk of Covid-19 is five times higher in young adults who use e-cigarettes. Vaping also involves hand-to-mouth contact with an e-cigarette, which could potentially increase the risk of Covid-19 transmission.

If I'm a Smoker, Is It Too Late to Quit?

It's never too late to quit. The benefits continue a decade later when it comes to avoiding chronic illness. Quitting will help your lungs and heart to work better from the moment you stop:

- Within 20 minutes of quitting, elevated heart rate and blood pressure drop.
- After 12 hours, the carbon monoxide level in the bloodstream drops to normal.
- Within 2 to 12 weeks, circulation improves and lung function increases.
- After 1 to 12 months, coughing and shortness of breath decrease.

Quitting will also help protect your loved ones, especially children, from exposure to secondhand smoke.

Source:
https://www.verywellhealth.com/smoking-and-covid-19

SUFFERING FROM A COMORBIDITY?

KNOW THE RISK IF YOU ARE INFECTED WITH COVID-19

If you have an underlying chronic medical condition (also called comorbidity), the reality is that you are more at risk of getting seriously ill or even dying if you are infected with Covid-19.

South Africa is currently moving out of the Fifth Covid-19 wave and it's imperative that Platinum Health members with comorbidities protect themselves by getting the Covid-19 vaccine boosters, as it can further enhance or restore protection that might have waned over time.

Examples of Comorbidities

- Hypertension
- Diabetes
- HIV
- Lung diseases such at TB, Asthma, Smoker's lung (COPD)
- Heart disease
- Kidney failure
- Obesity
- Cancer

You can control your comorbidity by:

- Leading a healthy lifestyle, eating healthily, and exercising.
- Losing weight if you are obese.
- Taking all medications as prescribed and never miss a dose.
- Controlling your blood pressure.
- Controlling your blood sugar.
- Ensuring your viral load is suppressed.
- Practicing stringent measures of prevention (masking up, sanitising, social distancing, avoiding crowded and clustered gatherings).
- Taking immune booster treatment.
- Focusing on being healthy.

If you are concerned about your health, talk a Platinum Health healthcare provider for guidance.

ARE YOU RETIRING SOON?

HERE'S WHAT YOU NEED TO DO TO CONTINUE MEMBERSHIP WITH PLATINUM HEALTH

If you are at retirement age as per your employer agreement, you and your dependants can stay on Platinum Health as continuation members.

Once you have taken the decision to go on retirement, you need to contact the Client Liaison office who will assist you in completing the necessary documentation. This will ensure that you have uninterrupted membership.

It's important to note that all continuation members pay upfront (in advance) contributions, so please plan your financials accordingly. The same contribution tables apply to all members and you can view the contribution tables per Option on the Platinum Health website (www.platinumhealth.co.za).

Once on retirement, your income may change, compared to when you were still working. You therefore have to submit proof of income (ITA34 form) to the scheme on an annual basis to ensure you are charged the correct contributions. The ITA34 form can be obtained from any South African Revenue Service (SARS) office and if you are registered on e-filing, you can obtain an ITA34 form by logging onto the SARS website (www.sars.go.za).

If you want to obtain the ITA34 form by visiting a SARS office, you should take the following documentation with:

- one month's bank statement (not older than three months),
- Identity document,
- certified copy of identity document,
- proof of address; and
- Platinum Health tax certificate for the relevant assessment year.

It is important to note that an ITA34 form will be issued to you (as a continuation member) if you earn more than R350 000 (before tax) for a specific year of assessment, which in essence means you file for tax returns yearly.

In the event that you cannot obtain an ITA34 form from SARS due to earning less than R350 000 annually, you may submit an Auditor's report, together with the most recent three-month bank statements of all your bank accounts.

If you cannot submit an Auditor's report, you may submit an affidavit confirming earning less than R350 000 annually, together with the most recent three-months bank statements. of all your bank accounts.

In the event that you cannot obtain an ITA34 form from SARS due to earning less than R350 000 annually, you may submit an Auditor's report, together with the most recent three-month bank statements of all your bank accounts.

If you cannot submit an Auditor's report, you may submit an affidavit confirming earning less than R350 000 annually, together with the most recent three-months bank statements. of all your bank accounts.

After obtaining the relevant documentation from SARS, it has to be submitted to Platinum Health at the nearest Client Liaison office or emailed to the Membership Department (zzgengagementofficemembership@platinumhealth.co.za) or Client Liaison (phclientliaison@platinumhealth.co.za).

IT IS IMPORTANT TO NOTE that if no ITA34 form is received, you will be defaulted in the highest income (salary) band and will be billed contributions relevant to the default income (salary) band until the form is received. Once Platinum Health receives the form, the income (salary) band will be rectified according to the date when proof was received. New contributions will be charged from the 1st of the month following the month in which the form was received.

For more information or assistance, kindly contact Client Liaison on 014 590 1700 / 080 000 6942.

HOW DOES STRESS RELATE TO DRUG ABUSE?

Stress is the body's response to outside events or changes, and it may be the result of a single event or an ongoing issue. Stress and anxiety are not always a bad thing. They are natural, short-term reactions that people need to stay safe.

Everyone copes with stress in different ways, and some may resort to maladaptive measures of managing stress, which may include abusing drugs. Thus, individuals who may have difficulties managing stress, have poor coping mechanisms, and an inability to control impulses may be at a heightened risk to then use drugs as a result.

Drugs can provide an escape from reality while intoxicated and serve to mitigate stress, albeit temporarily. When combined, stress and drug abuse are not a good mix. Together, they increase negative physical and emotional health outcomes and increase a person's vulnerability to addiction, which could bring a host of additional social and behavioral concerns.

If someone starts to feel stressed or anxious all or a lot of the time, they should seek assistance.

Warning signs to look out for include:

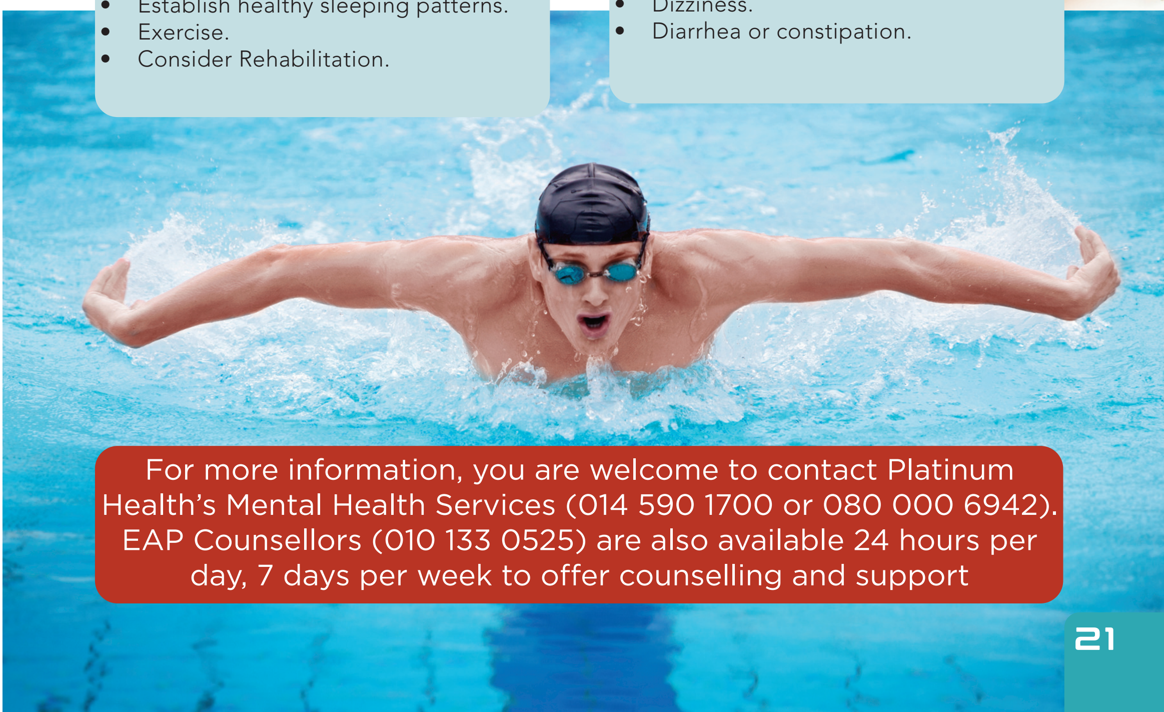
- Excessive anxiety that interferes with everyday life.
- Misusing drugs or alcohol to deal with stress or anxiety.
- Irrational fears.
- A significant change in sleeping habits.
- A significant change in eating habits.
- A significant change in personal hygiene habits.
- A prolonged low mood.
- Self-harming or thinking about self-harming.
- Suicidal thoughts.
- Feeling out of control.

Tips on how to reduce you stress:

- Learn effective stress management techniques.
- Eat well balanced meals.
- Establish healthy sleeping patterns.
- Exercise.
- Consider Rehabilitation.

When someone is stressed, they may experience:

- Faster heartbeat.
- Faster breathing.
- Anxious thoughts.
- Moodiness, irritability, or anger.
- General unhappiness.
- A feeling of being overwhelmed.
- Loneliness.
- Nausea.
- Dizziness.
- Diarrhea or constipation.



For more information, you are welcome to contact Platinum Health's Mental Health Services (014 590 1700 or 080 000 6942). EAP Counsellors (010 133 0525) are also available 24 hours per day, 7 days per week to offer counselling and support

MEN AND CANCER

According to the Cancer Association of South Africa (CANSA), it's of great concern that the number of men being diagnosed with late-stage cancer is on the rise.

Knowledge is power and can change the lives of men drastically if they are aware of early warning signs and symptoms of male cancers.

Men need to be pro-active about their health and should recognise warning signs. Platinum Health encourages monthly testicular self-examinations, annual medical check-ups, and cancer screening for early detection, as symptoms don't always present until cancer has spread.

Men also need to lead a balanced lifestyle, cutting out lifestyle factors that increase their cancer risk.

Balance Your Lifestyle Today for a Lower Cancer Risk Tomorrow

A balanced lifestyle will reduce your cancer risk and includes making smart food and drink choices; being physically active on a regular basis; maintaining a healthy weight; and avoiding known cancer-causing agents (carcinogens) such as tobacco and alcohol.
Source: Cancer Association of South Africa

Prostate cancer is one of the leading cancers in men worldwide, and is the number two cause of cancer deaths among men in South Africa

Symptoms associated with prostate cancer can also be caused by other non-cancerous diseases, such as a urinary tract infection (UTI) or benign prostatic hyperplasia (BPH).

The latter is often confused as prostate cancer. Your Platinum Health medical practitioner can help to diagnose your exact condition and address any of the issues listed above with treatment.

Signs and Symptoms

Prostate Cancer often occurs without any symptoms. However, if the prostate cancer is advanced, the symptoms are more likely to be as follows:

- A noticeable burning while urinating or during ejaculation.
- A frequent need to urinate.
- Blood in urine.
- Blood in semen.
- Pain in the bones.
- Erectile dysfunction.
- Difficulty starting or stopping a stream of urine.
- Inability to urinate standing up.
- Weak or decreased flow in your urinary stream.
- Difficulty starting urination or a need to hold back while urinating.
- Pain and discomfort in the pelvic area, lower back, or upper thighs.

Treatment

- Treatment depends on age and how aggressive the cancer is.
- Options include surgery, radiation therapy, and chemotherapy.
- The prognosis for prostate cancer is good if diagnosed early and treated.

Reduce the cancer risk

- Some prostate cancer risk factors such as race, family history, and age can't be helped.
- However, you may be able to reduce your cancer risk by:
  - Eating a healthy diet.
  - Maintaining a healthy weight.
  - Not smoking.

If you present with symptoms mentioned above and you require more information or assistance, talk to a medical practitioner at any Platinum Health Medical Facility.

PLATINUM HEALTH

IMPORTANT CONTACT DETAILS

For membership queries, contributions, membership certificates, tax certificates, claims, refunds, and any service-related queries:

Talk to the Client Liaison Officer on site or call the Client Liaison Call Centre

Tel: 014 590 1700 or 080 000 6942 (toll free)

Email: phclientliaison@platinumhealth.co.za

For specialist and hospital authorisations:

Call Case Management

Tel: 014 590 1700 or 080 000 6942

Email: plathealth@platinumhealth.co.za (Specialist authorisations)
HospitalConfirmations@platinumhealth.co.za (Hospital pre-authorisation and authorisation)

For after-hours medical emergencies ONLY, call 082 800 8727

In case of a medical emergency such as a motor vehicle accident, heart attack etc.

Call Emergency Medical Service (Ambulance)

Tel: 0861 746 548

The Medical Schemes Act defines an emergency condition as follows:

"Emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment of bodily functions or serious dysfunction of a bodily organ or part or would place.

Struggling to cope mentally during the COVID-19 pandemic?

Call the EAP Counsellor Line 010 133 0525
(Available 24 hours/day, 7 days/week)

Important to note:
If you receive a claims advice, tax certificate or authorisation from the system generated email (phmember@platinumhealth.co.za), please do not reply to this email as it is not manned by staff. Please contact the relevant department as indicated above for assistance