

UPDATE



Message from the Principal Officer's Desk



I want to extend a warm welcome to all our new members who joined our Platinum Health family this year! In this first issue of the year, I want to touch on a few critical issues you need to know.

Members should familiarise themselves with their benefits so that they know what they are covered for. In this issue we focus on general practitioner (GP) and physical therapy benefits, but for more details of the rest of the benefits, visit the Scheme website www.platinumhealth.co.za

It is particularly important that you understand when you need to get authorisation from the Scheme. This will ensure that the Scheme covers your claims, and you don't sit with unnecessary medical bills to pay. Please read the article included as it explains the process that you need to follow to get authorisation.

Here, we also feature the contact details that you can use to reach the Scheme. These contact details will help you as a member to contact the correct department when you need them the most. Client Liaison is the "go-to" team to assist you with any questions you have. Case Management is your dedicated team helping you with

authorisations or if you are having a medical emergency. If you need an ambulance, call Europ Assist on **0861 746 548!**

During this time, people travel to share special time with family and friends. If you are going away, and you need a doctor or pharmacy, remember to use our WhatsApp **080 000 6942** to find a service provider closest to you. Here, you can also access your digital membership card, tax certificate, and more at your fingertips!

Flu season is also around the corner so remember to get vaccinated so you can protect yourself and others. Look out for our social media posts on Facebook and LinkedIn as they will inform you when the vaccine is available and where to get it!

**Yours in health and safety,
Welcome Mboniso**

Make Sure We Have Your Updated Contact Details

Why is it important to update your contact details?

If we don't have your updated contact details, you won't receive important e-mails and SMSs from us!

What are the benefits of changing your contact details?

- **You will be able to chat to us on WhatsApp!** Here you can access your digital membership card, tax and membership certificate, request authorisation and find a DSP. Just save **080 000 6942** on your mobile and follow the prompts!
- **You will receive important documents such as** your tax certificate, confirmation for your specialist/hospital visits, confirmation that we've paid your claims and many more!
- **Your correct residential address** will ensure that there is no delay in assigning a designated service provider (DSP) to you. This is applicable to PlatComprehensive and PlatCap members.
- **The right banking details to make sure** that your refunds are paid into your bank account.

How to Update your Contact Details:

1. Indicate changes on the Change form
2. E-mail the form to:
zzgengagementofficemembership@platinumhealth.co.za or
phclientliaison@platinumhealth.co.za
3. **Face-to-face:** The receptionist or the Client Liaison Officer at the medical facility can help you with completing and submitting the form to us!

Need Help?

Call our Client Liaison Call Centre on 014 590 1700 or 080 000 6942 or visit the nearest Client Liaison Office.



Who Do I Call In Case of a Medical Emergency?

What is a medical emergency?

A medical emergency is a serious and unexpected situation that involves illness or injury and needs immediate action. A few examples include:

- A Heart Attack
- A Car Crash
- A Stroke

If you or a loved one is having a medical emergency, here's what you need to do:

STEP 1: CALL Europ Assistance 0861 746 548

STEP 2: Give your Platinum Health membership number to the Europ Assistance Operator.

STEP 3: Trained paramedics will assess the situation and send the most appropriate medical emergency transport to you.

STEP 4: A push notification link will be sent to you (the member) via SMS and once activated, your geolocation will be recorded on the Europ Assistance system.

STEP 5: You can view the geolocation of the ambulance on your mobile phone.

STEP 6: Europ Assistance's specialist team will be with you every step of the way!

Out of Airtime?

If you're out of airtime and need emergency assistance, send a "please call me" to *130*3272*127# and Europ Assist will call you back!



Do you need to see a Specialist or visit the hospital soon? It's important that you know when to get authorisation from us! After all, you have the benefits available to you, you just need to follow the right process.

Here's when to get authorisation from us:

	PlatComprehensive	PlatCap	PlatFreedom
Specialist Consultations	✓	✓	✗
In-and-out of hospital procedures and medical admissions	✓	✓	✓
Managed-care programmes such as maternity, cancer and oncology, kidney disease, oxygen management and HIV	✓	✓	✓
Specialised radiological investigations such as MRI, CT and PET scans	✓	✓	✓
Specialised Dentistry	✓	✓	✓

Here's the process to follow to make sure we cover your claims at Scheme tariff:

Step 1

Your GP or Specialist will give you a referral letter.

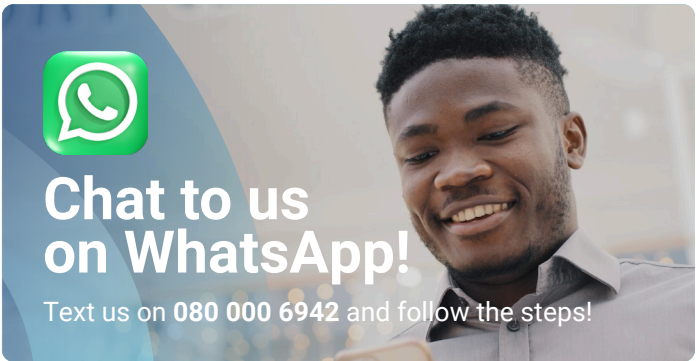
Step 2

Submit your referral letter to Case Management via any of the following channels:

Tel: 014 590 1700 or 080 000 6942
E-mail: plathealth@platinumhealth.co.za
(specialist authorisations)
HospitalConfirmations@platinumhealth.co.za
(hospital pre-authorisation)
WhatsApp: 080 000 6942

What happens if you don't get authorisation from us?

You will have to pay the costs in full!





Is Your Child Dependant Turning 21?

Turning 21 is an exciting time for both parents and children alike. The question is, can your child remain as a dependant on the Scheme?

In terms of our Rules, your child dependant can remain on the Scheme in the following cases:

If your child is studying full-or part-time and financially dependent on you, your child can remain on the Scheme for the duration of his/her studies. You need to submit the following documents to us every year:

Full Time

Proof of study from the tertiary institution.

Part Time

- Proof of study from the tertiary institution
- An Affidavit that confirms that your adult child is financially dependent on you and that your child earns no income of more than the maximum social pension per month.

REMEMBER we don't accept student cards or accounts as proof of study!

If your child is unemployed and financially dependent on you, your child can remain on the Scheme. You need to submit the following documents to us every year:

- An Affidavit that confirms that your child is financially dependent on you and that your child doesn't earn an income of more than the maximum social pension per month.
- If your child doesn't qualify, you need to terminate your child as a dependant! You can do this by completing a Change form and sending it to phclientliaison@platinumhealth.co.za

If you have questions or need help, call our Client Liaison Call Centre on **014 590 1700** or **080 000 6942**.

Visit Us On

WWW.PLATINUMHEALTH.CO.ZA





As a member of Platinum Health, visits to your general practitioner (GP) are based on the option you are on, e.g. PlatComprehensive, PlatCap or PlatFreedom.

If you're on PlatComprehensive or PlatCap:

You have **unlimited** GP visits available to you!

You have to pay an **R80** levy every time you visit a GP.

You have to use a Scheme DSP (Designated Service Provider) if you live within 50 km of the DSP. This includes GPs at our medical facilities or DSP GPs in your area. If you are unsure about which GP to use, call our Client Liaison Call Centre on **014 590 1700** to confirm!

If you want to see a GP while away from home, you can use any GP! Just remember that **we pay medical scheme rates**. This means if the GP you want to see charges more than our medical scheme rates, you will have to pay the difference between what we pay and what the GP charges!

Remember you can find a DSP GP closest to you by using our WhatsApp!
Just save **080 000 6942** on your phone and follow the steps!

If you're on PlatFreedom:

You have complete freedom of choice to visit any GP!

- You have a combined benefit for out-of-hospital GP and medical specialist visits. You have the following annual limits available to you:
- **Member:** R6 865
- **Member plus 1 dependant:** R10 297
- **Member plus 2 dependants:** R13 717
- **Member plus 3 or more dependants:** R17 161

If you are in-hospital, your GP benefit is covered by your overall annual limit. If you have any questions, or want to confirm your benefits, call our Client Liaison Call Centre on **014 590 1700** for guidance!

Did You Remember to add Your Spouse as a Dependant?

Getting married is an exciting time in one's life but there's one important thing to remember!

What is the definition of customary marriage according to South African law?

In terms of South African Law, the definition for customary marriage is: "one that is tariff, celebrated or concluded according to any of the systems of indigenous law which exist in South Africa."

What is the definition of a spouse according to our Rules?

In terms of our Rules, the definition of a spouse is: "The person to whom the member is married in terms of any law or custom."

Do I have to add my spouse within a specific time after getting married?

Yes, you need to add your spouse within 30 days after getting married. If you don't, waiting periods may apply, which means that your spouse won't be able to use certain benefits for a period.

Remember!

Even if you are married through a civil or customary marriage, make sure you add your spouse as dependant!



To add your spouse, we'll need the following documents from you:

CIVIL MARRIAGE

Membership Application form

Download form from our website (www.platinumhealth.co.za) or request it from our Client Liaison officers.

When you complete this form, insert your date of marriage in the section where we ask what the join date should be. This will ensure that you spouse is covered by the Scheme from your date of marriage!

- Marriage certificate
- Spouses ID document
- Document from the Marriage Officer confirming your marriage.
- Proof of your spouses previous medical scheme.

CUSTOMARY MARRIAGE

Membership Application form

Download the form from the website (www.platinumhealth.co.za) or request it from Client Liaison.

When you complete this form, insert your date of marriage in the section where we ask what the join date should be. This will ensure that you spouse is covered by the scheme from your date of marriage!

- Lobola agreement letter
- Letter from the Chief confirming your customary marriage.
- Spouses ID document
- An Affidavit confirming your customary marriage.
- Proof of your spouses previous medical scheme

Submit the documents to us via any of the following channels:

- Employee Services Walk-in Centre at your workplace
- Employee Benefits (EB) office at your workplace;
- Human Resources (HR) office at your workplace
- Client Liaison Officer/office in your area.

Need assistance?

Call our Client Liaison Call Centre:

Tel: 014 590 1700 or 080 000 6942 OR

E-mail: phclientliaison@platinumhealth.co.za

Or talk to a Client Liaison Officer in your area.

Do You Need Physical Therapy?

Find Out Who to Consult!

As a member of Platinum Health, you get access to physiotherapy, biokinetics, chiropractic and occupational health benefits based on the option you are on, e.g., PlatComprehensive, PlatCap or PlatFreedom.

To understand the difference between these professions, take a look at the following!

Physiotherapists

Can help improve your range of motion, strength, balance, and coordination. It may involve physical therapy such as massage as well as learning how to prevent an injury from happening again in the future.

Biokineticists

Are exercise specialists who will help you with restoring your strength, flexibility, endurance and stability of injured muscles to get you to return to sport or regular activities of daily living.

Chiropractors

Will focus on your spine, muscle, and nervous system and treat your bones, muscles, soft tissues, and joints that you use every day.

Occupational Therapists

On the other hand, help people to improve their participation, performance and function in work, home and school! They will help you to improve your physical and mental health, well-being and quality of life.



Emergency?

Call us on **0861 746 548**

Join the social movement!

like, share and follow us on social media



Platinum Health Medical Scheme

PlatComprehensive members

You have to be referred by a GP or specialist!

Your physiotherapy and biokinetics benefits:

- You have a combined annual limit of R5 159 per family for day-to-day visits.
- You have unlimited visits if you are in-hospital.

Your occupational therapy benefits:

You have a combined benefit for occupational therapy, audiology and speech therapy with an annual limit of R8 717 per family.

Remember you can find a DSP GP closest to you by using our WhatsApp! Just save **080 000 6942** on your phone and follow the steps! We do not pay for physiotherapy in mental health facilities. You have to use a Scheme DSP if you live within 50 km of the Designated Service Provider (DSP). This includes medical practitioners at our medical facilities or DSP medical practitioners in your area. If you are unsure which provider you should use, call our Client Liaison Call Centre on **014 590 1700** to confirm!

PlatFreedom members

You have to be referred by a medical practitioner!

Your physiotherapy, biokinetics and chiropractic benefits:

- You have a combined annual limit of R10 479 per family for day-to-day visits. This benefit excludes X-rays.
- Your in-hospital benefit is subject to the overall annual limit.

Your occupational therapy benefits:

- For day-to-day visits, you have a combined benefit limit of R5 984 per family for occupational therapy, audiology, dietetics, genetic counselling, hearing aid acoustics, orthoptics, podiatry, private nurse practitioners, speech therapy and social workers.
- If you are in hospital, you have a combined annual limit of R16 750 per family for occupational therapy, dietetics, speech therapy and social workers.

PlatCap members

You have to be referred by a GP or specialist!

Your physiotherapy, biokinetics and occupational therapy benefits:

- You have a combined annual limit of R4 989 per family for day-to-day visits.
- If you are in hospital, you are only covered for physiotherapy with an annual limit of R5 902 per beneficiary.

You have to use a Scheme DSP if you live within 50km of a DSP. This includes providers at our medical facilities or DSP providers in your area. If you are unsure which provider you may use, call our Client Liaison Call Centre on **014 590 1700** to confirm!

Do You Need to Contact Us?

Here's What You Need to Know

For help with confirming your benefits, getting your tax certificate, membership card, membership certificate, finding a designated service provider (DSP) or any service-related queries!

Call the Client Liaison Call Centre on
014 590 1700

WhatsApp: **080 000 6942** (access your digital membership card, membership certificate, tax certificate or find a DSP)

E-mail: **phclientliaison@platinumhealth.co.za**

Visit a Client Liaison Officer available near you!

Visit our website **www.platinumhealth.co.za** for details.

To get Hospital admission authorisation!

Call Case Management on **014 590 1700**

After-hours (emergencies only): **082 800 8727**

WhatsApp: **080 000 6942** (request authorisation)

E-mail: **HospitalConfirmations@platinumhealth.co.za**

To get authorisation for a Specialist visit!

Call Case Management on **014 590 1700**

After-hours (emergencies only): **082 800 8727**

WhatsApp: **080 000 6942** (request authorisation)

E-mail: **plathealth@platinumhealth.co.za**

To get authorisation for Specialised dentistry and Specialised radiology such as MRI, CT and PET scans!

Call Case Management on **014 590 1700**

After-hours (emergencies only): **082 800 8727**

WhatsApp: **080 000 6942** (request authorisation)

E-mail: **plathealth@platinumhealth.co.za**



If you need an Ambulance!

Call Europ Assist on
0861 746 548

To enquire about your Chronic Medicine!

Call the Chronic Medication Department on
014 590 1700

Fax chronic prescriptions to:
086 577 0274

E-mail chronic prescriptions to:
phscript@platinumhealth.co.za

To register on a Managed-care programme such as Maternity, HIV, Oxygen, Oncology, Kidney disease or Road Accident Fund (RAF)!

Call Case Management on
014 590 1700

After-hours (emergencies only):
082 800 8727

E-mail:
plathealth@platinumhealth.co.za

For queries about your Claims or Refunds!

Call the Client Liaison Call Centre on
014 590 1700

E-mail claims to:
zzgplatinumhealthclaims@platinumhealth.co.za

E-mail queries about claims to:
phclientliaison@platinumhealth.co.za

Important Note

If you receive a claims advice, tax certificate or authorisation number from the system generated e-mail (**phmember@platinumhealth.co.za**), please do not reply to this email as it is not managed by staff.