



*TeleMed*

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## then and now

Since 1922, TeleMed, an open market, South African medical scheme, has delivered affordable, appropriate and quality private healthcare to a growing and diverse membership.

This year, TeleMed not only celebrates 87 successful years in the medical aid industry, but also the long-standing relationships it has established and nurtured with members, healthcare providers and suppliers along the way.

Historically, TeleMed operated as a closed scheme providing secure and dependable service to employees of the Post and Telecommunications industry.

In 1996, it recognised that consumer expectations and market trends had evolved and decided to show

its mettle by entering the competitive open medical scheme environment.

Based on its reputation as a stable and reliable medical scheme that delivers exceptional customer service, it used its vast experience to skillfully transform its operations and craft an appealing product range that offers members the freedom to manage their benefits according to lifestyle as well as enjoy uncompromising personal service.

Having pitted its strengths against major players within a robust and highly competitive market, TeleMed's flexibility and vigour to deliver on its promises of value-based medical cover and individual attention, has positioned it as one of the top medical schemes in the country.

# the perfect fit

TeleMed's business focus is not restricted to niche sectors of the population, such as the most affluent or even first time buyers, but attracts anyone looking for sound cover at a sensible price.

The primary purpose of purchasing healthcare cover is to insure against unknown and unexpected future medical expenses.

Even those who are young and healthy, or whose annual medical requirements are marginal, are acutely aware that medical cover is a necessity and not a luxury. With company subsidised medical benefits no longer the norm, most people either individually research the many benefit options available, or consult an intermediary or independent broker to do so on their behalf.

Whilst we all concede that monthly medical aid premiums consume a large chunk of personal income, the choice of medical scheme and option is, in most cases, governed by available funds versus individual circumstances and healthcare needs.

In addition, potential members and employer groups tend to favour schemes offering options with modest annual contribution increases, that pay claims on time with no fuss and that stringently manage administration costs.

Although the importance of having medical cover is undisputed, members often feel that the specific benefits they pay for are either irrelevant or insufficient for their particular medical conditions or healthcare requirements.

TeleMed has therefore structured its Platinum, Gold, Gold Select, Silver and Bronze options with this in mind.

Apart from offering extensive in-hospital benefits across all options, the appeal of TeleMed's Flexpenditure and Flexfunder medical savings accounts is that they offer members the freedom and flexibility to control where and how they spend their benefits to deliver the perfect fit for their specific lifestyles.



# growth

TeleMed's marketing activities and awareness campaigns promoting health and wellness to the diverse community it serves has paid dividends in the form of an annual membership growth.

The popularity of its product range has gained impetus through the enthusiastic and loyal support of the healthcare broker sector, a factor that has perceptibly contributed to this success.

Irrespective of which options its members select, TeleMed believes that it is imperative that they are educated about the importance of attaining and maintaining good health by making informed lifestyle choices.

Communicating and interacting with its membership is key to an increased understanding of the risk factors associated with a variety of diseases and medical conditions, the need for lifestyle adjustments to achieve general health and well-being and the optimal use of benefits.

Enhanced membership experiences have distinguished TeleMed in the industry and allowed it to grow and progress.

## getting the bills paid fast

Advanced technology drives the highly specialised and dynamic healthcare funding industry.

TeleMed uses NHA's fully integrated Medware system for its claims processing and managed care administration. Reimbursement of claims is simple, fast and efficient. The Scheme recently received a BBB+ (Triple B Plus) claims payment ability rating from Global Credit Rating.

Facilitated by Medware's webmail and SMS services, members, healthcare professionals and intermediaries can request and obtain comprehensive information about claims, benefits, contributions and statements in real-time.



# our people, our vision and our values

## TeleMed people – the special touch

We live in a fast-paced and relatively impersonal world and, as a result, we often doubt the assurance of receiving special attention.

TeleMed's undertaking to care for its members because it says it will is part of the company ethos and a solemn promise. Members are considered part of the Scheme's healthcare family and TeleMed employees afford them the individual attention, compassion, confidentiality and consideration they expect and deserve.

TeleMed's staff appointments are based on skill and inclination and, in addition to training, mentoring

and continual review, employees are encouraged to further empower themselves through learning and hands-on experience.

## Vision

We are a well respected medical scheme of choice and a leader in the innovative provision of excellent, technology enabled and cost-effective services by valuing long-term relationships with our responsible members and strategic partners.

## Mission

Our mission is to restore, promote and maintain health ensuring long-term growth, sustainability and peace-of-mind for our members.

## Values

- Customer focused product offerings and service delivery
- Employees are motivated to achieve the vision of the organisation and value diversity
- Focus on rewarding members for managing their health and wellbeing
- A pro-active and innovative approach to sustain and grow our business
- Service excellence is the foundation of everything we do
- We are ethical and trustworthy – we deliver on our promises

## TELETEAM value acronym

T	Totally customer focused
E	Excellent service
L	Loyalty (live the brand)
E	Efficient and innovative
T	Trustworthy
E	Ethical
A	Always wellness focused
M	Motivated employees

## our products

**TeleMed Platinum** rivals the very best cover currently available in the healthcare market. It encompasses extensive benefits such as hospitalisation, general practitioner and specialist consultations as well as dental, optical, medicine and auxiliary benefits. This is the most comprehensive option.

**TeleMed Gold** provides a wide range of cover at an affordable premium. It offers hospitalisation with competitive cover for general practitioner and specialist consultations, chronic medication, dentistry and auxiliary benefits.

**TeleMed Gold Select** benefits are affordable, well structured and allow access to a wide range of medical providers. The option provides access to healthcare services through contracted provider networks and delivers day-to-day benefits as well as hospitalisation in a controlled, managed healthcare environment.

**TeleMed Silver** is an appealing package for young, healthy members wishing to cater for any eventuality. There is maternity cover for the growing family and parents-to-be, as well as a mental health benefit.

**TeleMed Bronze** is an entry-level, low-cost benefit option ideal for first time buyers or those with moderate healthcare needs. The day-to-day benefits are available through a contracted provider network. The benefit package includes visits to the doctor, basic dentistry and acute and chronic medicine. The convenience of this option is that there are no claims, co-payments or other administrative requirements.



# a little extra

TeleVita is a loyalty and rewards programme available to all TeleMed members.

Becoming a member of the **TeleVita Rewards Programme** is free and offers TeleMed members the opportunity to take advantage of outstanding discounts on a variety of consumer and retail products and services.

At a cost of only R87 per family per month, TeleMed members may opt to buy-up to TeleVita CashBooster and earn CashBack every month when paying for unavoidable monthly expenses such as cell phone contracts, vehicle and household insurance and many more!

**TeleBaby** is free to all expectant TeleMed moms. There is help and support at hand in the form of a 24-hour help line manned by qualified midwives, as well as loads of valuable reading material for both moms- and dads-to-be. When baby arrives, moms receive a delightful hamper filled with tons of useful goodies.

**TeleActive** is a health product available to all TeleMed members that offers access to discounted gym contracts or rebates on gym contracts from popular providers.

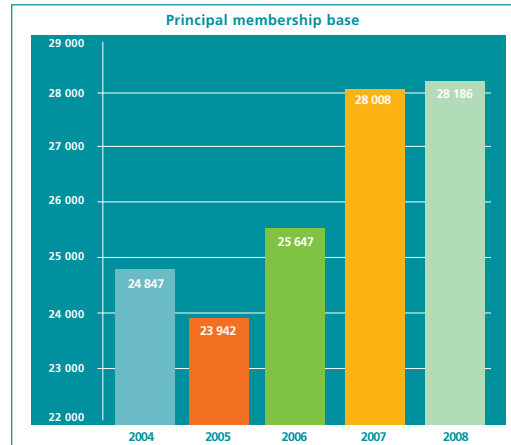
# facts and stats

Looking after our members entails:

- 62 184 lives covered
- An average of R846 million in benefits paid per year
- 4 977 553 claim lines processed per year
- Annually receive 89% of claims electronically and 11% via paper
- 1 194 807 member visits to service providers in a year
- An annual average of 287 139 phone calls attended to by our qualified contact centre agents
- A 7-day turn-around time to pay our service providers


- An average of 69 190 e-mails received per month
- Over 1 000 births in a six month period

The graph below illustrates TeleMed's steady membership growth from 2004 - 2008.






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***[www.telemed.co.za](http://www.telemed.co.za)***  
***[www.televita.co.za](http://www.televita.co.za)***

Mediese Skema geregistreer kragtens Wet 131 van 1998  
Medical Scheme registered under Act 131 of 1998