

YOUR BANKMED NEWSLETTER



WHY PREVENTION IS POWERFUL

Too often, we only think about our health when something goes wrong. But the most effective healthcare routines are built on **prevention**. Regular check-ups and screenings can detect issues early, reduce risks, and help you live a healthier, more vibrant life.



ESSENTIAL ANNUAL HEALTH CHECKS

These are the basics every woman should include in her yearly health routine:

- Dental check-ups
- Flu vaccinations
- [Personal Health Assessments](#) (read more below)
- Blood pressure and cholesterol screening
- Blood glucose testing (especially for diabetes risk)
- Skin checks for unusual moles or changes
- Mental health screening and support



FEMALE-SPECIFIC SCREENINGS YOU SHOULDN'T SKIP

1 | Pap Smear & Cervical Health

Pap smears are vital for detecting cervical abnormalities and preventing cervical cancer.

Why it matters:

- Detects HPV (Human Papilloma Virus), a leading cause of cervical cancer
- Identifies precancerous cellular changes early
- Screens for infections and inflammation
- Especially important for women using oral contraceptives long-term

✕ **Recommended:** Once a year for women aged 25 – 65 and active Balance members earn 2,500 points annually for a pap smear.

2 | HPV Vaccination

A powerful tool in cervical cancer prevention.

Key facts:

- Best administered between ages 9 – 25
- Two doses for ages 9 – 14; three doses for ages 15 – 25
- Reduces cervical cancer risk by up to 88% in teens and 81% in young adults
- Less effective after age 25, but still beneficial if administered early

✕ **Bankmed members** can [book their HPV vaccine](#) at Clicks, Dis-Chem, or Alpha Pharm clinics and earn 1,000 Balance points.

3 | Oral Contraceptive Health Monitoring

Oral contraceptives do more than prevent pregnancy.

Health benefits include:

- Regulating menstrual cycles
- Reducing PMS, Premenstrual Dysphoric Disorder (PMDD), and menstrual cramps
- Managing endometriosis symptoms
- Preventing ovarian cysts and fibroids
- Treating hormonal imbalances like polycystic ovarian syndrome (PCOS)

✕ **Bankmed's Pill Squad** delivers your monthly supply straight to your door.



OTHER IMPORTANT SCREENINGS FOR WOMEN

Screening/Test	Recommended Age	Frequency	Purpose
Breast Exam & Mammogram	40+	Every 1 – 2 years	Detects breast cancer early
Bone Density Scan	50+	Every 2 – 5 years	Screens for osteoporosis
Thyroid Function Test	Any age	As needed	Detects hormonal imbalances
Pelvic Exam	21+	Annually	Checks reproductive organs and overall health
STI Screenings	Sexually active	Annually or as needed	Detects infections like chlamydia, gonorrhea, HIV
Menopause Health Check	45+	As symptoms arise	Manages symptoms and long-term health risks



ARE THERE GAPS IN YOUR HEALTH ROUTINE?

Take a moment to reflect. Have you had your blood pressure checked recently? When did you last schedule your pap smear? Have you had your HPV vaccine? Are you due for a mammogram? Your body deserves care, attention, and respect. Make your health a priority – not just when something feels wrong, but every day.

WHAT IS A PERSONAL HEALTH ASSESSMENT?

It's important that you're aware of your health status, to obtain appropriate support and treatment where necessary. An early diagnosis helps prevent severe illness and avoids costly and invasive interventions. Bankmed's Personal Health Assessment is the easiest way to help you keep track of your health markers and includes a variety of preventative health screenings that are covered as part of your benefits, so you don't have to dip into your savings.

SCREENINGS

Three important annual tests that everyone should prioritise, regardless of age or gender are:

- Personal Health Assessment (PHA)
- HIV Counselling and Testing (HCT)
- Mental Wellbeing Assessment

IMPROVE YOUR BALANCE STATUS

Conducting your health screenings will not only help improve your wellbeing but it can significantly boost your Balance status too by earning you thousands of points.

- Personal Health Assessment: up to 22,500 points, depending on results. Assess your blood pressure, blood glucose, cholesterol, weight, and smoking status
- HIV counselling and testing for members 18 years or older: 7,500 points for the first test and 1,000 points, once a year thereafter
- Online mental wellbeing assessments: 1,000 points (500 points twice a year)

So be sure to **get activated** for Balance and Active Rewards if you haven't done so already!

READY TO BOOK YOUR SCREENING?

Make your appointment at a Clicks, Dis-Chem or Alpha Pharm pharmacy [online](#). If you need any assistance with your online booking, you can e-mail support@recomed.co.za

If you'd prefer to have your screening at home, you can schedule an appointment by:

- Calling BioFITT Wellness (our screening partner) on 021 820 4858 between 08:00 – 17:00 on weekdays
- Using the dedicated WhatsApp line on 081 848 8938 (provide your name, membership number and physical address)

WE'VE GOT YOU COVERED

If your screening results indicate that you are at risk for an underlying condition, it is important that you visit your Healthcare Professional to confirm the results. If they diagnose you with a chronic condition, you should enroll onto the appropriate Managed Care Programme to access the Chronic Illness Benefit for treatment, to ensure you don't deplete your benefits or savings.

Read more about which 27 chronic conditions are covered and how to register for the [Chronic Illness Benefit](#) or contact us on 0800 BANKMED (0800 226 5633).





SCREEN EARLY, LIVE LONGER: 5,870 SOUTH AFRICAN WOMEN DIE FROM CERVICAL CANCER ANNUALLY

In South Africa, cervical cancer is the **second most common cancer among women**. With over **13,800 new cases** and **5,800 deaths** annually, awareness and early detection are critical to saving lives.

WHAT IS CERVICAL CANCER?

Cervical cancer begins in the **tissues of the cervix**, the lower part of the uterus that connects to the vagina. It typically develops slowly, starting with abnormal cells, which if left untreated, can become cancerous and spread deeper into the cervix.

The primary cause? **Human papillomavirus (HPV)** – a virus transmitted through sexual contact. HPV is responsible for **99% of cervical cancer cases**.

SIGNS AND SYMPTOMS

Often called a 'silent killer,' cervical cancer may not show symptoms in its early stages. As it progresses, women may experience:

- Abnormal vaginal bleeding (after intercourse, between periods, or post-menopause)
- Unusual discharge with a foul odor
- Pain during intercourse
- Pelvic pain

WHO IS AT RISK?

Several factors increase the risk of cervical cancer:

- **HPV infection.**
- **Smoking** or exposure to second-hand smoke.
- **Early sexual activity (younger than 18 years)** and multiple sexual partners.
- **Weakened immune system**, especially in women living with HIV or who have had an organ transplant. Women living with HIV are six times more likely to develop cervical cancer.
- **Family history** of cervical cancer.
- **Long-term use of oral contraceptives** – women who have been using oral contraceptives for five to nine years have a risk three times higher than women who have never used oral contraceptives.





SCREENING AND DIAGNOSIS

Early detection saves lives. The **Pap smear** is a simple test that checks for abnormal cells in the cervix. Sexually active women should have one pap smear every year. Bankmed covers this from your screening benefit if you visit a Health Professional in our network.

PREVENTION: HPV VACCINATION

The HPV vaccine is a powerful tool in preventing cervical cancer before it starts. The risk for teenage girls can reduce up to 88% with vaccination. Both boys and girls can receive the HPV vaccine between the ages of 9 and 25. Two doses are typically required, administered six to twelve months apart. After the age of 15, three doses are recommended over a six-month period.

 *You can book a pap smear and HPV vaccination at any Clicks, Dis-chem or Alpha Pharm onsite clinic [here](#).*

TREATMENT AND CARE

Cervical cancer treatment depends on the stage of the disease:

- **Early stage:** Surgery, possibly followed by chemotherapy or radiation.
- **Advanced stage:** Individualised care, including palliative therapy and symptom management.

YOUR RIGHTS: PRESCRIBED MINIMUM BENEFITS (PMBs)

Cervical cancer is covered under **PMB regulations**, meaning that you are entitled to cover for:

- Diagnosis and screening
- Consultations
- Surgery
- Chemotherapy and radiation
- Pathology and radiology

This applies **regardless of your Plan** – ensuring every woman has access to essential care.





MENOPAUSE: THE SILENT SYMPHONY OF HORMONES

Menopause is a natural biological process that occurs in women as they age. It marks the end of the reproductive years when the ovaries gradually stop producing the hormones estrogen and progesterone.

Menopause is confirmed when a woman has not had a menstrual period for 12 consecutive months. It typically occurs between the ages of 40 and 60, with the average age being around 52. The early phase before menopause, during which symptoms actually begin, is called perimenopause.

Common Symptoms:

- 1 | **Hot Flashes:** Sudden waves of heat and sweating.
- 2 | **Vaginal Dryness:** Reduced lubrication and discomfort during sex.
- 3 | **Tiredness:** Fatigue and decreased energy levels.
- 4 | **Hair Loss:** Thinning hair.
- 5 | **Mood Changes:** Mood swings and irritability.
- 6 | **Night Sweats:** Excessive sweating during sleep.
- 7 | **Weight Gain:** Uneven fat distribution.
- 8 | **Sleep Problems:** Difficulty falling or staying asleep.
- 9 | **Urinary Issues:** Frequent urinary tract infections and incontinence.



Whilst most people are familiar with these menopause symptoms, there are a host of lesser-known symptoms that can also occur during this transition:

- 1 | **Cognitive Changes:** Some women experience memory lapses, difficulty concentrating, or 'brain fog'. These cognitive changes can be frustrating but are generally temporary.
- 2 | **Skin Changes:** You might notice dryness, itchiness, or changes in texture. Collagen production decreases, leading to wrinkles and thinning of the skin.
- 3 | **Hair Changes:** Beyond hair loss, menopause can alter hair growth patterns. Some women notice more facial hair or changes in hair thickness and texture.
- 4 | **Gum Problems:** Menopausal women may experience gum inflammation, bleeding, or increased sensitivity.
- 5 | **Joint Pain:** Estrogen plays a role in joint health. Reduced estrogen levels can lead to joint stiffness, pain, or exacerbation of conditions like arthritis.
- 6 | **Tinnitus:** Ringing or buzzing in the ears can occur during menopause due to hormonal fluctuations affecting the auditory system.



- 7 | **Changes in Body Odour:** Hormones influence sweat production and scent. Some women notice changes in body odour during menopause.
- 8 | **Breast Changes:** Breasts may become more tender, less firm, or develop cysts. Regular breast self-exams and Mammograms are crucial.
- 9 | **Digestive Issues:** Menopause can impact digestion. Bloating, constipation, or acid reflux may become more common.
- 10 | **Increased Allergies:** Hormonal shifts can affect the immune system, potentially leading to new allergies or the worsening of existing ones.

The good news is that there are a number of treatments and strategies to help women cope with some of the more frustrating changes they may experience during this stage:

- 1 | **Hormone Replacement Therapy (HRT):** HRT involves low-dose estrogen and progesterone to alleviate severe symptoms. It is best to begin HRT within 10 years of menopause or before age 60. Benefits include relief from hot flashes, night sweats, and vaginal dryness. Risks include increased cancer risk (breast, ovarian, endometrial), blood clots, and stroke. HRT is available as tablets, topical creams, or injections.
- 2 | **Non-hormonal Options:** Low-dose antidepressants can help control mood swings and hot flashes whilst anticonvulsants like those given to epileptics may reduce extreme hot flashes. Lifestyle modifications such as regular exercise, a balanced diet, and stress management can also ease symptoms. Foods rich in phytoestrogens such as soy and flaxseed may also provide some relief. Collagen supplements may help with joint pain and thinning of the hair and skin.
- 3 | **Self-care Strategies:** Ensure a healthy diet that includes calcium-rich foods such as milk and broccoli and prioritise adequate protein sources. Yoga can help regulate body rhythms and manage stress. Avoid symptom triggers by limiting caffeine, spicy foods, and alcohol. Stay hydrated: drink plenty of water.

Remember that everyone's experience is unique, and not all women will encounter these symptoms. Similarly, every woman will respond to different treatments and therapies in different ways. If you're going through menopause and notice any unusual changes, it's best to consult your Healthcare Professional for personalised advice and management strategies.





UNDERSTANDING INFERTILITY: WHAT EVERY WOMAN SHOULD KNOW



WHY IT MATTERS

Infertility is a significant global health issue, affecting nearly **one in six adults worldwide**. Ranked as the **fifth most serious disability**, it impacts both men and women across all income levels. In high-income countries, about **17.8%** of people experience infertility, while in low- and middle-income countries, the figure is **16.5%**.

WHAT IS INFERTILITY?

Infertility is a disease of the male or female reproductive system, defined as the inability to achieve pregnancy after **one year of regular, unprotected intercourse**, or the inability to carry a pregnancy to a live birth. There are two types of infertility – **primary infertility** which refers to never having achieved a pregnancy and **secondary infertility** which is difficulty conceiving after previously having a child, including recurrent miscarriages.

COMMON CAUSES

Infertility can result from male factors, female factors, or a combination of both. Some common causes include:

- **Hormonal issues** such as ovulation disorders, polycystic ovarian syndrome (PCOS), thyroid problems, or premature ovarian failure.
- **Fallopian tube damage or blockage**, often linked to untreated sexually transmitted infections (STIs), pelvic inflammatory disease, or previous surgeries.
- **Uterine or cervical abnormalities** like fibroids, polyps, or congenital malformations.
- **Male factor infertility** due to low sperm count, poor motility, or abnormal sperm shape.
- **Lifestyle factors** such as smoking, excessive alcohol use, obesity, and poor nutrition.
- **Environmental hazards and chronic illnesses** like diabetes or autoimmune diseases.
- **Unexplained infertility**, where no cause can be identified despite thorough testing.





PREVENTION TIPS

- Protect yourself from STIs.
- Maintain a **healthy body weight**.
- Avoid **smoking, excessive alcohol, and illicit drugs**.
- Men should avoid **anabolic steroids**.
- Seek **safe medical care** for pregnancy termination, if ever necessary.

WHEN TO SEEK HELP

- **Under 35 years:** Try for at least **12 months** before seeking help.
- **35 – 40 years:** Consult a doctor after **six months** of trying.
- **Over 40 years:** Seek medical advice immediately when considering conceiving.

DIAGNOSIS AND TREATMENT

Fertility care involves physical exams, hormone testing, and sometimes advanced procedures. However, treatment can be **costly and emotionally demanding**, with no guaranteed success. There are however some tests, screenings and procedures that are covered under **Prescribed Minimum Benefits (PMBs)**.

Those PMBs include the diagnosis, treatment and care of infertility, but the medical and surgical procedures and interventions are limited to:

PMB FERTILITY TESTS AND PROCEDURES

	Test/Procedure	Purpose	Details
1	Hysterosalpingogram (HSG)	Checks uterus and fallopian tubes for blockages or abnormalities.	X-ray dye test performed after menstruation, but before ovulation.
2a	Day 3 FSH/LH	Evaluates ovarian reserve and ovulation readiness.	Blood test on day 3 of cycle. FSH stimulates egg production; LH triggers ovulation.
2b	Oestradiol	Assesses estrogen levels and reproductive tissue health.	Predominant estrogen; measured early in cycle. High levels may indicate ovarian cysts; low levels suggest poor ovarian function.
2c	Thyroid Function (TSH)	Detects thyroid issues affecting fertility.	Abnormal TSH can cause anovulation and menstrual irregularities.
2d	Prolactin	Evaluates hormone affecting ovulation and lactation.	High levels may delay ovulation and reduce libido; low levels can cause menstrual issues and poor milk production.
2e	Rubella Immunity	Ensures protection against German measles.	Rubella infection during pregnancy can cause severe birth defects. Vaccination recommended if immunity is low.



	Test/Procedure	Purpose	Details
2f	HIV Screening	Assesses impact of HIV on fertility.	HIV can reduce fertility, increase miscarriage risk.
2g	VDRL (Syphilis Test)	Screens for syphilis, a cause of infertility.	Blood test for syphilis antibodies. Untreated syphilis can damage reproductive organs.
2h	Chlamydia Test	Detects a Sexually Transmitted Disease (STD) that can impair fertility.	Often asymptomatic; can cause pelvic inflammatory disease and tubal damage.
2i	Day 21 Progesterone	Confirms ovulation and uterine lining readiness.	Measured mid-cycle. High levels indicate successful ovulation; low levels suggest luteal phase defect.
3	Laparoscopy	Diagnoses internal reproductive issues.	Minimally invasive surgery to inspect uterus, tubes, and ovaries for scar tissue, endometriosis, or tumours.
4	Hysteroscopy	Examines inside of uterus for abnormalities.	Scope inserted via cervix; identifies fibroids, polyps, or adhesions.
5	Uterus & Tubal Surgery	Corrects structural issues affecting fertility.	Includes removal of fibroids, polyps, and opening blocked tubes. May improve chances of natural conception.
6	Ovulation Induction	Treats ovulation disorders.	Medications like Clomid or Letrozole stimulate ovulation.
7	Semen Analysis & MAR-Test	Assesses male fertility.	Measures sperm count, motility, morphology, and presence of anti-sperm antibodies. MAR-test detects immune response to sperm.
8	Sexual Counselling	Provides guidance on conception practices.	Includes advice on timing intercourse, tracking ovulation, and lifestyle factors affecting fertility.
9	Infection Treatment	Resolves infections that impair fertility.	Treats local infections (e.g., bacterial vaginosis, STDs) with antibiotics or antifungals.

Source: Council for Medical Schemes, CMS Script Issue 7 of 2025





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