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# PensionerTalk

MARCH 2012

## EDITOR'S NOTE

Dear pensioner

Welcome to 2012! I hope that you've had time to reflect on 2011 and to make good resolutions for the new year. In this edition, we look at various discounts that will help to make your money stretch. We also help you to plan for the future with tips on how to keep a file together of information your family will need on the Fund if you pass on.

It's an exciting time in the Fund – the Trustee elections have taken place and voting came to a close on 30 March 2012 and the counting of the votes is now underway. Our active participation in democracy doesn't just begin and end with national government elections. The EPPF Trustee elections have been an opportunity to exercise this important right through electing the Board of Trustees of the EPPF to look after your pension and make sure that the Fund is managed in a transparent, accountable manner in line with good governance principles. During April, votes will be counted and as soon as the results are collated, we will announce the names of the candidates that will comprise the new Board of Trustees

Thank you for making your vote count in the EPPF 2012 Trustee elections!

We would love to hear from you and hear any suggestions you may have for stories for *the Pensioner Talk* newsletter. You can write to us and send us a letter by post to Pensioner Talk, Private Bag X50, Bryanston, 2021.

Regards  
The Editor

## EPPF LAUNCHES A Revised BBBEE Policy

Investments are a cornerstone of how we make the Fund's assets and money grow in order to continue to provide benefits to all pensioners and members of the Fund. The manner in which we invest the assets of the Fund to yield the best possible returns is therefore very important. While doing this, we still have a responsibility to contribute positively towards the transformation of the financial services sector.

The Board of Trustees of the Fund recently approved a revised Broad-Based Black Economic Empowerment (BBBEE) Policy for the management of the Fund's investments. This is an exciting development for the Fund, as the policy will help the Fund to drive transformation and increase opportunities for the economic participation of previously disadvantaged asset managers and other service providers.

The EPPF will use BBBEE to try address the economic imbalances of the past by making its contribution towards accelerating the meaningful economic participation of the

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(from page 1)

**Sbu Luthuli, EPPF  
Chief Executive  
speaking at the  
breakfast**



previously disadvantaged. Unlike BEE which only focused on Ownership and Management, BBBEE's focus is on Equity Ownership, Management, Employment Equity, Skills Development, Preferential Procurement, Enterprise Development and Socio-economic Development.

The Fund's BBBEE Policy provides compliance guidelines to drive transformation in asset management companies, emerging black asset managers, private equity funds, socially desirable investments and stock broking companies.

The policy requires all asset managers to achieve a level 3 BBBEE rating. Non-complying managers will be given a 12-month window to comply. It further encourages managers to strive for a 50% black employee representation at both board and executive director level, as well as 40% black employee representation at top management.

The revised policy was introduced to the Fund's service providers like asset managers and stock brokers, and industry stakeholders such as the Financial Services Board, the Department of Trade and Industry and other large funds such as the Government Employees Pension Fund at a breakfast held in Sandton on the 15th of February. The breakfast was also an opportunity for the service providers to engage in a meaningful discussion on EPPF's policy and on BBBEE in general.

The adoption of this policy is also a demonstration of the Fund's commitment to South Africa's transformation agenda and economic empowerment and an opportunity to influence the impact and effectiveness of BBBEE policy in South Africa's financial services industry.

If you would like to find out more about the Fund's BBBEE Policy, please visit the Fund's website on [www.eppf.co.za](http://www.eppf.co.za) and click on the "What's new" tab.

## ELECTION FOCUS The Counting Begins

As you are aware, we ran Trustee elections for the new EPPF Board of Trustees who will take office in June 2012. (The term of office of the current Board of Trustees ends on 31 May 2012.) The process began with a nomination process in January and was followed by an election process during March. We would like to thank you for taking part in the election process voting for your pensioner Trustees.



Voting for your pensioner Trustees is a very important exercise in democracy to ensure that the right people whom you want to represent you are elected onto the EPPF Board of Trustees.

During April and May, the votes will be counted and the member-elected candidates – the two pensioner Trustees and five member Trustees - with the highest number of votes will become Trustees on the EPPF Board of Trustees. We will announce the names of the Trustees as soon as the results become available. The Fund will ensure that once the Trustees are elected and are in office, they receive Trustee training and education on the laws that govern pension funds, the rules of the Fund, and all matters relating to the Fund such as risks, and investments.

The entire election process is overseen by an independent electoral office, the Electoral Institute for Sustainable Democracy in Africa (EISA), to ensure that the elections are fair and transparent.

If at any point you have any concerns or queries about the elections, please contact the electoral officer directly on 0800 11 43 73, free from a Telkom line or send an email to [ntokozo@eisa.org.za](mailto:ntokozo@eisa.org.za).



# Pensioner Medical Aid Review

**E**skom is conducting a review of our approved medical aid schemes to assess the cost and service provided to you, our pensioners. We would like to get your input on this. If you have any comments and questions to add, please write to [info@eppf.eskom.co.za](mailto:info@eppf.eskom.co.za) and use the heading "Medical Aid Review" in the subject line and let us have your views. Once the Medical Aid review has been concluded we will provide an update.

Below are the contact details of the various medical aids in case you need help or advice on your Medical Aid:

## **MEDIHELP** [www.medihelp.co.za](http://www.medihelp.co.za)

Call centre 086 0100 678

### **Client Relationship Consultants**

Name	Region	Contact details
Iris van Zyl	Mpumalanga	082 907 1650
Coenie Bekker	Mpumalanga	082 785 5404
France Mogole	Gauteng	082 774 8631
Refilwe Maputla	Gauteng	082 907 1648
Ruth Matshoba	Limpopo	082 900 1491
Renier Erasmus	Free State and Northern Cape	083 453 3882
Kim Naidoo	KwaZulu Natal	082 785 5403
Ilze Wait	Western, Eastern and Southern Cape	082 385 1959
Ansie du Pleassis	North West	083 625 6131

Always contact the call centre first. If your matter is not resolved through the call centre, you may contact the client relationship consultant in your area.

## **BONITAS** [www.medscheme.co.za](http://www.medscheme.co.za) – go to the Bonitas section

Bonitas Customer Service	0860 002 108
Chronic Medicine Management	0860 100 608
Hospital Benefit Management	0860 002 144
Complaints on service: Pierre De Suza	011 671 2697

## **PROSANO** [www.prosano.co.za](http://www.prosano.co.za)

Call Centre	0860 109 558
Complaints on service: Heather Manuals	021 917 4440

Always contact the call centre first.

## **BESTMED** [www.bestmed.co.za](http://www.bestmed.co.za)

Call Centre 0860 000 2378

### **Membership Queries**

Sarie Koekemoer	0124726305	<a href="mailto:sariek@sanlamhealth.co.za">sariek@sanlamhealth.co.za</a>
Jorina Pienaar	0124726315	<a href="mailto:jorinap@sanlamhealth.co.za">jorinap@sanlamhealth.co.za</a>
Roshane Rampersad	0124726325	<a href="mailto:roshaner@sanlamhealth.co.za">roshaner@sanlamhealth.co.za</a>

### **Client Services Queries**

Rina van der Westhuizen	0124726128	<a href="mailto:rinam@sanlamhealth.co.za">rinam@sanlamhealth.co.za</a>
Tina Nieuwenhuys	0124726102	<a href="mailto:tinan@sanlamhealth.co.za">tinan@sanlamhealth.co.za</a>

### **Claims Queries**

Susan Meiring	0124726405	<a href="mailto:susanm@sanlamhealth.co.za">susanm@sanlamhealth.co.za</a>
Marina Minie	0124726411	<a href="mailto:marinam@sanlamhealth.co.za">marinam@sanlamhealth.co.za</a>

### **Managed Healthcare Pre-Authorisation Queries**

Ina Mammoszer	0124726205	<a href="mailto:inam@sanlamhealth.co.za">inam@sanlamhealth.co.za</a>
Bernadette Newton	0124726214	<a href="mailto:bernadetten@sanlamhealth.co.za">bernadetten@sanlamhealth.co.za</a>

### **Pharmacy Benefit Management Queries**

Jacci Brits	0124726232	<a href="mailto:jaccib@sanlamhealth.co.za">jaccib@sanlamhealth.co.za</a>
Venessa Premnand	0124726250	<a href="mailto:venessap@sanlamhealth.co.za">venessap@sanlamhealth.co.za</a>

## **Health Care Brokers**

All of the schemes have approved **Brokers** that they deal with. Speak to the customer service personnel at the various schemes for details of their Brokers that you can contact direct for help.

**Eskom has appointed Xpert Health as Brokers to assist Employees and Pensioners with Medical Aid queries – e-mail contact: [info@xperthealth.co.za](mailto:info@xperthealth.co.za)**

Xpert Health has an office in Megawatt Park, opposite the Medical Centre on the Ground Floor. They can be contact on the following numbers:

011 800 6387, 011 800 6762, 011 800 5204, 086 692 7437

**After hours** – 082 371 3303

## **EPPF support for medical aid deductions**

Eskom has two consultants at the EPPF Bryanston offices who handle pensioner medical aid subsidy queries. To have your queries on the medical aid subsidy answered, please contact either

FikileSeaka – 011 709 7437, Mabel Khanyile – 011 709 7429



## What happens when you pass away?

The passing of a loved one is a difficult event. The emotional and financial difficulty can be made easier if those left behind know what to do when you pass away. As a member of the Fund, your beneficiaries are entitled to a lump sum and pension benefit (if there is a spouse or eligible children left behind) in the event of your passing away. In order to access the benefit, your family must take the following steps:

1. Notify the nearest Eskom Human Resources Office or our Pension Fund Contact Centre on 0800 11 45 48 and request the "Applications for Death Benefits" and the "Application for Lifelong Benefits" forms from the HR Office or Contact Centre.
2. Complete the form and return it to the nearest Eskom Human Resources Office together with:
  - ✓ A certified copy of the death certificate
  - ✓ A certified copy of the deceased member's Identity Document
  - ✓ A certified copy of the deceased member's husband or wife's Identity Document
  - ✓ Civil marriage or customary union certificate or affidavit
  - ✓ Birth certificates of children below the age of 21 years
  - ✓ Bank details of the beneficiary (e.g. husband or wife of the deceased)

Note that if the relevant documents are outstanding, this may lead to a delay in payment.

### To help make things easier for your loved ones keep a personal file with the following:

- ✓ Your EPPF details, including your unique EPPF number, the address of your nearest EPPF Office, and the EPPF toll free number - 0800 11 45 48.
- ✓ The information provided above on the steps to take and information to provide to the Fund regarding your death.
- ✓ Include in that file contact details of any other life and funeral policy details, assets and debts.
- ✓ Tell a trusted family member where they can find this file when it is needed.

**All forms can be requested from your nearest HR Office, or directly from the Fund on 0800 11 45 48, write to [info@eppf.eskom.co.za](mailto:info@eppf.eskom.co.za), or download the forms from [www.eskom.co.za](http://www.eskom.co.za) and click on "Forms Download".**

## Pension increases

You all received your pension increase letters for 2012 at the end of 2011 and have already seen the increase reflected in your pensions in 2012.

Looking at previous pension increases, the table below illustrates that the Fund has performed very well over the last number of years and has managed to provide an increase in line with inflation.

Date of Increase	Average increase % p.a	Headline CPI inflation % p.a
01/03/2000	6.00	2.30
01/03/2001	7.00	7.80
01/03/2002	7.00	5.80
01/03/2003	11.00	10.30
01/03/2004	2.00	0.74
01/03/2005	3.50	2.60
01/01/2006	6.00	3.60
01/01/2007	6.00	5.81
01/01/2008	9.20	8.98
01/01/2009	2.00	9.54
01/01/2010	6.00	6.85
01/01/2011	3.80	3.50
01/01/2012	7.7	5.7
Annual Average	5.94	5.6

## DECEASED PENSIONERS

The passing of friends and loved ones is never an easy time. It is always with sadness that we inform you of the passing on of fellow EPPF pensioners. The list below is of pensioners who passed on between November 2011/ and January 2012/.

SURNAME	NAME	DATE OF PASSING
BESSENGER	GERHARDUS WELHELMUS	2012/01/29
BESTER	MARIA JENETTA	2011/11/29
BEZUIDENHOUT	ANDRIES STEFANUS	2012/01/24
BICKLEY	GORDON THOMAS	2011/12/11
BISIWE	MANQWINI	2011/11/01
BONNETSWE	RAMPIPANG PETER	2011/11/12
BOSHOFF	DAPHNE	2011/12/30
BOSMAN	ANDRIES	2012/01/23
BOYS	REGINALD ROBERT	2011/11/14
BRIMACOMBE	LESLEY ELEANOR	2011/12/08
BUITENDACH	FREDERICK CHARLES ABRAHAM	2011/12/26
CHELIN	CELINE CHANTAL MARIE THERESE	2012/01/18
CHURCHILL	ENGELA GERTRUIDA JOHANNA	2011/11/28
COETZEE	ANNA MARIA MAGDELENA	2011/11/02
COLQUHOUN	JAMES	2011/12/23
DE HAHN	DENISE PATRICIA	2011/12/05
DE WET	THOMAS	2011/12/15
DINGLEY	DULCIE PATRICIA CULL	2011/12/02
DLAMINI	MAFUTHA STEPHEN	2011/11/06
DOSI	NHANHA	2011/12/07
DUTTON	WILFRED HARVEY	2011/12/21
ENGELBRECHT	CORNELIS JOHANNES	2011/11/27
ENGELBRECHT	GERT WILLEM JOHANNES	2012/01/12
ENGELBRECHT	ANNA CATHARINA	2012/01/29
FICHARDT	CHRISTOPHER DONALD	2012/01/03
FORTUIN	WILLEM	2011/12/10
FREDERIKS	JAN	2012/01/02/
GARSON	ELAINE_MURIEL	2011/12/02
GELDARD	CLARICE VERONICA	2011/12/18
GILLESPIE	PERCY ALFRED	2012/01/08
GREEN	JUDITH GERTRUDE	2012/01/07
GRIEVE	JOEY ELLEN ELIZABETH	2011/11/19
GRIMBEEK	PAUL ROUX	2011/11/17
GUBELA	SEMANGELE ANNAH	2011/12/09
GUDU	THEMBISILE CASTAH	2012/01/04
GWANYA	MANGQIZANA WILSON	2011/12/26
HARTZ	ANNA CATHARINA	2012/01/13
HELM	MALCOLM RICHARD BERNARD	2011/12/01
HERMSEN	CAROLUS OCTAVIUS	2011/11/24
HLATSHWAYO	NTANTANE MORRIS	2012/01/06/
JACOBS	BUTITYI ARCHIBALD	2011/12/07
JACOBS	PATRICK	2012/01/16
JACOBS	DESMOND VERNON	2012/01/13
JAMA	BEKUMUZI ISAAC	2011/11/24
JELLE	JOHN MATARIYANA	2011/12/03
JENKINS	HENRY BENJAMIN	2011/12/18
JOHNSON	WILLIAM COWPER	2011/11/21
JOOSTE	CHRISTIAN ANDRIES	2011/11/17
KHANYI	EVELINA	2011/11/19

KHELEMBE	ZANDISILE GLADSTONE	2011/12/06
KLOPPER	FRANCINA SUSANNA	2011/12/01
KOEKEMOER	DIEDRIK JOHANNES	2011/12/29
KORTJAS	LILLIAN NOMTHANJISWA	2012/01/07
KRUUSE	DAVID DEAN	2011/11/13
LALLI	PETER ANTHONY	2011/12/12
LAUTRE	GRAHAM PROSPER	2011/11/26
LEPHEANA	RANTAI ALFRED	2011/11/21
LEPOQO	MASENOKI PAULINA	2011/12/11
LETWABA	KATRINA ESTHER	2011/11/18
LITELU	RANTSO	2011/12/31
LOURENS	PIETER GABRIEL	2011/11/17
MABASO	BUSISIWE SABINAH	2011/11/24
MABUNDA	MBANGO MICHAEL	2011/11/08
MACLENNAN	COLIN ALISTER	2011/11/02
MACPHERSON	ALEXANDER EDWARD	2012/01/03
MAFANGA	MPISEKAXA METHOD	2011/11/19
MAGUIRE	PATRICK GABRIEL	2011/11/26
MAHLANGU	VAMUHLE JOHANNAH	2011/11/25
MAHLANGU	KHABONINA SINA	2012/01/27
(DLADLA)	KINTI RACHEL	2011/12/29
MAHLATSI	SELLO LUCAS	2012/01/07/
MAHLOKO	ABRAM ENOCK	2012/01/17
MAHLOMANA	TUSE	2011/11/27
MAJOE	MOKUDANE DANIEL	2012/01/05
MAMPA	JOZIA ADAM	2011/11/10
MANENG	NONZIMA CECILIA	2011/11/17
MANGALISO	NTANTISO JOHN	2011/11/02
MAPHALALA	ERNEST DUMISANI	2011/12/05
MARE	MARIA ALETTA SUSANNA	2011/12/27
MARQUES	ANTONIO	2012/01/16
MASIMOLA	KILENG SABINA	2011/11/30
MATLALA	GRACE BETTY	2011/12/06
MBATHA	FANYANA ELLIOT	2012/01/20
MBELE	ZWELINZIMA BEAUTUS	2012/01/09
MKABELA	MGOGWANANA PAULUS	2012/01/04
MKWANAZI	SUNNY JOHN	2012/01/04
MNISI	MATLHAKULA EZEKIAH	2011/11/19
MOBENI	BABANE ALFRED	2011/11/13
MOFOKENG	SEBE SELINAH	2011/12/01
MOHLALA	MBOYISANA JOSEPH	2012/01/31
MOHLALA	PHOTO JACK	2012/01/15
MOHONO(MALEKE)	MAMOTHOBI BERNICE	2011/11/25
MOKHULISE	MAKHAYA MICHAEL	2011/12/29
MOKOENA	ASLITA ALICE	2011/12/05
MOKOENA	JABULILE NOMUSA	2011/11/01
MOLOKOMME	JACOB	2011/11/21
MONNANYANE	CONSTANTINUS PEREKO	2011/12/08
MOTLOUNG	MAJAKI DANIEL	2011/12/27
MPONZOLO	MANGQASANA JULY	2011/11/01
MTHIMUNYE	NKOSWANA ROSE	2011/11/30
MWELASE	THEMBITYE SIMEON	2011/11/06
NAUDE	GERTRUIDA D	2012/01/05/
NDWALANE	KEHLENI	2012/01/12
NGOBESE	DANIEL FANYANA	2011/12/10
NGWENYA	ENOCH BOY	2012/01/09
NHLAPO	ELVIS LUCAS	2012/01/08

NHLAPO	DAMBUZA JOHN	2012/01/27
NHLAPO	NOZIZWE ELIZABETH	2012/01/03
NKADIMENG	PERCY NGWANATSOMANE	2011/11/08
NKADIMENG	MPHORENG FRANS	2011/11/28
NKGUDI	SIMON MARUTLE	2011/12/12
NKOHILA	COKISILE WILLIAM	2011/11/17
NKOSI	LUSIZI SERGEANT	2012/01/30
NKOSI	MTJEDI SAMSON	2011/12/13
NKUMBI	MANDLA DOCTOR	2011/12/28
NORRIS	LAURA GRACE MARY	2011/11/26
NTHONGOA	MAJALEFA MESHACK	2012/01/02
NTJINGILA	PAPI PIET	2012/01/02
NXELE	ELIZABETH HAWUKILE	2011/11/16
PATO	STUD	2011/12/20
PHEME	JAMES	2011/12/30
PIENAAR	COLLEEN AVERN	2011/12/30
PLAATJIES	JACOB	2012/01/17
POTGIETER	MICHAEL JOHANNES	2012/01/31
PRINSLOO	SUSARA MAGRIETHA JACOBA	2012/01/15
RANDALL	JOAN HOPE	2011/11/30
ROBERTS	BRIAN CAREY	2011/11/29
SCHWAB	ALIDA MARIA	2012/01/23
SEGOPOTJE	KGOLANE PATRICK	2012/01/05
SINDANE	JOHN	2011/12/05
SINGWANE	MAGAMANE JAMES	2012/01/23
SITHOLE	JOHANNES	2011/11/29
SITHOLE	THANDI GLADYS SILVIA	2011/11/14
SIZATU	MATHOBELA	2011/12/15
SKHOSANA	ELIZABETH SESI	2011/12/25
SMIT	HENDRIK JOHANNES	2011/11/07
SOCHOR	BOHUMIL	2011/11/01
STANLEY	HELENA ALBERTHA	2011/12/07
STOKWE	MLUNGISI SNYMAN	2011/12/13
STOLTZ	ESME BERYL	2011/12/07
SWARTZ	ANDREW	2012/01/21
SYMONS	DENZEL RUSSELL	2011/12/09
TANI	DWENAZANA MARIA	2011/11/17
THABANE	BUSIWANA SANNIE	2011/12/23
THORBURN	JOHN JACOB FRANK	2011/11/17
TIBANYANE	SEKOENA HOSIAH	2011/12/23
TOEHAND	ZENZILE WILLEM	2011/11/06
TOWNSEND	KEITH PETER	2012/01/06
VAN DER LITH	ANDRIES JOHANNES STEPHANUS	2012/01/07
VAN DER MERWE	GERHARDUS JOHAN	2011/11/07
VAN DER MERWE	ANDRIES CORNELIUS	2012/01/21
VAN RHYN	COENRAAD MICHAEL	2011/11/02
VAN ROOYEN	GERT HENDRIK	2011/11/25
VAN STRAATEN	CONSTANCE DOROTHY	2011/11/19
VAN STRYP	THEODORUS LAMBERTUS	2011/11/28
VANCE	COLLEEN FAY	2012/01/30
VILAKAZI	ESTEEN SAMUEL	2012/01/17
VILJOEN	THOMAS ARNOLDUS	2011/11/23
WATSON	CATHERINE	2011/11/03
WATSON	CATHERINE	2011/11/03
WILKINSON	BETHEA JOYCE	2011/11/18
YALLOP	RAYMOND HENRY	2012/01/31
ZULU	DE MEDE ELIZABETH	2011/11/02

## SPECIAL DEALS AND DISCOUNTS

Every Rand counts, and we have some great ways for you to make your money stretch a little further.

### Dealclick

Deal Click allows you to view special discount deals that are available in your city. You can even subscribe to receive the latest available discount deals via email. Deals range from restaurants, to health spas, to events and holidays. All you need to do is sign up on [www.dealclick.co.za](http://www.dealclick.co.za) for free, and you will receive e-mails keeping you in the loop about all the latest deals.

### Groupon

Groupon can give you up to 70% discount on varying deals. Sign up for deals on restaurants, spas, holidays, movies and more in your area. You can even take advantage of discounts in different parts of the country and the world – why not plan your holiday with discounts from Groupon! Visit [www.groupon.co.za](http://www.groupon.co.za).



### Important Contact Details ...

**Toll free Contact Centre:** 0800 11 45 48

**Fax Number:** 011 709 7529

### Walk-In Contact Centre & Physical Address:

Moorgate House, Hampton Park South, 24 Georgian Crescent, Bryanston East, 2152

**Witbank Regional Office:** 013 693 3240/3918

**Email:** [info@eppf.eskom.co.za](mailto:info@eppf.eskom.co.za)

**Website:** [www.eppf.co.za](http://www.eppf.co.za)

**Postal Address:** Private Bag 50, Bryanston, 2021

**Medical Aid Administration:** 011 709 7535

**Funeral Claim:** 011 544 8891/83333

**See the back of your pensioner payslip to see the dates when the Pension Fund Consultants will be visiting your nearest HR office. Please visit your HR office for a face-to-face consultation with one of our consultants is in your area.**

While every effort has been made to ensure the accuracy of the information in this newsletter, if any discrepancy occurs between the Rules of the Fund and any information or statement in this publication, the Rules of the Fund will prevail.

The articles and topics discussed in this publication are for information purposes only and are not intended to be, do not constitute, nor should they be construed as financial advice. It is strongly recommended that you consult an accredited financial advisor before taking up any financial products.