

# Magazine

4/2023

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58 Proctor Avenue,  
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[psa.mkeng@psa.co.za](mailto:psa.mkeng@psa.co.za)

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[psa.kstad@psa.co.za](mailto:psa.kstad@psa.co.za)



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## **VISION**

Enhancing the PSA's position as a politically independent trade union that is recognised and respected in both South Africa and the global labour market for its dominance and professionalism in the broader public sector, distinguished by its organisational agility, innovation, and responsiveness to labour and socio-economic issues.

## **MISSION**

Continue to ensure the sustainability of the PSA as a Union and employer of Choice through ensuring effective member structures, Board, and Administration, expanding value-adding partnerships to protect the rights and to promote the interests of members in the relevant communication platforms.

The following values guide the PSA's conduct aimed at achieving the Union's mission:

**Loyalty, transparency,  
respect, ethical conduct,  
consistency, and  
service excellence**

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# Inside

Editorial 3

National Health Insurance:  
South Africa **far** from ready 4

"If you can read this,  
thank your TEACHER!" 8

Public servants off-duty  
misconduct 14

PSA Member Portal enhances  
service to members 16

**RECRUIT & GET POWER\*** 21

Keeping **children** safe online 32

*For easy access to the PSA's website,  
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1. Open the QR Code reader or camera on your smartphone.
2. Hold your device over the QR Code so that it is clearly visible on the phone's screen.
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**With 2023 speeding towards an end, the PSA would like to thank members for placing their trust in the Union of Choice. The PSA regards the past year as yet another remarkable period in its history of service, spanning over more than 103 years.**

During the past year, PSA membership surpassed the 245 000 mark, whilst many other unions are experiencing a decline in membership. This achievement can, amongst others, be attributed to the PSA's resounding success with 2023-salary negotiations for members, and the diligent work and support received from member structures, committed shop stewards, and many individual members who actively promoted the PSA brand and recruited new members for the Union.

This growth has strengthened the PSA's ability to serve members in a variety of ways. This includes individual assistance to members where the PSA's interventions during the 2022/23-financial year have resulted in awards in favour of members, amounting to close on R23 million.

The Union's good corporate and financial governance is highlighted once again with the most-recent unqualified external audit opinion.

The PSA prides itself as being a mandate-driven organisation and members are urged to respond to the PSA's calls for participation, including providing mandates, when called upon to do so.

In enhancing services to members, the PSA continuously empowers its elected shop stewards across the country by means of training interventions. These interventions led to 1 312 shop stewards being trained during the past financial year. The PSA, as a Fedusa affiliate, also benefited from several training activities for its representatives, with 307 delegates being trained during the past financial year.

In addition, 50 PSA members benefited from the Fedusa bursary programme.

The PSA's Women's Day celebration was hosted in North West on 9 August 2023. Acting Public Protector, Advocate Kholeka Gcaleka, offered an inspirational message as she spoke on the role her mother played as a breadwinner and how this encouraged her to work hard to achieve her goals, not only for herself but for the benefit of her community (see page 27).

The past year, however, also presented its own challenges as the cost of living continued to increase, the daily struggle with load shedding, alarming crime rates, and unemployment rates. These realities motivated the PSA to step in and assist learners at various schools by means of the #SchoolSafety project and by providing thousands of learners in Grade 11 and 12 with solar-energy lights to support their studies. Mandela Day saw the PSA reaching out to Community Health Workers who render selfless services, by providing them with support equipment to ease their task.

Another contributor to the PSA's success is the Union's communication interventions, which kept members informed and also resulted in exceptional media coverage for the PSA. Members are urged to register on the PSA Member Portal and update important membership information to ensure that they receive all communication from the PSA. The facility can be accessed via the PSA website homepage ([www.psa.co.za](http://www.psa.co.za)) and offers a variety of services to members (see page 16).

At the end of a busy and memorable year, the PSA extends appreciation to all members for their valued contributions and teamwork that have been key ingredients in the Union of Choice's success recipe!

Reuben Maleka  
GENERAL MANAGER



# National Health Insurance

## South Africa far from ready

**T**here has been ongoing concern regarding the introduction of a National Health Insurance (NHI) scheme to South Africa as a means to provide universal healthcare to all citizens. The *NHI Bill* was recently passed by Parliament and the scheme is expected to be implemented in phases over the next 14 years.

As much as the NHI aims to redress inequalities with the public healthcare sector to provide world class healthcare to all, many critics agree that the country cannot afford to implement the NHI. Key concerns include government fraud and corruption, no clear roadmap for implementation, and the potential for legal ramifications with, amongst others, private medical-aid schemes. Over years, the country has witnessed a decline in the quality of public services owing to various reasons. These include human-capital flight, poor infrastructure maintenance, a lack of accountability, corruption, *etc.*

The question is if the NHI would yield better benefits for workers and those who depend on public services. The PSA is not against the NHI, as it aims to improve healthcare services for all citizens, however, the country and the economy are not ready for the establishment and funding of such a scheme.

The PSA views the move to introduce the NHI Bill during this period as an election-campaign strategy with no real improvements to the healthcare system in South Africa. The country's public healthcare system faces widespread systematic inefficiencies. These include inadequate infrastructure, which poses dangers to employees and patients, and severe understaffing leading to poor service delivery. The Minister of Health indicated that the country only has 22 090 nurses in the public sector to serve more than 50 million citizens, with more than 5 060 vacancies in various specialities. In the nursing fraternity, 30% are expected to retire in the next ten years. Private health group, Netcare, also raised concerns regarding the critical shortage of nurses. The failure to address skills shortages in the healthcare system will cause the NHI to fail even before it is implemented.

The chief priority of health reform in South Africa should be the rehabilitation of the public health sector. This can be achieved by a competent, non-partisan public health service, free of corruption and political interference. With trust in government at an all-time low, there is a reasonable fear that the NHI may be another vehicle for corrupt officials to enrich themselves through taxpayer contributions.

The PSA has consistently called for a progressive realisation of the right of access to healthcare within the resource constraints of the state. Access to health care remains a particular concern owing to poor access because of poverty, inequality, and region. Despite free healthcare, citizens still also struggle to access transport to reach such services.

Another concern is the funding for the NHI as it is introduced as law. The current single-funding model for the NHI can be expected to plunge taxpayers into a deeper financial crisis as they will be burdened to fund this initiative. The idea that workers might be expected to pay for private medical insurance and the NHI simultaneously, induces anxiety amongst public-sector employees. The two-tier system of healthcare in South Africa is not the cause of problems in the sector, neither will the country see the demise of the private-sector health system through the introduction of a single-purchaser model of the NHI. Private medical schemes are also expected to take legal action on the introduction to the NHI, as it has a direct impact on their business and this could also result in many medical-scheme employees becoming unemployed, as they cannot be absorbed into the NHI structure.


### FRAUD

Research by the University of the Free State, highlighted some of the disadvantages of the NHI:

- A blow to autonomy as all South Africans will be forced to make use of the NHI.
- The healthy paying for the sick and increased burdens on taxpayers.
- Uncertainty and vagueness surrounding financial aspects of the NHI.
- Medical practitioners will seek greener pastures and more financially lucrative employment overseas, leaving South Africa with a human-resource deficit for healthcare.
- Long waiting times for elective procedures as the primary focus of the NHI will be on basic and emergency healthcare.
- There may be fewer healthcare facilities and providers owing to an uncertain accreditation system.
- Decline in the quality of care provided.
- Uncertainty regarding what will actually be covered by the NHI.
- The NHI may be seen as political pandering rather than a real-life workable, practical system.
- The NHI necessitates confidence by people in a system under governmental control.
- The (very real) potential for corruption and misappropriation of funds.

Source: University of Free State





The introduction of the NHI may reverse the gains workers have made in respect of access to quality healthcare. Whilst the PSA pledges support for the rehabilitation of the public health sector, the PSA's view is that employees, like other citizens, must have the right to choose whether to use public or private healthcare. This choice must not be detrimental by imposing an extra tax burden on employees. The choice should include whether to subscribe to a government-related medical-aid scheme or a private one.

The PSA supports any effort to ensure universal access to healthcare and recognises that access to healthcare is a fundamental human right enshrined in the South African Constitution. However, the *NHI Bill* has been rushed and more consultation is needed to collectively agree on a model, which will ensure effective and sufficient healthcare to all citizens without putting an additional burden on already struggling public servants with the possibility of losing their medical-aid subsidy. It is important to emphasize that the NHI should provide meaningful access to quality service, adequate medical supplies, clean and fully equipped facilities, as well as adequate staffing with experience and expertise. Without these fundamental aspects in place, the NHI is doomed to be a failure.

Current indications are that the initiative has serious challenges to overcome, including a lack of interest from other healthcare professionals. The goal to achieve universal access to quality healthcare must not push us into implementing any and every programme without considering efficacy and effectiveness. The PSA reiterates its position towards the reform of access to public healthcare but not at the expense of public-sector employees. The PSA believes in dialogue to resolve issues and does not want to revert to Courts to address these concerns. The PSA is, however, convinced that there is still much to be done before South Africa will be ready to implement the NHI as a one-tier health-reform system.

Source

<https://avehjournal.org/index.php/aveh/article/view/18/310#:~:text=Unfortunately%2C%20current%20indications%20are%20that,is%20to%20be%20implemented%20successfully>

<https://businesstech.co.za/news/government/497353/9-massive-problems-with-governments-nhi-plans-which-still-need-to-be-addressed-before-the-end-of-the-year>

<https://www.gov.za/about-government/government-programmes/national-health-insurance>

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PSA Collective Bargaining

Images: Freepik



## PSACLUB 60 WILD LUCKY DRAW Winter Competition Winner Announcement

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**Mashudu Thorosia Sithole**  
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# "If you can read this, thank your **TEACHER!**"

“ Learning isn’t confined to the classroom.  
I’m in this space to touch lives positively”.

These are the words of PSA member, Kagiso Moloto, a distinguished and passionate principal at Kgabo Primary School in Atteridgeville, whose daily life is based on this belief. Kgabo Primary School opened its doors in 1958 and is one of the oldest schools in the township, which was established in 1939. The School services learners who are mostly from nearby informal settlements.

When walking around the School, you see an amazing, picturesque backyard garden filled with a variety of vegetables and fruit trees, as well as plant boxes. Kagiso buys seeds himself and receives some from donors. Every space in the school yard, except for the parking area and designated play area, has been turned into food gardens - including spaces designated for flower beds in front of classrooms. Kagiso also encourages teachers to use the garden to teach the syllabus. “Learners learn about the germination of seeds and see this physically, which is part of natural science and setting out patches requires you do measurements, which is Maths. The School benefits from the garden in many ways than one,” he says.

In summer, learners, educators, and the community enjoy the harvest together in the form of food parcels for the neediest learners. Educators at the School are encouraged to buy the harvest as part of fundraising used to either buy seedling or other gardening equipment. Community members are also encouraged to buy when there is an oversupply. Some of the harvest such as spinach, cabbage, carrots, and other greens are used to supplement the School’s feeding-scheme menu. “I went to China on a work trip in 2017, organised by the department, where we saw how the Chinese plant on pavements and in the community so that anyone walking on the street can pluck and take home.

That is why we are planting close to the School’s fence, so that our community can also benefit from the garden and anyone walking along the street fence, can pick a fruit or two,” says Kagiso. At home, Kagiso also has a food garden, which kept him busy during the COVID-19 lockdown. He hopes that in the next few years, the School will be able to make a profit from its food gardening, even selling retailers to raise funds for the School.

The PSA asked Kagiso’s view on education matters and how he sees the profession.

## 1. How would you describe yourself?

I’m a patient person, a life-long learner who believes in learning daily. Learning isn’t confined to the classroom. I’m open to even learning from my learners and fellow educators.

## 2. How would you describe your management style?

I use different managerial styles. Different situations call for different management styles. As a manager, I cannot always be authoritative. One needs to blend all these managerial styles. The type or kind of personnel one leads will determine the management style one needs to employ.

## 3. What is the definition and interpretation of what makes a good school?

A good educator must be in pursuit of knowledge. This adult will forever pursue new curriculum delivery methods and employ these in the workplace to have life-long learners. Reading brings about a desire to learn. Reading aloud in the school setup is the basis of a good school. In learners’ formative years, reading must be normative. Learners may read without meaning for some time and later be made to read with meaning. When we grew up, we recited without meaning attached to the recitation, but educators added meaning with time. Rote learning played a key role, and we got meaning with time. Reading should be paired with rote learning.



**4. How long have you been in the education sector and why are you in this space?**

I've been serving the Gauteng Education Department for 28 years now, including eleven years as principal. I'm in this space to touch lives positively. As teachers, we make an impact on learners' lives. Remember, teaching is the mother of all professions. **"IF YOU CAN READ THIS, SWALLOW YOUR PRIDE AND THANK YOUR TEACHER!"** My wish was to become a reputable and powerful attorney. The law faculty was full at the time, and I decided to register for pedagogics to become a "Pedagogue". I don't regret it, but I still aspire to become an attorney. Maybe in my next life!

**5. What values do you live by in your life?**

I was raised by educator parents who harped on norms and value. If all human beings were to uphold correct norms and values we were taught when we grew up, the world would be a better place. My take is that good manners maketh mankind! Principles should be our personal Constitution. We live on borrowed time; we need to use time profitably while we're still alive and touch lives positively. No man is an island, we need each other.

**6. Do you think young people should enter the teaching profession?**

Indeed, young people should become teachers, life is a continuum. Retired educators should be substituted. They'll take the baton and continue from where retired educators have left.

**7. What scares you most about your job?**

My worst fear is to see the infiltration of drugs in schools particularly in primary schools. Often, Grade-6 learners are problematic in schools, they start to notice changes brought about by adolescence. These are learners who disrupt lessons. They tend to harm others. Many actions or steps taken to discipline them constitute human rights violations. This renders discipline in schools ineffective.

**8. If you could make changes in the education sector in relation to what you do, what would they be?**

Lack of discipline in schools is a worrying factor. Educators are expected to be magicians in class. Stopping a lesson to reprimand learners who distract others during a lesson is draining. Many have run out of discipline tactics and end up bringing them to the principal's office. I become worried when a parent to a Grade-1 learner indicates to me that they are unable to discipline their children. Regrettably, there isn't a manual that teaches parents to discipline their children. Some parents end up requesting help on disciplining their children. A major mistake is to give children lots of money to behave.

Annual Teaching Plans (ATP) are too prescriptive, educators focus on rushing to cover the curriculum, leaving learners with challenges behind. Promotion requirements must be revised. Learners are being pushed to the next grade without mastering content. These are learners who'll be dropping out of high school because they didn't get a good foundation and schools will be seen as under-performing.

**9. What message do you have for current teachers/principals?**

A teacher must be in pursuit of knowledge, they must be life-long learners and shouldn't be shy to consult other colleagues for better curriculum practices. Educators need to be committed to their work and not be pushed to work or pushed to go to class. Absenteeism has a negative bearing on teaching and learning. They also need to regularly check learners' books to check where there are gaps and to also see if there's a need for expanded opportunities.

*Images: Freepik*





# MedXpert

## The Medical Scheme Benefit Review Period is Here

**Make your move today**  
so you can save tomorrow



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0860 860 860



**During this period, from September to the end of November, medical schemes will publish premium increases and changes to benefits offered for 2024.**

### What should you be doing to prepare?

Yearly benefit review allows you to switch benefit options on your current scheme without waiting periods applied.

This allows you to assess your benefit usage for the past year and choose the best option that provides for your medical cover needs at a monthly premium you can afford.

### Impact on employees with CTC salary

For any employee on a cost-to-company salary structure, it is important to note that you pay the full medical scheme premium and receive no subsidy from your employer. You pay the full amount, and it is deducted via payroll from your salary.

Government employees from post-grade 11 fall into the CTC structure. This means, whether you are on GEMS or another medical scheme, you pay the full premium.

For employees in this category, it holds optimal financial value to ensure you choose the best value for your money medical scheme option. It could be beneficial to compare available options on your current scheme as well as alternative medical scheme solutions.

### Ways you can save on monthly premiums

**Consider Network Options:** Explore network options that include approved private hospitals for planned procedures. Switching to such plans can save on monthly premiums.

**Children's Medical Scheme Premiums:** Know your scheme's rules for child dependents. Some schemes have cheaper options for adult children (21 yrs.+), like student plans or income-based options, which may be more cost-effective.

### Additional medical aid benefits review tips

**Review the Scope of Cover:** Ensure that your medical scheme continues to cover essential services and treatments you may require in 2024.

**Check for New Benefits:** Make sure you are aware of newly added benefits in your 2024 medical scheme benefit offering to enhance your health cover.

**Select your new option in time:** Most medical schemes allow option changes until November 30<sup>th</sup>. Assess your health cover needs, compare costs, and understand benefit changes to choose the right medical scheme benefit option for 2024.



# EVERY member IMPORTANT

In 2023, the PSA's Members' Rights section remains a core component of the PSA, seeking to promote and protect members' rights through representation by PSA officials and shop stewards in disputes, including providing legal assistance. Members are represented in disciplinary inquiries, grievance meetings, at the Commission for Conciliation, Mediation, and Arbitration (CCMA), and at public-sector councils. The PSA is proud of its service excellence to members in this regard as reflected in some recent cases:

## Eastern Cape Department of Health

Ntombentsha Njokwana is a Professional Nurse at the Department of Health in the Eastern Cape. She had an outstanding payment for her relocation claim, which was not paid by her employer. She submitted a grievance, which remained unresolved. A dispute was declared at the Public Health and Social Development Sectoral Bargaining Council (PHSDSBC) for conciliation as an unfair labour practice related to benefits. Following the unresolved conciliation, the case was referred for arbitration. At arbitration, a settlement agreement was reached for Ntombentsha to be paid R81 984.24 by 14 August 2023.

*"Thank you very much to the Union of Choice. The PSA knows how to fight for people's rights. Despite the back and forth with the Department of Health for four years, I was successfully compensated because of the fight my Union put up", said Ntombentsha.*

## Department of Home Affairs: Mpumalanga

A member applied for a higher post of Local Office Manager in three different areas. She is currently working as a Control Immigration Officer and was shortlisted for neither. She approached the PSA and was advised to lodge a formal grievance. Subsequently, she received a response in that she omitted to indicate her experience on her curriculum vitae. A dispute relating to unfair labour practice promotion was consequently declared and the outcome was in the member's favour. The employer was ordered to pay her six months' salary equivalent to R173 319.

## Department of Social Development: Northern Cape

A member working in labour relations for the Department of Social Development lodged a grievance related to victimisation. Internal attempts to resolve the matter failed. The PSA promptly referred a dispute to the CCMA for unfair discrimination. Upon receiving the dispute notice, the employer requested a meeting with both the Union and the member. The matter was amicably resolved and settled to the satisfaction of our member. The PSA was happy to withdraw the matter from the CCMA, saving valuable resources, time, and effort for all involved.

A group of 40 PSA members at the Department of Social Development's Namakwa Secure Care Centre complained about their probation that ran for over three years. They were advised to register an unfair labour practice grievance relating to probation. Upon receiving unfair labour practice disputes related to probation, the Department acted swiftly owning up to their error and even convened a meeting with the Management at this Centre along with the PSA. The matter was settled by confirming the permanent appointment of the members.



Only for PSA members

# FRINGE BENEFITS

## for members

Show your PSA membership card to **qualify for member-only fringe benefits.**

Phone the PSA's Business Administration Section on (012) 303 6500 for more information on listed and new national benefits or refer to the PSA's **website at [www.psa.co.za](http://www.psa.co.za).**



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**SMS "PSA" and your name to 44386**

0861 10 20 92 |  
[legalcostinfo@autogen.co.za](mailto:legalcostinfo@autogen.co.za)



SMS the word "legal" to 43366  
021 007 0287  
[www.legalclinicsa.com](http://www.legalclinicsa.com)



**Short-term insurance products,  
for car and household insurance**

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PSA members can invest in various plans such as Family Funeral Pension, Future Builder Edu-Plus Investment Provider, Financial Provider, Savings Plan - Future Med Cash Back Hospital Plan.

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GAP COVER for PSA members

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Email [psa@optivest.co.za](mailto:psa@optivest.co.za) | 087 8200 628

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### PSA short-term insurance underwritten by Guardrisk

For quotations, contact: PSG 0861 774 665 | CCCentral@psg.co.za

Administration: 0861 222 248 | psgclientservices@psg.co.za

Claims 0861 101 179 | Emergency 0861 482 583 | www.psg.co.za



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Are you on duty when you are on leave?

# Public servants off-duty MISCONDUCT



The employer's power over alleged misconduct of its employees is limited to disciplinary hearings in line with its policies and collective agreements. Criminal prosecution of employees is the purview of the state, through the that is police and prosecutors.

Employers cannot also use conviction of an employee by criminal courts to justify a finding of guilt of an employee without following its own due process in line with policies and collective agreements. The employee is entitled to a fair labour process as outlined in the *Labour Relations Act* irrespective of criminal conviction. Conversely, a finding of not guilty by a criminal court does not take away the right of the employer to discipline the employee in cases that might have an impact on the employer-employee relationship.

Public servants should not be subjected to unfair disciplinary action instituted against them without valid grounds to settle a score or merely as an abuse of power. The PSA will assist members who report and seek intervention for unfair labour practices.

The PSA urges public-sector employees to familiarise themselves with and abide by the relevant code of conduct in their workplace, including the social media policy, and other policies related to this topic. Members are advised to report any related unfair labour practices in their workplace to the PSA without delay.

Source  
Wandile Mphahlele PSA Legal Officer: Members' Affairs  
<https://labourguide.co.za/misconduct/off-duty-misconduct-to-discipline-or-not-to-discipline/>  
John Grogan, JG (2014). Dismissal. Cape Town, South Africa: JUTA  
Images: Freepik

**T**he line between work-related misconduct and non-work-related misconduct can sometimes be blurred. Ordinarily, what an employee does outside of working hours is of no consequence to the employment relationship. However, what happens when an employee engages in misconduct after hours and away from the workplace known as “off-duty conduct”?

The issue of misconduct outside of the workplace has become a pressing matter, especially in the current age of social media. In some cases, discipline for off-duty conduct may be warranted.

When considering recent unrest and looting in the country, or the SA Police Service employee who allegedly shot and killed a Johannesburg Metro Police officer as a basis for comparison, an employer may be able to take fair disciplinary action against an employee who engages in criminal activity when off duty if, for example, the employee was wearing employer-branded clothing or uniform, or driving an employer-branded vehicle, the same will apply if the person can be identified as a representative or employee of the company because he/she are a well-known representative for the company or using company resources for illegal purposes during and after hours.

The Code of Good Practice: Dismissal provides that employees may be disciplined if they break rules regulating conduct in or of relevance to the workplace. The employer will need to prove that there is a connection between the employee's conduct, the nature of the offence, and how it impacts on the employee's duties and responsibilities in the company. The connection itself might not be sufficient. The employer must show that the misconduct has an impact on its operations. An employer's disciplinary powers extend only to acts that might contribute negatively to its business.





# Long-overdue amendments to **Domestic Violence Act**

**O**n 14 April 2023, the **Domestic Violence Amendment Act, Act 14 of 2021** ("the **Act**") came into operation. The **Act** aims to extend the protection given under its predecessor, the **Domestic Violence Act, 116 of 1998**.

In a country where gender-based violence is on the increase and openly published on online social media, these amendments are welcomed with open arms. Some of the most significant practical changes in terms of the *Act* include the following:

1. Court officials should be available after-hours to accept applications for protection orders;
2. Applications can be submitted electronically;
3. In addition to a protection order, the applicant, if the applicant is staying in the same property as the respondent, can also apply for a "notice" which directs the SA Police Service (SAPS) to contact or visit an applicant on regular intervals to ensure the applicant's safety;
4. Certain functionaries, *i.e.* health workers, care-givers, *etc.*, are obliged to report any suspicion of domestic violence to a social worker or SAPS;
5. Adults are also obliged to report any known, believed or suspicious domestic behaviour against a child, person with a disability or an older person;

6. A peace officer who attends a scene of an incidence of domestic violence may, without a warrant, arrest any respondent;

These amendments do not only make it easier and more accessible for an applicant to approach a court, it also places more responsibility on court officials, peace officers and the public to assist a victim of domestic violence.

**PSA members enjoy access to legal cost insurance policies at a specially discounted rate.**

**Benefits include cover for legal costs, telephonic legal advice and standard (non-personalised) legal documentation.**

**Interested members can contact Auto & General on 0861 10 20 92, [legalcostinfo@autogen.co.za](mailto:legalcostinfo@autogen.co.za) or text your name and "PSA" to 44386.**

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*Images: Freepik*



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# PSA Member Portal enhances service to members

**T**he PSA, in pursuit of service excellence to members, launched a Member Portal in 2022. The Portal can be accessed via the PSA's website ([www.psa.co.za](http://www.psa.co.za)) homepage.

Members, after registering a profile on the Portal, are able to log-in and:

- View and update their important membership information
- Generate PSA membership certificates, electronic membership cards, etc.
- Request proof on indemnity insurance (relevant occupational groups)
- Submit and view cross-transfer requests
- Lodge enquiries

Members are encouraged to make use of the Member Portal to gain access to the mentioned services.

To register on the PSA Member Portal, use the following steps:

1

Go to  
[www.psa.co.za](http://www.psa.co.za)  
and click on  
**Member Portal**

2

<https://membership.psa.co.za/>

Click on the link:  
<https://membership.psa.co.za>  
to create a Member Portal profile.

3

PSA Member  
Portal :  
Self Registration &  
Log-In

4

The log-in page will appear.  
Click on  
**Create Account** at the  
bottom of the page.

5

A member is validated  
on their SURNAME.  
Plus any one of  
the following fields:  
ID Number,  
PSA Number,  
Employee Number

Complete the registration form with your personal details, i.e., First name, surname, contact details, PSA membership number, ID number, and create a password.



6

membershipcollab.psa.co.za says:  
Thank you for registering.



Click **submit**  
and a message  
will pop up, confirming  
your registration.

7

### 3. Successful Registration

8

#### PSA Membership Portal: Confirmation of Registration

membership@psa.co.za

Dear PORTAL USER,

Thank you for registering on the PSA Membership Portal. Your registration has been Successful.  
You can now continue to log-in to the PSA Portal.

Site URL: [PSA Membership Portal](#)  
Username: [membership@psa.co.za](#)  
Password: [membership@psa.co.za](#)

Kind Regards  
PSA Portal Team

For more information on the PSA Member Portal,  
scan the QR code below:



9



Sign In

Sign In

[Forgot password?](#) [Create account](#)

Should you require any assistance in respect  
of the PSA Member Portal, please contact  
your nearest PSA Provincial Office.

10







# 20 VERY GOOD REASONS WHY THE PSA SHOULD BE YOUR LABOUR HOME

The PSA, a registered trade union, is the largest, politically non-affiliated, fully-representative Union in the Public Service and State-Owned Entities, with a proud history of more than a century of service to members. THE PSA...

1. **Is a growing Union** with 230 000+ members served by Provincial Offices across the country.
2. **Attends to members' individual disputes** **FREE** of charge.
3. **Negotiates fair terms of remuneration** and represents members' interests in bargaining structures.
4. **Protects members' service benefits** (including medical aid, pension schemes, and housing subsidies).
5. **Addresses issues** such as fair and reasonable working conditions, hours of work, and leave.
6. **Is the only Union in the Public Service that serves Public Service pensioners.**
7. **Is financially stable** (complies with the *Companies Act* and *Labour Relations Act*).
8. **Assists beneficiaries and communities throughout South Africa as part of the Union's corporate social investment programs.**
9. **Protects members' rights** and defends them in unfair labour practices or infringements of constitutional rights and legislation (*Labour Relations Act, 1996*, *Basic Conditions of Employment Act, 1997*, and *Employment Equity Act, 1998*). Disputes are resolved at the CCMA, Labour Court, and Labour Appeal Court. In the Public Service, the Public Service Coordinating Bargaining Council (PSCBC), Education Labour Relations Council (ELRC), Safety and Security Sectoral Bargaining Council (SSSBC), Public Health and Social Development Sectoral Bargaining Council (PHSDSBC), and General Public Service Sectoral Bargaining Council (GPSSBC) provide dispute resolution functions. With the promotion of interests, rights are also established with collective agreements - non-compliance with such rights is being taken care of by these institutions.
10. **Employs professional, dedicated and competent staff** to support member structures in service of members.
11. **Promotes members' interests** during collective bargaining in bargaining forums with employers.
12. **Is admitted to the various bargaining councils**, which enables the Union to resolve workplace problems in these councils, saving cost and time.
13. **Acts only on members' mandate** (mandates on collective issues are obtained from member structures).
14. **Has country-wide, extensive member structures** (national and sectoral) that are the link between the Union and members. These structures mirror the structures for collective bargaining and ensure the protection and promotion of members' rights and interests. Structures are active in all provinces to promote the organisation of members, obtain mandates and improve communication. For information on your PSA representative and structure, contact your local PSA Provincial Office.
15. **Has an impressive success rate in resolving cases** by the Union's full-time staff and thousands of democratically elected, trained shop stewards.
16. **Offers fringe benefits to members, including FREE membership of PSACLU!** Other benefits include an exclusive PSA short-term insurance scheme, insurance benefits, funeral schemes, and assistance with debt and personal loans.
17. **Provides FREE financial assistance with funeral costs at a member's death.**
18. **Provides FREE professional indemnity insurance cover** for identified groupings of members (R1 million, per member, per year with no limitation in the aggregate).
19. **Holiday Resort** offers holiday accommodation at discounted rates.
20. **Magazine and workplace-specific newsletters** are issued to members **FREE** of charge - Update your contact details with the PSA's Membership Section ([updatemyinfo@psa.co.za](mailto:updatemyinfo@psa.co.za)) to ensure that you receive all news.

The PSA effectively represents the full spectrum of the South African population and lives by the values of **LOYALTY, TRANSPARENCY, RESPECT, ETHICAL CONDUCT, CONSISTENCY** and **SERVICE EXCELLENCE!**

[www.psa.co.za](http://www.psa.co.za) | [ask@psa.co.za](mailto:ask@psa.co.za) | 0861 452 452

**PSA**  
The Union Of Choice



# PSA membership application

Public Servants Association of South Africa (NPC)

Reg No 1942/015415/08

In terms of the *POPI Act, 4 of 2013*, the PSA will only use the information provided on this application form for the intended purpose related to membership management

The *PSA Privacy Policy* is available on the PSA website ([www.psa.co.za](http://www.psa.co.za)).

By taking up membership, I agree to the said Policy.



## \* COMPULSORY FIELDS

### PERSONAL INFORMATION

PLEASE INDICATE YOUR CHOICE WITH A ☒

DEPARTMENT / EMPLOYER *			
TITLE (DR, MR, MRS, MS) *		PERSAL / SALARY NUMBER *	
SURNAME *		INITIALS	
FIRST NAMES *		GENDER	<input type="checkbox"/> M <input type="checkbox"/> F
CORRESPONDENCE * ADDRESS			
		POSTAL CODE	
JOB TITLE		DATE OF BIRTH	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
IDENTITY NUMBER *		TAX NO	
CELL PHONE *		TELEPHONE	
EMAIL ADDRESS		FAX NO	
METHOD OF PAYMENT *	<input type="checkbox"/> STOP ORDER (SALARY DEDUCTION)	<input type="checkbox"/> DEBIT ORDER (BANK DEDUCTION)	(Noting that the Agency Fee will also be payable in this instance)
DATE OF MEMBERSHIP *	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y		

### MEMBER'S BANKING DETAILS

BANK NAME		BRANCH CODE	
ACCOUNT NO		ACCOUNT TYPE	
ACCOUNT HOLDER			

#### CONSENT

I consent to the PSA marketing products, services and special offers to me. The PSA may share my personal information, within the PSA and the businesses that provide special advantages to PSA members, for marketing purposes. The PSA may also contact me for research purposes.

☐ YES ☐ NO

#### SALARY STOP-ORDER COMMENCEMENT DATE:

I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) and authorise and request the Accounting Officer of my employer to deduct the applicable PSA Membership Fee (as approved by the PSA Board of Directors) from my salary as membership fee, starting from the STOP-ORDER COMMENCEMENT DATE, and thereafter to continue such monthly deductions until my further written notice.

**I UNDERSTAND THAT IN TERMS OF SECTION 13(3) OF THE LABOUR RELATIONS ACT, 1995 THIS STOP-ORDER MAY ONLY BE REVOKED BY THE GIVING OF THREE MONTHS' (ONE MONTH IN THE CASE OF NON-PUBLIC SERVANTS) WRITTEN NOTICE TO MY EMPLOYER AND THE PSA.**

I understand that membership fees are due to and collectable by the PSA while I am a member of the PSA.

#### BANK DEBIT-ORDER COMMENCEMENT DATE:

I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) requesting and authorising you at the same time to deduct from my account at the above bank the applicable PSA Membership Fee (as approved by the PSA Board of Directors), which covers my membership fee to the PSA, starting from the DEBIT-ORDER COMMENCEMENT DATE and continue deducting said amount monthly on the ....<sup>th</sup> day of each month thereafter until further my written notice.

#### SIGNATURE \*

#### DATE \*

RECRUITER (NOT PSA STAFF MEMBER)

PSA MEMBERSHIP NO *		TAX NO *	
IDENTITY NO *		CELL PHONE	
INITIALS & SURNAME			
POSTAL ADDRESS		POSTAL CODE	
EMAIL ADDRESS			
BANK NAME *		BRANCH CODE	
ACCOUNT NO *		ACCOUNT TYPE	
ACCOUNT HOLDER			

PLEASE NOTE THAT NO HONORARIUM CAN BE PAID WITHOUT A VALID TAX NUMBER. THE HONORARIUM WILL BE PAID DIRECTLY INTO YOUR BANK ACCOUNT.

NOTE: THE PSA WILL ASSIST MEMBERS (REPRESENTATION, FINANCIALLY, OTHERWISE) ON CONDITION THAT THE CAUSE OF ACTION FOR WHICH ASSISTANCE IS SOUGHT AROSE AFTER THE PSA'S ACCEPTANCE OF APPLICATION FOR MEMBERSHIP.

#### FOR OFFICE USE ONLY

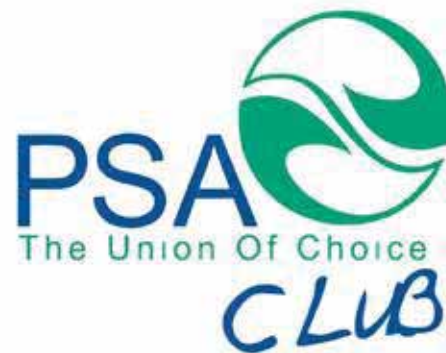
OFFICE DATE STAMP

WEEK NO \*

WEEKLY REPORT ID

# PSA CLUB LINE:

## 0860 021 067



### UPDATE MY DETAILS:

PLEASE INDICATE YOUR CHOICE WITH A ☒

☐ POSTAL ADDRESS ☐ CELL PHONE NUMBER ☐ EMAIL ADDRESS ☐ NEW PSA MEMBERSHIP CARD\*

\*Will be posted to address indicated by member on this form

PSA MEMBERSHIP No.	<input type="text"/>	ID No.	<input type="text"/>
PERSAL / EMPLOYEE NUMBER	<input type="text"/>	DEPARTMENT	<input type="text"/>
INITIALS	<input type="text"/>	SURNAME	<input type="text"/>
CELL PHONE NUMBER	<input type="text"/>	EMAIL	<input type="text"/>
POSTAL ADDRESS	<input type="text"/>		

[www.psaclub.mobi](http://www.psaclub.mobi) | [info@psaclub.mobi](mailto:info@psaclub.mobi) | \*120\*960#

### Understanding your PSA structure

Country-wide member structures (on national and sectoral level) are the link between the PSA and its members. These structures mirror the current structures for collective bargaining and offer direction, thereby ensuring the protection and promotion of the rights and interests of members.

The PSA's Board of Directors (BOD) on 29 March 2017 resolved that in terms of the *Labour Relations Act* or an Organisational Rights agreement, a group will be entitled to elect five shop stewards. The Board may, on good cause shown, establish such a group as a branch.

These structures have been established in all provinces to promote the organisation of members, obtaining their mandates, and improving communication with members.

Details of this extensive network of committees and branches are available from the PSA Head Office as well as any of the twelve PSA Provincial Offices.

It is important to understand PSA member structures. In addition, you should be involved in these structures as active members can provide timeous, informed mandates, and ensure that skilled workplace representatives are elected.

#### Branch for Associate Members: Public Service Pensioners

#### National Departments

PSA Branch per National Department

Provincial Departments under GPSSBC

PSA Branch

#### Provincial Administrations (each with several separate Provincial Departments)

Provincial Departments under PHSDSBC

PSA Branch

Provincial Departments under ELRC

PSA Branch

#### Parastatals/ Organs of State

PSA Branch per Institution (subject to BOD approval)

Sub-structures for communication to grassroots level

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0861 452 452



# RECRUIT & GET POWER\*

**WIN ONE of FIVE portable power stations  
valued at R7 000 each from your UNION of CHOICE!**

Recruit new members for the PSA between  
**1 October 2023 and 8 December 2023**  
to be entered in the competition.

The **TOP FIVE RECRUITERS**  
will be the **WINNERS!**

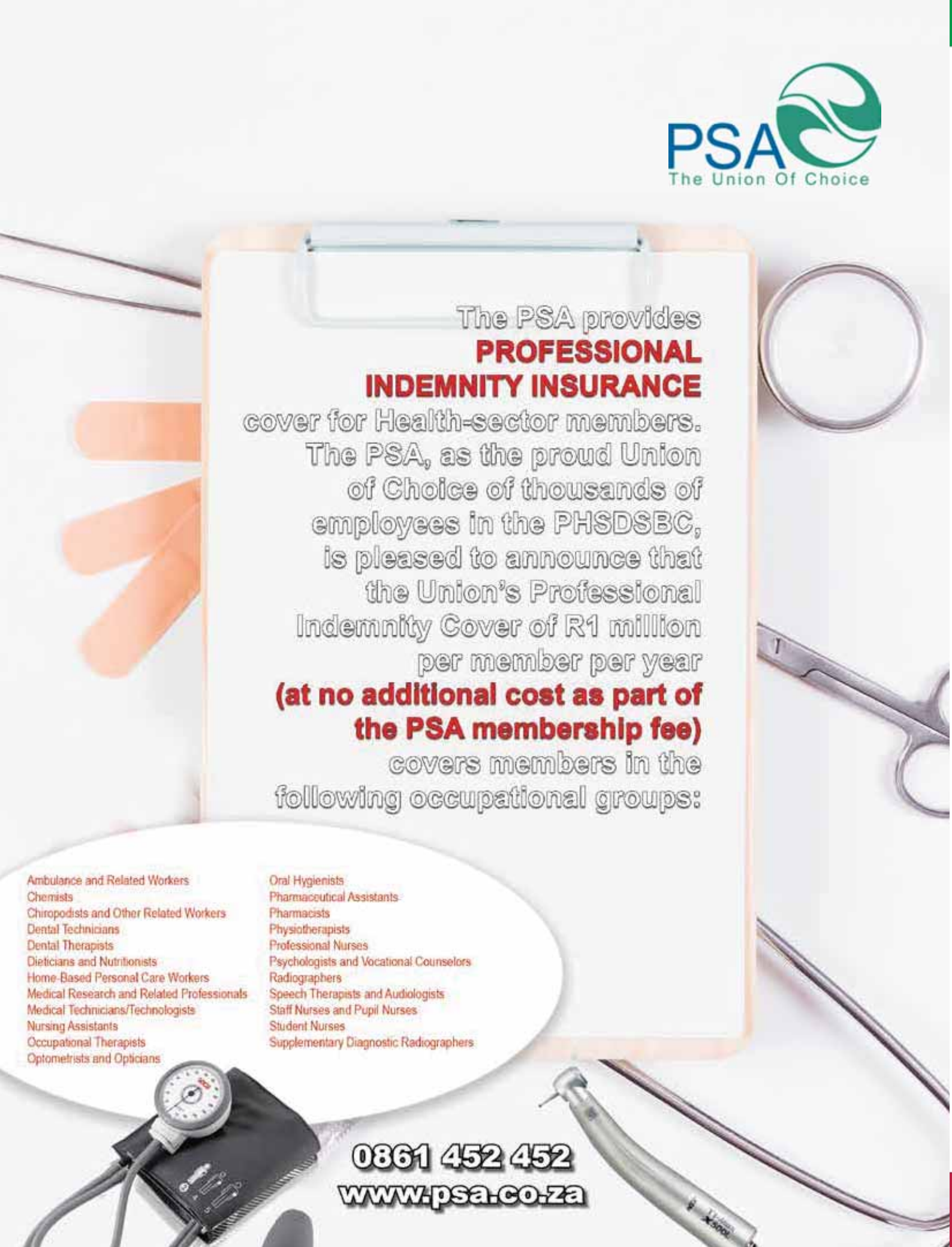


*Image example only*

## HOW TO ENTER?

Recruit a minimum of 23 new members (*excluding pensioner members*) for the PSA between 1 October 2023 and 8 December 2023 and submit the fully-completed, signed application forms to your PSA Provincial Office or email to [competition@psa.co.za](mailto:competition@psa.co.za) by 12:00 on **8 December 2023** to secure your entry. Only entries submitted as stipulated above and received by the PSA by the closing date, will be considered.

\*Competition open for PSA members only / Entries subject to standard terms and conditions and verification of membership  
In the event of a tie, the PSA General Manager will draw a winner / The winner will be contacted by 15 December 2023  
Prizes not claimed within 30 days will be forfeited / Prize not exchangeable for cash



The PSA provides  
**PROFESSIONAL  
INDEMNITY INSURANCE**  
cover for Health-sector members.  
The PSA, as the proud Union  
of Choice of thousands of  
employees in the PHSDSBC,  
is pleased to announce that  
the Union's Professional  
Indemnity Cover of R1 million  
per member per year  
**(at no additional cost as part of  
the PSA membership fee)**  
covers members in the  
following occupational groups:

Ambulance and Related Workers  
Chemists  
Chiropodists and Other Related Workers  
Dental Technicians  
Dental Therapists  
Dieticians and Nutritionists  
Home-Based Personal Care Workers  
Medical Research and Related Professionals  
Medical Technicians/Technologists  
Nursing Assistants  
Occupational Therapists  
Optometrists and Opticians

Oral Hygienists  
Pharmaceutical Assistants  
Pharmacists  
Physiotherapists  
Professional Nurses  
Psychologists and Vocational Counselors  
Radiographers  
Speech Therapists and Audiologists  
Staff Nurses and Pupil Nurses  
Student Nurses  
Supplementary Diagnostic Radiographers

**0861 452 452**  
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# MedXpert



## Empowering Women's Health in South Africa

We celebrate the incredible strength, resilience, and beauty of women everywhere.



Embrace a Healthier Future with MedXpert



**Your health is your most precious asset.** Take proactive steps towards your well-being.



**Most South African medical schemes** offer additional preventative benefits for women.



**Preventative screening benefits** help detect health issues early and allow for timely intervention and better treatment outcomes.



**Prioritise preventative screenings** as your commitment to long-term health.

Common health issues can be prevented or caught early through screening tests

BREAST CANCER

DIABETES

CERVICAL CANCER

CHOLESTEROL TESTING

HUMAN IMMUNODEFICIENCY VIRUS (HIV)

OSTEOPOROSIS

### Preventative screening benefits

Available to women through registered medical schemes in South Africa.

**Pap smears or HPV tests** can detect precancerous changes or human papillomavirus (HPV) infections, allowing for early intervention and prevention of cervical cancer.

**Mammograms** can detect breast cancer at an early stage, improving the chances of successful treatment and reducing mortality rates.

**Blood pressure checks** can help identify hypertension early, allowing for lifestyle changes and medication if necessary to reduce the risk of heart disease and stroke.

**Blood tests** can detect diabetes or prediabetes early, enabling early management and lifestyle modifications to prevent complications.

**Bone density scans** can identify reduced bone mass and the risk of fractures, enabling early interventions to prevent osteoporosis-related complications.

**HIV testing** helps detect the virus early, enabling access to antiretroviral therapy and reducing the risk of progression to AIDS.

**Cholesterol tests** can identify abnormal cholesterol levels, which, if left untreated, can increase the risk of cardiovascular diseases.

SCAN ME



### Maternity Cover

#### Covered for the entire journey

Your medical scheme understands the importance of your pregnancy journey and wants to provide you with comprehensive maternity benefits. At MedXpert, we have the knowledge and information on maternity benefits offered by different medical schemes to help you navigate the specialised care and support available to you.

SCAN ME



[ask@MedXpert.co.za](mailto:ask@MedXpert.co.za)

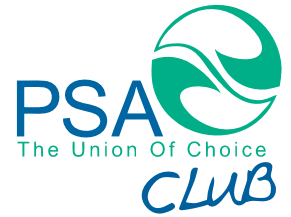


0860 860 860

# Grab a great deal

when you shop at any of these great shops!

Login to PSACLUB.mobi for even more deals,  
here's just a few:



Terms and conditions apply.

Sign up for a store card in-store today!

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**NEW DEAL**

**Get an R150 Voucher with your First Store Card Purchase**

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# RAINY days come

By *Stan Davis* – Chairperson Regional Committee Southern Cape:  
PSA Branch Associated Members: Public Service Pensioners

**I**t is sometimes - and then there would be those who insist that it should read “all of the times” – necessary to consider basic rules of life.

All day and every day it is important and vital as well as being the minimum of each public servant's life to do what the law requires him or her to do. How can that be considered to be anything else because each task that a public servant has to execute is done in terms of a particular law. But there is at least one other basic rule that should be executed, namely, to look after yourself.

It is true that when one considers the rule that says that you should take steps to ensure that when you retire nobody else will have to look after you - at least in financial terms. This line of thinking is based on the fact that you will have a pension that is based on your final salary, and which then will be upwardly adjusted every year, based on the rate of inflation formula. These steps are guaranteed and thus imply that you need not have any worries about life after going on pension!

However, there are a few factors to bear in mind that need serious attention to satisfy those expectations of “having no worries”. In the past, and when talking to current pensioners, they will say “in the good old days” much of these “worries” did not amount to serious considerations. The first one was to be found in the meaning of the word “career”. Most pensioners of today retired after serving for over 30 years. This was important because the calculation of your pension is based on a factor determined by dividing the number of years of service by 55.

It is thus obvious that the higher the number of years of service, the higher the resulting factor when calculating the start of your pensioner life.

Your pension is further based on the final salary, and it is obvious that the higher that salary, the higher your pension.

The next factor cannot be expressed in a number as it is dependent on the Consumer Price Index (CPI) and this figure changes each and every month - and sometimes keeps going higher, which makes life difficult.

Now we come to that extra consideration that is not a written law or rule but is so vital that one sometimes feels that it should be in writing. It is sometimes referred to as “the rainy day”. If you have succeeded to live comfortably on your pension and have some funds that have been set aside “for a rainy day” and you experience more than one “rainy day in one year” then you wish that you could have set aside more funds for the “next rainy day”. Obviously, the next and very important question is “How to determine how much to set aside for those rainy days and when to start?”

Experience has shown that when you start off on your “career” you are young and very optimistic, and this “rainy day” decision is deferred until a bit later! Unfortunately, experience has shown that the later date is often pushed back some more until it becomes a vital requirement, but you are then already on pension! Unfortunately, we do not know when it is going to rain or even for how long.

It is thus now the right time to consider the actions required to address that “rainy day”. It was a wise old owl that told my grandfather (and he told me) that protection during a “rainy day” consists of an umbrella and the sooner you start saving for that umbrella the better. However, this advice sounds very glib when coming from a pensioner, but if you are not yet a pensioner, then you should heed this advice. Seek a financial advisor who can assist you in analysing your quest for this “umbrella” as the cost may surprise you whilst the assistance may very well help you to approach your retirement date with confidence.

*Images: Freepik*

Apply for membership as a PSA associate member  
before you go on pension to ensure that you retain essential  
PSA benefits and assistance.



See [www.psa.co.za](http://www.psa.co.za) for more information on the Group Branch Associate Members and membership application form

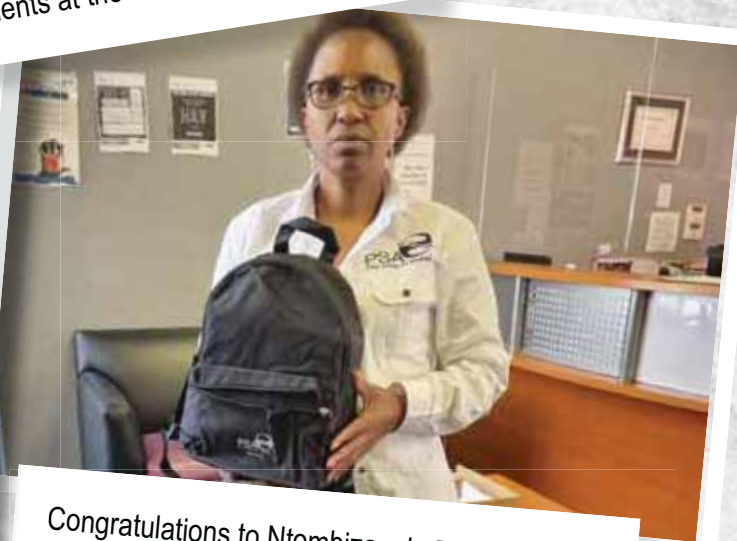




The PSA's Durban Provincial Office celebrated the Union's 103<sup>rd</sup> birthday at Prince Mshiyeni Hospital with refreshments for hardworking employees and patients at the Hospital.



The PSA's Provincial Office in Cape Town visited an NGO to provide soup and bread for 100 people on Mandela Day.



Congratulations to Ntombizanele Fana who was one of the winners of a Bramley hamper in a PSA magazine 3/2023 competition.



The PSA's Pretoria Provincial Office celebrated the PSA's 103<sup>rd</sup> birthday with members at the Department of Sports, Arts, and Culture.





Mpho Lentswe, a PSA shop steward at the North West Department of Health, won a cellphone in a recent *PSA magazine* recruitment competition.



The PSA's Provincial Office in Mthatha reached out in support of Community Health Workers in the area on Mandela Day.

# PSA MOMENTS



The PSA's Provincial Office in Pretoria celebrated Youth Day at Tswelopele Secondary School.



The PSA's Provincial Office in North West hosted the Union's annual Women's Day celebration. Acting Public Protector, Adv Kholeka Gcaleka, was the guest speaker at the successful event.





# The RIGHT to a healthy work environment

People are regarded as of the most important assets of an organisation. All employees are entitled to a safe and healthy working environment. Legislation in the form of the *Occupational Health and Safety Act, 85 of 1993 (OHS Act)* was passed by parliament to address this matter. The *OHS Act* requires an employer to bring about and maintain, as far as reasonably practicable, a work environment that is safe and without risk to the health of employees.

This includes providing for the health and safety of persons at work and for their health and safety in connection with the use of work tools; the protection of persons at work against hazards to health and safety arising out of or in connection with the activities of persons at work; to establish an advisory council for occupational health and safety; and to provide for matters connected therewith.

The causes of an employee's disease or injury because of the work being done vary from safety hazards, chemical hazards, biological hazards, physical hazards, ergonomic hazards, and psycho-social hazards. The main cause of occupational health and safety disease and injuries is the existence of hazards at the workplace and non-compliance of employers in relation to putting in place pre-emptive, precautionary, and preventative measures and interventions that create a conducive environment for workplace health and safety. Employers are often reluctant to accept responsibility for occupational diseases and injuries because preventing, eliminating, controlling, and substituting the hazards or isolating employees from hazards costs employers time and money that will affect profits. Shop stewards and elected health and safety representatives should adopt an approach that focuses on the existence of the hazards as the main problem rather than an approach that sees employees' behaviour as the problem. The most effective approach is to put emphasis on compliance by the employer regarding measures to remove, control, and mitigate hazards and provision of adequate health and safety training, education, facilities, and protective equipment to employees.

It is crucial for shop stewards and health and safety representatives to insist that the employer follows this hierarchy of control, as demanded by law.

The profit motive leads to most employers only providing personal protective equipment (PPE) without first removing, substituting, controlling, and isolating hazards. Employers often shift the blame to employees by focusing on non-wearing of PPE, non-compliance with safety rules, negligence, and wrongful conduct. However, the *OHS Act* places the primary responsibility on the employer. This does not mean that behaviour is not important. Everyone is responsible for health and safety and employees suffer and lose the most from incidents of occupational diseases and injuries. The amount of compensation that one is likely to get in such instances pales into insignificance when compared to physical, psychological, and emotional ill-health, injury, or loss of life. Union representatives are duty bound to educate their members concerning on occupational health and safety rights, including the right to refuse to work under unsafe conditions or without protective equipment, the right and obligation to report unsafe working conditions, the right and obligation to report non-compliance by the employer, and to the right and obligation to report incidents of occupational diseases and injuries.

The PSA continuously engages employers that do not comply with the *OHS Act* to provide a safe workplace, including reporting the to the Department of Employment and Labour to appoint Labour Inspectors. This often results in Labour Inspectors issuing prohibition notices for buildings.

If an employee is injured at work, he/she must inform the employer as soon as possible. Although the *OHS Act* allows for the possibility that reporting incidents may be impossible for some time, employees must report injuries to the employer within twelve months of occurrence. No claims will be considered if not reported within twelve months. The employer must inform government within 14 days of receiving notice of the disease. Failure to do so is an offence in terms of the *OHS Act*. If an employee suffers a work-related injury, he/she is entitled to benefits to compensate for medical or other related costs. If a person dies because of a work-related injury, his/her beneficiaries may be entitled to benefits. Employees are entitled to compensation if they can prove that they have contracted a disease caused by their working conditions. The main work-related diseases are listed in Schedule 3 of the *OHS Act*.

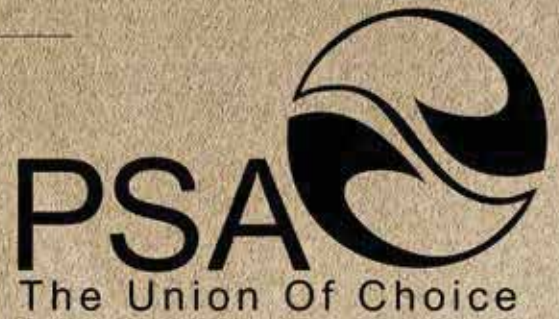
**The PSA remains vigilant to address unconducive work environments. For assistance with any related matters, contact your local PSA shop steward or PSA Provincial Office.**

Source  
<https://www.gov.za/documents/occupational-health-and-safety-act>  
<https://labourguide.co.za/health-and-safety/health-a-safety-and-the-employee>  
<https://store.lexisnexis.co.za/products/occupational-health-and-safety-act-no-85-of-1993-and-regulations-24th-edition-skuZASKUPG6883>

Images: Freepik







The PSA offers  
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with funeral costs  
at the death  
of a member,  
provided that  
the application  
is received  
within six months  
of death

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### Funeral Cover Simplified: Making Informed Choices for Your Future

Death is a topic that often evokes discomfort, yet planning for it is a crucial aspect in securing your loved ones' well-being. While contemplating your own passing can be challenging, having the right provisions in place can offer much-needed support for your family during an emotionally challenging time.

At Hollard, we understand the importance of focusing on life while ensuring that your family is financially protected. The expenses associated with funerals in South Africa can range significantly from R3,000 to R50,000. Leaving your loved ones burdened with these costs is far from ideal, which is why we offer a comprehensive solution for your funeral cover needs.

#### Our Approach to Funeral Cover:

1. **Tailored Protection:** We don't claim to be the best funeral cover provider, but we empower you to make the best-informed decision. Our goal is to equip you with all the necessary information to choose the right cover that suits your needs.
2. **Transparent Communication:** Transparency is key to us. We aim to present the details of our funeral cover offerings clearly, ensuring you understand exactly what you're signing up for.
3. **Key Considerations:** Before committing to a funeral cover provider, there are critical factors to consider:
  - **Waiting Period:** Does the cover activate immediately upon sign-up, or is there a waiting period? Immediate cover provides peace of mind from the start.
  - **Premiums and Benefits:** Understand the premium structure.
4. **The Benefits of Funeral Cover:** While life insurance may seem sufficient, funeral cover addresses immediate expenses associated with funerals. This ensures your family has the financial means to cover funeral costs during an emotionally challenging time.
5. **Hollard's Funeral Cover Offerings:** At Hollard, we provide adaptable funeral cover with benefits up to R50,000. Our policies extend to additional family members, offering additional voluntary buy-up service benefits.
  - **Customizable Benefits:** Enhance your cover with benefits like body repatriation, clothing voucher, electricity, meat and grocery vouchers, and vehicle access.
  - **Comprehensive Support:** Our cover options are designed to cater to your family's unique needs, ensuring they are financially supported when it matters most.

#### Securing Your Family's Future:

Planning for the inevitable is an act of love and responsibility. By choosing Hollard's PSA funeral plan, you're taking a proactive step to alleviate your family's financial burdens during a challenging time. We're here to assist you in making the right decision for your family's peace of mind.

To learn more about our funeral cover options, visit our website or connect with us. We're dedicated to supporting you and your family's well-being.

The PSA Funeral Plan underwritten by Hollard Life Assurance Company allows PSA members to enjoy affordable funeral cover up to R50 000 for immediate family, which will provide peace of mind for you and your family. Contact The Best Funeral Society on 0860 101 003 or visit our website [www.tbfs.co.za](http://www.tbfs.co.za) for additional information.

Hollard Life Assurance Company Limited (Reg No. 1993/001405/06), a Licensed Life Insurer and an authorised Financial Services Provider.



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### COMPETITION

The PSA, together with Bramley, is giving away hampers to **10 LUCKY PSA MEMBERS!**

To enter, SMS **LOVEBRAMLEY#OCTOBER**, your PSA membership number and email address to 37847 from 1 - 17 October 2023.

Competition open for PSA members only. Entries subject to standard terms and conditions and verification of membership. Winners will be contacted by 15 November 2023. Prizes not claimed within 30 days will be forfeited. Prize not exchangeable for cash.

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# Keeping children safe online

If you have children, you are probably concerned about what they do with their mobile devices. You want kids to explore, but there are several things they should not do on an Internet-connected phone or tablet.

*Google Family Link* keeps parents informed and their child or teen safe online whilst they explore across Android and Chrome OS devices.

## What is *Google Family Link*?

*Google Family Link* allows controls across a family group, allowing parent(s) to control child devices, to varying degrees. It allows you to establish and maintain a *Google* account for your child. This account is similar to an adult account, however, there are some restrictions on what the account may access from *Google*. With *Family Link*, you can remotely manage a child's device, including screen-time limitations, device location, and installation permissions. Parents can also set up a *Google* account for their child if he/she is under the age of 13 (or the applicable age in your country). When finished, children can check into their devices using their new account. Once the accounts are linked, parents may use *Family Link* to assist them in tasks such as monitoring screen usage and directing their children to age-appropriate content.

## What parental controls does it offer?

You can use *Family Link* to approve or restrict apps that your child can install from *Google Play Store*. With weekly or monthly activity reports, you can also monitor and limit screen usage, including how much time your child spends on their favourite applications. You can also limit their device's daily screen time.

## Here's a full list of *Family Link* features:

- Manage parental controls across *Google* services
- Manage the apps your child can use
- Approve or block apps your child wants to install from *Google Play Store*
- See how much time your child spends on apps with weekly or monthly activity reports
- Set daily screen-time limits for your child's device
- Set daily limits for individual apps
- Set a device bedtime
- See your child's device location
- Remotely lock your child's device
- See all devices where your child's account is signed-in
- Play a sound to locate a child's device

Although *Family Link* does not claim to restrict unsuitable information, some apps do have filtering tools, which may be accessed through *Family Link*. That means you will be able to put age limits on *Google Play* content such as apps, books, and movies, as well as set *SafeSearch* filtering on *Google Search* and filter explicit lyrics in *Play Music*, though *Google* claims that none of these methods is completely effective.

All new apps will require parental approval, which may be done on the child's device by entering your password or on your phone via the notice.

## What does *Google Family Link* require?

To use *Google Family Link*, you need the following:

- The *Family Link* app runs on a compatible Android device for your child (any Android 7.0+ device, works on some Android 5 and 6 phones too).
- A *Google* account for your child that is managed with *Family Link*.
- The *Family Link* app runs on your compatible device (any Android 5 or iOS 11+ device).
- Your own *Google* account.

## How to set up *Google Family Link*?

Download the *Family Link* app to your mobile device and then establish a *Google* account for your child using the app, a browser at [families.google.com](https://families.google.com), or an existing child account.

On [families.google.com](https://families.google.com), you can create a family of up to six people. You will be able to specify who is a parent, and they will also be granted supervision privileges through *Family Link*.

Once you've created a family, open *Family Link* on your device and follow the steps to configure *Family Link* to control child devices. You'll be requested to install the app for kids and teens on their phones as well. Make sure you have the correct version on each phone. When someone with a child account enters a new device on some newer devices, the *Family Link* setup process begins instantly - so moving phones or setting up a new phone is not a problem.

Source  
<https://www.internetmatters.org/parental-controls/smartphones-and-other-devices/google-family-link/>  
<https://safety.google/families/parental-supervision/>  
<https://www.pocket-lint.com/apps/news/google/140551-what-is-google-family-link-and-how-do-its-parental-controls-work/>

Images: Freepik



# PSA Holiday Resort

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The Resort has ten fully-equipped chalets - most with a sea view (choice of two or three bedrooms) and 110 semi-shaded stands for caravans and camping. **To ensure absolute peace of mind, the Resort is enclosed with an electrified security fence.**

*\*Rated by the AA as a Highly Recommended Resort with Varied Accommodation*

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