



NEWSLETTER

ISSUE 6 | NOVEMBER/DECEMBER 2017

Dear member

Did you know that oral health can affect your entire body? It's even believed that taking good care of your teeth and gums can help you live much longer.

In this edition of our newsletter, we discuss how to improve your dental health, inform you of dental treatment that is available to you and provide you with some tips to help you prepare for medical emergencies during the holiday season.

We welcome any suggestions that you may have on articles or member benefits you would like to see published in future newsletters. Please send your suggestions to the Scheme Fund Manager, **Eugene Eakduth**, by fax to **0861 64 77 75** or by email to **eugene.eakduth@momentum.co.za**.

We wish all members a safe, healthy and happy festive season.



What the state of your mouth says about your general health



The health of your mouth – tongue, teeth and gums – can be a warning signpost as to what is right or wrong with your body. Let's look at how neglecting dental care can affect your general health. While most people see oral health only as having a beautiful smile with a minty-fresh breath, research has shown that oral health is essential to general overall health.

What happens when you have gum disease?

People with periodontitis (severe gum disease) often have risk factors that not only put their mouth at risk, but their heart and blood vessels too. To understand how the mouth can affect the body, it helps to understand what can go wrong in the first place. If not dealt with through regular dental check-ups, bacteria can build up on teeth, making gums prone to infection. The negative effects of bacteria on teeth can be seen when it wears down the outer layer of enamel in conjunction with the effects of any acidity in the mouth as a result of one's diet.

This not only affects overall oral health, but can also lead to a multitude of issues ranging from bleeding gums to loss of bone and loosening of teeth. The immune system moves in to attack the infection and the gums become inflamed. If the infection is not brought under control, over time inflammation and the chemicals it releases, eat away at the gums and bone structure that hold teeth in place. The result is severe gum disease, known as periodontitis. The relationship between diabetes and periodontitis is one of the best-studied examples of a strong connection between oral and general health.

Continued overleaf →

Did you know that inflammation that starts in the mouth actually weakens the body's ability to control blood sugar?

People with diabetes have difficulty processing sugar because of a lack of insulin, the hormone that converts sugar into energy. High blood sugar also provides ideal conditions for further growth of bacteria, which can lead to infections of the mouth and gums.

Other conditions and diseases linked to oral health include:

- » **HIV/AIDS** – Oral problems, including an increase in painful mucosal lesions, are common in people who have HIV/AIDS.
- » **Endocarditis** – This is an infection of the inner lining of the heart (endocardium) and typically occurs when a specific strain of streptococcus ('strep') bacteria is present in the mouth. This spreads through the bloodstream and becomes attached to damaged areas in the heart, resulting in endocarditis.
- » **Pregnancy and birth** – Pregnant women who suffer from periodontitis have been linked to cases of premature birth and low birth weight.
- » **Osteoporosis** – This condition, which causes bones to become weak and brittle, might be linked to periodontal bone loss and tooth loss.
- » **Alzheimer's disease** – Tooth loss before the age of 35 has been documented as one of the risk factors associated with Alzheimer's disease.

What to do?

Visit your dentist regularly

When it comes to your teeth, gums and oral health, visiting your dentist *is* the best form of prevention.

While apples act as toothbrushes by cleaning teeth and killing bacteria in the mouth – in addition to helping maintain overall health and reducing the risk of heart disease, diabetes and asthma – munching on the fruit is not enough to keep your teeth and gums healthy. Brushing and flossing are great for keeping up your oral health, but ultimately visiting your dentist regularly will ensure you don't develop oral or other health issues.



How many check-ups am I covered for under conservative dentistry?

You are covered for two general check-ups (consultations) per beneficiary per year. General check-ups occur once every six months.

What benefits does the Scheme provide for fillings, extractions and root canal treatment?

- For extensive restorative treatment plans (multiple fillings), a treatment plan and X-rays must be requested.
- Benefits for fillings are granted once per tooth per year.
- Extractions and root canal treatment are covered, as required, and are subject to managed care protocols.

Am I covered for specialised dentistry?

The following specialised dentistry benefits are available to you, but are subject to pre-authorisation:

- crowns, bridges and orthodontic treatment
- implants, periodontics, hospitalisation and intravenous conscious sedation.

What if I have dental anxiety?

Some people are anxious about dental treatment and mild sedation may be required. Benefits are payable for sedation methods such as nitrous oxide (laughing gas) or sedative medication. No pre-authorisation is required for nitrous oxide or sedative medication, but intravenous conscious sedation is subject to pre-authorisation and the relevant managed care protocols.

How do I obtain pre-authorisation?

You can contact Denis, your designated dental service provider, on **0860 10 49 39** to obtain a pre-authorisation number. Once the authorisation has been obtained, cover for the treatment is subject to Scheme rules, exclusions and managed care protocols.



Sources:

<http://www.health24.com/Medical/Oral-health/Dental-care/What-the-state-of-your-mouth-says-about-your-general-health-20151028>
DENIS Dental Benefit Information 2017

Understanding the rationale behind introducing pre-authorisation for dentures in 2018

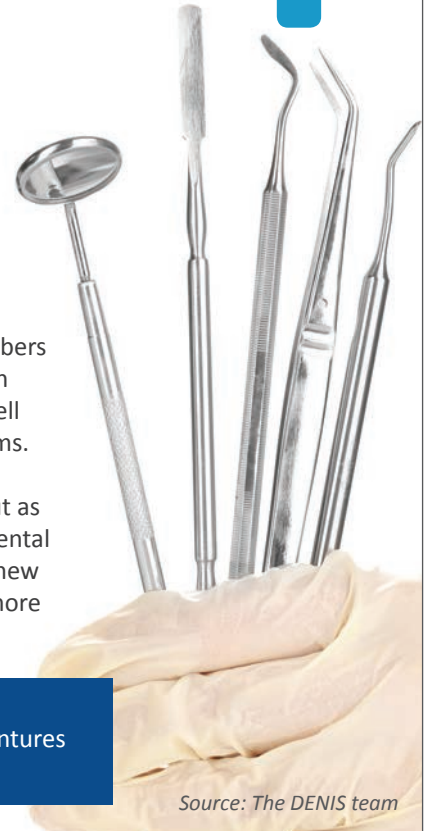
As part of our ongoing dental managed care initiatives, we have identified dentures as an area that requires more active management in 2018. We are seeing higher use and an increase in fraud, waste and abuse in this area, specifically as dentures are a higher cost item.

In order to ensure that this does not happen, DENIS will introduce pre-authorisation for dentures in 2018.

The main benefit of the pre-authorisation process is to gather valuable tooth detail that allows us to update members' tooth charts with the exact treatment being performed, which ensures that all future treatment is valid.

The DENIS philosophy has always been to cover clinically appropriate treatment and the same will still apply for dentures. We envisage minimal impact on members and all members who need dentures and have benefits for them will receive them as in the past. The main difference will be that we can now monitor and manage this process more actively, as well as gather the valuable clinical and tooth data that will help us manage future dental claims.

Many dentists are already familiar with this process and we will ensure a seamless rollout as part of our year-end communication. We are continually striving to ensure sustainable dental benefits and the above is part of ensuring this. If you have any questions relating to the new process to be rolled out in 2018, the Denis clinical team will be happy to discuss this in more detail with you on **0860 10 49 39**.



Source: The DENIS team

What are the benefits available for dentures?

Pre-authorisation will be required and benefits will be granted for one set of plastic dentures (upper and lower dentures) per beneficiary in a four-year period.



UPDATE 2018

Pre-authorisation is now required for plastic OR partial metal frame dentures

It is super easy for you or your dentist to obtain pre-authorisation from DENIS:

- 1 Phone the DENIS contact centre with the applicable dental codes on **0860 10 49 39**, or
- 2 Email your quotation to **pgenq@denis.co.za**.
- 3 Feedback will be provided to you telephonically or on an authorisation letter.

@ **www.denis.co.za**

 **0860 10 49 39**

Prescribed minimum benefit (PMB) alert

Q: Can the Scheme insist that it will only fund treatment that follows the appropriate protocols?

A: Yes. The minimum list of medication for the treatment of all PMB conditions have been published in the Government Gazette and is known as treatment algorithms (benchmarks for treatment). The Scheme may decide which medication it will cover for each chronic condition, but the treatment may not be below the standards published in the treatment protocols. The Scheme must, however, pay for the treatment if your doctor can prove that the standard medication is ineffective or detrimental to your condition.

Source: http://www.sadag.org/images/pdf/pmb_consumerguidebooklet.pdf

Take note of these two important changes in 2018

Interest on savings

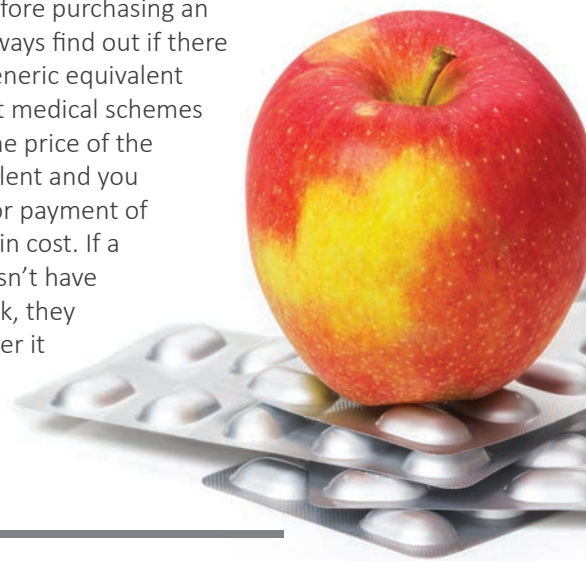
In the current low-inflation environment, investment returns cannot be relied upon to maintain the required Scheme solvency ratio. For 2018, the Scheme has decided to no longer allocate interest earned on members' medical savings accounts. This is seen as a contingency measure to allow the interest earned on savings to be added to the Scheme's reserves in order to maintain its solvency ratio.

Generic reference pricing will be applied to oncology, organ transplant and HIV medication

Over the years we have seen a steady increase in the cost of original, brand-name medication, as well as an increase in the costs of original medication instead of generics for oncology, HIV and organ transplants. The introduction of generic reference pricing on these three benefit categories will assist in decreasing medication cost expenditure, as well as to prevent possible future blow-outs for original medication being claimed when a generic medication is available. It will also assist in changing doctor's scripting and pharmacy dispensing behaviour to encourage generics, which will assist in prolonging benefits.

DID YOU KNOW?

Imagine what it would be like if a grocery store never displayed the price of anything and the price you're charged is totally different from the price the next customer is charged for the same product. There is sometimes a big difference between the price of more expensive brand-name medication and cheaper generic equivalents when they have essentially the same effect. It is therefore always best to compare the prices at different pharmacies before purchasing an item and to always find out if there is a cheaper generic equivalent available. Most medical schemes will only pay the price of the generic equivalent and you will be liable for payment of the difference in cost. If a pharmacy doesn't have an item in stock, they can always order it for you.



HELP US TO KEEP IN TOUCH

Please notify us when your contact details, such as your postal or email address or cell or any other phone numbers, change. Updating your details is as simple as giving us a call on **0860 00 50 37**. We will ask you a few questions to verify your identity, but we will be sure to do this as quickly as possible, knowing that your time is valuable to you.

If you are unable to contact us directly and need someone else to speak to us on your behalf, we will need you to complete a member consent form before we can accept instructions from, or share your information with anyone else. This measure is in place to protect you against people who may try access your information without authorisation.

REMINDER: CUSTOMER CARE IS OPEN MONDAY TO FRIDAY

You can contact Customer Care on **0860 00 50 37** from Monday to Friday between 08:30 and 16:30, with our busiest times being between 10:00 and 12:00. In the event that you are unable to get through to us at that time, kindly call us back later in the day or email your enquiry to info@pggmeds.co.za.

Remember that you can submit claims via email to claims@pggmeds.co.za.



Tips to help you prepare for medical emergencies during the holiday season

Medical emergencies don't take a break at the end of the year. Amid frenzied holiday preparations, few of us actually think about the possibility that we could be seriously injured somewhere along the way and making provision for such an eventuality is furthest from our minds.

Accidents often happen when you least expect them, so it is vital that, as members, you keep yourself up to speed on all the relevant information and details about away-from-home cover in the event of an emergency, especially for those travelling abroad. Keeping a cool head and following a checklist of all the important medical information you need to have on hand in an emergency can go a long way towards avoiding stress and ensuring a fun-filled, joyous time.

Your holiday medical checklist should typically include the following points for you to act on and to keep in mind:

Familiarise yourself thoroughly with all of your medical scheme benefits. This should include your cover for emergency room visits, medical treatment for physical injuries, such as the stitching of deep wounds and setting of broken bones, X-rays, facility fees and any consultations associated with your or a dependant's admission to an emergency room or casualty ward.

Remember, medical scheme members require pre-authorisation for any planned or emergency procedure or a stay in hospital.

Pre-authorisation is also required for certain out-of-hospital procedures, such as scans. Ensure that you get pre-authorisation at least 24 hours before an admission for a planned procedure. Alert family members to the fact that you need to obtain pre-authorisation so that they can call the Scheme on your behalf if you are unable to.

If an emergency procedure or unplanned stay in hospital falls over a weekend or on a public holiday, make sure that you notify the Scheme on the first working day after the weekend or public holiday. If you don't, your claim won't be paid.

If you're travelling overseas, please ensure that you obtain international travel cover by contacting Travel Insurance Consultants on **011 521 4000**.

Make a list of all the relevant contact numbers and make copies of your documentation. Keep it at hand during your holiday and make a copy for a relative who can be contacted at all times.

By ensuring that you have all of the above in order, South Africans leaving for holiday this season can enjoy a well-deserved break while enjoying the peace of mind that they are equipped to deal with any eventuality.



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