

NEWSLETTER

ISSUE 1 | JANUARY/FEBRUARY 2020

Dear Member

We hope that 2019 was a happy and healthy year for you and your family and that 2020 will be even better.

The Scheme has sent you the 2020 member guide and benefit information and trust that you will familiarise yourself with it.

In this edition of the newsletter, the Scheme provides you with tips to help lower your heart rate naturally, update you on the changes in the wellness and radiology benefits and tell you more about the feared novel coronavirus.

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 Manager, Eugene Eakduth, by email to eugene.eakduth@momentum.co.za or by fax to 0861 64 77 75.

Yours in good health.

How to lower your heart rate naturally

A normal resting heart rate is anywhere between 60 and 100 beats per minute in adults. Although human heart rates have some natural variation, an abnormally high heart rate can lead to many serious health conditions, including a stroke, heart attack or lung disease. If your heart rate is higher than is healthy, there are some things you can do to lower it naturally.

- **Use breathing techniques to reduce stress.** It is widely known that stress can increase your heart rate. When you are stressed, your body releases adrenaline, thereby increasing your heart rate to assist in dealing with the stressor. Breathing techniques relax and calm your body and mind, thereby lowering your heart rate. So sit up straight and inhale deeply through your nose. Breathe out slowly through your mouth. Repeat this exercise 10 times for an immediate quick fix.
- **Try progressive relaxation.** For this technique, you work on slowly tensing and releasing different muscle groups in your body. It relaxes your body and mind, which can contribute to a lower heart rate. You can do this by sitting comfortably in a chair or lying down. Tense the muscles in your toes. Hold for five seconds, then release and relax for 30 seconds. Work progressively, tensing and releasing other muscles in your body in the same way: your legs, your thighs, your abdomen, your arms and your neck. You can repeat the exercise by working the muscles from your neck back down to your toes.
- **Lower your heart rate through exercise.** Exercise has numerous benefits and lowering your heart rate is chief among them. Exercise will initially raise your heart rate; however, over the long term, consistent aerobic exercise can lower your resting heart rate. You can exercise in any way that you are familiar with and reap the benefits. Try exercising for at least 30 minutes per day.
- **Lower your heart rate through diet.** Eat food that is high in magnesium to support enzymes. Magnesium is one of the most essential minerals for maintaining heart health. It plays an active role in the functioning of over 350 enzymes in your body, which support the functioning of heart muscle and relaxes blood vessels. Also add an adequate amount of potassium to your diet from meat, fish, fruit, vegetables and dairy products.

Continued overleaf →



IMPORTANT CONTACT DETAILS

Customer care centre

Tel: 0860 005 037

Fax: 0861 647 775

Email: info@pggmeds.co.za

Postal address

PG Group Medical Scheme
PO Box 2070, Bellville 7535

Membership department

Fax: 0861 222 664

Email: membership@pggmeds.co.za

Claims email address

claims@pggmeds.co.za

Hospital and pre-authorisation

Tel: 0860 005 037

Scheme website address

www.pggmeds.co.za



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When to seek medical treatment due to rapid heart rate

A rapid heart rate, or tachycardia, can have a wide variety of underlying causes, some of which require medical treatment. If you experience symptoms such as difficulty breathing, fainting or chest pain that lasts for more than two to three minutes, ensure that you get medical attention. These symptoms could indicate a heart attack or other serious complications. Remember to keep regular appointments with your doctor. Let your doctor know if you develop new symptoms or if your symptoms get worse. Don't hesitate to call your doctor or set up an appointment if you have any questions or concerns, even if you aren't due for a check-up.

Know how to monitor your heart rate when exercising

Before exercise, take your pulse first, either in your wrist or neck, counting for a full minute with a wristwatch. Then, after exercise or during cooling down, take your pulse again. Taking your pulse at regular intervals lets you know whether you are exercising within your target heart range. You can also wear a heart rate monitor or a fitness device (possibly even your smartphone) that will monitor and record your heart rate.

Source: <https://www.wikihow.com/Lower-Your-Heart-Rate-Naturally>

BE ON THE LOOK-OUT FOR THE FOLLOWING CHANGES IN THE WELLNESS AND RADIOLOGY BENEFITS IN 2020

- The Scheme covers one immunological faecal occult blood test per beneficiary aged 40 years old or older per annum from the wellness benefit.
- Colorectal screening procedures will be moved from the pathology benefit to the wellness benefit and be covered from your insured benefits, leaving you with fewer co-payments.
- For members who require a colonoscopy, the Scheme will cover a positive faecal occult blood test from your insured benefits, subject to pre-authorisation.
- The Scheme has split basic radiology and pathology from specialised radiology and pathology and will cover it at 80% of the Scheme rate out of hospital. Specialised radiology will be covered at 100% of the Scheme rate, subject to pre-authorisation. This will ensure that your specialised scans are covered with fewer co-payments.

Prescribed minimum benefit (PMB) treatment plans

You would recently have received a PMB treatment plan if you are registered for a chronic condition. In terms of PMB legislation, medical schemes are legally required to cover the treatment of certain common chronic conditions to ensure that all medical scheme members have access to certain minimum health services for these conditions.

The treatment plan sets out a specific number of consultations and tests for the diagnosis and ongoing management of PMB conditions that you are covered for from your insured benefits instead of from your medical savings account. The treatment plan ensures that you are provided with continuous care to improve your health and well-being, while making healthcare more affordable.

Should the Scheme receive claims for consultations and tests that are listed on your treatment plan, these will be paid for from your insured benefits, provided your doctor indicates the correct ICD-10 diagnosis code – that matches the condition you are registered for – on his or her account.

Note that the Scheme covers PMB-related outpatient consultations even at State hospitals, provided that the treatment is listed in your PMB treatment plan. Outpatient consultations are included in your PMB treatment plan to cover the possibility that you might visit a State outpatient facility or hospital in case of an emergency.

If you are registered for a chronic condition and haven't received a copy of your treatment plan, please call 0860 005 037 or send an email to info@pggmeds.co.za.



Update your contact and banking details!

Members must remember to let the Scheme know when their contact details have changed. If the Scheme doesn't have updated details for you, the administrator is unable to communicate important information to you. It is just as important that you inform the Scheme if your banking details are changing or have changed.

If you are still employed please also inform the Human Resources Department that your details have changed. If you are a pensioner or continuation member, email the new details to info@pggmeds.co.za. Alternatively, you can post it to PO Box 2070, Bellville 7535. Please include your membership number on all correspondence to the Scheme.

Reminder:

Points to remember when requesting a refund out of your medical savings account

- When submitting requests to the Scheme for co-payments out of your medical savings account, please specify **who must be paid**. In other words, must the refund be paid to the service provider or to you directly?
- Most claims are paid at Scheme rates. When requesting a reimbursement from your medical savings account, make sure to let the Scheme know if you want the full amount or the Scheme rate only.
- Members may submit requests for claims refunds to claims@pggmeds.co.za.

THE NOVEL CORONAVIRUS

While health organisations around the world are competently fighting the spread of the coronavirus, we would advise you to take note of the basic facts surrounding this new virus.

What is a coronavirus?

Coronaviruses were first discovered in the 1960s and their name comes from their crown or halo-like shape. Their danger lies in their ability to adapt. This means they can easily spread between and infect different species. While some coronaviruses can cause the common cold, others can develop into more serious illnesses that lead to difficulty breathing, pneumonia and death.

What are the symptoms?

Patients who have contracted the virus have experienced fever, shortness of breath and coughing. The virus can also cause bronchitis and pneumonia, an infection that inflames the air sacs in the lungs and can cause them to fill with fluid.

Who is at risk?

Those most at risk of contracting the coronavirus include those with cardiopulmonary disease, people with weakened immune systems, infants and older adults.

Protecting yourself and others

There is currently no known treatment for the coronavirus and, to date, no vaccine. The best way to prevent infection is to avoid being exposed to the virus. In addition, it is always important to follow good hand and respiratory hygiene, including:

- regularly cleaning your hands with soap and water or alcohol-based hand rubs
- covering your nose and mouth with a tissue or elbow when coughing or sneezing
- avoiding contact with anyone who has flu-like symptoms
- avoiding unprotected contact with live wild or farm animals.

Most importantly, if you were in China in the last 14 days and feel sick with fever, cough or difficulty breathing, you should:

- seek medical care immediately; before you go to a doctor's office or emergency room, call ahead and tell them about your recent travel and your symptoms
- avoid contact with others.

As a PGG Medical Scheme member, you can call a doctor for free via Hello Doctor to discuss any worrying symptoms or get more information about any specific questions you may have.



Hello Doctor's contact details:

If you need medical advice, request a call or chat by logging in via the Hello Doctor app or at <https://www.hellodoctor.co.za>, or dial *120*1019# and follow the prompts. Our doctors are available 24 hours a day, seven days a week.

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multiply

Activate your 2020 fitness goals

Upgrade your
Multiply membership
for even better
discounts on
Multiply Premier.

Start your year off strong with
fantastic discounts on gym fees with your
Multiply Starter membership.

10% off

Virgin
active

10% off

 planetfitness

15% off

Curves

To upgrade to Multiply Premier:

SMS **JOIN** to **40717** | Visit **multiply.co.za** for more or apply online.

Contact the call centre on **0861 886 600**

multiply.co.za | #MultiplyYourLife

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