

# NEWSLETTER

ISSUE 3 | JUNE/JULY 2021



Dear Member

The arrival of the winter flu season this year comes almost at the same time as the resurgence of the third wave of coronavirus, which is a reminder that personal responsibility for health and household hygiene has become more important than ever before.

In this edition of the newsletter, the Scheme provides you with three ways to boost your immune system by practising good household hygiene this winter and update you on the flu and COVID-19 vaccines. We also provide information on a change in the way we communicate with our members in terms of the Protection of Personal Information Act (POPIA), how to use the PPN Self-Help Solution, let you in on tips to remember when filing your tax return and, lastly, how to prevent baby bottle tooth decay.

The Scheme welcomes 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](mailto:eugene.eakduth@momentum.co.za) or by fax to **0861 647 775**.

Yours in good health.

## Three ways to boost your immune system this winter

The colder seasons are officially upon us and COVID-19 isn't showing signs of slowing down any time soon. The best way to stay healthy is by keeping your immune system in top shape. Read on for **three ways** to boost your immune system this winter.

### 1 Practise good hygiene

Since the outbreak of the pandemic, there has been a huge advocacy for personal hygiene by health authorities all around the world, and for good reason. When coming into contact with surfaces or people outside your home, it's important to practise good hygiene to avoid picking up any unwanted bacteria and viruses. The fact that people will be spending extended periods at home gives one yet another reason for increased household hygiene. When it comes to the flu, prevention is better than cure and by knowing how to stop the spread of germs you stand a smaller chance of getting sick or infecting others who are at high risk.

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Frequently touched household surfaces and objects, such as tables, doorknobs, light switches, computer keyboards, cell phones and remote controls, should continue to be regularly cleaned and disinfected. Using the correct cleaning methods and products are essential.

Other points to remember at home:

- Invest in high-quality cleaning products. If there is someone who has flu staying at home, remember to thoroughly clean his or her room, paying attention to surfaces such as windows, mirrors and door handles.
- Regularly clean the bathroom and kitchen and wipe down surfaces that are touched often. Use double bin liners in litter baskets and wear disposable gloves when removing these.
- Stock bathrooms with enough soap or hand sanitiser and replace hand towels with paper towels.

It is best to make sure you buy the best possible cleaning products that you can afford so that you can protect your loved ones at home and keep them as healthy as possible by following the same kind of strict health rules that are in force at your place of work.

## 2 Add healthy ingredients to all your meals and get the flu shot

During the winter, it's important to ensure that your body gets enough nutrients. With flu season in full effect, as well as the ongoing pandemic, it goes without saying that a healthy diet should be a priority. Including immune-boosting ingredients in your everyday diet will result in your body being more prepared to fight off any illnesses. You could even take it a step further and order your fresh produce for delivery, eliminating the trip to the shops where you could encounter many different people and surfaces that may be infected. Smart consumers are now getting food delivered to their doors, which is safer, more convenient and better value.

**Get your flu shot early.** Flu vaccines have been shown to reduce the risk of influenza, hospitalisation and death. Not only will a flu vaccination reduce the risk of getting flu, but is an important conservation measure for scarce healthcare resources, which remains a concern with the ongoing COVID-19 pandemic. The flu vaccine is covered by the Scheme's wellness benefit and should be taken sufficiently early, as a protective antibody response takes about two weeks to develop. More importantly, by having the flu vaccine, you will protect others through what is called herd immunity. Others may be vulnerable family members, such as babies and the elderly, as well as those who are immune compromised.

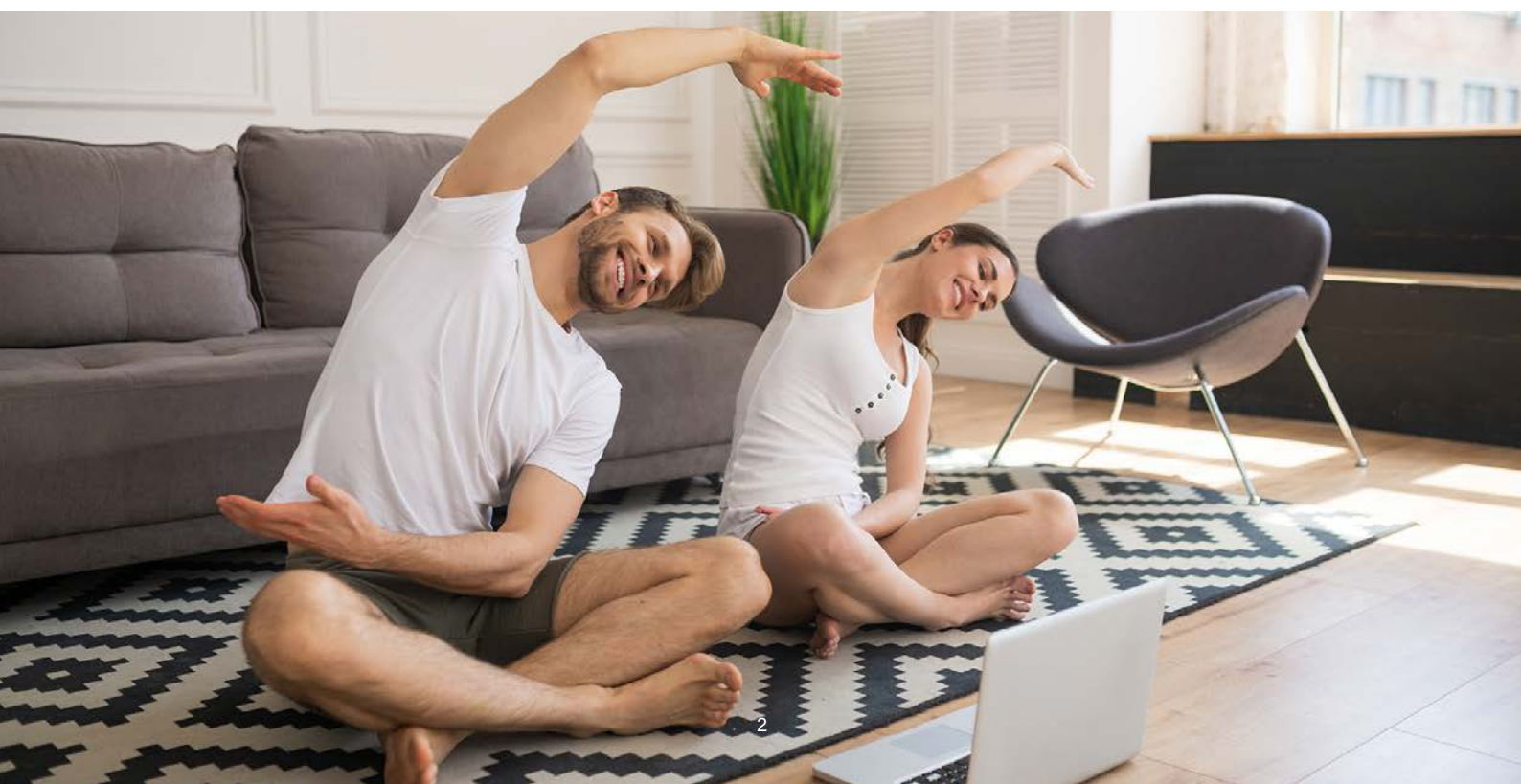
## 3 Keep your body moving

Thanks to the lockdown, many people have been embracing the extra time at home to improve their workout routines. This has sparked a culture of fitness on social media platforms like Instagram, where many personal trainers have offered free, live sessions for followers to join in and do workouts along with them. Because exercise contributes to general good health, it in turn results in an improved immune system.

Sources:

<https://iafrica.com/flu-season-the-third-wave-and-household-hygiene/>

<https://iafrica.com/three-ways-to-get-your-immune-system-in-shape-for-winter/>



# LET'S TALK VACCINES:

## THE COVID-19 VACCINE AND THE FLU VACCINE



### **Do I need to take the flu vaccine if I have had the COVID-19 vaccine?**

Yes, the flu vaccine protects against infection from influenza viruses, while COVID-19 vaccines protect against the SARS-CoV-2 virus. It is important to take the flu vaccine to protect yourself from influenza, even if you have had the COVID-19 vaccine. The flu vaccine and COVID-19 vaccine should be given at least 14 days apart. There is no particular requirement regarding the order in which you receive the influenza and COVID-19 vaccines. If both vaccines are available at the same time and you are eligible for both, take the COVID-19 vaccine first.

### **Advice on what to eat before and after your COVID-19 vaccination**

With more and more people over 60 going for their jab, there are a few things to remember to eat before or after you get vaccinated. The general advice to eat healthy food is logical and applies to anyone wanting to stay well, especially during this time of anxiety over contracting COVID-19, as the country is in its third wave of infection by the virus.

If you will be getting your vaccine shot soon, experts recommend nutritious anti-inflammatory whole foods, less processed foods, plenty of water and rest. A healthy diet of vegetables, fruits, whole grains and protein sources is recommended for good health and, at the same time, one should cut down on red meat and dairy and avoid alcohol the day before and day after the vaccination.

While some people experience symptoms like fever, nausea or muscle pain after being vaccinated, doctors say it's a sign that the vaccine is working and your body is building immunity. Try and get a good night's sleep before your appointment and have a light snack before leaving home to avoid feeling dizzy. Take along a bottle of water and stay hydrated. If you feel unwell at the vaccination site, there are staff on hand to assist and there is nothing wrong with having a lie-down when you get home after receiving the vaccination. After the first dose, a good immune response kicks in within about two weeks and generally a second dose boosts the response and immunity becomes stronger.

You are urged to take the vaccine, regardless of the type of vaccine, as all vaccines in use have been demonstrated to be safe, effective and are manufactured with high quality. The clinical trials demonstrated that these vaccines protect people against disease, but one must continue to take precautions, such as wearing a mask in public and observing social distancing.

Sources:  
<https://www.nicd.ac.za/diseases-a-z-index/covid-19/the-covid-19-vaccine-and-the-flu-vaccine/>  
<https://www.iol.co.za/pretoria-news/lifestyle/eat-and-drink-healthy-foods-before-and-after-your-covid-19-vaccination-8e655efb-5683-40a3-9f6b-242109e895f7>

# Understanding the impact of the POPI Act and its recent change



The universal right to privacy of personal information has been enshrined in law in South Africa, bringing the country in line with existing data protection laws around the world. The **Protection of Personal Information (POPI) Act** has implications for all medical schemes and practitioners.

POPI affects all private and public organisations that process information such as names, addresses, email addresses, health information and employment history, and must be complied with when outsourcing data to third parties. In other words, what this means is that everyone has the right to privacy and when implemented, the POPI Act will fundamentally change the way personal data is managed. A patient's medical information and history are particularly sensitive, which means the entire service chain, from medical practitioners to pharmacists, administrators and schemes, involved in receiving and storing this information will be required to meet stringent POPI requirements.

## **What impact does this Act have on you and your dependants?**

We have enhanced our processes to include password encryption on all documents with personally identifiable information sent to you via email. To view these documents, you will need to enter a password (your membership number, unless otherwise specified) to view the document. This ensures that your personal information is secure, in line with POPIA regulations. You will also receive communication from the Scheme soon about the impact the Act will have on principal members who have dependants on the Scheme who are turning 18 years old and older. The principal member will no longer be able to access some medical information about a dependant without the dependant's consent. The principal member is required to submit separate contact details for dependants who are 18 years old and older so that the Scheme can communicate directly with these dependants. This will also have an impact on other managed care providers and medical practices, as the amount of information the medical scheme provides to other entities will be limited. An example of this change would be the sharing of information to access a dependant's treatment plans or sharing of information relating to a dependant's medical condition.

Sources:

<https://www.medicalprotection.org/southafrica/casebook/casebook-may-2013/understanding-popi>

<https://www.bizcommunity.com/Article/196/148/176748.html>

You can submit your dependants' contact information to the Scheme via email to [info@pggmeds.co.za](mailto:info@pggmeds.co.za).



## Introducing the Preferred Provider Network (PPN) Self-Help Solution

- ✓ Available 24/7
- ✓ Automated call centre
- ✓ Accessible online
- ✓ Confirm your optical benefit
- ✓ Check your claims status
- ✓ Find the nearest practice



### What you will need when phoning in

- Main member's identity number
- Medical aid number
- Email address
- Cell phone number
- Dependant's date of birth
- Date of claim/service

To speak to an agent when phoning in, select 'Member' and then option three.

### What does this benefit cover?

Our optical benefits are designed to offer our members cost-effective, quality eye care.

- Confirm with your optometrist if you want to remain within your optical benefits. Your benefit allows you to obtain spectacles within your optical benefit sub-limits without having to make a co-payment at a network provider.
- Your optical benefits are published in your [member guide](#) (page 21), as registered with the Council for Medical Schemes.
- Consult your member guide to find out how many times you may claim from the optical benefit per beneficiary per benefit cycle.
- Each beneficiary can claim for either glasses or contact lenses, but not for both.
- Services not covered by the matrix should be paid directly to the practice.
- Understanding your optical benefit will help you to ask informed questions when your doctor or pharmacist prescribes or recommends optical treatment or services.

To find a PPN provider call  
**041 065 0650**, visit [www.ppn.co.za](http://www.ppn.co.za)  
or email [info@ppn.co.za](mailto:info@ppn.co.za).





## MEDICAL SCHEME TAX CERTIFICATES

By now you should have received a copy of your 2021 medical scheme tax certificate. If you have not yet received your certificate, your contact details may need to be updated with the Scheme. Please contact us on **0860 005 037** to update your contact details so that a copy of your tax certificate can be resent to you; alternatively, email us at [info@pggmeds.co.za](mailto:info@pggmeds.co.za) to request a copy.

You will need a tax certificate from the Scheme to complete the medical section of your annual tax return. The tax certificate details how much was paid to the Scheme on your and your dependants' behalf over the course of the tax year from 1 March 2020 to 28 February 2021. It also lists how much money you paid for other medical expenses, such as medication and doctor's visits, which you claimed for but the Scheme did not cover.

If you submit all your medical expenses to the Scheme, the amount for these out-of-pocket medical expenses is normally reflected on your tax certificate from the medical scheme as either 'claims not paid/not recovered from the Scheme' or 'amount not reimbursed', including any part of a claim not paid. Please continue to submit claims paid out of your own pocket to the Scheme, even if your medical savings account or limits are depleted. In this way, these out-of-pocket expenses will be reflected on your medical scheme tax certificate at the end of the tax year.

This information is important to include in your tax return and can improve your chances of getting a tax refund when you submit your return to the South African Revenue Service (SARS).

Here are some **helpful tips** to make tax season easier for you:

### **Remember to declare all sources of income**

Your employer will report your remuneration to SARS and pay tax on behalf of employed members throughout the year. Remember to also declare the extra income you receive from sources such as any second jobs, renting a property to a tenant or other interests. SARS may already have information available to them submitted by third parties, such as interest earned on contributions to a retirement fund or medical scheme. Confirm the data you submit to SARS is correct by comparing it to the tax certificates issued by financial institutions, banks or funds, such as IT3(b), IT3(c) and IT3(s) certificates. In most cases these will be emailed to you, but you can usually also download them from the institution's online banking or client services portals.

### **Gather supporting documents for any expenses you can claim**

Remember to claim any allowable expenses you incurred while you were earning your income. For example, if you received a travel allowance from your employer, be sure to claim your business expenditure, because otherwise the full amount of the allowance will be taxable. If you rent out a property, some maintenance and running costs may be tax deductible. If you earn mainly commission or freelance income using your own equipment and facilities such as computers, tools, phone or a home office, some of the costs you incurred may be tax deductible. Also ensure that SARS is aware of your allowable tax-deductible donations. Medical expenses, such as prescription medication or doctors' visits that the Scheme didn't cover should also be indicated on your return, as SARS will apply a formula to calculate how much you will be allowed as a tax credit. Make sure you have the necessary statements and certificates to substantiate your claims. It's a good idea to scan and file paperwork throughout the year and to track your expenses on a spreadsheet.

Sources:

<https://www.iol.co.za/lifestyle/health/how-to-maximise-your-medical-aid-benefits-on-your-tax-return-70c3d979-f68c-45ea-a344-48ec8cb8861c>

<https://www.iol.co.za/personal-finance/tax/tips-to-ensure-a-smooth-personal-income-tax-filing-season-57bb2dd4-2476-4d0a-806f-9eb667d651f5>

# Prevent baby bottle tooth decay

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You play a major role in helping your child to form habits that will last a lifetime.



- Do not allow your child to fall asleep with a bottle filled with juice, milk or formula.
- Do not use a filled bottle as a pacifier (dummy).



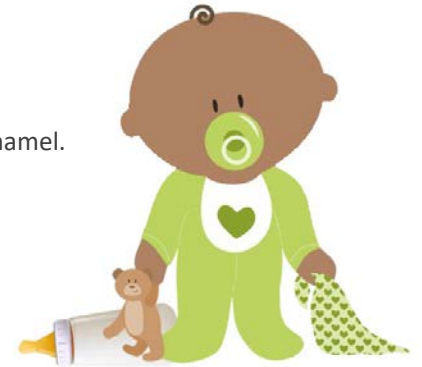
- After feeding, wipe your baby's mouth and gums with a clean, damp washcloth.
- Clean your child's first teeth daily with a very soft brush.



- Do not give your baby carbonated or sugary drinks.
- Sweetened drinks can cause tooth decay.

## Start healthy habits early: Give your child water when he or she is thirsty

Bacteria in the mouth use the sugar in food and drink to form acids that damage the tooth enamel. Look out for white, chalky spots on your baby's teeth. This can be a sign of early decay. After the first tooth erupts, make regular dental appointments for your child.



## Dental benefit queries?

Call **0860 104 939**.

## Help us to keep in touch!

Please notify us when your contact details change, such as your postal or email address or cell or any other phone numbers.

Updating your details is as simple as giving us a call on **0860 005 037** (Monday to Friday between 08:30 and 16:30). 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 to access your information without authorisation.

## CONTACT DETAILS

### Customer care centre

Tel: **0860 005 037**  
Fax: **0861 647 775**  
Email: [info@pggmeds.co.za](mailto:info@pggmeds.co.za)

### Postal address

PO Box 2070  
Bellville  
7535

### Membership department

Fax: **0861 222 664**  
Email: [membership@pggmeds.co.za](mailto:membership@pggmeds.co.za)

### Claims email address

[claims@pggmeds.co.za](mailto:claims@pggmeds.co.za)

### Website address

[www.pggmeds.co.za](http://www.pggmeds.co.za)

### Pre-authorisation for hospitalisation

Tel: **0860 005 037**

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