



NEWSLETTER

ISSUE 4 | JULY/AUGUST 2020

Dear Member

We hope that you and your family are keeping safe and healthy amidst the pandemic. In this edition of our newsletter, we update you on how to find your tax certificate online, we discuss membership terminations and provide you with helpful tips on how to care for COVID-19 patients at home. We also update you on how to make your dental fillings last longer.

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 647 775.

Yours in good health.

How to locate your medical scheme tax certificate online

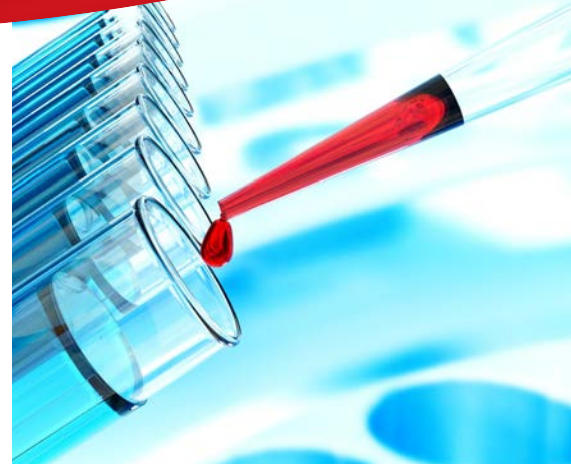
There's a common phrase that nothing is certain in life but death and taxes ... so what does this mean for you?

That's right – even in these uncertain times tax season persists and we remind you that once a year the Scheme sends you your tax certificate to help you complete your income tax return.

The tax certificate details exactly how much was paid to the Scheme for yourself and your dependants over the course of the tax year. It also details how much money you paid for other medical expenses, such as medication and doctors' expenses etc., which you claimed for, but the Scheme did NOT cover. This information is important for your tax return and the information included can improve your chances of getting a tax refund when you do your tax submission.

So, if you haven't received yours as yet, it's easier than ever to get your tax certificate online via the Scheme's website.

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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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All you need to do is follow these simple steps:

- Visit the Scheme's website at www.pggmeds.co.za



- Sign in with your registered login details – remember to select the **Member** option

Please select a login option below



- Select the desired document from the drop-down list on the website
- Select **My Tax Certificate**
- Choose the tax year and save the document or email it to yourself.

If you don't have your website login details, simply send us an email requesting your login details at one of these email addresses: webmaster@mmiholdings.co.za or info@pggmeds.co.za. We will send you your username and password.

In case you're wondering how do I submit a tax return?

Remember, you must first register as a taxpayer by visiting your closest South African Revenue Services (SARS) branch or online via e-filing. Once you are registered, you can submit your tax return.

What are qualifying medical expenses for tax?

Examples of qualifying medical expenses are any amounts that were paid by you, as the taxpayer, during the year of assessment:

- For professional services rendered and medication supplied by a registered medical practitioner, dentist, optometrist, homeopath, naturopath, osteopath, herbalist, physiotherapist or chiropractor to you or any of your dependant(s).
- To a nursing home or hospital, or any duly registered or enrolled nurse, midwife or nursing assistant (or to any nursing agency for the services of a nurse, midwife or nursing assistant) in respect of the illness or confinement of the person or any dependant of the person.
- For medication prescribed by a registered medical practitioner and acquired from a pharmacist.
- Medical expenses incurred and paid outside the republic of South Africa.

What are out-of-pocket medical aid expenses?

If you paid for medical expenses personally (i.e. these were not reimbursed by the Scheme) you will need to provide supporting invoices and receipts to SARS.

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Is over-the-counter medication allowed to be claimed for tax purposes?

No, you can't claim for these. You need to have prescription medication in order to make a claim for this kind of out-of-pocket expenditure. It's important to note that over-the-counter medication like cough syrups, headache tablets or vitamins don't qualify as medical expenses that are taken into account for tax purposes, unless they're specifically prescribed by a registered medical practitioner and acquired from a pharmacist.

If I have any other questions on my tax certificates who can I contact?

You can email us at info@pggmeds.co.za or call us on **0860 005 037** if you have any questions. Unfortunately, we cannot provide you with any tax advice and recommend that you consult a tax practitioner for assistance in completing your tax returns.

Source:

<https://www.taxtim.com/za/guides/medical-expenses-tax>

My Scheme membership has been terminated ... now what?

South Africa is under significant strain due to the COVID-19 pandemic, which has caused many companies to close down and increased staff retrenchments. Many of our members had concerns regarding the process of medical scheme termination from one medical scheme and how to join another.

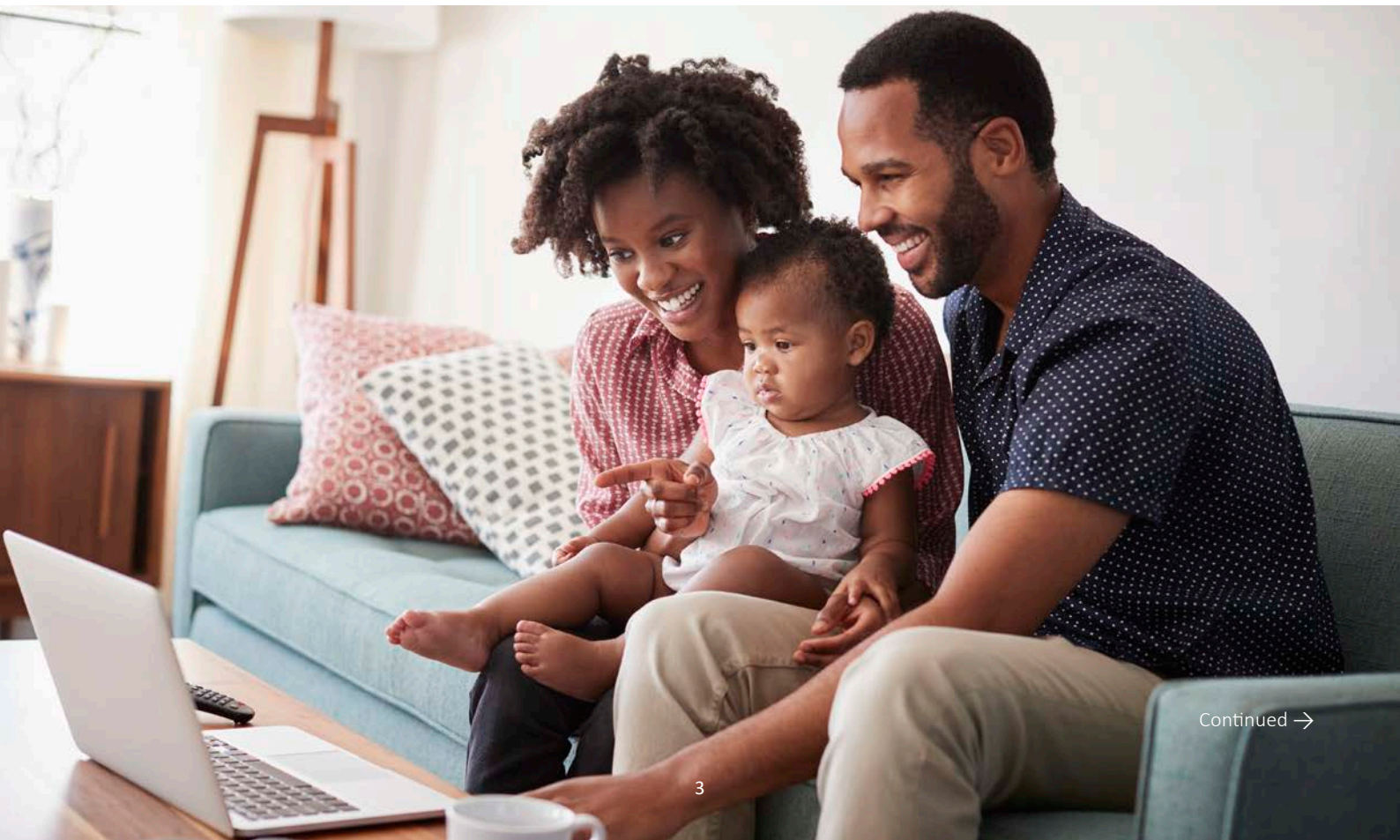
We have addressed some of the concerns below.

What does it mean if the Scheme terminates my membership?

This means that your rights to benefits will cease on the date of termination and a membership certificate will be issued to you as proof of membership. A full month's contribution will be payable to the Scheme when a member is terminated. An important point to remember is that you are not allowed to belong to more than one medical scheme at a time. This means that you have to give written notice (usually 30 days) of your intention to resign before joining another medical scheme.

When does my cover stop on the current medical scheme?

Your cover is valid until midnight on the last night of the month of which you still paid membership fees. If you required medical care, for example on 31 December, your old medical scheme will still be liable for costs incurred until midnight. After that, the new medical scheme will take over.



When can I submit my last claim to the Scheme?

If your medical scheme stipulates that you have three months to submit your claims, you can still submit claims after you have terminated your membership, but only for medical treatments that you received while you were still a member. If December was your last month, you can still submit claims for costs incurred during that month until the corresponding date in March.

Which papers will the new medical scheme need?

Your medical scheme must provide you and your dependants with a membership certificate within 30 days of the termination of your membership. This certificate will clearly state for how long you were a member of this medical scheme. If you belonged to another medical scheme before, you may have to get a certificate from them too to prove membership prior to the current medical scheme you are on. You will also have to fill in membership application forms and provide them with other specific documents they may require.

What if my previous medical scheme no longer exists or I am unable to get a certificate out of them?

A sworn affidavit must be accepted if reasonable efforts to obtain the membership certificate have been unsuccessful.

Why do I need this membership certificate?

You need this in order to prove continuous membership of a medical scheme. If you are older than 35 and you are unable to prove continuous membership of a medical scheme from before 1 April 2001, you may be charged a late-joiner penalty.

Must I use a broker to join a new medical scheme?

Not necessarily. You can contact the medical scheme directly (by telephone, online or by email) and you do not need to go through a broker.

Can my new medical scheme impose a waiting period on me?

No, not with regards to Prescribed Minimum Benefits (PMB), but they can impose a waiting period of three months for other claims if your membership has been interrupted or you have joined a medical scheme for the first time. If you do not use their designated service providers for PMB treatments, you can become liable for co-payments. A waiting period is a time when you are paying contributions but cannot yet claim, unless it is for PMBs.

What about exclusions based on my medical history?

A new medical scheme can exclude you for a specific condition for a period of no longer than 12 months.

It is very important to be honest about your medical history, as non-disclosure is seen by the medical schemes as fraudulent behaviour.

So, in a nutshell:

- Check out the different medical schemes and their options, make a choice based on contributions, benefits and your health needs;
- Inform your medical scheme in writing of your intention to resign, or to move to another option as soon as possible;
- Ask for a membership certificate and present this to your new medical scheme together with your application forms and other documents they request;
- Double-check telephonically with the medical scheme before the change-over date to make sure everything is in order;
- Submit your last claims to your old medical scheme;
- Remember to ask for a new membership card to be sent to you as soon as possible.



Source:

<https://www.news24.com/fin24/money/health/how-to-move-to-another-medical-scheme-20140919>



How to take care of a COVID-19 patient at home

Since the outbreak of the coronavirus, one of the most common concerns is how to take care of a family member who contracts COVID-19 but does not need to go to hospital? In this article we address this concern.

If the symptoms are mild, the patient will be advised to stay in quarantine at home. Most people with COVID-19 will only experience mild symptoms and can recover at home without medical care. However, it will be a challenge for other members of the household to avoid becoming infected.

Here are some simple guidelines on how to care for a COVID-19 patient at home:

Ideally, the caregiver should be in good health and have no underlying chronic or immune-compromising conditions.

If possible, place the patient in a well-ventilated single room (e.g. with open windows and an open door). Household members should stay in a different room or, if that is not possible, maintain a distance of at least one metre from the ill person (e.g. sleep in a separate bed).

Limit the movement of the patient in the house and minimise shared space. Ensure that shared spaces like the kitchen and bathroom are well ventilated (keep windows open). Do not share any items that could be contaminated, such as toothbrushes, eating utensils, dishes, drinks, towels, washcloths, cellphones or bed linen.

Visitors should not be allowed until the patient has completely recovered and has no signs or symptoms of COVID-19.

Wash or sterilise your hands after any type of contact with the patient or their immediate environment. For example, before and after preparing food, before eating, after using the toilet and whenever your hands look dirty. If your hands are not visibly dirty, an alcohol-based hand rub can be used. For visibly dirty hands, use soap and water. Dry your hands with disposable paper towels or a clean towel. Wash and replace towels frequently.

The patient should wear a mask as much as possible and the mask should be changed daily. The patient must cover their mouth and nose with a disposable paper tissue when coughing or sneezing. If a handkerchief is used, it must be washed with soap detergent and water. Caregivers should wear a medical mask that covers their mouth and nose when in the same room as the patient. Masks should not be touched or handled during use. If the mask gets wet or dirty from secretions, it must be replaced immediately with a new clean, dry mask.

Do not reuse masks or gloves. Remove the mask using the appropriate technique – that is, do not touch the front, but instead untie it. Discard the mask immediately after use and wash your hands.

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Avoid direct contact with body fluids, particularly oral or respiratory secretions, and stools. Use disposable gloves and a mask when providing oral or respiratory care and when handling stools, urine, and other waste. Perform hand hygiene before and after removing gloves and the mask.

Use dedicated linen and eating utensils for the patient; these items should be cleaned with soap and water after use and may be re-used instead of being discarded. Clean and disinfect surfaces daily that are frequently touched in the room where the patient is being cared for, such as door and window handles, light switches, bedside tables, bedframes and other bedroom furniture. Clean and disinfect bathroom and toilet surfaces at least once daily.

Breastfeeding mothers can continue to feed their babies but should wear a mask when near the baby. Any surfaces and objects that have been touched by the sick person should be cleaned and disinfected daily. It's believed that the virus can survive on hard surfaces for up to 72 hours therefore it's essential to regularly disinfect your home. It's important that the sick person rests in bed, eats nutritious food and maintains a steady intake of fluids.

Monitoring a patient's symptoms is vital. For some people, the virus will have only mild effects. But in serious cases it can cause pneumonia. If someone has difficulty breathing, you should immediately contact your medical services for help.

COVID-19 is spread by droplets released by infected people when they sneeze or cough. This is why self-isolation within the home is so important. Once one person in the home is infected, it's important for the rest of the household to stay indoors and avoid contact with anyone else.

People with COVID-19 may seek to hide their symptoms for fear of social stigma. The Scheme urges people not to discriminate against people with the disease.

- Strict hygiene is crucial in looking after someone with coronavirus.
- Keep them apart from other members of the household.
- Inform your health service and call for emergency help if symptoms worsen.

Sources:

<https://www.weforum.org/agenda/2020/04/covid-19-coronavirus-patient-home-care/>

<https://www.lenmed.co.za/caring-covid-19-patient-at-home/>

Make your dental fillings last longer

When a tooth shows signs of decay, it is often possible to restore it with a dental filling. The dentist removes all of the decay and packs the area with a filling material. The material is then used to rebuild the tooth to its normal shape so that it can function properly. The filling also helps to keep out bacteria and prevent further decay.

Did you know that fillings rarely last forever?

Sensitivity to hot or cold foods can be a sign that there is a crack in a filling, as can a sharp pain in the tooth when biting down or chewing on food. A tooth that feels rough to the tongue may have a chipped filling, and sometimes a piece of filling can break off while eating. Members should see their dentist right away if they have lost a filling or have any symptoms of a failing filling.

Good oral hygiene, eating healthy and seeing a dentist regularly can keep fillings in good shape and prevent new cavities. Here's what you should do:

- Brush your teeth in the morning and at night.
- Floss every day to clean between your teeth.
- Limit sweets, sugary foods and sugar-filled drinks.
- Don't use tobacco products and try to limit foods that stain (like coffee and tea).
Rinse your mouth with water when you do eat these foods.
- Avoid biting down on hard foods or chewing ice.
- Visit your dentist at least once a year for a check-up and professional cleaning.

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Have your contact details changed?

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 00 50 37** (Monday to Friday between 08:30 and 16:30 – our busiest times being between 10:00 and 12:00). 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.

Administered by Momentum Health Solutions (Pty) Ltd
 PO Box 2070, Bellville 7535
 Tel: 0860 00 50 37
 General fax: 0861 64 77 75
 Membership fax: 0861 22 26 64
 Email: membership@pgmeds.co.za

CONSENT FORM

AUTHORISATION FOR PG GROUP MEDICAL SCHEME AND THE ADMINISTRATOR TO DISCLOSE INFORMATION

YOUR DETAILS

Member number Identity number

First name

Surname

TO WHOM THE INFORMATION MAY BE SUPPLIED

Providers of service Yes No Beneficiaries – registered dependants Yes No

Please specify who

Initials and surname

Relationship Identity number

Initials and surname

Relationship Identity number

Other: Please specify who

Initials and surname

Relationship Identity number

WHAT INFORMATION CAN BE DISCLOSED?

Please indicate which information may be disclosed to the party/parties referred to above. Please note that any information relating to the categories below will be disclosed.

Benefits Yes No

Financial Yes No

Medical Yes No

Time period for which consent will be valid: to

Note: If a time period is not specified, the consent will operate from the date of the signature below and will continue thereafter indefinitely unless expressly withdrawn by you in writing.

CONTACT DETAILS OF PRINCIPAL MEMBER

Full name

Email address Contact number

CONSENT

I, the undersigned, hereby:

- authorise PG Group Medical Scheme and the Administrator to disclose the information to the party/parties as indicated above
- agree that neither PG Group Medical Scheme nor the Administrator shall be liable for any loss or damage whatsoever, including direct, indirect and consequential, that may arise from the disclosure or any information pursuant to this consent
- agree that once consent is provided, all information selected may be provided to the party/parties, and
- acknowledge that this consent will continue in force until expressly withdrawn by me.

Signed at on this the day of 20

Full name of person giving consent

Signature of person giving consent

momentum
multiply

Use TaxTim to
file your tax return
with confidence

Get savvy with
your taxes

TaxTim is fully integrated with SARS eFiling and provides you with step by step guidance to complete and submit your tax return online.

All Momentum Multiply members have access to TaxTim at no cost. Multiply Premier members qualify for 40 points when completing and submitting a tax return using TaxTim.

Visit **www.taxtim.com** to create your online profile. Your discount of 100% will be calculated automatically when you enter your Multiply membership number or ID number.

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E & OE. Terms and conditions apply. Visit multiply.co.za for full details.

