



ISSUE 2 NEWSLETTER

MARCH/APRIL 2018

Dear member

Many health authorities anticipate that this year's flu season could be much worse compared to last year's, as this year the flu virus is more deadly and resilient and likely to lead to more severe symptoms or deaths among young and old. Remember to get your flu shot before the sniffles set in.

In this edition of our newsletter we provide you with information regarding the insertion of gold teeth, remind you to have a personal health assessment done and to get the flu vaccine. We also update you on the 2018 changes on our rewards programme, Multiply.

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

Enjoy the read!

PG Group Medical Scheme and gold teeth

Although gold teeth are seen by many as a desirable accessory and status symbol, there is a risk that gold inlays or onlays can cause permanent damage to teeth. For some this does not outweigh the short-term gains of a fashionable golden smile. But still, with informed consent, it remains the individual's choice whether or not to opt for this cosmetic procedure.

The cost of gold, silver or other precious metal inlays or onlays is not covered by the PG Group Medical Scheme. Any underlying damage caused after the placement of these will also not be funded by the Scheme. If a member wants gold teeth, he or she will be liable for the cost.

Unfortunately, some oral health professionals who offer gold inlays suggest that members submit these claims to the Scheme using incorrect codes so that it does not look as if they provided this service. This is fraud and members are not allowed to enter into such an arrangement.

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an EOH company



We need your help to stamp out fraudulent behaviour

Please report suspicions of claims fraud confidentially to the Scheme on 0860 005 037 or via email to info@pggmeds.co.za. Thank you for playing your part in combatting fraud, waste and abuse.

Reminder to get your personal health assessments done

As a PG Group Medical Scheme member, you have access to wellness benefits that include cover for preventative tests and health assessments. Did you know that the personal health assessments are a component of the wellness programme and plays an important role in improving your individual health status?

It also assists in containing costs, as it provides practical steps to help you improve your overall health and highlights lifestyle improvements that may help lower your risk of developing chronic illnesses. Some of the clinical assessments include measuring your blood pressure, waist circumference, height and weight, body fat percentage and body mass index (BMI). Many risk factors leading to illness and premature death are preventable and it is easier to make healthy lifestyle decisions when you have all your test results and health information. This also means that conditions such as high blood pressure and high cholesterol can be detected early and managed before serious intervention, such as surgery or intensive medical care, is needed.

How are the assessments paid for?

Personal health assessments are paid for from insured benefits. This does not affect your day-to-day benefits or your medical savings account.

Where can I have my personal health assessment done?

PG Group Medical Scheme members are allowed one health assessment per beneficiary per year and you can have your health assessment done at a Clicks or Dis-Chem store near you.

What type of tests form part of the health assessment?

- Flu vaccinations
- Blood sugar glucose tests
- BMI measurements
- Cholesterol tests
- Blood pressure tests

Remember that taking responsibility for your health will result in fewer trips to the doctor or the emergency room to treat problems that could have been prevented. Having these tests done will bring about an awareness of your health status, thereby encouraging a change in your lifestyle, which will improve your quality of life and save you money.

Time to get a flu vaccine

Protect yourself. Protect your family. Get vaccinated.

As winter approaches, it is worth reminding ourselves that influenza (flu) can have serious and even fatal consequences, especially for vulnerable patients.

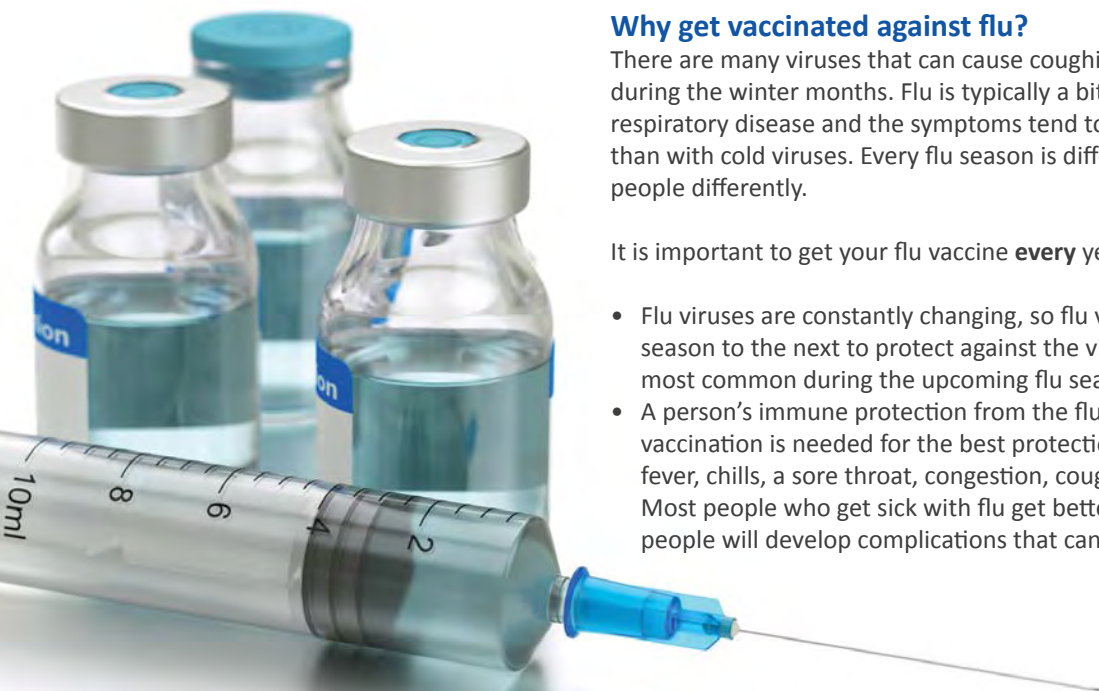
Why get vaccinated against flu?

There are many viruses that can cause coughing and congestion, especially during the winter months. Flu is typically a bit different in that it is a contagious, respiratory disease and the symptoms tend to be more severe and last longer than with cold viruses. Every flu season is different and the infection can affect people differently.

It is important to get your flu vaccine **every** year, because:

- Flu viruses are constantly changing, so flu vaccines are updated from one season to the next to protect against the viruses that research suggests will be most common during the upcoming flu season.
- A person's immune protection from the flu vaccine declines over time. Yearly vaccination is needed for the best protection. Many people with flu will get fever, chills, a sore throat, congestion, coughing and that all-over achy feeling. Most people who get sick with flu get better over a week or two, but some people will develop complications that can result in hospitalisation or death.

Continued overleaf →



The single best protection strategy is vaccination

Flu vaccination can reduce the incidence of flu, doctors' visits and absence from work and school and prevent flu-related hospitalisation. While everyone is at risk of getting the flu the CDC (Centre for Disease Control and Prevention) recommends that everyone who is six months old and older get a flu vaccine.

The flu vaccine is an important preventative tool for people with chronic health conditions who are at high risk of serious flu complications.

The **following** is a list of some of the health and age factors that are known to increase a person's risk of developing serious complications from the flu:

- asthma
- blood disorders, such as sickle cell disease
- chronic lung disease, such as chronic obstructive pulmonary disease (COPD) and cystic fibrosis
- endocrine disorders, such as diabetes mellitus
- extreme obesity, i.e. people with a body mass index (BMI) of 40 or greater
- heart disease, such as congenital heart disease, congestive heart failure and coronary artery disease
- kidney and liver disorders
- weakened immune system due to medication, such as people with HIV or AIDS, tuberculosis (TB) or cancer, or those on chronic steroids.

Other people at high risk from the flu are:

- people who are 65 years old and older
- pregnant women – getting vaccinated also protects the baby for several months after birth.

The flu vaccine can provide the **following benefits**:

- Protection for yourself by reducing your risk of getting sick or being hospitalised.
- Protection for other people at high risk of serious complications from flu.
- Protection for pregnant women and their newborns.
- A 2013 study showed flu vaccination was associated with lower rates of some cardiac events among people with heart disease, especially among those who have had a cardiac event in the past year.
- Flu vaccination has also been shown to reduce hospitalisation among people with diabetes (79%) and chronic lung disease (52%).
- A 2017 study was the first of its kind to show that flu vaccination can significantly reduce a child's risk of dying from flu.
- Flu vaccination may also make your illness milder if you do get sick. Getting vaccinated also protects people around you, including those who are more vulnerable to serious flu illness, like babies and young children, older people and people with certain chronic health conditions.

In addition to vaccination, good hand-washing during flu season, staying home when you are ill and covering coughs and sneezes with your hands or tissues can all help to decrease the spread of the illness.

If you develop flu symptoms, contact your healthcare provider, particularly if you are in a high-risk group or if your symptoms are worrisome. There are many antiviral medications that can help you fight the infection, but they are most effective when the course is started in the first 48 hours after the onset of the illness.

Prescribed minimum benefit (PMB) alert

Q: How does a doctor decide if a condition qualifies for PMBs?

A: When deciding whether a condition qualifies for PMBs, a doctor should only look at the symptoms and not at any other factors, such as how the injury or condition was contracted. This approach is called a diagnosis-based approach. Once the diagnosis has been made, the appropriate treatment and care is decided upon, as well as where the patient should receive the treatment, e.g. at a hospital, as an outpatient or in a doctor's rooms.



Source: <https://pcns.co.za/medical-schemes-qa-i-what-are-prescribed-minimum-benefits>



Get more with our rewards programme: Multiply

We're excited to share some of our offerings for 2018 with you. We hope that it will be your year to get even more with Multiply.

Here are some of the exciting changes this year:

We have added an exciting partner

Now you can get a fixed 15% off when you work out at Curves, the world's very first fitness club that helps women to achieve their fitness goals.

Fill your trolley and pay less

Get 2% back in benefit points on everything in your trolley at Dis-Chem pharmacies and a 5% discount on online shop partner vouchers with Edgars, Jet, CNA, Boardmans, Tiger Wheel & Tyre, takelot.com, Macaroon, HairNetwork.co.za and HealthSpas.co.za.

Visit the Multiply online shop at www.multiplyonlineshop.co.za for more.

Be healthier

Even more ways to have Active Dayz™

Get active and track your physical activity with your Apple watch – anywhere, anytime. You can even track your parkrun activity. Just use the FitVault app. If you are working out at one of our affiliated gyms, use the FitVault app on your phone to scan the quick response (QR) code inside the gym. If you

don't have the app, you can download it from the Apple App or Google Play stores.

Know your Healthy Heart Score

We have refined the way your Healthy Heart Score is calculated to more accurately show if anything you are doing at the moment is causing long-term damage to your heart. You can now get a health assessment to get your Healthy Heart Score at any Dis-Chem pharmacy.

Be safer

Be safer with Safe Dayz™ and get up to 10% cash back on your car and home insurance. Download the free Momentum app from the Apple App or Google Play stores and activate Safe Dayz™ to get rewarded with cash back for being safer.

Be on top of your finances

Wouldn't it be great to have an easily accessible, consolidated view of all your finances in your pocket? Well, now you can with the new Multiply Money app, which gives you a consolidated view of your finances to help you track your spending. You can now have fun while saving and get practical tips to help you save more money.

Download the Multiply Money app from the Apple App or Google Play stores.



Take care of your heart

The **human heart** is an organ that pumps blood throughout the body via the circulatory system, supplying oxygen and nutrients to the tissues and removing carbon dioxide and other wastes.

You can have many problems with your heart although, the most common is atherosclerosis. Atherosclerosis happens when plaque builds up in your arteries. This narrows your arteries and makes it hard for blood to flow through. The result is a **heart attack** or a **stroke**.

What is cardiovascular disease? Cardiovascular disease = heart disease

Other cardiovascular diseases include:

Heart failure –

Your heart isn't pumping blood the way it should.

Arrhythmia –

The heart has an abnormal rhythm (Irregular, too fast or too slow).

Heart valve problems –

Your blood doesn't flow through your heart as it should because your heart valves don't open wide enough.

Make sure you know what the symptoms of heart disease are. It could save your life. Certain **lifestyle changes** will lower your risk of a heart disease:

- Not smoking
- Good nutrition
- Get high blood pressure lowered
- Daily physical activity
- Maintain a healthy weight
- Manage diabetes
- Reduce stress levels
- Limit alcohol intake

Going for **regular check-ups** at a medical practitioner or getting a health assessment done are great ways to make sure that your heart is still healthy.

Your **PG Group Medical Scheme** membership gives you access to **Multiply Starter** at no additional cost.



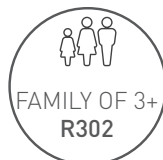
Your **Multiply Starter** membership can help you keep your heart healthy with good nutrition by giving you **30% off** with **eatforLife**



If you'd like to become a **non-smoker** you can use your **25% discount** at **Smokenders**

Remember that you can upgrade to **Multiply Provider** or **Multiply Premier** for more amazing discounts.

Multiply Premier monthly membership rates (including 15% VAT)



Upgrading to Multiply Premier:

- Call our contact centre on **0861 886 600**
- SMS **'JOIN'** to **40717**
- Apply online at **multiply.co.za**

Visit **multiply.co.za** to find out more