



Dear member

In this edition of our newsletter we discuss and answer some frequently asked questions regarding the Scheme's claims procedure and we provide you with some insight on the importance of maintaining good oral hygiene habits. You can save the date for the Scheme's annual general meeting taking place on 3 July 2019 – more communication about this will follow in due course.

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](mailto:eugene.eakduth@momentum.co.za) or by fax to 0861 64 77 75.

Yours in good health ...

## The claims procedure

The Scheme strives to ensure that the claims procedure for members is as stress-free as possible. Most claims received are submitted directly by healthcare providers on behalf of members. It is very important that you check all transactions reflected on your claims statement to ensure that the services charged were indeed rendered to you or your dependants.

Any inaccurate transactions need to be reported to the Scheme to ensure that your benefits are not negatively impacted. Make sure that your healthcare providers have your most up-to-date medical scheme details, as incorrect details such as dependant names, dates of birth and incorrect postal/physical addresses will delay the payment of claims.

### Who can submit claims to the Scheme?

A registered member or dependant may lodge a claim with the Scheme. Your healthcare provider can also submit claims on your behalf.

### When do claims payments take place?

The Scheme has two payment runs for member claims per month - mid month and at the end of the month. Depending on when your claim is received, it will be processed with one of these payment runs.

Claims will be processed in accordance with the Scheme rules and are subject to your available benefits. In instances where additional claims information is required, e.g. an ICD-10 diagnosis code, a clearer copy of the account, a detailed account, proof of payment, etc., claims may be rejected.

*Continued overleaf →*

### IMPORTANT CONTACT DETAILS

#### Customer care centre

Tel: 0860 005 037 Fax: 0861 64 77 75

Email: [info@pggmeds.co.za](mailto:info@pggmeds.co.za)

#### Postal address

PG Group Medical Scheme  
PO Box 2070, Bellville 7535

#### Membership department

Fax: 0861 22 26 64

Email: [membership@pggmeds.co.za](mailto:membership@pggmeds.co.za)

#### Claims email address

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

#### Hospital and pre-authorisation

Tel: 0860 005 037

#### Scheme website address

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

Below are the Scheme's claims payment run dates for 2019:

MONTH	MID-MONTH	MONTH END
APRIL	12/04/2019	26/04/2019
MAY	10/05/2019	31/05/2019
JUNE	14/06/2019	28/06/2019
JULY	12/07/2019	26/07/2019
AUGUST	09/08/2019	30/08/2019
SEPTEMBER	13/09/2019	27/09/2019
OCTOBER	11/10/2019	25/10/2019
NOVEMBER	08/11/2019	29/11/2019
DECEMBER	13/12/2019	27/12/2019

### How does the Scheme reimburse you for claims that have been paid upfront?

The Scheme will reimburse you upon receipt of a detailed account and a receipt showing that you have paid the account upfront. A receipt submitted without a detailed account will not be considered for reimbursement. Any monies owed to you will be refunded directly into your bank account.

### What information must appear on your account in order for it to be paid?

- your membership number
- your surname and initials
- the date of service
- the patient's date of birth and dependant code as reflected on your membership card
- the name of the healthcare provider and his or her valid practice number
- the pre-authorization number, if it applies to the account
- the tariff code/s
- the relevant ICD-10 diagnosis code/s
- proof of payment if you had paid the account.

## Did you know?

Proof of payment for accounts paid in cash can be either a valid receipt from the healthcare provider, an electronic fund transfer (EFT) slip or a bank deposit slip. If the account doesn't specify that it has been paid and no proof of payment is enclosed, the account will be paid to the healthcare provider.

### The most common reasons for partial payment of claims are:

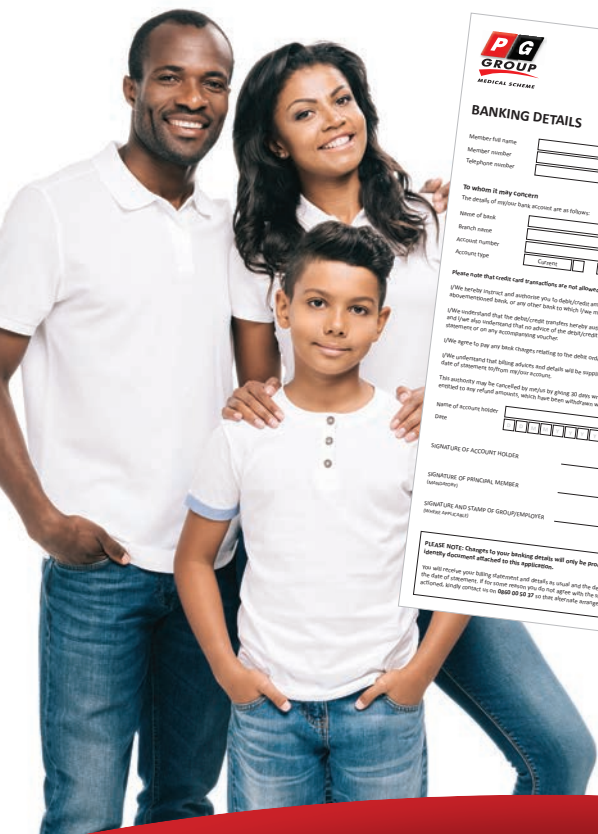
- When the claimed amount on the healthcare provider's account exceeds the Scheme tariff rate, only the benefit amount will be paid.
- Your benefits have been exhausted.
- Co-payments are applicable.

### What happens to claims that the Scheme received after four months following the date of service?

Claims must reach the Scheme by the last day of the fourth month following the month in which the service was rendered. You will have to pay for claims that you have not sent to us within four months of the treatment date. To avoid claims from becoming stale, double check with your healthcare provider if a claim will be submitted directly to the Scheme or whether you should submit the claim yourself.

### What happens to claims that are received after you resigned from the Scheme?

After you have resigned from the Scheme, you can no longer use your membership card for healthcare services and you will be personally responsible to pay for any services rendered by a healthcare provider.



## How do I update my banking details with the Scheme?

You can log on to the Scheme's website, [www.pggmeds.co.za](http://www.pggmeds.co.za) and download the banking details application form.

Complete the form and send it to the Scheme with a letter from the bank confirming your banking details and a copy of your identity document to [membership@pggmeds.co.za](mailto:membership@pggmeds.co.za).

## How do I submit claims to the Scheme?

You can submit all claims using any of the following methods:

- email: [claims@pggmeds.co.za](mailto:claims@pggmeds.co.za)
- fax: 0861 64 77 75
- post: PO Box 2070, Bellville 7530



# denis



## Good oral hygiene habits can make your teeth last a lifetime

Good oral hygiene habits are the key to help prevent bad breath, toothache or tooth loss. As with most habits, good oral hygiene is easier to follow if you start early in life.

### Start small

Oral health is an ongoing routine. As a parent, you play a major role in helping your child to form the habits that will last a lifetime.

- Clean their mouths from birth with wet gauze.
- Be very careful with the contents of their bottle as sweetened drinks can cause tooth decay.
- Be sure to clean the first teeth with a very soft brush as they erupt into the mouth.

### Tips for children and teenagers

- Teach your kids how to brush their teeth.
- They should use a pea-sized amount of fluoride toothpaste.
- Let them brush the surfaces of the teeth using gentle circular motions and spit out the excess once they are done. No swallowing!
- Help them with flossing until they get the hang of it.
- Check your kids' teeth after they've flossed and brushed as they may miss some areas.
- Take them for a dental check-up and oral hygiene appointment every six months.
- Ask your dentist for fissure sealants for permanent molars as they erupt into the mouth.
- If they have a plate or braces, extra care should be taken with the cleaning of their teeth and gums.
- The use of a gum guard for contact sport is very important!
- Encourage your children throughout their teenage years to follow a good oral hygiene routine.
- Continue healthy eating habits.

### Adulthood

Maintain the health of your teeth and gums – brush and floss regularly. Regular visits to the dentist will help to identify any problems at an early stage. More specialised cleaning methods might be needed depending on the situation or health of your mouth. Smoking is detrimental for oral health and alcohol should be used in moderation.



### Senior citizens

Dental caries and periodontal disease are the major causes of tooth loss. So although tooth loss increases with age, it is not because of age. If handling a toothbrush and managing floss becomes challenging, use a battery-operated toothbrush and floss handle to make it easier. It is also possible that your prescription or over-the-counter medication can leave you with a dry mouth. This contributes to tooth decay and gum disease.

Simple steps can be taken to help relieve a dry mouth:

- » Take frequent sips of water.
- » Avoid spicy food or sugary drinks.
- » Chew sugar-free gum or suck sugar-free mints.
- » Avoid mouthwash that contains alcohol.
- » Brush your teeth twice a day.

Source: DENIS

## SAVE THE DATE: Annual General Meeting (AGM) 2019

The AGM for members of the PG Group Medical Scheme will be held at PG Group, Block B, 18 Skeen Boulevard, Bedfordview, on 3 July 2019 at 10:30am.

The notice, together with minutes from the previous meeting, will be sent to members in due course.

**We look forward to seeing you there!**







## Memorable holidays don't have to equal big spending!

Make the most of the upcoming April break with great discounts from **Multiply**. Whether travelling to visit loved ones or planning an unforgettable escape with friends and family, you can look forward to a more affordable trip with **Multiply's travel partners**.

Your **PG Group Medical Scheme membership** gives you **FREE access** to **Multiply Starter** discounts on travel and accommodation.

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Upgrade to **Multiply Premier** to qualify for even greater travel discounts like 30% off at Dream hotels and resorts, up to 50% off Mango flights and up to 40% off at Intercape and Avis.

### To upgrade to Multiply Premier:

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Apply online at [multiply.co.za](https://multiply.co.za)

Call our contact centre on 0861 886 600

Visit [multiply.co.za](https://multiply.co.za) for more information

Contact us on: [multiply@momentum.co.za](mailto:multiply@momentum.co.za)