



ISSUE 5 NEWSLETTER

OCTOBER/NOVEMBER 2018

Dear member

It's difficult to believe that we are approaching the end of the year already. This is the time of the year that we usually send communication to you regarding the Scheme's benefit and contribution changes for the ensuing year. Please be on the lookout for important communication in this regard.

In this edition of the newsletter, we share exciting news about the Scheme's website that has a new look; we share information on how you can arrange for shortfalls on your dental accounts to be paid from your savings account, and we provide you with information on how to protect your hearing.

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.

Yours in health ...

Payment of dental claims from your savings account

Dental benefits are paid at the PG Group dental tariff (PDT). If your dentist charges fees above the PDT, you could end up with shortfalls that you will be liable to pay. If this is the case, you are able to utilise the funds in your savings account to cover the costs of unpaid dental claims.

Other examples where dental claims can be funded from your positive savings include claims that are rejected as they are considered Scheme exclusions, treatment that is not in accordance with the Scheme's managed care protocols or where you have exhausted your benefit limits.

Please keep in mind that only a principal member of the Scheme can request a shortfall to be paid from the savings account. Unfortunately the dental practice cannot request this on your behalf.

There are two ways in which you can request to have your dental treatment paid from your savings account:

- Contact DENIS telephonically on 0860 104 939.
- Email your claim to pgenq@denis.co.za and indicate clearly on your claim that you would like the difference to be paid from your positive savings.

Once your request is received, DENIS will load the details onto their system and notify the Scheme's Administrator, who will arrange to pay the claim from your savings account. You will receive a detailed claims statement confirming that the payment has been made.

Source: DENIS



denis

How to protect your hearing

As we go about our daily lives, we are bombarded with a steady stream of sounds at different levels and sometimes these sounds are so loud that they can damage your hearing. The key to keeping your hearing healthy is understanding just how much damage loud sounds can cause.

Sudden sounds, like fireworks or a shotgun firing, are loud noises that can easily damage your hearing. Repeated exposure to sounds over a longer period of time like machinery, loud music festivals or concerts can gradually take its toll on your hearing without you even noticing it.

There are many work environments that require the use of hearing protection. Musicians need protection for their ears, as do people riding motorcycles and swimmers. You may or may not know that regular exposure to sounds at 85 decibels or above can affect your hearing on a more permanent basis.

What measures can you take to protect your hearing?

You can take the following preventative measures to protect your hearing:

- Make a concerted effort to reduce the time you are exposed to high noise levels.
- Turn the volume down on MP3 players or other personal music devices and use sound-excluding headphones or ear buds.
- Avoid using too many noisy appliances at the same time at home.
- When purchasing new products, check the decibels – the smaller the better.
- Move further away from any source of loud sounds.
- Wear hearing protection when working with noisy equipment, e.g. lawn mowers.

Source: <https://www.amplifon.com/web/uk/hearing-health/how-to-protect-your-hearing>



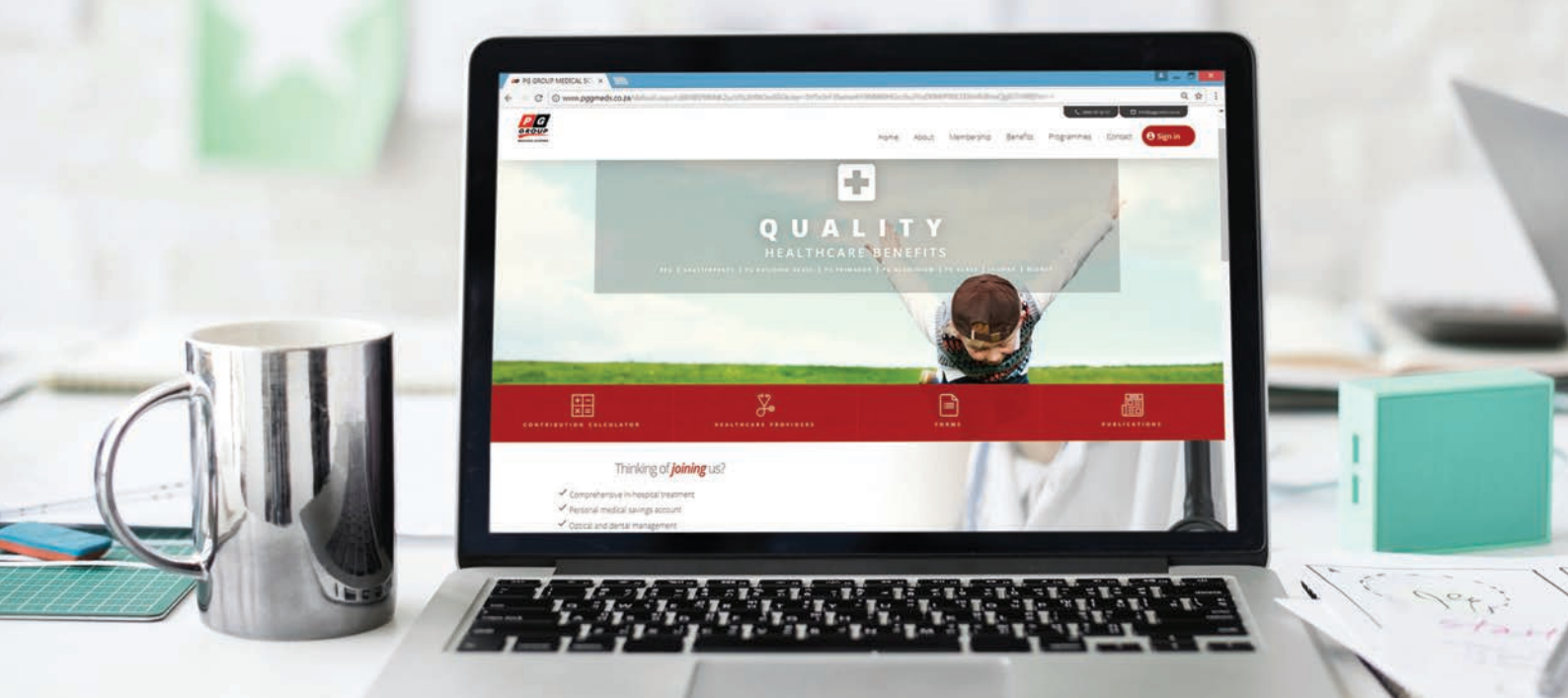
Prescribed minimum benefit (PMB) alert

Q: What happens if I receive treatment for a PMB condition in hospital and my claims exceed my annual overall limit (OAL)?

A: The Scheme will continue to pay for the claims if the treatment is for one of the listed PMB conditions even if your OAL has been exhausted. All high-cost cases are monitored by the Scheme to ensure that the continued treatment is necessary and appropriate according to clinical protocols. This is also done to protect the interests of other members, as the continued funding of high-cost cases could have an impact on the Scheme's reserves.

Source: <https://www.health24.com/Medical-schemes/General-info/what-you-need-to-know-about-pmb-in-2016-20151204>





Introducing our new website

We are excited to announce the launch of our new, enhanced Scheme website, which went live in October 2018 and can easily be accessed at www.pggmeds.co.za. We understand the importance of adapting to new ways of technology and making information regarding medical scheme benefits readily accessible to current and prospective members. The Scheme is therefore confident that the new website will assist you with easier navigation and more user-friendly features.

We understand the need to provide you with the most up-to-date information and to share our knowledge and expertise in the field of healthcare. The purpose for launching the new website is to provide an accessible online resource for you to learn more about our products. It allows you to view your benefits and have access to your personal medical scheme information at a touch of a button (we will explain the process to register online to view your personal medical scheme information below), without having to contact customer care to access your personal medical scheme information. You now have access to documents such as your claims statements, member guide, DENIS dental benefit information booklet, application forms and your tax certificates, etc.

Please remember to register on the Scheme's website by following the **steps** listed below:

- Log onto www.pggmeds.co.za.
- Click on **Sign in**.
- Select the **Member** option and then click on **Register**.
- Please read the Terms and Conditions and then click on '**I Agree**' at the bottom of the webpage.
- Select **Register as a Member** and then complete the required fields. You will be required to enter a username and password.
- To complete the registration process, click on **Register Member**.

Should you require any assistance or support to log in, please email us at webmaster@mmiholdings.co.za, alternatively you may contact customer care on 0860 00 50 37 to register.

We are certain that our enhanced website will provide you with a useful and informative portal.

DID YOU KNOW?

The Scheme has contracted to the MMI Health network of pharmacies. Visit www.pggmeds.co.za to view a list of the pharmacies. Making use of a pharmacy on the network will ensure that you don't incur unnecessary co-payments on medication claims.



Laughter is the best medicine





Doctor: "Why did you take your antibiotic medicine at 6:00 PM when I told you to take it at 9:00 PM?"

Patient: "I wanted to surprise the bacteria!"






Travelling this holiday season?

If you haven't booked your getaway yet, it's not too late. And while you're at it, why not use your **Multiply Starter membership** to score some discounts on your travel and accommodation.





 <p>7.5% off Mango flights</p>	 <p>10% off Intercape bus services</p>	 <p>20% off accommodation at Dream hotels and resorts</p>	 <p>7.5% off Avis car rental</p>
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You can **upgrade your Multiply membership**, for a monthly membership fee and get even greater discounts on **Multiply Premier**. Like **30% off** at Dream hotels and resorts, up to **50% off** Mango flights and up to **40% off** at Intercape and Avis.

Multiply Premier membership contributions

 <p>SINGLE R219</p>	 <p>FAMILY OF 2 R269</p>	 <p>FAMILY OF 3+ R299</p>
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To upgrade to Multiply Premier:

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

Happy travelling and enjoy a **#LifeMultiplied!**