



NEWSLETTER

ISSUE 1 | FEBRUARY/MARCH 2021

Dear Member

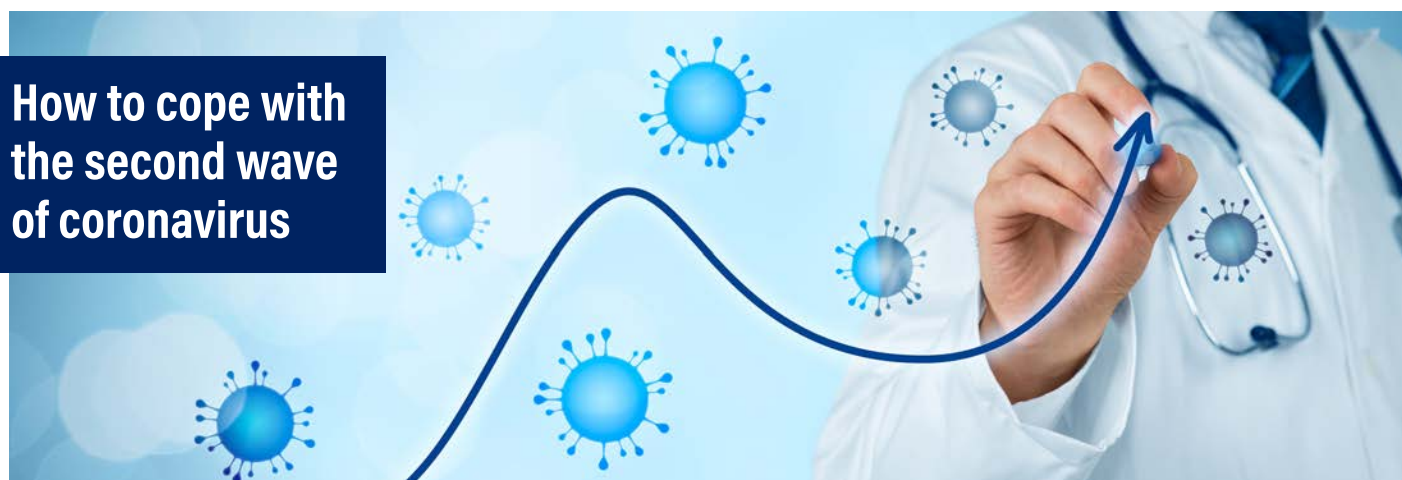
In these uncertain times, it is essential to remain alert and proactive as the COVID-19 situation unfolds. In light of this, the Scheme has decided to arm you with essential tips to help you cope with the second wave of coronavirus.

In this edition of the newsletter, the Scheme updates you on the chronic medication benefits, provides you with some tips to help you eat more healthily in 2021 and lets you in on the advantages of using a network dentist.

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 fax to **0861 647 775** or by email to eugene.eakduth@momentum.co.za.

Yours in good health.

How to cope with the second wave of coronavirus



A second wave of coronavirus infection refers to the resurgence of the COVID-19 virus. An increase in COVID-19 cases could come about if government decides to relax social distancing measures too quickly, allowing the virus to spread rapidly for a second time. Thinking about the second wave of COVID-19 infection can be stressful, but you can empower yourself by focussing on what's within your control right now. Thankfully, there are many things you can do to prepare yourself and your loved ones to cope with the second wave.

Here's our quick guide:

➔ **Shift your perspective.**

Stressing about COVID-19 is exhausting, especially since most of us know that it is far from over. Rather than wishing you could get back to normal, understand that this is our new normal for the foreseeable future. This can mean extended periods of social distancing: public spaces will still enforce social distancing rules and working from home may be extended.

continued overleaf >

➔ **Get your flu shot.**

Since the second wave may prove more fatal, getting your yearly flu vaccine early is imperative and it's completely free, as it's covered from your wellness benefit and not from your medical savings account. While the flu shot may not protect you from catching the novel coronavirus, it can reduce your risk of being hospitalised for a bad case of the flu, which could leave an intensive care unit bed open for someone else who needs it to recover from COVID-19.

➔ **Conserve and preserve cash flow.**

You don't know if your cash flow will stop or slow down, so keep as much in cash reserves as possible. There should be no major financial commitments made during this time and no expectations of expansion or excessive spending.

➔ **Be adaptable to organisational change.**

You need to be able to respond quickly to changing business conditions – ensure that systems and procedures are in place to help you minimise, manage and lessen both internal and external disruptions.

➔ **Your employer should set up remote work procedures, if necessary.**

The technology system at work should be robust and effective, with regular support. Your employer should also consider procedures for working at the office: amongst others, sanitising work spaces, signing in at work and general practices around social distancing and contact tracing.

➔ **Get comfortable with surprises.**

Most South Africans are currently dealing with an unpredictable marketplace, so supply and demand 'shock' will be an issue that continues for quite some time until markets can adapt to this new normal: make sure to stock up!

Chances are, you have mastered washing your hands properly, not touching your face, following social distancing guidelines, self-isolating and wearing a face mask in public. As most of us brace ourselves for the second wave, the steps you take to protect yourself aren't just for you. Ultimately, you're doing your part to keep your family, friends and neighbours safe. Getting timely access to financial expertise, insights and news updates has become critical. Getting through a pandemic is like running a marathon, so check in with yourself and the people you care about and remember to reach out for help when you need it.

Sources:

<https://www.prevention.com/health/a32368635/coronavirus-second-wave/>

<https://www.crowe.com/ca/crowesoberman/insights/covid-19-survival-checklist-for-a-second-wave>



THE SCHEME'S CHRONIC MEDICATION BENEFIT

Many South Africans have chronic conditions such as diabetes, high blood pressure or HIV and the best way to manage a chronic condition is by taking your medication on time. It's always best to start the new year knowing that you and your dependants are covered for this and by registering your medication as chronic you will be covered for certain life-threatening conditions that require ongoing treatment. The chronic medication benefit covers you for a variety of life-threatening conditions that include the 26 conditions on the Chronic Disease List, in line with the Medical Schemes Act, and for prescribed minimum benefits, which ensures access to certain medical treatments for all members.

Acute versus chronic medication identification process

The Scheme has an automated system that distinguishes chronic from acute medication. This process helps to ensure that members access medication from the appropriate benefit via the authorisation process without depleting their Medical Savings Accounts (MSAs). Medication that is taken for chronic conditions, when the condition is not registered, will automatically be rejected for an authorisation and you will be able to view this and other medicine rejections on your statements.

How to apply for chronic medication authorisation

Telephonic process: The treating doctor can contact our Medicine Risk Management (MRM) programme via the customer care centre on **0860 005 037** to register your medication over the phone. One of the benefits of this method is that it allows for the medication to be authorised as chronic more speedily.

continued overleaf >

Written process: The treating doctor can send us a copy of your prescription confirming the diagnosis code and list all of the chronic medication you require by emailing info@pggmeds.co.za. A chronic care consultant will be in contact with you should the Scheme require further documentation, such as blood test results, letters of motivation or specialist reports.

Once your medication has been registered as chronic, the Scheme will send you a copy of your treatment plan. A treatment plan letter assists your general practitioner (GP) or specialist to plan and co-ordinate your healthcare benefits. This letter can assist you in gaining access to services that are required for ongoing treatment of your condition.

How does a chronic medication prescription refill work?

The Scheme will require a new prescription from your treating doctor every six months in order for you to continue to receive your medication on the chronic medication benefit. This is a legislative requirement, as a pharmacist is not allowed to dispense medication to you if he or she has not been provided with a valid prescription.

What is considered emergency prescription refills?

You may require an emergency prescription refill in the following instances: you lose your medication, the medication is stolen, in the event that you require an advance supply of medication, your pharmacy closes unexpectedly or when you need to pick up your medication at a different pharmacy.

Most pharmacists receive a 'Refill too soon' online restriction when a member claims for emergency refills too close to their last refill. These rules are enforced by medical schemes to ensure that you are taking your medication as directed and not filling prescriptions too frequently. The restriction also applies specifically to controlled substances, such as opioids, in order to prevent abuse.

Given the current national state of emergency due to COVID-19, most medical schemes are now allowing members to collect their prescriptions earlier than usual. Your pharmacist may need to request the Scheme for an 'override code' when doing so.

What is the difference between prescription refills and prescription renewals?

When a provider orders a prescription, he or she may also authorise a certain number of refills. This allows the patient to fill the prescription and refill it up to the authorised number of times, as requested by the treating doctor.

Prescription renewals occur when a prescription has been exhausted or expired. In this case, the pharmacist creates a new prescription, referred to as a renewal, which can have additional refills.

IMPORTANT

If the prescribing doctor has changed any medication from the last prescription that was provided to the Scheme, the new prescription needs to first be sent to the Scheme to update the chronic medication authorisation. Only after this has been done can you send the prescription to the pharmacist to start dispensing the medication; this is done in order for the medication to be claimed from the appropriate benefit. The Scheme allows medication to be dispensed after every 24 days from the last date the medication was dispensed. If the medication is claimed before the 24-day cycle expires, the claim will be rejected as an early refill.

Tips on how to get a prescription filled

- Before an appointment, check with the MRM programme if any of the medication registered as chronic require refills. If they do, make sure to inform your treating doctor of this during your appointment.
- Check with your pharmacist if you require prescription refills and do so two or three business days before you run out of medication.
- Always request your doctor to send new prescriptions directly to the pharmacy; this saves time standing in queues at the pharmacy.

How to avoid delays when you have made an upfront payment for medication and want a refund

If you have already paid an account and require a refund, you must send the proof of payment and a fully detailed account to the Scheme for processing. You must make sure that the account reflects your membership details, the relevant practice numbers, the ICD-10 diagnosis codes and medication NAPPI codes. This will prevent delays in processing your claims and getting your refund.

If the Scheme decides to approve the claim for payment, the Scheme will refund you directly into your bank account. For this reason, you must ensure that you have provided the Scheme with your correct bank details.

You must submit your medical claims within four months from the date of treatment. The Scheme will only consider refunding you for claims that it receives within four months of the treatment date. Rejected claims classified as stale will not be paid by the Scheme, but will be reflected on your tax certificate. You will need to provide proof to the South African Revenue Service (SARS) that you have paid for the rejected claim yourself.

Did you know?

Due to legislation, the Scheme cannot cover co-payments on medication for prescribed minimum benefit conditions from your medical savings account. To reduce co-payments, opt to use generic chronic medication instead of medication that is not covered by the Scheme.

Sources:

<https://www.allinahealth.org/medical-services/pharmacies/understanding-your-prescription/prescription-refills>

https://www.army.mil/article/125713/prescription_refill_or_prescription_renewal

PGG Members

Hello Doctor lets you talk to a doctor on your phone, anytime, anywhere.

Available in all official South African languages



You request a call, and we'll call you back, within the hour.



Download the app



Log in via our website

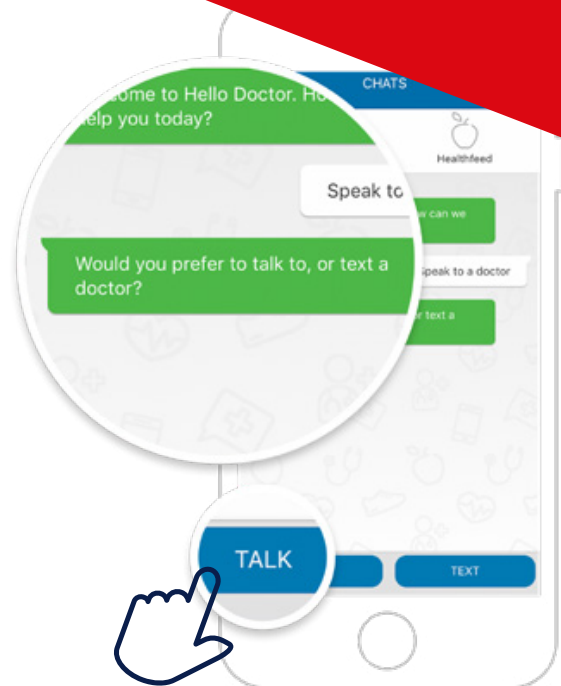
www.hellodoctor.co.za



Dial *120*1019#

from your phone and follow the prompts to request a call.

Works on all phones



Need any **technical help?**

✉ info@hellodoctor.com ☎ +27 (0) 87 230 0002

You may choose to make use of additional products available from Momentum Metropolitan Holdings Limited (Momentum), to seamlessly enhance your medical scheme. Momentum is not a medical scheme and a separate entity to PGG Medical Scheme. You may be a member of the Scheme without making use of this product.

momentum

hello doctor

Tips to healthier eating in 2021

With more time spent at home in 2020, there's been a rise in baking and cooking (and eating) across the country. As the new year begins, it's time to start setting your resolutions. Whether your goal is to eat less junk or processed food, lower your calorie intake, or learn how to cook with more vegetables, here are a few simple tricks to help you achieve your goal to eat more healthily in 2021!

- **Prepare meals in advance**

After a day of work meetings, virtual learning, chores and other life stresses, it's difficult to spend an hour or more on your feet in the kitchen preparing a healthy, homemade meal. It's more tempting to take the path of least resistance and opt for unhealthy take-out food or TV dinners instead.

Set yourself up for success by preparing ingredients for the week's meals in advance! On the weekend, spend a few hours cooking your meats and prepping the vegetables and other ingredients for the week ahead. When meals are planned and all the ingredients are prepared in advance, you'll be able to easily throw together a delicious, nutritious (not to mention budget-friendly) meal in minutes.

If you do decide to order take-out, make sure you're supporting your local restaurants. Review their menus and find ways to make your favourite dishes healthier. Order the side salad instead of potato chips, opt for veggies instead of rice or skip adding fizzy drinks.

Note that typically it's best to order straight from the store instead of using a food delivery app.

- **Make fruit and veggies the most accessible snack**

When one is hungry, it's human nature to reach for a snack that's accessible and ready to eat. To improve your snacking choices, the next time you get home from the local fruit and vegetable market with the produce you've purchased for the week ahead, invest time in preparing the vegetables and fruit before you refrigerate the goods.

When apples, grapes and pears are washed and set out in a bowl on the kitchen counter or when celery, carrots and peppers are sliced and in a handy container in the fridge, you'll be more likely to reach for a healthy option the next time your snack cravings hit you. It's also easier to whip together a quick salad for lunch when all your vegetables are washed and cut, ready to use.

Pro tip: Save the tops and scraps of your vegetables to make a delicious pesto using a food processor or blender!

- **Experiment with healthier substitutes**

The good news is that if you're trying to eat more healthily this year you don't have to abandon your favourite meals; you can reinvent favourites with a few simple substitutes! Cauliflower rice can be a substitute for starchy rice, saving you hundreds of calories a day, and it can be cooked and mashed to be a substitute for calorie-laden mashed potatoes.

Zucchini can be cut into thin strips to be a substitute for processed, carbohydrate-dense noodles in your favourite pasta dishes. Plus, 'zoodles' always make for a social media-worthy picture! By experimenting with substitutes for common ingredients, you can find nutritious alternatives that add a healthy twist to your favourite meals.

Pro tip: Make cooking new healthy dishes a competition between your family and friends.

- **Pay attention to how food makes you feel**

With many alternatives to dairy, soy, meat and more it's easier than ever to adjust your diet depending on your digestive needs. It's important to pay attention to how your body feels after you eat so you can begin to eliminate food to which you may be sensitive or allergic. Your diet can also affect your skin, hair, energy and mood.

If you find it difficult to pin-point the food that is negatively affecting you, there are now many tricks and tools to find out what kinds of food may be causing issues, including at-home food sensitivity tests, elimination diets, allergy tests and more. It may take a few weeks to months to determine the food that you should avoid in your diet, so patience and diligence is key to your success.



Find non-food rewards

Without even realising it, most of us often use food to bribe, console or reward ourselves – and most of the time, the food that are reached for isn't healthy. The candy bars, cookies, cheeseburgers, chips, sodas and beer that seem like easy fixes come with steep health consequences in the form of empty calories, extra fat and fleeting satisfaction.

The next time you want to reward (or console) yourself, find a non-food option to enjoy.

If you go for a walk in your favourite park, read a chapter of a book, call a friend, listen to music, get your nails done, take a bubble bath or shoot some hoops instead of reaching for junk food, you'll develop long-term habits that will improve your overall health and happiness.

Source:

<https://www.gohealthuc.com/library/tips-eating-healthier-2021>

VISIT A NETWORK DENTIST TO AVOID UNEXPECTED PAYMENTS

DENIS recommends that you visit your dentist at least once a year for a dental check-up and preventative care. To avoid unexpected payments, consider going to a dentist that is part of the DENIS Dental Network.

Dental benefits are paid at the PG Group Medical Scheme dental tariff. Dentists on the DENIS Dental Network will not charge you more than this tariff for *conservative dental treatment*. This means that if you have benefits available for the treatment, you will not have to pay any money out of your own pocket. Conservative dentistry services include dental check-ups, professional cleaning (scale and polish), fillings, extractions, dental X-rays, root canal treatment and, for members younger than 16, fluoride treatment and dental sealants.

If you require any treatment that falls outside your dental benefit, this will be for your own account. This might include *specialised dentistry codes* charged above the PG Group Medical Scheme dental tariff.

A network dentist is obliged to make you aware upfront of any amount that you might be liable for.

How do I find a DENIS dental network provider?

Go to the DENIS website at www.denis.co.za and click on the **Find a Network Provider** tab to search for a dentist by suburb; alternatively, phone the DENIS contact centre on **0860 104 939**. Before you make a dental appointment, confirm with the practice if that practice is still part of the DENIS Dental Network.

What must I do if the network provider asks me for a co-payment?

Let us know when the network provider asks you to pay an administration fee or holds you liable for charges above the PG Group Medical Scheme dental tariff for conservative dental treatment. Phone the contact centre on **0860 104 939** to lodge a complaint.

What must I do when the network provider holds me liable for an unexpected amount?

The network provider must be able to provide written proof that the member acknowledged the debt. If the practice cannot provide such proof, the amount must be written off by the provider. Let us know if the network provider holds you liable for charges above the PG Group Medical Scheme dental tariff that you were not informed of before treatment. Phone the contact centre on **0860 104 939** to lodge a complaint.



Good oral hygiene habits can make your teeth last a lifetime

- Brush your teeth every morning and every night.
- Floss every day to clean between your teeth.
- Limit sweets, sugary foods and sugar-filled drinks.
- Visit your dentist at least once a year for a dental check-up and preventative care.

denis

Important contact details

Customer care centre

Tel: 0860 005 037 Fax: 0861 647 775 Email: info@pggmeds.co.za

Membership department

Fax: 0861 222 664 Email: membership@pggmeds.co.za

Pre-authorisation for hospitalisation

Tel: 0860 005 037

Postal address

PG Group Medical Scheme, PO Box 2070, Bellville 7535

Claims email address

claims@pggmeds.co.za

Scheme website address

www.pggmeds.co.za

#MultiplyYourLife today
and get **R1 000** in cashbacks!

Get all the
best discounts,
cashbacks and
rewards with
**Multiply
Premier.**

You are already enjoying Multiply Starter. **Upgrade to Multiply Premier now**
and we'll give you **R1 000**, just for living a healthier, happier life.

Plus fantastic discounts and cashbacks on BIG brands:



Up to 12% cashbacks



30% off



Up to 40% off

...and so much more!

To upgrade to Multiply Premier:

SMS **MULTIPLY** to 40717 | Visit multiply.co.za/campaign | Call **0861 88 66 00**