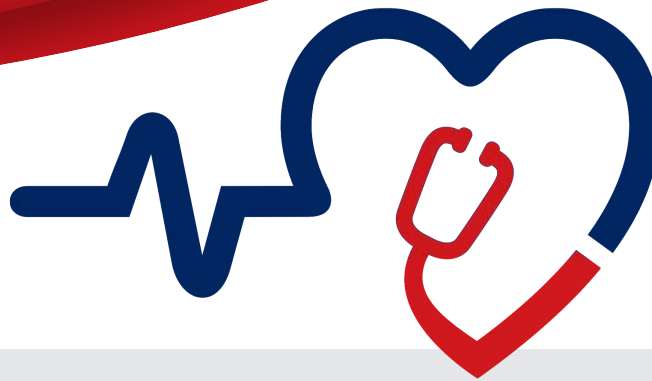


# NEWSLETTER

ISSUE 2 | APRIL/MAY 2021



Dear Member

Ageing gracefully begins and ends with making healthy lifestyle choices and by doing what is right for your body as you grow older. In this edition of the newsletter, the Scheme would like to assist you in achieving this by providing you with healthy lifestyle tips to help you improve your health, aid you in understanding generic medication and prescribed minimum benefits and explain how pulse oximeters work.

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](mailto:eugene.eakduth@momentum.co.za).

Until next time, enjoy the read.

## TIPS FOR A HEALTHY LIFESTYLE

The secret to making your lifestyle healthier is to make small, healthy changes every day, such as taking the stairs instead of the lift, increasing your fruit intake by an extra fruit each day, drinking an extra glass of water a day or quitting smoking; so let's start with the fundamental basics of healthy living: regular exercise and healthy eating and lifestyle choices.

### I like to move it, move it

Move your body – not just once every now and then, but every day whenever you can. Although a set exercise session is great to work into your daily routine, you can burn kilojoules in other small ways, such as:

- walking to someone else's desk, rather than sending an email or taking the dog for a walk or cycling with the children, rather than watching TV
- parking at a distance from a building and walking to it
- taking the stairs more often at work or at shopping malls
- doing your own house cleaning and gardening.

### Let's all stand together

Most of us spend our lives sitting: at our desks, in front of the TV, in a meeting or on the phone. New research is emerging that highlights the potential health risks of sitting for long periods of time, so break the time you spend sitting by standing for five minutes instead and reap the health benefits. Every little bit counts and it all adds up to burning more calories.

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If you're overweight, making small changes in your daily exercise routine can benefit your health. In fact, one study has found that a 10% drop in weight helped overweight people to reduce their blood pressure, cholesterol levels and improve their overall wellbeing.

### Healthy eating

When it comes to healthy eating, there is an overwhelming array of theories, diet books and online information about what to eat, which can sometimes be conflicting. Although the research is still ongoing and developing, what experts often agree on is that our diets are too high in sugar, our portions are too big and that we should be eating a variety of whole, natural foods.

### Sweet enough

From sugary drinks to breakfast cereals – it is hard to get away from sugary food. Often sugar is hidden in canned goods and pre-packaged food or even food that is supposedly known to be healthy, such as fruit juice. One of the easiest ways to limit your sugar intake with small changes is to cut out sugary fizzy drinks. This alone can help you lose or maintain a healthy weight, which in turn will reduce your risk of heart disease, obesity and diabetes.

### Portion distortion

Portion sizes are not only influenced by the size of takeaway portions, but by food packaging in supermarkets, dinner plate and glass sizes in restaurants and even fridge sizes.

Simple ways to cut your portions include:

- Eat your main meal for the day from a smaller plate. Your plate will look full, so you will be satisfied in a visual sense, but technically you will be eating less.
- Dish up in the kitchen, rather than having the serving dishes at the table. It is much easier to have second helpings when serving dishes are right in front of you.

- Have smaller regular meals (at least every four hours) so that you are not starving, because when you get to the point of hunger it is very difficult to stop before you overeat.

### Colour me beautiful

Choosing whole foods and cooking from scratch is a much healthier way to eat than buying pre-packaged or ready meals, which are high in fat and salt, but very low in nutrients. To make sure you are getting enough nutrients, vitamins and minerals in your body every day, a rule of thumb is to pick a variety of colours for your meals; be the artist of your meals and paint a colour picture with a variety of yellow, red and green fruit and vegetables throughout the day. Your body will wear a frown if your meal is all brown.

### Choose life

There is nothing more damaging to a long, healthy life than smoking, which has been estimated as the reason for death or disability in more than half the people who smoke. The dangers of smoking tobacco are so significant that it is the most widespread health problem in the world and one that is ironically largely avoidable.

Smoking not only cuts your lifespan by affecting your internal organs, but also ages you on the outside by causing skin damage. Smoking can give you wrinkles by creating fine lines around your mouth, staining your teeth and fingers and robbing your skin of nutrients. It also breaks down youth-enhancing collagen and makes your skin look grey. It makes you wonder how smoking is often marketed as glamorous and attractive. It takes courage to quit smoking, as it is not an easy journey, but it is a brave and sensible choice.

Some of the positive changes will happen quickly, while others will be more gradual, but all the changes will benefit your health and wellbeing.



# What are pulse oximeters and what do they measure?

Pulse oximeters are a painless and reliable way for clinicians to measure a person's blood-oxygen levels.

When you breathe, oxygen enters your lungs, passes through thin membranes and enters your blood stream, where it is picked up by red blood cells and carried around the body to various organs.

A pulse oximeter is a tiny device that usually slides over your fingertip or clips onto your ear lobe and uses infrared light refraction to measure how well oxygen is binding to your red blood cells. Oximeters report blood-oxygen levels via an oxygen-saturation measurement called peripheral capillary oxygen saturation or SpO2.

## Is a pulse oximeter helpful in detecting COVID-19 early?

Not everyone who tests positive for COVID-19 will develop low oxygen levels. There are people who may have a very uncomfortable bout with fever, muscle aches and gastro-intestinal upset at home, but never demonstrate low oxygen levels. Ultimately, people should not think of a pulse oximeter as a screening test for COVID-19; having a normal oxygen level does not mean that you are free of infection. If you are concerned regarding exposure, formal testing is still required.

## For a person with COVID-19, when do oximeter measurements become concerning?

For an oximeter to be an effective tool, you'll first need to know your baseline SpO2 and keep in mind that your baseline reading can be impacted by pre-existing chronic obstructive pulmonary disease (COPD), heart failure or obesity.

Next, it's important to know when a change in your SpO2 reading becomes significant. An SpO2 of 100% has zero clinical difference to a 96% reading.

As a good rule of thumb for a person who is monitoring their clinical COVID-19 status at home, they need to ensure that their SpO2 reading stays consistently at or above 90% to 92%. If the number consistently drops below this threshold, go see a doctor. If you're experiencing COVID-19 symptoms, you can speak to a doctor virtually via Hello Doctor and get medical advice 24 hours a day, seven days a week, or you can visit your general practitioner. The service provider will help you determine if testing is needed and advise you on where you should go.

## If I want to purchase an oximeter, does the Scheme cover it and, if so, from which benefit?

Pulse oximeters can be purchased at most pharmacies; they are considered an appliance and can be covered from the external appliance benefits. In order for it to be paid from this benefit you will need to submit a doctor's motivation and a copy of the account or quote to the Scheme via [info@pggmeds.co.za](mailto:info@pggmeds.co.za) for processing and approval, as it's subject to authorisation.

## What if I have no funds in my appliance benefits?

You can purchase the oximeter using funds from your medical savings account by paying for it in cash at any pharmacy and emailing a copy of the account and receipt to the Scheme at [claims@pggmeds.co.za](mailto:claims@pggmeds.co.za) so that you can be refunded from your savings.

Source: <https://www.houstonmethodist.org/blog/articles/2020/aug/can-an-oximeter-help-detect-covid-19-at-home/>

## MEDICATION BENEFITS EXPLAINED

### What is generic medication and does it work the same way as brand-name medication?

Generic medication is modelled after already marketed brand-name medication in dosage form, safety, effectiveness, strength, stability, quality, performance characteristics and the way it is taken and should be used. These similarities mean that a generic medicine works in the same way and provides the same clinical risks and benefits as brand-name medication. In other words, you can take a generic medicine as an equal substitute for its brand-name counterpart.

### Why do generic medicines cost less than brand-name medicines?

This is because new medication, like other new products, is usually protected by patents that prohibit others from making and selling copies of the same medicine. The patent protects the company's investment in the medicine's development by giving the company the sole right to sell the medication while the patent is in effect. Because it takes such a long time to bring a new medication to market, this period of exclusivity allows medication companies to recoup the costs associated with developing and marketing a new medication. Once these patents and marketing exclusivities expire, or if the patents are successfully challenged by the generic medication company, the generic medication can be approved. Generic medication also tends to cost less than its brand-name counterparts, because generic medication applicants do not have to repeat animal and clinical (human) studies that were required of the brand-name medicines to demonstrate safety and effectiveness. This is why the application is called an 'abbreviated new drug application.' This, together with competition between the brand-name medicine and multiple generic medicines, is a large part of the reason generic medicines cost much less. In fact, multiple generic companies are often approved to market a single product; this creates competition in the marketplace, typically resulting in lower prices. The reduction in upfront research costs means that, although generic medicines have the same therapeutic effect as their branded counterparts, they are typically sold at substantial discounts of up to an estimated 80% to 85% less compared to the price of the brand-name medicine.

Source: <https://www.fda.gov/drugs/questions-answers/generic-drugs-questions-answers>





## What are prescribed minimum benefits (PMBs)?

PMBs were introduced into the Medical Schemes Act to ensure that members of medical schemes would not run out of benefits for certain conditions and find themselves forced to go to state hospitals for treatment. PMBs cover a wide range of medical conditions and contingencies, such as meningitis, various cancers, menopause, cardiac disease and many others, including medical emergencies.

### Why have PMBs been legislated?

PMBs were introduced to avoid incidents where individuals exhaust their medical scheme benefits in the event of serious illness and are put at serious financial risk when they have to pay for medical services themselves. PMBs are also aimed at encouraging improved efficiency in the allocation of private and public healthcare resources.

### Why are some chronic conditions covered and some are not?

The chronic conditions that were chosen for PMB cover are the most common and most life-threatening; PMBs cover the treatment of these conditions to improve the quality of the person's life.

Chronic medication may be contra-indicated (work against) medication used by a member for the treatment of other medical conditions and claims for these medication items can be rejected unless a letter of motivation from the prescribing doctor is provided that states the medication is safe for the member to use.

If the medication on the Scheme's formulary (list of prescribed medication) does not agree with you or is not effective in your treatment, you can appeal the case for using other medication instead of the formulary medication with the Scheme. Your doctor will need to provide the necessary proof to back up your request via motivation letters and blood reports. If your appeal succeeds, the Scheme will review the case and approve or reject it.

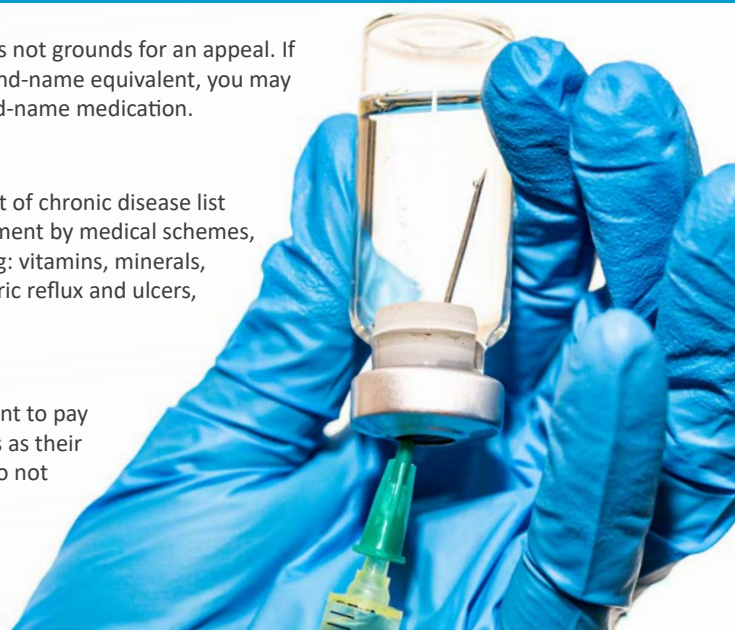
Remember that a personal preference for one medication item over another is not grounds for an appeal. If the Scheme pays for generic medicine and you prefer the more expensive brand-name equivalent, you may be liable for payment of the difference in price between the generic and brand-name medication.

### Do medical schemes cover all medication under PMBs?

**No**, for PMBs medical schemes cover only medication related to the treatment of chronic disease list conditions, as stipulated by law. Medication that is usually excluded from payment by medical schemes, whether for PMB conditions or other medical conditions, include the following: vitamins, minerals, health products and homeopathic remedies, antacids and medication for gastric reflux and ulcers, as well as pain and psychiatric medication.

### Can co-payments for PMBs be covered from savings?

**No**, the regulations state that schemes cannot use your medical savings account to pay for PMBs. Some schemes, especially those that have appointed state hospitals as their designated service providers for hospitalisation, suggest that members who do not want to use the designated service providers, or members who want to take non-formulary medication, can use their savings accounts to cover the costs. Note that the Council for Medical Schemes, the regulatory body for medical schemes in South Africa, regards this as a contravention of the law.



#### Sources:

<http://www.phsa.org.za/images/document/10%20things%20no%20one%20tells%20you%20about%20PMB's.pdf>

[https://www.docweb.co.za/practice-management/prescribed-minimum-benefits/send/42-prescribed-minimum-benefits/medicalaidbenefitscannotrun\\_out.pdf](https://www.docweb.co.za/practice-management/prescribed-minimum-benefits/send/42-prescribed-minimum-benefits/medicalaidbenefitscannotrun_out.pdf)

<https://www.medicalschemes.co.za/consumer-assistance/chronic-benefits/>

<https://www.gatewayheart.co.za/chronic-medication/>



# BREAK THE HABIT ... NOT YOUR TEETH

Tooth enamel protects the tooth. Although it is the hardest substance in the body, even it has limits. If you are in the habit of using your teeth as a tool, you might end up with a chipped or broken tooth. Is it really worth the risk?

These **five dental troublemakers** are bad habits that you should break before they cause permanent damage to your teeth:

## Using your teeth as tools

Broken or chipped teeth are often caused by people using their teeth for things that they are just not intended for. Do not use your teeth when you cannot find a pair of scissors or to hold things when your hands are full. Never open bottles with your teeth. Using your teeth as a bottle opener might be an entertaining party trick, but it only takes one unfortunate slip or tricky bottle to lead to a dental emergency.

**Break the habit:** Before you use your teeth to rip something open – stop. Rather find something or someone else to help you out. Never take your teeth for granted.

## Chewing ice cubes

Ice cubes may seem harmless, but the force needed to crush it can cause problems with your existing dental work such as fillings and crowns. It can also damage your tooth enamel. Over time your teeth will become more sensitive to hot and cold drinks and foods, and also more prone to tooth decay and cavities.

**Break the habit:** Drink chilled beverages without ice or use a straw so that you are less tempted to chew ice.

## Biting your fingernails or chewing on pencils

You might be surprised at the amount of pressure that you are placing on your teeth as you bite down on inedible objects. The problem with this habit is that you probably use the same teeth

every time. You may not be able to see the damage being done, but repeated high pressure on the same points can cause tiny cracks and weaknesses to build on the inside of those teeth. Eventually, these weaknesses can get to a point where it really does not take much for major damage to occur.

**Break the habit:** Be aware of situations that might trigger this habit and set small, realistic goals to stop it. If you feel the urge to chew on something, rather reach for sugarless gum.

## Fizzy drinks and sticky, sugary treats

Sports drinks and carbonated drinks are loaded with damaging sugar (even the sugar-free type) and tend to be very sour (acidic). This acidity can lead to decay around your gum line and loss of enamel. Sugary treats promote tooth decay and chewy, jelly-like sweets can stick to your teeth for hours.

**Break the habit:** Drink water more often and limit sweets, sugary foods and sugar-filled drinks. If you really struggle to kick the sweet-treat habit, eat the sweets after meals instead of as a separate snack. Your mouth produces more saliva when you eat meals, helping to rinse away sticky, sugary residue.

## Brushing your teeth too hard

Brushing your teeth for two minutes twice a day is one of the best oral hygiene habits that you can have. Just make sure that you are not too enthusiastic in getting rid of the plaque. If you brush your teeth too aggressively or use a toothbrush with hard bristles, it can wear down enamel, irritate your gums, make your teeth sensitive to cold and even cause cavities.

**Break the habit:** To avoid these problems, brush your teeth and gums gently with a soft-bristled toothbrush.

## These 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.
- Visit your dentist at least once a year for a dental check-up and preventative care.

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## Important contact details

### CUSTOMER CARE CENTRE

Tel: 0860 005 037  
Fax: 0861 647 775  
Email: [info@pggmeds.co.za](mailto:info@pggmeds.co.za)

### POSTAL ADDRESS

PO Box 2070  
Bellville  
7535

### MEMBERSHIP DEPARTMENT

Fax: 0861 222 664  
Email: [membership@pggmeds.co.za](mailto:membership@pggmeds.co.za)

### CLAIMS EMAIL ADDRESS

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

### PRE-AUTHORISATION FOR HOSPITALISATION

Tel: 0860 005 037

### WEBSITE ADDRESS

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



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