

# NEWSLETTER

ISSUE 5 | OCTOBER/NOVEMBER/DECEMBER 2021



Dear Member

The holiday season is meant to be a joyful time of the year, but it can be stressful for many. For this reason, the Scheme provides you with some helpful tips to reduce holiday anxiety. We also update you on the 2022 benefit changes and lots more.

At this time of the year, take time to mindfully reflect on your blessings, plan ahead and seek ways to make life better for you and your loved ones. The Scheme hopes that 2021 has been a happy and healthy year for you and your family and that 2022 will be an even better year.

On behalf of the Trustees and management of PG Group Medical Scheme, we wish you and your loved ones a very safe and blessed festive season.

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 647 775 or by email to [eugene.eakduth@momentum.co.za](mailto:eugene.eakduth@momentum.co.za).

Yours in good health.

## What to look out for in 2022

The PG Group Medical Scheme is committed to being of unique value to you. The Board of Trustees, Audit Committee and Principal Officer continue to serve the Scheme with distinction and are committed to always acting in the best interest of the Scheme.

Medical schemes are legally required to maintain a minimum solvency level to keep them sustainable and provide adequate cover for their members. PG Group Medical Scheme is no different and has had to ensure that contributions are kept affordable for members and, at the same time, in line with inflation to keep the Scheme's solvency levels in check. With effect from January 2022, the Scheme will apply a three-month contribution increase holiday as a way of redistributing some of the Scheme's reserves to members.

Due to the COVID-19 pandemic and its effect on claims, the Board of Trustees was able to limit the 2022 contribution increase to just 4.2%, which will only take effect from 1 April 2022. Therefore, the current 2021 contribution rates will remain in place from 1 January 2022 until 31 March 2022. The Scheme hopes that members will experience further financial relief through this decision.



# 2022 CONTRIBUTIONS AND BENEFITS

## Contributions

The contribution amounts for 2021 will apply for the first three months of 2022, i.e. from 1 January to 31 March 2022; new contribution amounts will be charged from 1 April until 31 December 2022.

Please note: Gross income bands will also be adjusted from 1 April 2022.

### Total consolidated contribution table

1 January 2022 until 31 March 2022

Gross income	Principal member	Adult dependant	Child dependant
R0 - R4 800	R2 260	R2 260	R600
R4 801 - R8 400	R2 850	R2 850	R760
R8 401 - R11 700	R3 160	R3 160	R790
R11 701 - R15 900	R3 420	R3 420	R850
R15 901 - R20 000	R3 630	R3 630	R880
R20 001 +	R3 770	R3 770	R910

Increased contribution amounts from 1 April 2022 to 31 December 2022  
with adjusted gross income bands

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 000	R2 350	R2 350	R630
R5 001 - R8 800	R2 970	R2 970	R790
R8 801 - R12 300	R3 290	R3 290	R820
R12 301 - R16 700	R3 560	R3 560	R890
R16 701 - R21 000	R3 780	R3 780	R920
R21 001 +	R3 930	R3 930	R950

### Monthly member medical savings account contribution table

1 January 2022 until 31 March 2022

Gross income	Principal member	Adult dependant	Child dependant
R0 - R4 800	R457	R457	R121
R4 801 - R8 400	R576	R576	R154
R8 401 - R11 700	R638	R638	R160
R11 701 - R15 900	R691	R691	R172
R15 901 - R20 000	R733	R733	R178
R20 001 +	R762	R762	R184

Increased contribution amounts from 1 April 2022 to 31 December 2022  
with adjusted gross income bands

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 000	R474	R474	R127
R5 001 - R8 800	R598	R598	R159
R8 801 - R12 300	R663	R663	R165
R12 301 - R16 700	R717	R717	R179
R16 701 - R21 000	R762	R762	R185
R21 001 +	R792	R792	R191





## Benefits

For a better understanding of the changes, please view the [summary of benefits for 2022](#).

Please visit [www.pggmeds.co.za](http://www.pggmeds.co.za) to view your PG Group Medical Scheme's [2022 member guide](#) and [DENIS dental benefit information booklet](#) for detailed views of the benefit limit changes for 2022.

Should you have any queries, please do not hesitate to contact the customer care centre on **0860 005 037**.



# Fundus (artificial intelligence) photography

PG Group Medical Scheme, through its optical network of choice, Preferred Provider Negotiators (PPN), has enhanced your optical benefit for 2022.

Your PPN optometrist can now submit optical photographs online using artificial intelligence to detect, follow and manage eye illnesses such as:

- glaucoma – increased pressure in the eye that damages the eye nerve over time
- diabetic retinopathy – eye complication in people with diabetes
- macular oedema – swelling of the central part of the interior surface of the eye
- microaneurysms – dilatation (dilating or widening) of the small vessels inside the eye
- hypertensive retinopathy – eye complication in people with high blood pressure.

**Before making your appointment, make sure to ask your optometrist:**

- if he/she is part of the PPN network; and
- if he/she takes fundus images.

A fundus camera is a specialised low-power ophthalmoscope (an instrument for inspecting the interior of the eye) attached to a camera that takes photographs of the interior of your eye through the pupil. This allows your optometrist to examine structures such as the optic disc, retina and lens.

**Procedure**

During the procedure, your optometrist will instruct you to sit in front of the fundus camera with your chin on an attached chin-rest and your forehead against a bar. Many fundus cameras are non-mydratic cameras and do not require eye drops to dilate the size of the pupil.

As soon as the optometrist presses the shutter release, a digital photograph of the interior surface of your eye is taken. There are no associated side effects after the procedure.

There is little to no risk during this procedure and the images obtained can help detect eye diseases in the early stages so that preventive treatment can be started early.





## Benefits

Fundus photography is a non-invasive procedure and only takes a minute or two.

It is easier to visualise the details of the retina (the interior surface of the eye) in a stereoscopic (three-dimensional) fundus photograph, rather than examining your eye directly. It provides a bird's eye view of entire layers on the retina through ground-breaking artificial intelligence and uniform assessments on the health status of your eyes and provides the most accurate diagnosis.

Evaluations detect changes in the eyes of patients with diabetes and high blood pressure, which are essential for timely treatment and improvement in the patient's outcome.

Previous photographs can be compared to projected images to identify changes in the appearance of the interior surface and retina of the eye to track progression of an eye illness, early intervention and planning further treatment.

## Your PPN benefits for 2022 are as follows:

In and out of network	
Frame and/or lens enhancements	<b>R1 415</b> for frames and/or lens enhancements per beneficiary at a PPN provider and <b>R1 061</b> per beneficiary at a non-PPN provider every two years
One pair of clear single-vision lenses; <b>or</b>	<b>R210</b> per lens
One pair of clear bifocal lenses; <b>or</b>	<b>R445</b> per lens
One pair of base multifocal lenses	<b>R770</b> per lens
<b>OR</b>	
Contact lenses	<b>R2 015</b>
Contact lens re-examination (subject to the Scheme rules and can only be claimed in six-monthly intervals)	<b>R255 x 3</b>

### Network benefits

- Benefits are limited to one composite consultation, inclusive of refraction, tonometry and visual field screening and artificial intelligence screening, and either spectacles or contact lenses. These claims will be paid at 100% of the prescribed benefit limits.

### Out-of-network benefits

- Benefits are limited to one consultation paid at **R350** for either spectacles or contact lenses.



**041 065 0650**



## CLAIMING EXPENSES FROM BOTH THE ROAD ACCIDENT FUND AND THE SCHEME

As thousands of people embark on their well-deserved festive season holidays, congestion escalates and impatience mounts, leading to irritation, road rage, reckless driving and, ultimately, road accidents. After a road accident, it's common to need expensive medical care. Private hospitals and healthcare practitioners usually demand prompt payment, but a claim against the Road Accident Fund (RAF) can take several years to finalise.

In this article, the Scheme informs you about what the law says about claiming expenses from both the Road Accident Fund and the medical scheme. The RAF is a taxpayer-funded insurance fund that compensates people who are seriously injured on South Africa's roads. In this article, the Scheme lets you in on the who, what and when of RAF claims in South Africa and considers the relationship between RAF compensation and medical scheme cover for accident-related injuries.

### Who can claim?

The RAF provides compensation to anyone injured in a road accident who wasn't solely responsible for causing the accident. This includes drivers, passengers, motorcyclists, cyclists and pedestrians. The RAF claims process is time-consuming and potentially complex. It is recommended that you not try to submit an RAF claim independently, but instead seek the advice of a qualified personal injury attorney. The attorney can advise you on the validity and strength of your claim, help you navigate the RAF claims process and, when needed, provide legal representation.

### What can you claim?

If you're eligible to claim compensation from the RAF, you may be entitled to:

- general damages, in cases of serious injury
- past and future medical expenses incurred as a result of the accident
- past and future loss of earnings as a result of the accident.

### What constitutes 'serious injury'?

General damages are payable only in cases involving serious injury. Generally, injuries qualify as serious if they lead to the long-term impairment or loss of bodily function, severe permanent disfigurement or a long-term mental or behavioural disturbance or disorder. The loss of an unborn child is also classified as serious injury.



## When does a claim have to be filed with the RAF?

A claim against the RAF must be filed within the following time limits:

- three years from the date of the accident if the driver of the other vehicle is known
- two years from the date of the accident if the driver of the other vehicle is unknown; typically in the case of a hit-and-run accident.

## Claiming RAF compensation for costs already covered by medical scheme

It's imperative that you inform the Scheme of an accident as soon as possible. If you want to use an attorney to assist with your claim against the RAF, you may use your own attorney or the Scheme's preferred attorneys to assess your accident to determine whether you have a valid claim.

If you choose to use your own attorney, make sure that your attorney is in contact with the Scheme to assist them with your accident-related account and any fee-related queries they may have. If you have been involved in a motor vehicle accident, the Scheme will pay for your accident-related healthcare expenses in accordance with the Schemes rules. If you lodge a claim with the RAF, you must include your Scheme's accident-related medical expenses, which will be provided to you or your attorney. If the RAF consequently pays for medical expenses previously paid by the Scheme, the Scheme must be reimbursed the amounts paid by the RAF.

As a medical scheme member, you may wonder how your benefits impact a RAF claim and vice versa. For example, can you claim compensation from the RAF to cover hospital and medical costs that have already been paid for as an emergency by the Scheme? The answer is yes! However, you are legally obligated to refund the Scheme for medical expenses subsequently covered by the RAF. If the RAF does not compensate you for certain medical expenses relating to the accident, the Scheme will assist you in paying for the treatment costs based on your available benefits and level of cover. Typically, it takes many years for a RAF claim to be finalised and paid out. So, initially, it remains vital to have appropriate medical cover in place.

## Different approach by South African medical schemes

Medical schemes don't all take a uniform approach to the recovery of accident-related funds from the RAF. Before settling accident-related claims, they require the member to provide a written undertaking to claim their medical expenses from the RAF and then reimburse the schemes. The onus is placed on the member to initiate claims on their behalf. Medical schemes use their own attorneys to claim medical expenses from the RAF.

## The issue of legal costs when refunding medical expenses

According to the Medical Schemes Act of 1998, a medical scheme has the right to terminate membership if a member fails to repay a debt to them.

### Sources:

<https://www.medicalaid-quotes.co.za/articles/road-accident-fund-claims-what-you-need-know>

<https://www.dsclaw.co.za/articles/claiming-expenses-from-both-the-road-accident-fund-and-medical-aid-what-the-law-says/>



# What to do in a medical emergency



- In the case of a medical emergency, immediately call Netcare 911 on 082 911.
- Give them your name and number in case you get disconnected.
- Tell them the nature of the emergency so that the appropriate level of emergency personnel can be dispatched to you.
- Do not hang up until you have been told it is okay to do so.

## Netcare Mobile Smart Phone Application

The first 60 minutes following a medical emergency is often called the golden hour because it is the window where appropriate pre-hospital emergency care can impact a patient's outcome.

The emergency mobile Netcare App uses smartphone technology to get you the medical assistance you need in an emergency. This potentially life-saving service is designed to reduce emergency response time, ensuring that Netcare 911's emergency medical personnel can reach you in the shortest possible time when you need them the most.

The app incorporates a GPS location feature which will provide Netcare 911 with your exact location, especially if you need emergency medical assistance for an accident or injury but don't know your exact location, are riding or walking off-road. All you have to do is call Netcare 911 from the Netcare Mobile Smart Phone Application and help can be dispatched to the right place, the first time, reducing response time.



Call 082 911 in a medical emergency





# Less sugar: Now *that* is something to smile about

Sugar is a leading risk factor for tooth decay. A high intake of free sugars – that includes all sugar added to food and drinks, natural sugar in honey, syrup and fruit juice – contributes to higher rates of dental caries.

**As parents, we need to help our children break the bad sugar habit. Take action.**

- Reduce the number of sugar-sweetened beverages children drink and introduce more fruit and vegetables into their daily diet.
- Choosing fresh fruit instead of sweet snacks, such as cookies, cake and chocolate, helps reduce the intake of sugar.
- Limiting the intake of soft drinks and other drinks high in sugar, such as fruit juice, cordial, syrup, flavoured milk and yogurt drinks, also helps reduce sugar in their diet.

## The sugar stats

- Consuming free sugars more than **four times a day** leads to an increased risk of dental caries.
- There are 10.6 g (2.5 tsp) of sugar in 100 ml of soft drink, i.e. **8 tsp in a 330 ml can**.
- The World Health Organization recommends that we limit sugar to less than 10% of our total daily energy intake.
- For pre-school and young children, free sugar intake should not be more than about **30 g (7 tsp) per person per day**.
- For teenagers and adults, free sugar intake of above **60 g (14 tsp) per person per day** increases the rate of dental caries.

## Four steps to a healthier smile

Children deserve to grow up with healthier smiles, along with the best possible oral and general health, and we can do something about it:

- Limit sweets, sugary foods and sugar-filled drinks.
- Brush teeth in the morning and at night.
- Floss every day.
- Visit your dentist at least once a year.

**denis**  
0860 104 939







## DON'T LET YOUR SEASON GO FROM FESTIVE TO FRANTIC - TIPS TO REDUCE HOLIDAY ANXIETY

While the festive season can present a hectic series of demands that affect our mood and energy, everyone can expect an additional layer of stress this year in the form of the ever-present threat of COVID-19.

Remember that the pandemic is still a threat, so you need to remain vigilant and keep the various safety protocols in mind at all times. This constant state of alertness may contribute to an increase in anxiety, but the good news is that there are forms of healthy behaviour you can adopt to help you avoid undue stress and make the most of the holiday season.

**Here are a few handy tips for dealing with holiday anxiety to make it easy for you to enjoy those special moments with your loved ones while maintaining peace of mind, whether you are spending these moments at home or travelling.**

### Plan for the unexpected

No one expects to land up in an emergency during the holidays and yet it's an all-too-common occurrence. With the increased rate of infection in some parts of the country, holiday-goers need to equip themselves with a first aid kit so that they can take care of minor health conditions that may not necessarily require the help of a doctor. This minimises the pressure on an already strained healthcare sector, particularly in areas that are considered hot spots for injury or illness.

Ensure that any travel or accommodation arrangements you make include a flexibility clause in case you need to postpone or cancel your booking should one of your family members not be in a position to go on holiday. Take along a good first aid kit, which includes paracetamol, antihistamines, treatment for insect stings, antacid, rehydration remedies and burns ointment, as well as sterile latex gloves, dressings, plasters and disinfectant. Check whether any of the medication and ointments have expired and restock, as necessary.

## Prescribed medication

Ensure you have enough of any prescribed medication before travelling and keep a copy of the prescription with you. People taking chronic medication must stick to their medication schedule rather than taking a 'holiday' from their prescribed treatment, which can harm one's health and well-being. When one is on holiday, it can be harder to remember to take medication and it is therefore worthwhile investing in a pill box marked with the days of the week or setting reminders on your cell phone to help keep track of daily medication usage.

## Medical scheme membership card and important numbers

It is vital to keep your membership card, which is your passport to accessing healthcare, with you at all times – whether you are travelling or not. It is also a good idea to draw up a list of each family member's medical information, including any allergies, medication and health conditions. Keep a copy of this information handy, either in the glove compartment of your car or in the first aid kit – or both.



## Minimise financial stress by seeking special deals

When planning your holiday, consider discounts that will save you money so that you don't add financial stress to any possible woes. Before booking your holiday, make a list of the places you will be visiting and identify where you might find any bargains in that area. Momentum Multiply is running several travel and accommodation deals with its partners. For example, members get up to a certain percentage discount when booking flights, resulting in significant savings. Planning your travel itinerary and seeking out the best deals allow you to optimise your budget, helping you prevent money-related stress.

If there is anything 2021 has shown us, it is the importance of spending time on that which brings your life greater meaning. The holidays offer us an opportunity to recharge and spend time with our loved ones, so don't let stress and anxiety prevent you from making lasting memories.

### Sources:

<https://www.iol.co.za/personal-finance/sponsored/dont-let-your-season-go-from-festive-to-frantic-tips-to-reduce-holiday-anxiety-a4401814-7b15-4b2e-9da8-5396699f1242>

<https://www.iol.co.za/lifestyle/health/handy-holiday-health-checklist-for-a-stress-free-festive-season-39484116>

## 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)

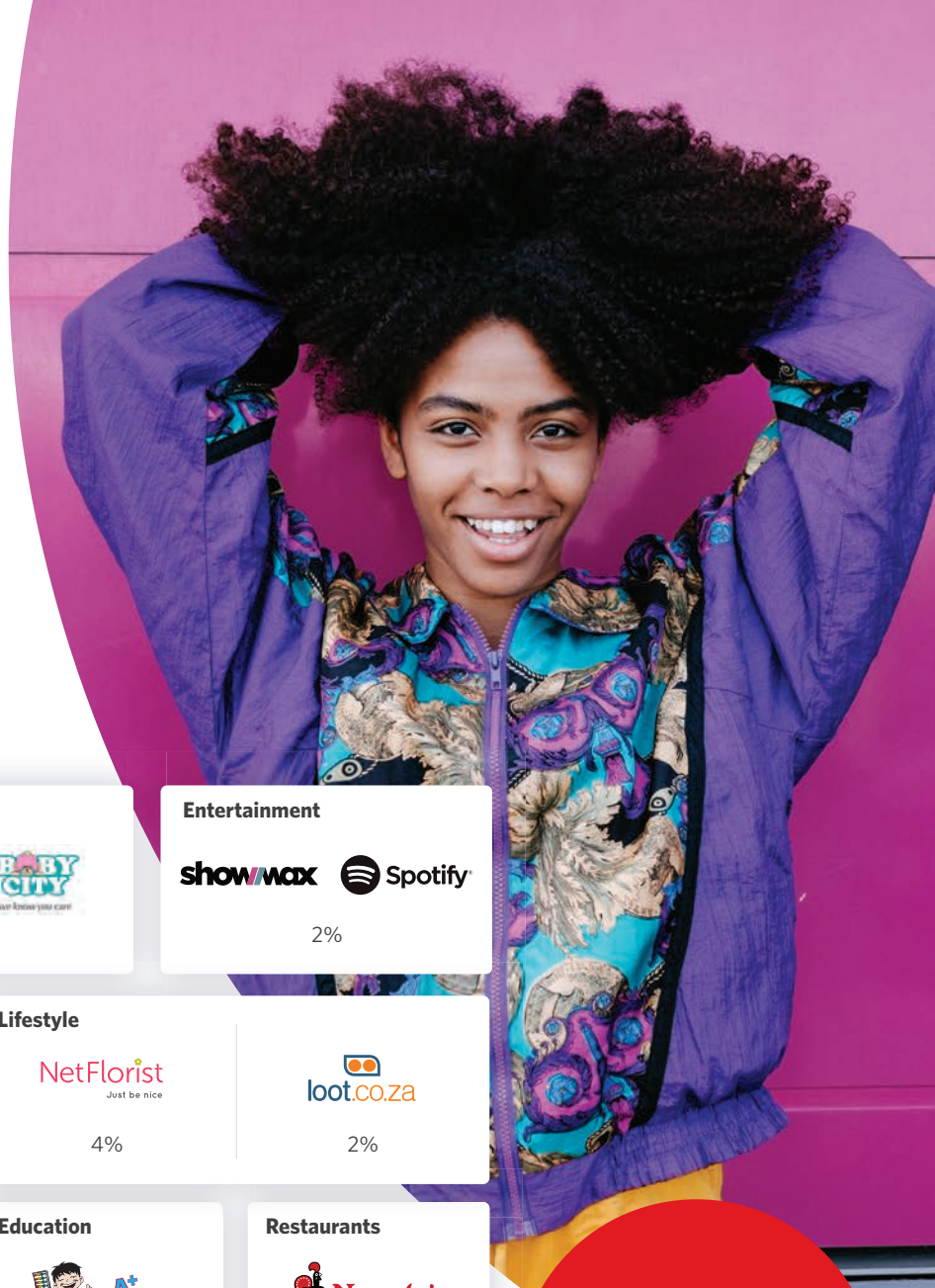




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# Start earning rewards

## Register your profile

Go to **multiply.co.za** and click on LOGIN/REGISTER.

Complete your online profile and choose a username and password. You'll get an activation email. You're ready to start shopping on the Multiply online shop.

### Tip

You can also use your existing **momentum.co.za** credentials to log in to the Multiply website.

## Download the Momentum Multiply app

Download the app from the Google Play Store, Apple App Store and the Huawei AppGallery.



Log in using your existing **momentum.co.za** or **multiply.co.za** credentials, or register on the app.

View your rewards, activate your benefits and manage your cards and linked devices/apps.

# You get 2% in cashbacks from Dis-chem and Woolworths



## Activate your Dis-Chem benefit

Log in to **multiply.co.za**, go to Rewards > Partner Rewards > Dis-Chem and click on Apply now; or

Log in to the **Momentum Multiply app**, go to Cards > **Multiply/Dis-Chem** co-branded card and click on **Apply now**.

Once you have applied, **collect your Multiply/Dis-Chem** co-branded card from any Dis-Chem store nationwide or **register on the Dis-Chem website** or **app** to get a digital Multiply/Dis-Chem co-branded card. The digital card can be **used** for both **in-store** and **online shopping**.

**Swipe** your co-branded card before you pay.

Get **2% in cashbacks** on your whole basket, transferred directly into your Multiply Money savings wallet.



## Buy Woolworths gift cards

Get rewarded when you buy everything on your grocery list with a Woolworths gift card from the Multiply online shop.

Log in to **multiplyonlineshop.co.za**.

Select **Woolworths gift cards** and choose your denomination.

You will receive a **voucher code via SMS** within two hours to redeem in-store.

Get **2% in cashbacks** on your whole basket, transferred directly into your Multiply Money savings wallet.

**Upgrade to Multiply Premier and get up to 12% and more fantastic discounts and cashbacks from our other partners.**