



# NEWSLETTER

ISSUE 6 | DECEMBER 2020 – JANUARY 2021

Dear Member

Despite 2020 having been a year of uncertainty and unprecedented events, the Scheme hopes it has been a happy and healthy year for you and your loved ones and that 2021 will bring better things in its wake. If you have experienced any unfortunate health events in 2020, we hope that by belonging to the PG Group Medical Scheme, you and your loved ones have experienced the value of private medical cover during times of anxiety and peril.

The Scheme communicated its rates of payment and benefits for 2021 in the member guide recently. Please familiarise yourself with the contents of the member guide, as the more informed you are as a member, the better you will understand your benefits, thereby reducing the number of queries you may have. For those members who have not yet received this communication, please advise the Scheme so that we can send the information to you.

In this newsletter we provide you with more information about your benefits and contributions for 2021. We also focus on the Scheme's optometry benefits, Ambledown Gap Cover, the distinction between COVID-19 and the flu and, finally, some healthy tips for taking care of yourself during the festive season.

If you are going to be on the road during the holidays, remember to buckle up, take regular breaks from driving, especially when you are headed to far-away destinations, and observe the rules of the road.

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 647 775**.

Enjoy this read.

**We look forward to joining you and your loved ones in welcoming 2021!**



## 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

PG Group Medical Scheme  
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)

### Hospital and pre-authorisation

Tel: 0860 005 037

### Scheme website address

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



## 2021 contributions and benefits

The Scheme is pleased to inform you that, despite the uncertainty facing the world in 2021 as a result of COVID-19, the Trustees have approved a contribution increase of only 3% for 2021. The contribution increase of 3% will only take effect from 1 April 2021.

### Total consolidated contribution table

1 April 2021 to 31 December 2021

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

The 2020 contribution rates will apply from 1 January 2021 to 31 March 2021.

Gross income	Principal member	Adult dependant	Child dependant
R0 - R4 600	R2 190	R2 190	R580
R4 601 - R8 000	R2 770	R2 770	R740
R8 001 - R11 100	R3 070	R3 070	R770
R11 101 - R15 100	R3 320	R3 320	R830
R15 101 - R19 000	R3 520	R3 520	R850
R19 001 +	R3 660	R3 660	R880

The benefit limits will remain the same as they were in 2020, except for the optometry benefits for 2021, which have been increased as per the table below:

PPN benefits – In and out of network	
Frame and/or lens enhancements	<b>R1 350</b> for frames and/or lens enhancements per beneficiary at a preferred provider network (PPN) provider and <b>R979</b> per beneficiary at a non-PPN provider every two years
Comprehensive consultation at PPN provider	<b>R700</b>
One pair of clear Acuity single-vision lenses; <b>or</b>	<b>R210</b> per lens
One pair of clear Acuity bifocal lenses; <b>or</b>	<b>R445</b> per lens
One pair of multifocal lenses	<b>R770</b> per lens
<b>OR</b>	
Contact lenses	<b>R1 935</b> per beneficiary
Contact lens re-examination (subject to the Scheme rules and can only be claimed in six-monthly intervals)	<b>R255</b> x three
Out-of-network benefits: one consultation and either spectacles or contact lenses	<b>R350</b>

## Ambledown Gap Cover

Ambledown Gap Cover is a short-term insurance product that the Scheme offers all of its members. Gap cover provides you with extra cover in case your Scheme benefits do not cover the full cost of in-hospital procedures.

Gap cover is a must-have due to increased healthcare costs and the financial impact of sometimes crippling shortfalls on medical claims you may be faced with paying. Many members experience higher out-of-pocket expenses because some medical practitioners charge considerably more than the rate at which the Scheme pays providers.

Gap cover can be used to pay for other types of shortfalls:

- Surgeons, anaesthetists and other specialists sometimes charge more than the contracted/agreed-upon rate with the Scheme for certain in-hospital procedures.
- The Scheme applies co-payments or deductibles on certain in-hospital admissions and procedures.
- Certain expensive in-hospital appliances have annual sub-limits; for example, for the internal prosthetic devices used in a joint replacement procedure.

The 2021 gap cover benefits are listed in the table below:

	GAP COVER
<b>Rate</b>	<b>R128</b> per policy
<b>Overall annual limit</b>	<b>R173 000</b> per beneficiary per year
<b>Shortfall benefit (procedures)</b>	Up to five times the Scheme rate to a maximum of 500%
<b>Shortfall benefit (co-payments)</b>	Co-payments and deductibles: <ul style="list-style-type: none"> <li>• MRI/CT scans</li> <li>• PET scans (outpatients co-payment)</li> <li>• radiotherapy/chemotherapy/kidney dialysis</li> </ul> Use of a non-designated service provider hospital subject to co-payments
<b>Casualty ward benefit</b>	The cost of treatment for emergencies not covered by the Scheme in the casualty unit of a hospital, limited to <b>R10 000</b> per beneficiary per year
<b>Oncology (cancer) benefit</b>	Sub-limitations and/or co-payments related to cancer treatment, including traditional and biological drugs: <b>R200 000</b> excess applies that is covered by the Scheme
<b>Sub-limit</b>	Benefits for charges above any sub-limit for in-hospital treatment, e.g. internal prosthesis, subject to overall annual limit
<b>Stated benefits (do not form part of overall annual limit)</b>	
<b>Dread disease (severe illness) benefit</b>	Limited to diagnosis of cancer; <b>R50 000</b> lump sum benefit for first diagnosis
<b>Personal accident cover in the event of death or disability</b>	<b>R25 000</b> lump sum per beneficiary for accidental death and permanent and total disability

Should you decide to take out gap cover with Ambledown, the premiums must be paid directly to them and do not form part of your monthly contribution to the Scheme.

Should you require more information on the gap cover policy:

- contact our query intervention line: Momentum Consultants and Actuaries (MCA) call centre on **086 1234 296**; or
- send an email to [MCAhealth@momentum.co.za](mailto:MCAhealth@momentum.co.za) or visit their website at <https://moneymarketing.co.za/gap-cover-is-an-affordable-essential/>.

## HOW TO PREVENT BAD BREATH, TOOTHACHE OR TOOTH LOSS

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 check up and professional cleaning



## How to tell the difference between COVID-19 and the flu

It appears that the COVID-19 pandemic will remain a concern throughout and beyond this holiday season and it's become especially important to prioritise your safety if you have certain medical conditions. We decided to update you on the differences between COVID-19 and the flu.

While the two viruses have some symptoms in common, they also have many differences.

As ever more cases of COVID-19 appear around the world, the first unusual symptom of illness someone experiences can be mistaken for the onset of the dreaded disease and be quite alarming. People may wonder if it's COVID-19 or the flu, another virus that's spreading at this time.

### The similarities between COVID-19 and the flu

Both COVID-19 and influenza (flu) are viruses, a type of germ that can't be destroyed with antibiotics. Both viruses are contagious respiratory illnesses that can cause mild to severe symptoms and both are primarily spread through water droplets that travel when an infected person sneezes, coughs or speaks. While it is possible for both to cause infection through contact with germ-covered surfaces, this isn't the main way either virus spreads.

#### The flu has a few characteristic symptoms, including:

- fever
- fatigue
- headache
- body aches
- cough
- sore throat
- runny or stuffy nose.

After someone becomes infected with the flu, he or she often experiences symptoms within two days and people can spread the virus before, during and after they have developed symptoms.



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**COVID-19 typically has the following symptoms:**

- fever
- dry cough
- difficulty breathing
- shortness of breath.

These symptoms can show up anywhere from two to 14 days after someone becomes infected. It is possible for people to have no symptoms at all while still being able to transmit the illness to others.

There has been some news in the media that December to January may become peak seasons for infections in South Africa. Therefore, if you have an existing chronic condition, this could put you at a higher risk of developing complications if you get infected with the coronavirus. Therefore preventative screening is crucial in making sure members

detect medical conditions and infections early. Preventative tests such as cholesterol, glaucoma, prostate and HIV tests can be done at most pharmacies like Clicks and Dis-Chem. These tests do not affect members’ savings, but are covered as part of the Scheme’s wellness benefit.

Another important approach to protect yourself against the severity of the virus is to boost your immune system with supplements such as vitamin C, vitamin D and zinc and taking care of your mental health by remaining calm and positive – don’t get caught up in a cycle of stress.

If you experience any of the symptoms above, call your doctor for advice. He or she can help you understand what next steps to take and help you get on the path to better health.

Source: <https://fmoths.org/coronavirus/coronavirus-blogs/how-to-tell-the-difference-between-covid-19-and-the-flu>

# HEALTH TIPS FOR THE HOLIDAY SEASON



December is usually synonymous with an abundance of food and a lack of exercise. PG Group Medical Scheme wants to encourage members to start the new year on the right foot.

The holidays are a time for celebration, rest and family bonding, but celebration doesn’t have to mean gluttonous eating, or deprivation, for that matter. It’s time to bring the focus back to the purpose of the holiday, taking the time off to relax, unwind and enjoy the traditions of the holidays. The holiday season must not be seen as a time to neglect your health. The key is to go into the holidays with a plan.

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Here are **four ways** to maintain your health over the holidays.

### Tip #1: Shop well for yourself

It is becoming more important than ever to stock your kitchen with healthy food and, with most of us spending time indoors during this holiday, it's essential to have healthy snacks handy. The more conveniently at hand they are, the more likely you are to eat them. Instead of thinking about what you shouldn't eat, promise yourself to eat your three to five servings of vegetables each day.

### Tip #2: Schedule your exercise

Your schedule may be very hectic this holiday season. Schedule your workouts just as you would any other appointment. Even if you do your workouts at home, make sure you get some exercise at least three days per week.

### Tip #3: Just say no

You probably aren't aware how much extra food you eat just because people offer it to you. A sample at the market here, extra cookies baked by your neighbour there – it all adds up. It's always helpful to think twice before you take food; first decide if you really want it.

### Tip #4: Hydrate

Keep your water bottle with you at all times. You should be drinking eight glasses of water each day. One handy trick is to buy a two-litre water jug, fill it up in the morning and finish it by the end of the day.

Source: <https://www.active.com/fitness/articles/5-health-tips-for-the-holiday-season>



## Get in touch with us



### CLIENT SERVICES

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

Claims Email: **claims@pggmeds.co.za**

Membership-related enquiries Email: **membership@pggmeds.co.za**  
Fax: **0861 222 664**

### INTEGRATED CARE AND PRE-AUTHORISATION

Tel: **0860 005 037**  
Email: **hrmpgg@metropolitan-preauth.co.za**

### MEDICINE RISK MANAGEMENT (CHRONIC MEDICATION)

Tel: **0860 005 037**  
Fax: **031 580 0597**  
Email: **chronic@pggmeds.co.za**

Medipost Courier Pharmacy Tel: **012 426 4017/4007**

### FOR ESCALATED QUERIES

Fraud hotline: **0800 000 436**  
Queries or complaints: **0860 005 037**  
Scheme website: **www.pggmeds.co.za**

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