



ISSUE 6 NEWSLETTER

DECEMBER 2018

Dear member

We hope that 2018 has been a happy and healthy year for you and your family and that 2019 will be even better.

With all the merriment surrounding the festive season, it is easy to get distracted and forget about administrative matters. We have sent you the 2019 member guide and benefit information and trust that you will familiarise yourself with it. If you haven't received your copies yet, in this edition of the newsletter we provide you with the contribution rates for 2019, introduce you to our new online maternity programme and provide you with tips for a safer 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 64 77 75 or by email to eugene.eakduth@momentum.co.za.

We wish all of our members a safe, healthy and happy festive season.



Contributions for 2019

Some medical schemes announced their contribution increases as early as September 2018. The increases were largely driven by the high cost of medication and South Africa's weakening currency. One area of concern was the high cost of private medical cover and the increase in value-added tax. For years, increasing healthcare inflation and economic pressures have been a challenge for the medical industry.

The good news is that PG Group Medical Scheme has, for a number of years, managed to contain contribution increases to below the industry average. The 2019 contribution increases will ensure members' access to cover, keep the Scheme sustainable and significantly enhance benefits for members affected by chronic conditions and cancer. In 2019, contribution increases will remain at 8.2%.

To view the benefit changes, member guide and other documentation for 2019, please visit www.pggmeds.co.za.

Gross income	Member	Adult dependant	Child dependant
R0 - R4 300	R2 056	R2 056	R541
R4 301 - R7 500	R2 597	R2 597	R692
R7 501 - R10 500	R2 878	R2 878	R725
R10 501 - R14 200	R3 116	R3 116	R779
R14 201 - R17 900	R3 300	R3 300	R801
R17 901 +	R3 430	R3 430	R822



Unlocking more value with Belly Babies

Another benefit enhancement to look forward to in 2019!

Online Antenatal Course

PG Group Medical Scheme would like to introduce Belly Babies online support for expecting moms. The goal of the programme is to provide expert knowledge to moms throughout their pregnancy in the comfort of their homes.

By registering at www.bellybabies.co.za, you will have access to the following:

- an online before and after birth course consisting of educational videos from various experts in the field; and
- a face-to-face online consultation with a qualified breastfeeding specialist to help you and your baby establish and maintain a happy breastfeeding routine; access to a follow-up, online consultation is available if required.

It is simple and easy to use. Your available savings may be used to pay for these services.



Your rights as a medical scheme member

You have the right **not** to be unfairly discriminated against on the basis of your race, age, gender, marital status, ethnicity, sexual orientation or state of health.

The Scheme may not charge you more because you are older or sicker. Variations in contribution rates may only be based on your income and number of dependants. However, if you are joining a medical scheme for the first time later in life, you may have to pay more or wait a little longer before you can receive certain benefits.

Your medical scheme must pay valid claims within 30 days of receipt. If a prescribed minimum benefit diagnosis is not confirmed on the claim, additional clinical information must be sent to the Scheme by the healthcare provider to allow the Scheme to verify if the claim qualifies for benefits.

You have the right to receive regular claims statements. In addition to paying an account, the Scheme must furnish you with statements detailing the name of the supplier, such as the doctor, hospital or pharmacist, date of service, total amount charged and the amount of the benefits that have been paid. You have the right to resubmit a claim if the Scheme has not paid a valid claim within 60 days.

Your obligations as a medical scheme member

Be honest and upfront with the Scheme when joining. If you are found to have provided false information, you may lose your membership or have it suspended. If you act illegally, criminal charges may be laid against you.

Do not submit fraudulent claims. Do not claim for more than the value of the service you received or claim for sunglasses and toiletries or other items that are strictly not paid for by the Scheme.

Pay your contributions on time. Contributions must be paid directly to the Scheme, unless arrangements for payment have been made with your employer.

You may need to get pre-authorisation before certain procedures can be covered. This and other cost-saving interventions are known as managed care.

Fraud, waste and abuse

Some fraudulent and wasteful activities involve the following:

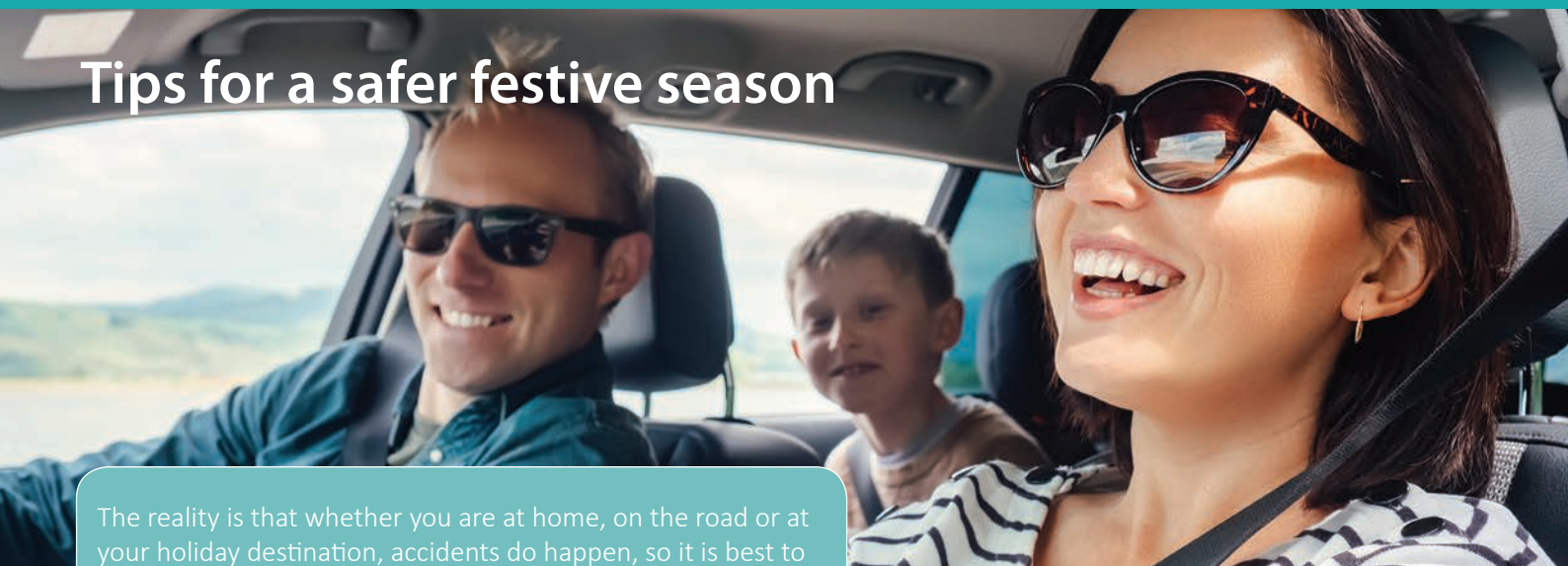
- illegal collusion between members and healthcare providers to gain financially from a medical scheme
- cash-back claims – this is when members are admitted to hospital for procedures that could have been avoided in order to claim through hospital insurance products
- the most common form of fraud is when a member fails to inform the Scheme about previous health conditions
- card 'farming' occurs when members share their medical scheme benefits with people who are not on the Scheme; this type of fraud is reported to be common among female members who cover only one child on the Scheme, but who share the benefits of the child who is covered with her other children.

Fraud, waste and abuse cost medical schemes billions of rand each year and contribute to contribution increases.



Source: The Council for Medical Schemes

Tips for a safer festive season



The reality is that whether you are at home, on the road or at your holiday destination, accidents do happen, so it is best to be prepared.

What to do in the case of a medical emergency

The most important thing in a medical emergency is to stay calm. It always helps to store an emergency number on your cell phone and to keep one near your home telephone.

What to do at the scene of an accident

- Dial Netcare 911 on 082 911. Have this number stored on your cell phone. Immediately state your name and contact number in case you lose your connection. Describe the injuries of the patient or patients as accurately as possible and state how many people are injured.
- Explain exactly where the accident occurred by giving street names and describing landmarks. Indicate to the operator if you think there might be danger of a fire or any other crises.
- Do not end the call before the operator has confirmed that he or she has all the necessary information. If you are in the road, alert oncoming traffic by switching on your vehicle's hazards and, if necessary, try to redirect traffic without putting yourself in danger. If possible, try to reassure the injured person or persons and put them at ease. This is very important, as the presence of a calm and reassuring person can help victims survive serious injuries.
- Do not move the patient or patients, as this may aggravate their injuries. In the case of an accident involving another vehicle, do not move the vehicles until you are authorised to do so by a traffic officer.

General tips for the road

- **Don't rush** to your destination. Begin your holiday with the actual journey and never use alcohol or take drugs before or during a journey.
- **Do not eat heavily** before or during a journey, as the process of digestion encourages sleep. Rest well before a journey and eat a light meal. Don't wear tight clothing, as your ankles and stomach tend to swell when you sit for long periods of time, which causes discomfort.
- **Wear sunglasses when driving in direct sunshine**, as glare strains the eyes and causes fatigue. Don't wear tinted glasses after dark. They may reduce the dazzle of oncoming headlights, but they limit your ability to see dimly-lit objects.
- **Make sure your vehicle is well ventilated** and, if possible, alternate driving with someone. Take regular breaks. It is advisable to break every two hours or 200 kilometres. When you take a break, make sure you go for a stroll to exercise your limbs and increase your blood circulation. Do not drive inside the yellow line, except when another vehicle wants to overtake you and only if it is during daylight hours and the visibility is clear for a distance of at least 150 metres or more.

be safe

Source: <https://www.health24.com/Lifestyle/Travel-health/General-travel-advice/Tips-for-a-safer-festive-season-20120721>

HAVE YOUR CONTACT DETAILS CHANGED?



Help us to keep in touch! Please notify us when your contact details, such as your postal or email address or cell or any other phone numbers, change. Updating your details is as simple as giving us a call on 0860 00 50 37 (Monday to Friday between 08:30 and 16:30 – our busiest times being between 10:00 and 12:00). We will ask you a few questions to verify your identity, but we will be sure to do this as quickly as possible, knowing that your time is valuable to you.

If you are unable to contact us directly and need someone else to speak to us on your behalf, we will need you to complete a member consent form before we can accept instructions from, or share your information with anyone else. This measure is in place to protect you against people who may try access your information without authorisation.



What's happening in Multiply in 2019?

We are fast approaching the end of 2018 and before we go on our well-deserved breaks, we'd like to fill you in on the changes in Multiply in 2019!

Multiply Money

Multiply Money was launched on 1 October 2018 and gives you the option to save your money.

How?

1. Get cashbacks when you shop at our cashback partners.
2. Your cashbacks grow with a great interest rate in your Multiply Money savings wallet.
3. Get anytime access to your cashbacks. Spend them or share them.



Multiply members will pay the following rates for Nu Metro movie tickets in 2019:

	Starter	Private Club	
2D	R47.00	R32.00	Please note: Should the system be offline at any Nu Metro Cinema, Multiply members will pay the Multiply Premier Private club offline rate.
3D	R71.00	R51.00	

2019 membership fees

Multiply Provider:

Membership type	1 Apr – 31 Dec 2018	1 Jan – 31 Dec 2019
Single member	R76.00	R82.00
Family of two	R96.00	R104.00
Adult dependants (19 years and older)	R12.00 per dependant	R13.00 per dependant
Child dependants (younger than 19 years)	Free	Free

Multiply Premier:

Membership type	1 Apr – 31 Dec 2018	1 Jan – 31 Dec 2019
Single member	R221.00	R238.00
Family of two	R272.00	R298.00
Family of three or more	R302.00	R328.00

Upgrade to Multiply Provider or Multiply Premier:

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

Scan the QR code to find out more



Here's to a great 2019!