



NEWSLETTER

ISSUE 3 | MAY 2017

Dear Member

In this edition of our newsletter, find out what information is required on your claims in order for them to be paid correctly. We also update you on how to view your claims history on the Scheme's website and let you in on what might be lowering the B12 vitamin levels in your body.

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 Fund Manager, **Eugene Eakduth**, by fax to **0861 64 77 75** or by email to **eugene.eakduth@momentum.co.za**.

Until next month, enjoy the read!

What is required on your medical scheme claim?

When submitting claims to us for processing, please ensure you do the following:

- Always check the details on your claim against your membership card – especially your membership number.
- If your doctor submits the claim to us electronically, you do not need to send a copy to us.
- If you send your claim to us, please submit the original copy with the correct member or dependant details.
- Always submit detailed claims and not just receipts – we need all the details in order to capture the account correctly.
- If you require a refund for an account that you have already paid for, kindly forward us a copy of the account with the receipt attached to it so that we can process your claim and pay you directly.
- Make sure your membership number and your doctor's details and practice number are clearly visible on accounts. Your accounts must also contain ICD-10 diagnosis codes, tariff or procedure codes and authorisation numbers.
- If you have co-payments that you would like to be paid from your available savings, kindly forward an instruction to us at **claims@pggmeds.co.za** or **info@pggmeds.co.za** or call us on **0860 00 50 37**.

How to check the status of your medical scheme claims

To view the status of your claims, simply visit **www.pggmeds.co.za**, log in to the secure member area and view the status of your accounts under claims history. Should you require assistance logging in, kindly email us at **webmaster@mmiholdings.co.za**.

Note: You will also receive a claims statement that will provide you with all the information about the latest claims we have processed and your available benefits. If you are not receiving your claims statements, visit **www.pggmeds.co.za**, log in and update your email and postal addresses or simply contact us on **0860 00 50 37** and advise us of your updated information.



DID YOU KNOW???

There is a difference between **payment** and **pay-out dates**. The payment date is the date on which the Scheme sends an electronic payment file to the bank for the release of payments to either service providers or members. The payment run, or cheque run as it is sometimes referred to, will always take place on a Friday.

The pay-out date is the date on which funds are deposited into your bank account and is usually four working days after the payment date.

What is causing your vitamin B levels to fall?



Be aware that some medication and medical conditions are linked to vitamin B deficiencies.

Most health-conscious people are quite clued up about the role that vitamins play in keeping us healthy. However, just because you eat a lot of vitamin B-rich foods like wholegrain bread, leafy green vegetables, meat, cheese and eggs, it doesn't mean you can't develop a deficiency. A medical condition or the use of chronic medicine could seriously deplete B vitamins in your body. B vitamins are comprised of a group of eight water-soluble vitamins that are crucial for a wide range of different metabolic processes in the body. The body is unable to store most of them, so make sure you get enough in your diet.

Vitamin B12 deficiency may occur with:

- **digestive disorders** – where there is a decrease in the amount of Vitamin B12 your body is able to absorb
- **pernicious anaemia** – a condition in which your immune system attacks healthy cells in your stomach, preventing your body from absorbing B12 from the food you eat.

Symptoms of a vitamin B12 deficiency include fatigue, poor appetite, depression and numbness or tingling in the hands and feet. A vitamin B12 deficiency can cause progressive nervous system damage, so make sure to speak to your doctor promptly about treatment.

Vitamin B6 and B9 deficiency may occur with:

- **kidney disease** – end-stage renal diseases and chronic renal insufficiency
- **inflammatory bowel diseases** – Crohn's disease and ulcerative colitis
- **digestive disorders** – coeliac disease

- **rheumatoid arthritis** – associated with vitamin B6 deficiency, tending to worsen as the disease becomes more severe
- **cancer or chronic inflammation** – can cause an increase in your body's demand for B9 (folate) and enhance vitamin B6 degradation.

Several of the B vitamins (B2, B6, B9 and B12) affect brain metabolism and contribute to psychiatric illnesses like depression and behavioural disorders. Deficiencies in vitamins B6, B9 and B12 seldom arise on their own. They usually occur with low concentrations of other B vitamins like vitamin B2 (riboflavin).

Medication that can interfere with the body's absorption or use of B12 include:

- **antibiotics** – for certain infections
- **proton pump inhibitors (PPIs)** – for peptic ulcer disease and acid reflux
- **H2 receptor antagonists** – for stomach ulcers (peptic ulcer) and gastroesophageal reflux disease (GORD)
- **Metformin (Glucophage)** – for diabetes.

Advice on B vitamins

- Always tell your doctor or pharmacist about any dietary supplements and prescription or over-the-counter (OTC) medication you take regularly. They'll assess whether any might interfere with how your body absorbs, uses or breaks down B vitamins.
- Avoid unnecessary long-term use of antibiotics – they can lower levels of B2, B9 and B12 vitamins.
- If you suspect a vitamin B deficiency, see your doctor or dietician for advice. Avoid self-diagnosing deficiency – some vitamins can be toxic if taken incorrectly.

Source: <http://www.health24.com/Lifestyle/Healthy-Nerves/medications-and-conditions-that-cause-b-vitamin-deficiencies-20160523>

Prescribed minimum benefit (PMB) alert

Can I be refused cover for PMB conditions if I do not obtain authorisation or undergo certain tests?

Answer

Yes, medical schemes can make certain benefits available on condition that you obtain pre-authorisation or join a managed care programme. These programmes are aimed at educating members about their conditions and at equipping them with information to manage their conditions in a way that keeps them as healthy as possible. For example, many medical schemes offer treatment through service provider groups that manage conditions such as diabetes and are equipped to provide medication and monitor the condition.

Source: <http://www.medicalaid.co.za/medicalaid/pmbsandchronicdiseases.aspx>



UNLOCKING FINANCIAL WELLNESS



The year **flu** by and now it's **vaccination time** again!

Flu season is slowly creeping up on us and what better way to get geared up for winter than getting immunised.

You can get your flu shot at your nearest **Dis-Chem**.



Simply book your appointment at your nearest Dis-Chem pharmacy. While you're there, you can find out about the full range of vaccinations for the entire family from flu to pneumococcal.

As if that's not already great news, if you upgrade to the Multiply Premier option, you can earn Multiply points for getting immunised.

Points you can earn		
	Points	
Flu	10	Once a year per family member on the PG Group Medical Scheme.
Kids vaccination	10	Once a year for kids up to 12 years old.
Pneumococcal	10	Once a year for adults 60 years and older.

Want to upgrade to **Multiply Premier**?

SMS 'JOIN' to **40717** or call **0861 100 789** or visit www.momentum.co.za/multiply and apply online.

If you are already on Multiply Premier and get your **flu shot** at your **general practitioner, clinic or pharmacy (not a Dis-Chem)**, please **submit your receipt** as proof via email to multiply@momentum.co.za. This will not affect your savings or day-to-day benefits and points will be allocated accordingly.

And while you're at Dis-Chem getting vaccinated, you can browse the aisles and get **4.5% back** in **Dis-Chem benefit points** on selected items and **3% back on all other products in store**.

