



# NEWSLETTER

ISSUE 1 | JANUARY/FEBRUARY 2017

Dear Member

We hope that 2017 has started off on a positive note and that you and your family have had an enjoyable and restful break. By now you should have received your 2017 member guide and Denis dental benefits information booklet – please familiarise yourself with your benefits for the year. In this edition of our newsletter, we provide you with tips on taking care of your eyes this summer, we update you on your 2017 optical benefits and remind you why you need to reduce your salt intake.

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**.

Enjoy the read!

## Changes effective **January 2017**

### Different administration platform

The PG Group Medical Scheme embarked on a client journey in 2016 to improve our service. As part of this journey we moved to a different administration platform at the end of 2016. Some members may have experienced a few teething problems related to this change. If you were one of the affected members and your problem has not yet been resolved, kindly forward your query, along with a short description, to the Principal Officer, Mrs Lyn Longley, at **llongley@pg.co.za**.

### Registration of chronic medication

Certain medicines that were previously payable from your medical savings account must in future be registered on the chronic medication programme in order to be covered. Through this initiative the Scheme is aiming to assist members by protecting their savings balances by routing legitimate chronic medication expenses through the chronic medication benefit. While we understand that this may have caused some disruptions initially, this initiative will ensure that your savings last longer.



### Move to Cape Town

Please note that the administration of the PG Group Medical Scheme has moved to Cape Town. The new postal address for claims submissions is **PO Box 2070, Bellville 7535**. The email address for claims submissions remains **claims@pggmeds.co.za** and the contact centre operating hours are from **08:00 to 16:30**.

**We look forward to your continued health and wellbeing in 2017!**



# Optical benefit changes in 2017



Let's start off by updating you on some of the major changes you will experience with your benefits. This year your PPN optical benefits include:

In-and-out of network benefits	
Frame and/or lens enhancements	R850
One pair of clear Aquity single-vision lenses; <b>or</b>	R165 per lens
One pair of clear Aquity bifocal lenses; <b>or</b>	R360 per lens
One pair of multifocal lenses	R660 per lens
<b>OR</b>	
Contact lenses	R1 675
Contact lens re-examination (subject to the Scheme rules and can only be claimed in six-monthly intervals)	R230 x three
Out-of-network benefits	
Only one out-of-network consultation will be paid for an amount of R350, for either a pair of spectacles or contact lenses	R350

The PG Group Medical Scheme has a contract with PPN as its designated service provider for enhanced optometry services.

## To visit a PPN network provider

To find a PPN provider near you, log in to the PPN website at [www.ppn.co.za](http://www.ppn.co.za).

## Benefits of visiting a PPN network provider

PPN providers charge PPN tariffs, which are up to 76% lower than the industry standard charged by non-PPN providers with no compromise on the quality of services. PPN providers stock a range of PPN frames that cost R150, thereby enabling members of the Scheme to use their remaining frame benefit for lens enhancements such as hard coating and tints.

## How do I submit my optical claims?

Members and service providers can submit paper claims to [info@ppn.co.za](mailto:info@ppn.co.za) or [mailroom@ppn.co.za](mailto:mailroom@ppn.co.za).

## Where can I find more information on my optical benefits?

The PPN website is mobile friendly and members can access it 24 hours a day from anywhere.

## The PPN website provides:

- a secure area where you can log in to view your available benefits and claims history and print claims statements and tax certificates;
- a facility to upload a photo and try on a PPN spectacle frame or request to try on a frame at a specific practice;
- optical benefit guidelines to do a spectacle cost quotation online, which will empower you more when you visit your optometrist.

## What insured optical benefits are you entitled to?

Your insured optical benefits per beneficiary are calculated over a 24-month cycle from the date of service. Members can claim for either spectacles or contact lenses during the cycle, but not both. You are entitled to one comprehensive consultation, including refraction, tonometry and visual field screening, and either:

1. a frame and/or lens enhancements to the value of R850 and one set of standard, clear lenses; or
2. contact lenses to the value of R1 675.

Benefits for optical services from non-PPN providers (out-of-network providers) are limited to encourage members to obtain services at negotiated PPN rates.

## Did you know?

Any co-payments on your optometry claims can be covered from your medical savings account.

Source: Darren Sutcliffe (PPN)



## Below are some health tips to assist in taking care of your eyes this summer:

**Shield your eyes with sunglasses** – The right kind of sunglasses will help protect your eyes from the sun's ultraviolet (UV) rays. Too much UV exposure makes you more likely to get cataracts and can cause macular degeneration.

**Protect your eyes with safety eyewear** – If you work with hazardous or airborne materials at work or at home, wear safety glasses or protective goggles every time. Certain sports can also lead to eye injury. Be sure to wear helmets with protective face masks or sports goggles with polycarbonate lenses to shield your eyes.

**Frequent breaks from the computer** – Staring at a computer screen for too long can cause eyestrain, blurry vision, trouble focusing at a distance, dry eyes and headaches. Position your

computer so that your eyes are level with the top of the monitor. This allows you to look slightly down at the screen. Avoid glare from windows and lights by using an anti-glare screen. If your eyes become dry, blink more. Most importantly, give your eyes a break every 20 minutes by looking at something in the distance for 20 seconds and take a 15-minute break every two hours if you can.

**Visit your eye doctor regularly** – Adults and young children should get their eyes examined regularly. Eye exams can detect eye diseases that have no symptoms, such as glaucoma. Early detection and treatment of such diseases can prevent blindness. A composite consultation at a PPN provider includes talking about your personal and family medical history, taking a vision test and determining how well your eyes work together. You might also need other tests, depending on what the optometrist detects during the composite consultation.

## Prescribed minimum benefit (PMB) alert

If I have limited savings available, will my HIV/AIDS medication be covered when I reach my chronic medication benefit limits?

### Answer

HIV/AIDS is a PMB condition, which means that all medical schemes have to cover its treatment, regardless of your available benefits or savings. HIV/AIDS treatment will be covered even when your normal chronic medication benefits have run out.

Source: <http://www.health24.com/Medical-schemes/PMB-and-chronic-disease/HIV-and-your-medical-scheme-20120721>

## A pinch of salt packs a heavy punch

Salt may appear harmless, but a diet that is high in salt is one of the key causes of hypertension or high blood pressure. Hypertension increases one's risk of heart disease or strokes. On average, South Africans eat more than double the recommended amount of salt, which should be no more than one teaspoon of salt a day from all sources. 55% of the salt we eat is hidden in processed foods. The biggest culprits are bread, cereal, hard (block) margarine, gravy and soup powders, meat products like sausage, processed cold meats and pies, meat and vegetable extracts and fast food.

### Salty facts

- Many so-called health foods are high in sodium and most of the salt in our diet is found in processed foods. Bread is the single highest contributor to the total salt intake of South Africans.
- The World Health Organisation sees hypertension as a bigger health risk than smoking.
- A diet that is high in salt is a leading cause of high blood pressure and high blood pressure is the highest risk factor for stroke. A reduction in salt intake of two grams per day reduces cardiovascular risks by 20%.
- The first step we can take to reduce our salt intake is to choose foods that contain less salt. Remember that more than half of our daily salt is already in foods when we buy it. Using more whole foods and cutting back on processed foods will help to avoid hidden salt in foods. Consumers are also advised to look out for products with the heart mark logo, as these contain less salt.
- The easiest way to reduce salt intake is to start using less salt while cooking and at the table. Your taste buds can adapt to less salt in two to three weeks. If you want to add more flavour to your food, instead of reaching for the salt, use a variety of ingredients like fresh or dried herbs or spices like curry powder, vinegar, lemon juice or garlic.



Source: <http://www.heartfoundation.co.za/media-releases/pinch-salt-packs-heavy-punch>



# #Loveyourheart

UNLOCKING FINANCIAL WELLNESS

**momentum**



Did you know that heart disease and stroke are two of the leading causes of death worldwide?

With February being the month of love we'd like to put the spotlight on heart health. The **World Heart Federation** encourages people to establish more **heart-healthy behaviours** to benefit themselves and their communities. What can you do to **improve** your heart health?

## Know your **Healthy Heart Score**

The **Healthy Heart Score** gives you an indication of how healthy your heart is. The results from your **Health Assessment (which includes blood pressure, cholesterol and glucose)** together with your **smoking status, age and gender** are used to calculate a score and identify which category your heart health falls in, either: **green, amber or red.**

The score predicts your risk for **Coronary Heart Disease (CHD)** for the next ten years. It gives you a better understanding of your heart's health. If your score falls into:

Green	Amber	Red
You have a low risk of heart disease compared to peers in the same age and gender group.	You have a moderate risk of heart disease compared to peers in the same age and gender group.	You have a high risk of heart disease compared to peers in the same age and gender group.

Amber or red scores can be improved by taking the right steps and advice from your healthcare professional.

Do your **free health assessment** today and know your **Healthy Heart Score.**

Visit [www.momentum.co.za/multiply](http://www.momentum.co.za/multiply) or call us on **0861 88 66 00** to find out more.