



Issue 5

June 2016

Dear Member

Pregnancy is one of the most exciting times in a woman's life, but it can also be a time filled with uncertainty and anxiety. We at PGG Medical Scheme want to be part of the journey you take, offering you the best possible care. In this edition of our newsletter, read more about the PGG Maternity Management Programme and what it offers you. We also advise you on what to do when an allergy becomes a medical emergency. Since June is considered blood donor month, we decided to update you on the health benefits of donating blood.

Please send your suggestions to the Scheme Manager, Aashna Albert, by email to aalbert@mhg.co.za or by fax to **0861 64 77 75**.

Until next time, enjoy the read.



Maternity Management Programme

The Scheme's Maternity Management Programme is specifically designed to support expectant mothers through all stages of their pregnancy. It assists us in ensuring that we make this special journey you take a healthy one. Once registered on the programme we empower our members to make informed decisions regarding the management of their pregnancy, from the prenatal period to birth and during the post-natal period.

The programme further offers you: 12 antenatal consultations, two growth scans, two consultations with a paediatrician and a copy of *The Practical Pregnancy – Birth and Early Parenting Book* by Irene Bourquin.

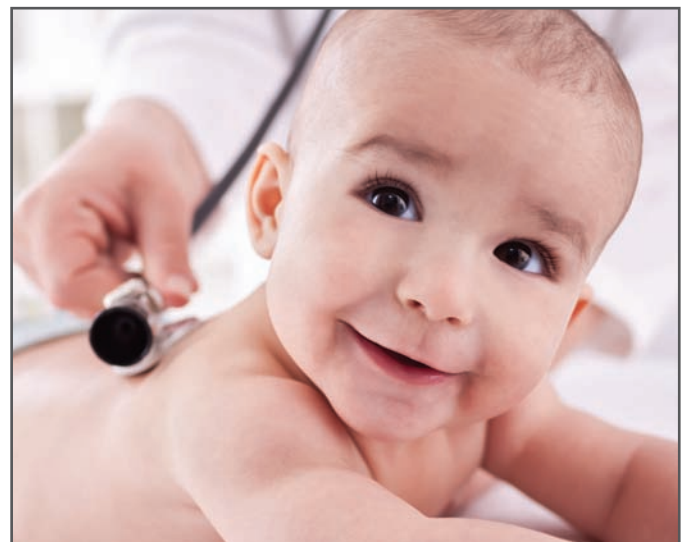
The key objectives of the Maternity Programme are to:

- >> improve pregnancy outcomes by encouraging proper antenatal care;
- >> reduce maternal and neonatal birth complications and achieve a healthy birth;
- >> educate and prepare members for the pregnancy, confinement and subsequent parenthood;
- >> advise members on the available maternity benefits;
- >> identify potential high-risk pregnancies and ensure that members are well informed and receive adequate care;
- >> reduce the costs of the pregnancy while ensuring quality of care is not compromised;
- >> reduce the costs associated with the post-natal period;
- >> work with obstetricians to ensure that evidence-based decisions are made regarding caesarean sections; and
- >> work with obstetricians to facilitate good obstetric care for as many patients as possible.

The programme provides for member care plans, education, the promotion of wellness, tests and hospital benefits. The programme was developed in consultation with respected obstetricians and is managed with a strong emphasis on primary healthcare. It focuses on the role of wellness and prevention.

Remember: If a member applies to register a newborn or newly adopted child within 30 days of the date of birth or adoption of the child, the child will be registered by the Scheme as a dependant. **NB: The programme is not mandatory.**

Continued overleaf →



← Continued from previous page

You are also provided with an exciting opportunity to register on 'Multiply', our rewards programme. Some of the gifts they offer you once registered include: a stylish Caboodle backpack, 'Baby on Board' car sticker and Baby City discount vouchers, regular emails (to guide you through all the stages of your pregnancy, the birth of your baby and the first two years of your child's development), toiletries from Pigeon and a Tiny Love developmental toy.

Follow these steps to register on our programme (when you are approximately 12 weeks pregnant):

Step 1

Call **0860 005 037** and follow the voice prompts.

Step 2

Speak to one of our qualified nurses, who will register you on the programme. You will be required to provide information on any previous pregnancies, miscarriages or any health problems; this will enable our case managers to register your conditions successfully, along with your current treating doctor's information.

Step 3

Should you be asked to submit any documentation, you can submit it to us via email to **info@pggmeds.co.za**.



Did you know that pregnancy can be seen as a pre-existing condition?

A woman who is already pregnant at the time she joins a medical scheme will be registered with a pre-existing condition. All medical schemes apply a 12-month waiting period to the membership of any member with a pre-existing condition. Medical schemes have to ensure the integrity of its resources, which is the collective pool of funds of all its members. Medical scheme members pay their monthly contributions irrespective of whether they use any benefits. Some members pay for years without claiming once from their medical scheme.

The Scheme works on the basis that most members will be healthy and will not claim, while a smaller number of members will need to be covered for medical care. When a new member joins the Scheme and needs immediate medical care, he or she drains the accumulated resources of other members. Therefore, waiting periods have been put in place to prevent this situation from arising.

Source: <http://www.medline.co.za/cover/medical-aid-for-pregnancy-and-childbirth/>

Prescribed minimum benefit (PMB) alert

Can a medical scheme impose a condition-specific waiting period on pregnancy if it's related to a PMB?

Answer

Yes – a waiting period can be imposed on a new member if she had no previous medical scheme cover or if she had been without medical scheme cover for a period longer than 90 days. A condition-specific waiting period can also be imposed if a member neglects to disclose her pregnancy when completing the application for membership form.



Source: PGG Medical Scheme underwriting rules

When an allergy becomes a medical emergency

Most allergic reactions can be successfully treated at home with over-the-counter remedies, but there are instances when an allergy becomes a medical emergency. Netcare 911, PGG Medical Scheme's preferred provider of emergency medical services, wants to educate members on the instances when it's better to seek medical help immediately.

What is an allergy?

An allergic reaction is an acquired, abnormal hypersensitivity response to an allergen that does not normally cause this reaction. An allergy develops when your immune system reacts to an allergen as if it is a threat and then produces antibodies to fight off the allergen. When it is exposed to the allergen a second time, the body remembers the allergen and produces more antibodies, which causes the release of chemicals that lead to an allergic reaction. First-time exposure may only produce a mild reaction; repeated exposure may lead to serious reactions.

What causes an allergy?

An allergy is caused by allergens and may be introduced through direct contact, ingestion (foods or medication), inhalation (pollen) or injection (medication). Allergens known to be dangerous include medication such as Penicillin, foods such as shellfish, nuts and eggs, and stings, where bees and wasps are the main culprits. Often a specific allergen cannot be identified.

IN CASE OF ANY MEDICAL EMERGENCY, PLEASE CALL 082 911.

Signs of an allergic reaction

- **Skin:** Rash, itching, swelling, redness and hives
- **Lungs:** Tightness of the chest, shortness of breath and noisy breathing
- **Head:** Swelling of the face or throat
- **Nose:** Runny nose or nasal congestion
- **Eyes:** Red, itchy, swollen and watery
- **Stomach:** Nausea, vomiting, diarrhoea and pain

Allergic reactions may be localised to a small area of skin or involve the whole body. In some cases, an allergic reaction can be life threatening – a condition known as anaphylaxis. This may occur within seconds to minutes after exposure. Immediate medical attention is needed – such patients need oxygen, intravenous access, an adrenaline injection, together with other medication, and might need to be admitted to hospital.

Various tests exist to attempt to diagnose allergens. It can be helpful to wear a medical ID bracelet and avoid the allergen once identified. People with known, severe allergies should carry a premeasured rescue dose of adrenalin in the form of a pen that they can get from their doctor and inject if necessary. They need to carry this with them wherever they go, ensure that everyone is aware of their allergy and know how to use the adrenalin pen.

Source: Article provided by Gerald Mathebula, Key Accounts Manager – Netcare 911

The health benefits of donating blood

Did you know blood transfusions can actually be a lifesaving treatment for patients with cancer, patients undergoing surgery, children with severe anaemia, women who have complications with their pregnancies and accident victims?

The best part is that our body replaces all of its lost blood volume within 48 hours after donating blood; the replenishment of red blood cells takes a little more time – about four to eight weeks.

Though the waiting period may be a bit long, the altruistic feeling of donating blood every two to three months can often be reward enough to make the wait and donation worthwhile.

High blood iron can cause a variety of symptoms, such as irregular heartbeats, lethargy, muscle weakness, hardening of arteries, accelerated cholesterol oxidation, decreased libido and enlarged liver, to name a few. When donating blood, you are removing 225 to 250 mg of iron from your body; thereby reducing your risks of health complications.

In fact, a four-and-a-half-year study found that those who donated blood biannually had reduced their risk of cancer

and mortality compared to those who didn't, simply because of decreased iron levels. A person who donates blood burns about 650 calories with every pint donated, as the body has to work to replenish itself.

Though there are many benefits to donating blood just one time, the people who benefit most from blood donations are regular donors. According to a study published in the Journal of American Medical Association, researchers found that those between the ages of 43 and 61 had fewer heart attacks and strokes when they had donated blood every six months. Another study found that consistent blood donation is associated with lower risks of cancer diagnosis; risk levels of being diagnosed with any type of cancer decreased in correlation with how often donors donated blood.



Source: <http://www.health24.com/Lifestyle/Your-Blood/The-health-benefits-of-donating-blood-20140610>



Multiply your rewards!

PG Group Medical Scheme principal members, their spouse or partner and child dependants on the medical scheme have **FREE access** to **Multiply Starter**.

The Multiply Starter benefit gives members access to a wide range of partners at a basic discount; like: **7.5% off on Mango flights**, up to **4.5% back in Dis-Chem benefit points** at all **Dis-Chem pharmacies** and **5% discount on Edcon gift cards** at the **Multiply online shop** to name a few.

Your **FREE Multiply Starter** membership is your gateway to even greater rewards on **Multiply's** upgraded options.

Multiply Provider and **Multiply Premier** are paid for options, which give you points for activities promoting **physical** and **financial wellness**; like going to the gym and completing your annual medical tests and doing your health and fitness assessments.

			
Single member:	R59	Single member:	R179 pm
Family of two (main member and partner):	R79	Family of two:	R219 pm
Adult dependants (19 years and older):	R10	Family of three or more:	R249 pm
	per dependant	Child dependants: (younger than 19 years)	Free

The points you accumulate determines your level on **Multiply Provider** and your status on **Multiply Premier**, which then determines your discounts and rewards at over **30 Multiply partners**.

For more information on **Multiply** visit www.momentum.co.za/multiply.

Want to upgrade to **Multiply Provider** or **Premier**?

Simply visit www.momentum.co.za/multiply or SMS 'Join' to **40717** or call us on **0861 100 789** between **8:00 and 17:00**, Monday to Friday.

Go ahead, start **Multiplying!**

The Multiply team