



Dear member

We hope that 2019 has been a happy and healthy year for you and your family and that 2020 will be even better. With all the merriment surrounding the festive season, it is easy to get distracted and forget about administrative matters. We've sent you the Scheme's 2020 member guide and benefit information and trust that you will familiarise yourself with it. If you haven't received your copies yet via post or email, please notify your human resources department. In this edition of the newsletter, we provide you with the contribution rates for 2020 and much more.

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 or by fax to 0861 64 77 75.

On behalf of the Trustees and management of PG Group Medical Scheme, we wish you and your loved ones a very safe and blessed festive season.

Yours in good health ...

Contributions for 2020

Although contribution increases in the medical industry as a whole may appear steep due to the tough economic climate that continues to put strain on consumers' pockets, various other factors need to be considered when determining contribution increases, such as rising medical inflation, the Scheme's ageing membership profile and regulatory requirements. The good news is that the PG Group Medical Scheme has managed to contain contribution increases to below the industry average once again. The 2020 contribution increases will ensure that members continue to enjoy access to affordable medical cover, the Scheme remains sustainable and benefits are enhanced significantly for members affected by chronic conditions and dread diseases. In 2020, contributions will be increased by 6.7%.

IMPORTANT CONTACT DETAILS

Customer care centre

Tel: 0860 005 037

Fax: 0861 64 77 75

Email: info@pggmeds.co.za

Postal address

PG Group Medical Scheme
PO Box 2070, Bellville 7535

Membership department

Fax: 0861 22 26 64

Email: membership@pggmeds.co.za

Claims email address

claims@pggmeds.co.za

Hospital and pre-authorisation

Tel: 0860 005 037

Scheme website address

www.pggmeds.co.za

Total consolidated contribution table

Gross income	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

Monthly member medical savings account contribution table

Gross income	Member	Adult dependant	Child dependant
R0 - R4 600	R444	R444	R118
R4 601 - R8 000	R561	R561	R150
R8 001 - R11 100	R622	R622	R156
R11 101 - R15 100	R673	R673	R168
R15 101 - R19 000	R713	R713	R172
R19 001 +	R742	R742	R178



Supplementary product in 2020: Hello Doctor

All Scheme members will have access to Hello Doctor in 2020.

Hello Doctor was founded on the simple, compelling conviction that everyone has the right to high-quality healthcare that is personalised, affordable and, most importantly, accessible.

Hello Doctor lets you talk to a doctor on your phone. It's a whole new way to manage your health, using the one thing you always have with you: your phone. The doctors are available to you anytime, anywhere, 24 hours a day, seven days a week. It's a great way to skip the waiting room and queues and to stop self-diagnosing illnesses or conditions. You can even request a call back from a doctor who will respond within an hour. It also provides you with health tips that give you bite-sized daily advice and coaching to help you take charge of your health. A localised symptom checker will assist you in determining a health condition based on your symptoms. It also includes 'Text a doctor', which entitles you to private and confidential one-on-one health text messages to and from a doctor.

If you would like to connect to **Hello Doctor**, please visit www.hellodoctor.co.za for more information.

Tips to stay healthy during the festive season

The festive season is the best time of the year to bond with your loved ones and catch up with friends and family. We believe that the key to staying healthy during this time is to resist overindulging and eat wisely.

Here are our other tips to a healthier lifestyle:

- **Add more fruit and vegetables to your diet.** During this season, most of the food that we eat tend to be fried, oily and loaded with calories. Incorporating more fruit and vegetables is a good idea. They contain fibre, minerals and nutrients and are low in fat. Your bowels will remain healthy, your skin will glow and you can keep your calories in check. While children will gorge themselves on sweets, it is a good idea to set a limit on how much sugar they are allowed to take in.
- **Control food portions.** Most people tend to splurge on food during the festive season. Remember to always limit the intake of spicy and fried foods and go easy on portion sizes. When you are hosting people at home, try healthier cooking methods like grilling and baking instead of frying.
- **Monitor your health.** If you or any of your family members suffer from health issues, such as diabetes, blood pressure and respiratory problems, ensure you do not forget to take medication on time. It is essential to monitor your health and the health of others regularly during this season.
- **Avoid eating late at night.** With many of us in a celebratory mood, we often tend to eat late at night, but did you know that when you eat well past your dinner time, it can affect your digestion? That's because, with each passing hour in the night, your metabolism tends to get slower. This can lead to increased weight gain and is detrimental to your health, as it tends to lead to health issues such as acid reflux.
- **Try eating a little before going out.** Before you head to a relative or friend's house for a lunch or party, try to eat a light, healthy snack or a small meal at home to ensure you do not feel hungry and end up overeating.
- **Set aside time for some exercise every day.** Exercise is vital to stay energetic and build resistance against diseases. Exercise also helps improve blood circulation, flushes out toxins and ensures you stay in shape. You don't want to fall ill during the festive season.
- **Drink plenty of water.** During the festive season, ensure everyone in the family, and especially the children, are drinking lots of water. This will keep them hydrated and help flush out toxins. Adding a slice of lemon or a few mint leaves will add flavour to your water.



Source: <https://www.parentcircle.com/article/7-tips-to-stay-healthy-during-the-festive-season/>

THE SCHEME'S COMPLAINTS PROCEDURE

The PG Group Medical Scheme continually strives to ensure that its service and communication to members is of the highest standard. Unfortunately, mistakes occur and, should you be placed in a situation where you need help resolving a query, we provide a transparent, reasonable and fair disputes resolution process.

We encourage you to first contact the customer care centre on 0860 00 50 37 to lodge a complaint. If you've followed this process and you are still dissatisfied, you may request that the complaint be referred to the disputes committee.

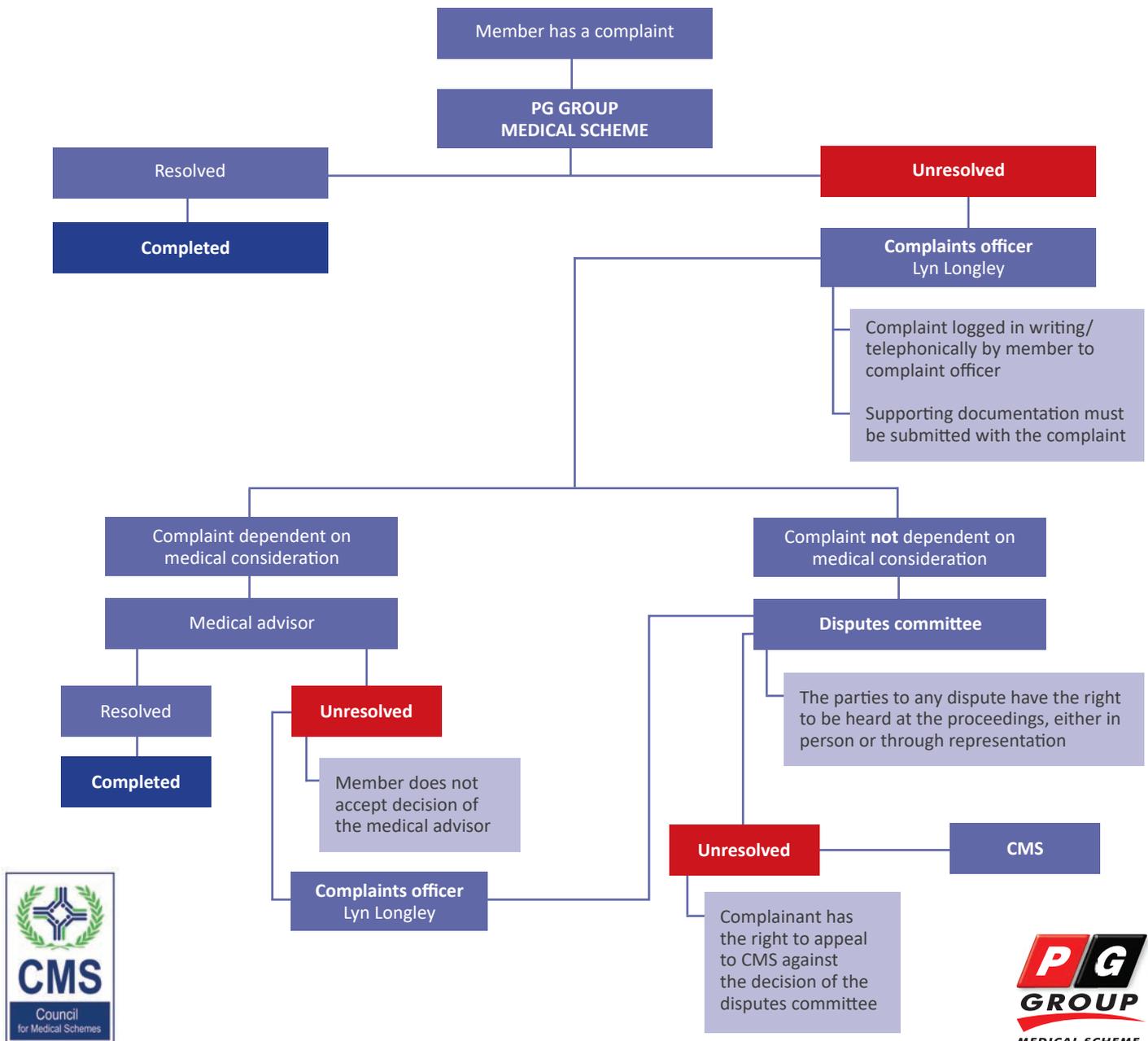
The disputes committee

After exhausting the normal channels for lodging a complaint, members must lodge the complaint in writing, together with any supporting documentation, with the complaints officer. The complaint will then be referred to a medical advisor if the outcome is primarily dependent on medical considerations. Should the member not accept the decision of the medical advisor, the complaints officer will refer the complaint to the disputes committee.

The complaints officer will convene a meeting of the disputes committee by giving at least 21 days' notice in writing to the complainant and committee members stating the venue, date and time of the meeting, as well as the particulars of the dispute. The parties to any dispute have the right to be heard at the proceedings, either in person or through a representative. Should the complainant disagree with the decision of the disputes committee, he or she has the right to appeal to the Council for Medical Schemes (CMS).

For ease of reference we have included a **flowchart** detailing the process.

DISPUTES COMMITTEE PROCESS





What is National Health Insurance (NHI)?

Did you know that South Africa is facing numerous challenges when it comes to healthcare costs and services. The country spends huge amounts of money for healthcare on very few people. Access to health is a right according to our Constitution. The Government, through the National Department of Health, has realised that it is time for the country to move towards universal health coverage where everyone receives the quality healthcare regardless of his or her economic status.

This universal health coverage is called the NHI. NHI is a health financing system that is designed to pool funds together to provide access to quality and affordable personal health services to all South Africans. There will be no fees charged at the health facility because the NHI fund will cover the costs of your care. It is exactly what medical schemes are doing but with two notable differences:

Difference 1

This health insurance will cover every South African, employed or unemployed, earning a low or high income.

Difference 2

The socio-economic status of members of the public will not influence the type of healthcare you receive but it will be influenced by the condition of your health. There will be no limited benefits because of the salary you earn or because you are unemployed. It will strengthen the hand of the healthcare consumer.

The NHI benefits provided will cover preventive, promotive, curative and rehabilitative healthcare services. The emphasis will be on preventing disease and promoting health.

NHI is a fund that pays for healthcare for everyone in South Africa and according to the NHI bill, the NHI needs to be up and running by 2026.

Source: <https://www.hst.org.za/publications/NonHST%20Publications/Booklet%20-%20Understanding%20National%20Health%20Insurance.pdf>



Did you say HAL-i-TOSIS?

Halitosis or chronic bad breath is an unpleasant odour that comes from the bacteria in your mouth.

What makes it worse?

- poor oral hygiene habits
- eating foods with strong odours
- alcohol use or smoking
- dry mouth
- certain chronic medical conditions.

How do you get rid of bad breath?

- Brush your teeth at least twice a day.
- Remember to brush your tongue as well.
- Drink enough water to keep your mouth moist.
- Visit your dentist at least once a year for a check-up and professional cleaning.

Good oral hygiene habits can prevent halitosis.

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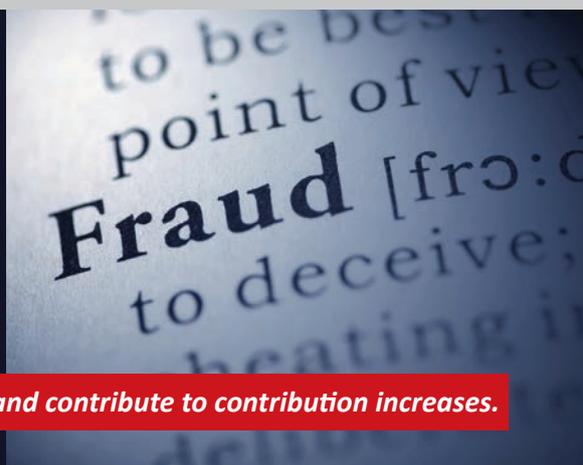
Help us to report fraud, waste and abuse

We need your help to stamp out fraudulent behaviour.

Please report suspicions of claims fraud confidentially to the Scheme's fraud hotline on 0800 00 04 36 or via email to PGGmeds@tip-offs.com.

Thank you for playing your part in combatting fraud, waste and abuse.

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



HAVE YOUR CONTACT DETAILS CHANGED?

Help us to keep in touch!

This is just a friendly reminder to 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.

MEMBER CONSENT

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.

PG GROUP MEDICAL SCHEME
 Administered by Momentum Health Solutions (Pty) Ltd
 PO Box 2026, Bellville 7535
 Tel: 0860 00 50 37
 General fax: 0865 04 27 75
 Membership fax: 0861 22 26 64
 Email: membership@pgmeds.co.za

CONSENT FORM
 AUTHORISATION FOR PG GROUP MEDICAL SCHEME AND THE ADMINISTRATOR TO DISCLOSE INFORMATION

YOUR DETAILS

Member number: _____
 First name: _____ Identity number: _____
 Surname: _____

TO WHOM THE INFORMATION MAY BE SUPPLIED

Providers of service: Yes No
 Please specify who: _____
 Initials and surname: _____ Relationship: _____
 Initials and surname: _____ Identity number: _____
 Relationship: _____
 Other: Please specify who: _____ Identity number: _____
 Initials and surname: _____ Identity number: _____
 Relationship: _____

WHAT INFORMATION CAN BE DISCLOSED?

Please indicate which information may be disclosed to the party/parties referred to above. Please note that any information relating to the categories below will be disclosed.

Benefits: Yes No
 Financial: Yes No
 Medical: Yes No

Time period for which consent will be valid: _____ to _____
 Note: If a time period is not specified, the consent will operate from the date of the signature below and will continue thereafter indefinitely unless expressly withdrawn by you in writing.

CONTACT DETAILS OF PRINCIPAL MEMBER

Full name: _____
 Email address: _____
 Contact number: _____

CONSENT

I, the undersigned, hereby:
 • Authorise PG Group Medical Scheme and the Administrator to disclose the information to the party/parties as indicated above
 • Agree that member PG Group Medical Scheme nor the Administrator shall be liable for any loss or damage whatsoever, including direct, indirect and consequential, that may arise from the disclosure of any information pursuant to this consent
 • Agree that once consent is provided, all information selected may be provided to the party/parties, and
 • Acknowledge that this consent will continue in force until expressly withdrawn by me.

Signed at: _____ on this the _____ day of _____ 20____
 Full name of person giving consent
 Signature of person giving consent: _____

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Upgrade your Multiply membership for even better discounts on Multiply Premier.

The holiday shopping season is here and we've got you covered.

Spoil yourself and your loved ones with great discounts from our partners with your Multiply Starter membership.

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voucher purchases

takealot com

5% off

 **Edgars**

5% off

JeL

14% off


new balance.

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SMS **JOIN** to **40717** | Visit **multiply.co.za** and apply online
Contact the call centre on **0861 886 600**

multiply.co.za | #MultiplyYourLife

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