



Dear Member

Saving should be a mindset. By being vigilant you could save instead of having to pay for medical expenses that could have been avoided. In this edition of our newsletter we provide you with information on how to apply for chronic medication, tips on how to avoid medical negligence and how opting for generic medication can save you money.

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**.

Enjoy this issue. Until next month!



Chronic medication registration process

The PG Group Medical Scheme offers you a paperless procedure to register your chronic medication. The consultants at our chronic medicine programme, Medicine Risk Management (MRM), include registered pharmacists and clinicians who use set guidelines and protocols to assess each application for chronic medicine benefits and who ensure that the prescribed medication is appropriate, cost-effective and prescribed in the correct therapeutic dosages. MRM guidelines are maintained in conjunction with medical specialists and local and international treatment protocols. To apply for chronic medication or to update your existing chronic medication authorisation is a simple telephonic process.

How to apply for chronic medicine

Should you require access to your chronic medicine benefit or updates to your existing chronic medicine authorisation, please ask your doctor or pharmacist to contact us on **0860 00 50 37**. Thereafter our team of pharmacists and their assistants will process your authorisation online.

Requirements for registering your medication as chronic are:

- >> A registered doctor or pharmacist can call in to register your medication as chronic.
- >> A valid ICD-10 diagnosis code is required.
- >> Medical test results will be requested to register certain conditions, such as diabetes. The test results will need to be faxed or emailed together with a prescription, membership details and diagnosis codes.
- >> Once your chronic condition has been authorised, medication can be claimed from a pharmacy immediately.

In instances where more clinical information is required, our clinical team will review the information supplied and correspond with you and your doctor – either telephonically

or in writing requesting more information – and update you on the outcome. This procedure will save you time and assist you in receiving your medication immediately. While on the phone, we also inform doctors and pharmacists of any co-payments that may be applicable. Once you have applied for chronic medication, you are authorised for treatment of your chronic condition. This will give you access to a list of pre-approved medicines referred to as a basket of medicines. This means that when you need to change medicines or add a new medicine for your condition, you can do this quickly and easily at your pharmacy with your new prescription.

Please note: MRM does not supply the medication. It is their function to authorise the medication as chronic. You must register with MRM in order to qualify for benefits. If you fail to register with MRM, benefits will be paid from your medical savings account instead of the chronic medication benefit. Chronic medicine updates and new registrations can be done telephonically by your doctor or pharmacist on 0860 00 50 37.



Avoid medical negligence



Avoiding malpractice is a tricky thing. While ways of dodging this bullet are never restricted to the six tips listed below, they can at least ensure that you are well prepared to take charge of your health.

- **Select the right doctor**
We need to ensure just the basics: search for doctors who are recommended in medical journals, the news and in patient testimonials and investigate the desired physician, as well as his or her staff and operating hospital. It is imperative to check competency for proper treatment decisions.
- **Make sure you understand the risks involved**
Medical treatment involves risks and this holds true especially for surgery. Therefore, it is important to understand the risks and the impact it might have afterwards. One way of knowing the risks involved is to ask a doctor in your family or a physician friend. If you don't trust the internet, this can be a reliable source of information. If your physician friend can't help, rest assured, he or she can refer you to someone they trust with important information.
- **Don't hide any important information**
While some symptoms may sound too embarrassing to mention, it is still essential to cough them up and elaborate when the doctor inquires. Remember that your doctor is a human being too and that he or she cannot diagnose everything by just examining you. It is your equal responsibility to avoid medical malpractice by frankly elaborating on all the symptoms noticed by the doctor and the ones that go unnoticed.
- **Make sure to follow through**
As mentioned, avoiding medical mishaps is a 50-50 partnership with your doctor and following through on instructions is an absolute necessity. Doctors will give a lot of specific guidelines for a smooth recovery, ranging from the allowed level of physical activity, the amount of rest required and controlling your diet and your medicines. It will only work when you are the diligent one. Moreover, always remember to follow up with your doctor on test results. Doctors often receive diagnosis reports very late.
- **Bring someone with you**
There can be times when you instinctively feel you have a serious illness. Especially when surgery is involved, all of us are gripped with fear. When we don't have the strength to keep our wits about us, it is better to rely on someone to advocate your treatment and verify the nitty-gritty on your behalf.
- **Get a second opinion**
There is nothing wrong with seeing a second doctor if you are suspicious about your treatment. Often, this is the most diligent thing to do, especially when a rare or serious illness is involved. A good doctor will always welcome a second opinion. If your doctor loses his or her temper when you suggest a second opinion, count that as a sign to find a new doctor.

We urge you to play your part against fraud. Should you witness medical scheme fraud, don't hesitate to report it on **0800 20 05 64** or by sending an email to **schemeinvestigations@mhg.co.za**.

Source: <http://blogs.naturalnews.com/6-smart-ways-avoid-medical-negligence/>

Prescribed minimum benefit (PMB) alert



If I am admitted to a State hospital, would my medical scheme cover me for a PMB condition?

Answer

Medical scheme members with PMB conditions are entitled to specified treatments that have to be covered by medical schemes, even if the patients were treated at State hospitals.

Source: <http://www.health24.com/Medical-schemes/PMB-and-chronic-disease/Why-do-we-have-PMBs-20120721>

Save by choosing generic instead of brand-name medicine

Forking out extra cash for medical expenses we have not planned for is something all of us can avoid.

Although you belong to a medical scheme and are given a medical savings account, there will be times when you need to pay part of a claim out of your own pocket. One of the reasons for this could be that you are claiming for original or brand-name instead of generic medicine. Brand-name medicines are drugs that were developed by a pharmaceutical company who had a patent on the medicine for a number of years. This means that no one else could produce a drug that was the same as the original in that period of time.

This does not mean you don't have control over what you have to choose and to pay. Make the most of your available savings by extending it and minimise what you have to pay out of your own pocket by asking your pharmacist for generic medication or cheaper alternatives.

A generic medicine is a copy of a brand-name medicine that is the same in dosage, safety, strength, form, quality, performance and intended use. Generic medicines are usually cheaper than the original medicine and by choosing a generic product, you can limit co-payments and stretch your benefits for both chronic (long-term use) and acute (short-term use) medication.

For example, did you know that Solphyllex syrup, which costs approximately R70, has a cheaper generic equivalent called Alcophyllex syrup, which costs more or less R15? Another example would be Citro-soda 200 ml, which costs approximately R60, but has a cheaper alternative called Adco-Sodasol 120 ml, which costs about R35.

So the next time you are at the pharmacy, ask the pharmacist or pharmacy personnel for a generic alternative.

Be smart and make the right choice.



It's tax submission time again

PG Group Medical Scheme recently distributed your 2016 tax certificate to you via post and email. If you haven't received your copy yet, don't hesitate to contact us on **0860 00 50 37** to request one. Alternatively, visit www.pggmeds.co.za, log in and retrieve your copy of the 2016 tax certificate.

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