



## Dear Member

We hope it has been a happy and healthy year for you and your loved ones and that 2017 will be even better. If you have had any unfortunate health events in 2016, we hope that belonging to the PG Group Medical Scheme has stood you in good stead and that we were there for you in your time of need.

With the busy festive season almost upon us, in this edition we update you on the new gap cover available to you in 2017. We also provide you with tips on how to stretch your savings and manage your medication during the holidays. PG Group Medical Scheme would like to wish all our members a merry festive season and a safe and prosperous new year.

We welcome any suggestions that you may have on articles or member benefits you would like published in future newsletters. Please send your suggestions to the Scheme Manager, Aashna Albert, by email to [aalbert@mhg.co.za](mailto:aalbert@mhg.co.za) or by fax to **0861 64 77 75**.

Until next time, enjoy the read.



## Introducing Ambledown GAP Select for PG Group Medical Scheme from 1 January 2017

We understand how important it is to cover the 'gap' and have selected a new provider that offers the Scheme similar benefits to the benefits that our members enjoyed previously, plus some extra cover at a reduced rate.

The Ambledown Gap Select option will continue to provide benefits up to five times the PGG Medical Scheme Tariff.

**Below we have summarised the benefits of the Ambledown Gap Select offering for 2017:**

- **Gap cover:** Up to five times the PGG Medical Scheme Tariff to a maximum of **R2 million per family per annum**
- **Co-payment benefit:** Up to **R100 000 per family per annum**
- **Sub-limit benefit:** Up to **R50 000 per family per annum**
- **Cancer-related sub-limit and/or co-payment benefit:** Benefits for cancer treatment are up to **R500 000 per insured beneficiary per treatment cycle**
- **Casualty benefit:** Benefits for costs incurred in a casualty unit of a hospital as a result of an emergency that is not covered by the Scheme, are limited to **R10 000 per family per annum**
- A lump sum payment of **R25 000** when cancer is first diagnosed
- A lump sum amount of **R25 000** if a person that is covered on the policy dies or becomes permanently and completely disabled as a result of an accident
- A lump sum of **R25 000** where an insured person is hospitalised for a period of 30 consecutive days or more in any one hospital admission
- In the event of accidental injuries to the teeth, a lump sum of **R2 000 per tooth**, limited to **R10 000 per event**.

If you are an active member, your monthly premium of **R100 per family** will be deducted from your salary and paid to Ambledown on your behalf.

If you are a continuation member, your monthly premium of **R100 per family** must be paid to Ambledown by debit order (payment is made in arrears i.e. your cover commences on 1 January 2017 and the payment will be due at the end of January 2017). Ambledown will contact you telephonically during the course of January 2017 to confirm your banking details. Calls will be recorded for security purposes.

**Your last day of cover on your Admed gap policy will be 31 December 2016. Ambledown will send you an email confirming your cover, which will include your policy document.**

Momentum Consult will host presentations early in the new year at our Bedfordview, Port Elizabeth, Springs and Ga-Rankuwa head offices to ensure that you are familiar with the Ambledown GAP Select benefits. Should you require any information regarding the Ambledown benefits for 2017 or require Momentum Consult's assistance, please contact the Momentum Consult team on:

Email : [consulthealth@momentumconsult.co.za](mailto:consulthealth@momentumconsult.co.za)  
Tel : **0861 23 42 96**



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# How to stretch your medical savings account

Did you know that by managing your medical savings account carefully, you could save thousands of rands a year? It's best to think of medical savings as cash in your wallet. Just because you're contributing to a medical scheme each month, doesn't mean you should view your medical savings account any differently to cash.

Your medical savings account can accumulate from year to year and you can build up a good kitty that you can cash in if you leave a medical scheme. The aim should not be to spend as much of it as possible each year, but to try and preserve it to fund future medical costs. That means you won't have to dip into your other savings to fund unexpected healthcare costs.

## Pay for over-the-counter medication out of your pocket, not from savings

For common illnesses, such as flu, your doctor may prescribe over-the-counter medication, as well as antibiotics to treat your symptoms. When you're sick, it's tempting to pay for all your medication on the prescription from your medical savings account. But pharmacies charge a dispensing fee for providing medication on prescriptions – even for over-the-counter medication. You could end up paying much more than

you would if you bought the medication off the shelf and paid cash for it, thereby helping your medical savings account last longer.

## Register for chronic medication benefits

If you're on regular medication to treat a chronic illness – from diabetes to depression – you could qualify for chronic medication benefits. The Scheme pays for the medication out of its risk portion and not from your medical savings account. Ask your doctor to motivate for this and, by completing a simple form, you could save yourself hundreds of rands a month. For example: If you spend R200 a month on a particular medication, you could save up to R2 400 a year. That money could then be spent on doctors' visits or to fund other medical costs.

## Pay cash to qualify for discounts

If you pay cash at certain pharmacies, you could get a cash discount and, if need be, you can request a refund for the payment you made in cash.

## Preventative care benefits

The Scheme offers preventative care benefits, which are paid from the risk portion and not from your medical savings account. PG Group Medical Scheme covers these kinds of tests, such as for cholesterol, glucose and even certain mammograms from your preventative care benefits.

Source: <http://www.health24.com/Medical-schemes/General-info/How-to-make-your-savings-account-stretch-20140306>

# Managing medication during the holidays

The holidays bring plenty to look forward to, including time off from work and school. This is really the time to make sure you're taking your medication as prescribed, as changes in your daily routine may mean that medication takes a back seat. By focussing on taking medication as it is prescribed and establishing those good patterns now will help you keep them going through 2017.

To make sure you stay on track and healthy, we offer you **some guidance**:

## Forgetting to take medication

Medication for chronic conditions such as high blood pressure, heart disease or diabetes is often built into the daily habits of patients. A change in those habits could lead to difficulties remembering to take your medication. With so much happening at this time of year, it's easy to forget to take a dosage of medication. If you forget to take your medication at a particular time, call your pharmacist or doctor for professional advice. You may need to take the medication right away or you might be safe to wait until the next scheduled dosage. Your pharmacist or doctor can help you figure out what's best for your situation. In many cases patients can obtain an emergency supply of medication.

## Travelling with medication

When packing for a trip, keep medication with you in your car or in your carry-on luggage. Excessive cold in the cargo hold of an airplane or heat from the sun can make medication less effective. If your medication was exposed to extreme temperatures or humidity, check to see if it smells different than normal or if the capsules or tablets look different than they usually do. When in doubt, have a pharmacist inspect it.

## Avoiding complications

Many overindulge at the end of the year. For some it's too many home-baked cookies, while for others it's alcohol at a holiday dinner. Straying from a prescribed diet can be dangerous for patients with a number of

diseases like diabetes or high blood pressure. When a patient drinks, the alcohol can change the function of the medication in the body or can increase its side-effects. Remember to check the labels of over-the-counter medication you might be taking for a cold or the flu. Patients taking over-the-counter medication to help their cough or runny nose may feel especially sleepy after a couple of drinks at a holiday party or family gathering. Patients could also become dizzy. The older a patient is, the more likely he or she will feel these effects.

## Take action

Patients who take an active role in managing their health usually feel better and have a better understanding of their condition. It's best for patients to know and write down important health information like blood glucose levels, blood pressure, weight and all prescription and over-the-counter medication they are taking. It can be difficult for patients to control their blood pressure or blood sugar on an average day, but add the holidays and all the stress and changes in routine that occur, and there is an increased chance of problems with medication that could lead to a serious health issue. However, with a little planning and assistance from your pharmacist or doctor if problems do occur, you can enjoy the holidays and stay healthy.

Source: <http://stlcp.edu/news/holiday-medication.html>

# Lifesense Disease Management – We care about your quality of life!



People with HIV are entitled to live normal, productive lives, free from discrimination and misunderstanding. Every person needs to take care of his or her body and health. For people who are HIV positive, this is more important because their immune systems are unable to fight off diseases or minor ailments. The benefits of enrolling on LifeSense Disease Management (Pty) Ltd are focussed on your total wellbeing and not just the virus. The condition may be experienced differently by individuals, as each individual has different needs. On registration, you are allocated a dedicated case manager who will help you to manage your condition.

There are many ways to care for your emotional health, but treatment must be carefully chosen based on your specific circumstances and needs. Early diagnosis of HIV and the advances in treatment have resulted in people living longer. Contact LifeSense Disease Management directly for any questions you may have or to register on the programme

**Lifesense contact details:** Tel 0860 50 60 80 Fax 0860 80 49 60 Email [results@lifesense.co.za](mailto:results@lifesense.co.za)

## PG Group Medical Scheme medication exclusion list



There has been a rapid increase in costly chronic diseases in the healthcare environment recently, which has caused major increases in contributions and the payment of medication. For this reason, in 2017, the PG Group Medical Scheme is introducing an acute exclusion list. The objective of the medication list is to protect members' acute medication benefits by excluding certain medication from payment for a number of reasons.

### Some of these exclusions include:

- medication that have not been proven to have any quantifiable significance;
- costly medication when there are cheaper generic equivalents available with similar active ingredients; or
- newly registered medication that is still under evaluation.

You can view the list of medication that is available to you and those that are excluded at [www.pggmeds.co.za](http://www.pggmeds.co.za). Alternatively, contact the Medication Risk Management Programme on 0860 00 50 37. One of our consultants will assist you with any enquiries you have about your medication.

## Prescribed minimum benefit (PMB) alert

What happens if the treatment for a PMB condition exceeds my annual overall limit?

### Answer

The Scheme will continue paying for the treatment of your condition if it is one of the listed PMBs, even if it exceeds the overall annual limit. All high-cost cases are monitored to ensure that the continued treatment is necessary and appropriate according to clinical protocols. This is also done to protect the interests of other members, as the continued funding of high-cost cases could have an impact on the Scheme's reserves. Few schemes will pay for experimental treatment with uncertain outcomes.



## Have your details changed?

*Help us to keep in touch!*

Please notify us when your contact details, such as your postal or email address or cell or other phone numbers, change. Updating your details is as simple as giving us a call on 0860 00 50 37. 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.



**Remember:** 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 to access your information without authorisation.



## Did you know?

Through **Multiply Starter** you get **5%** off Edcon gift cards on the **Multiply** online shop to use at any Edcon store?

Edcon stores are:

- Edgars, Edgars Shoe Gallery, Edgars Active, CNA, Jet, Jet Mart, Boardmans, Red Square, Legit, Calvin Klein, Victoria Secret, Lucky Brand, Dune, Green Elephant, Salsa, Tom Tailor, Topshop, Geox, Lipsy, TM Lewin, Dr Martens, Vince, River Island, Express and Jigsaw.

This means when you buy an **R250 Edcon gift card** on the **Multiply** online shop you only pay **R237.50**. Then you can buy school uniforms at Jet or school stationery at CNA for the kids for the **full R250** gift card value.

This is how you get to the **Multiply** online shop.

- Register on [www.momentum.co.za/multiply](http://www.momentum.co.za/multiply)
- When you have registered click on **Shop online**.
- Click on **Lifestyle** and then **Gift Cards**
- Select **Edcon**, choose the value of the voucher you want to buy and add to your cart.

What you should know

- Gift cards can only be bought from the **Multiply online shop**.
- Pay for gift cards with a valid Visa or Mastercard cheque or credit card.
- When ordering the gift cards online, remember to specify the cellphone number to which the gift card should be sent. The gift card will be delivered electronically.
- Gift cards are available in denominations of R100, R250, R500, R1000 and R1500.
- Your activated gift card code will be sent to you via SMS within 3 working days.
- You can buy more than one gift card for the amount you require. For example, if you'd like to buy for R750, you would buy a R250 and a R500 gift card.
- Each gift card bought will generate its own SMS containing an activated gift card code.
- Your purchase will be confirmed via email. Keep this email safe.
- You can use your gift card at any Edcon store. Show the gift card code to the cashier and remember to tell them that it's a gift card number.
- If you don't spend the entire gift card amount, the cashier will transfer the remaining funds onto a physical gift card, which you can then use for future purchases.

Using the benefit:

- This benefit is only available to the main member and partner on the **Multiply** contract.
- Your gift card is valid for 3 years from the date of purchase.
- For lost or stolen gift cards call Edcon on **0860 69 22 74** or **0860 MYCASH** to stop the voucher.
- The Standard Edcon gift card and **Multiply** Ts & Cs apply.

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