



# Issue 1

January/February 2016

Dear Member

**Welcome back!** We hope that you have had a wonderful break and enjoyed special time with friends and family. Time away from our everyday tasks can be remarkably restorative. The start of a new year provides an ideal time to reflect on where we have been and where we are heading. We would like to wish you a prosperous year ahead!

By now you should have received your 2016 member guide and Denis dental benefit information booklet. It is imperative that you familiarise yourself with the defined benefits to avoid any out-of-pocket expenditure.

In this edition, we provide you with insight into how you can improve your wellness by making healthy choices, provide

some simple tips to assist you in avoiding medical scheme out-of-pocket expenses, as well as guidelines to eliminate debit order fraud.

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 Aashna Albert (Scheme Manager) by fax on **0861 64 77 75** or by email at **aalbert@mhg.co.za**.

Until next time, enjoy the read!

## Improve your wellness by making healthy choices

Life can be a rough ride. It is difficult – and there’s no getting around that. But there’s a lot you can choose to do to make the journey easier. Let’s face it, having worn shocks usually doesn’t bother you, until you hit a gravel road in the middle of nowhere or you need to swerve quickly to prevent an oncoming truck.

**So what has this got to do with wellness?** Quite a lot, if you think about it. Wellness is about choosing to fix those shocks before you hit the bumpy road. It’s about making a choice to be healthy and to take active steps to make it happen. And the good news is that choosing to be healthy is an ongoing gift to yourself. It doesn’t cost much and you will be happier for it every day – not just on your birthday.

Choosing health and wellness requires you to become aware of the choices you can make and the ones you are able to make. The responsibility becomes yours and will benefit you and all those around you.

### Dimensions of wellness

#### *The physical aspect*

If we are physically well, we are able to care for and appreciate our bodies. Taking good care of our bodies includes a healthy diet, physical fitness, regular exercise, correct use of supplements and a generally healthy attitude towards life.



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### *The mental/intellectual aspect*

We use our minds to think, reason and analyse. It can be our greatest asset, but also our greatest stumbling block. Much of our stress is mental. Everyone has stress – it's how we handle it that determines how happy and successful we are. If we are mentally healthy, we can collect knowledge and wisdom from our own experiences and from the world around us.

### *The emotional aspect*

Most of our healing work needs to be done on an emotional level. If we constantly feel anger, frustration, resentment and fear, it will not only sap our energy, but it will have an impact on our health and sense of well-being. Suppressing feelings can be detrimental to our health, while emotion expressed appropriately can lead to health and healing.

### *The spiritual aspect*

This is the level of our inner being. Our soul gives us our sense of deeper meaning and makes us aware of our goal and purpose in life. It is through our soul that we are connected to other aspects of the universe.

### *The social aspect*

We are all social beings and our social needs drive us to seek contact with others and to make some sort of contribution to the community. It encourages us to seek harmony with other people and with nature.

### *The occupational aspect*

Working, if we are lucky, does more than provide us with money to pay our bills. We can derive a sense of personal satisfaction and enrichment from our work. Through this we can also make a contribution to the world around us, which in turn gives fulfilment.



Source: Health24 - www.health24.com

## PMB Alert

What can I do if the Prescribed Minimum Benefit (PMB) codes on my account do not correspond with the ICD-10 codes (diagnosis codes)?

### Answer

The Council for Medical Schemes (CMS) has compiled a guideline on how to reconcile the two sets of codes. However, when there are differences between the ICD-10 codes and PMB codes, the latter takes precedence. You can access the guidelines by visiting the CMS website at [www.medicalschemes.com](http://www.medicalschemes.com) and clicking on the Publications tab, and then on Prescribed Minimum Benefits.

Source: Ophthalmological Society of South Africa - [http://www.ossa.co.za/D\\_FP\\_KnowYRights.asp](http://www.ossa.co.za/D_FP_KnowYRights.asp)



## Simple tips to avoid out-of-pocket medical expenses

- >> Medical schemes may charge co-payments when members use pharmacies that are not on a scheme's approved list of pharmacies. Make sure your pharmacist is on the Scheme's approved list of pharmacies; Clicks directmedicines, DisChem, Schuin Villa Pharmacy, Medipost or Arcadia pharmacies.
- >> Choose a generic alternative. Medical schemes are more likely to pay in full for a generic medication, which uses the same active ingredients, strength and dosage form as original brand medication.



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>> Tap into your pharmacy's and the Scheme's rewards programme, Multiply – did you know that Clicks ClubCard members earn points for the dispensing fee? Alternatively, make use of the Scheme's wellness benefit and Multiply discounts. Being proactive is important and with lifestyle diseases like diabetes, high blood pressure, and cholesterol on the rise, it's necessary to undergo regular health assessments and screening tests, which are covered by most medical schemes' wellness benefit.

>> Have essential medication handy to treat symptoms fast and use the over-the-counter (OTC) benefit that covers self-medication. It offers a cost-effective alternative for treating common medical ailments.



## Join the battle against debit order fraud

Debit orders are convenient and can be a great time-saver in our busy lives. However, debit orders can also expose us to the dangers of fraud.

### What exactly is a debit order?

It is an agreement between a customer and a service provider. In terms of that agreement, the customer (you) gives the service provider permission to take money out of his/her account for the service provided. Although not a party to this agreement, the bank executes your instruction. Many of us have debit orders in place to cover monthly account payments.

**The dangers of debit orders:** Unfortunately fraudsters sometimes manage to obtain debit order users' personal details. They then use this information to gain illegal access to bank account funds by initiating unauthorised debit orders.

**Debit order fraud is rife in South Africa, and on the rise!** You may have seen reports in the media recently on this growing problem.

While banks and the Payments Association of South Africa (PASA) are trying to tackle the problem, fraud syndicates are becoming more active and sophisticated. Anyone with a bank account is at risk of becoming a victim of this kind of fraud.

### A reality we need to face

The risk of debit order fraud remains a reality all bank account holders and debit order users face.

### Little by little, until it's a lot

This is the approach most debit order fraudsters adopt. Knowing you would notice a large amount mysteriously disappearing from your bank account, they deduct small

amounts on a regular basis. Amounts are usually under R100. By the time many people discover the fraud, their losses run into thousands and full recovery is unlikely.

### Let's take action: There is a lot you can do in the battle against this kind of fraud.

- >> **Carefully scrutinise** your bank statements every month, ensuring each deduction, large or small, is legitimate.
- >> **Query** any suspicious deduction immediately with your bank.
- >> If fraud is detected, **report** the incident at a police station.
- >> **Subscribe** to your bank's SMS notification service and stay up-to-date with any transaction activity on your account.
- >> **Protect** your personal information and be highly selective about whom you share it with.

Please pay special attention to your debit orders every month. Check any suspicious deductions with your bank. Medical scheme fraud can be reported to the Scheme's fraud hotline on **0800 737 678**.

**Join us in this battle to eliminate fraud.**



# MULTIPLY PREMIER

## How families can earn points in 2016

### GET FINANCIALLY WELL



Go for an annual review with a financial adviser  
**Earn 160 points**

Confirm your cover with a financial adviser and get more with Momentum cover  
**Earn up to 600 points**

Complete the financial wellness questionnaire online  
**Earn 40 points**

### GET HEALTHY



Know your Healthy Heart Score  
**Earn up to 120 points**

Go for medical assessments  
**Earn up to 120 points**

Complete the physical health questionnaire online  
**Earn 40 points**

### GET ACTIVE



Complete the physical activity questionnaire online  
**Earn 40 points**

Have an Active Day or go for a fitness assessment  
**Earn up to 360 points**

### BE SAFE



Complete the Safety Score questionnaire online  
**Earn 40 points**

Validate the safety of your home and vehicle  
**Earn up to 160 points**



**Bronze**

Family | 0



**Silver**

Family | 500



**Gold**

Family | 1 000



**Platinum**

Family | 1 300



**Private Club**

Family | 1 500