



NEWSLETTER

ISSUE 3 | MAY/JUNE 2020

Dear Member

In this edition of our newsletter we discuss ways you can apply to use your personal Medical Savings Account (MSA) to cover a portion of your monthly contributions and provide you with simple ways to stay healthy and save money during lockdown. With the chilly season well and truly upon us, we also provide you with tips to manage the flu in children, what type of masks to wear and measures to prevent the transmission of COVID-19 virus. We have also included an article on dental fraud.

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 647 775.

Until next time, enjoy the read.

Approval from the Council for Medical Schemes to discount contributions by 50% for the months of May and June for members requiring additional financial relief

South Africa is currently facing a nationwide lockdown to help reduce the spread of COVID-19. Understandably, the impact of the lockdown is far-reaching as many of our members experience financial constraints due to closure of their business sector. Maintaining your medical aid cover is critical to ensuring your family's wellbeing and security during lockdown. We have taken note of the members' concerns sent in and we are determined to find a way to assist, and as such the PG Group Medical Scheme Board approved a 50% reduction in contributions for the months of May and June 2020.

In case this proposed financial relief is still insufficient, the Board agreed that, for the same two-month period, a further solution to provide relief be available on application, for qualifying members. To ensure continued access to healthcare without disrupting the sustainability of the Scheme, members could apply to use a portion of their accumulated positive savings (i.e. balances transferred from previous years into 2020) to cover the other 50% portion of their contribution.

Continued overleaf →



IMPORTANT CONTACT DETAILS

Customer care centre

Tel: 0860 005 037

Fax: 0861 647 775

Email: info@pggmeds.co.za

Postal address

PG Group Medical Scheme

PO Box 2070, Bellville 7535

Membership department

Fax: 0861 222 664

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

This assistance will not be automatic, but each member will have to submit a motivated distress request from the Scheme for the additional assistance from their personal medical savings account. As a minimum, your personal MSA must have a sufficient balance available to subsidise two months of your portion of the contribution. If you did not have the minimum required amount of savings carried forward you will not be able to use current savings, as it is important to still have savings available for day-to-day benefits.

Given the substantial impact of these decisions which are unique to the medical aid industry, no other relief measures can be considered at this time. We trust that this relief will be of some assistance to our members and employers in these difficult times.

Please note that your billing statements will be adjusted to reflect the zero contribution rate for June 2020.

Call **0860 005 037** or email **info@pggmeds.co.za** for more information.

Underwriting rules

Another important point to remember is that if members decide to cancel their membership, the Scheme will have the right to underwrite the member when he/she reappplies in the future. Thus it is important not to break your membership record with the Scheme.

In terms of underwriting, the worst-case scenario is when the break in membership is more than 90 days. In this case, underwriting would mean that the Scheme may impose the following on the membership:

- A three-month general waiting period (for benefits for the first three months)
- A 12-month exclusion from cover for any existing medical condition (this means that the Scheme will not cover any medical expenses related to any existing medical condition for the first year of membership)
- Late-joiner penalties on all persons over 35 years of age.

Simple ways to stay healthy and save money during lockdown

As we strive to maintain healthy hygiene habits during the national COVID-19 lockdown, it is also important to still maintain healthy financial habits.

Here are some useful tips:

Go for screening tests

There are many preventative tests that are covered by the Scheme and not your medical savings account (MSA), such as the cholesterol test, blood glucose test, HIV test, prostate screening test, mammogram and the flu vaccine, which can be covered from the wellness benefit. The sooner illnesses and diseases are detected, the easier and less expensive it is to treat.

Make sure the charges on your medical bills are accurate

Medical billing can have a lot of mistakes. Some of the most common include charges for services you didn't receive and medications you never took. If you have an extended hospital stay, sometimes you may be charged a full day's room rate even if you are discharged in the morning.

Generic medication

Generic medication contains active ingredients similar to brand name medication, and they cost much less. Ask your pharmacists about the alternatives available to you before buying the brand name medication. This will ensure that you are able to extend the funds in your MSA.

Register your chronic conditions

If you have a chronic condition, it's worthwhile to register it with the Scheme; this will ensure that your chronic medication is paid from the chronic benefit and not your MSA.

Make use of the pharmacy nursing services

A visit to a pharmacy nurse costs much less than visiting your GP for many tests and treatments such as: the flu shot, child vaccinations, blood pressure monitoring and getting your B12 injections.

Don't ignore your medical bills

This point is worth repeating. Whatever you do, don't ignore your bills – it's one of the worst things you can do. If you do, your bills will get sent to a collections agency and not only will you get annoying phone calls at all hours, but your credit score will be negatively affected. Make use of the gap cover available to you while you are hospitalised to assist you with paying outstanding medical aid bills.

Pre-authorisation

Make sure that you get a pre-authorisation for certain procedures prior to undergoing any treatments; this includes procedures done in doctors' rooms. Always check with the Scheme first as failure to get the prior approval may leave you with a huge bill.



Exercise

Continue to exercise, even if you need to do it at home, eat healthy and don't forget to take immune boosters to help combat the flu and strengthen your immune system – it's expensive to get sick.

Ask for a lump sum payment discount

Some hospitals and doctors will give you a one-time discount for paying your bill in one lump sum within 30 days. If your doctor is charging more than the Scheme rates for certain procedures, try to negotiate for a lower rate and see what other nearby hospitals or doctors charge for the type of care you received. If you were charged significantly more, you can argue that you deserve a price reduction.

Source: <https://www.moneyunder30.com/paying-medical-bills-you-cant-afford>

Managing flu in children

Influenza commonly known as the 'flu' is an infection of the respiratory tract caused by influenza virus. Young children, particularly under the age of two, and children with underlying medical conditions are especially vulnerable to flu and its complications. In a very young child, a fever (with irritability or listlessness) may be the only sign of infection with flu. In older children there are usually symptoms linking the fever to the respiratory tract, such as sore throat, cough or runny nose.

Other symptoms include body aches, headache, earache and vomiting. In children, several other viruses can cause illness indistinguishable from flu. Gastrointestinal symptoms (nausea, vomiting and/or diarrhoea) are more common in children than adults. Fortunately, the timeframe for flu is short and improvement should be seen after 48 to 72 hours.

When should I take my child for medical attention?

Any drop or rise in temperature in a baby under three months, any temperature above 38° Celsius in a child aged three to six, and a temperature above 39° Celsius in an older child would require medical advice. A fever persisting more than 48 hours despite treatment with a fever-lowering drug such as paracetamol, also needs medical investigation.

Seek emergency care if your child experiences any of the following:

- Fast breathing or difficulty breathing, blueish or grey skin colour
- Not drinking enough fluids, severe or persistent vomiting
- Not waking up or not interacting
- Being so irritable that the child does not want to be held
- Flu-like symptoms that improve but then return with fever and worse cough.

Severe ear pain may indicate middle-ear infection (otitis media), which is the most common complication of flu in young children. In children with asthma, flu can bring on an asthma attack. Pneumonia (infection of the lungs) and, in rare cases, flu affecting the brain are the most dangerous complications of flu.

During the periods of lockdown – what can I do at home?

A child with a high temperature may be at risk for a 'fever fit'.



The fever should be brought down with paracetamol syrup such as Panado® and sponging the child with lukewarm water may be helpful. Although there are many cold and flu remedies available over the counter in chemists and supermarkets, these are generally not advisable in young children and should be discussed with a pharmacist or doctor.

Can the flu vaccine be used in children?

The flu vaccine is given yearly due to the changing nature of influenza viruses and is payable from your Scheme's wellness benefits. It is recommended that all children aged from six months to five years receive a yearly flu vaccine. The vaccine is safe for use in children from six months of age. The flu vaccine is especially important for children who have underlying medical conditions such as a heart condition (e.g. congenital heart defect) or lung condition (e.g. asthma, tuberculosis) or are receiving regular medical care for conditions such as HIV infection. Flu vaccines should be given sufficiently early to provide protection for the winter season. It is available in both the public sector (at designated clinics and hospitals) and the private sector (at pharmacies and healthcare facilities, Dis-Chem and Clicks stores).

It takes about two weeks for the body to produce antibodies for protection. However it is never too late to vaccinate as the season lasts a few months. Also it has been shown in a trial in South Africa that when pregnant women receive the flu vaccine it would not only reduce their risk of flu but also reduce their baby's risk of flu in the first six months of life.

Source: <https://www.health24.com/Medical/Flu/You-and-flu/Flu-and-children-20120721>

Which mask should I use and will it protect me against COVID-19?



Preventing the spread of coronavirus is paramount as the confirmed cases of the COVID-19 continue to rise and take lives. Facemasks, gloves and other protective equipment can help stop the spread of coronavirus. If you wear a mask, it is important to know how well it will protect you.

Why wear a mask?

Coronavirus is spread by droplets that can spray into the air when an infected person talks, coughs and sneezes. These can enter the body through the eyes, nose and mouth, either directly or after touching a contaminated object or surface. High-quality medical masks create a barrier, preventing the spread of droplets and therefore infection.

Do homemade face masks work?

Reusable cloth masks may increase the chance of infection, as there is a high chance of virus particles going through cloth. Problems with moisture could also mean the cloth retains the virus, it is therefore not advisable to wear homemade masks. They are also unlikely to fit the face sufficiently. Re-using such masks could increase the risk of infection as people repeatedly touch the central contaminated portion and then secure it to their face. Therefore wearing such a mask incorrectly could have the opposite effect and potentially increase the likelihood of being infected by COVID-19.

What is the best type of mask?

In hospitals and industrial settings, different types of mask offer different grades of protection. The most protective is an FFP3 mask. These masks offer sufficient protection.

If you wear a mask, then you must know how to use it and dispose of it properly.

Cover your mouth and nose with the mask and make sure there are no gaps between your face and the mask.

Avoid touching the mask while using it; if you do, clean your hands with an alcohol-based hand sanitiser or wash with soap and water.

To remove the mask: remove it from behind your ears (do not touch the front of the mask); discard immediately in a bin with a lid; clean hands with an alcohol-based hand sanitiser or wash with soap and water.

Replace the mask with a new one as soon as it is damp and do not re-use single-use masks.



Standard precautions to prevent transmission of COVID-19



Keep your hands clean

When?

- After visiting the bathroom
- When preparing food
- Before and after eating
- After blowing your nose
- Whenever you think your hands are dirty.

How?

Use alcohol-based hand sanitiser or wash hands with soap and water.

Caution

Never touch your eyes, nose and mouth with unwashed hands.

Cough etiquette

- Keep a distance of two metres between you and a person with a cough.
- Cover your own cough or sneeze with a tissue.
- Once used, throw away the tissue in a closed container.
- Wash your hands afterwards.

Do not share items with other people (clothing, blankets, pillows, towels, mobile phones, uncovered food, magazines, books).

Do not keep the toilet lid up when you flush the toilet (you can transmit the virus from all body excretions).

Keep your immediate environment clean

- Wipe frequently-touched areas regularly with a disinfectant cloth.
- Discard all waste immediately.

Source: <https://www.nicd.ac.za/diseases-a-z-index/covid-19/frequently-asked-questions/>

Fraud, waste and abuse

Help us to protect your funds: Stop incorrect dental claims

A dentist can spot and treat dental issues before it becomes a bigger problem, so visit your dentist regularly. Your Scheme benefits for basic dentistry allow for a dental check-up and professional cleaning once, every six months.

Always check your dental claims to make sure that the dental service provider only claimed for the treatment that you've received:

- Is the treatment date correct?
- Is the claim for the correct dependant?
- For dental fillings – how many teeth were fixed?

Look out for these dental terms:

- **Scaling and polishing** is the professional cleaning of your teeth
- **Intra-oral radiographs** are X-rays of your mouth
- **Amalgam restorations** are silver fillings
- **Resin restorations** are white fillings
- A **pulled tooth** is called an **extraction**

Stop incorrect claims.

If you do not agree with what was claimed, tell us about it. Call us on **0860 104 939** or send an email to pgenq@denis.co.za.

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What did the dentist do? Are the correct codes on the claim?

Check-up	Cleaning	X-rays	Fillings
8101	8159	8107/8122	8341 - 8334 (silver fillings) 8351 - 8354 (white fillings)
Go to your dentist at least once a year for a check-up. Who went to the dentist? What was the date?	Special cleaning is called scaling and polishing. Ask your dentist or oral hygienist to explain what they are doing.	The dentist takes X-rays of your mouth to see if there are any holes in your teeth or problems with your gums.	The dentist fixes holes in your teeth with fillings. Did the dentist use silver or white fillings? How many teeth were fixed?

A visit to the dentist should not hurt your pocket

To avoid unexpected payments out of your own pocket, consider going to a dentist that is part of the DENIS Dental Network. Dentists on the DENIS Dental Network will not charge you more than the Scheme tariffs for basic dental treatment.

This means that if you have the benefits available for the treatment, you will not have to pay any money out of your own pocket. Conservative dentistry services include dental check-ups, fillings, extractions, scale and polish treatments (cleaning), dental X-rays, as well as preventative treatment for younger members, i.e. fissure sealants and fluoride treatment.

How do I find a DENIS Dental Network provider?

Go to the DENIS website (www.denis.co.za) and click on Find a Dentist to search for a dentist by suburb, or contact DENIS on **0860 104 939**. Before you make a dental appointment, confirm with the practice if they are still part of the DENIS Dental Network.

What must I do when the network provider asks me for a co-payment?

Let us know when the network provider asks you to pay an administration fee or holds you liable for charges above the Scheme tariffs for basic dental treatment. Contact DENIS on **0860 104 939** to lodge a complaint.

Source: DENIS (www.denis.co.za)



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