



Dear member

Winter, the season of warm cuddles and lazy sunshine is here, but it's also the season for the flu, sore throats and sniffles; therefore in this edition of our newsletter we remind you to take the flu shot and inform you of the important vitamins to take this winter to help boost your immune system. Find out what the benefits are of using DENIS, our dental network provider. We also explain how to submit your dental and optometry claims correctly. Lastly, we remind you of the Scheme's AGM taking place on 3 July 2019 and we share tips for a checklist with useful information to have on hand when you call the Scheme.

Help us to keep in touch! Please notify us when any of your contact details 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 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.

Enjoy the read ...

The flu shot: Your best bet for avoiding influenza

Getting a flu shot often protects you from coming down with the flu and although the flu shot doesn't always provide total protection, always remember that it's worth getting. This year's annual flu shot will offer protection against most of the influenza viruses expected to be in circulation this flu season. Influenza is a respiratory infection that can cause serious complications, particularly to young children, older adults and especially to people with certain medical conditions. Influenza vaccines – though not 100 percent effective – are the best way to prevent the misery of the flu and its complications. The Centers for Disease Control and Prevention recommends that everyone six months of age or older be vaccinated annually against influenza.

Why do I need to get vaccinated every year?

Because flu viruses evolve so quickly, last year's vaccine may not protect you from this year's viruses. New flu vaccines are released every year to keep up with rapidly adapting flu viruses. When you get vaccinated, your immune system produces antibodies to protect you from the viruses included in the vaccine. But, antibody levels may decline over time, which is another reason to get a flu shot every year.

Did you know?

The cost of the flu vaccine is paid from your wellness benefit and not from your medical savings account. So don't wait – **vaccinate now!** You can get your flu jab at any Clicks or Dis-Chem store near you.

Source: <https://www.mayoclinic.org/diseases-conditions/flu/in-depth/flu-shots/art-20048000>

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



Three vitamins that can help boost your immune system this winter

While vitamins and supplements can help fill in the gaps in your diet, the best way to load up on essential nutrients is to get them straight from food. Your body absorbs and uses vitamins and nutrients better when they come from a dietary source.

- **vitamin C** is one of the biggest immune system boosters of all. In fact, a lack of vitamin C can even make you more prone to getting sick. Foods rich in vitamin C include oranges, grapefruits, tangerines, strawberries, bell peppers, spinach, kale and broccoli. Daily intake of vitamin C is essential for good health because your body doesn't produce or store it. The good news is that vitamin C is in so many foods that most people don't need to take a vitamin C supplement unless a doctor advises it.
- **vitamin B6** is vital to supporting biochemical reactions in the immune system. Vitamin B6-rich foods include chicken and cold water fish such as salmon and tuna. Vitamin B6 is also found in green vegetables and in chickpeas, which is the main ingredient in hummus.
- **vitamin E** is a powerful antioxidant that helps the body fight off infection. Foods rich in vitamin E include nuts, seeds and spinach.

Source: <https://health.clevelandclinic.org/3-vitamins-best-boosting-immunity/>



THE BENEFITS OF USING DENIS, THE SCHEME'S DENTAL NETWORK

It is important to visit your dentist regularly. Your dentist can identify and treat dental problems before they become serious. The Scheme's benefit for conservative dentistry allows you and your dependant/s to visit the dentist at least once a year for a dental check-up and a professional cleaning.

To avoid unexpected out-of-pocket payments, consider using a dentist who is part of the DENIS network. Dentists on the network will not charge you more than the PG Group tariff for conservative dental treatment. This means that if you have benefits available for treatment, you will not have to pay 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 children, i.e. fissure sealants and fluoride treatment.

A visit to the dentist should not hurt your pocket – before you make a dental appointment, ask the practice if they are part of the DENIS network.

How to find a DENIS network provider

Visit the DENIS website at www.denis.co.za and click on **Find a Dentist** to search for a dentist by suburb or phone the call centre on 0860 104 939.

Source: DENIS

How to submit your dental and optometry claims for processing

Did you know that DENIS and Preferred Provider Network (PPN) are the Scheme's preferred providers for dental and optometry services respectively, and that by making use of these providers, you are offered better variation of benefits. It also allows the Scheme to positively influence the relationship with these preferred providers, which includes negotiating reasonable rates through partnerships.

In return, this enables you to stretch your benefits further, thereby reducing your risk of incurring significant out-of-pocket expenses. If the Scheme is able to negotiate reasonable rates, this may contribute to containing future annual contribution increases and allows you to have better access to a range of healthcare providers on these networks. But of course, this means that you must submit your dental and optometry claims correctly so that they can be processed accurately and within the specified timeframe.

- **For dental claims:** You can submit your dental claims via email to claims@denis.co.za or contact DENIS directly on 0860 10 49 39 for any enquiries.
- **For optometry claims:** All optometry claims need to be submitted to PPN for capturing purposes. You can submit your claims via email to info@ppn.co.za or you contact PPN directly on 0861 10 35 29 for any enquiries.

By following the above claims process for dental and optometry claims, you will eliminate delays in the processing of your claims and you will have speedy resolution to your enquiries.

denis

PPN
Preferred Provider Negotiators



YOUR CHECKLIST USEFUL INFORMATION TO HAVE ON HAND WHEN YOU CALL US

To save you time when you contact us, please have the following information on hand:

Hospital pre-authorisation

Your treating doctor should be able to give you the information requested below:

- treating doctor's name and practice number, name of the hospital or medical centre
- membership details of the patient, the planned admission information such as date and length of expected stay, diagnosis, tariff or procedure code/s that will be used.

Claim enquiries

- copy of the account/claim statement
- date of service, practice number and name of practice or tariff code/s.

Letter of motivations and quotations

- a copy of the doctor's quote, which will indicate if multiple procedures will be done under anaesthesia or not
- indication of procedure/s, diagnosis code/s and number of times a tariff code will be charged
- information regarding the number of times each procedure will be performed.

REMINDER: Annual General Meeting (AGM) 2019

The AGM for members of the PG Group Medical Scheme will be held at PG Group, Block B, 18 Skeen Boulevard, Bedfordview, on 3 July 2019 at 10:30am.

We look forward to seeing you there!



Hello winter!

The cold weather is here and most of us just want to be indoors, under a cosy blanket with something warm to drink. However, since we can't avoid being outside we are at risk of catching the flu.

Your **PG Group Medical Scheme** membership gives you access to **Multiply Starter** at no additional cost. This means that you get 2% cashback when you shop at Dis-Chem. You can get all your winter supplies from hot chocolate to hot water bottles at Dis-Chem pharmacies country wide.

Activate the benefit

Go to the service desk at your nearest Dis-Chem with your ID to get your Multiply/Dis-Chem benefit co-branded card to activate your Dis-Chem benefit.

Using the benefit

- To get your cashbacks, swipe your Multiply/Dis-Chem co-branded card before you pay.
- Your cashbacks are paid into your Multiply Money savings wallet.
- You can view your cashbacks by logging onto multiply.co.za and checking your cashback statement.

You can go for a flu vaccination at your nearest **Dis-Chem pharmacy**. The vaccination can protect you and your family against certain strains of flu. The vaccine can also reduce doctors' visits and those unnecessary medical bills.

For more benefits and greater discounts, you can upgrade to Multiply Premier membership at a monthly membership fee.

To upgrade to Multiply Premier:

 SMS 'JOIN' to 40717

 Apply online at multiply.co.za

 Call our contact centre on **0861 886 600**

Visit multiply.co.za for more information

Contact us on: multiply@momentum.co.za