



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

Dear member

With the chilly season almost over, seasonal allergies are becoming more common and can cause inflammation in especially people with asthma. Did you know that if you have asthma and did not get a flu vaccine this year, you are more likely to develop more serious flu complications if you get the flu compared to people without asthma? In this edition of our newsletter we discuss how to manage asthma, what the different membership statuses mean and, lastly, we update you on dental fillings.

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.

Yours in good health ...

Managing asthma and breathing more easily

Most people have little trouble climbing a flight of stairs or taking a brisk walk, but these simple activities can be tough for someone with asthma. Although there's no cure, you can breathe more easily by knowing how to keep the condition under control. Asthma is a common, long-lasting disease that affects the lungs. It can begin in childhood or adulthood. Without proper care, asthma can become serious and even deadly.

But most people with asthma learn to manage the disease so that they have few symptoms or none at all. Major symptoms of asthma include wheezing (a whistling sound when breathing), shortness of breath, coughing that's worse at night and early morning and chest tightness. When these symptoms flare up, it's called an asthma attack. The airways of people with asthma are prone to **inflammation**, which causes the airways to swell and narrow. They become extra sensitive to certain substances that are breathed in. These are called triggers.

Be aware of asthma triggers

Asthma triggers can worsen inflammation and cause the muscles around the airways to tighten, further shrinking air passages and making it harder to breathe. Cells in the airways might also produce excess mucus (a sticky, thick liquid), making the airways even narrower. Common asthma triggers include cigarette smoke, air pollution, mould, house dust mites and animal fur. Other asthma triggers include weather changes, exercise, stress and respiratory infections like common colds.

Flu and asthma

The flu can seriously affect your lungs when you have asthma. It can cause inflammation (swelling) and narrowing of your airways. These changes could trigger asthma symptoms or an asthma attack. If you have asthma, defending yourself against the flu is very important.

- If you have asthma, get the flu shot. Nasal spray used in the treatment of flu alone could trigger asthma symptoms or an asthma attack.
- Flu viruses change from year to year and so does the flu vaccine. It's best to get a flu vaccine every year when it becomes available.
- If you take care of children with asthma, get the flu vaccine to protect them.
- The vaccine is safe. If you have asthma, the risk of getting flu is far greater if you do not get the vaccine.

Continued overleaf →

Did you know?

The Scheme covers a free flu vaccine from your wellness benefit, so if you have not had your flu shot yet, it's not too late to visit a Clicks and Dis-Chem store near you to have one.

There are two main types of medication for managing asthma: quick-relief and long-term controllers. Quick-relief medication, such as short-acting bronchodilator inhalers, are used to relax the muscles in the airways to make it easier to breathe within a few minutes. If exercise is an asthma trigger, doctors may recommend taking this medication five to 15 minutes before exercise or strenuous activity.

Long-term control medication, such as inhaled corticosteroids, are used every day to help control symptoms and prevent asthma attacks. Inhaled corticosteroids are recommended as the preferred, long-term control medication. Taken daily, they help reduce inflammation to control the disease.

Over time, poorly controlled asthma can cause permanent damage to your airways that cannot be reversed. Taking medication and learning to identify and avoid triggers are the most effective ways to prevent asthma attacks.



How can your Scheme help you to manage your condition?

Your treating doctor can help to register your condition as chronic by contacting our customer care centre on 0860 005 037 and sending your latest prescription to pggmeds@mhg.co.za. Asthma is a prescribed minimum benefit, so the Scheme will pay for the diagnosis, ongoing treatment and care of asthma from the chronic medication benefit and not your day-to-day benefits.

Once you have registered your condition, you will receive a chronic condition treatment plan that sets out the number and type of doctors' visits and tests available to you. We recommend that you use the medication registered on our chronic medicine formulary (list of prescribed medication) and to keep us informed of any changes to your prescription.

What to do if you need treatment in hospital

If you are having a severe asthma attack that is not relieved by your inhaler and you find yourself unable to breathe properly, you may need to go to your nearest hospital. A family member or the hospital staff will need to contact us on 0860 00 50 37 to obtain an authorisation within 48 hours or on the first working day after the admission.

How to get an advance supply of chronic medication

If your asthma is under control, there's no reason why you can't enjoy a holiday away. **If you need to obtain chronic medication prior to travelling, the Scheme will allow you a three-month supply of your chronic medication when travelling outside the borders of South Africa.**

You will need to contact our customer care centre on 0860 005 037 two weeks prior to travelling. The following information will be required by the Scheme to consider your request:

- your membership number
- proof that you will be travelling, i.e. copies of your itinerary or flight tickets
- prescription from your treating doctor for any changes or updates to your current prescription
- name of the pharmacy where you prefer to collect your medication
- list of the chronic medication required.

Your request will be evaluated and one of our consultants will contact you to advise you on the status of your request. Please note that the Scheme will only review chronic medication.

Sources: <https://newsinhealth.nih.gov/2014/06/managing-asthma> and <https://www.aafa.org/influenza-flu-triggers-asthma-complications/>

THIRD PARTY CONSENT

In order to designate a third party to make medical scheme enquiries on your behalf, please note that you will be required to complete a member consent form and submit it to us before we can assist you. Visit www.pggmeds.co.za to download the form or contact our customer care centre on 0860 005 037 to ask that a consent form be sent to you without delay.

What do the different membership statuses mean?

The status of your medical scheme cover is an important factor to consider when you need to access healthcare services. It is possible that your membership has been suspended or even terminated and you may not be aware of it. Sometimes the attempts by the Scheme to contact you have failed and your membership is no longer active.

What is active membership?

Active membership means that a principal member or adult or child dependant is covered by the Scheme. Contributions to the Scheme have been fully paid and, for example, a dependant has not been removed by the principal member and still enjoys cover or a service is not excluded from cover and qualifies for payment.

Active beneficiaries can therefore use Scheme benefits and claim for necessary healthcare costs. Note that if one beneficiary's membership is still active, it does not necessarily apply to all beneficiaries in the family. There are cases where a dependant has been removed from cover by the principal member, where the dependant was not aware of the termination of cover.

To verify your membership status is simple – it can be done via email to membership@pggmeds.co.za or by contacting us on 0860 005 037. You also have the option to visit www.pggmeds.co.za.

What does suspended membership mean and, if my membership is suspended, does it apply to all of my dependants on the Scheme instead of to only me?

A suspended membership means that your Scheme cover is inactive. Your membership is usually suspended when your contributions are not up to date. Suspension is a temporary state – your membership can be reactivated once all outstanding contributions are settled in full. This has to be arranged by the principal member, who may have to transfer funds to the Scheme electronically or agree to have all outstanding amounts debited from his or her bank account. When your membership is suspended, neither you nor any of your dependants can use Scheme benefits to pay for healthcare costs.

Did you know? Suspended membership will remain suspended for up to three months (90 days), after which the membership is terminated.

What does it mean when membership is terminated?

If your membership is terminated, it means that you are no longer a member of the Scheme and that your membership cannot be restored. This usually occurs when your contributions have not been paid for at least three months.

If your membership has been terminated, neither you nor your dependants can use Scheme benefits to pay for healthcare services. You can also not claim back healthcare costs when you pay cash for treatment. You can also request the termination of the membership of one or more of your dependants while retaining your own membership.

How do you reinstate your membership?

Since membership that has been terminated cannot be restored, members have to reapply for membership. Members can reapply for membership after taking necessary steps like settling outstanding contributions.

If you rejoin the Scheme after having been without medical scheme cover for 90 days or more, waiting periods will apply, i.e. 90-day general waiting periods and 12-month waiting periods for pre-existing conditions. It is therefore important to not let your medical scheme membership lapse, as it can affect future cover.

Source: <https://www.samedicalaids.co.za/medical-aid-active-suspended-or-terminated-what-does-it-mean>

COMPOSITE AND AMALGAM FILLINGS

The dental filling procedure involves using an artificial material to replace a missing or damaged part of a natural tooth structure in order to restore function, integrity and form. The structural loss typically results from decay (dental caries) or injury (trauma). A high-sugar diet and poor oral hygiene helps the bacteria in the mouth to form dental cavities in teeth.

Dental cavity

A dental cavity is a hole left behind after tooth decay destroys part of a tooth. The cavity in the tooth still contains the bacteria that created it. Left unchecked, this decay will continue to spread and damage the tooth.

Brief description of the procedure

During filling procedures, dentists clean away the decay inside the cavity, usually with a drill, before filling it in. Removing the decay prevents further damage, but it doesn't fix the damage to the tooth that already occurred.

There are different artificial materials that are used as dental fillings. Most dentists use composite (white) materials. There are many dentists that still use silver amalgam and glass ionomer fillings too.

Fillings work by replacing the part of the tooth destroyed by tooth decay. The dentist moulds them to match the shape of the surrounding tooth. They restore the strength and integrity of the tooth and prevent decay from re-entering the vulnerable area. Fillings restore full health and functionality to a tooth immediately and composite fillings can even match the tooth's colour. It is best to have small cavities repaired quickly to prevent the cavities from becoming large and painful. Small cavities are cleaned out by drilling and preparing the cavity so that the filling will last for many years.

Treatment options

The tooth may be filled with a silver filling known as amalgam if the tooth is in the back of the mouth or a white filling if the tooth is in the front of the mouth. If the cavity is very deep, the nerve may need to be removed as well. This is called root canal therapy. The tooth may be extracted if the cavity is too large and can no longer be saved with a filling.

Conclusion

Early detection of cavities results in a quick and painless process that repairs the tooth. Cavities are caused by high sugar intake. Home care must therefore include a decrease in sugar intake and regular brushing and flossing of the teeth to allow the fillings to last for many years.

Source: DENIS





Put a spring in your step

It's finally time to pack away the blankets and coats, and embrace the warm weather. **Spring is here!** Take that long awaited holiday, get back into shape or add a pop of colour to your closet.

Whatever your pick, you can enjoy great discounts with your **Multiply Starter** membership.



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