



## MEMBER NEWSLETTER

ISSUE 1: JANUARY/FEBRUARY/MARCH 2022

## Hello 2022!

Dear Member

We hope that 2022 has started off on a positive note and that you and your family have had an enjoyable and restful break. By now you should have received your [2022 Member Guide](#) and [2022 DENIS Dental Benefit Information booklet](#). Kindly familiarise yourself with your benefits for the year.

In this edition of the newsletter, we provide an update on the recent text messages about your medical savings account (MSA) balances and about the January 2022 contribution holiday. We also include information about the COVID-19 vaccination booster shots, the need for medical gap cover and how to appropriately dispose of expired medication.

**On behalf of the Trustees and management of PG Group Medical Scheme, we wish you and your loved ones a safe and healthy 2022!**

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](mailto:eugene.eakduth@momentum.co.za) or by fax to 0861 647 775.

Yours in good health.

## Medical savings account (MSA) balances

In January of this year, the Scheme sent an SMS text message informing all members that their 2022 medical savings account (MSA) balances were incorrect. Unfortunately, a technical error occurred when the administrator implemented the approved April 2022 contribution increases on the system. This resulted in the prefunded amount in savings (i.e. the total savings amount carried over from 2021) to be excluded from the 2022 MSA. Some members would have seen a reduced amount on their MSA balances as indicated on their claims statements.

Although the issue has been resolved, please inform the Scheme by email at [info@pggmeds.co.za](mailto:info@pggmeds.co.za) should you still detect any errors with the amount in your MSA, so that it can be investigated further. Due to this error, most members had paid for items/services out of pocket and requested a refund from the Scheme. Kindly check your February claims statements to ensure that your refund (where due), has been processed.

We apologise for any inconvenience caused by this matter.

# January 2022 concession contribution

In January, we sent our pensioner members a SMS text message informing them that their January 2022 contributions must be paid via EFT, since it was not collected by the usual debit order. In 2021, the Scheme had applied to the Council for Medical Schemes for a January 2022 contribution holiday. In anticipation of the Council's approval, the Scheme cancelled the January 2022 contribution collection debit orders for our pensioner members. However, there was a delay by the Council in reviewing this request for the concession, which forced the Scheme to find an alternative to ensure that January 2022 contributions were paid.

Active employees' contributions were not affected, but pensioners and individual members were requested to do an EFT, as the system had not raised a debit order for their contributions. The Council has advised that this request will be taken into consideration in future, and had only approved the concession at the end of February 2022.

We apologise for any inconvenience caused by this matter.

## Additional vaccine doses: What you need to know!

### What is an additional vaccine dose?

An additional vaccine dose is also commonly referred to as a booster shot.

### Who can have an additional vaccine dose?

- 12 to 17-year-olds: **42 days after their first jab.**
- Immunocompromised adults: **28 days after their second jab.**
- Individuals who received their Johnson & Johnson vaccine two months ago or their second Pfizer vaccine three months ago.

### When is the best time to have an additional vaccine dose?



#### If you had the Pfizer vaccine:

Individuals over the age of 18 years who have received two doses of the Pfizer vaccine will be eligible to receive a booster dose of the same vaccine or a booster dose of the Johnson & Johnson vaccine 90 days after receiving the second dose of the Pfizer vaccine.

Individuals aged 12 to 17: an additional dose 42 days or more after your first jab. Thereafter, an additional shot will be required again six months after your second shot has been administered.





**If you had the Johnson & Johnson vaccine:**

Individuals older than 18 years who have received one dose of the Johnson & Johnson vaccine will be eligible to receive a booster dose of the same vaccine or a booster dose of the Pfizer vaccine after 60 days.



**Immunocompromised individuals:**

If you're an adult undergoing treatment for any of the conditions below, you're considered immunocompromised and can have an additional dose of the vaccine 28 days after your last vaccine dose.

- Haematological or immune malignancy
- Moderate to severe primary immunodeficiency disorder
- HIV infection with a CD4 count of fewer than 200 cells/ $\mu$ L within the last six months
- Asplenia
- Individuals receiving high-dose corticosteroids or systemic biologics
- Long-term renal dialysis
- Transplant recipients (solid organ or bone marrow)

Please note that you will need a **referral note from your healthcare provider** to get this additional dose.

**NOTE:** If you are not immunocompromised, you will not require a referral note and may go for your additional vaccine dose once you qualify for it.



## Can you afford to be without medical gap cover?

For medical schemes in South Africa, the pandemic has highlighted the need for adequate cover. Due to the impact of the pandemic, many people had to postpone their medical and elective procedures in the years 2020 and 2021. This will likely mean that more people will have these procedures this year, resulting in a significant increase in claims for medical procedures.

The other very real issue is that, with healthcare providers also increasing their rates, the usual medical scheme increases will result in even greater discrepancies. For example, if the medical aid rate has increased by 3.9% and the healthcare providers increase their rates by 6%, the gap between what is charged and what will be paid, is significantly increased. With all these challenges in mind, and at a time where disposable income is severely limited, gap cover is essential to protect your financial wellbeing.

In light of this, we highly recommend medical gap cover, if you haven't already got it. As a member of the PG Group Medical Scheme, you can **pay as little as R128** towards an Ambledown gap cover premium for 2022. Visit the Ambledown website at <https://www.ambledown.co.za/affordable-gap-cover/> to view the 2022 Ambledown gap cover benefits or call **0861 262 533** for more information.

**Source:**

iAfrica. <https://iafrica.com/in-the-wake-of-the-latest-medical-scheme-updates-can-you-afford-not-to-have-gap-cover/>





## How to correctly dispose of expired medication

Many families spring clean their homes, however you may neglect doing the same with your medicine cabinet.

Medicine cabinets and first aid kits need to be cleared out regularly, as certain types of medication may degrade, lose their effectiveness over time and may even become hazardous. Unused and unwanted medication shouldn't stay on the shelf, as they can be harmful if used after the expiry date.

It is quite common to neglect throwing away medication, since we tend to reason that leftover medication, including vitamins and health supplements, may come in handy someday. Once medication expires, manufacturers can no longer guarantee its safety or efficacy.

When disposing of medication, do not throw it away with the general waste or flush it down the toilet, as doing so has negative effects on the environment and on human health as well. This medication can enter our water system, where it can be harmful to the environment, plants, animals and even humans, as these molecules inevitably find their way back into our food chain.

According to the Medicines and Related Substances Act, the disposal of any medication down municipal sewers is against regulations. The disposal of expired medication along with general household waste is also cause for concern as it will eventually end up on a landfill site, presenting two problems:

1. Waste pickers and drug addicts may scour these landfills looking for either leftover medication containing cortisone or used needles, to fuel their addiction.
2. It presents a danger to our environment. When biological materials start to decay, they release methane gas into the atmosphere, which is way more damaging to the environment than carbon dioxide.

**Responsible storage and disposal of your medication is therefore essential to keep our families and communities healthy and safe.**

### How should consumers safely and responsibly dispose of their household's medical waste?

- People with chronic conditions should use the correct medical waste containers to dispose of expired medication and used needles. These containers can be bought from the pharmacy.
- Put the medical waste in a sealable bag, empty cans or any other container to prevent the medication from leaking or piercing through a garbage bag.
- Before throwing out the medication container, remove all identifying information on the prescription label to make it unreadable. This will help protect your identity and the privacy of your personal health information.

If we are serious about making a difference to the world we live in, it begins with the small changes that we need to make when disposing of waste, whether it's at home or at the office.

**It is our responsibility to protect and take care of our environment and remember that all our precious ecosystems are deeply inter-connected.**

### Source:

Independent Online (IOL).

<https://www.iol.co.za/lifestyle/health/how-to-take-the-right-steps-when-disposing-of-expired-medication-76318403-3b99-4e33-818a-7116a74b36ce>

## Your dental benefits: crowns and bridges

Dental Information Systems (DENIS), Africa's leading dental funder, manages the dental benefits on behalf of PG Group Medical Scheme. All PG Group Medical Scheme members have access to benefits for dental crowns and tooth bridges, subject to managed care protocols. Let us take a closer look at this dental benefit and answer some of the questions frequently asked by our members.

### What are dental crowns and tooth bridges?

Unlike dentures that you can take out and clean daily, crowns and bridges are cemented onto existing teeth and can only be removed by a dentist.

#### Crowns

A crown is used to entirely cover or 'cap' a damaged tooth (*Figure 1*). When there is not enough tooth surface remaining to hold a large filling, a crown can help to strengthen the tooth. Crowns can also be used to attach bridges, protect a weak tooth from breaking or restore one that is already broken.

#### Bridges

Gaps left by missing teeth eventually cause the remaining teeth to shift, resulting in a 'bad bite'. The imbalance caused by missing teeth can also lead to gum disease or pain in the jaw joint. A bridge replaces missing teeth with artificial teeth and literally 'bridges' the gap where one or more teeth used to be (*Figure 2*). A bridge is made up of two or more crown units. Porcelain or ceramic bridges can be matched to the colour of your natural teeth.

Figure 1



Figure 2



#### Do I have crown and bridge benefits?

Crown and bridge benefits are available once per tooth in a five-year period and to a maximum of three crowns per family per year. Authorisation is required before treatment begins.

Dental benefits are paid at the PG Group Dental Tariff (PDT). Any dental claims that are short paid may be funded from the member's savings account.

### What information must be submitted with an authorisation request for crown and bridge treatment?

The authorisations for crown and bridge treatment are processed by DENIS. The following information must be submitted by you or your dental provider to [crowns@denis.co.za](mailto:crowns@denis.co.za):

- An **X-ray** clearly showing the entire clinical crown, the neck and the upper part of the alveolar bone; typically a peri-apical X-ray for anterior teeth.
- The **tooth number** in FDI format (i.e. two-digit numbering).
- The major **clinical code** to be used, e.g. 8409 (crown – porcelain/ceramic) or 8411 (crown – porcelain with metal). If a post is planned, add the primary code for the post and/or core.
- A detailed **laboratory quote**.
- In the case of a bridge, along with the above information, a **tooth charting** listing all missing teeth and all crowned teeth, as well as information about any further planned treatments should be included. For example, this could be a short description about what is planned for other missing or damaged teeth.

### Is there a penalty for late authorisation?

If there is no approved authorisation before the treatment is done, the claim will not be paid by the Scheme.

### What dental and related services are not covered by the Scheme?

If there is no benefit for a certain procedure, it also means that there is no benefit for all treatment associated with the specific procedure. For example, if a crown is not covered, then the related laboratory costs, including models, are also not covered.

DENIS only approves benefits for grossly broken-down teeth where the alveolar bone (the ridges of the jaw that support the teeth) and periodontal ligament (soft, connective tissue or joint between the bone and teeth) are still healthy. No crown benefit will be awarded if there is evidence of active periodontitis (severe gum infection) in the area of the crown request.



There is no benefit for crowns where the main reason is due to dental attrition (wearing of the surfaces of the teeth from tooth-to-tooth contact) due to long-term bruxism (condition where you unconsciously grind, gnash or clench your teeth) or other habits.

**The following Scheme exclusions are applicable to the crown and bridge benefit:**

- Crowns on wisdom teeth (third molars)
- Crown and bridge procedures (and associated laboratory costs) for cosmetic reasons
- Laboratory-fabricated temporary crowns
- Occlusal (grinding or biting teeth surface) rehabilitations and associated laboratory costs
- Provisional crowns and associated laboratory costs

**How long do crowns and bridges last?**

While crowns and bridges can last a lifetime, they may sometimes loosen or fall out. To prevent damage to your new crown or bridge, avoid chewing hard and sticky foods, ice or other hard objects.

A bridge can lose its support if the teeth or bone holding it in place are damaged by dental disease. Practice good oral hygiene to keep your gums and teeth healthy.

**How do I contact DENIS?**

For dental pre-authorisations, queries on your dental claims or dental benefit information, please contact the DENIS call centre on **0860 104 939**.

**Good oral hygiene habits**

- Brush your teeth every morning and every night.
- Floss every day to clean between your teeth.
- Limit sweets, sugary foods and sugar-filled drinks.
- Visit your dentist at least once a year for a dental check-up and preventative care.

**denis**  
Contact details

Call centre: **0860 104 939**  
Enquiries: [pgenq@denis.co.za](mailto:pgenq@denis.co.za)  
Website: [www.denis.co.za](http://www.denis.co.za)

**Source:**

American Dental Association: <https://www.mouthhealthy.org/en/az-topics/b/bridges>

## Contact details

**Customer care centre**

Tel: 0860 005 037  
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Email: [info@pggmeds.co.za](mailto:info@pggmeds.co.za)

**Postal address**

PO Box 2070, Bellville 7535

**Membership department**

Fax: 0861 222 664  
Email: [membership@pggmeds.co.za](mailto:membership@pggmeds.co.za)

**Claims department**

Email: [claims@pggmeds.co.za](mailto:claims@pggmeds.co.za)

**Pre-authorisation department**

Tel: 0860 005 037

**Website**

[www.pggmeds.co.za](http://www.pggmeds.co.za)





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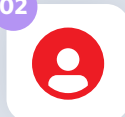
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