



## MEMBER NEWSLETTER

ISSUE 1: JANUARY/FEBRUARY/MARCH 2023

We hope that you have had a wonderful holiday season and send you our best wishes for a happy new year. The Scheme has sent you the [2023 Member Guide](#) and the [DENIS dental benefit information guide](#), and we trust that you will familiarise yourself with its contents.

In this edition of the newsletter, we provide you with information to assist with making healthy new year's resolutions and inform you of **important changes for 2023**, including information on how to access the new member portal.

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).

## Tips for setting healthy new year's resolutions

2023 is the ideal year to begin restoring your health and wellness after the upheaval from the previous couple of years. With these resolutions, you can enhance your awareness of your mind and body, improve your general health, and begin achieving your health objectives.

### Get moving!

Resolve to move your body for at least 20-30 minutes every day. It could be something as small as a walk around the neighbourhood or a quick yoga session – but commit to consistency and keep going!

### Add more colour to your diet

Fruits and vegetables can go a long way toward improving your overall health. Not only do they contain the vitamins and minerals you need for a healthy body, but they will also often help fill you up on fewer calories, which can make it easier for you to meet your weight-loss goals.





### Load up on vitamin C

Your body requires at least 90 mg of vitamin C per day and the best way to get this is by eating at least five servings of fresh fruit and vegetables every day. Tomatoes contain lycopene, a powerful cancer fighter and are also rich in vitamin C. Tomatoes and apples can reduce your risk of asthma and chronic lung diseases as both contain the antioxidant quercetin. To enjoy the benefits, eat five apples a week or a tomato every other day.

### Berries for your belly

Blueberries, strawberries and raspberries contain plant nutrients known as anthocyanidins, which are powerful antioxidants. Blueberries rival grapes in concentrations of resveratrol – the antioxidant compound found in red wine and which is believed to help protect against heart disease and cancer.

### Identify any vitamin deficiency and work to correct them

If you've been feeling rundown and tired, consider adding additional vitamins to your diet. Vitamin D deficiency can leave you feeling like you're out of energy, worn down, or depressed, while a lack of vitamin C in your diet could leave your immune system functioning at less-than-peak efficiency.

### No folly in folic acid

Folic acid should be taken regularly by all pregnant women and people with a low immunity to disease. Folic acid prevents *spina bifida* in unborn babies and can play a role in cancer prevention. It is found in green leafy vegetables, liver, fruit and bran.

### A for 'away'

Vitamin A and beta carotene help to boost immunity against disease. It also assists in the healing process of conditions such as measles. Good natural sources of vitamin A are kidneys, liver, dairy products, green and yellow vegetables, pawpaw, mangoes, chilli pepper, red sorrel and red palm oil.

### Eat at home more often

Instead of eating out or getting take-aways, which can result in high-sodium, high-calorie meals, try eating at home more frequently.

### Curry favour

Hot, spicy foods containing chillies or cayenne pepper trigger endorphins, the feel-good hormones. Endorphins are powerful and help relieve pain, reduce stress, and improve your sense of wellbeing.

### GI Jane

Carbohydrates with a high glycaemic index (GI), such as bread, sugar, honey and grain-based food will give instant energy and accelerate your metabolism. If you're trying to burn fat, rather stick to beans, rice, pasta, lentils, peas, soya beans and oat bran, all of which have a low GI count.

### Improve your sleep schedule

Sleep is often one of the first things to slide when we get too busy. However, improving your sleep schedule can boost your immune system, improve your energy levels, and leave you feeling healthier overall. Commit to at least eight hours of sleep per night.

### Healing through rest

Rest heals the body and has been shown to reduce the risk of heart trouble and psychological problems. Other health benefits include stress reduction.

#### Pure water

Try to cut down on the soft drinks, fruit juices and energy drinks, which contain high doses of caffeine and/or sugar. Stay properly hydrated by drinking plenty of water.

Sources:  
Pharmaca  
News24





## HERE'S WHAT'S NEW FOR 2023

### Adjustment of adult dependant age

Due to the continued financial pressure placed on members, the Scheme's Board of Trustees has decided to raise the age for adult dependants from 21 to 23 years. This is to accommodate dependants who are studying at a recognised tertiary institution or unemployed and therefore financially reliant on the principal member. The adjustment will give members with dependants in these age brackets much-needed financial assistance.

### Contribution increase

The Scheme is also pleased to inform you that the Trustees have approved a contribution increase of only 6.2% for 2023, effective from 1 April 2023. The 2022 contribution rates will continue to apply from 1 January 2023 to 31 March 2023.

Please refer to the [PG Group Medical Scheme 2023 Member Guide](#) (page 22) to view the 2023 contribution rates and benefit limit changes.



### Upgrade to the administration system

**momentum**  
health solutions

The Scheme's administrator, Momentum Health Solutions, will be upgrading their administration system platform in 2023. This change is being implemented to support their ongoing efforts to protect member information from cyber-attacks and to improve the administration experience through improved reporting outcomes and administration processes.

As a result of the platform change, there will be some outbound member communications that will look slightly different from the format you are currently receiving, such as your member and provider claims statements, membership certificates, tax certificates, member contribution statements, the welcome letter that accompanies new membership cards and pre-authorisation and chronic medication registration letters.

### New online member portal

In addition to the updates mentioned above, the Scheme is launching a new member portal in 2023 with additional functionalities. We encourage you to visit our website and familiarise yourself with the enhancements. For details on this, read more on page 4.



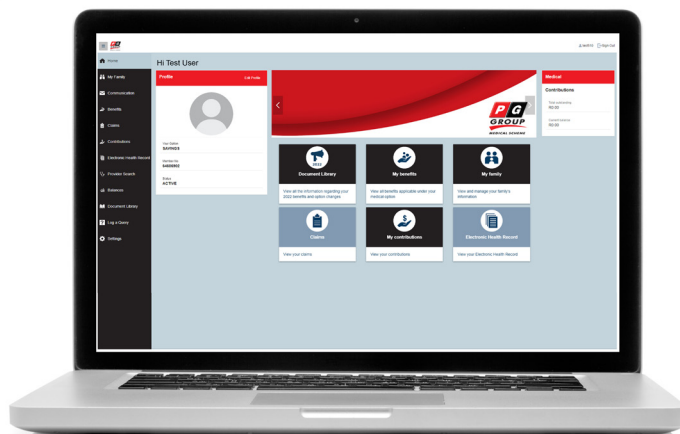


# Welcome to the new online member portal effective 1 March 2023

The digital world is always evolving at a rapid rate and upgrading to the new member portal allows for communication on various digital platforms to be more easily accessible.

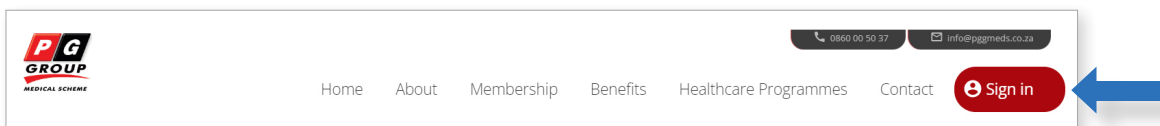
All existing users would need to re-register on the member portal to access your 2023 member information.

Our Customer Care Centre is available on 0860 005 037 for assistance.

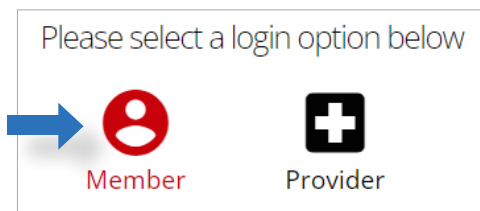


The following quick guide will help you to register on the Scheme's new online member portal.

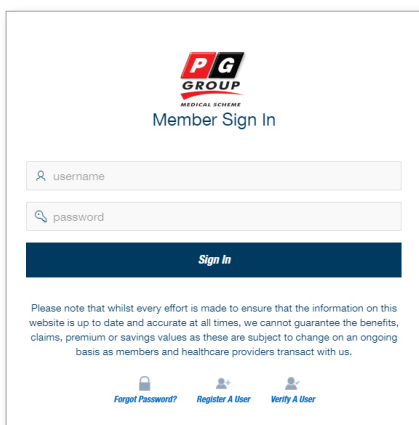
1. Visit the PG Group Medical Scheme website at [www.pggmeds.co.za](http://www.pggmeds.co.za) and click on **Sign in**.



2. Choose the **Member** login option to be directed to the **Member Sign In** login screen

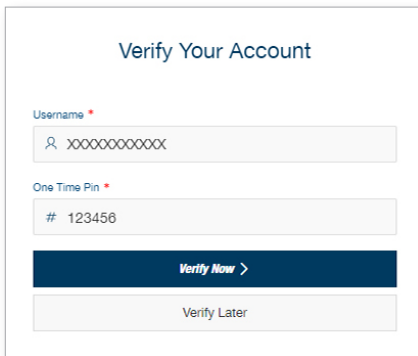


3. On the **Member Sign In** login screen, **new and existing users** must select **Register A User** to create an online profile.



4. Complete your details under **New User Registration** and click on **'Register'**.

5. You will receive a one-time password (OTP) by email or SMS. Enter your username and OTP on the **Verify Your Account** screen.

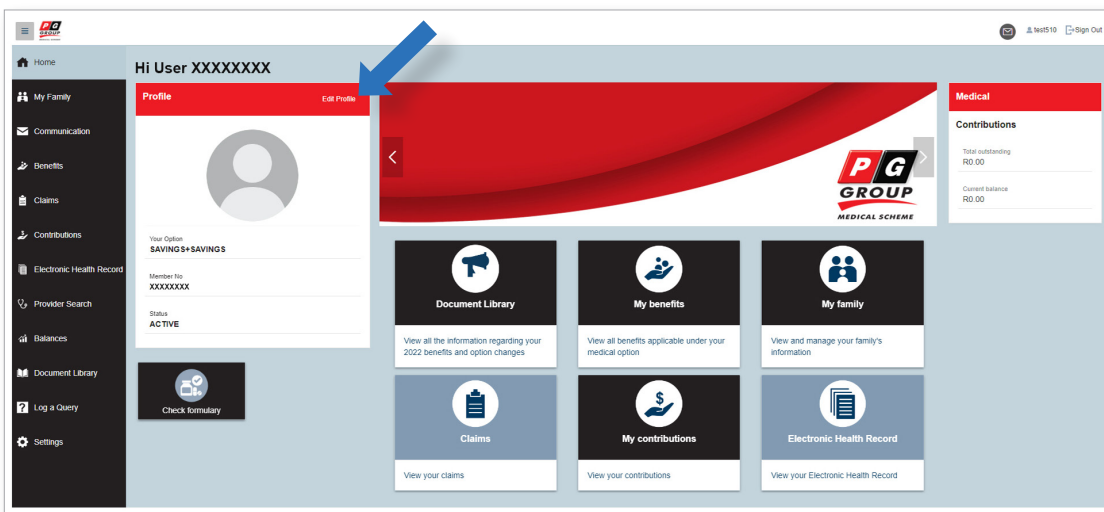


The 'Verify Your Account' form contains the following fields and buttons:

- Username \***: Input field containing 'XXXXXXXXXXXX'.
- One Time Pin \***: Input field containing '# 123456'.
- Verify Now >**: A prominent dark blue button.
- Verify Later**: A light grey button below the main one.

### Updating your contact details

You can now use the member portal to update your contact details, such as your contact number, email address or postal address. Simply go to **Edit Profile** to update your information and that of your dependants.



The member portal dashboard for 'Hi User XXXXXXXX' features a navigation menu on the left and a main content area. A blue arrow points to the 'Edit Profile' link in the profile section.

- Navigation Menu:** Home, My Family, Communication, Benefits, Claims, Contributions, Electronic Health Record, Provider Search, Balances, Document Library, Log a Query, Settings.
- Profile Section:** Includes a profile picture placeholder, 'Your Option: SAVING+SAVINGS', Member No: XXXXXXXX, and Status: ACTIVE. A 'Check Anniversary' button is located below.
- Main Content Area:** Displays the P&G GROUP MEDICAL SCHEME logo and six service tiles: Document Library, My benefits, My family, Claims, My contributions, and Electronic Health Record.
- Medical Section:** Shows 'Contributions' with 'Total outstanding: R0.00' and 'Current balance: R0.00'.



## Viewing your benefits

On the **Benefits** tab, you have access to view your medical savings balances, chronic medication benefits and you can find out what benefits you have used and what is still available within the benefit year.

The screenshot shows the 'Benefits' page. On the left is a navigation menu with 'Benefits' selected. The main content area has a 'Search' section with a search bar and a list of dependants. Below this is a 'Benefits' section with a grid of cards for various services:

- ALTERNATIVE MEDICAL SERVICES:** January 2023. Pay from Member Savings.
- ALTERNATIVES TO HOSPITALISATION:** January 2023. Subject to pre-authorization. Subject Overall Annual Limit(OAL).
- AMBULANCE:** January 2023. Contact Netcare 911 on 082 911.
- APPLIANCE - GENERAL:** January 2023. R0.00 utilised out of a maximum of R7,220.00 (R7,220.00 remaining). Subject to pre-authorization. Subject Overall Annual Limit(OAL). Includes a progress gauge showing 0% used and R7,220 remaining.
- APPLIANCE HEARING AIDS:** January 2023. R0.00 utilised out of a maximum of R32,900.00 (R32,900.00 remaining). (0 utilised out of a maximum of 2. (Maximums apply to 4 years)Per ear per beneficiary.
- AUXILIARY MEDICAL SERVICES:** January 2023. Pay from Member Savings.
- AUXILIARY MEDICAL SERVICES & PHYSIO/BIOKINETIC INPATIENT:** January 2023. Subject Overall Annual Limit(OAL).
- BLOOD TRANSFUSION:** January 2023. Subject to pre-authorization. Subject Overall Annual Limit(OAL).

## View and query claims

The **Claims** screen allows you to view your claims history, refunds and lots more. You can either download documents or even take a screenshot of the current claims being processed if you wish to have a record of it or to query any of the amounts your doctor has charged before the payment is made.

The screenshot shows the 'Claims' page. On the left is a navigation menu with 'Claims' selected. The main content area has a 'Query Criteria' section with a calendar for 2022 (Nov selected) and a list of dependants. Below this is a 'Paid Claims' section with a table of claims:

Claimed:	Claimed:	Claimed:
11-NOV-2022	11-NOV-2022	11-NOV-2022
00384079	00384079	00384079
R44.77	R245.33	R339.28
Paid: R44.77 to Provider on 25 November 2022	Paid: R245.33 to Provider on 25 November 2022	Paid: R339.28 to Provider on 25 November 2022

## Electronic Health Record

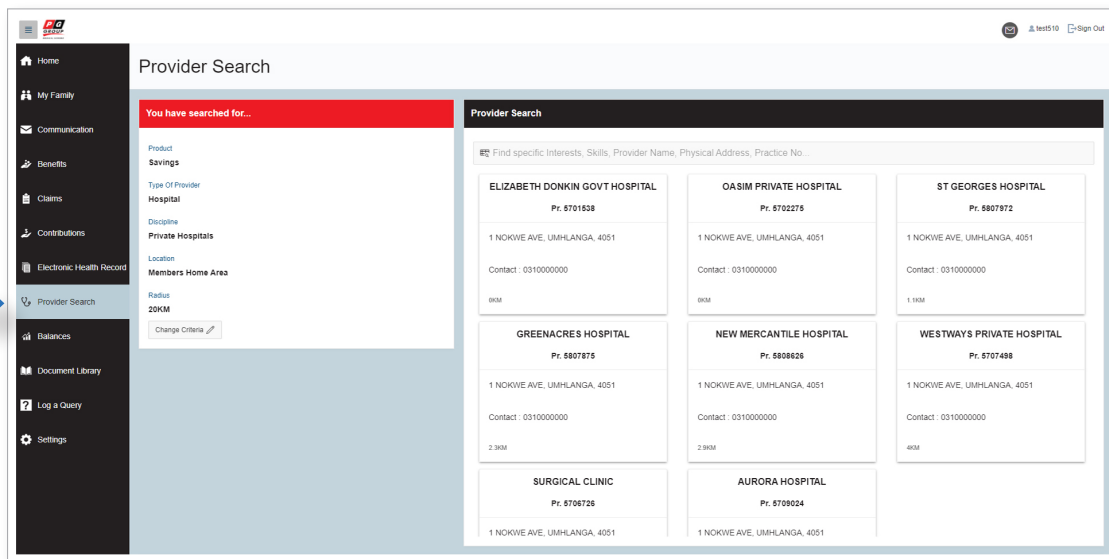
The **Electronic Health Record** refers to you and your dependants' clinical or medical data, which includes information relating to your healthcare providers, diagnoses, treatments, prescription medication, laboratory tests, hospitalisation, treatment plans and chronic registration.

The screenshot shows the 'Electronic Health Record' page. On the left is a navigation menu with 'Electronic Health Record' selected. The main content area has a 'Profile' section with personal details and a 'My Health' section with several tabs:

- My Medication:** View all authorised and claimed medication.
- My Providers:** View all providers.
- My Hospital Visits:** View all hospital visits.
- My Conditions:** Lists Asthma, Unspecified and Hyperkinetic Disorder, Unspecified.
- My Pathology Results:** No pathology results have been recorded.

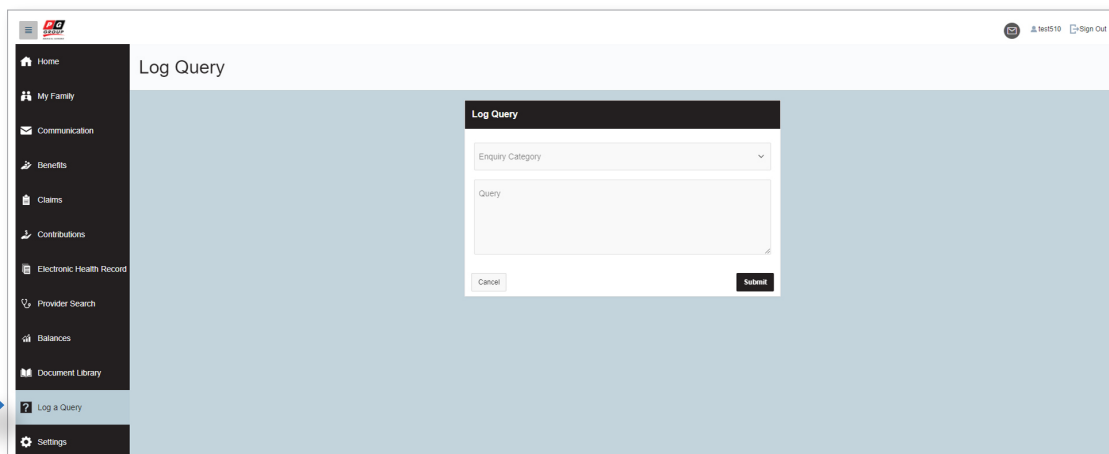
## Provider search

You can find any healthcare provider, such as a general practitioner (GP), dentist or a specialist using the **Provider Search** function. It contains the healthcare provider's name, practice number, contact details and their address location.



## Logging a query

You can make any enquiries through **Log a Query**, which goes directly to our Customer Care Centre. Once you have logged a query, you will receive a reference number. Keep this reference number handy should you decide to contact the call centre to follow up on your enquiry.



Our Customer Care Centre is available on **0860 005 037** for assistance.

