



MEMBER NEWSLETTER

ISSUE 2: APRIL/MAY/JUNE 2022

Dear Member

We welcome a new Principal Officer for PG Group Medical Scheme

PG Group Medical Scheme is saying farewell to Mrs Lyn Longley, who is retiring after serving the Scheme for a number of years as the Principal Officer.



Mrs Lyn Longley



Ms Chontal Dunstan

Mrs Longley had served the Scheme with distinction and her support through the many years is much appreciated by the Scheme, its valued members and service providers. We wish her well as she prepares to embark on her new ventures.

In consultation with the Board of Trustees, the Scheme has appointed **Ms Chontal Dunstan** as her successor. We are confident that Ms Dunstan is a worthy successor, as she has been working closely with Mrs Longley for many years. Our members are familiar with Ms Dunstan, and the Board of Trustees is satisfied that she has met the criteria to be a successful Principal Officer.

This change will be in effect from 1 July 2022.

How to manage your medical expenses during winter

To obtain optimal value from the Scheme, it is critical to fully understand the scope of benefits that it offers and how to manage those prudently. It is an especially important consideration during the winter months. Minor ailments like a recurrent common cold, for example, may require repeated doctor visits that could potentially deplete your benefits, which may have been more appropriately used elsewhere. The economic climate in recent years has seen many South Africans downscaling their lifestyles. This often means 'buying down' when it comes to medical scheme cover.

It is understandable that when money is tight, most members wish to pay as little as possible while still deriving maximum benefit and be tempted to leave that cavity in their tooth for a while longer and just 'eat on the other side' or put off their check-up with the gynaecologist for a month or two. Maybe they even decide to forego those monthly vitamins that they were paying for out of their medical savings account (MSA). By doing so, many find themselves with a 'backlog' of medical needs, some of which may require even more medical care than if they had simply been dealt with when they initially occurred. The result is that, by the beginning of the next benefit year, many would have already spent a large percentage of their MSA.

Therefore, actively taking care of your healthcare needs is very important to minimise future medical expenses.



These strategies can help you save on your medical bills:

- **Not everything requires a doctor's visit.** In many cases, pharmacists are skilled enough to provide sound medical advice on problems such as rashes, colds or other minor everyday illnesses. Rather get an opinion from your pharmacist first before running up unnecessary medical bills.
- You can **purchase over-the-counter medications** such as pain and fever medication, vitamins, antacids or flu medication from a supermarket or retail pharmacy. This could save you money, as supermarkets and pharmacy retailers buy in bulk and will have good deals.
- For prescribed medication, **ask your doctor to prescribe a generic equivalent**, and check that your pharmacist gives you the most cost-effective generic alternative available. Unless your doctor specifies that you should not take a generic substitute, you may otherwise opt for generic medication, as these are often a lot cheaper and have the same active ingredients as the original brand-name medications. Some generic medication is even manufactured by the same company that produced the original brand, but with different packaging.
- **Avoid taking multiple medications** to treat different symptoms, where an 'all-in-one' medication is available. For example, your pharmacist can assist you with one type of medication to treat your runny nose, sore throat and fever.
- If you have a chronic condition, you can **register on the Scheme's Medicine Risk Management Programme**, so that you can claim your medication from the chronic benefit. For any new diagnosis that requires ongoing medication, you may be entitled to prescribed minimum benefits (PMBs). This means that these medications will be paid from your insured benefits and not out of your pocket or from your MSA.
- **Make use of retailers' in-store rewards programmes.** Some retailers, such as Clicks and Dis-Chem, offer cash-backs, deals and specials on vitamins and other health products.
- When a child dependant becomes an adult dependant (21 years and older), their monthly contribution increases significantly. You may consider **moving your adult dependants onto their own, more affordable medical option** such as a hospital plan. This is not applicable to adult dependants who are dependent on you for care and financial support, such as student dependants (registered as a full-time student at a recognised educational institution and earning no income) and dependants with physical or mental impairment.
- General practitioner (GP) visits and medication purchases for common winter ailments like colds and flu can deplete your MSA. **Safely store medication that was prescribed before**, ensure that it's not expired, and use it when another person in your household gets sick. Contact your GP and ask whether it's safe to continue using what you have. The GP will advise if another consultation is necessary.
- Vulnerable individuals, such as babies, the elderly and those with pre-existing chronic conditions like diabetes, may suffer more serious winter illnesses, such as bronchitis or pneumonia. If your GP refers you to a specialist, **take all your X-rays and tests** with you – remember, they are your property. If you have had tests done recently, inform or remind your GP before agreeing to more tests that may not be necessary. You are also entitled to all your clinical records and should share these if you change GPs, as this information could remove the need for further tests and even reduce the number of consultations required.
- For hospitalisation and some procedures, you are required to **get a pre-authorisation number from the Scheme**. While it is common for the treating doctor to do this on a patient's behalf, the Scheme strongly urges members to call in personally. This will ensure that you get first-hand information on any disclaimers, co-payments and exclusions.
- When consulting a doctor, you should **be aware of which benefit your claim will be paid from**. Review and monitor your claims statement closely and report any irregularities to the Scheme.

Prevention is 'cheaper' than cure. Simply getting the flu vaccine can potentially reduce your medical bills this winter. The Scheme covers the flu vaccination from your wellness benefits, offering you and your loved ones the best defence against colds and flu, and allowing more funds to be available in your MSA for other, more important purchases. Remember, anything that you do not spend from your MSA will carry over to the next year, placing you into an even better situation than before.

Source:
Health24
MedicalAid.co.za





PG Group Medical Scheme Annual General Meeting

You are invited to attend the Scheme's Annual General Meeting (AGM), which takes place via Zoom video conference on Friday, 10 June 2022 at 10:00am.

Participation in the Scheme's AGM is a right afforded to our members in terms of the Medical Schemes Act. The AGM serves as an important platform for members to monitor some of the activities of the Scheme and to help you understand what the Scheme is all about.

It is important that you use this opportunity to make your voices heard. By so doing, members influence the course taken by the Scheme on issues affecting continued access to quality healthcare.

The Scheme has sent out communication to all our members regarding the details of the AGM. The notice provides members with the date of the meeting, the agenda for the meeting, as well as the relevant supporting documents relating to the issues that will be discussed at the AGM. The AGM will be a virtual meeting via Zoom video conference. Click [here](#) to register to attend the AGM. After registration, you will receive a confirmation email with details of the webinar.

The agenda for the AGM usually covers the following:

- Presentation of the Scheme's Annual Financial Statements
- The appointment of external auditors
- The election of members to serve on the Board of Trustees (where applicable)
- A report from the Principal Officer (from an operational perspective) and the Chairperson of the Board of Trustees (from an oversight perspective)
- Other matters, such as motions raised by members in writing prior to the meeting, and member-related concerns about the affairs of the Scheme.



Before attending the AGM, you are encouraged to carefully read the information on the Scheme's website (www.pggmeds.co.za | About > [Annual General Meetings](#)) to understand the priorities of the Scheme and how the AGM is conducted.

Diagnostic scans you need to know about

There are a range of diagnostic investigations (e.g. scans, scopes and tests) that are needed for the treatment and management of illnesses, and these investigations can cost you. In fact, the cost of a single MRI scan can be more than a three-day stay in a private hospital!

Generally, a specialist physician will order specific tests to confirm or determine the presence of a disease. Have you ever wondered what these are, why doctors require them or what you can expect when you go for them?

These are some of the more common types of scans or procedures you might encounter:

Magnetic resonance imaging (MRI)

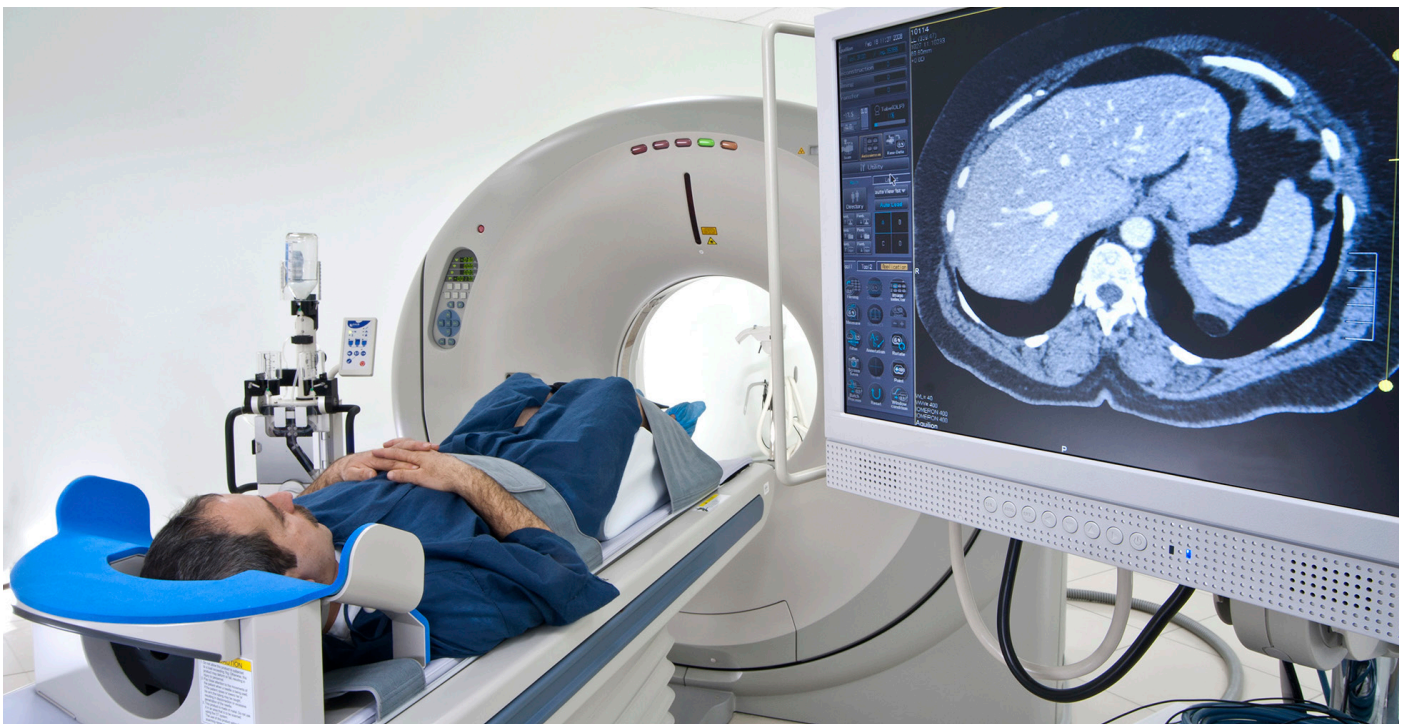
What is it? An MRI is similar to an X-ray, but it is much more detailed. The test uses strong magnetic fields and radio waves to take a picture of the inside of the body, allowing doctors to see your muscles, nerves, bones and other organs.

What you can expect: A patient lays inside the MRI scanner, which is a large tube that contains powerful magnets. You will have to remove any jewellery and wear loose, comfortable clothing. If you have claustrophobia or anxiety, you must mention this to your doctor or radiologist prior to the scan.

Computerised tomography (CT or CAT) scan

What is it? A CT scan is another kind of X-ray that produces several cross-sectional images of specific areas of a scanned object, allowing a doctor to see inside the object without cutting. The test assists a doctor in finding blood clots, tumours, infections and other illnesses or conditions.

What you can expect: A patient lies on a table inside a large, doughnut-shaped CT machine. As the table slowly moves through the scanner, X-rays rotate around your body. It is normal to hear a whirring or buzzing noise. Since movement can blur the scan, it is important to keep very still.



Biopsy

What is it? This medical test involves the extraction of sample cells or tissues for examination to determine either the presence or extent of a disease.

What you can expect: There are many different biopsies, including bone marrow, endoscopic, needle, skin and surgical, so a doctor will need to explain your specific procedure. Once the samples have been extracted, they are sent to a laboratory for analysis. This will determine whether the sample is cancerous, for example, and if it is, the laboratory informs the doctor of the type of cancer and its scale or grade.

Positron emission tomography (PET) scan

What is it? This test uses a nuclear-medicine functional-imaging technique to observe metabolic processes in a person's body, such as blood flow, oxygen use and sugar (glucose) metabolism, to diagnose disease.

What you can expect: A small amount of radioactive glucose (sugar) is injected into the patient's vein and a scanner is used to make detailed computerised images of areas inside the body where glucose is taken up. Since cancer cells often 'take up' more glucose than normal cells, the pictures can be used to detect cancer cells in parts of the body.

Ultrasound

What is it? This is a test that employs high-frequency sound waves to capture live images from the inside of the body. The test can detect abnormalities with organs, vessels and tissues, or in the event of pregnancy, monitor the developing baby's health.

What you can expect: This painless procedure is very common and utilises a probe that is passed over the surface of the skin. A gel is applied to the skin to maximise contact between the probe and the skin and produce better-quality images. The sound waves produce an echo, which is translated into a series of detailed images that appear on the screen during the procedure.

There are several reasons why the Scheme may **NOT** pay for these scans. Please take note of the following points, to ensure that these scans are paid for by the Scheme:

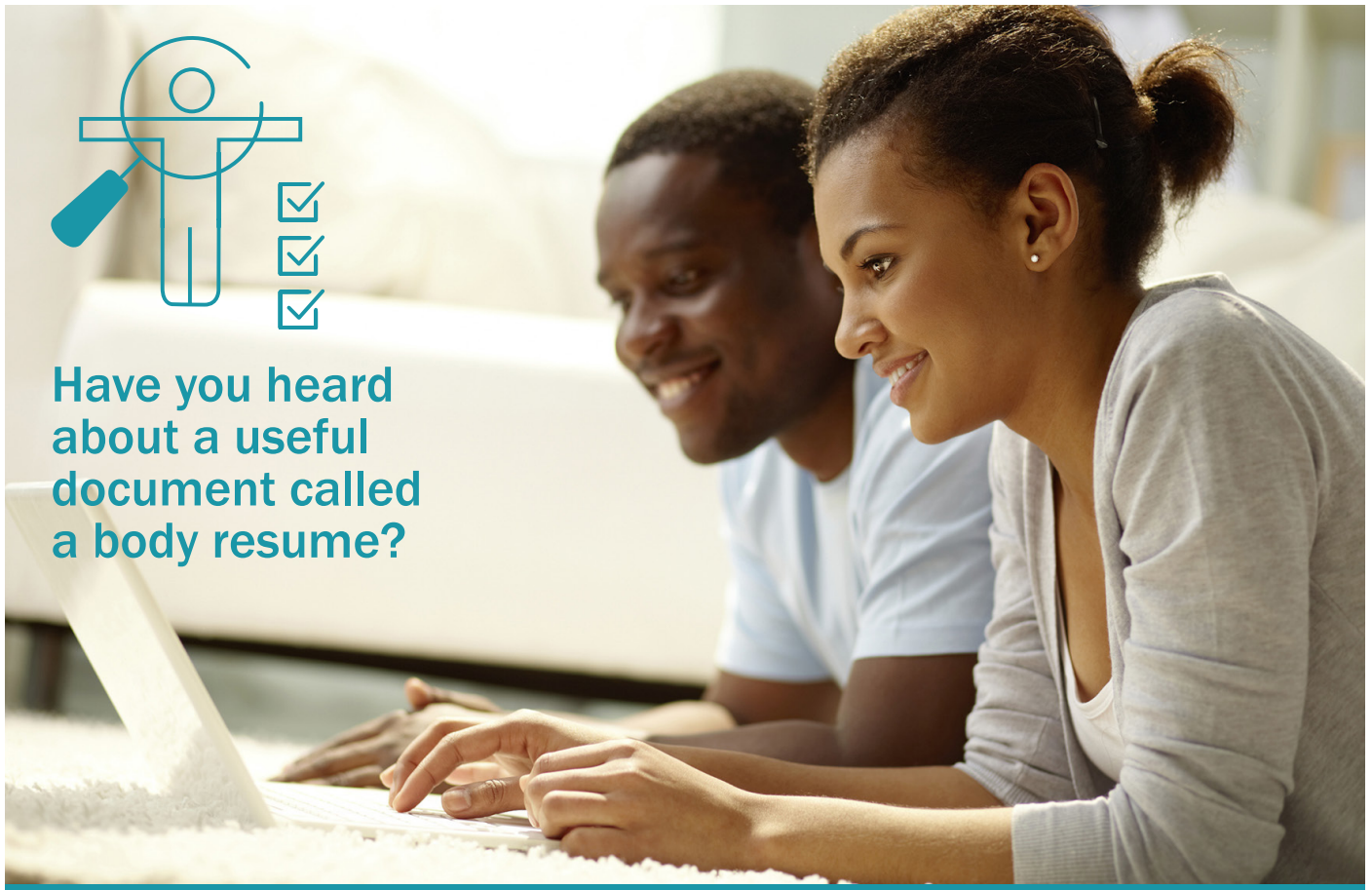
- **The referring doctor's details are not on the account**
You cannot see a specialist without a referral from your GP or treating doctor. Your GP may be able to address your health concern at a fraction of the cost. Repeat visits to the same specialist will have the name of the original referring doctor on the account, so there is no need to obtain a referral each time you visit the specialist. The specialist can submit all the required information on the account and claim directly from PG Group Medical Scheme.
- **The diagnosis code is invalid on your account**
International Classification of Diseases 10th Revision (ICD-10) diagnosis codes describe an individual's medical condition. The diagnosis code for your specific condition must be indicated on the account by your doctor. If there is no ICD-10 code or an invalid diagnosis code on the account, it will be rejected. To ensure that your claim is paid by the Scheme, you can check that the account reflects these codes or request your doctor to resubmit your claim with all the outstanding information.
- **The medical practitioner does not have a valid practice number**
Before the Scheme can pay a medical practitioner, they must be registered with the Health Professions Council of South Africa (HPCSA). Without a practice number, the Scheme will not pay the account. Overseas claims will not have South African practice numbers, so if you submit a claim for treatment that you received outside of South Africa, please inform the Scheme.
- **The benefit limits for tests have been reached**
If your claim is rejected but you know you have sufficient benefits available, it could be because the limits or tests on your treatment plan for a specific condition has been reached. However, you can ask your doctor to submit a letter of motivation to the Scheme to increase your tests limits on the treatment plan so that your account can be paid.
- **Pre-authorisation was not obtained**
The Scheme uses pre-authorisation as a way of keeping healthcare costs in check. We want to ensure that the service or scans you are requesting are medically necessary, and that you can undergo any planned procedures, or be admitted to hospital, timeously.
- **A claim was rejected because the healthcare service was unrelated to the reason for admission/referral**
For example, if you have a scan of the abdomen in hospital and the reason given by your treating doctor is for headaches, that claim will be rejected, as it does not relate to the reason for the admission or referral. Your doctor needs to provide a valid reason or clinical motivation for any scan required, so that a pre-authorisation from the Scheme can be obtained and approved.
- **Stale claims**
A stale claim is any medical account that is submitted to the Scheme after four months from the date of treatment, and which has not been submitted in its entirety. You can assist the Scheme by letting us know if you would like that account to be covered from your available medical savings account, so that you are not handed over by the practice and required to pay in more than what is due for that account.

Source:

Life Healthcare
Momentum Health Solutions



Have you heard about a useful document called a body resume?



In a job interview, you are not expected to recall from memory all your previous jobs, duties, employment dates, locations and titles, or even every accomplishment dating back to high school. That is why we prepare a resume for prospective employers – it’s a summary of your employment history and skills in one place!

Why not prepare a resume for your body? It will serve the same purpose, but for your health instead. It is a time-saver for you and your treating healthcare practitioners to have an in-depth overview of your most important health issues. We encourage you to create this **personal health record** and provide you with information on how to do that.

What is a personal health record?

A personal health record is a clear and accurate summary of your medical conditions, any procedures you had, a list of current medication you are on and any side effects or allergies. It is a routine medical history that you can share with any of your treating healthcare practitioners. It can be presented as bulleted points with abbreviations, notes and related dates. Your personal health record will not only save you time filling out forms when seeing your doctor, it can also reduce medical errors. Information provided should include doctors, specialists and any other healthcare practitioners that you have seen and any tests you have had. It is also preferable to include their contact details.

What information should I include in my personal health record?

Personal identification	Your full name and surname, identity (ID)/passport number and/or date of birth
Medical scheme and gap cover information	Medical scheme name, benefit option, membership number, dependant code, contact details
Medical history	Allergies, childhood diseases, current illnesses, history of smoking, alcohol and drug use, pregnancy, past medical issues such as headaches, gastrointestinal problems, depression, arthritis, etc.
Pathology tests	Results of pathology tests (e.g. laboratory test results of blood, urine samples, etc.) and their dates
Surgical history	Biopsies, surgery, notes on healing problems or other complications
Healthcare practitioners	Names and contact details of any healthcare practitioners you have seen – doctors, nurses, dermatologist, etc.
Accidents and injuries	Broken bones, sports injuries, major car accidents and their dates
Screenings	Dates and outcomes of important laboratory tests, such as cholesterol, prostate-specific antigen (PSA for men over 50), mammograms, colonoscopies and Pap smears

Social history	Relationship status (single or partnered, and for how long), your current job, recreational drug user or addict, alcohol-dependent, etc.
Exercise history	Type, length and frequency of your workouts, if any
Eating history	Daily eating habits or diet, medications taken to control your diet and any weight-loss diets
Medications	Current prescriptions, past immunisations, herbal remedies, over-the-counter medication, supplements and vitamins
Obstetric/gynaecological history	Number of pregnancies, type of delivery, abortions, miscarriages, birth control, hormone replacement therapy, etc.
Family history	Specific medical illnesses, lifestyle habits, medications and allergies
Emergency contact details	Reliable adult to contact in an emergency, if you are incapacitated – their cell phone number, email address and relationship (e.g. spouse)
Consent letters	Include a medical scheme consent form in this health record for easy access of doctors and medical staff, so that any Protection of Personal Information Act (POPIA) regulations are not breached

Please remember that a personal health record is for educational purposes only and is not intended to replace the advice of your doctor or other healthcare provider.

Keep it updated it and it will speak for you when you can't. Keep a copy of it on your cell phone or home computer/laptop, send a copy to a loved one for safekeeping and print it and keep it in places you can access in times of emergency or load shedding. Make sure that you forward it to any medical practitioner you see, or take it with to your appointment.

Source:
University of California San Francisco (UCSF) Health



Fuel- and energy-saving tips

As fuel price hikes have impacted most of the world, we face another unwelcomed, but all-too-familiar guest – load shedding has returned, leaving many South Africans without power for many hours each day. To help you get through the powerless days and make every cent work as hard as it can, the Scheme has provided you with some tips to save on electricity and fuel.

Electricity – use only what you need

- **Switch to energy-efficient light bulbs.** They may be more expensive, but last longer and use substantially less electricity.
- **Letting go of old, large appliances,** such as a fridge, can seem counter-productive when trying to save money, but newer fridges are far more energy-efficient and will save you more in the long run. Choose appliances that are graded from A to G on their efficiency, with A being the most efficient.

- **Use low-consumption alternatives**, i.e. take a shower instead of a bath, use the microwave to reheat food, use convection, induction or gas or air fryer instead of the stove and oven to cook, open windows instead of using the air conditioner or close them to retain heat instead of using heaters.
- **Switch off all non-essential items.** Get your entire household to turn off any lights and appliances that are not in use, and to use them only for as long as required.
- **Smart plugs** can be set to switch off your appliances such as TVs and sound systems entirely as opposed to putting them on 'standby'. Smart plugs typically have a mobile app allowing you to set preferences, schedules and names for the devices in your home. Alternatively, you can switch off these devices manually when not in use.
- **Timers or smart switches** for geysers, pool pumps or security lights are designed to only consume electricity at specific times. This is especially useful for geysers – one of the most energy-consuming items in the household.
- There are many more ways to reduce a home's electricity consumption and should ideally form part of your **long-term planning, investment and cost-saving initiatives** for your home. This includes installing solar panels, gas stoves and ovens, ceiling fans and fireplaces. A pre-paid electricity meter would also be an effective way to monitor your home's power consumption and assist with monthly budgeting.

See this [Eskom factsheet](#) for more information on how you can save electricity in your home.

Fuel – boost your car's fuel economy

With a few minor adjustments to your driving habits and with regular car maintenance, you can boost the fuel efficiency of your car.

- **Service your car regularly.** A car can burn up to 20% more fuel if not regularly maintained. Things like worn spark plugs, worn rings, faulty injectors, sticky brakes, low coolant levels, dirty oil and filters all lead to inefficiency and higher fuel consumption.
- **Check your car's wheel alignment.** Bad wheel alignment causes more friction, which uses more power and results in higher fuel consumption.
- **Check your tyre pressure.** Underinflated or 'flat' tyres increase resistance, which uses more power.
- **Use the air conditioning only when necessary**, as it places additional load on the engine.
- **Don't overload your car.** Reduce your vehicle's weight by removing heavy items like a bike or roof rack when not in use.
- **Stick to the speed limit.** 'Stepping on it' uses a lot more fuel.
- **Avoid stop-start.** Maintain momentum by looking and planning ahead, flowing with traffic and timing your approaches to hills, traffic lights and crossings better.
- **Drive at the lowest speed in the highest gear** the road and traffic conditions allow, without labouring the engine.
- **Be tech savvy.** Many modern vehicles have economy settings to optimise performance, throttle response and ride height for maximum fuel efficiency. Use them to your advantage.
- **Plan your route ahead** by using your maps app or GPS to check for peak traffic and avoid problem areas.
- **Avoid short trips.** Do many trips in one go, as opposed to many shorter ones.
- **Wait out the rush.** Battling through peak traffic not only increases fuel consumption, but also causes wear and tear, especially on your vehicle's gearbox, clutch, tyres and brakes.

See this [AA article](#) for more information on how you can save on fuel.

According to the Automobile Association (AA), the fuel price may continue to go up due to the international increases in the price of petroleum, and Eskom predicts more load shedding in the coming months. So, by making a few of these small changes, you will be able to save on your fuel and electricity costs.



Source:
Automobile Association South Africa (AA)
Eskom
iAfrica

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