



MEMBER NEWSLETTER

ISSUE 4: OCTOBER/NOVEMBER/DECEMBER 2022

The year has almost come to an end and the holiday season is finally upon us! Did you know that a vacation has numerous healthcare benefits – from reducing your stress levels, to strengthening your immune system and even improving your mental wellbeing?

In this issue, we share some tips for keeping safe and healthy while travelling, explain the preventative screening tests you are entitled to and educate you on how to resolve complaints against the Scheme. We also have some exciting developments to share about our digital platforms.

On behalf of the Trustees and management of PG Group Medical Scheme (the Scheme), we wish you and your loved ones a very safe and blessed festive season.

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.

Tips for safe and healthy travelling

Travelling or taking a vacation is investing in yourself and is great for your overall wellbeing. It takes you away from your daily routine and helps broaden your mind. It gives your brain a chance to relax, giving you a break from the stresses and exhaustion of daily life.

There are many things you can do to prepare for a safe and healthy holiday:

Travel insurance for international medical cover

For many people, getting the chance to go abroad is a once-in-a-lifetime opportunity, and it may easily be one of their most memorable life experiences. However, don't let it be memorable for the wrong reasons. In the unfortunate event of a medical emergency or accident while travelling abroad, having medical cover in the form of international travel insurance is a necessity.

The Scheme has outsourced travel insurance cover and medical emergency services to partners like **Travel Insurance Consultants (TIC)** (international) and **Netcare 911** (local) respectively, to provide you with financial security and travel assistance and protect you from potentially enormous financial costs while travelling or returning from abroad.

Whether it's a long-awaited trip or a spur-of-the-moment getaway, travel insurance can save you money, time and frustration if things go wrong. With TIC, the principal member and their dependants will receive cover from the date of departure for up to 90 days, which covers medical emergencies. The cover offers R5 million per beneficiary up to a 90-day journey.

Some of the additional cover offered by TIC includes:

- medical cover and accommodation due to medical quarantine
- no limit on the number of times a member can travel per annum
- cover for beneficiaries up to and including the age of 80
- cover for lost or stolen luggage
- travel and flight delays
- legal assistance
- 24-hour emergency assistance no matter where you travel in the world.



So, if you have any medical emergency or injury during your trip, you will enjoy high-level medical attention and travel assistance if needed.

Call TIC on **0860 100 484** (RSA) or **+27 11 521 4000** or visit their website at <https://www.tic.co.za/travel-insurance> for more information.

The claims process

If you have a medical emergency while travelling abroad, and it requires an expensive procedure, surgery or an extended hospital stay, **you must first contact the Scheme to obtain authorisation**, as well as a payment guarantee that the travel insurance partner (e.g. TIC) will cover the costs of your medical needs. TIC generally makes the payment directly to the medical service provider.

In the case of a less expensive medical event, you will be expected to pay the service provider in the local currency and claim back from the Scheme once you have returned to South Africa. For international claims, you will need to submit the original account and the proof of payment to the Scheme by emailing info@pggmeds.co.za. Once your claim has been processed, you will be refunded in South African rands.

Emergency medical assistance

Netcare 911 places the sanctity of human life above all else and takes care of all your transportation, medical or resuscitation needs once you are brought back to South Africa. Netcare 911 will respond promptly using the most appropriate and nearest road or air medical resource to assist you and your dependants in a medical emergency.

Netcare 911 contact details

Medical emergencies **082 911**

Other customer services, namely information on our emergency services, claims, queries, complaints or compliments:

Telephone **0860 NETCARE (0860 638 2273)** (Weekdays 08:00 to 16:00)
Fax **0866 442 442**
Email Customer.Service@netcare.co.za
Website www.netcare911.co.za



Packing the essentials

- Pack a basic medical or first aid kit, including items such as plasters, bandages and gauze, over-the-counter painkillers, surgical gloves, small medical scissors, etc.
- Pack a spare pair of your prescription glasses, contact lenses and/or sunglasses.
- Wear sun protection, such as a wide-brimmed hat and sunblock lotion with a high sun protection factor (SPF).
- Carry bottled water for drinking.

Medication, medical and healthcare information

Make sure to pack enough medication for the duration of your journey, even taking extra supply, especially of your chronic medication. To request an advance supply of your chronic medication, complete the [Advance supply of chronic medication application form](#) available from the Scheme's website, and send your proof of travel and your latest prescription by email to chronic@pggmeds.co.za. It's always a good idea to carry a copy of your prescription(s) with you in the event of baggage theft.

It is important to know what medication you are taking, in case of an emergency or even for a regular doctor visit, as this may limit mistakes or unwanted reactions with other medication or treatments. **Make a list of all the medication you are taking**, including prescribed, over-the-counter, vitamins and supplements. Include the name, dosage, number of times it's taken per day and for what reason you're taking it e.g., Metformin, 500 mg orally every 12 hours with meals (type I diabetes).

Make a note of any **allergies or intolerances** to medication and foods and keep it with you. This will help those treating you to avoid complications. For example, people who are sensitive to shellfish may also experience a reaction to dyes used in some radiological exams. This is the most critical kind of information emergency room staff need to know to help treat someone urgently and in a timely manner.

Make sure that your loved ones and travel companions are aware of **any medical devices** you may have in or on your body – external and internal. Certain devices such as an asthma pump or inhaler, or devices such as pacemakers can affect what treatments can be given and how procedures are performed. For example, in-ear hearing aids may have to be removed before a patient undergoes an MRI scan.



Get any necessary **vaccinations** required before travelling (depending on the country that you are visiting). Find out whether you may need proof of vaccination for COVID-19, and list any other recent vaccinations you may have had, such as for shingles, influenza (flu) or pneumonia, and include the date they were administered.

Scheme membership and emergency contact details

Always carry your medical scheme information (e.g. membership card or member guide) and contact details with you, especially the Scheme's emergency services provider – **Netcare 911 (call 082 911)** for medical assistance in the event of any emergency.

Designate someone as your **emergency contact** or decision-maker, ideally a responsible friend or family member who is easy to reach. This person will be the designated contact person to make decisions on your behalf for matters relating to your medical care if you are unable to do so.

Road safety

Follow these **safety guidelines** when travelling by road this holiday season:

- Don't drink and drive.
- Get a driving companion to keep you company and, if a licensed driver, they can take turns to do the driving.
- Don't drive tired. Take a break to stretch your legs and get some rest.
- Stay alert and follow the road safety signs.

Sun smart

With most of us in the southern hemisphere, it's important to be sun smart during the festive season heat. Keep hydrated with water (not alcohol, as it makes you more dehydrated). Lower your risk of harmful exposure to direct sunlight by:

- avoiding the sun at the hottest times of the day (10 am to 3 pm)
- always wearing a sunhat
- protecting the eyes with sunglasses with a UV protection rating of UV400
- re-applying sunscreen every two hours.

With the COVID-19 pandemic finally behind us, we hope that you don't stay home these holidays. Make the most of your time and money and use it to travel some more!

Sources:

Cancer Association of South Africa (CANSA)
Medical Aids in South Africa
Netcare 911
Travel Insurance Consultants (TIC)





IMPORTANT PREVENTATIVE AND HEALTH SCREENING TESTS

As we age, we become more susceptible to chronic conditions and dread diseases. This is exactly why routine medical procedures and screenings tests are important to make sure that medical conditions are detected early. Go for your medical examination and get your health screening tests done to make sure that you are in good health, and if any conditions are detected, you can get the necessary treatment.

Here is a list of screening tests that you may have done, and why it's so important to have them:

Blood glucose (sugar)

A blood sugar or blood glucose test determines the levels of glucose in your body. High blood sugar is symptomatic of **diabetes**, which has one of the highest mortality rates in South Africa. If you're overweight, have a family history of diabetes or have high cholesterol, blood pressure or heart disease, it's recommended that you regularly screen for diabetes from the age of 35 years. For a quick test to determine your blood glucose (sugar) levels at any time, you may do a finger-prick test with a glucometer (blood glucose testing kit). However, to determine your blood glucose levels over an extended period or to diagnose diabetes, your treating doctor may send you to a pathologist for a blood test (blood is drawn from your arm and sent to the lab for testing).

Blood pressure

A normal blood pressure (BP) is in the 120 to 139 over 80 to 89 mmHG range. A higher BP may be indicative of **hypertension (high blood pressure)**, which is associated with a greater risk of **heart disease** and **stroke**. It's also an early warning sign of type 1 and 2 diabetes. Your blood pressure is measured by a blood pressure monitor, where a soft cuff is placed around your bare arm.

Cholesterol

High cholesterol is one of the main causes of atherosclerosis (hardening and narrowing of the arteries). If you have a high level of low-density lipoprotein (LDL) cholesterol in your blood, it increases the risk of **coronary heart disease (CHD)**, stroke and peripheral artery disease. This finger-prick test measures the amount of cholesterol and certain fats in your blood.

Colon screening

Several types of screenings can help detect **colon cancer**. They identify ulcers, pre-cancerous polyps or cancerous tumours. Doctors usually schedule a colonoscopy every 10 years. Depending on your risk factors, a barium enema and/or faecal occult blood test may be recommended more often. Colon health screening can be done by a faecal occult blood test, flexible sigmoidoscopy, barium enema and/or colonoscopy.

Bone density test (DEXA)

A bone density test is an X-ray that measures the amount of calcium and other bone minerals in a section of bone in the hip, arm or spine. The higher the bone mineral content, the denser and stronger your bones, and the less likely you are to get **osteoarthritis**.

Glaucoma screening

A glaucoma test includes a puff test, which measures the reaction of the eye to a concentrated but harmless puff of air. It also includes an eye pressure test, conducted by lightly touching the surface of the eye with a special device called a tonometer. This test is done to determine **partial or total blindness**, and is part of a standard eye examination at an optometrist.

Mammogram

A mammogram is an X-ray of the breast tissue conducted in a clinic or hospital to detect bumps or growths in the breast. It is an effective, although often uncomfortable, **breast cancer** detection method. The breast is placed on a flat plate, compressed and then scanned.

Prostate-specific antigen (PSA) test

A prostate-specific antigen (PSA) blood test measures the level of PSA in a sample of your blood to screen for **prostate cancer**. Cancer screening means looking for signs of cancer before it causes symptoms. If a screening test finds signs of cancer, you'll need other tests to find out if you have cancer and how serious it may be. The goal of prostate cancer screening is to help find cancers that may be more likely to spread so they can be treated early.

The Scheme covers the costs of these preventative tests from the wellness benefit at no cost to you.

Once you have had all your health checks done, you can go ahead and live your best life. Your body will thank you for it.

Sources:

Independent Financial Consultants (IFC)
Medline Plus

What to do if you have a complaint against PG Group Medical Scheme

Complaints are often a sign that there's a disconnection between what a member expected from the Scheme and what was delivered. Sometimes that disconnection is caused by unreasonable expectations or incorrect assumptions.

Given the complexities surrounding medical scheme coverage, for members who take a multitude of different medication, and who have several health issues, problems do arise.

Some policies and laws surrounding medical scheme administration may be controversial, and there are a few occasions where the rules may be blurred. It would be great if medical schemes could cover all health-related issues completely, but the reality is that it would make medical scheme cover unaffordable. If you understand the rules and benefits of the Scheme and feel that you have a valid complaint, there are several ways in which you can address this issue.

If you are unhappy with any aspect of your membership of the PG Group Medical Scheme, we encourage you to contact the Scheme or our administrator, Momentum Health Solutions. We will deal with your complaints as efficiently and effectively as possible and make sure you are aware of the proper process to follow.

Steps to resolve your complaint

momentum
health solutions

Contact the Scheme's administrator

We pride ourselves in resolving complaints internally. Should you be dissatisfied with the service you have received, you can address your complaint with our administrator, Momentum Health Solutions.

Contact Customer care on **0860 005 037** or by email at info@pggmeds.co.za to address your concerns.

Contact the Scheme's Principal Officer directly

If your complaint was not resolved to your satisfaction by the administrator, you can address your complaint to the Scheme's Principal Officer, **Ms Chontal Dunstan**, by contacting her on **011 417 5800**. If she requires your complaint in writing, she will provide you with additional contact details.



Contact the Council for Medical Schemes (CMS) ombudsman

In the unfortunate event that you have exhausted the above options, and your complaint was not resolved internally by the Scheme/administrator to your satisfaction, you may contact the medical scheme ombudsman.

The CMS acts as an ombudsman for medical scheme members. The CMS is a statutory body established by the Medical Schemes Act (131 of 1998) to provide regulatory supervision of private healthcare financing through medical schemes in South Africa.

Any medical scheme member or beneficiary may approach the CMS ombudsman for recourse concerning several issues that relate to your medical scheme, administrator or service provider. This may include third-party service providers who are contracted to the Scheme.

Since the CMS governs the medical schemes industry, your complaint should be related to your medical scheme.

CMS contact details

Customer care telephone	0861 123 CMS (0861 123 267)
Enquiries email address	information@medicalschemes.co.za
Complaints email address	complaints@medicalschemes.co.za
Physical address	Block A, Eco Glades 2 Office Park 420 Witch-Hazel Avenue Eco-Park Estate Centurion 0157



PG Group Medical Scheme is proud to have you as part of our membership and would like to provide you with many more years of affordable healthcare. We therefore strive to always serve our valued members and trust that you may never need to resort to these steps.

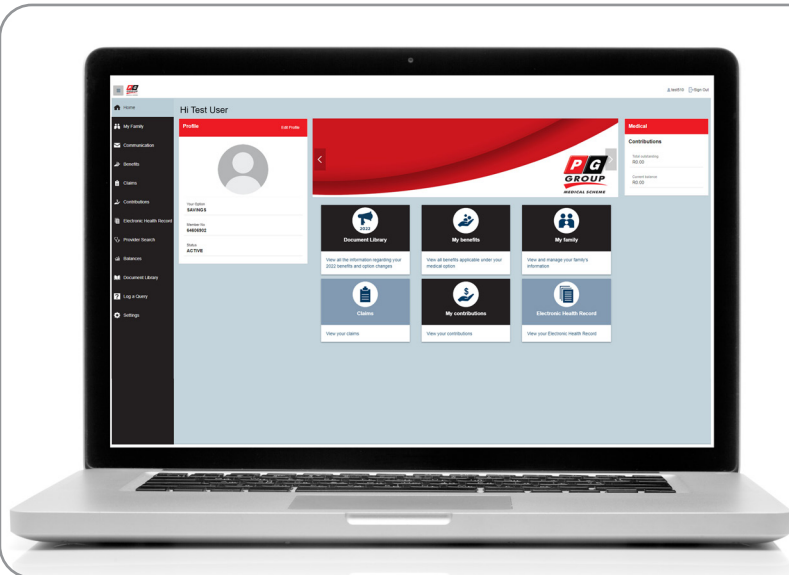
Sources:

Council for Medical Schemes (CMS)
Help Scout
Medical Aids in South Africa

NEW DIGITAL PLATFORMS FOR 2023

The Scheme is excited to announce the launch of two new digital platforms in 2023 in collaboration with our administrator, Momentum Health Solutions.

You will have access to new improved functionalities, responsive features for your digital devices, geo-mapping technology to locate your medical practitioners and so much more.



Online member portal

Our online member portal has been completely redesigned.

To access the web portal, visit the Scheme's website at www.pggmeds.co.za and click on 'Sign in' to register as a user. Please note that, even if you are an existing registered user of the portal, you have to register on the portal again. You may use your old username and password to register on the new portal. In addition to checking your benefit limits, claims history or do a healthcare provider search, members can make enquiries on the 'Log a Query' feature, which goes directly to Customer care.

Mobile app

The Scheme will also be launching a new mobile application in 2023.

More information will be provided soon, so be on the lookout for that exciting communication.



Regulatory updates – patient consent, data privacy and protection

As a medical scheme, we understand the importance of keeping your information secure and ensuring we comply with regulatory requirements.

In 2021, we implemented an encryption feature for any member communication received by email. This requires members to type in their identity number to view their communication from the Scheme. With effect from 1 January 2023, the Scheme will further implement consent measures for your beneficiaries aged 18 and older. This means that **beneficiaries aged 18 and older must grant the principal member permission to view their personal medical information** by completing the [member consent form](#). If you prefer to manage your membership online, it is important that you obtain this consent to avoid any challenges when accessing care for your beneficiaries.

For any beneficiaries younger than 18, consent will not be required, and you will be able to access their personal medical information on your user profile.

What treatment is in scope for each dental practice type?

Along with other habits for good oral hygiene, a visit to the dentist, dental therapist or an oral hygienist every six months, will prevent the development of tooth decay (caries) or gum disease. When caught at an early stage, gum disease is treatable with minimal intervention, and treatment will also decrease pain and discomfort.

The Scheme's dental benefits are only available if the treatment is within the scope of the specific dental practice type. The following explains the types of procedures that each dental service provider is allowed to perform:

Oral hygienist

The oral hygienist is usually part of the team in a general dental practice; however, some may work in their own practices. The oral hygienist will clean and polish teeth, aiming to improve and maintain the health of your mouth by the removal of dental plaque. As part of a preventative programme, the oral hygienist may apply fluoride and fissure sealants where necessary. Your dental benefits cover fluoride treatment for children from age five, and younger than 13.

Dental therapist

The dental therapist can provide fillings and uncomplicated extractions plus all the functions of an oral hygienist. Should a problem arise with any procedure, or should more advanced treatment be required, such as dentures or crowns, the dental therapist may refer you to a dentist.

General dental practitioner/dentist

By treating early signs of disease, dentists may prevent the further development of oral health problems. To aid diagnosis, your dentist may rely on various diagnostic procedures, such as X-rays or models of your mouth. Along with preventative treatment, dentists can fill cavities, repair most teeth damaged by decay, extract teeth, replace missing teeth, provide dentures (false teeth), diagnose crooked teeth and treat gum disorders.

Dental assistant

The dental assistant works closely with the dentist, dental therapist or oral hygienist. They assist the dentist, dental therapist or oral hygienist by preparing the correct equipment and mixing the appropriate materials that are required for a particular procedure. A dental assistant is, therefore, not allowed to treat you.

Dental technician

The dental technician makes crowns, bridges, dentures and orthodontic appliances as prescribed by the dentist or specialist. In all instances these items are returned to the dentist or dental specialist for a professional fitting.

Habits for good oral hygiene

- Brush your teeth at least twice a day.
- Floss every day.
- Avoid sugary foods.
- Visit your dental provider regularly.
- Ask your dentist, dental therapist, or oral hygienist for fissure sealants on your children's permanent teeth (limited to children younger than 16).

denis

Source:
DENIS

