



## MEMBER NEWSLETTER

ISSUE 4: OCTOBER/NOVEMBER/DECEMBER 2023

As the year draws to a close and the holiday season nears, it is imperative not to overlook wellness matters. Therefore, in this edition of the newsletter, the Scheme reminds you of the essential components that require your attention by highlighting its value proposition, emphasising the significance of prevention and early detection of lifestyle diseases and the importance of treatment compliance.

Furthermore, the Scheme provides you with valuable preventative dental advice to enhance your smile, new information on stem cell harvesting and storage, and tips on how you can save during the upcoming festive season. You will soon receive the 2024 Member Guide and benefit information and we encourage you to familiarise yourself with the contents.

On behalf of the Trustees and management of the PG Group Medical 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](mailto:eugene.eakduth@momentum.co.za).

## The PG Group Medical Scheme value proposition

PG Group Medical Scheme is managed to provide the very best comprehensive medical value benefits at lowest contributions possible for its members. The 2024 benefit design process has been concluded, with the input from the Board of Trustees, healthcare experts and external actuaries. While benefits already lead peers on a value basis, they will be further enhanced from January 2024, particularly in the area of preventative and wellness benefits. Notably, there are four new preventative benefits that have been added i.e the Human Papilloma Virus vaccine, lung cancer detection tests, prostate specific antigen test and a Health Assessment benefit, within the wellness benefits. Kindly consult the Scheme's Benefit Guide for more information on the comprehensive benefits and claim guidelines.

With regard to the contribution increase, the Board have again successfully kept the annual increase to below the industry average for restricted Schemes. The scheme has also added income bands to further enhance the competitive proposition to members and minimise any potential step changes in contributions as income increases. Another noteworthy differentiator is the increase of benefits from 1 January 2024, while contributions payable by members only increase on 1 April 2024.

The Scheme has furthermore applied for a one-month **contribution holiday for early 2024**, which is subject to approval from CMS. If the contribution holiday is granted, it will be the third contribution holiday for our Scheme in four years. During lockdown, only three Schemes in total granted contribution holidays and PG Group Medical Scheme was one of them. The benefit is made possible due to the

collective effort by the Board of Trustees, the administrator and all of our members who have managed to contain healthcare expenses.

The PG Group Medical Scheme's comprehensive offering leads with the best member value when compared with the eight largest open Schemes in the South African market and continues to look at innovative healthcare solutions to enhance value for our members. We will keep on pushing the limits to ensure that we remain the Scheme of choice for our employees and their families.

**Until next time, stay safe and remember to always keep your medical aid details on your person!**



## PREVENTION AND MANAGEMENT OF LIFESTYLE-RELATED CONDITIONS

### What are lifestyle diseases?

This refers to a condition that is brought on, or worsened, by our lifestyle habits i.e. the way we live our lives, such as diet, physical activity and general wellbeing. Unfortunately, poor lifestyle habits may lead to serious health issues, and even chronic conditions.

Type 2 diabetes, hypertension (high blood pressure), hyperlipidaemia (high cholesterol) and obesity increase your risk of heart disease and certain cancers. An unhealthy diet and lack of exercise may also lead to osteoporosis (low bone density), whereas chronic stress impacts your mental and physical health.

### Prevention: Your best defence against lifestyle-induced chronic conditions

By making healthy choices, you can **reduce your likelihood** of developing a lifestyle-related chronic condition, or at least better manage any existing chronic conditions.

Let's look at a few practical ways that you can prevent these lifestyle-related chronic conditions.

- **Good nutrition** is essential to staying healthy at any age. Follow a nutrient-rich and balanced diet and avoid junk food and take-away.
- **Exercise regularly.** You do not need a gym membership to start moving. Go for brisk walks, take the stairs instead of the elevator/escalator, or dance in your kitchen to get your heart pumping.
- **Manage your stress levels** by practicing relaxation techniques such as meditation and deep breathing exercises. Physical exercise increases your feel-good hormones to help manage your stress levels.
- Get the support you need to **quit smoking for good.** Smoking increases your risk for heart disease and blood circulatory problems, as well as lung disease and certain types of cancers.
- **Limit your alcohol consumption.** Over time, excessive drinking can affect the liver, lead to hypertension, heart disease, strokes and digestive disorders.



## Early identification: The power of regular check-ups

Regular health check-ups are crucial to ensure early detection and intervention.

These essential health screenings include:

- **Blood pressure testing.** High blood pressure often shows no symptoms; hence it's known as the 'silent killer', yet can be a major contributing factor for heart disease and/or stroke.
- **Blood glucose (sugar) testing** to identify early signs of insulin resistance or diabetes. Diabetes may result in serious complications such as heart disease, kidney disease, eye problems and nerve damage.
- **Cholesterol testing** to identify early risk of coronary disease which may lead to a heart attack or stroke.
- **Cancer screenings** to check for early-stage breast, cervical, prostate, colorectal or lung cancer. Remember to tell your doctor if you have a family history of cancer.
- **Body mass index (BMI)** measures your height and weight to prevent obesity.
- **DEXA scans** check your bone density level, to identify early signs of osteoporosis, which may lead to spontaneous bone fractures.

## Chronic disease treatment compliance

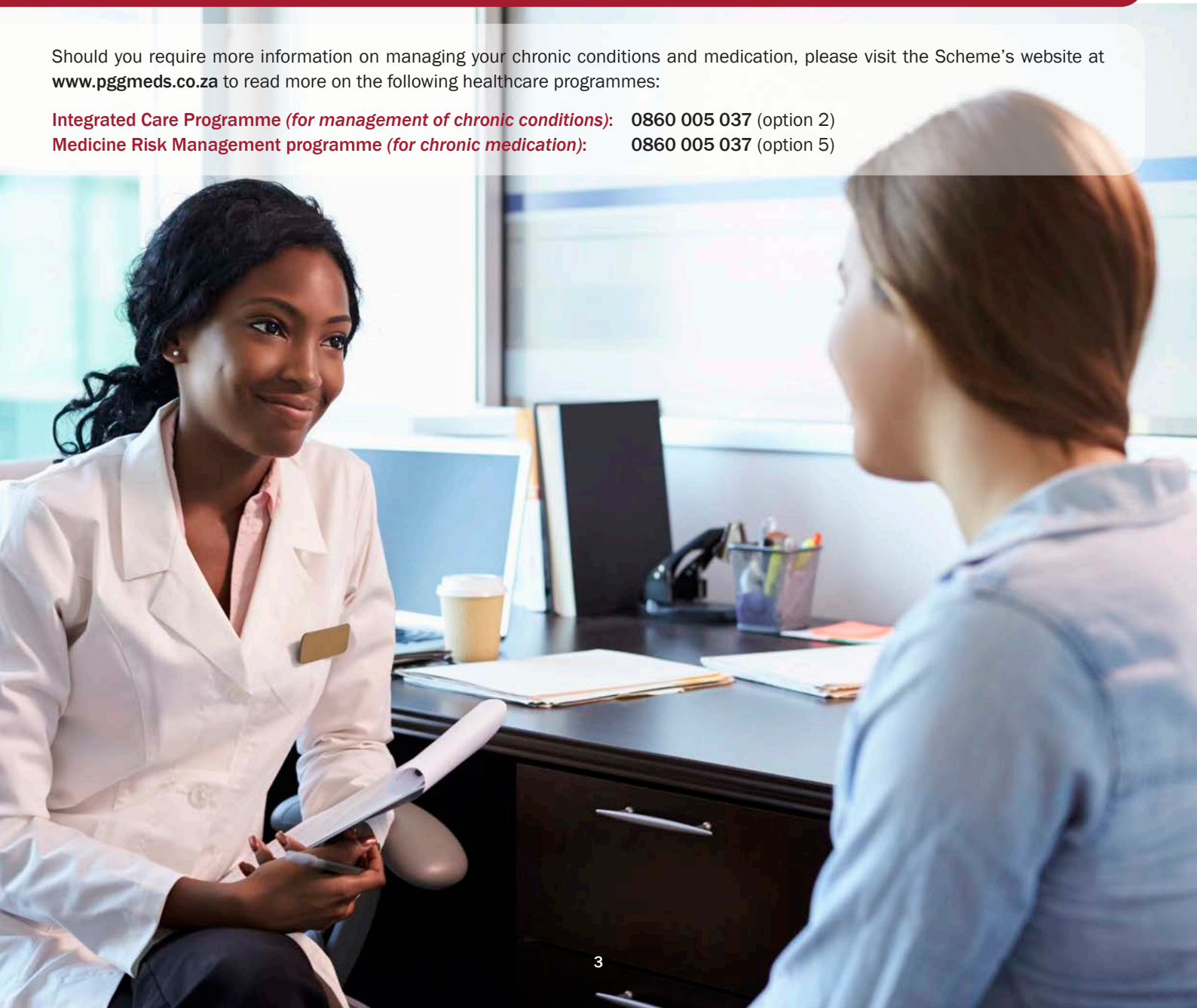
Take charge of your health by following the advice of your treating doctor, healthcare professional and/or pharmacist with respect to your treatment.

- Once diagnosed with a chronic condition, it is imperative to change your lifestyle, take your chronic medication as prescribed and have follow-up consultations with your treating doctor.
- Ensure that you are well informed about your chronic condition to prevent long-term irreversible complications, hospitalisation and even death.

Should you require more information on managing your chronic conditions and medication, please visit the Scheme's website at [www.pggmeds.co.za](http://www.pggmeds.co.za) to read more on the following healthcare programmes:

**Integrated Care Programme (for management of chronic conditions):** 0860 005 037 (option 2)

**Medicine Risk Management programme (for chronic medication):** 0860 005 037 (option 5)





## Guarding your smile

Taking care of your oral healthcare should be a priority for all. Fortunately, we are here to support you with a range of preventative dental benefits that make a difference and can help to keep your smile healthy.

### Regular dental check-ups

Your dental benefits include **one dental check-up per beneficiary every six months**. Do not wait until you have a problem before making a dental appointment. Regular visits to your dental healthcare professional\* will help prevent the development of tooth decay (caries) or gum disease as they are able to detect and treat early oral disease before it becomes more serious.

\* Visit a DENIS dental network practice to avoid unexpected payments – read more below.

### Scale and polish treatments

Plaque and tartar build-up can lead to gum disease. Regular professional cleaning to remove this build-up is called a 'scale and polish'. Ask for a scale and polish when you make your next dental appointment. Combined with a good oral healthcare routine at home, this will help to keep your teeth and gums healthy. Your dental benefits include **one scale and polish treatment per beneficiary every six months**.

### Fissure sealants for beneficiaries younger than 16

Fissure sealants provide special protection for children's teeth and is an easy and effective way of preventing tooth decay. These thin, plastic coatings are painted on the chewing surfaces of the back teeth, covering them to keep out germs and food. Ask your dental healthcare professional for **fissure sealants on your child beneficiaries' healthy permanent teeth before they reach the age of 16**.

### Fluoride application (from age five, and younger than 13)

Fluoride is a superhero for your teeth. It helps strengthen tooth enamel, making it more resistant to decay. Younger children are more at risk to develop tooth decay as their oral hygiene routine

is not established, and their tooth enamel is vulnerable and not fully mineralised. Your dental benefits include **fluoride treatment during dental appointments for beneficiaries between the ages of five and 13**.

### What else can you do to prevent tooth decay?

- Do not miss your dental appointments.
- Practice good daily oral hygiene routine. Brush with a soft toothbrush and fluoride toothpaste for two minutes, every morning and every night, and floss every day to clean between your teeth.
- Limit sweets, sugary foods and drinks, instead make water your go-to drink.
- Rinse or brush your mouth with toothpaste, if possible, otherwise use water after every meal.
- Quit smoking or vaping. Smoking and some food/drink (curry, red wine, tea and coffee) may stain your teeth.

### \* Visit a DENIS dental network practice to avoid unexpected payments

Visit a dental healthcare professional who is part of the DENIS dental network. These practices will not charge you more than the PG Group Dental Tariff (PDT) for basic (conservative) dental treatment. This means that if you use your available benefits, you will not have to pay any money out of your own pocket.

To find a DENIS network dental service provider in your area or for more information, please contact DENIS on **0860 104 939** or visit their website at [www.denis.co.za](http://www.denis.co.za) and click on **Find a Network Provider** to search for a practice by suburb. The **DENIS Dental Information booklet** is also available on the Scheme's website at [www.pggmeds.co.za](http://www.pggmeds.co.za).

# TIPS TO SAVE MONEY THIS FESTIVE SEASON

The festive period always brings with it a distinct atmosphere of celebration. However, the holidays also mean several months of increased expenditures, especially on already financially strained South Africans. Since medical and emergency expenses may be unforeseen, here are a few tips for economising this festive season.

## First pay your bills

Many companies pay their employees earlier in December, than they would the rest of the year. However, bills and debit orders are usually still due at the end of the month, so this often causes people to enjoy and use up their salary before having to pay bills. To avoid this, pay your bills as soon as you get paid. Remember that you will only receive your next salary at the end of January, so you have to plan ahead and keep money aside for the next month as well.

## Plan your December spending

The best way to get ahead of your spending, especially in December, is to budget. Once your bills are paid, you are closer to being financially free for the month. Next, you need to budget how much you are going to be spending on your necessities for the month and keep that money aside. Only thereafter, should you put money aside for shopping if you intend on gifting yourself or others something special for the holidays. You also need to budget for social spending and if you plan to travel for vacation or to visit loved ones.

## Re-evaluate your December social spending

Social spending is not a necessity, so turning down plans with friends to save money is acceptable – everyone is feeling the pinch. You could decide how much you want to spend on your social life and split that over the festive season. Remember that gathering at someone's home can be special and is a lot easier on the pocket than dining out.

## Share your spending where possible

There are many ways to share costs with those around you to save money. If you're shopping online, order with friends who live nearby to split the delivery cost. Look out for promotions and sales, such as 'buy one, get one free', divide the cost and share with friends and family.

## Save, save and save some more

Making sure you have enough money in your savings is essential. As mentioned above, your December salary most often needs to last until the end of January. So put a little extra money aside to cover some of the costs you may incur in January.

While gift-giving may be a way of showing affection to loved ones, if we have learned anything from the pandemic, it is that quality time spent with loved ones is priceless and not quantified by monetary value.

Source: The South African



## Introducing CryoSave South Africa

By preserving your child's stem cells, you could protect their future. As parents, we want to take every precaution to protect the future of our children. CryoSave gives parents the option to invest in their child's future by making use of the special and powerful curative properties of stem cells.

**The Scheme is providing our valued members with a 20% discount on this service in collaboration with our Administrator, Momentum Health Solutions.**

It takes only a few minutes, and the procedure to collect stem cells is simple and painless when your baby is born. Prior to birth, expecting moms should sign up directly with CryoSave. By doing so, the CryoSave team will be able to prepare and deliver a collection kit to your home. You will take this kit (unopened) with you to hospital on the day of delivery.










Click [here](#) to read more and visit [www.cryosave.co.za](http://www.cryosave.co.za) for more information.

### IMPORTANT NOTE:

Your Scheme does not cover expenses related to cord stem cell harvesting, testing and storage, because the procedure of banking stem cells is not a TREATMENT for a specific condition, nor is it a Scheme benefit. However, if registered on the Maternity Programme, you may submit the claim to [claims@pggmeds.co.za](mailto:claims@pggmeds.co.za) to get the 20% discount offered to our members. Please note that members may use their available positive medical savings account (MSA) balance for this service. For alternative payment arrangements, please contact Cryosave directly.



# IMPORTANT CONTACT DETAILS

<b>Customer care</b>	Telephone <b>0860 005 037</b> WhatsApp <b>0860 005 037</b> Fax <b>0861 647 775</b> Email <b>info@pggmeds.co.za</b>  Members can dial <b>0860 005 037</b> for any Scheme queries (Monday to Friday, 08:00 to 16:30)	<b>Press</b> <b>1</b> for benefits confirmation and claims enquiries <b>2</b> for hospital admissions, pre-authorisations, maternity and oncology <b>3</b> for dental benefits and authorisation <b>4</b> for HIV-related queries <b>5</b> for chronic medication
<b>Physical address</b>	Parc du Cap, 7 Mispel Road, Bellville 7530	
<b>Postal address</b>	PG Group Medical Scheme, PO Box 2070, Bellville 7535	
<b>Scheme website</b>	<a href="http://www.pggmeds.co.za">www.pggmeds.co.za</a>	
<b>Membership queries</b>	Fax Email	<b>0861 222 664</b> <b>membership@pggmeds.co.za</b>
<b>Claims submission</b>	Email	<b>claims@pggmeds.co.za</b>
<b>Chronic medication registration and queries</b>	<i>Medicine Risk Management (MRM) Programme</i> Email <b>chronic@pggmeds.co.za</b>	
<b>YourLife Programme</b> 	<i>HIV management programme</i> Email <b>yourlife@pggmeds.co.za</b>	
<b>Netcare 911</b> 	<i>Emergency assistance and ambulance service</i> Emergencies/Health-on-Line <b>082 911</b> Telephone <b>0860 638 2273</b> Email <b>customerservice@netcare.co.za</b> Website <b>www.netcare911.co.za</b>	
<b>Preferred Provider Negotiators (PPN)</b> 	<i>Optical benefits</i> Telephone Fax Email Website	<b>041 065 0650</b> <b>041 586 4184</b> <b>info@ppn.co.za/claims@ppn.co.za</b> <b>www.ppn.co.za</b>
<b>Dental Information Systems (DENIS)</b> 	<i>Dental benefits</i> Telephone Email Website	<b>0860 104 939</b> <b>pgenq@denis.co.za/claims@denis.co.za</b> <b>www.denis.co.za</b>
<b>Medipost Pharmacy</b> 	<i>Courier pharmacy for chronic medication</i> PO Box 40101, Arcadia 0007  Telephone <b>012 426 4000</b> Email <b>info@medipost.co.za</b> Website <b>www.medipost.co.za</b>	
<b>Momentum Multiply</b> 	<i>Lifestyle and wellness rewards programme</i> Telephone Email Website	<b>0861 886 600</b> <b>multiply@momentum.co.za</b> <b>www.multiply.co.za</b>
<b>Hello Doctor</b> 	<i>Medical advice</i> Dial <b>*120*1019#</b> to request a call back from a doctor, or download the Hello Doctor mobile app  	
<b>Fraud Hotline</b>	Telephone Email	<b>0800 000 436</b> <b>PGGmeds@tip-offs.com</b>