



ISSUE 1 – JANUARY TO MARCH 2024

In this edition of the newsletter, we provide you with an update on the 2024 contribution holiday, along with valuable information on how to calculate your medical savings account (MSA) balance and tips to help make it last until the end of the year.

Later in this newsletter, we explore the key advantages of incorporating mobile devices into the healthcare landscape. In recent years, the integration of mobile devices into healthcare has ushered in a new era of efficiency, accessibility and improved member care. The convenience and versatility of smartphones and tablets have revolutionised the way healthcare professionals operate, leading to benefits for both doctors and medical scheme members

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.

The PG Group Medical Scheme 2024 contributions

PG Group Medical Scheme remains committed to maintaining strict financial discipline and controls through our healthcare and administrative providers, ensuring that our benefits continue to offer excellent value for money.

The Board of Trustees has successfully limited the contribution increase for 2024 to below market averages. New contributions come into effect from 1 April 2024. These contributions ensure that you can still receive high-quality healthcare coverage at very competitive pricing. By now, you should have already received your [2024 Member Guide](#) by email or post. Scroll or turn to **page 22** of the guide to see the contribution amounts for 2024.

Contribution holiday for March and April 2024

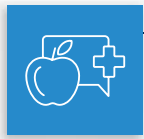
In keeping with our determination to support our members, given the low claims through 2022 and 2023 together with current exceptional circumstances, the Scheme's Board of Trustees, submitted a request to the Council for Medical Schemes (CMS) for a two-month contribution holiday for March and April 2024. We are delighted to advise that following a rigorous process, the contribution holiday request has been **approved** by the CMS.

Contribution Holiday – Frequently Asked Questions



• **What is the value of the contribution holiday?**

During the specified months, the Scheme will **NOT** collect monthly membership contributions from its members. The contribution holiday will have the same value as the sum of your monthly contributions, putting this money in members pockets.



• **Will I still have access to my medical scheme benefits during the contribution holiday?**

Yes, and your annual benefits will not be affected, apart from a corresponding impact on available savings.



• **Will the contribution holiday apply to pensioner members?**

Yes, and the contribution holiday will apply to all continuation and active members of the Scheme, at the time of the contribution holiday.



• **What impact will be experienced by members who make their monthly contribution via debit order?**

These members will not have a debit order deduction in the months in which the contribution holiday is granted.



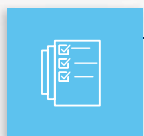
• **Can the contribution holiday potentially influence the likelihood of future contribution increases?**

No, the contribution holiday is funded from reserves from low claims history, which is entirely distinct from the annual benefit and contribution evaluation procedure. The Board will persist in allocating funds for a balanced operational outcome, ensuring that forthcoming contribution increments align with projected claims.



• **How will a member know when the contribution holiday will apply?**

The Scheme will inform all members if and when CMS approves the contribution holiday.



• **Can a member be allowed to choose which months it should be applicable?**

No, this will be decided by the Scheme, subject to the stringent regulations in this regard and subject to approval by the CMS.



• **What will be the impact on my medical savings account (MSA) balance due to the contribution holiday?**

The contribution holiday will have an impact on your MSA balance for 2024. **Your savings for the year will be reduced by one month for each month of the contribution holiday. This is because the Scheme will not collect any contributions from you during that month.**

Understanding your medical savings account (MSA) balance

Determining the balance of your medical savings account (MSA) involves considering the number of dependants you have registered on the Scheme and the contributions you make. 20% of your contributions fund your savings.

Every month, a portion of your contribution is assigned to your MSA. The Scheme allows you to access 12 months' worth of contributions at the start of the year (in advance), or pro rata upon joining the Scheme. This functions similarly to an interest-free loan, where you repay the advanced amount each month through your contributions. Any remaining MSA funds at the end of the year will be carried forward to the following year (commonly known as a positive savings balance). This allows you to accumulate a substantial savings balance over time, providing additional medical coverage when needed.



To illustrate this, here is an example of an MSA allocation as at 1 January:

Description	Current year's savings (MSA)	Previous year's savings (MSA balance)	Total
Current year's savings upfront (e.g. R1 500 x 12)	R18 000	R0	R18 000
Unused savings from the previous year(s)	R0	R9 000	R9 000
Claims paid from savings through quarter 1	-R4 000	R0	-R4 000
Available savings (including upfront)	R14 000	R9 000	R23 000
Adjustments (any membership changes, terminations or additions will be reflected in this adjustment column)	R0	R0	R0
Two month contribution holiday (e.g. R1 500 x 2)	-R3 000	R0	-R3 000
Illustrated residual savings after the contribution holiday	R11 000	R9 000	R20 000

The Scheme pays medical claims from your MSA, which serves as a dedicated account for day-to-day medical expenses or expenses incurred out of hospital. You have the ability to budget the available funds in order to make them last for the entire year. The claims are paid from your MSA as follows:

- 1 **Paid at cost:** The Scheme will pay the full amount you claim, including medication costs up to the Scheme Rate. If your doctor or pharmacist charges a rate that exceeds the Scheme Rate, you have the option to ask the Scheme to settle the remaining amount of your claim using your savings. By doing so, your claim will be fully paid from your MSA, eliminating any shortfall.
- 2 **Paid at Scheme Rate:** The Scheme Rate is the agreed-upon amount that the Scheme pays to healthcare providers who are part of the Schemes network where rates have been negotiated and agree on. It is usually more cost-effective to visit a healthcare provider on our network rather than a non-network provider. By having this option, you save money and ensure that your claims are paid in full.

Payments made from the insured or risk benefits do not affect your MSA. These include basic dentistry procedures, eye examinations on your optometry claims, in-hospital treatment, chronic medication, or payments made from your treatment plan.

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These are examples of services or products that may be funded from your MSA:

- Out-of-hospital general practitioner (GP) and specialist consultations
- Acute medication
- Chiropractic services
- Homeopaths and naturopaths
- Podiatry
- Medical co-payments
- Physiotherapy
- Audiology, speech and occupational therapy
- Dietician and nutritional services
- Social work
- Other allied healthcare services.

Refunds from your MSA

You have the option to cover charges or co-payments that exceed the Scheme Rate from your MSA. This is a once-off instruction. Members will need to request for the reimbursement from their savings.

To request this, please contact the Scheme on **0860 005 037** or by email at info@pggmeds.co.za.

Tips to help extend your medical savings

- Check the **Scheme's formulary** (list of approved medications) for your condition(s) and ask your doctor to only prescribe medication that is listed on the formulary. A formulary is a comprehensive list of prescribed medications, both generic and branded, that the Scheme will cover. This list helps guide you towards cost-effective medications that are proven to be effective in treating specific conditions.
- Take advantage of the **wellness benefits** offered by the Scheme, which include preventative screening tests. These tests are fully covered by the Scheme and can help detect any potential health issues at an early stage.
- If you take any **chronic medication**, make sure to register on the Medicine Risk Management (MRM) Programme. This will ensure that a sizeable portion of your monthly medication costs are covered by the Scheme. Registering on the MRM Programme and actively participating in it will help improve, monitor and maintain your overall health.
- It is recommended that you **compare prices** prior to buying specific products. For instance, a Clicks pharmacy may sell the same vitamin at a much lower price or offer special deals like buy two get one free. Furthermore, by using a service provider on the DENIS and PPN network, you can take advantage of discounted prices. These service providers negotiate with practices to ensure that you get the most affordable products at competitive prices.
- Ensure that you **obtain pre-authorisation** for any planned services or procedures. Ask your doctor what the correct diagnosis and procedure code(s) are, then check what is covered by the Scheme. It is important to understand your monetary responsibility and discuss the rates with your doctor, negotiating whenever possible.

With these helpful tips, you can maximise your medical savings. Get professional advice from experienced medical aid consultants and advisors, your human resources department, through the Scheme or independently, to ensure that you retain as much of your savings as possible.

Source: FAnews





How to use your smartphone to improve the doctor-patient experience

Smartphones can serve a greater purpose when it comes to healthcare.

Due to the hectic nature of daily life, it becomes increasingly difficult to remember all of your medical information and that of your loved ones. As a result, your smartphone becomes a valuable tool, acting as your second brain. It assists you in tracking symptoms, staying organised with doctors' appointments, documenting recommendations, and efficiently sharing this information with your family members. In this article, we discuss the ways in which smartphones can be used to enhance your interactions with your doctors.

A picture is worth a thousand words

If you or someone in your household has a rash, skin infection, a swollen joint, or any other visible ailment, you can use your smartphone to take photos over time as a reference and share them with your doctor. These visual records are vital to show the progression of an illness, which will help the doctor to form a diagnosis and prescribe the appropriate treatment. Photos can also be a practical tool for keeping an updated record of medication for example, prescription slips, boxes and containers showing the name and dosage of the medication. Save these in a dedicated folder in your gallery. Before any medical appointment or even hospital visit, gather all your medications and photograph the labels, ensuring that both the name and dosage are clearly captured.

Electronic records

If you have your personal email app on your phone e.g. Gmail, or the Scheme's mobile app, you have quick access to updated copies of your medication claims history, chronic treatment plans, authorisation letters and other important correspondence relating to your Scheme membership and your medical history.

Count your steps and get rewarded from day one with Momentum Multiply

With Momentum Multiply, you get rewarded for every step you take towards your mental and physical health. So, why not use this platform to record the number of steps you take daily and upload this data to the Multiply app, to enjoy the rewards, discounts and cashbacks on offer. **Get the Multiply app!** A simpler, faster way to multiply your life.

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Take notes

The notes function on your smartphone is an excellent method for recording essential information given during your doctor's appointment, such as treatment recommendations and potential side effects of medication. Even though your physician takes notes in their patient file during your visit, it may not include specifics, especially what you may discuss verbally. It is important to inform your doctor that you will be taking notes so that they can adjust their speech pace and help you spell the medication names correctly to avoid mistakes. You may also make notes before the appointment of any questions you have, concerns, or details about your symptoms that you would like to ask the doctor. By referring to your notes during the visit, you can ensure that you don't forget any crucial information. Remember that you may not make an audio recording of any healthcare session, however you may ask your doctor for their permission to record something specific, for example, a reminder on how to take your medication, how often and its side effects. You may also request this option under exceptional circumstances e.g. for a visually or cognitively impaired patient.

Calendar

Use the calendar on your smartphone to keep track of medical appointments. In fact, even older, basic phones have calendars and alarms. We suggest not only entering the date and time, but also setting up alerts to remind you in advance of your appointments, when to take your medication, or when you need an updated prescription for your medication or to submit to the Scheme. Another valuable use of the calendar is to document the progression of your illness. When a medical issue persists for days, weeks, or even months, it can be challenging to accurately recall the timeline. However, these details are vital to help your doctor to form a diagnosis and prescribe the appropriate treatment. Whenever you experience a new symptom or notice a deterioration in an existing problem, simply click on the corresponding day and type in a brief description.

Real-time access to medical research and information

We would not recommend using 'Dr Google,' which is the term used when you search your symptoms online, often bringing up the most nightmarish results e.g. a simple headache becomes brain cancer. Once a healthcare professional has diagnosed you, you can easily stay updated on the latest medical research on your condition(s). You can find support groups in your area or local facilities that specialise in the treatment of your particular condition(s). For further convenience, members no longer need to contact a call centre to obtain their treatment plan or membership certificates, for example. By simply logging onto the Scheme's online portal or the mobile app, you can access your medical information effortlessly.

Improved communication

Furthermore, the introduction of e-health and telemedicine, such as virtual consultation, video and voice conferencing and chat facilities has revolutionised the way doctors interact with patients, saving valuable time. This enables patients to have a greater sense of control by offering direct and convenient avenues to engage with their healthcare providers, seek clarification, and stay updated on their wellbeing. Notably, platforms like **Momentum Hello Doctor** offer free access and prompt communication, fostering a patient-centric approach that strengthens the relationship between healthcare providers and their patients. As healthcare technology progresses, the integration of mobile devices guarantees that communication in the healthcare sector becomes not only efficient, but also centered around the needs of the patients.



hello doctor
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Email: info@hellodocor.com
Website: www.hellodocor.co.za

Dial *120*1019# to request a call back from a doctor, or download the Hello Doctor mobile app.

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As you can see, you can use your phone's technology to partner with your physicians and optimise your healthcare experience. It is likely that technology will continue to play a key role in the healthcare industry. Have you used any of these features in your healthcare journey?

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Energy drinks can harm your teeth

Energy drinks may be associated with the healthy lifestyle of high-performance athletes, but research has shown that it can be bad for your teeth if you drink these beverages regularly.

The purpose of energy drinks is to rehydrate athletes and to replace electrolytes during or after strenuous exercise. Unfortunately, the high sugar content and acidic nature of energy drinks can lead to tooth decay, enamel erosion, and overall oral health issues:

- Sugar helps harmful bacteria grow in your mouth, leading to plaque, which can cause cavities.
- The high citric acid content in energy drinks can also wear away the protective enamel layer of your teeth, making them more sensitive and susceptible to damage.

Limit energy drinks

Water is always the best option for staying hydrated because it does not contain sugar or acid. To protect your teeth, it is important to limit the number of energy drinks you have, especially when you are not doing intense physical activity. Instead of sipping on energy drinks over a period, it is better to consume them in one sitting and then rinse your mouth with water to help neutralise the acidic environment. Choosing sugar-free or low-sugar energy drink options can also reduce the risk to your oral health.

Healthy habits

Follow these habits to **keep your smile healthy** while enjoying an active lifestyle:

- Brush your teeth with a small, soft-bristled toothbrush and fluoride toothpaste for two minutes, at least twice a day, i.e. every morning and every night or after every meal.
- Floss every day to clean between your teeth (once daily, or at least four times a week).
- Make it a habit to rinse your mouth with water after every meal or drink.
- Avoid sweets, sugary foods and sugar-filled drinks (if you do have these, limit them to your set mealtimes). Read the nutritional information on food labels. Try to have 25g (six teaspoons) or less of sugar every day.
- If you smoke, try to quit. If you are finding it difficult to quit smoking, reduce the number of cigarettes you smoke to start off with. Smoking worsens gum disease and makes it more difficult to manage blood sugar levels.
- Visit a dental healthcare professional at least once a year for routine checkups, or more often if your dentist says you need it.



Important contact details

Customer care

Telephone **0860 005 037**
 WhatsApp **0860 005 037**
 Fax **0861 647 775**
 Email info@pggmeds.co.za

Members can dial 0860 005 037 for any Scheme queries (Monday to Friday, 08:00 to 16:30)

Press
1 for benefits confirmation and claims enquiries
2 for hospital admissions, pre-authorisations, maternity and oncology
3 for dental benefits and authorisation
4 for HIV-related queries
5 for chronic medication

Physical address Parc du Cap, 7 Mispel Road, Bellville 7530

Postal address PG Group Medical Scheme, PO Box 2070, Bellville 7535

Scheme website www.pggmeds.co.za

Membership queries

Fax **0861 222 664**
 Email membership@pggmeds.co.za

Claims submission Email claims@pggmeds.co.za

Chronic medication registration and queries

Medicine Risk Management (MRM) Programme
 Email chronic@pggmeds.co.za

YourLife Programme *HIV management programme*

Email yourlife@pggmeds.co.za



Netcare 911 *Emergency assistance and ambulance service*

Emergencies/Health-on-Line **082 911**
 Telephone **0860 638 2273**
 Email customerservice@netcare.co.za
 Website www.netcare911.co.za



Preferred Provider Negotiators (PPN) *Optical benefits*

Telephone **041 065 0650**
 Fax **041 586 4184**
 Email info@ppn.co.za/claims@ppn.co.za
 Website www.ppn.co.za



Dental Information Systems (DENIS) *Dental benefits*

Telephone **0860 104 939**
 Email pgenq@denis.co.za/claims@denis.co.za
 Website www.denis.co.za



Medipost Pharmacy *Courier pharmacy for chronic medication*

PO Box 40101, Arcadia 0007

Telephone **012 426 4000**
 Email info@medipost.co.za
 Website www.medipost.co.za



Momentum Multiply *Wellness rewards programme*

Telephone **0861 886 600**
 Email multiply@momentum.co.za
 Website www.multiply.co.za



Hello Doctor *Medical advice*

Dial ***120*1019#** to request a call back from a doctor, or download the Hello Doctor mobile app



Fraud Hotline

Telephone **0800 000 436**
 Email PGGmeds@tip-offs.com