



ISSUE 3 – JULY TO SEPTEMBER 2024

This edition of the newsletter focuses on your wellness benefits and the importance of getting your preventative screening tests done. We provide you with insight on the various types of co-payments on medication, how to get them paid and introduce the innovative savings refund process, now available on the mobile app.

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, **Mike Neubert**, by email to mike.neubert@momentum.co.za. Until next time, enjoy the read!

For more content, please make sure to read the [health and wellness blog](#) on the Scheme website at www.pggmeds.co.za.

Get access to screening and prevention tests by accessing your wellness benefits

One of the primary advantages of having medical aid cover is the access to preventive care benefits. These benefits include regular health check-ups, screenings, vaccinations and other pro-active measures aimed at detecting potential health issues and risks in their early stages.

By addressing health concerns pro-actively and before they escalate, individuals can avoid more severe health complications in the future and the associated expenses. Wellness tests are intended to promote healthy living and comprise of a set of meticulously chosen tests designed to provide you with a comprehensive overview of your health status. These tests play a crucial role in identifying major chronic conditions like hypertension, heart disease and diabetes.



Screening tests

The health assessment screening is for every beneficiary (members and dependants) on the Scheme, and it includes the following:

- Blood pressure assessment
- Cholesterol examination
- Blood glucose evaluation
- Body Mass Index (BMI) calculation
- Waist-to-hip ratio measurement.

Preventative care

When it comes to health, prevention is always better than cure. The preventative tests that form part of the wellness benefits enable early detection of serious health conditions, allowing you to take pro-active steps to maintain your wellbeing. For example, the 2024 influenza (flu) season began early and extends over a longer period. It started as early as April, reaching its most severe period between May and August. Those who have contracted flu during this time have complained of body aches and COVID-19-like symptoms. This is because it is a more severe strain of flu due to a combination of the respiratory syncytial virus (RSV) and H1N1 (swine flu).

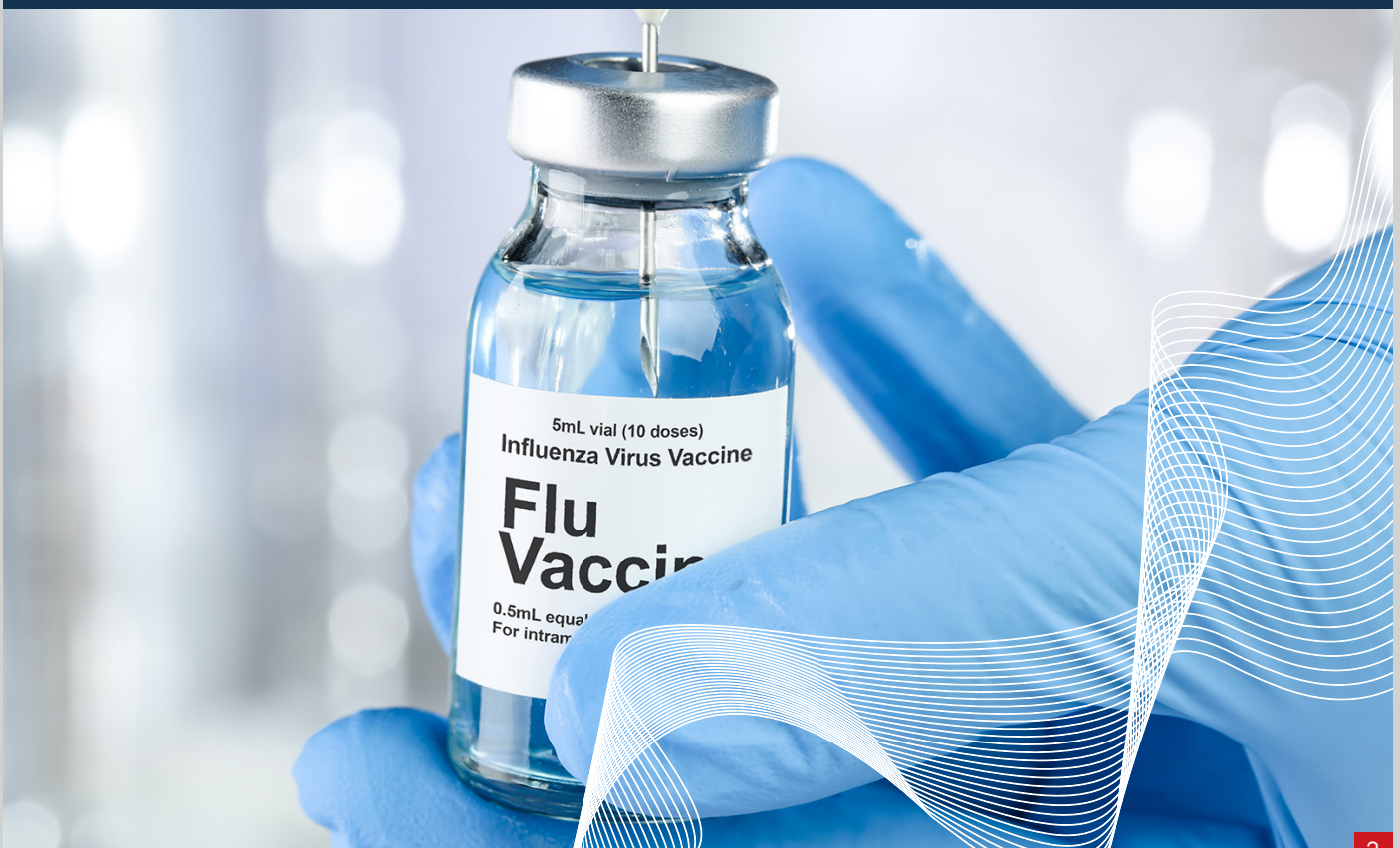
How to prevent contracting the flu

The influenza vaccination, which forms part of the preventative tests, is the best way to prevent influenza infection. The influenza virus is constantly changing and vaccination for influenza has to be administered every year. The vaccine is an inactivated virus that is not harmful and cannot cause flu infection. Receiving the flu vaccination, along with the other screening and preventative tests, is your most effective means of defence against illness.

Some of the preventative tests covered from the wellness benefits

- Influenza vaccination
- HIV testing
- Lipid profile test
- Mammogram
- Pap smear test
- Prostate screening
- Pneumococcal vaccination
- Bone density screening
- Colon cancer stool test
- Human papillomavirus (HPV) vaccination

To find out what other wellness tests and screenings are available to you, refer to pages 19 to 21 of the [2024 Member Guide](#) (on our website at www.pggmeds.co.za) as these tests are covered by the Scheme at no cost to you!

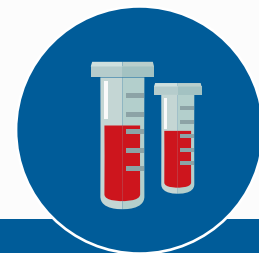


Managed care programmes

For individuals facing chronic health conditions such as diabetes, hypertension and asthma, effectively managing these conditions is essential for maintaining a good quality of life.

The Scheme, in partnership with its administrator, Momentum Health Solutions, offers specialised healthcare programmes designed to help our valued members manage their chronic conditions, which may include medication regulation, regular monitoring and access to specialised medical treatment. The goal of these chronic health management programmes is to minimise potential complications associated with your condition while improving your overall health and quality of life. Healthcare expenses can quickly add up, especially in unexpected medical emergencies, chronic conditions, or other serious health issues. Having medical aid assists you with covering costly medical procedures such as hospitalisation, surgeries and prescribed medication, thereby reducing the financial burden of medical bills, allowing you to focus on your recovery and wellbeing.

To enrol your condition as chronic on the managed care programmes, ask your pharmacist or doctor to contact the Scheme on **0860 005 037** (option 5) for assistance with registering your condition. Registering your condition ensures that the medication needed to manage your condition is covered under the chronic benefit, rather than depleting your medical savings account (MSA). Please refer to page 10 of the [2024 Member Guide](#) for a list of the 26 conditions considered as chronic.



Understanding the different types of medication co-payments

What is a co-payment?

A co-payment is an amount that you pay for a service or product and you will usually pay the co-payment at the time of acquiring the service or product, and at times, you may be billed for it afterwards. There are different co-payments for various services, such as medications, lab tests and visits to doctors or specialists.

Below is a list of co-payments that may arise when purchasing medication:

The **dispensing fee** is added onto the **Single Exit Price (SEP)** that is regulated by the Department of Health for scheduled medication and is the professional fee that dispensers of medication (e.g. pharmacists or doctors) may charge for their services. The maximum dispensing fee allowed is also government regulated. However, dispensers of medication may sell at more than the regulated maximum dispensing fee.

NOTE!

Dispensers are divided into TWO categories: pharmacists and non-pharmacists (e.g. doctors, nursing practitioners) and the regulated maximum dispensing fee is therefore different for the two types of dispensers noted above.

Formulary reference pricing (FRP) applies to a list of approved and preferred medication (formulary), both generic and original, which the Scheme will cover. The Scheme may, at its discretion, only pay for medication on the formulary. Therefore, if you use medication that is not on the formulary, you may have a co-payment, subject to the Scheme's rules. It is therefore in your best interest to ask your prescribing doctor and dispensing pharmacist to prescribe an appropriate formulary medication.

The **medicine reference price (MRP)** is the maximum price that the Scheme will pay for a certain medication. It is usually calculated from the average price of a number of generic medications which cost less than the original brand-name medication. If a member chooses to buy a medication that costs more than the MRP, they may have to pay in the difference (co-payment) between the MRP and the cost of the selected medication. The MRP can apply on both preferred and non-preferred medication. The co-payment on MRP can be avoided by choosing generic medication from the formulary and that costs less than MRP. By law, pharmacists are required to offer generic medication whenever an alternative is available.

NOTE!

Generic medication is a copy of the original medication that may be sold once a company's patent on the original brand-name drug has expired. Generic medication has the same active ingredients and has the same therapeutic effects as the original medication. Generic medication is typically cheaper than the original brand-name drug, as the company producing it does not have to incur the research and development costs that were incurred by the originating pharmaceutical company. Some generic medication may even be more expensive than what has been deemed to be the optimal generic price in that category. Members may then ask the pharmacist to substitute with a medication below the maximum medical aid price, where possible.

Read more on **generic medication** in the next article.

An **early-refill co-payment** is imposed when a member refills a prescription too early (usually within 24 days from the last prescription taken). The cost of the prescription becomes the member's responsibility. In this case, the member has the option to **not** take the medication at that point but return to the pharmacy at a later date to collect the prescription without incurring this co-payment.

If you are on chronic medication, please take note that the Scheme is introducing messages that will appear on your claims statements in the near future, advising if a generic equivalent of the medication that you are claiming for is available. This may assist to eliminate or reduce future co-payments.

Sources:

IOL News
Medicalaid.co.za
Mediscor
Medikredit
News24



Save more with generic medication

Reduce your out-of-pocket medication costs with generic options

Did you know that by switching to generic medication, you can benefit in two major ways?

1. Your healthcare benefits last longer by saving on medication costs.
2. Reduces out-of-pocket payments you make at the pharmacy.

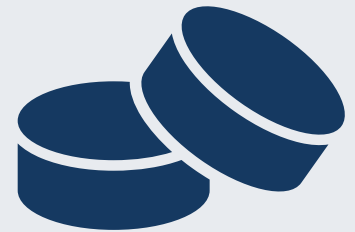
What makes generic medication a smart choice?

Generic medication has the same key ingredients and strength and are rigorously tested to ensure that they work as effectively as their brand-name counterparts.

The South African Health Products Regulatory Authority (SAHPRA) ensures that all medication, generic or brand name, meets high standards for strength, purity and effectiveness. This means that generic medication offers the same quality and ingredients while being as effective as the brand-name medication, but at a lower cost.

Staying on the brand-name medication

Should you stay on the brand-name medication as a preference or for medical reasons, please ask your doctor to send the Scheme a detailed clinical explanation (motivation) in support of this choice. There is no guarantee that the Scheme will approve the medication once the motivation has been received. Please note that staying on the brand-name medication means that you may have to make a co-payment or pay a levy for your medication. This is calculated as the difference in cost between the brand-name medication and its generic medication reference price.



What to do if you are unable to pay for the co-payment on a medication

If you are unable to make the co-payment for a medication, ask your doctor, pharmacist or your specialised chronic care coach about the generic medication alternatives available to you, which may have a lower co-payment or no co-payment at all.

How to pay for medication co-payments (this only applies to non-PMB medication)

- You may submit a written request to the Scheme by email at info@pggmeds.co.za to have the co-payment paid from your medical savings account (MSA).
- Alternatively, you can pay the co-payment and send the Scheme a copy of the account and receipt to the same email address for a refund from your MSA.
- You can use the Scheme's mobile app to pay for the co-payment from your MSA.

NOTE!

The co-payment will not be paid from your MSA if the medication is a prescribed minimum benefit (PMB).

How to pay a co-payment using the mobile app

One of the advantages of having the PG Group Medical Scheme mobile app on your phone is that you get access to your medical aid information, faster and more efficiently. For example, you can view the status of your medical scheme claims in real time, without having to hold on the line or wait on the assistance of a call centre agent.

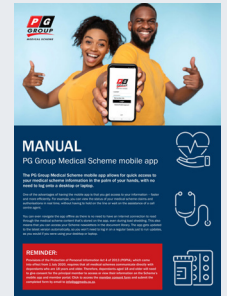
Using the mobile app also comes with the added advantage of an automated savings refund process, designed specifically to assist in paying for co-payments from your MSA. This eliminates the need to contact the Scheme to request a refund. You can simply initiate the refund process for claims co-payments and other uncovered benefits. This expedites the processing of your claims, ensuring they are queued for the next payment run at your convenience. Additionally, you can view which claims can be paid from your MSA and be able to view real-time balances remaining to determine what can be used to process your claims from your available positive MSA balance. **This process will only apply to current claims and not stale claims (claims that are over four months old from the date of service).**

It is essential that all overage dependants on your medical scheme (excluding your spouse) complete the [overage dependant affidavit](#), thereby granting the Scheme permission to include their details in the member's profile.

Download and use the PG Group Medical Scheme mobile app!

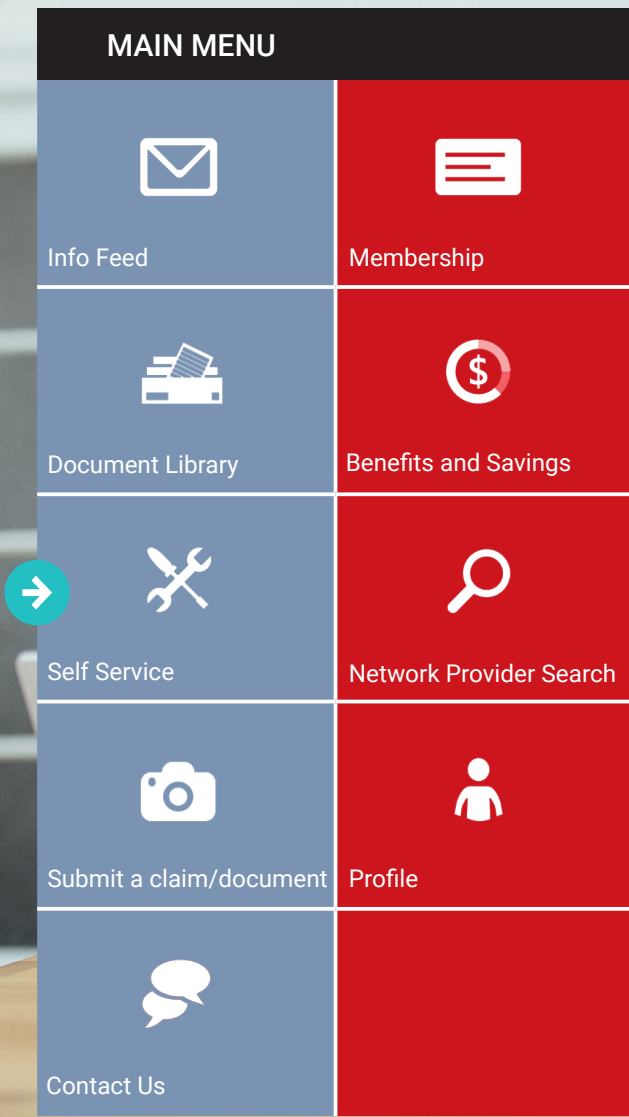


For a detailed guide and more information on logging into and using the Scheme's mobile app, please click [here](#).







How to do a savings refund on the mobile app

1. Once you have logged into the mobile app, click on the **Self Service** tab on the **MAIN MENU**.







2. Under the **TOOLS** section, click on **Savings Refunds**. Remember that if you do not have any positive savings in your medical savings account (MSA), the app will alert you.

Android

SELF SERVICE	
TOOLS	
	Network provider search Find a nearby contracted general practitioner or specialist.
	Savings Refunds Refund claim co-payments and shortfalls from your positive savings balance.
	Confirm medicine formulary Electronically adjudicate a medicine provider's claim in real time against complex rules.
	Chat to a doctor Request a call and one of our Doctors will call you back to give you medical advice over the phone.



Apple







SELF SERVICE	
TOOLS	
	Network provider search Find a nearby contracted general practitioner or specialist.
	Savings Refunds Refund claim co-payments and shortfalls from your positive savings balance.
	Confirm medicine formulary Electronically adjudicate a medicine provider's claim in real time against complex rules.
	Chat to a doctor Request a call and one of our Doctors will call you back to give you medical advice over the phone.



Only available with a positive savings balance.







3. Please note that only if you have a positive MSA will a list of claims appear on the app as shown below.

Android




Savings Refund	
	MR DISCHEM NEWMARKET MALL 2024/07/06 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/06/04 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/05/07 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MISS MISS STEPHANIE HEALTHC... 2024/04/16 MOBILIZATIONS: ALL OTHER JOINTS R0.01
	MISS MISS STEPHANIE HEALTHC... 2024/04/12 MOBILIZATIONS: ALL OTHER JOINTS R0.01
	MR DISCHEM NEWMARKET MALL 2024/04/10 VESICONT 5 MT TABS 5 (3004168001) R195.76
Current Savings: R31,097.34	



Apple

Service SAVINGS REFUND	
Current Savings: R31,097.34	
	MR DISCHEM NEWMARKET MALL 2024/07/06 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/06/04 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/05/07 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MISS MISS STEPHANIE HEALTHCARE 2024/04/16 MOBILIZATIONS: ALL OTHER JOINTS R0.01
	MISS MISS STEPHANIE HEALTHCARE 2024/04/12 MOBILIZATIONS: ALL OTHER JOINTS R0.01
	MR DISCHEM NEWMARKET MALL 2024/04/10 VESICONT 5 MT TABS 5 (3004168001) R195.76



Savings Refund	
	MR DISCHEM NEWMARKET MALL 2024/07/06 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/06/04 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/05/07 VESICONT 5 MT TABS 5 (3004168001) R195.76



Important note:

Before you select the claim transaction you wish to pay from your positive MSA, please refresh your page on your Android or Apple phone by placing your finger on the screen and pulling your screen down.







4. Click on the claim that you would like to be paid from your positive MSA balance. Remember only the **Shortfall Amount** will be refunded.

Android

Savings Refund	
	MR DISCHEM NEWMARKET MALL 2024/07/06 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/06/04 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/05/07 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MISS MISS STEPHANIE HEALTHC... 2024/04/12 MOBILIZATIONS: ALL OTHER JOINTS R0.01
	MR DISCHEM NEWMARKET MALL 2024/04/10 VESICONT 5 MT TABS 5 (3004168001) R0.01
	DR DR WARREN MATTHEE 2024/03/28 ASSISTANT FEE FOR AN ASSISTANT IS 20% OF THE FEE FOR SPECIALIST SURGEON
Current Savings: R31,097.33	



Apple

Service SAVINGS REFUND	
Current Savings: R31,097.34	
	MR DISCHEM NEWMARKET MALL 2024/07/06 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/06/04 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MR DISCHEM NEWMARKET MALL 2024/05/07 VESICONT 5 MT TABS 5 (3004168001) R195.76
	MISS MISS STEPHANIE HEALTHCARE 2024/04/16 MOBILIZATIONS: ALL OTHER JOINTS R0.01
	MISS MISS STEPHANIE HEALTHCARE 2024/04/12 MOBILIZATIONS: ALL OTHER JOINTS R0.01
	MR DISCHEM NEWMARKET MALL 2024/04/10 VESICONT 5 MT TABS 5 (3004168001) R195.76



5. For Android users, click on **Process Refund**. Apple users must click on **Process**.

Android

Savings Request Payment	
Provider Name	MISS MISS STEPHANIE HEATHCOTE
BHF Number	0313254
Treatment Date	2023/04/12
Code	405
Description	MOBILIZATIONS: ALL OTHER JOINTS
Total Fee	R99.98
Paid Amount	R99.97
Short Fall Amount	R0.01

Apple

Service	REFUND DETAILS	Process
SAVINGS REFUND DETAILS		
Provider Name	MISS MISS STEPHANIE HEATHCOTE	
BHF number	0313254	
Treatment date	2023/04/16	
Code	405	
Description	MOBILIZATIONS: ALL OTHER JOINTS	
Total Fee	R99.98	
Paid Amount	R99.97	
Short Fall Amount	R0.01	

6. You will then receive confirmation that the claim has been processed. For Android users, your message will appear as **Refund Successfully Processed**. Apple users will receive a message **Reloading Refunds**.

Android

Savings Refund		
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/07/06 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/06/04 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/05/07 R195.76
	Refund Successfully Processed	2024/04/12 R0.01
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/04/10 R0.01
	DR DR WARREN MATTHEE ASSISTANT FEE FOR AN ASSISTANT IS 20% OF THE FEE FOR SPECIALIST SURGEON	2024/03/28 R5,068.57

Current Savings: R31,097.32

Apple

Service	SAVINGS REFUND	Process
Current Savings: R31,097.34		
MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/07/06 R195.76	
MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/06/04 R195.76	
MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/05/07 R195.76	
MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/04/10 R0.01	
MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/03/28 R5,068.57	

7. If you return to your savings claim list, you will notice that the claim(s) you recently processed will not appear on your savings refund list. You will also notice that your savings balance has been reduced.

Android

Savings Refund		
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/07/06 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/06/04 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/05/07 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001)	2024/04/10 R0.01
	DR DR WARREN MATTHEE ASSISTANT FEE FOR AN ASSISTANT IS 20% OF THE FEE FOR SPECIALIST SURGEON WITH A MINIMUM OF 36,00 CLINICAL PROCEDURE UNITS. THE MINIMUM FEE PAYABLE MAY NOT BE LESS THAN 36,00 CLINICAL PROCEDURES UNITS	2024/03/28 R5,068.57

Current Savings: R31,097.32

The claim dated 12/04/2024 (R0.01) no longer appears on the list.










Apple

Service	SAVINGS REFUND
Current Savings: R31,097.33	
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001) 2024/07/06 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001) 2024/06/04 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001) 2024/05/07 R195.76
	MR DISCHEM NEWMARKET MALL VESICONT 5 MT TABS 5 (3004168001) 2024/04/10 R195.76
	DR DR WARREN MATTHEE ASSISTANT FEE FOR AN ASSISTANT IS 20% OF THE FEE FOR SPECIALIST SURGEON WITH A MINIMUM OF 36,00 CLINICAL PROCEDURE UNITS. THE MINIMUM FEE PAYABLE MAY NOT BE LESS THAN 36,00 CLINICAL PROCEDURES UNITS 2024/03/28 R5,068.57





The claim dated 16/04/2024 (R0.01) no longer appears on the list.

8. The claims will be paid at the next claims payment run date.





You can also access the **Savings Refund** tool by clicking on the **Benefits and Savings** tab on the **MAIN MENU**.

MAIN MENU	
 Info Feed	 Membership
 Document Library	 Benefits and Savings
 Self Service	 Network Provider Search
 Submit a claim/document	 Profile
 Contact Us	

Android

SELF SERVICE	
TOOLS	
 Network provider search	>
Find a nearby contracted general practitioner or specialist.	
 Savings Refunds	>
Refund claim co-payments and shortfalls from your positive savings balance.	
 Confirm medicine formulary	>
Electronically adjudicate a medicine provider's claim in real time against complex rules.	
 Chat to a doctor	>
Request a call and one of our Doctors will call you back to give you medical advice over the phone.	

Apple

SELF SERVICE	
TOOLS	
 Network provider search	>
Find a nearby contracted general practitioner or specialist.	
 Savings Refunds	>
Refund claim co-payments and shortfalls from your positive savings balance.	
 Confirm medicine formulary	>
Electronically adjudicate a medicine provider's claim in real time against complex rules.	
 Chat to a doctor	>
Request a call and one of our Doctors will call you back to give you medical advice over the phone.	



No need to delay – It is time for your dental check-up!

It is recommended that you visit your dental healthcare professional* every six months for a dental check-up and professional cleaning (i.e. scale and polish). 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.

Even though routine dental check-ups and a range of preventative dental benefits are available to Scheme members, less than 45% have made their way to the dentist's rooms this year. **So, this is your call to action: Call today and make an appointment for your next dental visit!**

Regular check-ups: Your dental benefits include one dental check-up per beneficiary every six months. Routine dental visits will allow your dental healthcare professional* to track the early signs of gum disease, and early treatment will prevent it from getting worse.

Scale and polish treatments: This is a professional cleaning which may be done by an oral hygienist or dental therapist. Your dental benefits include one scale and polish treatment per beneficiary every six months.

Fissure sealants (for beneficiaries younger than 16): Fissure sealants for children is an easy and effective way of preventing tooth decay. Your dental benefits include the application of fissure sealants for your child dependants under the age of 16.

Fluoride application (from age five and younger than 13): Your dental benefits include fluoride treatment during dental appointments for beneficiaries between the ages of five and under 13.

* **Visit a DENIS dental network practice to avoid unexpected payments:** Consider going to a dental healthcare professional that is part of the DENIS Dental Network. These practices will not charge you more than the PG Group Dental Tariff for conservative dental treatment. This means that if you have the benefits available for the treatment, you will not have to pay any money out of your own pocket. Go to the DENIS website (www.denis.co.za) and click on **Find a Network Provider** to search for a practice near you or call **0860 104 939**.

Healthy habits for healthy teeth

In addition to regular dental visits, follow these healthy habits to help prevent the development of tooth decay (caries) or gum disease:

- Make it a habit to **rinse your mouth with water** after every meal or snack.
- **Limit sweets** and sugary foods
- Avoid sugar-filled drinks and **make water your main drink**.
- **Brush your teeth** with fluoride toothpaste for two minutes, every morning and every night. Use a small- to medium-sized soft-bristled toothbrush.
- After brushing your teeth at night, **do not eat or drink** anything other than water **before you go to bed**.
- **Floss** to clean between your teeth. Do this once daily or three times a week at a minimum.
- If you **smoke or vape**, try to quit. Speak to your dentist about options to quit smoking.

Source:
DENIS





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