



ISSUE 4 – OCTOBER TO DECEMBER 2024

This edition of the newsletter presents an overview of the factors influencing annual increases in contributions and highlights the benefit enhancements for the year 2025. Furthermore, we recommend the health screenings for men aged 40+ and advise you on maintaining your health and wellbeing during the holiday 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 by email to info@pggmeds.co.za.

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

Happy holidays!

Mike Neubert
Scheme Manager

Understanding and paying your medical scheme contributions

Every year, South African medical schemes undergo a rigorous process of calculating and implementing annual contribution increases. As the demographic makeup of a medical scheme's membership evolves, so too does the frequency of claims.

Factors impacting contribution increases above the consumer price index (CPI)

- **Membership profiles:** Closed medical schemes have lower membership risk profiles. Scheme competitiveness is key to maintaining or improving the age profile, which assists to contain average claim costs.
- **Rising healthcare costs:** The global increasing cost of healthcare affects medical expenses.
- **Technological advancements:** Keeping up with innovations in healthcare often requires costly equipment, treatments and procedures.
- **Declining health status:** The increase in chronic conditions leads to more claims and an increased financial burden on the Scheme.

As a result, this situation often leaves medical schemes unable to sustain their services at lower contribution rates indefinitely without risking their financial viability. Nonetheless, the PG Group Medical Scheme has managed to contain the 2025 contribution increase to below the projected industry average.

To further support our valued members, the Scheme has decided that the contribution rates for 2024 will remain applicable from 1 January 2025 to 31 March 2025, with the annual contribution increase only taking effect from 1 April 2025 to 31 December 2025, thus providing further relief to its members.

Contributions tables

Current 2024 contribution rates effective from 1 January 2025 to 31 March 2025

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 500	R2 700	R2 700	R810
R5 501 - R9 750	R3 000	R3 000	R810
R9 751 - R11 250	R3 150	R3 150	R850
R11 251 - R13 600	R3 300	R3 300	R890
R13 601 - R15 500	R3 550	R3 550	R960
R15 501 - R18 500	R3 750	R3 750	R1 010
R18 501 - R23 500	R4 050	R4 050	R1 060
R23 501 - R34 000	R4 350	R4 350	R1 100
R34 001 +	R4 450	R4 450	R1 100

Contribution rates with effect from 1 April 2025 to 31 December 2025

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 780	R2 830	R2 830	R864
R5 781 - R10 250	R3 142	R3 142	R864
R10 251 - R11 850	R3 300	R3 300	R908
R11 851 - R14 250	R3 463	R3 463	R952
R14 251 - R16 300	R3 700	R3 700	R1 018
R16 301 - R19 450	R3 935	R3 935	R1 082
R19 451 - R24 700	R4 225	R4 225	R1 145
R24 701 - R35 750	R4 540	R4 540	R1 195
R35 751 +	R4 665	R4 665	R1 195

Medical schemes exist to offer financial assistance for healthcare needs. South Africans rely on medical aid for access to private healthcare services. PG Group Medical Scheme gathers members' contributions to cover claims and allocate surplus funds to reserves to guarantee our members' security.

It is important to note that the Scheme operates without generating profits. Therefore, your monthly contributions are crucial for the Scheme's ongoing viability and your continued membership on the Scheme. **All contributions are paid in arrears** and failure to make timely payment may lead to the suspension of your membership. If a suspension has been applied to your membership, the Scheme urges you to make a payment of the outstanding amount immediately. You may email the Billing Department at billing@pggmeds.co.za for further assistance with this. **Direct-paying members will be sent a monthly SMS alert reminding them when their contributions are due.**

Please remember that the Scheme will not be able to process any claims or approve any pre-authorisations after the date of suspension, therefore it is crucial for all paying members to ensure that payments are made promptly to guarantee continued membership and access to medical care benefits.

Source:

NMG benefits



YOUR NEW SCHEME BENEFITS FOR 2025

The Scheme continually reviews its benefit structure, ensuring that our valued members are offered the most optimal and affordable healthcare solutions.

The Scheme has therefore introduced the following **new benefits for 2025**:

Continuous glucose monitoring devices and consumables

This benefit is limited to **R25 000** per beneficiary per year, subject to pre-authorisation from the Medicine Risk Management (MRM) Programme.

Speciality chronic (biological) medication

This benefit is limited to **R100 000** per beneficiary per year for members with rare or severe medical conditions that require high-cost specialised treatments. This benefit is subject to a 20% co-payment, pre-authorisation and the overall annual limit (OAL).

Hearing aid maintenance

This benefit is limited to **R1 500** per beneficiary per year, intended to prolong the lifespan of hearing aid devices.

External medical appliances

This benefit has been restructured to include separate limits to allow for adequate cover of the following benefits, subject to pre-authorisation:

Wheelchairs	R8 000 per beneficiary once every four years
Home oxygen	R15 000 per beneficiary per year
Stoma products	R15 000 per beneficiary per year
Continuous positive airway pressure (CPAP) machine	R12 000 per beneficiary every four years
CPAP machine consumables	R3 000 per beneficiary per year
Orthopaedic appliances	R4 000 per beneficiary per year
Other medical appliances (e.g. blood pressure monitors, glucometers, nebulisers, etc.)	R1 500 per beneficiary every four years



Momentum Hello Doctor virtual consultations

In addition to the 24/7 advice line, the Scheme has now approved the Hello Doctor virtual consultation to provide a platform for its members dealing with acute conditions. This service is staffed by qualified, contracted general practitioners (GPs) and is accessible around the clock throughout the year. The offerings include medical advice, formal diagnoses of medical conditions, referrals for diagnostic tests and the issuing of prescriptions and sick notes. The cost of the consultation is **R278** and is paid from your medical savings account (MSA).

How to use the medication formulary lookup

A formulary is a list of approved, cost-effective medications for treating specific conditions, guiding healthcare providers in treatment decisions.

In compliance with the regulations of the Protection of Personal Information Act 4 of 2013 (POPIA), the Scheme promotes the use of generic medication equivalents and formulary reference pricing (FRP) to extend your annual chronic medication benefit and reduce your out-of-pocket and co-payments. It is therefore crucial to ensure that you register your chronic condition with the Medicine Risk Management (MRM) Programme. You may view the formulary on the Scheme's website under the **Benefits > Medication and Healthcare Programmes > Medicine Risk Management** tabs or directly at this link https://secure.mediscor.co.za/adocs/schemeformularies/PG_Formulary_Lookup.html. The formulary lookup will assist you, your treating healthcare provider and pharmacy in identifying generic medication with reduced or no co-payments.

For your convenience, we have created an easy step-by-step guide on [How to use the chronic medication formulary lookup](#).

IMPORTANT HEALTH TESTS FOR MEN AGED 40+

For men approaching their fifties, it is essential to keep your health in tiptop shape. It is best to detect problems early so that preventive measures may be taken to help you stay strong for years to come. Therefore, the most important part of staying healthy is getting a regular checkup with your healthcare provider, as your healthcare status changes over time.

Should you be diagnosed with any of the conditions listed below, you are encouraged to register your condition on the managed healthcare programmes listed below in order for any treatment received and medication prescribed for your condition to be covered from the correct benefit.

Five preventative and screening tests your doctor may recommend

1. Cholesterol

Why? A little cholesterol (a type of fat found in your blood) is good as it helps your brain, and other organs do their jobs. However, too much cholesterol clogs your arteries and may lead to a heart attack or stroke. Checking cholesterol levels is one of the best ways to know your risk of heart disease.

When? Most healthy adults should get their cholesterol checked every year, but those who have heart disease, diabetes, or a family history of high cholesterol, should have the test more often.

Where is the test paid from? A cholesterol test is covered from the Scheme's wellness benefits. This test may be conducted at pharmacies such as Dis-Chem or Clicks, or at your general practitioner (GP). Additionally, one consultation with a nurse at a pharmacy is also included in your wellness benefits.

2. Colorectal cancer

Why? Colorectal cancer (bowel cancer) usually starts with abnormal growths called polyps in your colon or rectum before you notice any symptoms. Screenings may detect cancer early, while it is still easy to treat.

When? Approximately 90% of new cases occur in individuals aged 50 or older, emphasising the importance of early screening from age 40. Those with a family history of colorectal cancer or inflammatory bowel conditions should be screened earlier. Regular follow-up tests are recommended until age 75.

Where is it paid from? A colorectal screening test will be covered from the Scheme's wellness benefit for members aged 40 and over, as part of early detection. The test will vary based on the type of screening and individual risk factors.

3. Diabetes

Why? Diabetes is one of the most common conditions affecting people worldwide and if it is not detected and treated, this condition may damage blood vessels, eyes, kidneys and nerves, and it may even lead to heart disease or a stroke.

When? Obesity, unhealthy diet and family history are the biggest risk factors for diabetes, therefore it is important to test your blood glucose (sugar) levels at any age if you fall within one of these categories.

Where is it paid from? The blood glucose (sugar) levels test may be covered every year from your wellness benefits.

4. Prostate cancer

Why? This condition may occur when male hormones, especially testosterone, stimulate the growth of cancer cells in the prostate gland. Research suggests that as many as 50% of men with prostate cancer may be treated successfully and continue to live a healthy life.

When? It's recommended for men between the age of 40 to 49 to go for a prostate cancer screening once every three years and, once they reach 50, to go for a test annually.

Where is it paid from? A prostate-specific antigen (PSA) test is covered from the Scheme's wellness benefit and this screening is a must for those with a family history of prostate cancer.

5. Lung cancer

Why? Lung cancer is the most common type of non-small-cell lung cancer and could possibly be cured if it is detected early. The two biggest risk factors for lung cancer is age and a history of smoking.

When? Annual screening for adults between the age of 55 to 74 can be done once a year, especially for those who have a 30-pack-per-day smoking history.

Where is it paid from? A chest X-ray may be performed and is covered from the Scheme's wellness benefits to detect early lung cancers in smokers.

Our managed healthcare programmes for managing these conditions

The Scheme's administrator, Momentum Health Solutions, provides the following managed healthcare programmes to assist our valued members to actively manage their chronic conditions. These programmes are based on the latest research and designed by healthcare professionals with specialised knowledge of chronic conditions.

[Integrated Care Programme](#) – management of the chronic disease list (CDL) conditions such as heart disease, diabetes, respiratory issues, and mental health

[Oncology Risk Management Programme](#) – empowering members with cancer to manage their condition in a positive way

[Medicine Risk Management \(MRM\) Programme](#) – ensures that registered members receive the most appropriate medication for their medical condition

Source:
LetsGetChecked

Simple tips to stay healthy, happy and safe this holiday season

Prioritising your health and wellbeing does not mean you have to miss out socialising and fun that makes this time of year so wonderful.

Stay active

Rather than sit around watching TV with the family, get everyone outdoors in the summer weather and go for a walk, play good old-fashioned street games, kick around a football or try your hand at backyard cricket! You will all feel better for moving and there's the added benefit of working off that Christmas pudding.

Enjoy alcohol responsibly

During end-of-year parties, it's common to consume more alcohol. To maintain control, alternate alcoholic drinks with water or low-sugar beverages to prevent rapid depletion of B vitamins crucial for alcohol metabolism. Try to match your alcohol drink-for-drink with glasses of water. You'll be glad you did the next morning!

Supplementing

Boost your body with B vitamins for energy and replenish before and after partying. Support your digestive system post-holidays with probiotics to aid in digestion and absorption of nutrients.

Avoid overindulgence while still enjoying your holiday meals and treats

When attending parties during the holiday season, it's important to be prepared. Before heading to a party, have a small snack with a bit of fat like almonds, salmon, avocado, or a boiled egg to help you feel full and not be tempted by high-fat, salty snacks. Instead, opt for healthier choices like sushi, guacamole, hummus and veggies over deep-fried or creamy foods. Eat a normal-sized meal at dinner events and take a break to assess if you're truly still hungry. Avoid standing near the food table to prevent mindless snacking. Lastly, remember not to diet during the holidays, but rather maintain your current weight and enjoy some treats in moderation.

Don't stress

The festive season makes people anxious as families get together for events. Keep things in perspective and try to add a sense of humour to proceedings that may become a little tense. You shouldn't feel unhappy and deprived over the festive season. It can only add to stress levels and feelings of anxiety.

Wishing you the most delightful and delicious holiday season making many memories with your loved ones!

Source:
Healtheries NZ

A HEALTHY MOUTH EQUALS A HEALTHY YOU

Poor oral hygiene may lead to tooth decay (cavities) or gum disease, and even impact your overall health. The mouth is the gateway to your digestive and respiratory systems. Without proper oral care, uncontrolled harmful germs in your mouth may cause infections that spread to other parts of your body.

The link between oral health and major health issues

Poor oral health has been connected to the following health problems:

- Oral infections allow harmful bacteria to enter the bloodstream, leading to inflammation that can increase the likelihood of **heart disease**, clogged arteries and even stroke.
- Individuals living with **diabetes** are more prone to infections like gum disease, which in turn makes it harder to control blood sugar levels.
- Gum disease in pregnant women has been linked to **pregnancy and birth complications** such as preterm birth, restricted foetal growth, pre-eclampsia (high blood pressure during pregnancy) and low birth weight.
- When harmful bacteria from periodontal disease is inhaled into the lower respiratory tract, it may lead to **lung disease**, such as chronic obstructive pulmonary disease (COPD) and pneumonia.
- People living with **HIV** have weakened immune systems which contribute to oral health problems such as gum disease (gingivitis and periodontitis), painful mouth sores (mucosal lesions) and tooth decay.
- Research indicates that the bacteria from oral infections may spread to the brain, potentially contributing to **cognitive decline**.

Healthy habits for healthy teeth

Regular dental visits every six months or at least once a year, along with proper oral hygiene, can prevent tooth decay and gum disease, supporting overall health. Dental check-ups and professional cleanings are essential for maintaining healthy gums and preventing oral diseases from progressing.

Taking care of your mouth daily is crucial for your overall health. Follow these healthy habits to help prevent the development of tooth decay (caries) or gum disease:

- Rinse your mouth with **water** after every meal or snack.
- **Limit sweets**, sugary foods, and sugar-filled drinks – make water your main drink.
- **Brush** your teeth with fluoride toothpaste for at least 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 at a minimum three times a week.
- If you **smoke or vape**, try to quit. Speak to your dentist about options to quit smoking.

Source:
DENIS

denis










Visit a DENIS dental network practice to avoid unexpected payments

Consider going to a dental healthcare practitioner that is part of the DENIS Dental Network. These practices will not charge you more than the PG Group Dental Tariff (PDT) 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 by suburb or call 0860 104 939.





Important contact details

Customer care	Telephone 0860 005 037 WhatsApp 0860 005 037 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 Building 6, 7 Mispel Road, Bellville 7530	
Postal address	PG Group Medical Scheme, PO Box 2070, Bellville 7535	
Scheme website	www.pggmeds.co.za	
Membership queries	Email membership@pggmeds.co.za	
Claims submission	Email claims@pggmeds.co.za	
Chronic medication registration and queries	<i>Medicine Risk Management (MRM) Programme</i> Email chronic@pggmeds.co.za	
YourLife Programme 	<i>HIV management programme</i> Email yourlife@pggmeds.co.za	
Netcare 911 	<i>Emergency assistance and ambulance service</i> Emergencies/Health-on-Line 082 911 Telephone 0860 638 2273 Email customerservice@netcare.co.za Website www.netcare911.co.za	
Preferred Provider Negotiators (PPN) 	<i>Optical benefits</i> 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) 	<i>Dental benefits</i> Telephone 0860 104 939 Email pgenq@denis.co.za / claims@denis.co.za Website www.denis.co.za	
Medipost Pharmacy 	<i>Courier pharmacy for chronic medication</i> PO Box 40101, Arcadia 0007 Telephone 012 426 4000 Email info@medipost.co.za Website www.medipost.co.za	
Momentum Multiply 	<i>Wellness rewards programme</i> Telephone 0861 886 600 Email multiply@momentum.co.za Website www.multiply.co.za	
Hello Doctor 	<i>Medical advice</i> 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	