

December 2023

Dear Member

## **PG GROUP MEDICAL SCHEME | 2024 BENEFIT UPDATE**

**It has been our privilege to serve you and your family as valued members of PG Group Medical Scheme in 2023, and we are grateful for your continued support and loyalty.**

The membership of the PG Group Medical Scheme remained stable for several years, and increases in contributions have been contained well below those of market competitors for the past decade. The reserve position of the Scheme is strong, which means contributions can continue to be maintained below market competitors. In addition, since 2020, the Board of Trustees has been focussed on bringing members contribution relief and will continue with initiatives in this regard. 2024 will see the introduction of new income levels to minimise the impact of increases between income bands, which is unique to our Scheme. The review of costs by level has led to contribution decreases in 2024 for many members and the Board of Trustees will continue to drive improved value for all members.

When comparing our benefit offering with similar products available in the industry for both open and restricted medical schemes, the Scheme offers a competitive comprehensive benefit structure across all income categories, giving you better access to healthcare providers and reducing your out-of-pocket expenses. Since PG Group Medical Scheme is a closed Scheme, we work with a favourable risk profile when compared to open medical schemes.

Our Scheme benefits continue to offer value for money, and through stringent financial discipline and controls exerted through healthcare providers, the Board of Trustees has applied for a one-month contribution holiday for early 2024, which is subject to approval by the Council for Medical Schemes (CMS). The Trustees were also able to contain the 2024 contribution increase to below the industry average projected for next year. The Scheme will also maintain the delayed effective date of 1 April 2024 to adjust contributions, despite benefit increases coming into effect from 1 January 2024.

By the end of September 2023, the Scheme had accumulated funds of R112.3m, which equates to a solvency level of 122.85%. The Scheme continues to explore and implement solutions to keep contribution increases to a minimum as far as possible, so that our valued members can continue to receive quality healthcare cover at affordable prices. The engineered administration and managed care client value proposition has indeed contributed positively towards many successful outcomes within a very volatile and dynamic medical scheme landscape.

The philosophy of the Board is to continually review the benefit structure, ensuring that our members are offered the most optimal and affordable healthcare solutions. The Scheme has therefore introduced four new preventative benefits for 2024.

### **Additional benefits for 2024**

- A **lung cancer detection benefit** will be available for beneficiaries between the ages of 55 and 74 who are/were smokers. This benefit is subject to certain criteria being met.
- **Prostate-specific antigen (PSA) tests** for male beneficiaries between the ages of 40 and 49 will be available once every three years. The prostate screening benefit is already available annually for male beneficiaries aged 50 and older.
- The **human papillomavirus (HPV) vaccine** will be available for female beneficiaries aged nine to 26, and for male beneficiaries aged nine to 18.
- A **health assessment** benefit for all adult beneficiaries will be available, which includes blood pressure, cholesterol and blood sugar (glucose) screening and a body mass index (BMI) assessment.

The Scheme is confident that these additional benefits will help our members to take charge of their health and lead to a more pro-active management of their acute or chronic conditions, should the tests indicate such. It is important to note that all the above benefits are subject to pre-authorisation, so that they can be allocated to the risk benefits of the Scheme.

To curb the spiralling cost of medication, the Scheme has implemented pro-active controls and risk management initiatives, allowing your benefits to last longer. The Scheme has also taken a decision to allow for the payment of vitamins, tonics and supplements from members' positive medical savings account (MSA) balance, provided that the chosen products are registered with the South African Health Products Regulatory Authority (SAHPRA). This will require the product to have a NAPPI code which can be verified with the pharmacist at the point of sale. Members may obtain their vitamins, tonics and supplements from a registered pharmacy only, as a valid practice number is required for the claim to be submitted online to the Scheme.

Thank you for your continued support throughout 2023. Please remember to familiarise yourself with the Scheme's 2024 benefits and claims procedures as set out in the **Member Guide**. If you are travelling this holiday period, please be safe and always carry your Scheme membership card/details with you.

On behalf of the Scheme, its Board of Trustees and administrator, we wish you and your loved ones a safe and happy holiday season. We look forward to welcoming you back in 2024, refreshed and invigorated.

Yours in good health



**Chontal Dunstan**  
**Principal Officer**  
**PG Group Medical Scheme**

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# Summary of Scheme benefits for 2024

For your convenience, we provide a summary below to give you a better understanding of the benefit changes for 2024.

Please ensure that you take the time to thoroughly read the **PG Group Medical Scheme 2024 Member Guide** and the **DENIS 2024 Dental Benefit Information guide**, which are both available on the Scheme's website at [www.pggmeds.co.za](http://www.pggmeds.co.za).

## 2024 contributions

The Board of Trustees has limited the annual contribution increase to an average of **2.3%** with effect from 1 April 2024.

## 2024 benefit limits

The overall annual limit (OAL) remains **R400 000** per beneficiary, and all category sub-limits have been increased in line with inflation.

## 2024 medical savings account (MSA)

Savings allocations will increase in line with contribution increases.

## Netcare 911 emergency services

In emergency situations, **Netcare 911 (082 911)** provides ambulance services by air and road throughout South Africa.

## Momentum Multiply – lifestyle and wellness rewards programme

As a qualifying PG Group Medical Scheme member, you have access to Momentum Multiply benefits for **free**.

In 2024, members will have access to our exciting new wellness rewards product, **Multiply Engage – also for free!**

With **Multiply Engage Plus**, you can multiply your partner rewards **AND** you'll start earning cashbacks. Get up to 60% back from over 70 fantastic partners when you do more to look after your health and wellness.

It's easy. Your Multiply journey will take place on the Momentum Multiply app. Look out for future communication from the Multiply team or visit [multiply.co.za](http://multiply.co.za) to learn more.

## Want to chat to us?

Telephone	<b>0861 886 600</b>
WhatsApp chat	<b>0861 886 600</b>
Email	<b><a href="mailto:multiply@momentum.co.za">multiply@momentum.co.za</a></b>
Website	<b><a href="http://multiply.co.za">multiply.co.za</a></b>

## Chronic medication

You may continue to obtain your chronic medication from our preferred suppliers, namely Schuin-Villa Pharmacy, Strubenvale Pharmacy, Clicks Pharmacy, Dis-Chem Pharmacy and Medipost (courier pharmacy). Alternatively, visit our website at [www.pggmeds.co.za](http://www.pggmeds.co.za) for a list of pharmacies that are registered on the Scheme's pharmacy network.

Please bear in mind that both Dis-Chem Pharmacy and Clicks Direct Medicines also offer courier services. The next time you visit one of these retailers, ask about this service at the pharmacy counter.

## Dental Information Systems (DENIS) – Dental benefits

- Two annual check-ups per beneficiary once every six months
- Two scale and polish treatments per beneficiary once every six months
- Root canal therapy and extractions
- Three crowns per family per year; benefit is granted once per tooth in a five-year period – *subject to pre-authorisation*
- Two implants (**R3 034** per implant) per beneficiary in a five-year period – *subject to pre-authorisation*
- Orthodontics for beneficiaries younger than 18 to a maximum of **R17 420** per beneficiary per lifetime – *subject to pre-authorisation*
- Periodontic conservative and non-surgical dentistry – *subject to pre-authorisation*
- Maxillofacial surgery

**Please note: Shortfalls will automatically be paid from your available positive medical savings account (MSA) balance.**

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## Preferred Provider Negotiators (PPN) – Optical benefits

Once you have claimed for any of the products below, you may only do so again after 24 months.

Optical benefits in and out of network	
Frame and/or lens enhancements	<b>R1 710</b> for frames and/or lens enhancements per beneficiary at a PPN provider and <b>R1 283</b> per beneficiary at a non-PPN provider every two years
One pair of clear Aquity® single-vision lenses; <b>or</b>	<b>R215</b> per lens
One pair of clear Aquity® bifocal lenses; <b>or</b>	<b>R460</b> per lens
One pair of base multifocal lenses	<b>R810</b> per lens
<b>OR</b>	
Contact lenses	<b>R2 265</b>
Contact lens re-examination (subject to the Scheme rules, and can only be claimed in six-monthly intervals)	<b>R255 x 3</b>

In addition to the above benefits, beneficiaries have access to the following:

### Network benefits

- One composite consultation, inclusive of refraction, tonometry and visual field screening, artificial intelligence (AI) screening and either spectacles or contact lenses. These claims will be paid at 100% of the benefit limits.
- Ready-made readers: two pairs (in a two-year cycle) – **R150** per pair in lieu of spectacle lenses.

### Out-of-network benefits

- One consultation paid at **R380** for either spectacles or contact lenses.

It is in your best interest to find an optometrist who forms part of the PPN network – please visit [www.ppn.co.za](http://www.ppn.co.za). During the consultation process, please remember to inform the optometrist that any shortfalls may be paid from your available MSA.

**Please note: Shortfalls will automatically be paid from your available positive MSA balance.**

## Managed healthcare programmes

### YourLife Programme

The HIV programme provider is the YourLife Programme, which is managed by the Scheme's administrator, Momentum Health Solutions. You and your beneficiaries have access to benefits for the treatment and management of HIV, which focusses on the overall wellness of HIV-positive beneficiaries.

### Oncology Risk Management Programme

All members diagnosed with cancer need to register on the programme to ensure that individual treatment plans for chemotherapy, radiotherapy, pathology and radiology are pre-authorised according to clinical protocols. This will enable oncology-related claims to be paid from the correct benefit.

### Renal Management Programme

All patients with impaired kidney/renal function need to register on the programme to ensure detailed treatment plans and protocols are adhered to.

### Maternity Programme

It is important to register on the programme as soon as your pregnancy is confirmed by your doctor in the first trimester (weeks 0 to 13).

Once enrolled on the programme, you will enjoy the following benefits:










- 12 antenatal consultations
- two antenatal ultrasound scans (one before and one after 24 weeks)
- two visits to a paediatrician in baby's first year.

## Pre-authorisation for hospitalisation

Please ensure that you obtain pre-authorisation for hospitalisation, where required. Failure to obtain pre-authorisation may result in you being liable for the full cost of the hospitalisation and any related costs, such as specialist, physiotherapy and pathology services.

It is also important to note that an authorisation number confirms that benefits are available and guarantees your admission to hospital; however, **it is not a guarantee of payment.**

## Important contact details

<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>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>Membership queries</b>	Fax <b>0861 222 664</b> Email <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 <b>041 065 0650</b> Fax <b>041 586 4184</b> Email <b>info@ppn.co.za/claims@ppn.co.za</b> Website <b>www.ppn.co.za</b>	
<b>Dental Information Systems (DENIS)</b>	<i>Dental benefits</i>	
	Telephone <b>0860 104 939</b> Email <b>pgenq@denis.co.za/claims@denis.co.za</b> Website <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 <b>0861 886 600</b> Email <b>multiply@momentum.co.za</b> Website <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 <b>0800 000 436</b> Email <b>PGGmeds@tip-offs.com</b>	
<b>Scheme website</b>	<b>www.pggmeds.co.za</b>	