

# SABMAS Newsletter

APPROVED



Issue 3, July/August 2018



## Your newly elected Trustees

This year's Trustee election followed a new process to allow more SABMAS members to vote. We worked with the Electoral Institute for Sustainable Democracy in Africa or EISA, to make sure our election was free and fair. Thank you to all the members who voted to choose our new member-elected Trustees.

The former Board's term of office officially ended at our Annual General Meeting (AGM) held on 20 June 2018. Without their hard work and expertise, SABMAS would not have been as strong as it is today.

EISA announced the results at the AGM, and the new Board members are: Dliwayo Hlaseka, Mogase William, Gallant Nolan, Raseroka Refilwe and Sampson Nathan. The employer elected Trustees are: Sharon Frankel, Zoleka Lisa, Bathandwa Madela, Jo-Ann David, Juan Espinosa.

Please join me in wishing our Board of Trustees all the best for the future!



Nathan  
Sampson



Nolan  
Gallant



William  
Mogase



Hlaseka  
Dliwayo



Refilwe  
Raseroka



Jo-Ann  
David



Bathandwa  
Madela



Sharon  
Frankel



Zoleka  
Lisa



Juan  
Espinosa

## Focus on your health this August

It's always good to exercise, eat well, and take care of your health. Living a healthy lifestyle lowers your risk of developing many conditions, including cancer. SABMAS offers cover for screening tests so you can know your health and look after it. Find out more about the Wellness Benefit on page 2.

Since August is Woman's month, we have included some pointers on nutrition for women of all ages – read these on page 7 and 8.

Also included in this edition is all you need to know about your tax certificate and to help you get all the information you need to submit your tax return.

We hope you enjoy the newsletter

*Khanya*

Khanya Sibiya  
Principal Officer

# Detecting health problems: one of the keys to a long, healthy life.

Cars need regular checks, which is why you probably check tire pressure, oil and water regularly. The earlier you find a problem, the easier it is to repair and the sooner you'll be on the road again. You should do the same for your body.

Take responsibility for your health and screen your body for warning signs of common conditions. Knowing more about your health allows you to start treatment early or even make lifestyle changes to completely avoid developing certain health conditions.

## Wellness is important, and SABMAS offers you a benefit for that

We recommend that our members go for check-ups every year and cover you for a range of screenings that you can do at pharmacies like Clicks, Dischem, or Medirite. We do not use your day-to-day benefits to pay for the tests, but pay from the wellness benefit on both options. Please note that this benefit is available for all beneficiaries, including kids.



What am I testing for?	The screening or test
<b>Body mass index (BMI)</b> is a tool to help you understand your body weight in relation to your height.	Your BMI can show you if you are at risk of disease because excess body fat increases the risk of heart disease, cancer, diabetes and stroke.
<b>Diabetes</b> is a common condition. Yet many people don't know they have it until it results in heart or kidney disease, stroke, blindness or other serious problems.	A fasting plasma glucose test is commonly used to screen for diabetes. These tests provide information about your level of blood glucose, also called blood sugar.
<b>High blood pressure</b> can cause heart attacks or strokes without any warning and can lead to kidney failure.	A blood pressure test measures how hard the blood pushes against the walls of your arteries as it moves through your body.  A normal adult's blood pressure is below 120/80 mm Hg. High blood pressure (hypertension) is 140/90 mm Hg or above. (Blood pressure is measured in millimetres of mercury.)
<b>High cholesterol</b> can clog your arteries. You might not show any symptoms until you suddenly suffer a heart attack or a stroke.	A cholesterol blood test will measure total cholesterol, LDL ('bad') cholesterol, HDL ('good') cholesterol and triglycerides (blood fat).
<b>Breast cancer</b> screening can help with the early detection of breast cancer.	As part of your wellness benefit, we understand how important it is for woman above the age of 40 to have this type of screening done. A mammogram or an ultrasound of the breast can be done to identify any possible issues.

“Go for your yearly check-up if you haven't already.”



# Don't use your routine benefits for chronic conditions

Sometimes you become ill with a condition that goes away after one round of treatment. If you have a chronic (long-lasting) condition you need treatment for a condition that doesn't go away. It's essential to take medicine for chronic conditions such as asthma, diabetes and high blood pressure to keep symptoms under control.

If you use your day-to-day benefits to pay for the medicine, doctor's visits and tests you need, you quickly reach your benefit limits. To support our members, SABMAS offers a separate benefit to pay for chronic conditions, this is called the Chronic Illness Benefit.

Once you register for the Chronic Illness Benefit, we pay for the diagnosis, approved treatment and cost of approved ongoing care for certain medical conditions (such as rheumatoid arthritis, epilepsy and lupus) at 100% of the scheme rate, without using your day-to-day benefits.

## Register for the Chronic Illness Benefit

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Our chronic application process is telephonic and in real time. Please ask your doctor to contact the Customer Care Centre on 0860 002 133 to apply for the Chronic Illness Benefit.



# Burns Dos and Don'ts

Burns are a common injury that can range in severity from minor discomfort to life-threatening emergencies. The extent to which a burn will heal often depends on the quality of first aid received immediately after the injury, according to our emergency medical services provider Netcare 911.

'Whether it's a minor burn caused, for instance, by a steaming cup of coffee or a more serious burn, there is little doubt that correct first aid can improve the outcome,' says Gary Paul, clinical head of Netcare 911's coastal operations. 'The following Dos and Don'ts will help you to provide the appropriate care when faced with a burn injury.'

## Don'ts

- Don't put butter, oil or any ointment on any burns.
- Don't remove any clothing that has stuck to the skin.
- Don't use fridge water or ice on a burn. It could cause more skin damage.
- Don't break open any blisters, this could let germs into the wound.
- Don't assume a burn is minor. Small burns can be serious depending on the location, age or medical status of the patient.

## Dos

- Do remove clothing that has burnt or is soaked with hot fluid or chemicals, and jewellery in the affected area as long as it has not stuck to the skin.
- Do run tap water or room temperature water over the burn. This will stop the burning process and reduce pain.
- In the event of a severe burn, do cover with a dry, clean dressing and call for assistance.

“Call 082 911 if you suspect any burn to be serious.”







# What we mean when we say...

Each field of study has its own terms that have special meaning; we call these terms 'jargon'. Specialists and other groups (like brewers and medical aids) use jargon as shortcuts when we talk to each other. We'd like to invite you to join us in speaking our language.

What we say	What it means
<b>Beneficiary</b>	Anyone who belongs to SABMAS as a main member or is registered on it as a dependent of the main member.
<b>Co-payment</b>	This is the difference between the amount the healthcare provider charges and the amount SABMAS pays. This amount will be paid from your Medical Savings Account or as a salary deduction through your employer. On day-to-day benefits, SABMAS uses the 80/20 payment structure, which means that Scheme pays 80% of Scheme rate and 20% is deducted from your salary.
<b>In hospital</b>	Just because you receive a medical service inside the hospital building, does not mean we treat it as an in-hospital expense. What we mean by 'in hospital' is that you are admitted to hospital. You have to sign in to the hospital and they give you your own bed. You usually also get a plastic bracelet with your name and your treating doctor's name on it.
<b>Medical Savings Account (MSA)</b>	Only members on the Comprehensive Option have a Medical Savings Account. It is like a bank account, but for medical expenses. We set aside 10% of contributions every quarter and add it to your Medical Savings Account. We use this to pay the difference between what we cover and what the healthcare provider charges, excluding certain scheme exclusions.
<b>Out of hospital</b>	Another way of saying day-to-day medical treatment.  This can be confusing because you can get out-of-hospital care inside a hospital building. Examples are seeing specialists who have their offices at the hospital, X-rays, brain scans, medicine from the hospital pharmacy, and getting stitches removed.  Read Your Guide to SAB Medical Aid Benefits to see how we cover tests and procedures.
<b>Prescribed Minimum Benefits (PMBs)</b>	According to the Medical Schemes Act 131 of 1998, everyone who belongs to a medical aid has the right to cover for emergency medical treatment and the diagnosis and treatment of specific conditions. The Scheme must pay the cost even if you have depleted your day-to-day benefits. If it is not an emergency, you should tell us about your condition before starting treatment.  You have to meet three conditions to get full cover for Prescribed Minimum Benefits:  <b>1. Be diagnosed with a listed condition</b> The condition must be part of the defined list of Prescribed Minimum Benefit conditions.  <b>2. Follow the treatment in the Prescribed Minimum Benefit guidelines</b> We only pay for specific treatment as a Prescribed Minimum Benefit. If you and your doctor use another treatment, we pay for it from your available benefits.  <b>3. Use designated service providers</b> Designated service providers are healthcare providers (for example, a doctor or pharmacist) we have an agreement with. You may also have to use medicine from a medicine list for full cover.



# August: Women's month

Here is a guide for woman's nutrition through the decades and how women can pack in nutrients for a healthy body and mind.

## In your 20s

- Now's the time to foster healthy eating habits for life. Look up a serving-size comparison chart online to learn about portion control and remember that breakfast-eaters are more likely to meet their daily nutrient requirements and maintain a healthy weight.
- You can still increase your bone density up till your mid-20s, so get in three cups of calcium-rich dairy each day. For example, blend fresh fruit and plain yoghurt together for a daily smoothie; cook your oats in milk; mix plain cottage cheese into mashed veggies; and add milk to soups.
- Stock up on affordable healthy foods, like eggs, canned beans, lentils, pilchards and tuna. Buy wholegrains (like brown rice and oats) in bulk, and seasonal fruit and vegetables, which cost less. As far as possible, cut out sugary drinks and drink water instead.
- If you drink alcohol, moderation is key. Too much can lead to unwanted weight gain and increase your risk for developing high blood pressure, stroke and breast cancer later in life. Binge drinking is toxic, so stop at the recommended limit of one alcoholic drink a day.

## In your 30s

- Iron-deficiency anaemia is common among pre-menopausal women, as you lose a lot of iron through menstruation. Keep up your iron-levels by eating enough foods like liver, lean meats, legumes, nuts, dried fruit, whole grains, eggs, fortified foods, and dark green leafy vegetables.
- If you're very busy, plan your week's meals and give online shopping a try to save time and effort.
- Prepare healthy meals in advance for days when you'll be too busy to cook from scratch. For example, cook in bulk on weekends and freeze portions separately for the week ahead. Packing a healthy lunchbox will lower the temptation to buy unhealthy foods at work.
- Staying hydrated aids concentration, so keep a bottle of water on your desk and finish it by the end of the day. If plain water is too bland, throw in fresh fruit or vegetable chunks for flavour, or try unsweetened herbal teas.
- If you're trying for a baby, speak to your doctor about folic acid supplements to prevent birth defects.





### In your 40s

- As you age, you're likely to pick up weight more easily due to hormonal changes, and because your energy needs lessen as you lose muscle mass. Control your intake by choosing nutrient-dense foods most of the time, and avoid processed foods high in saturated fats and added sugar.
- Eat oily fish (such as salmon, mackerel, and sardines) at least twice a week to reduce your chances of developing heart disease and to slow down cognitive decline.
- Keep your salt intake to less than a teaspoon a day. Eating too much salt increases your risk for high blood pressure, and consequently for heart attacks and strokes. Cut down on sodium-rich foods, like cured meats, crisps and salty snacks, and opt for potassium-rich fruits and veggies like bananas, oranges, sweet potatoes, and peas instead, which support your kidneys and normalise blood pressure.
- Shop smart by learning to read nutritional labels, as salt and sugar is often hidden in everyday items like bread, sauces, and ready-made meals.
- If you're menopausal, include enough calcium-rich foods in your diet as you're at increased risk for developing osteoporosis (weak and brittle bones).

### In your 50s and beyond:

- As you grow older, you're more likely to develop deficiencies in vitamin B12, vitamin D and calcium. Try as much as you can to meet your nutrient needs through food, but consult a dietician and use fortified foods or supplements if required.
- Reduce your cancer risk by eating more fresh fruits and vegetables (these are high in phytochemicals – plant compounds that help protect against cancer) and less processed meats.
- Immune function decreases with age. Help counter it with zinc-rich foods (like lean meats, oysters, dairy, beans, nuts, and seeds) and folate-rich foods (like liver, yeast, spinach and Brussels sprouts).
- Older adults often struggle with constipation. Choose high-fibre foods over refined products to help prevent or relieve it.
- To counter any loss of taste and smell, flavour foods with a variety of salt-free spices and herbs, lemon juice, or vinegar.

# The Tax Season is open: Everything you need to know

The 2018 Tax Season opened on 1 July 2018. Because SABMAS changed administrators, you will receive two tax certificates for the 2017 financial year:

- One for the period from 1 March 2017 to 30 June 2017 for claims dated before 1 July 2017, which were processed by the previous administrator
- One for the period from 1 July 2017 until 28 February 2018 for claims that were processed by Discovery Health, our new administrator

You need to submit both certificates with your tax return and if you don't have the email we sent, you can download both tax certificates from [www.sabmas.co.za](http://www.sabmas.co.za) once you have logged in.

## Some of the frequently asked questions

### What is shown on my tax certificate from SABMAS?

On your tax certificate, we give you the necessary information to complete your tax return:

- The line showing the amount for your contributions and where applicable, the employer contributions shows medical scheme contributions for this tax period only. Any backdated changes that apply to this tax period, but which were made after this certificate was created, will be shown on the tax certificate for the next tax period. If you get an IRP5 from your employer, you should rather refer to the contribution amount on your IRP5 when filling in your tax return. If you are a pensioner receiving post-retirement benefits, the IT3(a) will show this.
- 'Claims not recovered from the Scheme' refers to claims your plan did not cover, for example, where claims were more than the benefit limit. We have included claims processed up to 28 February 2018.

- A breakdown showing the total number of members – main member and active dependants – each month (you have to list these on your tax return).

### How does the Scheme calculate contributions from 1 March 2017 to 28 February 2018?

The tax certificate shows only the portion of you or your employer's monthly contributions for which you can get a tax deduction. We consider only the monthly contribution paid to the Scheme (including your Medical Savings Account, if applicable). Your monthly Vitality contribution, for example, is not tax deductible.

Visit the website for more information on your tax certificate.