

SABMAS Newsletter

Issue 5, September/October 2017



Dear Member

Word from Khanya

Thank you to all our members who attended our Annual General Meeting (AGM). It was held on 22 June 2017 and due to time constraints, was adjourned until 18 August 2017. It was pleasing to note that the Scheme ended 2016 in a strong position, with a solvency of 75.3% after making a surplus of R18.4m. This bodes well for the sustainability of the Scheme. All matters on the Agenda were dealt with, except for one. The Trustee Remuneration Policy has been referred back to the Scheme for deliberation due to a recommendation that all Trustees be remunerated for their services to the Scheme. The Minutes of the previous meeting were accepted with the acknowledgement that any specific issues would be supplied by the concerned party and attached to the Minutes for record purposes.

Werna Oberholzer has taken over from Brian Aslett as the new Chairperson of the Board and Ntozoke Ntloko was appointed as the new Vice-Chairperson. I also extend a warm welcome to Nathan Sampson who was elected to the Board of Trustees.

Although Brian Aslett is stepping down as Chairperson, we are lucky to keep him as a member of the Board of Trustees. I look forward to the leadership of Werna Oberholzer and Ntozoke Ntloko and wish them the best in their new roles.

Khanya

Khanya Sibiya
Principal Officer

Dear Member

With 2017 coming to an end, it is once again time to announce our annual contribution increases for 2018. The trustees of SABMAS aim to balance affordability of contributions and the level of benefits, in the interest of all members. This requires careful planning and annual adjustments, taking into account factors such as provider tariffs, market competitiveness, members' healthcare needs and the claims experience of each Benefit Option.

We will be sharing the details of the 2018 benefit and contribution changes at our SAB Medical Aid year-end presentations throughout October and November. We encourage all our members to attend these presentations and we will have our onsite teams there to assist you, should you have any questions around your Benefit Options.

The details of when these presentations are happening will be sent to you by email or post and will be available on www.sabmas.co.za. Employers will also have this information on notice boards at your employer sites.

We look forward to seeing you there and sharing this news with you!

Finally as Khanya has mentioned, I will be stepping down from the SABMAS board over the next few months. I have been on the Board since the early 2000's so it's time for me to hand over to younger members. To ensure that this transition takes place in an orderly manner, Werner Oberholzer has already taken over from me as Chair of the board and I will not stand for re-election next June, when my term finishes. I can assure you that your medical aid is in good hands and the current board and its chairperson is more than competent to run the scheme successfully. Thank you all for your support over the past years.

Brian

Brian Aslett
Chairman of the Board



Celebrate your health and heritage

South Africa is a country of many cultures and traditions. This is so important to us as a nation, that we have a public holiday to celebrate our diversity; 24 September marks Heritage Day. Some people celebrate their history by dressing in traditional wear while others gather for a braai with friends.

However you celebrate, it will probably involve food. How you eat food now, affects your body in the future. You can start your own tradition of healthy eating now. Although having a celebratory meal once in a while should not affect your health, we have some tips to keep in mind for everyday cooking and shisa nyamas.

Go slow on the salt

With premade spice mixes it can be difficult to judge how much salt you are actually eating. Many of the mixes already contain salt, so check the label before adding another pinch for flavour.

Remember your vegetables

In South Africa, many of our traditional dishes have meat and starch, with only a few vegetables. Vegetables are an excellent source of nutrients and fibre. Vegetables are not only good for you, adding veggies to your dish can save you money too as they are usually less expensive than meat.

Watch what you drink

If you drink alcohol, try to keep it to two drinks a day for men and one a day for women (one drink = 340 ml can of beer, 125 ml glass of wine, one tot of spirits). If you do not drink alcohol you still need to be careful; cooldrink can also be bad for you. Instead, drink lots of water. If you don't like water, you can add fruit or slices of lemon to give a hint of flavouring.

Tips from your Board of Trustees

Use Network Providers to make your benefits go further

SAB Medical Aid is for you and your dependants. As Trustees, our goal is to offer you the best of both worlds – great benefits to meet your healthcare needs at the most affordable price. One of the ways to get the most out of your membership is to use Network Providers or Preferred Providers.

What Networks should I use?

General Practitioner Network

If you visit a GP in our General Practitioner Network, you only have to pay 20% of the Scheme Rate yourself since we take care of the rest. If you visit a non-network GP, you may have to pay more than if you visited a Network GP.

Optometry Network

You can get a 20% discount on frames and lenses when you visit an optometrist in our Network. You may still visit an optometrist who is not part of our Network but you will not receive a discount.

Essential Option Chronic Pharmacy Network

If you are on the Essential Option, get your chronic medicine from Clicks Direct Medicines services to avoid a 20% out-of-network penalty payment.

Specialist Network

SABMAS has been able to create a large network of specialists, who have agreed to charge the Scheme Rates. You can consult a specialist who is not part of the Network, but this means you have to pay more if the specialist charges more than the Scheme Rate.



How can a Network Provider save me money?

To keep healthcare as affordable as possible, the Scheme negotiates set rates with specific Healthcare Providers such as pharmacies, GPs, dentists and hospitals. These Healthcare Providers also have to meet the Scheme's quality standards to join our network.

When you use a Preferred Provider you know you will receive quality healthcare at an affordable price. You can use a Healthcare Provider who is not part of our network, but they often charge more than the Scheme Rate which means you usually have to pay more out of your own pocket.

I need a doctor in a hurry, what should I do?

In a medical emergency, go straight to the closest hospital. Otherwise, you should find a Healthcare Provider in our Network or find out if your Healthcare Provider is in our Network before you visit them. Simply log in to www.sabmas.co.za and click *Find a Healthcare Provider* to search for a Preferred Provider. You can also call 0860 002 133 and one of our consultants will tell you if your doctor or pharmacy is part of the SAB Medical Aid Network.



Your guide to complaint resolution

Although we strive to provide excellent service, occasional errors unfortunately slip in. You may also want to appeal the Scheme's decision to, for example, not pay for a certain procedure. We therefore have a complaints and appeals process to help you get quick solutions for complaints as well as answers to your questions.

Our complaints process

As some complaints and appeals are easier to resolve than others, there are three steps to our appeals process. This allows the Scheme to get back to you as soon as possible.

- Step 1:** Lodge a complaint by calling 0860 002 133, sending an email to info@sabmas.co.za or sending a letter to PO Box 652509, Benmore 2010.
- Step 2:** If you are not satisfied with the response, you may forward your complaint to the Principal Officer (PO Box 652509, Benmore 2010) or ipo.sabmas@gmail.com, who may refer it to the Board of Trustees or an Independent Disputes Committee, if necessary.
- Step 3:** If you are still not happy with the outcome, you can lodge your complaint with the Council for Medical Schemes (CMS), which oversees all medical schemes and will treat each individual case on its merit. You can submit a complaint to the CMS by any reasonable means such as a letter, fax, email or in person, using the information below:

Fax: 086 673 2466

Email: complaints@medicalschemes.com

Postal address: Private Bag X34, Hatfield 0028

Physical address: Block A, Eco Glades 2 Office Park,
420 Witch-Hazel Avenue, Eco Park,
Centurion 0157

FASD Awareness Day

9 September was International FASD Awareness Day – a day dedicated to raising awareness about fetal alcohol spectrum disorders (FASD).

Never drink alcohol while you are pregnant

Alcohol passes easily from a mother's bloodstream into her developing baby's blood and interferes with the development of the baby's brain and other critical organs, structures and physiological systems. Being exposed to alcohol before birth can cause a range of developmental, cognitive and behavioural problems, which can appear at any time during childhood and these problems last a lifetime. They are called fetal alcohol spectrum disorders and the most severe form of the condition is known as fetal alcohol syndrome (FAS).

Alcohol is thought to be particularly harmful to the embryo and fetus during the first three months of pregnancy – a time when a woman may not even be aware she is pregnant. Because of this, it is recommended that women who are sexually active and not using birth control as well as women who are trying to become pregnant, abstain from drinking.

“ Research shows that binge drinking (drinking four or more drinks per occasion) and regular heavy drinking put a fetus at the greatest risk for severe problems but there is no safe level of drinking while pregnant.

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Signs and symptoms of fetal alcohol spectrum disorders (FASD)

Each person with FASD experiences a unique combination of day-to-day challenges that may include medical, behavioural, educational and social problems. A person with an FASD might have:

- Abnormal facial features, such as a smooth ridge between the nose and upper lip (this ridge is called the philtrum)
- Small head size
- Shorter-than-average height
- Low body weight
- Poor coordination
- Hyperactive behaviour
- Difficulty with attention
- Poor memory
- Difficulty in school (especially with mathematics)
- Learning disabilities
- Speech and language delays
- Intellectual disability or low IQ
- Poor reasoning and judgment skills
- Sleep and sucking problems as a baby
- Vision or hearing problems
- Problems with the heart, kidneys or bones



South Africa has a very high prevalence of FASD

Various studies in SA have revealed extremely high FASD rates – as high as 119.4 per 1 000 learners in Upington, Kimberley and De Aar, Northern Cape, and 290 per 1 000 in the Winelands area. The SA studies involved all the cultural groups living in these rural, peri-urban and urban communities.

This is extremely high when compared with similar studies undertaken in other countries, such as the reported FASD rates of 10-15 per 1 000 in the USA; 10 per 1 000 in Canada; 35 per 1 000 in Italy; 18 per 1 000 in France; 20 per 1 000 in Poland and 12 per 1 000 in Croatia.

Fetal Alcohol Spectrum Disorders are completely preventable if a woman does not drink alcohol during pregnancy — so why take the risk?

Resources

- www.niaaa.nih.gov/alcohol-health/fetal-alcohol-exposure
- www.cdc.gov/ncbddd/fasd/facts.html
- www.samj.org.za/index.php/samj/article/

Our contact details

Keep these details where you can find them easily if you need to contact us.

	Telephone and Fax	Email	Postal Address and Physical Address
Customer Care Centre	Tel: 0860 002 133 Fax: 011 539 7276	info@sabmas.co.za claims@sabmas.co.za billing@sabmas.co.za	PO Box 652509, Benmore 2010 155 West Street, Sandton 2146
Aid for AIDS	Tel: 0860 100 646 Fax: 0800 600 773 Confidential SMS line: 083 410 9078	info@afadm.co.za	
Clicks Direct Medicines	Tel: 0861 444 405 Fax: 0861 444 414	clicks.directmedicines@dirmed.co.za	
Pre-authorisations: hospital and other	Tel: 0860 002 133 Fax: 011 539 2192 (Pre-authorisation) Fax: 011 539 5417 (Oncology) Fax: 011 770 6247 (Chronic)	auths@sabmas.co.za oncology@sabmas.co.za chronic@sabmas.co.za	
Netcare 911 (emergencies)	Tel: 082 911		
Scheme website	www.sabmas.co.za		

