

# SABMAS Newsletter

**APPROVED**  
By AIDAN4 at 1:34 pm, Oct 16, 2018



Issue 5, September/October 2018



## Essential vs Comprehensive

Are you on the best SABMAS Option for you and your family?

SABMAS has two options – the Essential Option which covers basic benefits and the Comprehensive Option which has enhanced benefits, including a Medical Savings Account. You can use the funds in your Medical Savings Account to pay the difference between what SABMAS pays out (the Scheme Rate) and what the provider charges and choose to use it for other items like over-the-counter medicine.

## You can change your Option

Every year, you have the option of changing your SABMAS Benefit Option.

## How to change your Benefit Option for 2019

If you would like to change your Benefit Option, please let us know before or on 07 December 2018.

To change your Benefit Option, complete a Benefit Option change form. You can request it from your HR department or call us on **0860 002 133**.

Send the completed Benefit Option change form to us by:

- Emailing it to **membership@sabmas.co.za**
- Faxing it to **011 539 3182**
- Handing it in to your Human Resources department and asking them to send confirmation to **membership@sabmas.co.za**
- Posting it to SABMAS Benefit Option Change, PO Box 652509, Benmore 2010.

We do not recommend posting the form as the postal service might be delayed. If you use post, please factor in enough time for this form to reach us before 07 December 2018.

Visit **www.sabmas.co.za** to read the SABMAS Benefit Guide for more information on our Benefit Options.

# Join us for a **SABMAS 2018** Year End presentation near you

Every year we review the SABMAS benefits. We do this to make sure you have the healthcare benefits you need and implement changes to make it easier for you to use your benefits. Look out for more information from your HR representative.



## Make sure you don't miss out Update your details

Keeping up-to-date with SABMAS is important. We use your contact details to send you relevant updates about the Scheme and your membership, like the benefit changes for 2019. We also use these contact details to send out newsletters which include information on your membership and how to get the most out of your Benefit Plan and we include tips you and your dependants can use to stay healthy.

You need this information to get the most out of your benefits.

### Check you contact details

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Visit [www.sabmas.co.za](http://www.sabmas.co.za), log in and check your details. If they are not up to date you can change them online or by calling us on **0860 002 133**



# What do you know about breast cancer?

Breast cancer and cervical cancer are two of the most common cancers among women in South Africa. But there's a good chance of recovery if you catch them early. By knowing your body, what's normal for you and going for regular screenings, you increase your chances of early detection and acquiring the necessary treatment.

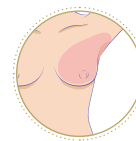
## Examining your breasts is the best first step

Women detect most breast lumps themselves before a doctor does. That's why it is so important to examine your breasts monthly for abnormalities. If you are unsure how to do it, you can ask your GP to teach you, visit your local Cancer Association of South Africa (CANSA) Care Centre or follow these steps:

- Look for any irregularities in the shape and size, colour or texture
- Raise your arms and look for the same irregularities under your arms
- Lie down and using a firm, smooth touch with the fingertips of three fingers, go over each breast. Start from beneath your armpit and move in a circular motion from all angles to examine for any lumps, in the same way circle your collarbone and abdomen to check there as well. Use a pattern to make sure you cover the whole area
- Stand up and repeat the same examination. Breasts shift when we lie down, so it's important to check them while both standing and sitting.



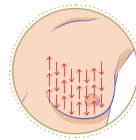
Once a month, 2-3 days after periods



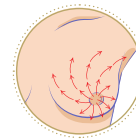
Examine breast and armpit with raised arm



Use fingertips with massage oil or shower gel



Up and down



Wedges



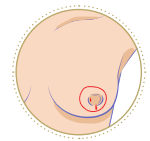
Circles



Examine breast in the mirror for lumps or skin dimpling



Change in skin colour or texture



Nipple deformation, colour changes or leaks of any fluid

## Some tips when self-examining your breasts

When you examine your breasts, keep in mind that menstruation and ovulation can cause the glands in your breasts to swell, which can feel like a lump to searching fingers. Check your breasts again when you're in a different part of your cycle to see if the lump is still there.

Many lumps are harmless, but visit your GP if you find one. Your doctor may recommend a mammogram (breast X-ray).

## Protect your breasts

Breast tissue is delicate and damaging it can increase your risk of developing breast abnormalities. You can protect your breasts by being measured for your bras so they fit correctly (most women wear the wrong bra size), not wearing a bra while sleeping and adjusting your seatbelt so it doesn't put pressure on your breasts while driving.

## Your SABMAS cover for check-ups and cancer

As part of the SABMAS Wellness Benefit we cover a mammogram for women over 40 years old, every two years. Under both the Essential and Comprehensive Benefit Option, mammograms are covered at 100% of the lower of cost or Scheme Rate.

To register on the Oncology Programme, please ask your Healthcare Provider to send through the histology report confirming the cancer to [oncology@sabmas.co.za](mailto:oncology@sabmas.co.za) or fax it through to 011 539 5417. Alternatively, you can contact us on 0860 002 133.

### Sources:

American Cancer Society. Cervical cancer. [www.cancer.org](http://www.cancer.org)  
CANSA. Women's health. [www.cansa.org.za](http://www.cansa.org.za)  
Centers for Disease Control and Prevention. Cervical cancer. [www.cdc.gov](http://www.cdc.gov)  
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# Generic Medicines what are they?

## What is a brand-name medicine?

- This is the term used for any new medicine molecule that is researched and developed
- The pharmaceutical company who develops this new medicine gets a patent for it and then has exclusive rights to sell the medicine under its brand name for as long as the patent is valid
- The patent protects the manufacturer and allows them to get back the high costs involved in researching and developing a brand new medicine molecule.

## What is a generic medicine?

- A generic medicine is identical to the original medicine that may be sold once a company's patent has expired
- Generic medicines have the same active ingredients, strength and dosage form as the original medicine
- Generic medicines are typically cheaper than the original or brand-name medicine as they don't have the research and development costs that are spent by the originating company. Raw materials also become more widely available on world markets. Generic pharmaceutical companies compete with each other and this reduces the cost of medicines.

The difference between a generic medicine and a brand-name medicine is that the generic medicine can have a different shape, colour, coating or flavouring than the original brand name version. Also, generic medicines usually cost less, but the ingredients are the same.



## Do non-prescription medicines also have brand and generic names?

Yes. A medicine you buy without a prescription can be sold under many different brand names and many different store brands, even though it has the same medicine in it. For example Aspirin can be sold as Disprin® or Ecotrin®.

## Are generic medicines as effective as brand-name medicines?

Yes. A generic medicine is the same as a brand-name medicine in dosage, safety, strength, quality, the way it works in the body, the way it is taken and the way it should be used. By law the active ingredient in the generic and brand-name products must be exactly the same.

There are strict regulations around the registration of generic medicine in South Africa. The South African Medicine Control Council (MCC) requires that generic medicines have the same high quality, strength, purity and stability as brand-name medicines. They also require post-registration testing and assurance of maintained stability and as such quality, safety and efficacy over the entire shelf-life period of the product. No medicines may be sold without this approval.

## When should you use a generic medicine?

By law, your pharmacist should advise you on the availability and benefits of a generic equivalent medicine. He or she should dispense a generic equivalent medicine unless:

- your doctor has specifically told you to take the prescribed medication and not the generic medication
- the generic medicine is more expensive than the prescribed medicine
- the product has been declared non-substitutable by the Medicines Control Council
- you, as the patient, decline the use of a generic product after discussing it with the pharmacist.

## How do I switch to a generic medicine?

If you would like to buy generic medicines instead of brand-name medicines, ask your doctor or pharmacist if there are generic medicines that can be used instead of your current medication.

Any time you replace one medicine with another, for any reason, make sure you learn what the new medicine looks like and which one it is replacing. This is to make sure avoid accidentally taking the same medicine twice because the brand-name and generic pills look different.

## How do I use generic medicine to keep medicine cost down?

We all need to manage costs, and one good way to do this in the area of medicine costs is by using generic medicines. Choosing generic medicines can reduce the price of your medication, help you manage your medication benefit and make sure that you maximise the value of your SABMAS benefits. By using the most cost effective generic medicine, you can avoid co-payments and your benefits will last longer.

SABMAS has chosen to apply MMAP®, an industry standard in generic reference pricing, to ensure that cost-effective, quality products are available to its members. The scheme currently has an 84.79% generic substitution rate. The application of MMAP® effectively stretches your “healthcare Rand”, without compromising quality, and makes your benefits last longer.

Please note that there can be a wide range in the prices of equivalent generic products – some generics are more expensive than others and may be above the MMAP® (Maximum Medical Aid Price).

## How can I avoid a co-payment and ensure my day-to-day benefits last longer?

Always ask your pharmacist or Healthcare Provider for the most cost effective generic alternative. This will in many cases result in no co-payment or reduce any potential co-payments to you. For chronic medication alternatives visit [www.sabmas.co.za](http://www.sabmas.co.za) and find an alternative medicine to the one you are taking that will not have a co-payment.

Go to MY SABMAS

Click on “Find an alternate medicine”

Follow the prompts



# Love your heart

## Keeping fit and eating well can prevent heart disease

Cardiovascular disease (CVD) – which in general, refers to any condition that involves the heart and blood vessels – is a growing, global threat. Cardiovascular disease is already the number one cause of mortality in the western world and is becoming more common in South Africa.

### Keep fit

A host of scientific studies have proven that regular exercise can prevent or delay the onset of cardiovascular disease. Exercise improves the function of the heart and blood vessels, and also improving body weight, decreasing fat stores and increasing metabolism. All this lowers the risk of cardiovascular disease later in life. Physical activity also helps to lower cholesterol levels, improve insulin sensitivity and reduce blood pressure, which in turn, reduces the risk or helps to manage high cholesterol, type 2 diabetes and hypertension.

### Where to start

The health benefits you gain from physical activity depend on how often you exercise, how long you keep it up, and the intensity of your workout. Visit your doctor for a medical checkup and guidance on the right programme for you. Starting off slow is the way to go, with your ultimate goal to increase the frequency, duration and intensity of your exercise sessions.

### Here are some general guidelines:

- Healthy adults aged 18 to 65 should perform moderate intensity aerobic activity for a minimum of 30 minutes, five days a week or vigorous aerobic activity for 20 minutes three days a week.
- Moderate intensity aerobic activity increases the heart rate, but should still leave you able to talk while exercising.
- Vigorous intensity activity, on the other hand, causes rapid breathing and a significant increase in heart rate, e.g. power walking and jogging.

- Combinations of moderate and vigorous intensity activity are fine! Try walking briskly for 30 minutes twice a week and jogging for 20 minutes on two other days, for example
- Adults should also combine aerobic exercise with resistance training – activities that improve muscular strength, at least two days each week
- Protect yourself from injury and increase your range of motion by stretching carefully before and after exercising
- To stay fit and keep the risk of chronic disease low as you shape up, your exercise programme should steadily increase in its level of difficulty.

### Eat well

For the best nutritional value from food, choose wholesome foods such as vegetables and fruit, wholegrains, plain milk and yoghurt, lean meat and chicken, eggs and oily fish, and healthy fats (such as unsalted nuts and seeds and avocado). Limit food high in sugar and salt, as well as highly processed and fast foods. Avoid sugary drinks and be aware of a healthy portion size.