

SABMAS Newsletter



Issue 6, November/December 2017

Dear Member

Safety message and tips

It has been a busy year for SAB Medical Aid. I look forward to seeing what the new year brings as the Scheme continues to grow into a dynamic partner in caring for your health.

Since the year is coming to an end and holidays are on the way, please keep safe on the roads and at home. If you're travelling, make sure you take your medicine, glasses and any medical devices with you. It's more important to get to your destination safely than fast, so buckle up and rest every two hours. If you're staying home, relax and try to stay off the roads over New Years.

However you spend the holiday season, SAB Medical Aid is there for you if you need us. You have access to your healthcare benefits and emergency medical assistance 24/7 (refer to our article on Netcare 911 services).

In any medical emergency like a car accident or someone being unconscious, call Netcare 911 on 082 911. Save this number now if you haven't already. Netcare 911 does not only provide ambulance services, but you can also call them to get free advice from registered nurses as well as trauma assistance from qualified trauma counsellors.

I wish you a happy and healthy festive season.

Khanya

Khanya Sibiyi
Principal Officer

Dear Member

Wrap up of the year

It's an honour to write to you in the first newsletter since I became the new Chairman of the Board. I look forward to serving you as we wrap up this year and get ready for 2018.

2017 was a year of new beginnings for SAB Medical Aid. Discovery Health became our new administrator in July and we held our first Wellness Day on 22 August 2017 at the SAB Chamdor Brewery in Krugersdorp. This allowed members to find out how healthy they are and what to do to be as healthy as possible.

In 2018 the Scheme will have new benefits, like cover for oral contraceptives for women on the Comprehensive Option. Please read through your 2018 Benefit Guide carefully to find out about changes and enhancements for next year.

All the best for the Festive Season. Watch this space for more exciting Scheme communication next year.

Werna

Werna Oberholzer
Chairman



How have your benefits changed for 2018?

Each year the trustees review our benefits. We do this to ensure we manage the rising costs of healthcare, whilst providing comprehensive cover. We also look at ways to improve benefits in the interest of all members.

Please read your *Benefit Guide for 2018* to find out about all the updates and how they work.

Some of the benefit changes to look out for 2018:

▪ How we pay claims

We have changed who we pay claims to:

- If the Healthcare Provider charges at the Scheme Rate, we pay them directly (as long as you have benefits available)
- If the Healthcare Provider charges more than the Scheme Rate, we pay the Scheme Rate to the Healthcare Provider, and you have to settle the difference directly with the Healthcare Provider
- We pay you back at the Scheme Rate if you send us a paid account with proof of payment.

▪ Oral contraceptives (the pill)

We will cover the birth control pill for up to R1 980 a year for women on the **Comprehensive Option**.

▪ Additional cover from the Acute medicine limit:

We will provide additional cover on **both Benefit Options**, from your acute medicine limit for benefits that were exclusions before. These are only applicable for those items prescribed by a registered Healthcare Provider:

- Medicines used specifically to treat abuse and/or dependence on psychoactive substances including alcoholism
- Anti-malaria medication
- Stimulant laxatives
- Antidiarrheal micro-organisms.

SABMAS Tip

Always remember to check your bank statements and claims statements if you have paid upfront and submitted the claim with proof of payment.

If you owe any amount to the Healthcare Provider, please pay them directly.





Will your Benefit Option look after your **healthcare needs for 2018?**

You're probably looking forward to your yearly vacation or staycation, but wouldn't you rest easier if you knew your planning for 2018 was done? You have until 8 December 2017 to change your Benefit Option for 2018.

This is an important decision since you have to make sure you have the right cover for you and your family that also fits your budget. Please read your SAB Medical Aid Benefit Guide for 2018 carefully for next year's contributions, benefit changes and other important information. This was recently sent out to all our members but you can download it from www.sabmas.co.za

How to change your Benefit Option for 2018

If you would like to change your Benefit Option, please let us know before or on 8 December 2017.

To change your Benefit Option, complete a **Benefit Option change form**. You can request it from your People department, by calling us on 0860 002 133 or by visiting www.sabmas.co.za

Send the completed **Benefit Option change form** to us by:

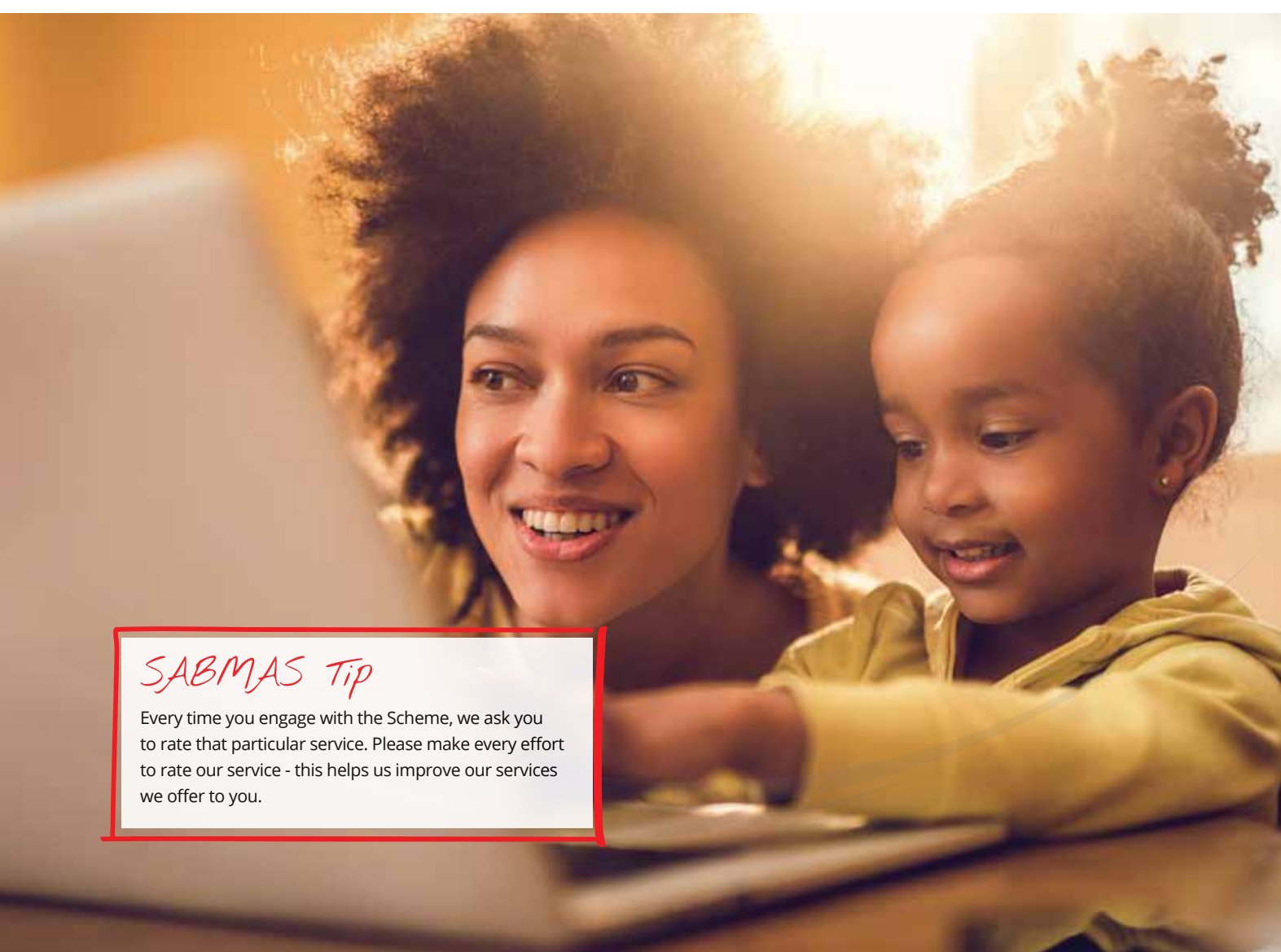
- Emailing it to membership@sabmas.co.za
- Faxing it to 011 539 3182
- Handing it in to your People department and asking them to send confirmation to membership@sabmas.co.za
- Posting it to SABMAS Benefit Option Change, PO Box 652509, Benmore 2010.

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 the deadline.

Your monthly contributions for 2018

The medical scheme environment has been challenging in 2017, with SAB Medical Aid also facing those same challenges, which has led to some medical schemes having a double digit increase in contributions. We are pleased to announce that SAB Medical Aid has limited our yearly contribution increase to 7.9% for the Comprehensive Option and 7.2% for the Essential Option.

Basic Monthly Income (R)	Essential Option Total Monthly Contribution			Comprehensive Option Total Monthly Contribution (includes 10% savings)		
	Main Member	Adult	Child	Main Member	Adult	Child
0 – 5 100	R977	R977	R292	R2 327	R2 327	R699
5 101 – 7 800	R1 148	R1 148	R343	R2 492	R2 492	R750
7 801 – 10 300	R1 181	R1 181	R353	R2 545	R2 545	R764
10 301 – 12 900	R1 220	R1 220	R366	R2 595	R2 595	R779
12 901 – 15 400	R1 257	R1 257	R376	R2 648	R2 648	R798
15 401 – 18 000	R1 298	R1 298	R390	R2 709	R2 709	R810
18 001 – 20 700	R1 350	R1 350	R404	R2 761	R2 761	R829
20 701 – 25 800	R1 399	R1 399	R421	R2 817	R2 817	R845
25 801 – 30 800	R1 449	R1 449	R438	R2 869	R2 869	R859
30 801+	R1 501	R1 501	R451	R2 923	R2 923	R874



SABMAS Tip

Every time you engage with the Scheme, we ask you to rate that particular service. Please make every effort to rate our service - this helps us improve our services we offer to you.



Could you have diabetes and not know it?

Some people only find out they have diabetes when they collapse from their blood sugar (blood glucose) being dangerously too high or too low. A diabetic coma is life-threatening, but it's easy to know for sure if you are at risk of developing diabetes long before unstable blood sugar becomes dangerous or you even start to show symptoms. In honour of World Diabetes Day, we'd like to encourage you know your blood sugar (blood glucose).

Your blood sugar is one of the invisible measures of health. A simple fingerpick test can tell you if there's a problem with your blood sugar and if you have, or are at risk of developing, diabetes. Since SAB Medical Aid believes in early detection, we pay for adult members to have one blood sugar

test a year as part of a health assessment) at Clicks or Dis Chem. This does not use up the funds in your Medical Savings Account, if you have one.

Diabetes

Diabetes is a lifelong condition where someone has unstable blood sugar. Our bodies use insulin to turn the sugar in carbohydrates in your food into energy, or to store it for later. We call it diabetes if the body does not produce enough insulin, does not respond properly to insulin – or both.

When to ask for a fasting blood sugar test

All adults should have their blood glucose tested once a year as part of yearly screening and prevention tests, especially as some people with type 2 diabetes never have symptoms.

Since blood sugar changes all the time depending on what you eat and when you ate it, you may want to speak to your GP and have a fasting blood sugar test if you:

- Are thirsty all the time
- Have blurred vision
- Suddenly gain or lose weight

- Regularly have infections
- Are pregnant
- Take a long time to heal from cuts and bruises
- Lack energy or feel tired constantly
- Are overweight and have family who have diabetes
- Feel your hands and feet tingle or are numb.

“Some people with type 2 diabetes never show symptoms. Diabetes can be treated and the sooner you know you have it, the easier it is to treat it. So find out what your blood sugar is so you can live a long and healthy life.”

Sources

- [International Diabetes Federation. World Diabetes Day 2017](#)
- [Cleveland Clinic. Diabetes mellitus: An overview](#)
- [Diabetes South Africa. About diabetes](#)
- [WebMD. Diabetes basics](#)
- [WebMD. A NIDDK overview of diabetes](#)

Stay safe **these holidays**



Road and vehicle safety tips

Make sure that your vehicle is roadworthy by performing these safety checks:

1. Check that all lights are working
2. Ensure your vehicle has a spare tyre
3. Check the water, oil and other liquid levels
4. Ensure that your car license and driver's license are up to date
5. Make sure the brakes function properly
6. Pack a basic toolbox when travelling for emergencies
7. Check the tread and condition of the tyres
8. Make sure that all the windows and mirrors are clean and undamaged

While on the road, follow these tips to help ensure that you reach your destination safely:

1. Stop safely to rest and stretch your legs. Always stop in well-lit, public places
2. Never drive under the influence of alcohol or drugs
3. Babies and small children should always be secured in a child car seat
4. Stick to the speed limit and always wear your seatbelt



Tips for staying safe around water

1. Swimming in the ocean is very different from swimming in a pool. When you are at the beach, only swim within the beacons set out by the lifeguards
2. Adhere to any warning signs set out by the lifeguards
3. Do not swim in the ocean if the water is visibly rough or murky
4. Never dive or jump into a mass of water if you don't know how deep it is or where there are submerged rocks
5. Never swim under the influence of alcohol or drugs or when you are feeling ill or tired
6. Children should never be left alone around water. Cover your pool with a net and make sure it is fenced off. Never let children go to the beach alone



Netcare 911 Services

In the event of a medical emergency, the costs of the ambulance are covered by the medical scheme. The amount that is billable for the claim is calculated using pre-determined time and distance calculations, as well as the level of medical care that is rendered to the patient.

The Medical Schemes Act 131 of 1998 defines an “emergency medical condition” as “the sudden and, at the time, unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the person’s life in serious jeopardy”.

Diagnosis alone is not enough to conclude that a condition is a medical emergency. The condition must require immediate treatment before it can qualify as an emergency and, subsequently, a Prescribed Minimum Benefit.

Put simply, the following factors must be present before an emergency can be concluded:

1. There must be an onset of a health condition.
2. This onset must be sudden and unexpected.
3. The health condition must require immediate treatment (medical or surgical).
4. If not immediately treated, one of three things would result: serious impairment to a bodily function, serious dysfunction of a body part or organ, or death.

Ambulance claims can only be initially assessed based on the clinical notes that are documented on the patient report form (PRF) provided by the ambulance personnel.

If the case is assessed and found to not meet the criteria of a medical emergency, then the invoice will become the member’s responsibility. If additional information (i.e hospital documents) become available following the assessment, then the claim can be reassessed.

If Netcare 911 does not have resources available in the immediate vicinity, then they will contact a closer service provider.

While patients should never be declined lifesaving care, they should be made aware that the medical schemes will not pay for non-emergency use of an ambulance, as outlined above. Ambulance services are expensive and limited resources, and the use thereof should be reserved for emergencies only. Planned visits to doctors rooms, and transport to hospital for booked admissions would not be covered as a rule.

In the event that a transfer between medical facilities is required, then the use of the medical schemes Designated Service Provider ambulance can be requested by the referring doctor. This will also be covered by the scheme, subject to certain conditions, specific to the plan of cover.

In all situations, the member is encouraged to contact the supplied emergency number, to discuss the situation with medical professionals. Ambulances and advice will be supplied as required.

Let's end the stigma of HIV/AIDS

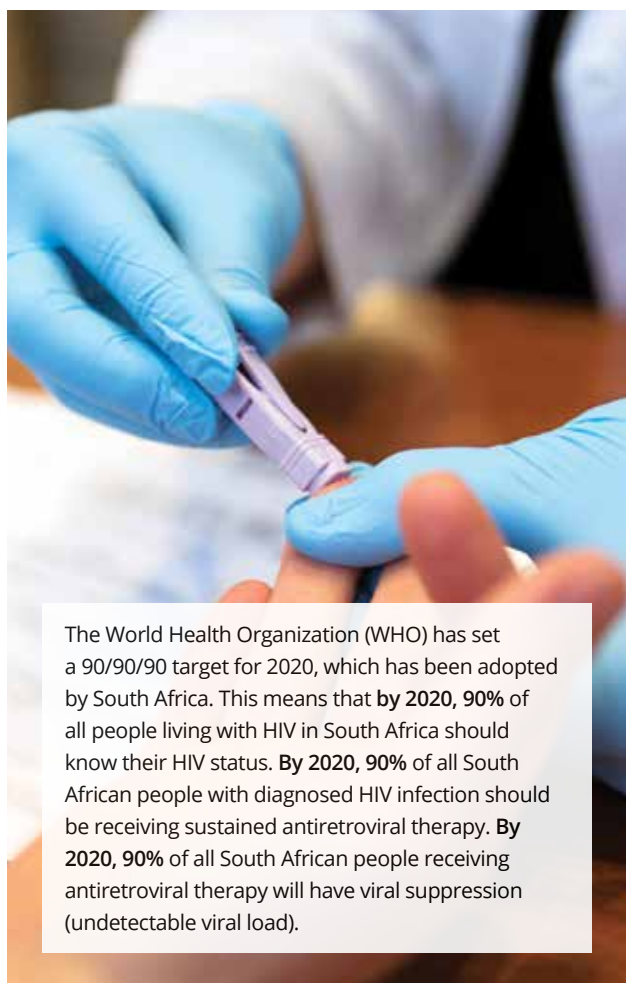
An estimated 7 million South Africans live with HIV and the virus has resulted in about 1.7 million orphaned children. No matter your status, HIV and AIDS affects all South Africans. With World AIDS Day coming up on 1 December, we'd like to encourage you to unite in the fight against HIV and show your support for people living with HIV.

What can you do?

Everyone can help by knowing their HIV status. Only about 70% of people living with HIV know they have the virus. To protect yourself and your family, we recommend everyone 16 years or older get tested once a year as part of your yearly health assessment at Clicks or Dis-chem. These tests are paid for from the Wellness Benefit on both Benefit Options, once a year.

Although a lot of work has been done to reduce discrimination against people living with HIV, the stigma still continues. It can mean people with the virus are abandoned by their families, excluded from social events, expelled from school and face a lack of care and support. Advances in treatment means people with HIV can live long and healthy lives. There is no reason to treat someone with HIV differently from other people with long-lasting conditions such as asthma.

Wear a red ribbon on 1 December to show your support.



The World Health Organization (WHO) has set a 90/90/90 target for 2020, which has been adopted by South Africa. This means that **by 2020, 90%** of all people living with HIV in South Africa should know their HIV status. **By 2020, 90%** of all South African people with diagnosed HIV infection should be receiving sustained antiretroviral therapy. **By 2020, 90%** of all South African people receiving antiretroviral therapy will have viral suppression (undetectable viral load).

What we do for you through Aid for AIDS

We support members with HIV and AIDS and members exposed to the virus through Aid for AIDS, our HIV management programme. We and the consultants will never tell anyone your status without your permission.

Once you have registered on the Aid for AIDS programme, funding for your approved treatment is paid from the Risk Benefit on both Options. This will therefore not affect your Medical Savings Account (MSA), if you are a member on the Comprehensive Option.

Prevent possible HIV infection

In the unfortunate event that you are possibly exposed to HIV through sexual assault or from a needle or injection, please ask your doctor to call Aid for AIDS at once. We can authorise special antiretroviral medicine and we can help you to prevent possible HIV infection.

Keeping members with HIV or AIDS as healthy as possible

Please register for the Aid for AIDS programme as soon as possible after a blood test confirms you have HIV. Our programme does not only pay for medicine and vitamins, but also includes checking how you react to medicine and other support such as helping you find a counsellor for emotional support.

To register please contact Aid for AIDS:

- Call 0860 100 646
- Fax 0800 600 773
- Email afa@afadm.co.za
- Visit www.aidforaids.co.za

Sources

- [Statistics South Africa. Mid-year estimates 2016; accessed 5 October 2017](#)
- [UNAIDS. HIV and AIDS estimates \(2016\); accessed 5 October 2017](#)
- [World Aids Day. About World Aids Day; accessed 5 October 2017](#)
- [World Health Organization. World Aids Day 2016; accessed 5 October 2017](#)