



## JUST 30 MINUTES OF EXERCISE A DAY HELPS YOU LIVE LONGER

Think of what 30 minutes really is in relation to the rest of your 24-hour day. It's a fraction: 1/48th to be exact. Ask yourself - is that a fraction of time that you can spare if it meant greater agility and energy for everyday tasks, lower healthcare costs and a longer, healthier life?

Research shows that 30 to 60 minutes of moderate-intensity training a day has tremendous health benefits. Mari Leach, a biokineticist at Discovery Vitality, explains why these minutes make all the difference:

### **Exercise reduces disease risks**

Getting active and fit has been shown to decrease the risk of - and manage - a number of lifestyle diseases. Studies prove that even a moderate level of regular exercise can:

- Improve insulin sensitivity thereby reducing the risk of type 2 diabetes.
- Increase good cholesterol (HDL) and decrease bad cholesterol (LDL).
- Reduce the risk of atherosclerosis, the build-up of plaque (fatty substances) in our arteries.
- Lower the risk of high blood pressure (hypertension).
- Improve blood circulation, lowering the risk of stroke.
- Strengthen the immune system, lowering susceptibility to illnesses like the common cold.
- Help us 'bounce back' quicker after being sick, and
- Lower the incidence of certain types of cancers, including breast cancer.

### **Exercise helps with weight management**

Maintaining a healthy body weight involves balancing your energy intake from food with your energy output through exercise. We start losing fat when we expend more energy than we consume. So the best way to tip this equation to lose weight is to reduce the 'energy in' by consuming fewer kilojoules and increase 'energy out' through exercise.

### **Exercise protects your bones**

As we get older, the loss of bone mass can lead to serious health problems, such as osteoporosis. The good news is that your skeleton becomes stronger in response to the mechanical loading (e.g. weight lifting) that occurs during exercise. Studies have shown that people who exercise regularly have higher bone density and lower hip and vertebral fractures than age-matched people who live sedentary lifestyles.

### **Exercise is an effective stress buster**

Exercising provides a 'time out' from the stresses of daily living. The reason is chemical: when we exercise, our body secretes hormones called endorphins that help improve our mood. Other hormones that help us control stress and anxiety - norepinephrine, dopamine and serotonin - are also secreted in higher amounts during exercise. Regular physical activity is also a proven intervention to alleviate the symptoms of anxiety and depression.

### **Exercise helps you sleep better**

People who exercise regularly fall asleep quicker, sleep better and feel less tired during the day than those who don't.

'At the end of the day,' says Mari, 'exercise is a priority worth keeping. Make it yours!'

# USE CONTRACTED NETWORKS AND SAVE IN 2019!

Knowing your healthcare cover well and being network-savvy can save you unexpected costs and admin time. So, take a little time to know your cover. You may be surprised to see how convenient it is to use networks and the extra value you get.

*It makes sense to take advantage of networks whenever you can*

Using a network will be more convenient and by tapping into network arrangements, you can cut down on unexpected co-payments. So, not only would this keep your healthcare costs down, but SABMAS will also pay healthcare professionals within the network directly

## **Three ways you can save by being network-savvy**

### **1 | At GPs**

Some doctors charge more than the tariff specified by your medical scheme. This is something they have a right to do, but it means that if your health plan only covers you for the specified tariff, you may have to make a co-payment.

Our GP Network consists of Preferred Providers who have contracted with the Scheme in order to provide you with quality care at an affordable rate. If you visit a medical practitioner who forms part of our GP Network, the provider will not charge more than the contracted rate. That means the only co-payment you may incur is the 20% co-payment, as per the Scheme Rules. Please be aware that if you do not use a

provider who is part of the GP Network, you will still only be reimbursed at 80% of the Scheme Rate and therefore may have co-payments greater than 20% if the provider charges more than the Scheme Rate. As of 1 January 2019, all members on the Essential Option will be required to choose a GP to visit.

If you see your chosen GP, we will pay 80% of the agreed or Scheme Rate, and the 20% will be the member portion. If you see someone other than your chosen GP, we will pay 60% of the agreed or Scheme Rate. The member portion will be 40%. 20% being a co-payment for not seeing your nominated GP and the 20% surcharge that applies to all consultations.

### **2 | At specialists**

The Specialist Network is the group of specialists we've negotiated with to give you quality healthcare services at specified rates. If you decide to use a specialist who's not on our list, and who charges more than our Scheme Rate, you will have to pay for the additional cost. As of 1 January 2019, all members on the Essential Option will be required to consult a GP before you see a Specialist, in order to get the fullest cover. If you go straight to the Specialist, SABMAS will only pay 60% of the Scheme Rate.

### **3 | At pharmacies**

When you use pharmacies that the Scheme has an arrangement with, you get your medicine at the most affordable price and it offers you additional value.

Clicks Direct Medicines is the only network pharmacy for chronic medication on the Essential Option. If you are on the Comprehensive Option, you are free to choose from the wide range of pharmacies in our Network.

Another savings tip, is to ask your pharmacist about generic alternatives to branded medicines. Generic medicines cost less but are similar to the branded alternatives in their composition and how they work.

## **Finding a network doctor**

Before you even make the appointment to see a healthcare provider, you can log in to our website at [www.sabmas.co.za](http://www.sabmas.co.za) and use our self-help search tool MaPS, to identify a Network Provider in your area.

# WHY WE SHOULD ALL BE SUN-SMART THIS SUMMER – NO MATTER YOUR SKIN TONE

According to Cancer Research UK, more than 80% of melanoma cases could be prevented by avoiding sunburn – and those of us with darker skins aren't immune. Here's why and how to be sun-smart this summer.

The fact is, South Africa (along with New Zealand and Australia) has one of the world's highest rates of melanoma skin cancer. Here's a quick explanation of why sun safety is essential for everyone - no matter your skin tone – and some tips to treat your body's largest organ with the tender-loving care it deserves.

## *'I don't burn easily' so lots of sun isn't a problem for me, right?*

Wrong. Melanin is a pigment that occurs in people's hair, skin, and eyes that's responsible for their brown to black tone. It's true that as the amount of melanin increases, so does your natural protection from sunburn. But while a higher concentration of melanin provides some sun protection, it doesn't prevent skin cancer.

People with fair skin, light eyes and hair, like gingers and blondes (and those with a personal or family history of skin cancer, of course) are most at risk – but anyone can get skin cancer, including people with dark skins.

## *How exactly can sunlight increase the risk of skin cancer?*

Sunburn is a clear sign that the DNA in your skin cells has been damaged by too much ultraviolet (UV) radiation. If your body can't repair the damage, a skin cell can begin to divide and grow in an uncontrolled way. This growth can eventually become cancerous.

## *I forgot UV protection - but one exposure won't do any harm, will it?*

Unfortunately, even a single sunburn increases your risk of developing melanoma. Experts warn that one severe sunburn during the first 15 years of life can double the risk of skin cancer.

“

If you're reading this and already sunburnt – don't panic. Check our handy tips below and remember that prevention is the best cure for next time.

”





## *Ok, so sun protection is important – here's to how to care for your skin*

**Your skin almost always has you covered, so the least you can do is give it some love.**

### Here's how to protect it from simmering in sunrays:

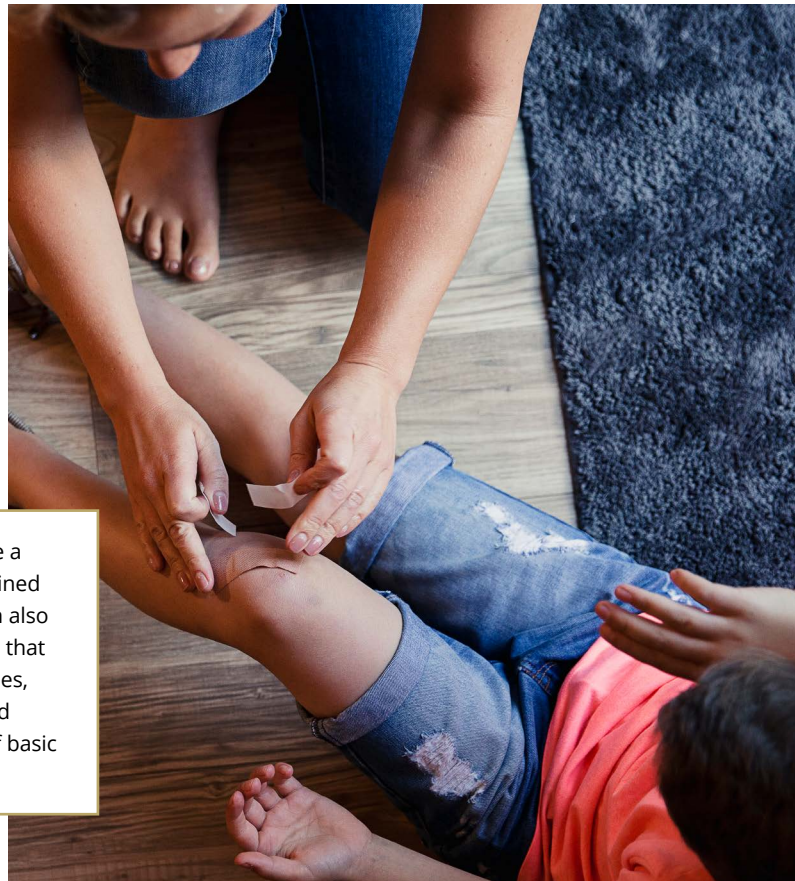
- Use a broad spectrum sunscreen with a sun protection factor (SPF) of at least 30. Apply the sunscreen to your skin 30 minutes before going outside, and reapply every two hours or after swimming or sweating. It's been shown that regular sunscreen use in children can decrease their cancer risk by 80%.
- Keep babies and very young children out of direct sunlight completely.
- Wear sunglasses that block UV radiation to protect the skin around your eyes.
- Don't be shy – get yourself a summer hat with a wide brim all around that shades your face, neck, and ears.
- Do your body a favour and wear tightly woven, loose-fitting clothing that covers as much of your skin as possible. Some fabrics are rated with an ultraviolet protection factor (UPF). The higher the rating, the greater the protection from sunlight.
- Avoid tanning beds and sunlamps. These are just as damaging as natural sunlight.
- Where possible, avoid being out during the hottest parts of the day (between 10:00 am and 4:00 pm) and stay in the shade whenever you can. Most weather apps online or on your smartphone provide a UV index rating – check it before you head out to decide what level of protection you need. Here's a UV Index Scale based on World Health Organization recommendations to understand how to interpret it.

Find more valuable information on being sun-smart and ways to lower your risk here on the CANSA website. Plus, remember to stay hydrated the healthy way this summer by drinking lots of water. **So go on, slap on some sun protection and then enjoy the great outdoors!**

# STOCK UP THIS SUMMER: HOW TO ASSEMBLE YOUR OWN FIRST AID KIT

A decent first aid kit is a household must-have. Many kits on offer promise to stock everything you might need, but it's a sure bet if you assemble your own. Here are some first aid essentials.

A first aid kit consists of medical supplies used to help stabilise a person who is sick or injured until they can be treated by a trained healthcare provider like a nurse, paramedic or doctor. You can also use these emergency supplies to treat minor illness or injuries that don't require advanced medical care, like indigestion, headaches, minor scrapes and insect bites. Whether you're buying one and enhancing it, or building your own from scratch, here's a list of basic supplies your kit should contain.



## ***Check the instructions before you use medicines***

If you decide to include medicine in your kit, make sure you also include the instructions which show dosage, interaction and contraindication information. Even your kit is just for home use, you might have to treat a friend or visitor who takes chronic medication or who has an allergy. Be especially careful when administering medicine to children.

Medicines in individual packets are ideal for first aid kits as they're more compact, encourage correct dosing, and protect unused portions of the medicine from oxidation. You can also consider using generic medicine as it works just as well, but is more cost-effective.



## ***Medicines to consider including in your kit***

- Sore throat soothers
- Antacids for indigestion
- Painkillers and fever-reducing medicine like paracetamol, ibuprofen and aspirin. Remember that aspirin can make bleeding worse, so don't give it to someone with a bleeding disorder or open wounds
- Oral rehydration sachets containing electrolytes
- Medicine for the relief of nausea and vomiting
- Medicine for an upset stomach to stop diarrhoea and cramps.

- A laxative for constipation.
- Antihistamine tablets to relieve allergies and a topical cream for insect bites and stings.
- Decongestant for a stuffy nose.
- Saline eye drops for dry or itchy eyes.



## ***Equipment to consider including in your kit***

- A thermometer
- Plasters of different sizes
- Antiseptic ointment to prevent infection in minor cuts and abrasions
- Gauze
- Disinfectant
- Bandages
- A topical nonsteroidal anti-inflammatory gel, cream or spray
- Products for burn care
- Scissors
- Tweezers
- Wound-closing strips.

