

SABMAS Newsletter

Issue 6, November/December 2018



Benefits and contributions – what's new in 2019

With year-end looming, we take a closer look at benefit and contribution changes for 2019.

Contribution increases that are higher than CPI continue to be a concern for our industry. Factors that determine these increases are largely grouped into:

- tariffs (increase in provider rates, advances in treatment, etc.);
- utilisation (number of visits to service providers i.e. doctors and hospitals); and
- non-healthcare costs (VAT).


The contribution increases for both the Essential and Comprehensive benefit options are 8.9% and income band increases are 6% for both benefit options.


Benefit enhancements for 2019


- Removal of Step-Down and Rehabilitation benefit sublimit.
- Introduction of a Psychiatric Hospital Network
 - We want members to go to a facility that specialises in psychiatric treatment for the best possible care.
- Enhanced oncology benefit
 - This will give you access to a higher level of cancer treatment.

- Introduction of the Advanced Illness Benefit
 - This benefit is for members in the advanced stages of cancer where palliative care is clinically appropriate.
 - The Advanced Illness Benefit pays for services according to a basket of care such as:
 - Hospice care at home and in patient units, where available.
 - Limited nursing care, where approved.
 - Medical care by palliative care trained doctors.
 - Psychosocial support.
 - Pain management.
 - Supportive medication.
 - Oxygen.
 - Physiotherapy.
 - Limited radiology and pathology.
- Introduction of the Compassionate Care benefit
 - The Compassionate Care Benefit (CCB) is available to members who require care for their advanced disease. The intention of this benefit is to provide members with advance care – at a hospice or at home.

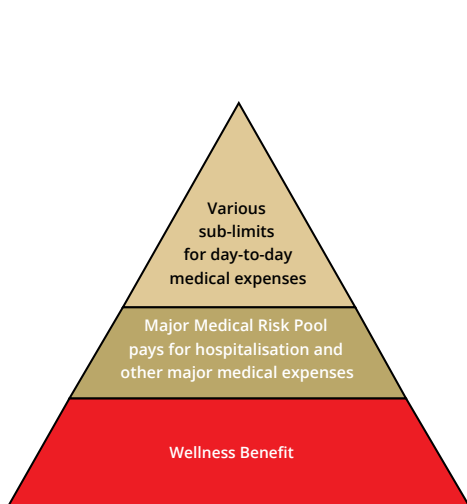







Benefit limits increased by 5.4%


Overall Annual Limit increased from R367 000 to R386 820


Oncology limit of R200 000

20% co-payment once oncology limit is reached. No limit applied for prescribed minimum benefits level of care.



-  Overall annual limit of R386 820 per family
-  Full cover in hospital for specialists on the network. Co-payment if using a specialist that is not on our network
-  Full cover for chronic medicine for all Chronic Disease List chronic conditions when using Clicks Direct Medicines. 20% co-payment if you use a non-network provider
- Subject to overall annual limit and sub-limits (GPs, specialists, dentists, acute medicine, physiotherapy and biokinetics)
- No Routine Benefit
- 20% co-payment deducted from salary
- No savings
- Limited Optical Benefit
- Members must nominate two GPs per beneficiary
- Members must be referred to a specialist by a GP
- Introduction of the Advanced Illness benefit
- Introduction of the Compassionate Care benefit
-  Access to wellness benefit

GP nomination on the Essential option

The introduction of this change aims to enhance the care you get by visiting a GP who understands you and your family's medical history, the SABMAS benefits and who will prescribe the appropriate medication and refer you to the appropriate specialists.

What you need to know:

- you need to nominate two GPs (on beneficiary level)
- you can change your GP once a year
- you are allowed three visits to a non-nominated GP per year
- visits to a non-nominated GP after the first three visits will be covered at 60% from your available benefits
- if you have not nominated a GP, the first GP you see in the new benefit year will be your default GP.

Specialist referral on the Essential option

This change was introduced in order to save you money and to give you the best value for your benefits. Specialists charge higher rates than GPs and ideally should be seen when absolutely necessary.

What you need to know:

- you will need to be referred to a specialist by a GP
- your referring GP needs to be reflected on the claim
- 60% of the Scheme rate will be paid if there is no referral by a GP (except for gynaecologists and paediatric consultations for children under two years old)

Comprehensive option benefit changes

COMPREHENSIVE

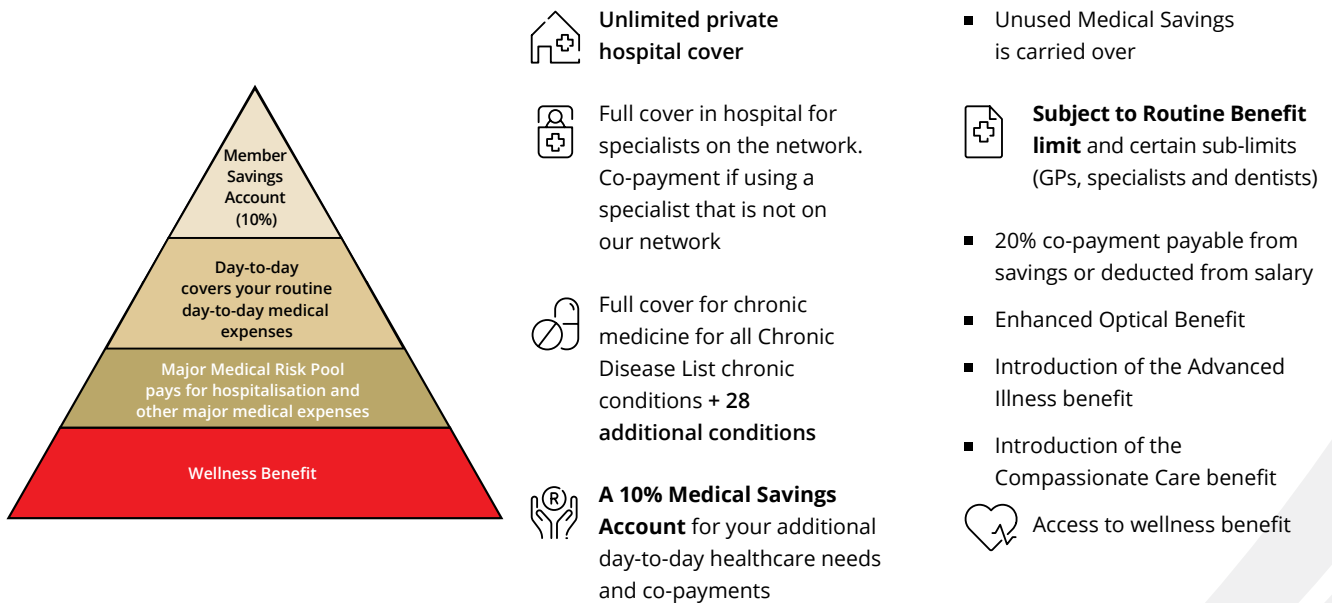


Benefit limits increased by 5.4%

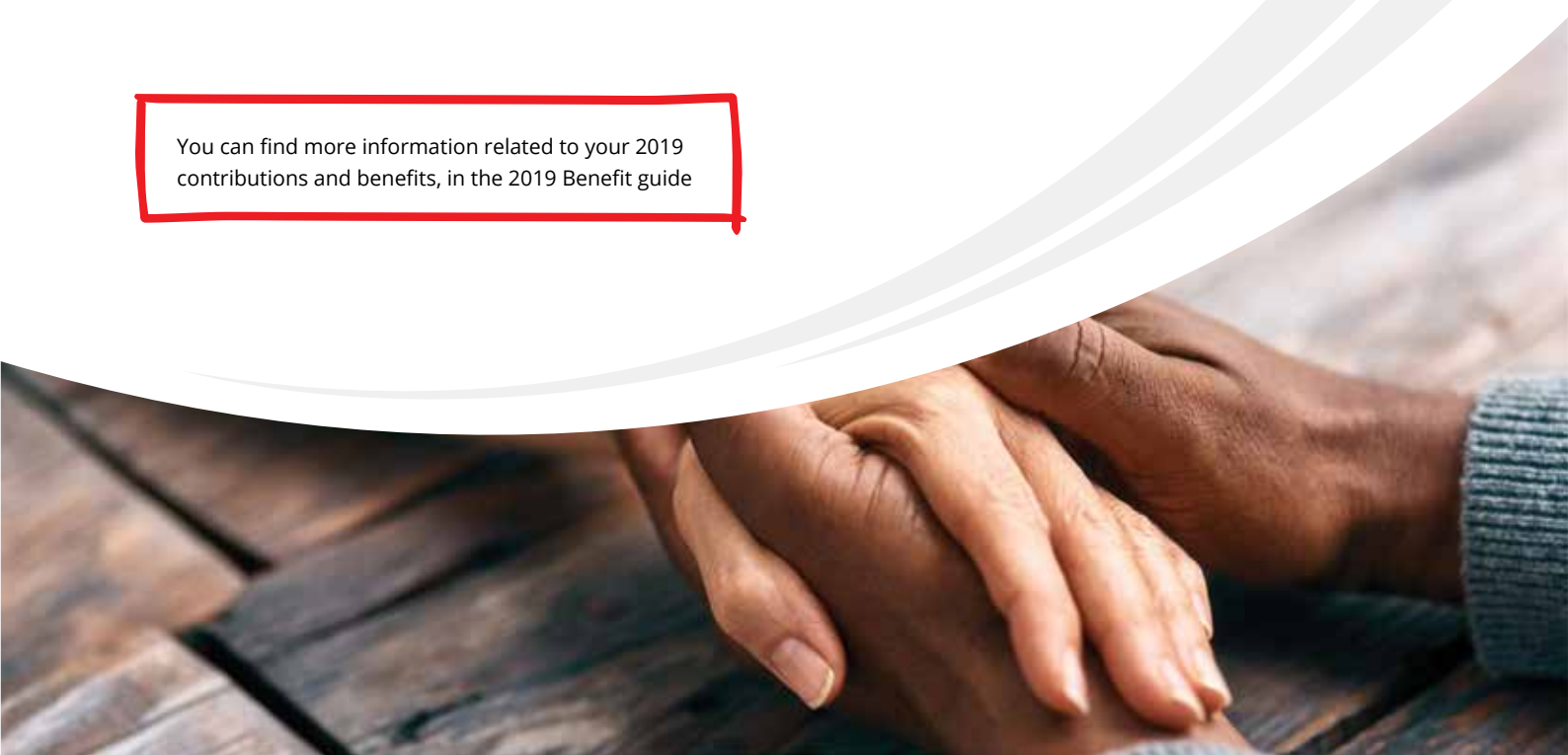


Oncology limit of R400 000

20% co-payment once oncology limit is reached. No limit applied for prescribed minimum benefits level of care.



You can find more information related to your 2019 contributions and benefits, in the 2019 Benefit guide



Understand the benefits of medical male circumcision

Health benefits of medical male circumcision

Medical male circumcision has been in the spotlight across Africa since about 2007. Male circumcision is the surgical removal of the foreskin - the retractable fold of tissue that covers the head of the penis. Studies show that when a medical doctor circumcises a man, the man has less chance of getting infected with HIV when having vaginal sex with a woman. Other benefits of male circumcision have been documented over the years.

The World Health Organization encourages medical male circumcision. The range of positive effects of male circumcision, when done according to recommended procedures and safety standards, include:

- Reduced risk of HIV infection for women. It is believed that over time male circumcision will result in an HIV risk-reduction benefit to women. This is because as prevalence (number of men infected) and incidence (number of new infections occurring) among men drops, women are less likely to have HIV-positive partners.
- Lower risk for men and women of acquiring chancroid, syphilis and other sexually transmitted infections (STIs), especially ulcerative diseases that are known to increase the risk of being infected with HIV.
- Reduced risk for developing penile cancer among circumcised males and a reduced risk of developing cervical cancer in the women they have sex with.

- Some protection against urinary tract infections and the inflammation of the head of the penis and foreskin.
- Relief from phimosis and paraphimosis. Some men find it difficult to pull the foreskin back when bathing and experience pain when the foreskin is pulled back during sex. This is called phimosis. For some men when the foreskin is pulled back, it swells to a point that it cannot be returned to its natural position. This condition is known as paraphimosis. Complete removal of the foreskin resolves both phimosis and paraphimosis.

If you are thinking about being circumcised or discussing circumcision with your partner, do your research and speak to your doctor.

SABMAS cover for circumcision

SABMAS pays for circumcisions from the Major Medical Benefit on both the Comprehensive and Essential Options at 100% of the lower of cost or Scheme Rate. You just need to get authorisation before you have the procedure done. Please ensure that any specialists involved in the procedure are on the SABMAS Specialist Network, to avoid any co-payments. Visit www.sabmas.co.za for more information on how circumcisions are covered.

HIV.

The wrong ideas and the facts

Everyone has ideas and opinions. The problem is when you get the wrong idea about something important like HIV and AIDS. Spreading the wrong information can be dangerous; it can stop people from being tested and getting the treatment they need. It can also mean that someone can spread the virus because they don't know they have it.

How do you know if something is a wrong idea or a fact?

Anyone can have a wrong idea, but trained people who regularly work with healthcare (like doctors and nurses) and caretakers who specialise in HIV and AIDS usually know the truth about the condition. We've put together some truths about HIV by researching what doctors, nurses, counsellors and other healthcare professionals who specialise in HIV and AIDS know.

If you have any questions about HIV or AIDS, please speak to your doctor or a nurse. They will be able to answer your questions.

Test your knowledge

Wrong idea: My employer can force me to have an HIV test.

Fact: Only you have the right to decide whether to go for the test or not. Nobody, not even your healthcare professional, can force you to have the test, nor can anybody do the test without your permission. However, it is advisable to go for the test whenever you get the opportunity (like at work), in order to always know your status and find appropriate care if need be.

Wrong idea: My employer can fire me if I am HIV positive

Fact: The result of your HIV test is confidential and only you and your healthcare professional will know the results. It's against the law for any healthcare professional to tell anyone the result without your permission. If you decide to tell your employer your result, they cannot fire you simply because you are HIV positive. You are protected by the labour law.

Wrong idea: It is safer not to go for an HIV test because you don't want people to find out.

Fact: It is important to have an HIV test to find out your HIV status. It gives you the power to take control of your life and make healthy lifestyle changes, whether you test positive or not. It's better to find out, since with the right care and treatment you can live a long, healthy life. Always remember that your results are confidential, so people will only know if you tell them.

Wrong idea: HIV-positive people don't live longer than three years.

Fact: HIV-positive people who take good care of themselves and get good medical care can live for a long time with HIV. Healthy eating, good emotional support and the right medicine can help the person live a long, healthy life.

Wrong idea: You can tell that a person has HIV by looking at them.

Fact: People who have HIV may not show any signs for many years. This is particularly true when the HIV-positive person looks after their health and follows healthy lifestyle choices.

Wrong idea: HIV is a 'gay' disease and only gay (homosexual) people get HIV and AIDS.

Fact: HIV is spread through unprotected sex between gay (homosexual) people and people of the opposite sex (heterosexual). The main way the virus is spread in South Africa is through heterosexual sex. HIV does not discriminate against any person, regardless of their race or sexual orientation and socio-economic status.

Wrong idea: You can get HIV by touching an HIV-positive person.

Fact: You cannot get HIV by touching another person, unless you touch an open wound or are exposed to HIV-infected body fluids such as blood, semen and vaginal secretions, and breast milk. HIV is passed from one person to another by:

- Having unprotected sex with an HIV-positive person.
- Sharing infected needles and other sharp objects with an HIV-positive person.

- Breastfeeding.
- Direct contact with HIV-infected blood through open sores on the skin.

You cannot get HIV from:

- Sneezing and coughing.
- Hugging or touching.
- Touching door or toilet handles.
- Animal or mosquito bites.
- Sharing towels, clothing, cutlery and crockery.
- Sharing food.

Wrong idea: HIV medicine (antiretrovirals) are a cure for HIV and AIDS.

Fact: There is no cure for HIV and AIDS. HIV medicine only help slow down the progress of the disease by stopping the virus from spreading in the body. Even though you cannot cure HIV, you can lead a healthy and longer life by managing the virus with the right treatment and looking after yourself both physically and emotionally.

Wrong idea: There are traditional and herbal medicines that can help treat HIV.

Fact: The only medicine that have been proven to treat HIV and AIDS are antiretrovirals. These medicines are registered with the Medicines Control Council, which is the organisation that controls all medicine in South Africa. While there is a place in South Africa for traditional medicine, there is no evidence that these are effective in the treatment of HIV and AIDS.

Wrong idea: Men are at a lower risk of getting HIV through unprotected sex than women.

Fact: Even though there is now a link that getting HIV is reduced in men who are circumcised, anybody who has unprotected sex with an HIV-positive person is at risk of getting HIV. HIV does not discriminate against people, regardless of their sex. The only way to reduce your risk of getting HIV is to always use a condom when having sex and staying in a committed relationship with one partner only.

Wrong idea: You can't get HIV if you bath or shower after having unprotected sex with an HIV-positive person.

Fact: The only way a person can avoid getting HIV is by not having sex at all or using a condom when having sex with an HIV-positive person. HIV is passed into the body through body fluids such as blood, semen and vaginal secretions, and breast milk. HIV can't be washed away once the virus has entered the body.

Wrong idea: People with HIV cannot work.

Fact: HIV-positive people can carry on working and contribute in a meaningful way to their families and broader society as long as they look after their health.

Wrong idea: HIV-positive people cannot have sex with their partner.

Fact: HIV-positive people can continue to be intimate with their partners. However, to protect against the spread of HIV, they must practise safe sex. This means always using a condom when having sex and staying faithful to one partner only.

Wrong idea: A pregnant, HIV positive woman will definitely transmit the disease to her baby.

Fact: An HIV-positive mother can pass the virus on to her baby while she is pregnant, during birth or when breastfeeding. This is called mother-to-child transmission. According to the World Health Organization, the chance that the baby will be HIV positive is 15 to 45% if the mother is not on treatment. With antiretroviral treatment, this falls to 5%.

Confidentiality is key

We will never share your personal information on HIV status with anyone, unless you give us permission. SABMAS will keep your status confidential.

SABMAS Aid for AIDS Programme

Aid for AIDS, our HIV management programme, offers members and dependants:

- Medicine to treat HIV and vitamins to boost the immune system.
- Regular monitoring of the condition.
- Monitoring of the patient's response to therapy.
- Monitoring tests to detect side effects.
- Ongoing patient support via dedicated counsellors.
- Assistance in finding a registered counsellor for emotional support.
- * This includes medicine to prevent mother-to-child transmission and infection after sexual assault or needle-stick injury.

If a test confirms that you are HIV positive, you should get in touch with Aid for AIDS. Aid for AIDS will keep your status confidential. Contact them on **0860 100 646** and request an application form.

How do we cover contraceptives?

According to UNAIDS, South Africa has the largest HIV epidemic in the world. This country's population accounts for 19% of people living with HIV globally, 15% of new infections and 11% of AIDS-related deaths across the world. Despite this, condom manufacturer Durex reports just over half (54%) of those between the ages of 18 and 24 have had sex without protection against sexually transmitted infections (STIs) at least once.

So why do people still take the risk? "More than a quarter [of young people surveyed say they] would be embarrassed to be caught carrying a condom by a date. This highlights that safe sex is no longer part of the dating culture for the younger generation," Durex's 2017 Global Sex Survey reports.

Why not safe sex? Time to reconsider

In South Africa, 41% of those aged between 18 and 24 admit that they don't use condoms because they are in a trusted relationship, despite one tenth of respondents in relationships having another sexual partner. This leaves many vulnerable to contracting or spreading STIs, or ending up with an unplanned pregnancy.

Unprotected sex isn't sexy

Most of us first learned about HIV and AIDS in school or at a work session. HIV education started the mid-1990s and we thought we knew three basics: people with HIV die early, HIV can be transmitted through sex and contact with body fluids, and there is no cure.

What we thought we knew was wrong. Medicine has advanced since then, and with the right treatment people with HIV can live long and healthy lives. The first step to protecting yourself is knowing your status. Screening tests are an important first step on your road to health. The sooner you detect problems; the sooner you can start working on getting better.

Commit to safe sex and regular screenings

If, after a screening test, you find that you have an infection – make use of the resources and support systems at your disposal to help you manage your risks and wellbeing. For example, SABMAS members who have HIV can join the Aid for AIDS programme for comprehensive and confidential help to keep as healthy as possible.

Beach, berg or bundu

- workouts to keep you active anywhere these holidays

The summer holidays are notorious for derailing fitness goals - but don't let being far from your usual gym or local parkrun get the better of you. Try get an exercise session done first thing in the morning – that way social commitments or the languor of being on holiday won't get in the way of your training.

If you're prone to the other extreme, don't overdo it! Mari Leach, a Discovery Vitality biokineticist, has this advice: 'Now that you suddenly have more time on your hands, be careful of doing too much too soon. This could result in an injury, and discomfort is no way to spend the rest of your holidays. If you plan to start running, try to alternate your running days with a lower impact activity, such as walking, strength training or cycling.'

Here are some ideas and exercises you can do while on holiday:

By the sea

- You're entitled to spend some time lying face down on a beach towel – but don't stay down all day! Go for a brisk walk and try some beach volleyball or active water sports like swimming and surfing.
- Treat yourself to a sunrise yoga or Pilates session. Yoga is all about deep breathing and stretching, which means it can improve your mood and reduce stress. Pilates is great for building strength and toning your muscles – and a great view never hurts.
- If you're keen for some fresh sea air on your run, stick to a boardwalk or solid ground, says Leach. 'Walking along the beach is great exercise for your feet, but running on sand can result in injuries such as calf strains, plantar fasciitis and Achilles tendinitis.'
- Remember to use sunscreen regularly and hydrate well. If you happen to have one drink too many the night before, the best cure for that hangover is a good sweat session, lots of water and a healthy balanced meal afterwards!

Travelling and on land

- A skipping rope is small, light and easy to pack, so you can pull it out anywhere – like at service stations during pit stops - to get a quick bout of cardio in.
- If you're a passenger on a long a long car or plane trip, try a few small exercises in your seat to get your circulation going. These could include clenching your butt and glutes, neck and ankle rolls, lengthening your spine and arms, twisting from side to side at your hips, and lifting your heels up and down. Do at least 20 repetitions of each, every hour, if you can.
- Rock-climbing and hiking are wonderful ways to enjoy the sky and view. Make sure you wear suitable footwear to protect your feet and joints on the uneven ground.

- If you have enough friends or family around, rope them all into playing a team sport. It's easy to use any passable ball and bat for a makeshift game of soccer, cricket, rugby or baseball.

At home

Enjoying the peace and quiet of a staycation? Here's how to stay active from the comfort of your home:

- Be active while watching TV – do strength exercises with hand weights or elastic stretch bands, ride a stationary bike or stretch while watching your favourite show. You can even use a chair for tricep dips and a gym ball for small crunches.
- Volunteer to help anyone you know who's going away and needs a dog-sitter. This way you can enjoy a walk or run and some fresh air at a nearby park or field at least once or twice a day.
- Make household chores count – mop the floor, scrub the bathtub, wash your car or mow the lawn to get your heart pumping and strengthen your muscles.
- There's nothing like a little karaoke to bring out the nostalgia over Christmas time. If you can't hold a tune, put the music up and dance your heart out. Try different genres – from salsa to kwaito to Bollywood to K-pop – each one will get you moving at a different pace and inspire different dance styles and movements from you.

A safe holiday season is a happy holiday season!

The holiday season is a time to relax, unwind and connect with family and friends.

Take the following precautions to help ensure you and your family's health and safety these holidays.

Road safety

- Obey the rules of the road and carry your driving licence with you.
- Make sure your vehicle is roadworthy before you leave.
- Plan the route to your holiday destination and give yourself enough time to reach the destination.
- Use a GPS or a road atlas to plan your trip in advance.
- For peace of mind, try to stick to major routes or toll roads. If you are going to travel on the back roads, identify the towns along the route and what the distance is between them.
- Do not get stranded without fuel; always plan ahead where you will refuel.
- Plan rest stops along the way and if you are travelling with kids it is a great way to let them know when and where you will be stopping.
- Always ensure that a friend or family member, who is not travelling with you, is aware of the route that you are planning to travel. Ideally, you should also update them on your progress of the journey and let them know when you have reached your destination safely.
- Try to avoid driving after dark if possible.
- Expect others not to be as obedient to the law as yourself.

(source: <https://er24.info/road-safety-tips-for-the-long-weekend/>)

As part of ensuring you and your family's safety, it is worthwhile to note these emergency numbers:

- Nationwide flying squad
10111
- Nationwide fire brigade
10177
- Netcare 911
082 911

Getting the most from the SABMAS website

Did you know that you can scan and upload your medical claims on www.sabmas.co.za. All you need to do is register and log on. The website is a wealth of information for our members and you can find guides related to your benefits, hospital stays and doctor visits as well as all application forms

