

## Keep an eye on your health in 2021

In 2020, COVID-19 disrupted our usual way of life with hard lockdowns, new hygiene habits and, later, promises of a 'new normal'. With the lockdown restrictions and the virus, many people avoided doctors, hospitals and pharmacies, and didn't have their yearly health checks.

This means that your body could have had an extra year to hide the early signs of potentially serious medical conditions. The only way to know is to go for preventive screenings. Keep in mind that the earlier you detect problems, the better treatment works.

### Have a health check each year

At SABMAS, we believe that everyone should go for basic yearly screenings to at least check your:

- Blood sugar
- Cholesterol
- Body mass index (BMI)

These screenings can show you if you're at risk of developing diabetes, high blood pressure, high cholesterol or other conditions that can lead to heart disease or even a stroke. You need to know these measurements since they're often the first signs that you're developing a condition. With tests, you can catch this long before you start showing symptoms.

We pay for one health check a year for each member from your Preventive and Screening Benefit as long as you have them all done at the same time at a Wellness healthcare provider. We pay for this screening test without using the money in your Medical Savings Account (if you have one) or your other day-to-day benefits.

### More cover for screening tests and preventive care

We cover a range of screening tests based on our members' sex, age and chronic conditions.

### Screening tests for adults

There are limits to how often we pay for screening tests. As a member of SABMAS, you also have cover for the following screening tests for adults from the Preventive and Screening Benefit:

- **Mammogram:** one every two years for females
- **Pap smear:** one a year for females
- **Prostate-specific antigen (PSA) test:** one a year for males
- **Seasonal flu vaccine:** one a year for members older than 65 years or members who are registered for certain chronic conditions

We pay for these tests at up to the SABMAS Rate. This means that if you get the test or vaccine from a network provider, we pay for it in full and you won't have to pay in.

### Screening for people 50+ years or older

We also offer cover for specific tests for members who are 50 years or older:

- DEXA bone density scan (for osteoporosis and bone fragmentation)
- Glaucoma test (for blindness)

Depending on the screening results, these members also have cover for a GP consultation in the GP Network.

For more information on your benefits and cover, visit [www.sabmas.co.za](http://www.sabmas.co.za) or read your 2021 Benefit Brochure, which is available on the SABMAS website.



# How can you save money on over-the-counter medicine?

When you feel unwell but not sick enough to need a doctor, a pharmacy is often your first stop. You can get Schedule 0, 1 and 2 medicine without a doctor's prescription. We call this 'over-the-counter medicine'.

## Your cover depends on the Pharmacy you chose

If you use a pharmacy in our Network your out-of-pocket expenses can be reduced. More than 90% of pharmacies in South Africa are part of our Network. Visit [www.sabmas.co.za](http://www.sabmas.co.za) and look under Pharmacy Network where you will find a list of SABMAS Network Providers.

If you choose not to use a pharmacy in our network, you should shop around. Ask each pharmacy what their dispensing fee is (in short, how much they add to the cost of the medicine for giving it to you)

If you are on the SABMAS Comprehensive Option or the SABMAS Essential Option, it's important to keep in mind that the benefits you use for over-the-counter medicine add up to your benefit limits.

When the pharmacist dispenses medicine, feel free to ask if there's a less expensive generic or alternative. Pharmacists are qualified and required by law to substitute with alternatives, unless otherwise mentioned on your prescription.

Question any co-payments (amounts you have to pay from your own pocket) and find out the reason behind the co-payment – like Reference Pricing and dispensing fees.

## Make sure you have benefits when you really need them

Here are three tips for making your benefits stretch further:



### Choose generic

Generic medicine has exactly the same active ingredients as the brand-name medicine. They just tend to be more affordable.

The generic medicine in South Africa is safe because the South African Medicines Control Council oversees the approval of generic medicine. They require generic medicine to be of the same quality, strength, purity and stability as brand-name medicine.



### Choose a network pharmacy

If you use a pharmacy in our network, you improve your chances of experiencing no co-payments. This means you're less likely to have to pay in for medicine and you save money. Visit [www.sabmas.co.za](http://www.sabmas.co.za).



### Ask the right questions

Pharmacists do more than count pills and make up prescriptions. They can help you choose the right over-the-counter medicine too. Tell them about your symptoms and ask them to recommend medicine. They can tell you about the active ingredients and compare prices to help you make the right choice.

Dear Member

Your Scheme's Annual General Meeting (AGM) takes place on 24th June 2021. As we are still not able to meet in person, SABMAS will be doing things a little differently and engaging with you virtually. Please look out for communication in the coming weeks on how you can participate.



# Tips for a healthy heart and health

Dr David Jankelow – a cardiologist and president-elect of the Johannesburg branch of the South African Heart Association – says a healthy lifestyle is as important as medicine when it comes to taking care of your heart and arteries. ‘A lot of the diseases we see – coronary artery disease, heart attacks, people who’ve had bypasses, diabetes, high blood pressure and high cholesterol – need a lifestyle change,’ says Jankelow.

## Eat healthy food

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Not following a healthy lifestyle, high blood pressure and high cholesterol cause up to 80% of heart disease and stroke.

The Heart and Stroke Foundation of South Africa recommends the following guidelines for a healthy eating plan:

- Eat plenty of fruit and vegetables.
- Choose low-fat or fat-free dairy products.
- Consume high-fibre wholegrain food instead of refined cereals.
- Choose healthy fats and oils, for example canola or olive oil, avocado and fish.
- Eat food that contains Omega-3 fatty acids.
- Drink clean water and unsweetened tea or coffee.
- Reduce your portion sizes, especially when it comes to fatty, starchy and sugary food.
- Cut down on food with unhealthy fats and added sugars, sodium and salt.
- Don't drink too much alcohol.

For more information on eating right for your heart and artery health as well as heart attack and stroke, visit the Heart and Stroke Foundation's website.

## Move to the beat

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There's nothing like exercising to get your blood pumping, which is very good for your heart and health. Keeping the blood flowing keeps your arteries healthy and help prevent stroke.

Strike a balance between deskwork and exercise:

- Ask your GP before starting with an exercise plan.
- Start slow and then work your way up to 30 minutes of moderate-intensity exercise five times a week.
- Walk, play, dance or do housework, they all count.
- Be more active every day and make small changes like taking the stairs or walking instead of driving.

## Don't smoke

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If you don't smoke, don't start. If you smoke or vape, your brain and your heart would like you to smoke less or quit. If you want to quit smoking, speak to your GP.

When you quit:

- Your risk of coronary heart disease goes down significantly after two years
- Your risk of cardiovascular disease is the same as a non-smoker's after 15 years
- You look after other people's hearts since second-hand smoke can also cause heart disease in non-smokers.



# The unspoken dangers sugar poses to your brain

**We all know that sugar is not great for our waistline or our dental health. But an Australian study has shed light on just how much damage sugar can also do to our brain.**

When we talk about sugar, we do not mean only cane sugar that is white, sweet and fluffy but also the hidden sugars. When you buy a packaged food product, it's always a good idea to check the label, but checking the ingredients list can sometimes be confusing. Sugar can be disguised in many ways.

Here are 25 names to look out for: high fructose corn syrup, fructose, de flavoured fruit juice, maltose, maple syrup, brown sugar, agave nectar, sucrose, molasses, corn sweetener, corn syrup, dextrose, crystalline fructose, syrup, invert sugar, honey, cane crystals, malt syrup, cane sugar, coloured sugar, raw sugar, glucose, sucrose with added molasses, fruit juice concentrate, evaporated cane juice. Remember, the less sugar there is in the product, the further down the ingredients list it will be.

## How overconsumption of sugar could wreak havoc on your brain

### It creates intense cravings

When you consume sugar, just like any food, it activates your tongue's taste receptors. Then, signals are sent to your brain, lighting up reward pathways and causing a surge of feel-good hormones, like dopamine, to be released. This means sugar has a similar effect as a drug.

### It may cause or contribute to irritability, mood swings, brain fog and fatigue

If you've ever experienced a sugar crash, then you know that sudden peaks and drops in blood sugar levels can cause you to experience symptoms like irritability, mood swings, brain fog and fatigue. That's because eating a sugar-laden donut or drinking a soda causes blood sugar levels to spike upon consumption and then plummet. When your blood sugar inevitably dips back down (hence the 'crash'), you may find yourself feeling anxious, moody or depressed. It may cause or contribute to depression and neuroinflammation.

Consuming sugar stimulates the release of the moodboosting neurotransmitter serotonin. Constantly overactivating these can deplete your limited supply of serotonin, which can contribute to symptoms of depression. Chronically high blood sugar levels have also been linked to inflammation in the brain and neuroinflammation may be one possible cause of depression.

### *World Health Organization recommendation on sugar intake*

The World Health Organization recommends that only 10 percent of your diet should come from sugar. For an average healthy adult this is about 25 grams - which is about six teaspoons of sugar a day. When figuring that a can of cola contains about 39 grams of sugar, it's easy to see how we can go overboard on our sugar consumption quite often.