



Update your contact details [here](#) to ensure you don't miss out on important information from the Scheme. We are starting with our election process and you will be receiving communication during the month of April 2022 with a list of nominees you can vote for. Please look out for a notification from us on the trustee elections and the upcoming AGM.

How to reduce co-payments

You can cut down on expected co-payments by using healthcare networks whenever you can. Find out how you can save by using these network tips:

Having a health plan with network restrictions impacts your day-to-day benefits and the medical aid cover you have at certain healthcare providers. Some medical schemes have arrangements in place that allow a lower contribution for members within a network. This is great for members, since the scheme can offer full cover at these networks.

Not only would this keep your healthcare costs down, but usually, the scheme will also pay healthcare professionals within their network directly, reducing your administrative load. Here are three ways you can save by being network-savvy:

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 be liable for a co-payment.

Patients are often embarrassed to discuss money with their healthcare provider, but when you make an appointment, you're entitled to ask what rates your doctor charges and whether or not you'll be liable for any co-payments. Doing so means you can make informed decisions about how you're spending your funds. If you're set on that specific provider and are happy to pay more, at least you'll know up-front exactly how much.

At your GP

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.

All members on the Essential Option are required to choose a GP to visit. For your chosen GP or 3 consultations with a different GP, we pay 85% of the lower of cost or Scheme Rate. For a GP who has not been chosen, where 3 consultations have been depleted, we pay 60% of the lower of cost or Scheme Rate.

At specialists

The Scheme has contracted with a group of providers to deliver quality healthcare services to you at a pre-negotiated rate. In order to avoid co-payments, you are encouraged to use these Networks for treatment both in-and out-of-hospital. In partnering with these providers, the Scheme can manage claims costs, which helps us to keep contribution increases as low as possible while still offering you great benefits.

For your convenience, the Scheme will pay the Network Providers directly and in full, sparing you any up-front payments. Check your policy or contact your scheme's call centre to find out what your options are. Don't be shy to discuss and agree on rates with your specialist.

At optometrists

When you visit an optometrist on our Preferred Provider Optometry Network, you can now get a 20% discount on frames and lenses. You may still visit an optometrist who is not on the Network, however, you will then not benefit from the 20% discount.

At pharmacies

Some medical schemes have pharmacy networks that offer no co-payment on medicines that are on the scheme's

medicine list. For example, SAB Medical Aid allows you to use a pharmacy in our Network so 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 and look under Pharmacy Network where you will find a list of SABMAS Network Providers.

It's worth finding out whether your medical scheme offers you this service so you can save as much on your medicine spend as possible. Also, ask your pharmacist about generic alternatives to branded medicines that cost less but are similar, composition-wise.



Mental health awareness

Creating awareness around mental wellness can help save lives and break the stigma around mental illness.

There are many types of mental illnesses, such as:

- Anxiety disorders
- Depression and bipolar mood disorder
- Eating disorders
- Personality disorders
- Post-traumatic stress disorder
- Psychotic disorders, such as schizophrenia

Some symptoms of mental illness

Because there is a variety of mental illnesses, symptoms may differ depending on the condition and circumstances.

Here are a few examples of symptoms:

- Dramatic sleep and appetite changes
- Decline in personal care
- Rapid or dramatic shifts in emotions
- Withdrawal from social activities that the person previously enjoyed
- A change in performance at school, work or social activities that is out of the ordinary
- Problems with concentration, memory or logical thought and speech that are hard to explain
- Heightened sensitivity to sights, sounds, smells or touch
- Loss of initiative or desire to participate in any activity
- A vague feeling of being disconnected from oneself or one's surroundings; a sense of unreality

- Unusual or exaggerated beliefs about personal powers to understand meanings or influence events; illogical or 'magical' thinking typical of childhood in an adult
- Fear or suspiciousness of others
- Uncharacteristic behaviour, such as suicidal thoughts

What causes mental illness?

Although there are several factors that can contribute to mental illness, there is no single cause for it. These might include:

- Your genes and family history
- Your life experiences, such as stress or a history of abuse, especially if they happen in childhood
- Biological factors such as chemical imbalances in the brain
- A traumatic brain injury
- A mother's exposure to viruses or toxic chemicals while pregnant
- Use of alcohol or recreational drugs
- Having a serious medical condition like cancer
- Having few friends, and feeling lonely or isolated

When to see a doctor or support a loved one

It is best to seek professional help if you notice any symptoms of mental illness or have suicidal thoughts. You can, for example, see your GP and if needed, they can then refer you to a specialist for further treatment. Usually, mental illness may get worse if it is left untreated, so taking action is of the essence.

If you notice symptoms of a mental illness in a loved one, it's best to have an open discussion with them about your concern. Although you might not be able to force them to see, professional care, you can still offer them support and encouragement. You can also help them to find a qualified mental health professional and make an appointment. You can even offer to go along with them to the appointment.

Take your loved one to a hospital or call for help if they have harmed themselves or are considering doing so.

Prevention tips

Although there's no way to prevent mental illness, it's possible to take steps to control your symptoms if you have been diagnosed with a mental illness. These include controlling stress, increasing resilience and boosting low self-esteem.

Keep an eye out for warning signs, learn what your triggers are and make sure you know what to do if symptoms present themselves. It's always best to ask your doctor and therapist for guidance and advice in this aspect. Make sure that you get help when symptoms appear since it could be harder to treat if you wait until the symptoms are bad.

And remember to take good care of yourself: get enough sleep, eat healthily and get exercise. If you have any problems with any of these or have questions, see a professional to get the help you need to take control of your health.

Teen mental healthcare

Mental illness starts quite young, with 50% of mental health conditions starting by age 14, according to the World Health Organization (WHO). Despite this, it largely goes undetected and untreated.

According to the South African Depression and Anxiety Group (SADAG) 9% of all teen deaths are caused by suicide. SADAG points to a major link between depression and suicide, particularly where the signs of depression are not recognised and treated.

World Health Organization data further shows that:

- Depression is the fourth leading cause of illness and disability among adolescents aged 15 to 19 while anxiety is the ninth leading cause. Suicide is the third leading cause of death in this age group
- 90% of adolescent suicides take place in the world's low- or middle-income countries.

'This year, our focus needs to be on mitigating any damage to adolescents' mental health because of the pandemic and broader stressors. Achieving that starts with acknowledging the challenge at hand,' says Dr Nematswerani. 'Promoting psychological wellbeing and supporting adolescent mental health will positively impact their potential to thrive during adolescence and into adulthood. The fact is that there is no physical health without good mental health. Both are fundamental to children and adolescents developing the resilience they need to cope with life and develop as well-rounded, healthy adults.'



Closing the care gap this World Cancer Day

World Cancer Day was on 4 February 2022, and along with raising awareness about cancer, it also gives us the perfect opportunity to find out why this critical health and human issue matters.

For example, [worldcancerday.org](https://www.worldcancerday.org) shares these statistics: 10 million people die each year from cancer. That's more than HIV/AIDS, malaria and tuberculosis combined. By 2030, experts project cancer deaths to rise to 13 million if we don't act.

To act, we must first understand the many challenges faced by those with cancer, such as the pursuit of equity in cancer care which has been a long-time goal. This year's theme is about closing the care gap when it comes to cancer treatment.

According to [worldcancerday.org](https://www.worldcancerday.org), this is the year to close the care gap by questioning the status quo and helping to reduce stigma. It's time to listen to the perspectives of the people living with cancer and their communities and let those lived experiences guide our thoughts and actions.

Close the cancer care gap – Who you are and where you live should not determine if you live!

We are at the height of medical science and technological advancements in the diagnosis, treatment and prevention of cancer. However, we are still restricted by barriers when it comes to cancer care. Here are some of the factors that negatively impact those seeking cancer care: income, education, geographical location, and discrimination based on ethnicity, gender, sexual orientation, age, disability and lifestyle.

This year's theme – close the care gap – aims to raise awareness of this equity gap that is costing lives. From high to low- and middle-income countries, almost everyone is affected by this disparity in cancer care. But knowledge is power and this World Cancer Day, we're helping to give you the power of knowledge.

Each one of us can make a difference. Through our combined efforts, we can start reducing the global impact of cancer. The Close the Care Gap campaign is described as 'a three-year campaign with impact':

■ **2022: Realising the problem**

This first year of the campaign is all about identifying and understanding the inequities in cancer care globally. Develop an open mind, challenge assumptions and look at the hard facts. Remember that we can demolish the barriers to cancer care.

■ **2023: Uniting our voices and taking action**

Join with like-minded people to take action and build stronger alliances and innovative new collaborations. Take actions like:

- Motivate neighbours to help a cancer patient with transport to cancer treatment
- Band together to make sure that children battling cancer have healthy and affordable food options at home and school.

■ **2024: Together, we challenge those in power**

Bring attention to a higher level by engaging leaders. Armed with knowledge and supported by a united community, we can become advocates pushing for lasting change.

■ **Insights from people living with cancer**

When you hear from those living with cancer, cancer survivors and their loved ones, you quickly realise that cancer does not discriminate. From babies to senior citizens and everyone in between – rich, poor, educated, illiterate, brown, black, white – whatever you do, whoever you are – cancer can affect you.

Share in the experiences and key learnings of brave cancer survivors who are fighting or have fought cancer. Let their words of wisdom, hope and support inspire you.

If you or a loved one is dealing with cancer – remember, you do not have to go the distance alone. SAB Medical Aid is committed to supporting our members who are bravely battling this disease. Our various oncology benefits can help you fight and manage your illness.



Travelling? What to do if you need more than a month's worth of medicine

It's possible to travel again; it just takes some planning. If you have a chronic condition or have a repeat prescription, making sure you have enough of your medicine is an important part of the process. Depending on where you're going and how much medicine you need, you can use your scheme benefits for the benefits as long as you let us know ahead of time.

Your cover for an extended supply of medicine

You've always been able to apply for cover for an extended supply of medicine if you're planning to visit other countries. Now, you can apply even if you're staying inside South Africa's borders, and it's now easier to apply.

What's changed about getting more than one month's prescription

		Before	Now
How to let us know		Complete a Request for extended supply of medicine form	Email: chronicqueries@sabmas.co.za Call: 0860 002 133
How much medicine you can get ahead of time depends on where you're going	One extra month	<ul style="list-style-type: none"> Going overseas Have proof that you're going 	Going far from your usual pharmacy: <ul style="list-style-type: none"> Overseas South Africa
	Up to four extra months	<ul style="list-style-type: none"> Going overseas Have proof that you're going 	<ul style="list-style-type: none"> Going overseas Travelling in South Africa far from a network pharmacy
	Five or six extra months	<ul style="list-style-type: none"> Going overseas Have proof that you're going 	<ul style="list-style-type: none"> Going overseas Travelling in South Africa far from a network pharmacy Have proof where you're going

If you need to get a supply for a longer time, contact us and let us know. The Scheme will decide whether or not to cover a supply of more than six months' medicine case by case.