

HEALTHMATTERS

Compiled by 3Sixty Health | SABMAS NEWSLETTER | JULY 2025



MENTAL
HEALTH
AWARENESS

INSIDE

- ⊕ Collaborative Support During Pregnancy
- ⊕ Simple Winter Detox Treatments
- ⊕ Drug Abuse Awareness

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Embracing Life with Mental Wellness in Mind



Every one of us walks a different path through life. For some, that path includes the invisible weight of a mental health condition something not always seen, but deeply felt.

Psychosocial disability refers to the very real challenges that come from living with these conditions, made heavier by stigma, isolation, and lack of understanding people often face in their homes, workplaces, and communities.

It's important to say this clearly that having a mental health condition is not a weakness. What makes life harder for many is not the diagnosis itself, but the walls society builds around it, the whispered judgments, the "just snap out of it" advice, the silence that surrounds mental health. But here's the empowering truth, you are not your diagnosis. You are a whole person, deserving of support, connection, and dignity.

Here are some of the coping strategies that can be followed to feel stable, supported, and well. (use small green hearts instead of bullets)

- ♥ Talking to a therapist or psychologist who helps you make sense of the noise in your head
- ♥ Reaching out to a trusted friend when things feel too heavy
- ♥ Learning to say no and rest when your body and mind need it

- ♥ Using medication if it helps bring balance without shame
- ♥ Finding small routines that anchor your day even if it's just making your bed or taking a walk

If you're supporting someone living with a psychosocial disability remember your compassion matters more than your advice. Just being there, without judgment, can be life changing.

It is most important to know that you are not alone. There are support groups, mental health organisations like the **South African Depression and Anxiety Group (SANDAG)** - 0800 567 567 and **Lifeline South Africa** - 0861 322 322 out there fighting every day to make the world safer and kinder for people navigating these challenges.

To register on the programme as a SABMAS member, please contact the **Disease Risk Department at 0860 002 132 or via email drm@sabmas.co.za**. One of our case managers will guide you through the process.

Let's keep talking. Let's keep normalising conversations around mental health. Because the more we understand, the more we break down the barriers and the closer we get to a society that values mental well-being just as much as physical health.

In South Africa, about

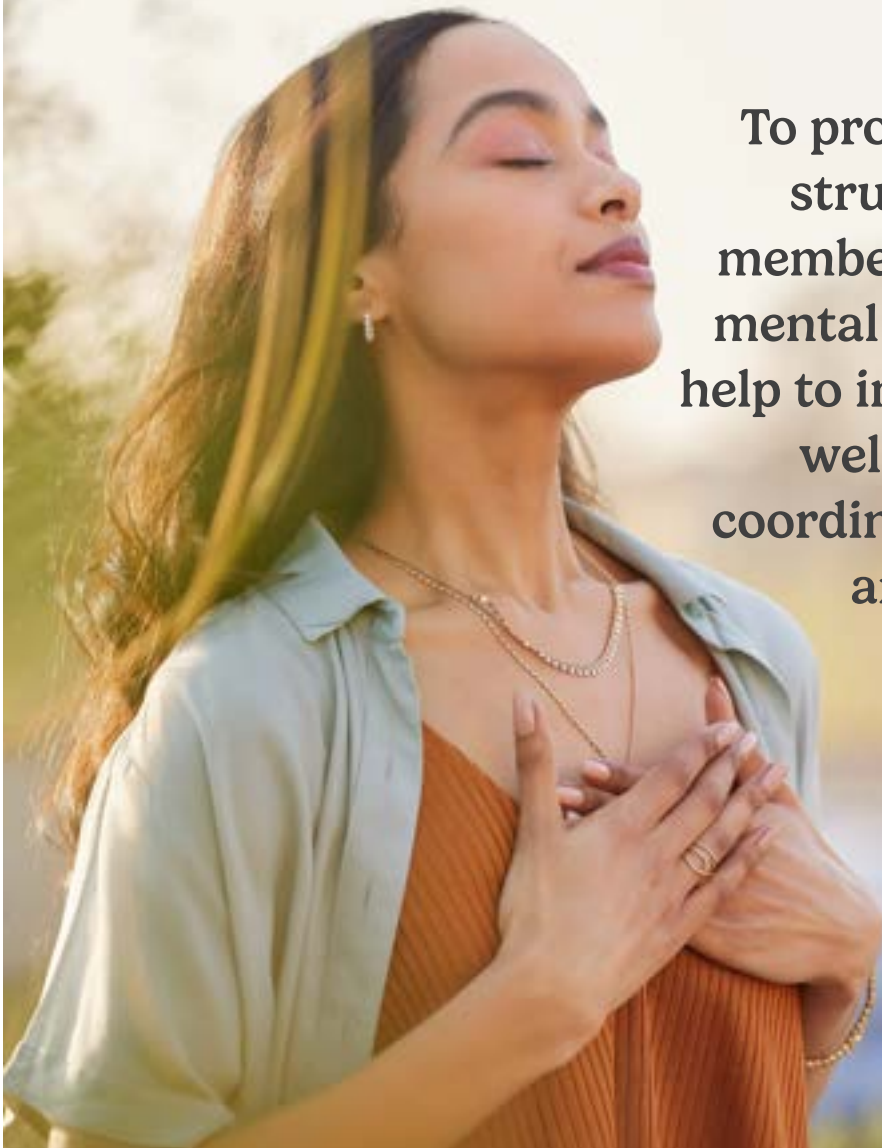
16.5%

of adults have experienced a mental illness within the past year.

Mental Health Programme

Purpose

To provide support and structured care for members diagnosed with mental health conditions, help to improve their overall wellbeing through coordinated management and guidance.



Conditions Covered

Depression / Bipolar Mood Disorder / Post-Traumatic Stress Disorder (PTSD /)Schizophrenia.

Programme Goals



- **Collaborate with you**, your treating doctor, and other healthcare providers (where appropriate).
- **Promote better mental health outcomes** and support long-term management of your condition

Programme Benefits

Mental Health Care Plan

- ♥ **A personalised plan** outlining the healthcare services and support available to you.
- ♥ **Designed to help you** manage your condition effectively.

Ongoing Support

- ♥ **Regular telephonic support and check-ins** with a dedicated Case Manager.
- ♥ **Promote better mental health outcomes** and support long-term management of your condition.



How to Register

Automatic Identification

Members may be identified and enrolled based on claims data such as hospital admissions or chronic medication use

Voluntary Registration

You or your healthcare provider can request registration by: **Calling: 0860 002 133**
Emailing: drm@sabmas.co.za





The scourge of drugs in our communities

Substance abuse remains one of the most pressing challenges in many South African communities, affecting individuals across all age groups, backgrounds, and walks of life. The easy availability of drugs like nyaope, crystal meth, tik, and over-the-counter medication is destroying lives and tearing families apart. Beyond the individual, drug abuse has a ripple effect fuelling crime, burdening our healthcare system, and robbing our youth of their future. It's not just a "big city" problem anymore; it's happening in suburbs, townships, and even rural areas.

Often, the signs of drug abuse are subtle at first, but over time they become harder to ignore. Some common changes to look out for include sudden mood swings, withdrawing from loved ones, loss of interest in school or work, changes in sleeping or eating patterns, and a drop in personal hygiene. You may also notice missing valuables or money at home, or frequent disappearances for long hours

without explanation. For teenagers and young adults, academic decline, new peer groups, and secretive behaviour can all be red flags.

If you suspect a loved one is struggling with substance abuse, it's important not to ignore it or delay action. Compassion and early intervention can make all the difference. Encourage open, non-judgmental conversations and seek professional help. The South African National Council on Alcoholism and Drug Dependence (SANCA) offers confidential support, counselling, and treatment services across the country. **To get help or advice, you can call SANCA on 011 892 3829 or visit www.sanca.org.za.**

Alcohol and substance abuse are included in the PMB Regulations under the Diagnosis and Treatment Pair 182T. The diagnosis, treatment, and care is covered in full.



Treatment includes

- All clinically appropriate diagnostic tests
- Consultation with a doctor, psychiatrist or mental health professional 3 weeks of in-hospital treatment per year
- Follow-up consultations to review medical treatment (excluding psychotherapy)
- Please get intouch with one of our Case Managers for assistance: **DRM@sabmas.co.za | 0860 002 133 | www.sabmas.co.za**



REGISTRATION OF CHRONIC CONDITIONS

For registration onto the chronic medication programme. At diagnosis, the member's attending doctor's rooms can register the condition telephonically on **0860 002 133**. The relevant clinical results are required for registration. Alternatively, a copy of the script with ICD10 codes, as well as the relevant results can be emailed to drm@sabmas.co.za and sabmaschronic@medikredit.co.za. DRM will register the member and generate a care plan with the above-mentioned pathology tests and consultations and MediKredit will assist with authorising the prescribed treatment.

This applies to all eligible chronic conditions, registration of the chronic condition is required before access to chronic medication,

LIST OF PMB ELIGIBLE CHRONIC DISEASE CONDITIONS

Addison's Disease	Epilepsy
Asthma	Glaucoma
Bipolar Mood Disorder	Haemophilia
Bronchiectasis	HIV/AIDS
Cardiac Failure	Hyperlipidaemia
Cardiomyopathy	Hypertension
Chronic Renal Disease	Hypothyroidism
Chronic Obstructive Pulmonary Disorder	Multiple Sclerosis
Coronary Artery Disease	Parkinson's Disease
Crohn's Disease	Rheumatoid Arthritis
Diabetes Insipidus	Schizophrenia
Diabetes Mellitus Types 1 and 2	Systemic Lupus Erythematosus
Dysrhythmias	Ulcerative Colitis

LIST OF NON-PMB CHRONIC CONDITIONS

Acne	Gord
Adhd	Gout
Allergic Rhinitis	Heart Valve Disease *
Alzheimer's*	Hepatomyalgia & Splenomyalgia
Ankylosing Spondylitis	Hypoparathyroidism
Benign Prostatic Hypertrophy *	Menopause
Carcinoid Syndrome	Osteoarthritis
Cardiac Dysrhythmias *	Osteoporosis
Cerebral Palsy	Paraplegia/Quadraplegia *
Cerebrovascular Disease *	Polycystic Ovarian Syndrome
Congenital Malformation Of Heart *	Psoriasis
Depression*	Pulmonary Hypertension *
Dvt And Other Thrombosis	Stroke

* Benefit will be provided above the PMB level of care / PMB DTP entitlement for Comprehensive Option only

As part of PMBs, 26 chronic conditions, including HIV/AIDS, on the Chronic Disease List (CDL) are covered, as well as any chronic condition included in the 270 PMBs.

The 270 PMB conditions are linked to a specific diagnosis and treatment guideline known as Diagnosis and Treatment pairs. Members will receive treatment for conditions on this list, subject to registration, approval, formularies and use of a Network Provider. To view the complete list of PMB conditions, please visit www.sabmas.co.za

WELLNESS BENEFIT IN PHARMACY CLINICS

Blood Pressure Measurements	Comprehensive & Essential	per patient per annum for all four tests
Blood Glucose Screening	Comprehensive & Essential	
Cholesterol Screening	Comprehensive & Essential	
Body Mass Index	Comprehensive & Essential	

ACUTE MEDICINE

Medicine prescribed by your doctor following a consultation or procedure to help manage a short-term condition. While necessary for day-to-day management, it is not intended for long-term chronic use. This benefit is available to Comprehensive and Essential plan members, covered under the acute medicine benefit, and claims can be made directly at the pharmacy.

OVER THE COUNTER MEDICINE — OTC

Medicine claimed in the pharmacy as advised by the pharmacist. It does not require a prescription from the doctor but does have

Simple Winter *Detox Treatments*

Maintaining good health in winter can be especially rewarding with gentle detox treatments that support your immune system, reduce sluggishness, and help your body reset from heavier foods and reduced activity. Here are some simple and safe home-based winter detox tips that work naturally with your body.



Warm Lemon Water with Ginger

Start your day with a cup of warm water, juice of half a lemon, and a few slices of fresh ginger.

Why it helps: Lemon supports liver detox, while ginger boosts digestion and circulation.

Eat More Warming, Whole Foods

Focus on easy-to-digest, seasonal foods like soups and stews with root vegetables (carrots, beetroot, sweet potato) Whole grains like oats, brown rice, and quinoa. Fermented foods (plain yoghurt, kefir, sauerkraut) for gut health



Stay Hydrated – Even in Cold Weather

It's easy to forget to drink water in winter, but your body still needs it to flush out toxins. Sip on herbal teas like rooibos, peppermint, or dandelion root. Add warm water with slices of cucumber, lemon, or mint during the day.



Steam & Epsom Salt Bath

Warm baths help you relax, sweat out toxins, and improve circulation. Add Epsom salts (rich in magnesium), a few drops of eucalyptus or lavender oil. Try a simple steam inhalation with hot water and a towel to clear sinuses and support lung detox.



Gentle Winter Movement

Even light exercise helps the lymphatic system move waste through the body. Stretching, yoga, or brisk walks in the sun are ideal. If you're stuck indoors, a 10–15 minute routine is better than none.

Prioritise Rest & Sleep

Winter is a natural time to slow down and restore. Sleep is your body's best detox tool. Aim for 7–9 hours a night. Avoid heavy eating late at night to give your digestive system a break.



Try a One-Day Mini Cleanse (Optional)

Once a week (if suitable for your health), try: Warm veggie broths, fruits, herbal teas, and lots of water. Avoid sugar, caffeine, processed foods for 24 hours to reset digestion



Important to Note:

Always listen to your body. Detox doesn't mean deprivation, it means gently supporting your body to function at its best. If you're managing a chronic condition or on medication, speak to a healthcare provider before starting any intense detox.

Every mother-to-be has the right to a **respectful, safe, compassionate** and supported birth with a collaborative birth team.



In current times, we see mothers-to-be are empowering themselves by reading widely, attending pregnancy workshops and classes, questioning intelligently and understanding their mother-baby rights to a family centred, compassionate birth - irrespective of their birth options or, even how many previous births mothers have had.

More positively, we are seeing mothers-to-be equipping themselves with the 'tools' to achieve the best pregnancy possible. The understanding of the long-term impact on eating wisely, exercising and planning the Happy 'O' Birthday event (that birth plan!) ensures a healthier outcome for babies and moms.

Why is good nutrition important in pregnancy?

Simply put... under-nutrition in pregnant women is associated with a range of detrimental effects to the developing baby, including under-growth and low-birth weight. It has even been proposed that adult cardiovascular disease is partly related to poor early nutrition, specifically undernutrition in utero (Barker&Osmonde).

To assist our SABMAS mothers-to-be, we encourage our members to join the maternity programme and enroll in the live, interactive Healthy Pregnancy workshops (before 26 th week of pregnancy) as well as Childbirth Preparation classes (after 26 weeks of pregnancy), in the comfort of their own homes.

In the Healthy Pregnancy Workshop, our members can expect to gain pregnancy eating plans, what to expect/prepare for in mom's trimesters, useful APPS to download, common ailments during pregnancy, more serious conditions to be on the look-out for, exercises to strengthen her pelvic floor and abdominal muscles, as well as learning about the risks and benefits of each birthing option.

Following on from the workshop, mothers-to-be can join in our online childbirth classes where natural birth and caesarian section is intensively unpacked providing step-by-step insight into each option, what to do to prepare for birth, discussing fears/concerns, reviewing medical interventions in birth, understanding mom's birth preferences such as immediate skin to skin, delayed cord clamping, latching for successful breastfeeding, common problems and how to resolve them, figuring out if mom has the right healthcare team for her birth wishes.

With natural birth, each stage of labour is typically discussed in detail, with a step-by-step approach. What comfort tools/relaxation techniques mom and partner can utilise in each phase; post birth benefits of delayed bathing; skin-to-skin; delayed cord clamping; and, immediate latching for successful breastfeeding. Not forgetting, post-birth care.

In a separate review of qualitative studies related to labour pain coping techniques, women valued the relief provided by relaxation techniques. Women using them felt relaxed and in control during labour, able to work effectively with their labour pains, and able to have a positive labour and childbirth experience. These methods also had a positive influence on postnatal well-being.

In a separate class we focus on a gentle "family-centered" c-section which is similar to a traditional c-section, but with a few changes in the procedure to allow mom and her partner to feel more a part of the birth. There are new evidence-based elements that when added to the c-section procedure, can improve outcomes for mom and baby. These elements are highlighted for mothers-to-be to discuss with their healthcare provider. Post recovery from c-section is also a critical component of the class.



Classes round off with newborn care and breastfeeding; and the birth of a family. In addition, SABMAS Maternity programme rewards its members for attending these classes with items such as: Snuggletime nursing pillow, B.O.N Liquidgold Tissue oils (for mom-to-be) and Babywombworld 3-in-1 thermometer (for infant/toddler/adult)

How to enroll on the SABMAS Maternity Support Programme:

Email us with your medical aid number, number of weeks pregnant, your preferred day time contact number to **lizel@dlagroup.co.za**, who will contact you to complete your enrollment.



SOUTH AFRICA'S **FIRST HOSPITAL** *at home*

- + SAME QUALITY HOSPITAL CARE
- + COVERED BY MOST MEDICAL AIDS
- + BETTER, QUICKER RECOVERY RATES
- + 24/7 MONITORING TELEMATIC TECH



WANT TO KNOW MORE?

Open your phone camera and point it at this QR code.



WE'D LOVE TO CHAT

+27 (0)10 824 1150

quromedical.co.za

info@quromedical.co.za

24 Peter Place, Lyme Park, Sandton, 2060



QUORO ADMISSION **IS EASY**

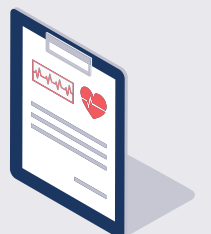


1

Visit your doctor and have a consultation to decide if Quoro Medical is a good option for you.

2

We handle the pre-authorisation and will then get in touch with you. Most medical schemes cover these costs through the hospital benefit or you can select a cash-paying option.



3

Once approved, a member of our Quoro Medical team will meet you at your home (or at the hospital if you are currently admitted).

4

Relax and recover from home with our **24/7** monitoring, regular check-ins and ongoing support from the treating doctor.



WELCOME TO QURO MEDICAL



*Get ready for quality
hospital-level care
from the comfort of your
own home.*

THE GOOD NEWS?

We take care of everything and bring all the essential elements of hospital-level care to your home.

THE EVEN BETTER NEWS?

Healing at home is shown to have better clinical outcomes for you with quicker recovery.

DO YOU QUALIFY?

You qualify for our care if you have an acute condition and have been referred by your doctor.

THESE ACUTE CONDITIONS INCLUDE:

Pneumonia (lung infection)

Asthma

COPD

Heart failure

COVID-19

Cellulitis (skin infection)

Bladder or kidney infection

Dehydration

Post-surgery care

DVT (blood clots)

Or any other condition deemed appropriate by the referring doctor.

Instead of being admitted into hospital, our team of medical professionals come to you: either virtually or in-person, depending on your needs.



We know that when you need us, you won't be feeling your best. **That's why we're here to support you through this time and help you recover as quickly as possible.**

HERE ARE OUR TWO OFFERINGS:

1 Remote Patient Monitoring

- Admission cycle of 5 days
- 24/7 virtual vital signs monitoring
- Continuous virtual visits and clinical support from our team of experts
- Continuous care by your treating doctor and/or our Quoro doctors
- Short-term home oxygen
- Ambulance services (if needed)

OR YOU CAN CHOOSE TO GET MORE ACTIVE CLINICAL INTERVENTION

2 Hospital-at-home

- All services offered in Remote Patient Monitoring
- Daily visits for 3 days, or more frequently where needed
- Blood tests
- Wound care
- Medication and/or fluids via a drip
- Allied healthcare services, including Physiotherapy



Maximise your *benefits* within the Optometry preferred provider network

While members are free to consult any accredited healthcare provider of their choice, choosing a network provider offers added value with billing capped at the Scheme's preferential rate. This helps you get the most out of your benefits without unexpected out-of-pocket costs.

Remember, all benefits remain subject to the applicable limits of your option. Make the smart choice for your eye health and wallet, visit preferred network provider near you and enjoy quality eye care at the best value.



STAY ON TRACK WITH YOUR MEDICATION!

A friendly reminder from your Wellness Team

Your health matters and sticking to your medication plan is a big part of staying well especially when you're managing a chronic condition. Your treatment works best when taken as prescribed.

Why Medication Compliance Matters

- **Improves treatment outcomes:** Helps your medicine work effectively.
- **Reduces complications:** Keeps conditions like hypertension, diabetes, and asthma under control.
- **Prevents hospital visits:** Missing doses can lead to flare-ups or setbacks.
- **Saves money:** Preventative care is more cost-effective than emergency care.

Tips to Stay Compliant

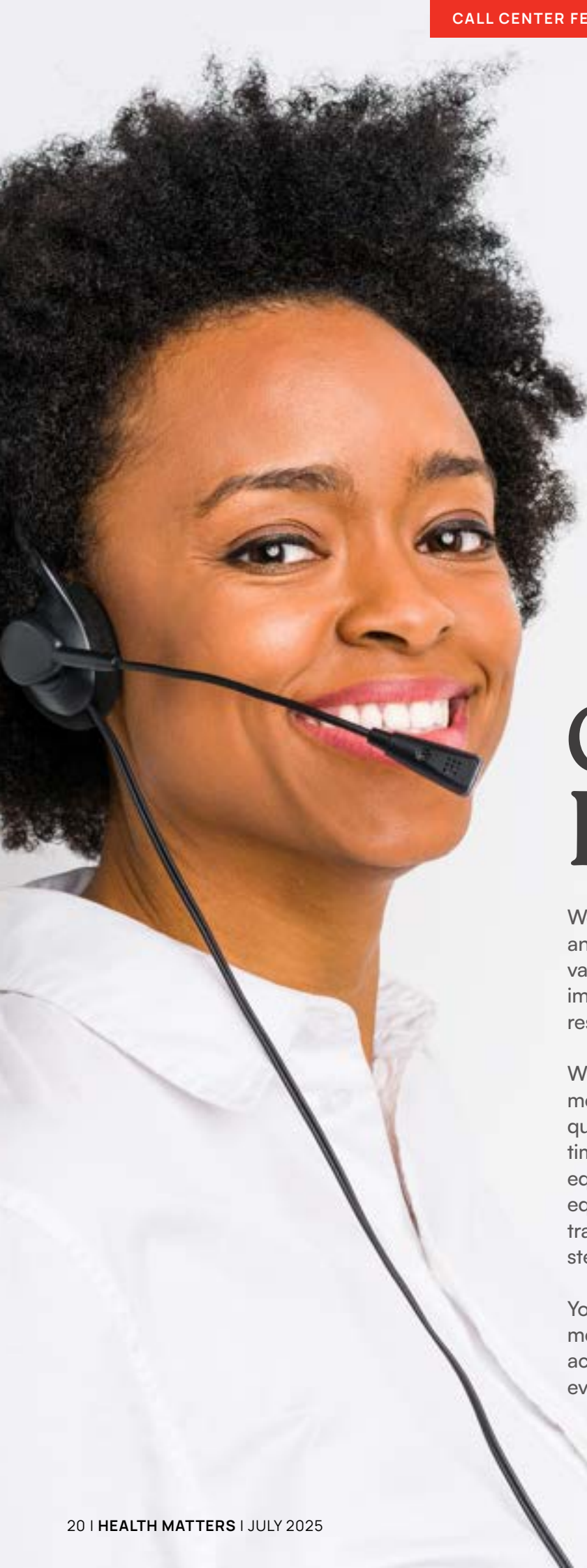
- **Set reminders** on your phone or use a pill organizer.
- **Link medication times** to daily routines (e.g., brushing teeth, meals).
- **Refill early:** Avoid gaps by refilling before you run out.
- **Ask questions:** Understand why you're taking each medicine.
- **Keep your care team updated:** Let us know about any side effects or changes in how you feel.

Take charge of your health one dose at a time. If you've missed a dose or stopped taking your meds, it's never too late to restart

Need Help? Let's Support You

- Personalised support from our Wellness Case Managers
- Assistance navigating your Care Plan or benefit queries

Contact us today your care team is here for you. DRM@sabmas.co.za | 0860 002 133 | www.sabmas.co.za



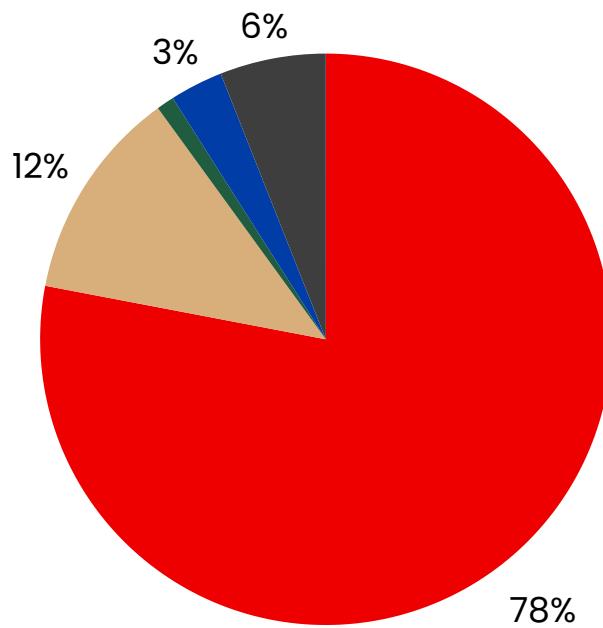
Call Center Feedback

We are committed to delivering exceptional service and continuously enhancing the way we support our valued members. That's why we've made significant improvements to our contact centre, ensuring faster response times and more efficient call handling.

With the introduction of our self-help IVR system, members now experience shorter waiting times and quicker resolutions to their queries, because your time matters. But technology is just one part of the equation. We also continue to invest in our people, equipping our contact centre staff with ongoing training to provide you with expert assistance every step of the way.

Your feedback drives our progress! Through member and provider satisfaction surveys, we actively measure and refine our service to meet your evolving needs.

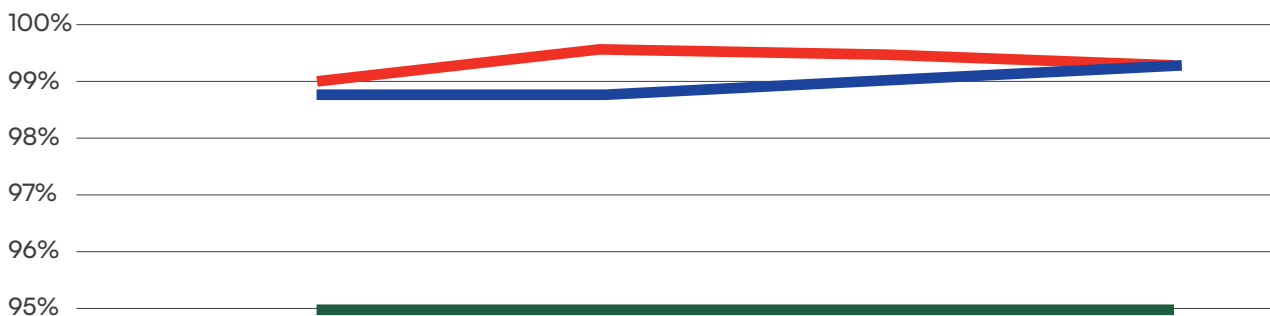
Provider Line Performance



PROVIDER				
1	2	3	4	5
58	7	12	29	385

Provider Satisfaction Score ■ Very Unsatisfied ■ Unsatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

ANSWER RATE



■ Members Queue
 ■ Providers Queue
 ■ Required

	Feb-25	Mar-25	Apr-25	May-25
Members Queue	99%	99%	99%	99%
Providers Queue	99%	99%	99%	99%
Required	95%	95%	95%	95%



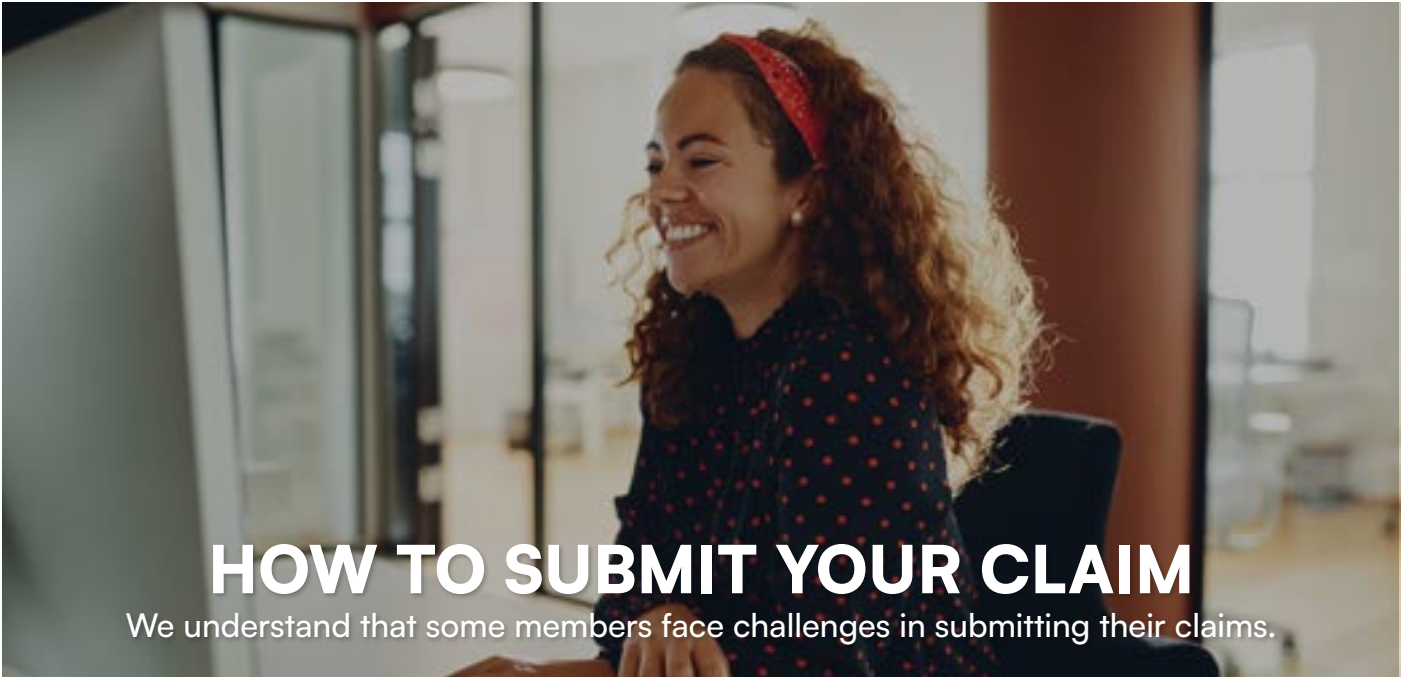
DRIVING HEALTH AND WELLNESS, ONE SITE AT A TIME

This past quarter, we proudly extended onsite wellness support to several Coca-Cola facilities, strengthening our commitment to meaningful, face-to-face engagement.

Our presence was also felt during the recent Union engagement event at Kopanong Hotel in Benoni, where we connected with employees and stakeholders around key health priorities.

As we look ahead to a busy calendar of confirmed wellness days in the coming weeks, our focus remains clear: to broaden our reach and deliver impactful, health-positive experiences wherever we're needed most.

NB: please find an image of blue collar workers attending a conference.



HOW TO SUBMIT YOUR CLAIM

We understand that some members face challenges in submitting their claims.



EMAIL

Send claims to claims@sabmas.co.za.



POST

Mail claims to P.O. Box 10436, Johannesburg, 2000



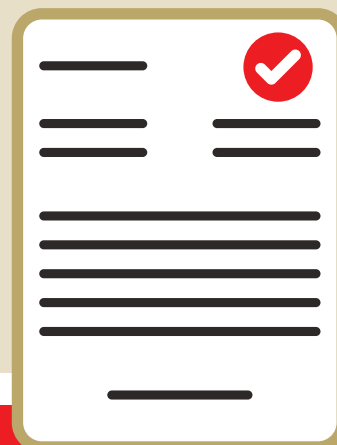
ONLINE PORTAL

Submit claims via the portal at <https://online.sabmas.co.za/SabmasWeb/>

Required Information for Claims Submission

To ensure prompt processing, check and make sure the claim contains the following

1. Your full name and initials
2. The patient's name (as shown on the membership card)
3. Your membership number
4. The treatment date
5. The amount charged
6. The applicable tariff code(s) and ICD-10 code(s), if relevant



ENSURE YOUR BANK DETAILS ARE ACCURATE TO
FACILITATE THE REFUND TO THE CORRECT ACCOUNT



WOMEN'S HEALTH

Your Access to Free Screening and Wellness Benefits for
Early Detection and Disease Prevention

Mandatory annual health assessments for adults include: Body Mass Index (BMI), Blood Sugar Test, Blood Pressure Test, Cholesterol Test and HIV Test

IN YOUR 20s & 30s

Pap Smear

Cervical Cancer Screening

Breast Self-Exam or

Mammogram

Start mammogram screenings at age 30 years

HPV Vaccination

Protects against the primary cause of cervical cancer

Sexual Health Screening

Screening is essential for maintaining reproductive health

IN YOUR 40s & 50s

Pap Smear

Cervical Cancer Screening

If you have any previous abnormal results, screening can be stopped at 60 years of age after a standard test

Mammogram

For those with a family history, earlier screening may have been advised

Diabetes Screening

General screening typically begins at age 45

Colonoscopy

Colorectal Cancer Screening

Recommended at age 50 and then every 10 years

IN YOUR 60s & BEYOND

Colonoscopy

Colorectal Cancer Screening

Regular colonoscopy screening every 10 years

Mammogram

Breast Cancer Screening

Continue annual mammograms for as long as you are in good health or up to age 70 if there are no additional risk factors

Bone Mineral Density (BMD) Scan

Osteoporosis Screening
For women aged 50-64, screening may be recommended

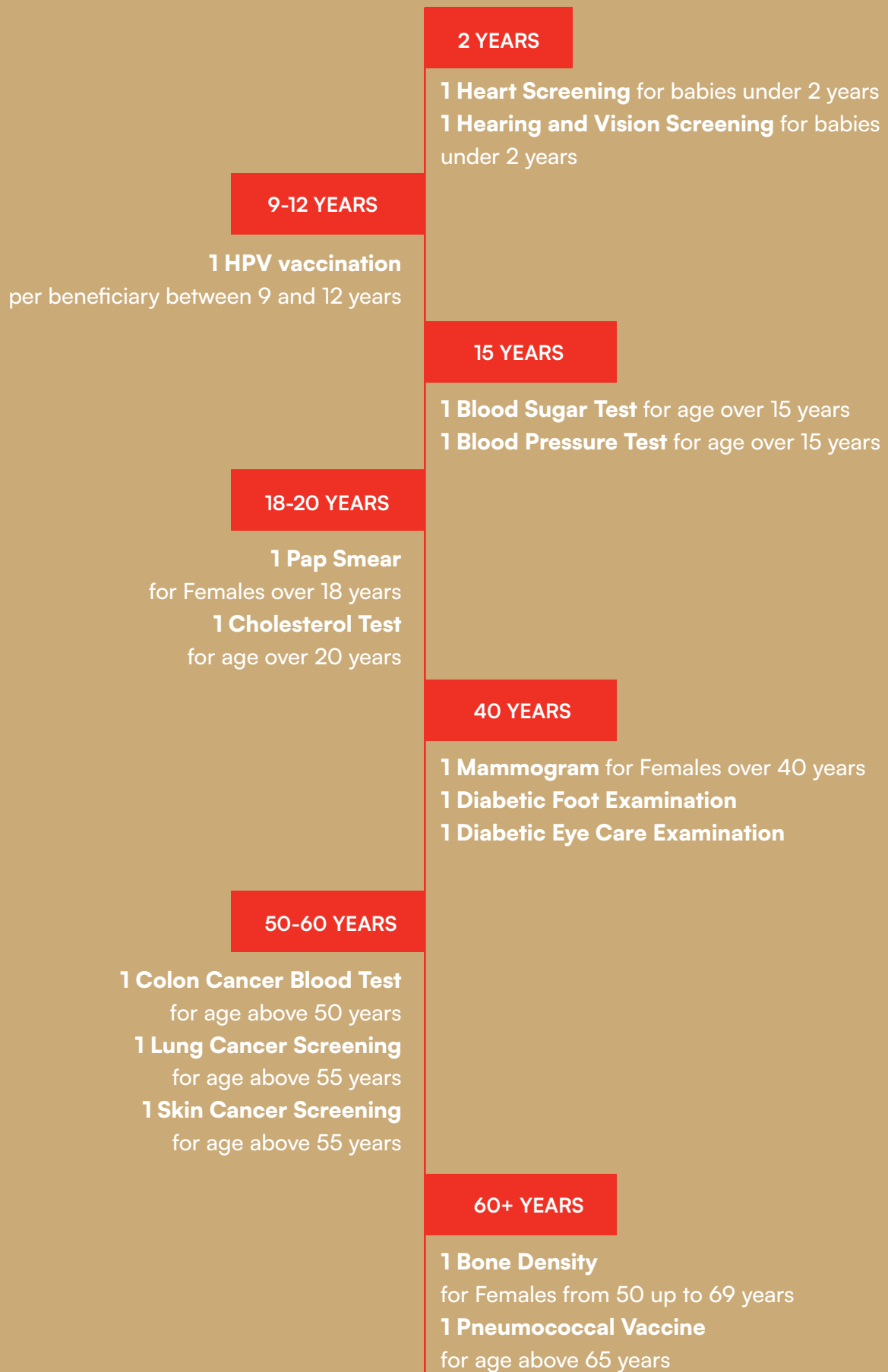
Heart Health Screening

Continue regular cholesterol, blood pressure and diabetes screening, especially if you have risk factors





ESSENTIAL SCREENINGS FOR EVERY STAGE OF LIFE





MEN'S HEALTH

Your Access to Free Screening and Wellness Benefits for
Early Detection and Disease Prevention

Mandatory annual health assessments for adults include: Body Mass Index (BMI), Blood Sugar Test, Blood Pressure Test, Cholesterol Test and HIV Test

IN YOUR 20s & 30s

Testicular Self-Exams

Learn how to perform regular testicular self-exams to check for lumps or changes

Blood Pressure

Cholesterol

If you have a family history of early heartdisease or other risk factors, your doctor might recommend a baseline cholesterol check in your 20s

IN YOUR 40s & 50s

Prostate Cancer Screening

Begins around age 45-50 years for men with average risk

Blood Pressure

Continue regular blood pressure monitoring

Cholesterol

Regular cholesterol checks are recommended

Colonoscopy

Recommended at age 50 and then every 10 years

Diabetes Screening

General screening typically begins at age 45

IN YOUR 60s & BEYOND

Colonoscopy

Colorectal Cancer Screening

Abdominal Aortic Aneurysm (AAA) Screening

Recommended between ages 65 and 75 years

Bone Mineral Density (BMD) Scan

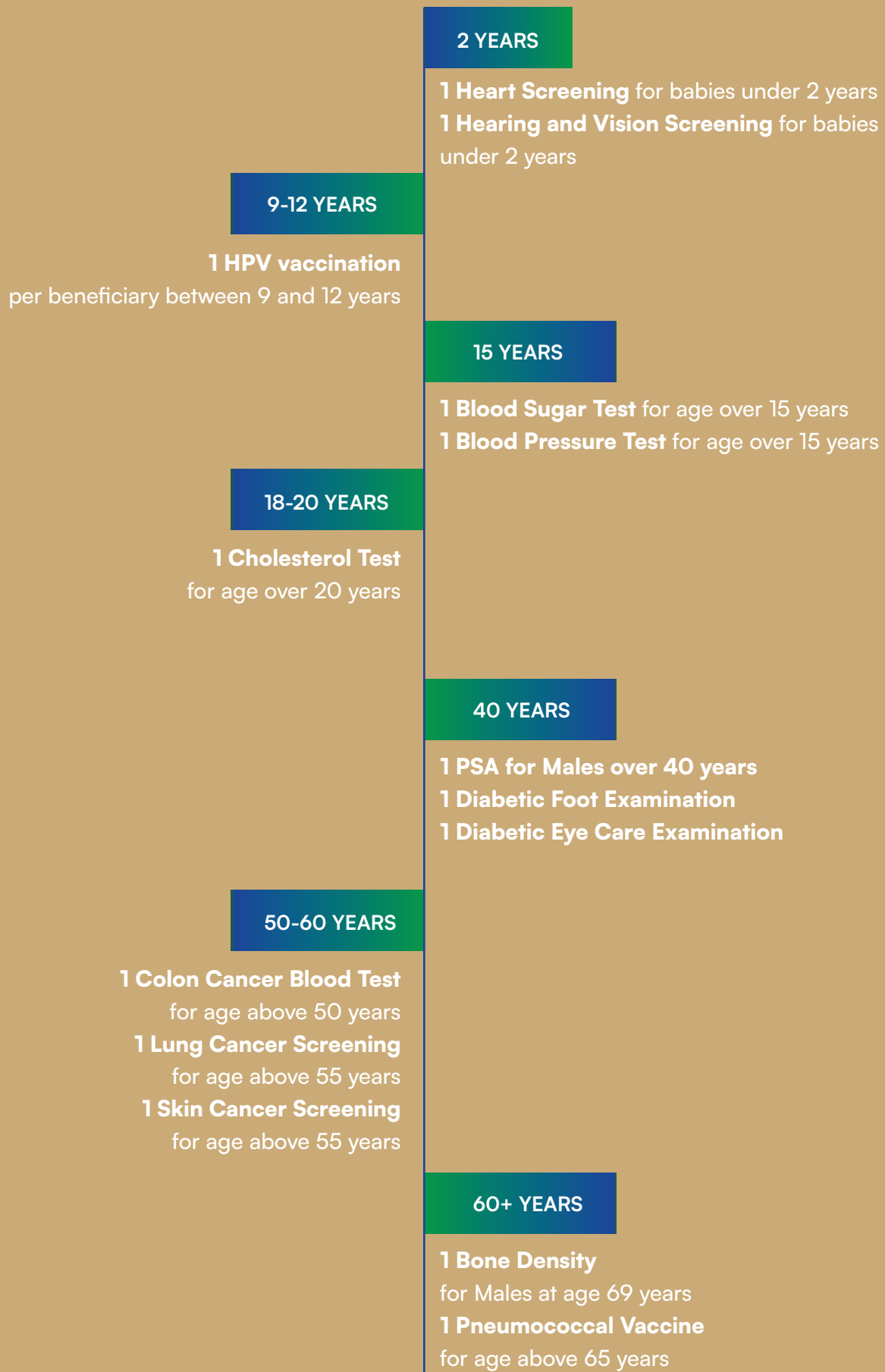
Osteoporosis Screening

Heart Health Screening

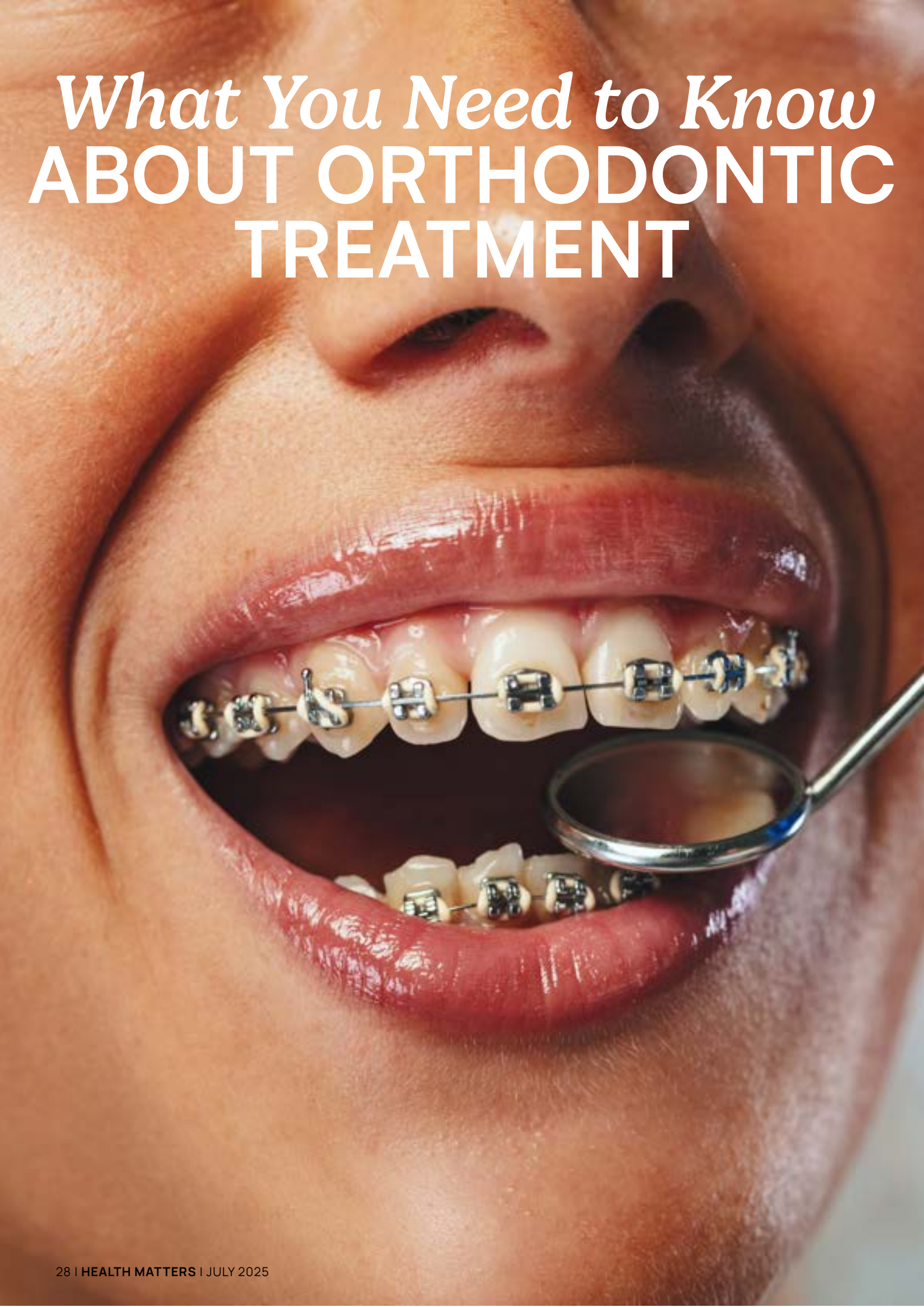
Continue regular cholesterol, blood pressure and diabetes screening, especially if you have risk factors



ESSENTIAL SCREENINGS FOR EVERY STAGE OF LIFE



What You Need to Know **ABOUT ORTHODONTIC TREATMENT**



What is an Orthodontist

An orthodontist is a dental specialist who has completed advanced training beyond dental school to focus exclusively on diagnosing, preventing, and correcting irregularities of the teeth and jaws. Their expertise plays a vital role in improving both oral health and the appearance of a patient's smile.

Building on a foundation of general dentistry, orthodontists undergo several additional years of education specifically in orthodontic care. This specialised knowledge enables them to treat conditions such as crooked teeth, overcrowding, overbites, underbites, and other misalignments, thereby enhancing function and aesthetics.

What is Orthodontic Treatment?

Orthodontic treatment is a specialised branch of dentistry aimed at aligning the teeth and jaws to improve both bite function and appearance. It can significantly impact long-term oral health by making teeth easier to clean and reducing strain on the jaw muscles.



Key Aspects of Orthodontic Treatment

Goal: To straighten crooked, crowded, or protruding teeth and correct bite issues (such as overbite, underbite, or crossbite).

Treatment Methods: The most common methods include:

- **Braces:** Fixed appliances that consist of brackets bonded to the teeth and connected by wires. These apply gentle, continuous pressure to move the teeth into the correct position over time.
- **Other Appliances:** Depending on the case, orthodontists may also use headgear, elastics (rubber bands), clear aligners, palatal expanders, or other tools to aid in treatment.
- **Duration:** The length of treatment varies by case complexity and individual response. Most treatments range from several months to a few years.
- **Note:** Pre-authorisation is typically required, and treatment is generally covered or approved until the age of 21.
- **Retention:** After active treatment, a retainer is usually worn to maintain the new position of the teeth and prevent them from shifting back.

BNAP™

BACK & NECK ASSISTANCE PROGRAMME



DO YOU HAVE BACK & NECK PAIN?

SABMAS and Workability have teamed up to help you take back control of your life by giving you access to a rehabilitation programme. This best practice rehabilitation programme (We call it the Back & Neck Assistance Programme) BNAP, helps you take control of your pain and your activities, so that you can get back to your life.

WHAT IS BNAP?

BNAP is an early intervention, functional rehabilitation programme led by physiotherapists, and supported by occupational therapists and doctors. We've developed it to improve your pain and normalise function so that you can get back to work and life.

All BNAP therapists are trained and accredited by Workability to assess and treat your back or neck condition, and all staff members are coached on quality assurance measures to ensure that you receive the best possible care and attention.



WHY BNAP?

Back and neck pain is common, but pain that is present on most days for more than 3 months may interfere with your work and life. And the longer the condition continues, the greater the chance that the condition can become disabling, impacting all spheres of your life.

Patients often undergo multiple investigations such as X-rays and MRIs, along with doctor and specialist appointments that often end in surgery. Yet, the disability and repeat surgery rates in South Africa are about 4 times higher than international statistics. Evidence has shown us that most chronic back and neck conditions benefit from conservative management (no surgery) and early intervention programme like Workability's BNAP Programme.

WHAT BENEFITS SHOULD YOU EXPECT?

- ✓ You will receive a comprehensive initial assessment by a physiotherapist, a doctor and if necessary, an occupational therapist.
- ✓ A physiotherapist will work with you to set treatment goals that aim to aid you in being able to participate in those activities that are meaningful to you. Depending on your risk category, you will need to attend anything from one to twelve sessions.
- ✓ As part of the treatment, the therapist will tailor a personalised treatment plan that focuses on physical activity, pain neuroscience education, stress management and relaxation techniques, pacing and grading of activity and a home, self-management programme.

HOW MUCH DOES IT COST?



If your medical aid has a contract with Workability and you are authorized for the programme, then the BNAP Programme will not cost you anything as the full cost of BNAP is covered by your medical aid and is not taken from your medical savings account (T&C apply).



WORKABILITY
RETURN TO WORK • RETURN TO LIFE

WhatsApp: 064 847 5756 | Phone: 021 518 1110
Email: referrals.network@workability.co.za | Web: www.workability.co.za



HAVE YOU HAD YOUR HIV TEST RECENTLY?

An AfroCentric Group Company

If you are HIV positive there is a lot that can be done to lead a healthy and normal life. Aid for AIDS aims to keep its patients healthy and productive in their families, communities and workplaces for as long as possible. However, early HIV diagnosis and treatment is the key to this. It is important to find out whether you are infected so that Aid for AIDS can give you help and support.

GET TESTED.

THE MAJORITY OF PEOPLE THAT TEST

ARE IN FACT HIV NEGATIVE!



ASK YOUR DOCTOR TO CONTACT US OR CALL US IN CONFIDENCE ON

TEL: 0860 100 646 | EMAIL: AFA@AFADM.CO.ZA | WWW.AFA.CO.ZA



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PROTECT YOUR MEDICAL AID SCHEME FROM FRAUD

As valued members of our medical aid scheme, your health and the integrity of your healthcare benefits stand as our highest concerns. Our goal is to guarantee you receive the best possible care while actively preventing any fraudulent, wasteful, or abusive practices within the healthcare system.

UNDERSTANDING FRAUD

Healthcare fraud involves intentional deception aimed at exploiting the system for financial gain. This can range from falsifying medical claims to billing for services that were never rendered. It's essential to remain vigilant against such practices to protect the integrity of your benefits.

IDENTIFYING WASTE

Waste in healthcare refers to the unnecessary expenditure of resources due to inefficient practices or systems. While not necessarily illegal, it can lead to inflated costs and reduced availability of essential services. By minimising waste, we can ensure that your benefits are utilised efficiently and effectively.

RECOGNISING ABUSE

Abuse involves the improper or excessive use of healthcare resources, often resulting from unethical behaviour or misuse of authority. This can include over billing for services or subjecting patients to unnecessary procedures. We are committed to identifying and addressing any instances of abuse to protect your rights as members.

YOUR ROLE IN PREVENTION

As members of our medical scheme, you play a crucial role in preventing fraud, waste, and abuse. By staying informed about your benefits, reviewing your medical statements regularly, and reporting any suspicious activity, you can help us maintain the integrity of our healthcare system.

Contact



0800 204 702



0800 007 788



sabmas@tip-off.com



COMPLAINTS AND APPEALS



The Scheme Rules allow you to lodge a complaint or appeal. Your first step would be to lodge your complaint with the administrator, by calling us on **0860 002 133**, sending an email to **info@sabmas.co.za** or by post to PO Box 10436, Johannesburg, 2000. If you are not satisfied with the response, you may forward your complaint to the Principal Officer (PO Box 10436, Johannesburg, 2000), who may refer it to the Board of Trustees or an Independent Disputes Committee, if necessary. If you are still not happy with the outcome, you can lodge your complaint with the Council for Medical Schemes (CMS), which oversees all medical schemes and will treat each case on its merit.

After you have exhausted all the escalation avenues and your complaint/ appeal is not resolved, you can refer your complaint/ appeal to the Council for Medical Schemes. Complaints can be submitted to CMS, by any reasonable means such as a letter, fax, email or in person:



086 673 2466



complaints@medicalschemes.com



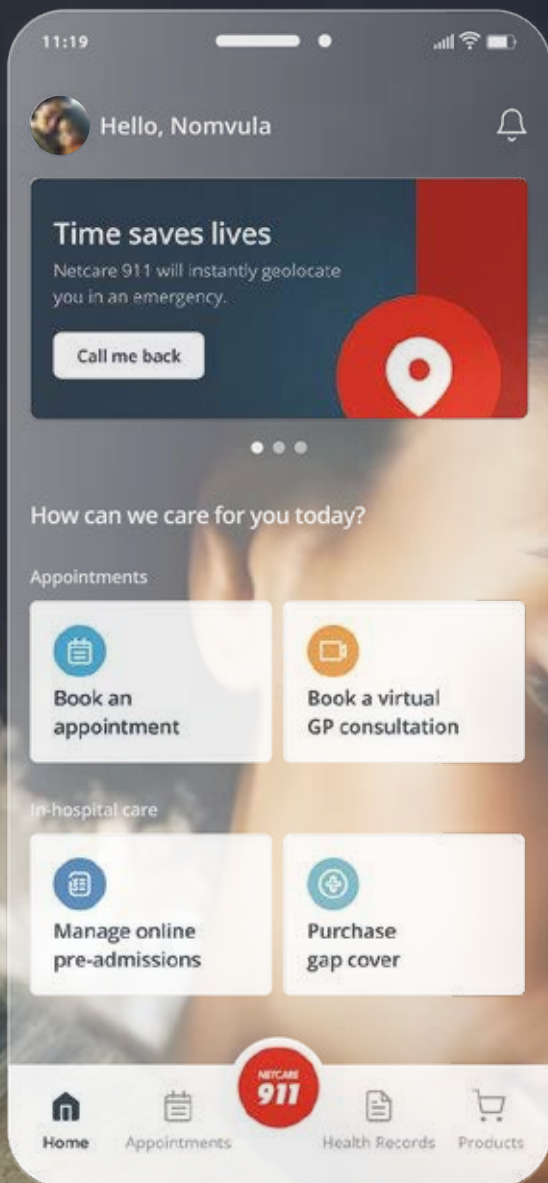
Private Bag X34, Hatfield 0028



Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157



www.medicalschemes.co.za



Introducing the new Netcare app

Download the app to access simple,
convenient healthcare.

Your health in your hands

New Netcare app available now



Providing YOU with the best and safest care.



NETCARE

Key features:



In an emergency, time matters

We will immediately geolocate you in an emergency. You can also track your ambulance in-app for updates on when expert care will arrive.*



Easily access your health records

A Summary of Care is available to Netcare 911 patients and is currently being rolled out to Netcare Akeso patients as well as those receiving radiotherapy at Netcare Cancer Care, with more Netcare Group divisions to follow.



Medical appointments shouldn't be a hassle

We will conveniently book medical appointments for you with the right doctor, tailored to your unique needs.



Virtual consultations at your convenience

Book and consult a GP from the comfort of your home or office.



Avoid the hospital queue

Experience a hassle-free, paperless hospital admission.

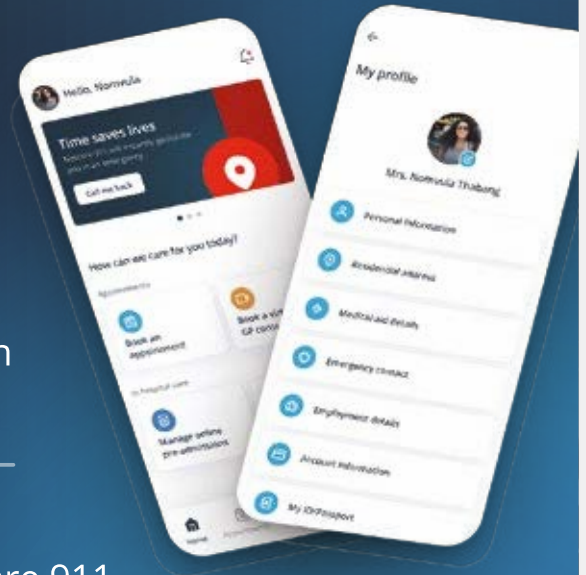


Close the gap on medical costs

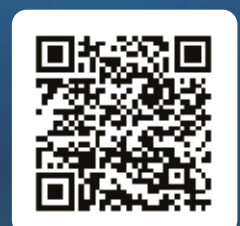
Purchase NetcarePlus GapCare to avoid unexpected medical aid shortfalls.

... And more key features to come

Your health in your hands



New Netcare app available now



*Medical aid or private rates will apply.





REWARDING JU-LYFE

Holiday's are here, let the adventure begin

R149

pm

- You will receive up to 1000s of rands in monthly rewards.
- Our rewards saves you money on both lifestyle benefits and day to day living expenses.
- Our dedicated concierge staff will ensure the seamless use of your benefits....

DINING



2 FOR 1 DINING

Supper is sorted and discounted!
Your member benefit just got tastier.
Experience a tasty 2 For 1 dining experience at any of our participating dining partners, nationwide. Get your tastebuds and wallet excited with this delicious dining deal.

NU METRO



2 FOR 1 DISCOUNT

Your movie night just got an upgrade.
Indulge in delicious butter popcorn, your favorite Slushi and an unforgettable cinematic experience at NuMetro.

Buy one ticket and bring one friend, enjoy your 2 For 1 movie theatre night out on us.

TRAVELSTART



R150 OFF RETURN DOMESTIC FLIGHTS
R300 OFF RETURN INTERNATIONAL FLIGHTS

This school break, travel smarter with 3Sixty Loyalty Rewards. You can save R150 off return domestic flights and R300 off return international flights. Unlock your travel discount and make memories that lasts.

HOW TO SIGN UP FOR 3SIXTY LOYALTY REWARDS

1. Visit the 3Sixty Loyalty Rewards website www.3sixtyrewards.co.za
2. Click on the Join Now Option
3. Complete the E-Mandate Application form
4. Once completed you will receive a confirmation email regarding your E-Mandate Form.
5. 3Sixty Loyalty Rewards activates your membership , send you an SMS with login details (Membership number & Password) together with a Welcome Letter.
6. Once you receive your login details, you can start redeeming your rewards.





STAY CONNECTED IMPORTANT RESOURCES TO KEEP ON HAND

National Customer Contact Centre

0860 002 133

Email: info@sabmas.co.za

**Alternatively, make use of direct points
of access listed below:**

Hospital Authorisation

Email: authorisations@sabmas.co.za

Membership Changes

Email: membership@sabmas.co.za

Submit a claim

Email: claims@sabmas.co.za

- If your Healthcare Provider sends the claims to us electronically, you don't need to send us a copy.
- Claims must be submitted within four months of the service or treatment date.
- To avoid delays, please ensure that you send a clear detailed claim and a receipt.

Chronic Medication and Registration

Email: chronic@sabmas.co.za

Oncology

Email: oncology@sabmas.co.za

Maternity

Email: maternity@sabmas.co.za

Dental and Optical Procedures

Email: dentaloptical@sabmas.co.za

How to Report Fraud?

There are a few options as to where and how you can report any fraud transactions on the Ethics Line, and it is fully anonymous.

Ethics Line Details:



0800 204 702



0800 007 708



sabmas@tip-offs.com

