SAB MEDICAL AID

HEALTHMATTERS

Compiled by 3Sixty Health | SABMAS NEWSLETTER | SEPTEMBER 2025

THE TOP 5 VITAMINS FOR HEALTHY GUMS AND TEETH

UNDERSTANDING HEPATITIS

TAKING CARE OF YOUR KIDNEYS

WHAT YOU NEED TO KNOW
CERVICAL CANCER AWARENESS
IN SOUTH AFRICA

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SAB MEDICAL AID
Maternity Support

Skin to skin with your baby

Skin-to-skin care is a natural process that involves placing a naked newborn on their parent's bare chest immediately after birth and covering the infant with blankets to keep it dry and warm. The World Health Organisation recommends all newborns receive skin-to- skin care, regardless of the type of birth (Natural or cesearan section) or the baby's clinical condition at birth.

Immediately after birth, there are three steps to take to provide skin-to-skin care for your baby

1. Have someone place your naked baby on your bare chest so the two of you are nestled chest-to-chest.
2. Turn your baby's face sideways in a position that keeps the airway open.
3. Remain this way for at least an hour or more before hospital staff takes baby away to be weighed and measured.

Research demonstrates that extra tactile, odour and thermal cues provided by skin to skin care may stimulate babies to initiate breastfeeding more successfully. Because skin-to-skin care is known to support breastfeeding, organisations like the American College of Obstetricians and Gynecologists have guidelines that support skin-to-skin in the operating room.

The proven benefits of skin-to-skin care are:
For Mother

- Infant cries 10 times less and for shorter periods than infants in cribs
- Increased maternal affectionate/nurturing behaviors
- Enhances effective breastfeeding
- Less maternal requested time in the nursery
- Sleep synchronised more effectively with newborn

"Skin-to-skin care is beneficial! Being close to you will help your newborn feel safe, secure, and adjusted to the environment."

For Newborn

- Apnea reduction
- Less initial weight loss
- Positively influences state organisation (moving from sleep to awake and back) and
- Motor system modulation (smoothness of movement)
- More restful natural sleep cycles and more quiet sleep
- Reduced stress reaction to painful procedures

It is important you check that your hospital offers skin-to-skin care in the operating room if you are having a cesarean then the baby can be immediately placed on your bare chest and allowed to stay there for the rest of surgery and recovery. Unfortunately, many hospitals still have standard care after a cesarean in which the baby is separated from you as the surgery is finished. The baby may then be returned to you during recovery or may be kept in a separate recovery room. Make sure you discuss your wishes with your healthcare provider and the facility where you are birthing at. Consider switching facilities if it is unsupported.

Skin-to-skin care is beneficial! Being close to you will help your newborn feel safe, secure, and adjusted to the environment.

Sources: DLA Group PTY LTd, Evidence Based Birth, International Childbirth Education Association.

THE TOP 5 VITAMINS FOR HEALTHY GUMS AND TEETH

VITAMIN A THE MOISTURE MAKER

Why it matters:
Vitamin A helps your body produce saliva, which naturally cleanses the mouth and prevents bacteria from causing decay. It also supports healthy gum tissue.

Where to find it:
Carrots, sweet potatoes, pumpkins, and fatty fish like salmon.

VITAMIN C THE GUM PROTECTOR

Why it matters:
Vitamin C keeps the connective tissues in your gums strong and helps prevent bleeding and inflammation. Without enough, you may be more prone to gum disease.

Where to find it:
Citrus fruits (oranges, lemons, grapefruit), kiwi, strawberries, tomatoes, broccoli, and bell peppers.

VITAMIN D THE CALCIUM HELPER

Why it matters:
Vitamin D allows your body to absorb calcium properly. Without it,even a calcium-rich diet won't fully benefit your teeth and bones. Low vitamin D levels are linked to a higher risk of tooth decay and gum problems.

Where to find it:
Sunlight exposure, oily fish (salmon, sardines), egg yolks, redmeat, fortified dairy, and mushrooms.

CALCIUM THE TOOTH STRENGTHENER

Why it matters:
Calcium builds and protects tooth enamel, making your teeth more resistant to cavities while keeping your jawbone strong.

Where to find it:
Dairy products, leafy greens like spinach and kale, tofu, and nuts.

PHOSPHORUS THE ENAMEL BUILDER

Why it matters:
Phosphorus works hand in hand with calcium to repair and maintainstrong enamel, the protective layer of your teeth.

Where to find it:
Meat, poultry, fish, eggs, nuts, and dairy products.

SHOULD YOU TAKE SUPPLEMENTS?

Most people can get these vitamins from a balanced diet. However, some especially vitamin D may need extra support through supplements. If you're worried about deficiencies, speak with your doctor or dentist. They can recommend tests, dietary changes, or supplements tailored to your needs.

THE BOTTOM LINE

Brushing and flossing are essential, but the vitamins you eat give your gums and teeth the strength to stay healthy for life. By filling your plate with nutrient-rich foods, you're not just nourishing your body you're protecting your smile.

DENTISTRY COVER

Basic dental care is covered from your Dentistry Benefit. On the **Comprehensive Option**, basic dentistry is covered from your day-to-day limit and advanced dental care is covered from your Advanced Dental Benefit limit. On the **Essential Option** the dental limit is calculated according to the number of dependants on your membership.

Advanced dental care is not covered on the Essential Option. Dentistry claims are covered at 80% at the Scheme Rate or the claimed amount, whichever is less, with the exception of oral and maxillofacial surgery claims, which are covered at 100% of the Scheme Rate on both Options. Osseo-integrated implants and orthognathic surgery claims are covered up to 100% of the Scheme Rate from the Advanced Dental Benefit on the Comprehensive Option only.

If you are on the Comprehensive Option the balance of the claim is paid from the available funds in your Medical Savings Account (MSA), or we will deduct from your salary or debit from your bank account if you are a self-paying member. If you are on the Essential Option, the 20% balance is deducted from your salary or debited from your bank account if you are a self-paying member.

ORAL HEALTH DURING MENOPAUSE

Dry Mouth

Hormonal changes can reduce saliva, making your mouth feel dry. This can increase the risk of tooth decay, gum disease, and discomfort.

Tips: Drink water often, chew sugar-free gum, and ask your dentist about saliva substitutes.

Bone Loss

Lower estrogen can affect jaw bone strength, increasing the risk of tooth loss.

Tips: Make sure you get enough calcium and vitamin D, and discuss bone health with your doctor.

Gum Problems

Gums may become more sensitive, inflamed, or bleed easily. This can lead to gum disease if not addressed.

Tips: Brush gently with a soft toothbrush, floss daily, and visit your dentist regularly.

How to Keep Your Mouth Healthy

- Brush teeth twice a day with fluoride toothpaste.
- Floss every day to remove plaque and prevent gum disease.
- Limit sugary and acidic foods and drinks.
- Use mouthwash for dry mouth if needed.
- Stay hydrated and avoid tobacco and excessive alcohol.
- See your dentist regularly, and speak to your doctor if you have persistent oral problems.

***Remember
Taking care of your mouth is important for your overall health. With the right care and regular check-ups, you can keep your smile healthy during menopause and beyond.**

Burning Or Tingling Mouth

Some women feel a burning sensation, numbness, or taste changes in their mouth.

Tips: Avoid spicy or acidic foods, stay hydrated, and talk to your dentist if it continues.

Taste Changes

Menopause can sometimes change your sense of taste, causing metallic or bitter flavours.

Tips:Maintain good oral hygiene and regular dental visits to reduce discomfort.

SEASONAL ALLERGIC RHINITIS

Spring is one of the peak allergy seasons worldwide because pollen levels rise as plants bloom. This leads to an increase in seasonal allergic rhinitis (hay fever) and other allergy flare-ups.

Global prevalence:
Seasonal allergies affect **10–30%** of the world's population

Source: www.worldallergy.org

In South Africa
Allergic rhinitis is common, especially in spring (September-November due to grass, tree, and weed pollens.

Studies suggest 20-30% of South Africans may experience hay fever symptoms.

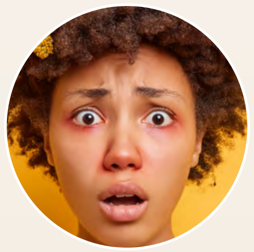
Source: www.allergyfoundation.co.za

Other contributing factors: Windy dry days spread pollen widly and urban pollution can worsen allergic reaction.

COMMON SYMPTOMS

SNEEZING

RUNNY OR STUFFY NOSE



ITCHY, WATERY EYES

SCRATCHY THROAT OR COUGH

WORSENING OF ASTHMA SYMPTOMS (WHEEZING, CHEST TIGHTNESS)

HOW TO PREVENT OR REDUCE SPRING ALLERGIES

Limit exposure to pollen

- Stay indoors on high-pollen days (especially mornings and windy days)
- Keep windows closed at home and in the car
- Shower and change clothes after being outdoors to remove pollen

Improve indoor air quality

- Use air purifiers or HEPA filters
- Wash bedding weekly in hot water
- Avoid drying clothes outdoors during high-pollen days

Medication & medical support

- Antihistamines (reduce sneezing, runny nose, itching)
- Nasal corticosteroid sprays (for congestion and inflammation)
- Eye drops (for itchy, watery eyes)
- See a doctor for allergy testing if symptoms are severe, allergy immunotherapy (allergy shots/drops) can provide long-term relief

Lifestyle adjustments

- Wear sunglasses outdoors to protect eyes from pollen
- Stay hydrated helps to thin mucus
- Avoid smoking and smoky areas (worsens nasal and lung irritation)

DOES THE MEDICAL AID COVER SEASONAL ALLERGIC RHINITIS?

YOUR COVER DEPENDS ON YOUR OPTION

- **Prescribed Minimum Benefits (PMBs)**
  Allergic rhinitis unless linked to asthma or another chronic condition.
- **Day-to-day benefits**
  (GP/ENT visits, antihistamines, nasal sprays) are covered from savings or day-to-day benefits, depending on your option.
- **Chronic medication**
  Only covered if allergic rhinitis is associated with an approved PMB condition like asthma.
- **Over-the-counter (OTC) medicine**
  Comprehensive Option allows funding of OTC medication from savings subject to availability of funds while the Essential Option does not cover OTC medication.
- **Allergy tests & immunotherapy**
  Usually covered under specialist benefits but may require pre-authorisation.

UNDERSTANDING CONTRACEPTIVES

MAKING THE RIGHT CHOICE FOR YOU

Contraceptives, or birth control methods, help prevent pregnancy. They come in many forms, including pills, injections, implants, intrauterine devices (IUDs), condoms, and new options for men. Each method has its own benefits and possible side effects, so it's important to choose the one that suits your lifestyle and health.

BENEFIT FROM YOUR MEDICAL AID

Female members on the Comprehensive Option are covered for contraceptives at 80% of the cost, up to a maximum of R2 820 per year and up to R2807 for female members on the Essential Option. Contraceptive devices and implants are also covered, limited to the frequency of the device.

PROS OF CONTRACEPTIVES

- **Effective prevention:** When used correctly, most methods are very reliable at preventing pregnancy.
- **Control over timing:** They allow you to plan if and when you want to have children.
- **Health benefits:** Some hormonal methods can reduce menstrual cramps, acne, and the risk of certain cancers.
- **Variety of options:** There are both short-term methods (like pills) and long- term options (like implants and IUDs).

CONS OF CONTRACEPTIVES

- **Side effects:** Some may cause nausea, headaches, mood changes, or weight changes.
- **They offer no protection against STIs:** Only condoms protect against sexually transmitted infections.
- **Medical considerations:** Not every method is safe for everyone, especially for people with certain health conditions.

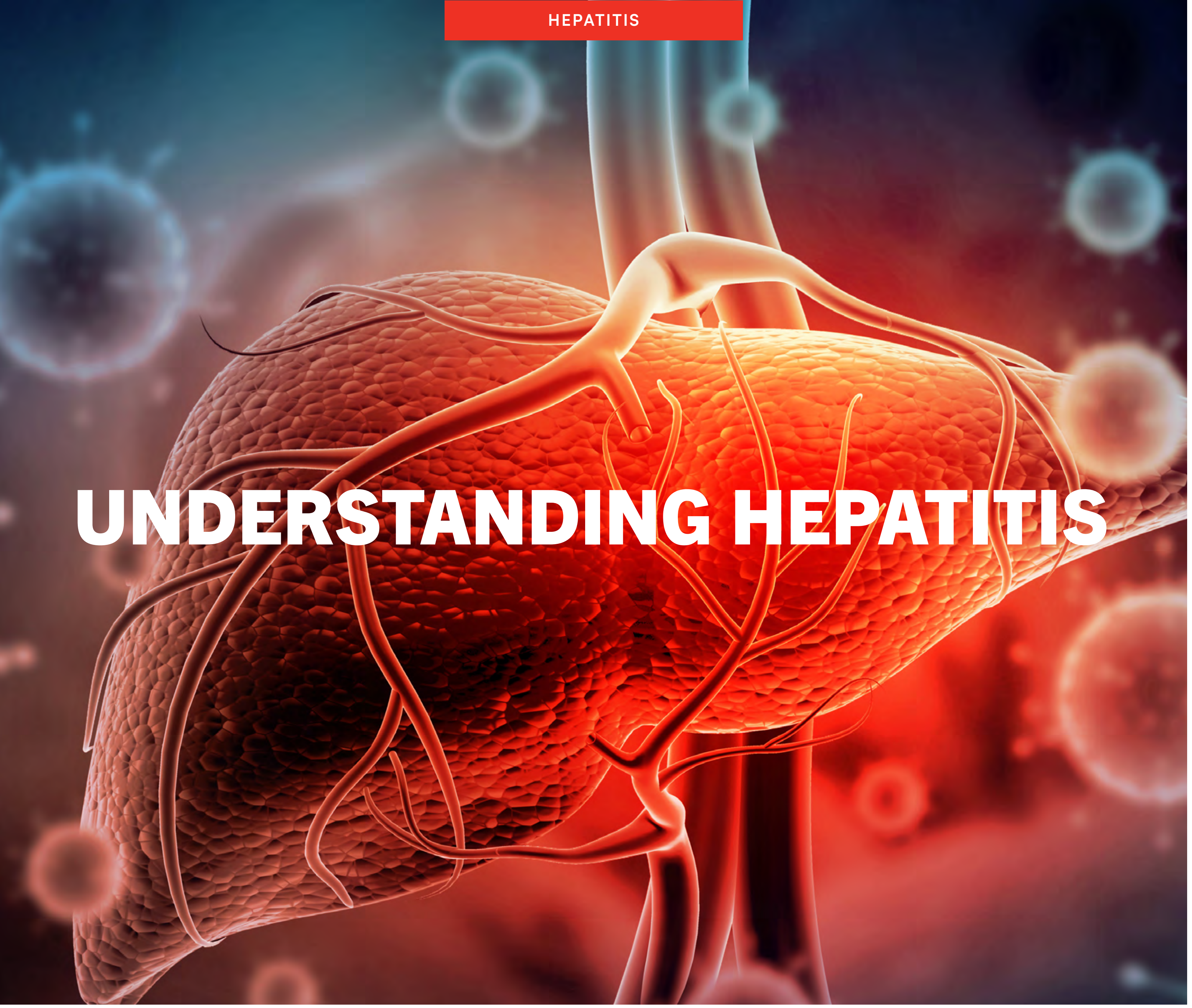
WHEN TO START

Contraceptives are generally recommended for sexually active teens and adults. The right age depends on your personal health, lifestyle, and reproductive goals. It's important to have an open conversation with your doctor to find the safest and most effective option for you.

WHY TALK TO YOUR DOCTOR

- **Personalised advice:** Your doctor can suggest methods that suit your health needs.
- **Monitoring side effects:** Some contraceptives require follow-up checks to ensure safety.
- **Future planning:** Your doctor can help you choose a method that fits your long-term reproductive plans.

REMEMBER: Choosing the right contraceptive is about protecting your health, planning for your future, and feeling confident about your choices. Always speak to your healthcare provider



UNDERSTANDING HEPATITIS

WHAT IS HEPATITIS?

Hepatitis is a word doctors use when your liver is swollen or not working properly. Your liver is a very important organ it helps clean your blood, digest food, and store energy.

The swelling (or inflammation) usually comes from a virus, but it can also happen from drinking too much alcohol, taking certain medicines, or even from your body attacking itself.

There are a few main types of Hepatitis: A, B, C, D, and E.

» Some types (like A and E) usually go away on their own.
» Others (like B and C) can stay in the body for years. If not treated, they may cause serious damage such as liver cancer or liver failure.

HOW COMMON IS HEPATITIS IN SOUTH AFRICA?

» **Hepatitis B (HBV):** Around 6—7% of South Africans are living with hepatitis B. The highest numbers are in Gauteng. Men tend to have higher infection rates than women. People who also have HIV are more at risk of having hepatitis B.
» **Hepatitis C (HCV):** In the general population, less than 1% of South Africans have hepatitis C. But in people who inject drugs, it's a very big problem studies show between 40% and 90% of them have been exposed to the virus.

This shows that Hepatitis is still a serious health concern in South Africa, especially for certain groups.

SIGNS AND SYMPTOMS

Hepatitis is often called a "silent disease" because many people don't know they have it.

But some warning signs include

» Feeling very tired all the time
» Stomach pain (especially on the right side)
» Yellow skin or eyes (called jaundice)
» Dark urine (like Coca-Cola) and pale stool
» Fever, loss of appetite, or nausea

HOW CAN YOU PREVENT HEPATITIS?

1

GET VACCINATED

✓ There are safe vaccines for Hepatitis A and B.
✓ In South Africa, babies are given the Hepatitis B vaccine, but many adults haven't had it. If you haven't been vaccinated, ask your clinic or doctor.

2

PRACTICE GOOD HYGIENE

✓ Wash your hands before eating and after using the toilet.
✓ Drink clean, safe water.
✓ Make sure food is cooked properly.

This helps prevent Hepatitis A and E, which spread through dirty food and water.

3

PROTECT YOURSELF FROM BLOOD CONTACT

✓ Don't share needles, razors, or toothbrushes.
✓ Always use condoms during sex.
✓ Make sure medical and dental tools are clean and sterilised.

These steps help prevent Hepatitis B and C, which can spread through blood and body fluids.

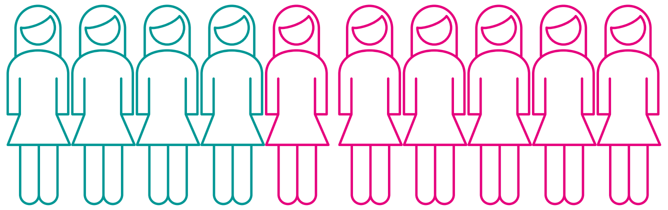
HOW IS HEPATITIS TREATED?

» Hepatitis A and E: Usually get better on their own. Rest, drink lots of fluids and avoid alcohol.
» Hepatitis B: If it's short-term, doctors just monitor you. If it's long-term, medicine can help control the virus and prevent liver damage.
» Hepatitis C: There's no vaccine, but the good news is it can be cured with special antiviral pills. These treatments are very effective, but still expensive in South Africa.
» Getting tested is very important, because early treatment can save your liver and your life.

WHAT YOU NEED TO KNOW ABOUT CERVICAL CANCER

What You Need to Know about Cervical Cancer

Cervical cancer in South Africa remains a serious public health challenge especially given the high overlap with HIV, limited screening uptake, and socioeconomic barriers. While it is almost entirely **preventable and treatable when detected early.**



10,000 WOMEN ARE DIAGNOSED
5800 WOMEN DIE FROM IT

What causes cervical cancer?

Almost all cases of cervical cancer are linked to a virus called HPV (Human Papillomavirus). It is a very common virus that spreads through sexual contact. Not everyone who gets HPV will develop cancer, but when the infection stays in the body for a long time, it can cause changes in the cervix that may turn into cancer.

Other risk factors include:

» HIV infection - women living with HIV are about six times more likely to get cervical cancer.
» Starting sex at a young age or having many sexual partners.
» Not using protection during sex.
» Smoking and drinking alcohol.
» Having many children.
» Poor diet and lack of exercise.

How common is it?

Cervical cancer is one of the biggest health threats to women in South Africa. Every year, more than 10,000 women are diagnosed, and around 5,800 women die from it. This makes it one of the top killers of women when it comes to cancer second only to breast cancer.

WOMEN IN SOUTH AFRICA HAVE ABOUT A 1 IN 41 CHANCE OF GETTING CERVICAL CANCER IN THEIR LIFETIME, WHICH IS MUCH HIGHER THAN IN MANY OTHER COUNTRIES.

https://www.medicalbrief.co.za/low-screening-weak-referrals-drive-sas-high-cervical-cancer-rates

Who is most at risk?

Cervical cancer mainly affects **younger and middle-aged women.** It is most common in women between the ages of 15-44 years. For women living with HIV, the risk is even higher, and the disease often appears at a younger age.

What signs should you look out for?

Cervical cancer often develops slowly, and in the beginning, there may be no symptoms at all. That's why screening is so important.

But when symptoms do appear, they may include:

» Unusual bleeding (between periods, after sex, or after menopause)
» Heavier or longer periods
» Unusual vaginal discharge
» Pain during sex
» Needing to urinate more often

If you notice these signs, it's important to visit a doctor or clinic right away.

How can it be prevented?

1. HPV Vaccine Benefit for both Essential and Comprehensive Options

The HPV vaccine protects against the types of HPV that cause most cervical cancers.

» In South Africa, the government offers free vaccines to school girls aged 9-14 years.
» It works best before girls become sexually active.
» SABMAS offers HPV Vaccination from age 9-24 years (2 doses) Once a lifetime

2. Regular Screening Benefit for both Essential and Comprehensive Options

Screening checks for changes in the cervix before they turn into cancer.

» Recommended Pap Smear Female Consultation subject to day-to-day limit. Cytology one every 3 years
» HPV test benefit is once every 5 years and is funded from the wellness benefit.

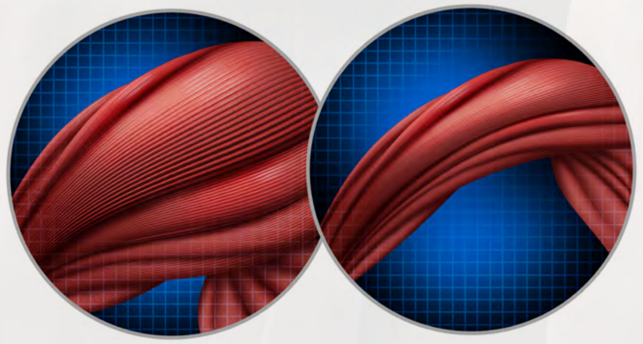
3. Healthy Lifestyle

Avoiding smoking, limiting alcohol, eating healthy, and exercising can also lower the risk.

Why early action matters

Cervical cancer is one of the few cancers that is almost completely preventable if caught early. With vaccination, regular screening, and treatment of early changes, thousands of lives could be saved every year in South Africa.

WHAT YOU NEED TO KNOW ABOUT MUSCULAR DYSTROPHY



Normal Muscle   Muscular Dystrophy Muscle

WHAT IS MUSCULAR DYSTROPHY?

Muscular Dystrophy (MD) is a group of inherited conditions that cause muscles to weaken and shrink over time. It affects movement and, in some types, can impact the heart and breathing.

WHO CAN GET IT?

- MD is usually genetic, meaning it is passed down from parents.
- Some types affect boys more than girls, while others affect both genders.
- Symptoms can appear in childhood or adulthood, depending on the type.

COMMON SIGNS AND SYMPTOMS

- Weakness in the arms, legs, or hips
- Trouble walking, running, or climbing stairs
- Frequent falls
- Muscle pain or stiffness
- In some cases, problems with the heart or breathing

TYPES OF MUSCULAR DYSTROPHY

- Duchenne Muscular Dystrophy (DMD): Most common in boys, starts early in childhood.
- Becker Muscular Dystrophy (BMD): Similar to DMD but progresses more slowly.
- Other types: Myotonic, limb-girdle, facioscapulohumeral, and more.

HOW IS IT DIAGNOSED?

- Physical exam and family history
- Blood tests to check muscle enzymes
- Genetic testing to confirm the type
- Muscle biopsy in some cases

TREATMENT AND MANAGEMENT

- No cure currently, but treatments can slow progression and improve quality of life.
- Physical therapy to keep muscles strong and flexible
- Medications (like steroids) to slow muscle weakness
- Breathing support if needed
- Heart medications for some types
- Assistive devices such as braces or wheelchairs

All diagnostics and treatment related to Muscular Dystrophy is subject to Managed Care Protocols and requests are reviewed on a case-by-case basis.

LIVING WITH MUSCULAR DYSTROPHY

- ✓ Early diagnosis helps manage symptoms better.
- ✓ Regular check-ups with doctors and therapists are important.
- ✓ Support groups and counselling can help families cope emotionally.

Muscular Dystrophy is serious but manageable with early care and support. Awareness and proper treatment can help people with MD live fuller, more active lives.

UNDERSTANDING KIDNEY DISEASE

Your kidneys are small but powerful organs. They clean your blood, remove waste, balance fluids, and help keep your body healthy. When the kidneys don't work properly, waste builds up in the body this is called kidney disease.

TAKE CARE OF YOUR KIDNEYS

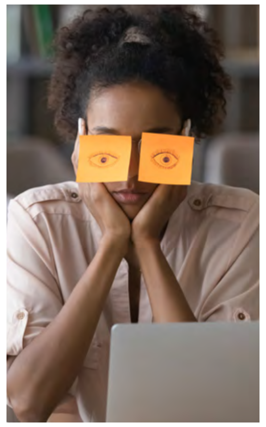
Your kidneys work hard every day to clean your blood, remove waste, and keep your body balanced. When they get sick, your whole body feels it.

WHAT CAUSES KIDNEY DISEASE?

- → High blood pressure (hypertension)
- → Diabetes (high blood sugar)
- → Kidney infections or stones
- → Certain medicines (like long-term painkillers)
- → Family history of kidney problems

WARNING SIGNS TO WATCH FOR

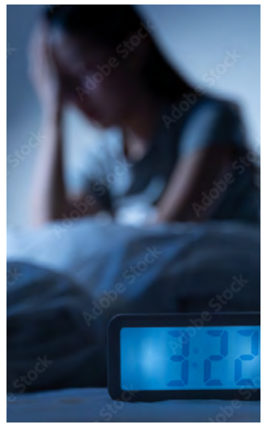
SWELLING IN LEGS, FEET, OR FACE



FEELING VERY TIRED OR WEAK

BLOOD OR FOAM IN URINE

PEEING TOO MUCH OR TOO LITTLE



TROUBLE SLEEPING

IF YOU NOTICE THESE, SEE YOUR DOCTOR

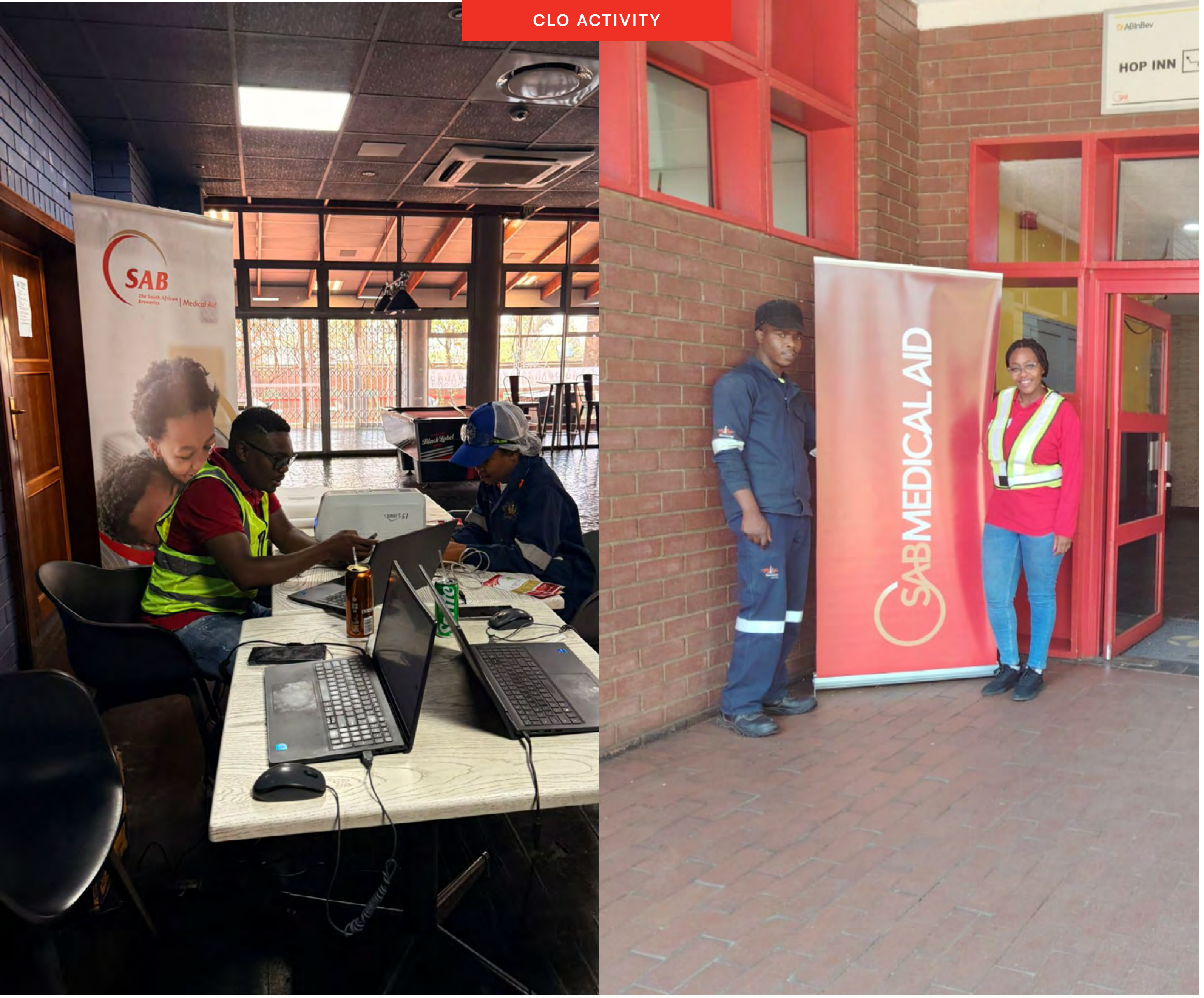
HOW TO PROTECT YOUR KIDNEYS

- → Keep your blood pressure and sugar under control
- → Drink enough water daily
- → Eat less salt, more fruits & veggies
- → Don't smoke or drink too much alcohol
- → Stay active at least 30 minutes most days
- → Go for regular check-ups

TREATMENT OPTIONS

If found early, kidney disease can often be managed:

- → Medicines to control blood pressure and sugar
- → Healthy diet and lifestyle changes
- → Dialysis if kidneys stop working properly
- → Kidney transplant in severe cases



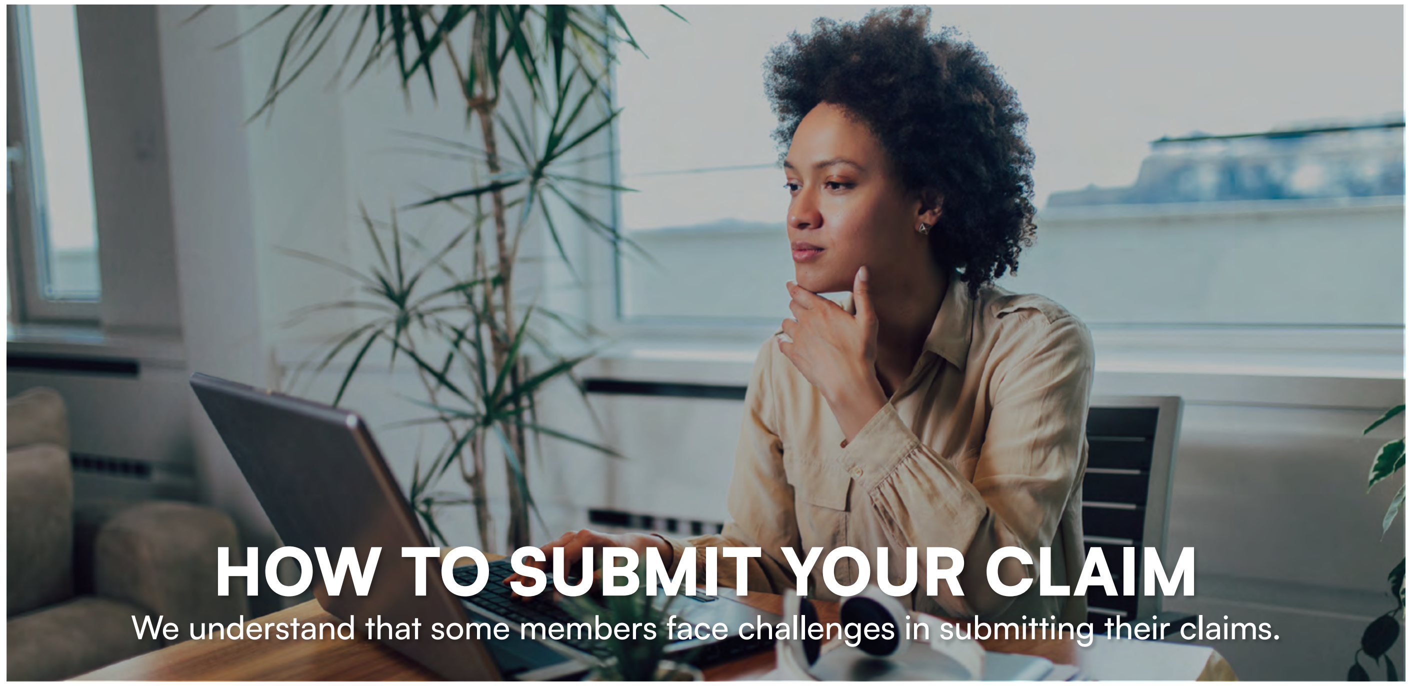
BUILDING STRONGER CONNECTIONS WITH OUR MEMBERS

This quarter, SABMAS focused on bringing our members closer to the scheme while growing brand visibility across partner sites. Our Helpdesk teams were more visible at Coca-Cola, Valpré, and SAB sites, making it easier for members to access direct support and guidance on their benefits.

We also hosted Wellness Days, where members took part in health screenings and lifestyle education sessions. These events received excellent feedback and helped to increase awareness around the importance of preventive healthcare.

Another highlight was the launch of the Blitz Initiative, designed to boost brand awareness and reassure members of the real value SABMAS delivers. Through exciting on-site activations, this initiative has already attracted strong interest and positive engagement.

Overall, the quarter was marked by increased member confidence, stronger employer partnerships, and positive momentum that we look forward to building on in the coming months.



HOW TO SUBMIT YOUR CLAIM

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

EMAIL
Send claims to claims@sabmas.co.za.

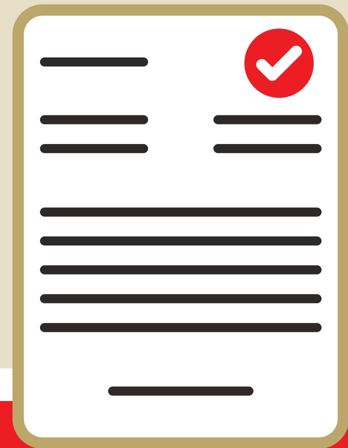
POST
Mail claims to P.O. Box 10436, Johannesburg, 2000

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

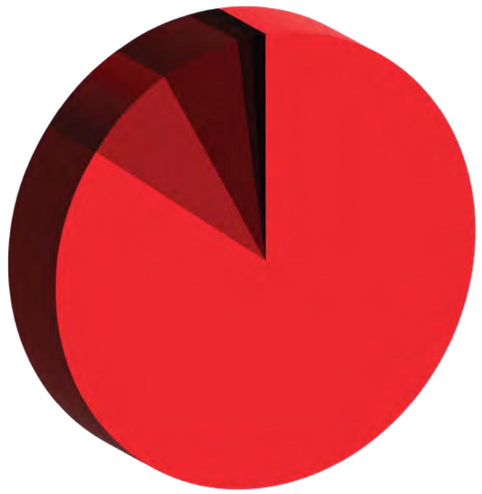
1. Your full name and initials
2. The patient's name (as shown on the membership card)
3. Your membership number
4. The treatment date
5. The amount charged
6. The applicable tariff code(s) and ICD-10 code(s), if relevant



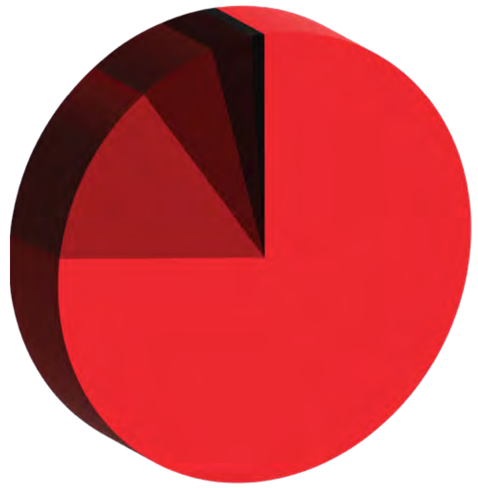
ENSURE YOUR BANK DETAILS ARE ACCURATE TO FACILITATE THE REFUND TO THE CORRECT ACCOUNT

Call Center Feedback

Provider Line Performance



Member Line Performance



PROVIDER				
1	2	3	4	5
75	14	17	88	1104

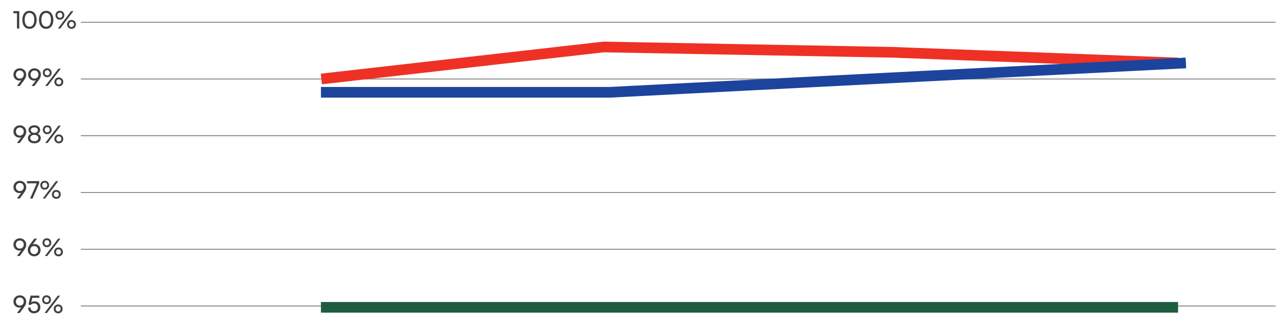
MEMBERS				
1	2	3	4	5
48	5	11	20	275

Provider Satisfaction Score Very Unsatisfied Unsatisfied Neutral Satisfied Very Satisfied

Call Centre Performance

Successfully maintained all SLA targets despite a significant increase in call volumes. Member satisfaction remains high, with actionable feedback identifying opportunities to further improve communication around payment processing.

ANSWER RATE



	Jul-25	Aug-25
Members Queue	99%	99%
Providers Queue	99%	99%
Required	95%	95%

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

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.

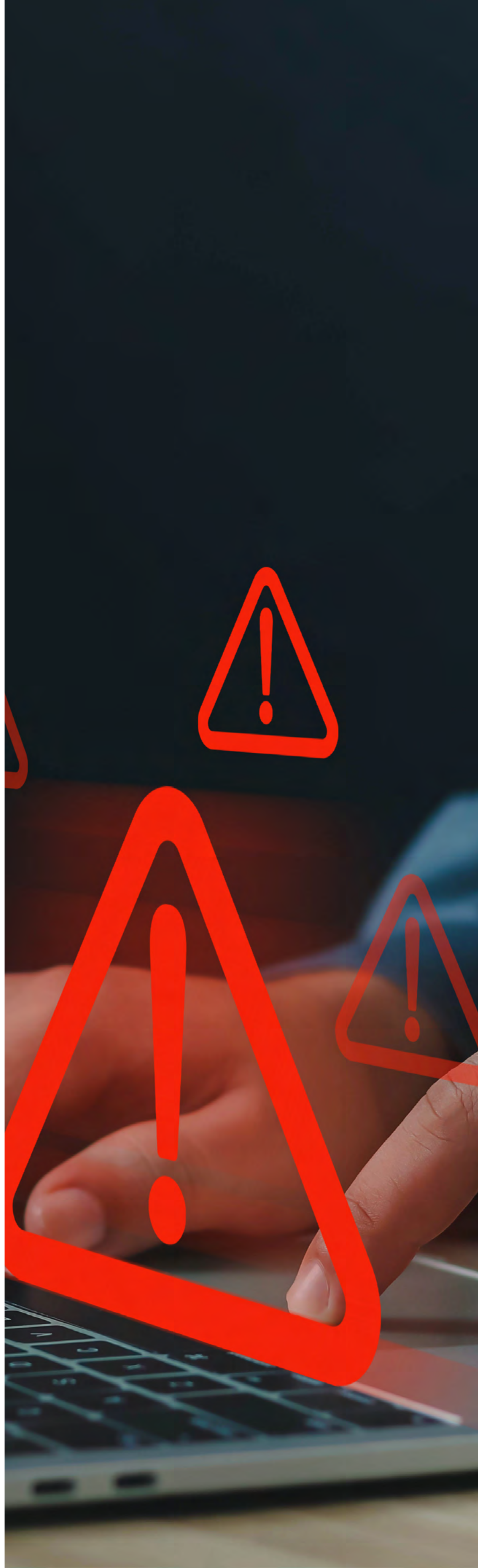
Contact

0800 204 702

0800 007 788

sabmas@tip-off.com

fraud@sabmas.co.za



Introducing the new Netcare app

Download the app to access simple, convenient healthcare.

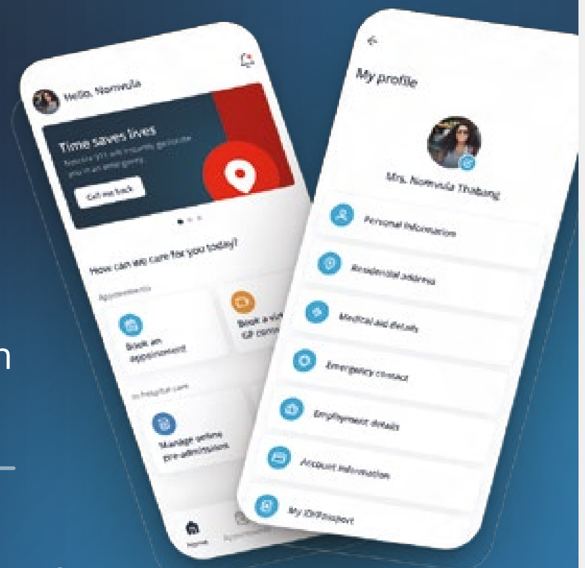
Your health in *your* hands

New Netcare app available now App Store Google Play AppGallery

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

NetCafé made with love

New Netcare app available now App Store Google Play AppGallery

*Medical aid or private rates will apply.

Providing **YOU** with the best and safest care.

NETCARE

ESCALATION MATRIX

DISEASE RISK MANAGEMENT

Disease Risk Management Team Leader
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0860 103 454

Disease Risk Management Manager
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MHC Executive
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Billing Manager
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011 353 1127

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011 353 0113

CUSTOMER SERVICES / CALL CENTRE TEAM

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Customer Services Manager
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Operations Executive
Leslie Tarr
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011 353 0113

CHRONIC

Chronic
Medikreditchronic@sabmas.co.za
0860 002 133

3sixty loyalty
REWARDS SOLUTIONS

SPRiNG iNTO SEPTEMBER

Spring is here and our discounts are blossoming.

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...

GROCERIES

SAVE R300 OFF THiS MONTH'S GROCERiES

Regular grocery runs are out, and savings are in. You can save up to R300 off your grocery purchases this month while stocking up on everything you need.

UCOOK

GET 50% OFF YOUR FiRST ORDER

This is your sign to order in tonight and give your pots a break. You can get 50% off your first order at UCook. Now that's a delicious discount.

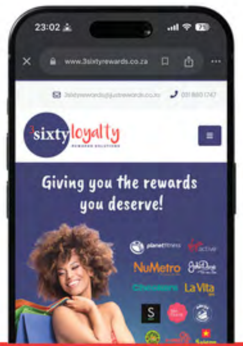
BODY 20

SAVE UP TO 15% ON YOUR MEMBERSHiP

Fitness is in and now it is even more rewarding. Step into your fitness era with Body 20 and save up to 15% on your membership this month.

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.



Visit Our Website To Join: www.3sixtyrewards.co.za | Contact Number: 031 880 1747

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.

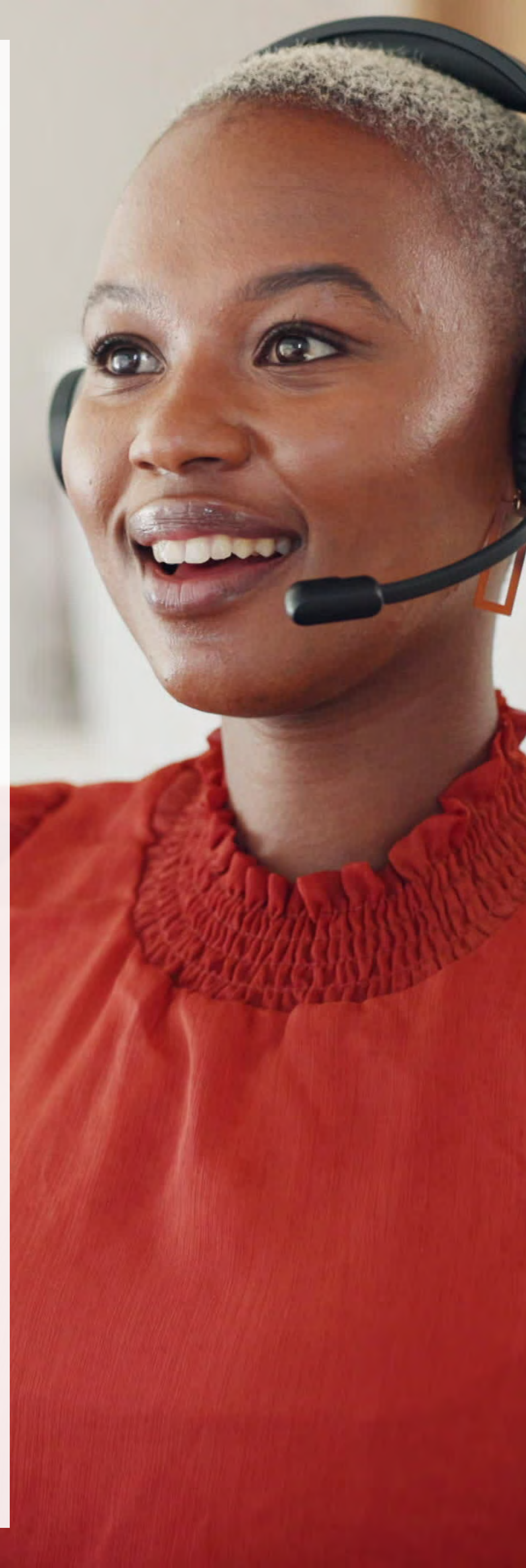
Ethics Line Details:

0800 204 702

0800 007 708

sabmas@tip-offs.com

fraud@sabmas.co.za



SAB MEDICAL AID