



MAKE
THINGS
HAPPEN



NEDGROUP
MEDICAL AID
SCHEME

NEWSLETTER

3rd Quarter 2016

Message from the Principal Officer



Dear member

As you may have seen in the press lately, the healthcare industry is under considerable pressure. A large contributing factor is a higher number of claims, and at a higher cost.

In the case of Discovery, for example, this has led to an average increase of 10.2% for 2017, which is significantly higher than the 8.6% increase in 2016, and much higher than the Consumer Price Index (inflation) forecast of 6.8%.

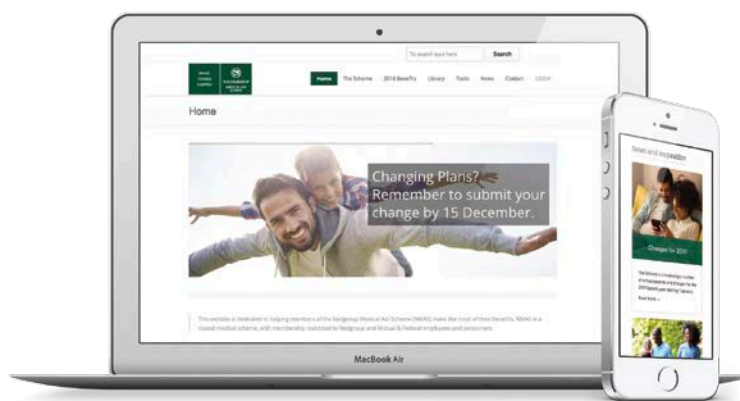
Although our Scheme is still financially stable and we have managed to keep our average increase for 2017 more realistic, we do need to be more conscious of the effect that our health and claiming patterns have on the viability of our Scheme.

Although the Scheme has put a number of cost-management initiatives (such as Networks) in place, we as members still have the most important role to play.

The best thing we can do - for the viability of the Scheme, but especially for our own good - is to make **lifestyle changes** for the better, and thereby avoid a range of medications, procedures and hospital admissions. Use the screening tests offered as part of your Wellness Benefits to make sure you catch and manage lifestyle diseases in good time. Where possible, treat your lifestyle disease by improving your lifestyle, rather than simply opting for chronic medication.

Yours in health

Julia le Roux



New website launched

We have been hard at work creating a website that puts all the information you need at your fingertips, whether on your laptop, tablet or smartphone!

After doing some research into our members' information needs, the website has been put together in such a way that the topics that are most often queried by members, are on the home page. Other information will also be organised in such a way that you will be able to access it with the least amount of hassle.

The online member guide and contribution calculator has been merged with the new website, with additional libraries of forms, newsletters and more.

It has been optimised for use on a smartphone, so if your work computer is unable to properly display tools such as the calculator (usually due to firewall settings), you may want to use your smartphone instead.

The website will show your 2016 benefits until the end of the year, but you can also see the new Plan information for 2017, and use the contribution calculator, by clicking on the green **Summary of Plans - 2017** button on this banner at the top of the website.



You can also log in to the Member Zone to see your benefits and use our Live Chat facility - simply click on LOGIN in the menu, and then on the LOGIN AS A MEMBER block.

Visit your new website at nmas.medscheme.com!

Changes for the new benefit year, at a glance

BENEFITS

In general the benefits were increased by 6%. As one of the objectives for this year was to differentiate the Plans more clearly, the following additional changes will be implemented:

PLATINUM PLAN	TRADITIONAL PLUS PLAN	TRADITIONAL PLAN	SAVINGS PLAN	HOSPITAL PLAN
<ul style="list-style-type: none"> No co-payment when admitted to hospital by a non-Network specialists, plus addition of contraceptive benefit limit (subject to certain conditions). Please read more about this in your new member guide. 	<ul style="list-style-type: none"> Although not a change made by the Scheme, the administrator of this Plan, ONECARE Health, has been bought by MMI Health – please see page 6 for new contact details. 		<ul style="list-style-type: none"> Cover for refractive procedures from personal medical savings account. 	<ul style="list-style-type: none"> No cover for refractive procedures. Chronic medicine cover for Major Depression.
<ul style="list-style-type: none"> Oncology drugs benefit limits increased by 15%. 				
<ul style="list-style-type: none"> Age for mammograms reduced from 50 to 40. Behcet’s Disease, Obsessive Compulsive Disorder, Paget’s Disease and Sjogren’s Disease added to list of other Scheme-covered chronic conditions. 				

In line with a directive from the Registrar of Medical Schemes, the format of benefit limits was changed, where relevant, from a “Member, Adult and Child” structure to a “Member, Member + 1, Member + 2, Member + 3 or more” limit structure.



Nedmed – there for you when you need it most

Earlier this year, one of our members’ children developed a serious health issue and had to be hospitalised for a very long period (more than five months). The total amount claimed came to more than R3 million rand, of which the member needed to pay less than 0.2%! Imagine what would have happened if they did not belong to a medical scheme, or if they belonged to a scheme with much more limited cover.

There are many such examples in the Scheme’s books each year, where a single member’s hospital claim can run into millions. These cases range from pensioners with hip fractures to middle-aged active members developing cardiac problems or younger members having to have brain surgery to have a cancerous growth removed, to babies being born very prematurely and needing various procedures and extended life support.

And that is where the true benefit of a medical scheme lies – whereas it is convenient to have cover for day-to-day expenses such as medicine or a visit to the GP, it is when disaster strikes that we truly understand the value of having excellent hospital benefits. It is virtually impossible for most people to cover from their own pocket the major medical expenses when they are hospitalised and require major surgery, or are hospitalised for an extended period.

This is where your membership of Nedmed should give you great peace-of-mind: you know that you have cover in place which enables you to access care at a private hospital for any medical emergency or medically necessary care that is required by you and your loved ones.



WANT TO FIND OUT MORE?

Come to our Roadshows / Wellness Days

If you have any questions about your medical scheme and benefits for 2017, you will have the perfect opportunity to discuss these with Scheme staff, including the Principal Officer, during the roadshow coming up soon. Moreover, we will once again be hosting a Wellness Day at each of the venues, where you can quickly have your annual health assessment done, and more!

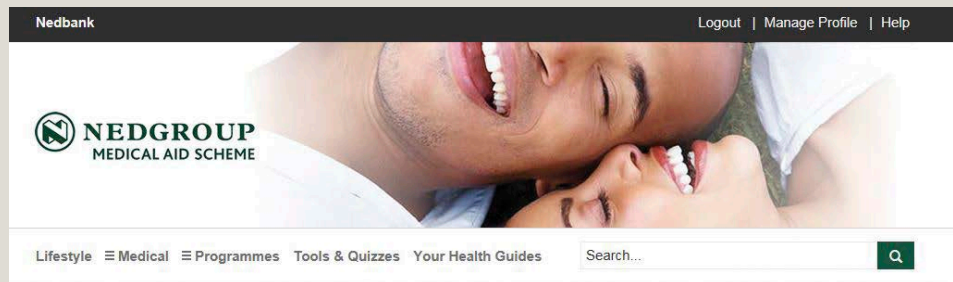
Date (2016)	Time	Venue
FREE STATE		
24 October	10h00 - 14h00	Nedbank, Cnr 2nd Avenue and Henry Street, Bloemfontein, Free State
GAUTENG		
25 October	10h00-15h00	Cnr Aramist and Constellation Street Waterkloof Glen EXT 2, Menlyn, Pretoria
26 October	10h00 - 15h00	Nedbank Sunninghill, 24 Achter Road, Sunninghill
27 October	10h00 - 15h00	Nedbank Lakeview, 16 Constantia Boulevard, Roodepoort
28 October	09h00 - 14h00	Nedbank Park, 6 Press Avenue, Crown Mines, Selby Ext 15
21 November	10h00 - 15h00	Nedbank, 135 Rivonia Road, Sandton, Phase II
23 November	09h00 - 15h00	Nedbank, 135 Rivonia Road, Sandton, Phase I
24 November	09h00 - 14h00	Newtown Junction Mall, 100 Carr street, Newtown, Johannesburg
25 November	10h00 - 14h00	Mutual & Federal, 75 President Street , Johannesburg
WESTERN CAPE		
31 October	10h00 - 15h00	Nedbank Clocktower, Victoria & Alfred Waterfront, Cape Town
01 November	09h00 - 14h00	Nedbank, Foreshore, 57 Heerengracht, Cape Town
02 November	09h00 -12h00	M&F Cape Town, Mutualpark, Pinelands
02 November	13h30 -16h30	Nedbank Stellenbosch, Block E, De Wagenweg Office Park, Stellantia Road, Stellenbosch
03 November	10h00 - 14h00	Nedbank Paarl, 1 Breda Street, corner Bergriver Boulevard South, Paarl
04 November	09h00 - 14h00	Nedbank Platteklouf Office Park, Bloulelie Street, Platteklouf
EASTERN CAPE		
10 November	10h00 - 14h00	Mutual and Federal, Block 1, Greenacres Office Park, 2nd Avenue, Newton Park, Port Elizabeth
11 November	09h00 - 14h00	Nedbank, 270 Cape Road, Newton Park, Port Elizabeth
KWAZULU-NATAL		
14 November	10h00 - 15h00	Nedbank Kingsmead, 3rd Floor, 90 Bram Fischer Road, Durban
15 November	10h00 - 14h00	Mutual & Federal, 18 The Boulevard, Westway Office Park, Westville
16 November	10h00 - 14h00	Nedbank Ridgeside Campus, Ncondo Place, Umhlanga
17 November	09h00 - 14h00	Nedbank, 62 Siphosethu Road, Mount Edgecombe, Durban

Improve your health – with a click!

Did you know that the YourHealthPortal has a wide range of e-Tutorials to help you manage your health? And accessing them is as easy as 1, 2, 3...

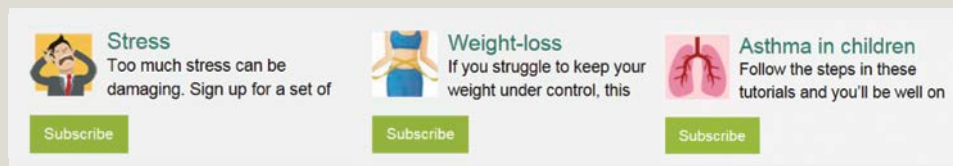
STEP 1

Simply click on the 'Your Health Guides' in the menu.



STEP 2

Have a look at the e-Tutorials available and subscribe in one or more in which you are interested.



STEP 3

Do the tutorials delivered via email in your own time.

The e-Tutorials you choose will be delivered to your email address. (If you want to make sure the system has your correct email address, you can view – and change – your registered e-mail address through the 'Manage Profile' option at the top of the Member Zone web page.

Remember that you need to login to the Member Zone to access the YourHealthPortal. If you have not yet registered, go to the Member Zone login page, click on Create Account and follow the prompts to register as a user.

Breast reduction surgery – will the Scheme pay?

Breast reduction surgery (reduction mammoplasty) is usually done where women have very large breasts (macromastia) that cause health problems, for example, shoulder, neck and back pain, nerve compression in the hands and painful rashes in the skin folds. During surgery, breast tissue is removed. Repositioning of the nipple and areola (the darker area surrounding the nipple), and reshaping of the remaining breast in order to maintain symmetry, generally form part of the procedure.

WHAT THE SCHEME WILL CONSIDER BEFORE FUNDING THIS PROCEDURE

Many breast reduction procedures are purely cosmetic and the Scheme will not cover these. However, if you suffer from medical problems relating to the size of your breasts, the Scheme will consider funding. Your doctor will have to provide a motivation to the Scheme that should include specific clinical details (weight, breast measurements and estimated amount of tissue to be removed).

Since weight loss reduces breast size and may avoid the need for surgery, you may be requested to lose weight first, if you are overweight, before funding will be considered.

Nedmed – there for YOU, not for profit

A reminder that Nedmed is a not-for-profit medical scheme for Nedgroup and Mutual & Federal employees and pensioners only (a restricted or closed scheme). That means that it does not charge members any additional amount other than what is necessary to pay for the specified benefits and the cost to administer the Scheme.

Letter from a member to one of our Call Centre agents

Dear Edelweiss

My Darling husband David passed away last Friday. Please forward this to the relevant department so they can advise me what they require.

I can't thank you enough for your amazing support and comfort over this past difficult year, Edelweiss.

Fondest regards,
Margaret Joseph



FOCUS ON: The Back and Neck Rehabilitation Programme

The Scheme's Back and Neck Programme has already seen positive results by improving the quality of life of many members or their dependants who suffer from back or neck pain, and will hopefully help these members avoid unnecessary invasive surgery.

WHO MAY QUALIFY FOR THIS PROGRAMME?

You may qualify for the Back and Neck Rehabilitation Programme if you suffer from chronic or acute spinal pain.

In the case of chronic spinal pain, you will qualify if...

- You have constant or intermittent spine pain that has been present for longer than 12 weeks (3 months).
- You have had two acute back/neck pain episodes in the preceding three months or three significant back pain episodes in your lifetime (with 'significant' being defined as an episode where a family practitioner, physiotherapist, biokineticist or chiropractor was consulted).
- You have a pain assessment scale (visual analogue scale) averaging 40/100 or more.
- You have conditions such as degenerative disc disease, disc herniation, facet-joint osteo-arthritis and spinal stenosis.
- You have had previous spine surgery or interventative pain procedures.
- You make excessive use of or are dependent on pain medication or caffeine products.

In the case of acute spinal pain, you will qualify if you are at risk of developing chronic back pain.

- Your risk of developing chronic back pain is assessed using internationally validated screening tool.

- The screening questions will focus on the nature of your pain, how it affects your daily activities e.g. dressing and walking and how you perceive your pain.
- Based on responses you will receive care plan that covers treatment by a physiotherapist that is specifically designed to prevent you developing chronic back pain.

If you have any of the 'red flag' conditions listed below, the Back and Neck Programme will not be suitable for you:

- Imminent neurological (nervous system) disaster
- Spine fractures
- Severe osteoporosis
- Current infection of spinal structures
- Untreated/suspended cancer
- Leg pain when walking less than 250 meters
- Intractable pain

Members enrolled on the programme will be identified for either a specific physiotherapy programme or an intensive six-week multidisciplinary programme where a medical doctor, biokineticist and physiotherapist are involved in the assessment.

You can find more information on this programme in the Managed Care Programmes section of your 2016 member guide.

HOW TO ACCESS THIS BENEFIT

If you feel that you qualify to use this programme, please get in touch with the Call Centre for more information.



Chronic medicine user?

Remember that when your prescription changes (whether in terms of the medicine prescribed, or even just in terms of the dosage of your current medicine), your medical practitioner or pharmacist (or even you) should contact ScriptPharm to process your requested change. Please note that telephonic authorisations should only be used in the case of an emergency. Unprocessed authorisation changes will result in your claims being rejected or being processed from your Everyday Services Benefit. Certain medicines require additional information for approval and your doctor will be asked to submit this information. PLEASE NOTE that a copy of a valid prescription must be sent to ScriptPharm within seven working days following the telephonic authorisation.

If you have any queries, please call 011 100 7557. Alternatively, fax or post a copy of your new prescription to ScriptPharm. Please ensure that your membership number and details are clearly indicated on the prescription.

WE HAVE MOVED!

- The Medscheme Durban office has relocated to 102 Stephen Dlamini Road, Musgrave, Durban, 4001.
- CareCross/ONECARE has also relocated. The phone number is still 021 673 1800, but the new address is Building 6, Parc du Cap Complex, Mispel Road, Bellville, Cape Town.

CONTACT DETAILS



Administrator	Platinum Plan, Traditional Plan, Savings Plan and Hospital Plan	Traditional Plus Plan
	Medscheme	MMI Health (previously ONECARE Health)
General Enquiries Call Centre	Tel: 0860 100 080 / 011 671 6833 Fax: 0860 111 784 / 011 758 7041 Faxed accounts: 0860 111 784 Scanned accounts: Current First-Time Claims (including refund claims) nedgroup.newclaims@medscheme.co.za All claims for services rendered outside the borders of RSA Email: foreign.hos@medscheme.co.za Benefit enquiries: nedgroup.enquiries@medscheme.co.za Membership enquiries: nedgroupregistry@medscheme.co.za	Tel: 0860 103 491 Fax: 021 673 1811 Faxed accounts: 021 673 1811 Claims/scanned accounts: nedgroupclaims@mmiholdings.co.za Benefit enquiries: nedgroup@mmiholdings.co.za Membership enquiries: nedgroupregistry@medscheme.co.za
ER24	Tel: 084 124	Tel: 084 124
Hospital Benefit Management	Tel: 0860 100 080 Fax: 0860 21 22 23 or 021 466 1913 Email: nedgroup.authorisations@medscheme.co.za	Tel: 0860 102 183 Fax: 021 413 0512 Email: crc@mmiholdings.co.za
HIV and AIDS Management	Programme with Aid for AIDS Tel: 0860 100 646 / 021 466 1700 Fax: 0800 600 773 Email: afa@afadm.co.za Website: www.aidforaids.co.za Mobi: www.aidforaids.mobi SMS: (call me) 083 410 9078	Programme with CareWorks Tel: 0860 101 110 Fax: 021 413 1606 Email: caseman@careworks.co.za
Oncology Management Programme (for cancer patients)	Tel: 0860 100 572 Fax: 021 466 2303 Email: cancerinfo@medscheme.co.za	Tel: 021 673 1800 Fax: 021 413 0512 Email: oncology@mmiholdings.co.za
Chronic Medicine Authorisation (PMB and other Scheme-approved chronic conditions only)	Scriptpharm Risk Management Tel: 011 100 7557 Fax: 086 679 1579 Email: nedgroup@scriptpharm.co.za Web: www.scriptpharm.co.za	Scriptpharm Risk Management Tel: 011 100 7557 Fax: 086 679 1579 Email: onecare@scriptpharm.co.za Web: www.scriptpharm.co.za
PMB Treatment Plans	Tel: 0860 100 080 Email: nedgroupapmb@medscheme.co.za	Tel: 0860 102 183 Fax: 021 413 0512 Email: crc@mmiholdings.co.za
Nedgroup GP and Specialist Network	Tel: 0860 100 080	Tel: 0860 102 183
Website	www.medscheme.co.za	www.carecross.co.za
Self Help Facility	1. Dial 0860 100 080 2. When the following menu is read out, choose option number 1, "For Benefits, Claims and Membership related enquiries please press 1". 3. You will then be prompted to enter your membership number, "Please enter your membership number followed by the # key". 4. The system will recognise your medical scheme membership number and offer you the appropriate menus.	
Fraud Hotline	Tel: 0800 112 811 Email: fraud@medscheme.co.za	
Postal address	Nedgroup Medical Aid Scheme, PO Box 74, Vereeniging, 1930	MMI Health, PO Box 44991, Claremont, 7735
Physical address	Nedgroup Medical Aid Scheme, 37 Conrad Road, Florida North, Roodepoort, 1709	Nedgroup Medical Aid Scheme, MMI Health Building 6, Parc du Cap Complex, Mispel Rd, Bellville, Cape Town