



MAKE
THINGS
HAPPEN



NEDGROUP
MEDICAL AID
SCHEME

NEWSLETTER

1st Quarter 2016



Message from the Principal Officer

Dear Member

Change is in the air, with a number of new Trustees on the Nedgroup Medical Aid Scheme Board. I would like to welcome Ms Liziwe Masoga, an employer- appointed Trustee. All the Trustees work hard to ensure that your scheme is efficient, sustainable and cares for you – and for that we thank them.

On the communication front there are even more exciting changes. First we gave you Plan-specific member guides (which you can find at nmas.medscheme.com) and NMAS Live Chat. Now we have even more ways of making it easier for you to keep track of your benefits. You will soon receive information about an electronic membership card, as well as a member app for your smartphone that can show you your benefits, claims and more – all as part of your benefits of being a member of the Nedgroup Medical Aid Scheme. It is all very easy – if you struggle, simply ask for help!

Finally, and still on the topic of change... Only YOU can change your lifestyle and improve your health – even if the Scheme does its best to help you by offering Wellness Benefits and more. To ‘steal’ a quote from Mahatma Ghandi, I urge you to “be the change you want to see” in 2016!

Yours in health,

Julia le Roux



Pull that sugar tooth...

Among the tax proposals put on the table by our Minister of Finance, Pravin Gordhan, as part of his recent National Budget speech, was the introduction of a tax on sugar-sweetened beverages.

Most people in the healthcare sector agree that this will have a positive effect on the health of South Africans, as consuming large amounts of sugar puts people at high risk for lifestyle diseases such as diabetes, stroke and obesity and sugar-sweetened beverages often contain extremely high levels of sugar.

Sugar-sweetened beverages include still and carbonated soft drinks, fruit juices, sports drinks, energy drinks and vitamin waters, sweetened ice tea, lemonade, cordials and squashes.

Many other countries, including France, Mexico and several states in the US, have already introduced a sugar tax.

So – use the sugar tax to cut your consumption of sugar-sweetened beverages, but don't forget to also check labels for foods with hidden sugars, such as savoury food that has sugar added to enhance the taste.

Source: *Fin24*





Fat and fit?

There is a dangerous myth that one can be obese, yet fit and healthy. This myth is often reinforced when an obese person seemingly shows no signs of high blood pressure, diabetes or other metabolic issues.

A Canadian study covering more than 61 000 people, and with a follow-up period of 10 years or more, found that those who were overweight or obese but didn't have high blood pressure, heart disease or diabetes still had a 24 percent increased risk for heart attack, stroke and death, compared with normal-weight people.

So – if you know you are obese but still consider yourself healthy enough not to have to do anything about your weight, you may want to reconsider, for your own sake!

Are you a male aged 50 or over?

Did you know that the Scheme covers one Prostate Specific Antigen (PSA) test for male beneficiaries over the age of 50, as part of your Wellness Benefits? Consider having this test done for early detection of prostate cancer.

What is a PSA test?

A PSA test measures the level of PSA in the blood. PSA is a substance made by the prostate. The levels of PSA in the blood can be higher in men who have prostate cancer. (The PSA level may also be elevated in other conditions.)

What does the PSA test entail?

Your GP or urologist will take a blood sample by needle from a vein in your arm.

How can I ensure a good quality sample?

Avoid ejaculation for 24 hours before sample collection, as it has been associated with elevated PSA levels.



Plan-specific online guides

– get the information you need

Not always sure what information in the member guide applies to the Plan you are on? Remember that our online guide is split per Plan, making it easier to find the information that applies to your specific Plan.



HIV/Aids – the Scheme can help

Remember that members and dependants of the Nedgroup Medical Aid Scheme have access to benefits for the treatment of HIV and AIDS. These benefits can be accessed by registering on the HIV and AIDS management programme, which all Nedgroup Medical Aid Scheme members are entitled to join. Staff who manage this programme will not reveal your HIV status to anyone without your permission. Contact Aid for AIDS (AfA) on 0860 100 646, email afa@afadm.co.za or SMS (call me) 083 410 9078. You can also visit www.aidforaids.co.za or www.aidforaids.mobi for more information. (Traditional Plus Plan members should contact CareWorks on 0860 101 110, email info@careworks.co.za or visit www.careworks.co.za for more information.)



The facts about generic medicine

Before you make any decisions, it is important to arm yourself with the facts about generic medicine...

WHAT ARE GENERIC MEDICINES?

Once a drug company has approval from the Medicine Control Council to sell their newly developed medicine, they have patent protection that effectively lasts between 5 and 15 years. During this time, no other company may manufacture this specific drug. Once the patent period has passed, any other drug company may make the medicine. They use exactly the same active ingredients but are not allowed to use the same commercial name as the original.

WHY ARE GENERIC MEDICINES CHEAPER THAN BRAND NAME MEDICINES?

The difference in price is due to research costs. Before a medicine is approved, the drug company that developed it would have spent large sums of money on research and development. Once the medicine is for sale on the market, this drug company will try to recover these costs and try to make a good profit on their investment. Generic medicines are cheaper as the manufacturers don't have the associated costs for the long and expensive process of research and development. Other drug companies can simply copy the ingredients once the patent period has expired.

Note: Not all brand name medicines have generic alternatives. Always ask your doctor or pharmacist if a generic alternative is available.

GENERIC MEDICINES ARE SAFE!

Before they can be sold, they must be approved by the Medicine Control Council.



HERE'S HOW YOU CAN SAVE

By using generic medicine, you can get more medicine within your medicine benefit limit. The more expensive your medicines (such as the brand name medicines), the faster you will use up your medicine benefit.

For example, most of us have had a bacterial infection at some stage and needed to take an antibiotic to get better. Your doctor may have prescribed Augmentin, a brand name antibiotic. Did you know that there are various generic alternatives available at much lower prices? Let's compare the average prices (as per claims received) of the brand as opposed to generic medicines to see just how much you can save:

Brand name medicine	Some of the equivalent generic medicines available
AUGMENTIN	AUSTELL-CO-AMOXICLAV; AURO-AMOXICLAV; SANDOZ-AMOCILAV; BIO-AMOKSIKILAV; AMOCILAN; APEX-CLAVUTIN
Price: Around R228	Price: Ranging from R35 - R43.

In this case, you can save around R190 when using the generic alternatives. (Or, looking at it differently, choosing the brand name medicine could cost you around 550% more!)

NEXT TIME YOU VISIT YOUR DOCTOR OR PHARMACIST, ASK ABOUT GENERIC ALTERNATIVES.

OUR PO - THREE TIMES AN IRON MAN?

Julia is at it again and will be taking part in the 2016 Ironman South Africa event. This year's event will take place on 10 April 2016, and she will have to complete a 3.8km swim, 180km bike ride and 42.2km run (and will be supporting the Ironman 4 the Kidz charity while she is at it). We wish her all the best - you go, Julia!



Give flu the cold shoulder this year...

With the Scheme's Wellness Benefits covering one flu vaccine per beneficiary per year, there is no excuse to have the sniffles in 2016, so visit a clinic and get your shot today!

Just remember that ONLY the vaccine is covered under this benefit. Any consulting fees will be paid from your Everyday Services Benefits limit (for applicable Plans) or, in the case of Savings Plan members with insufficient savings or Hospital Plan members, from your own pocket. If you do not want to incur any additional costs, visit a pharmacy clinic that will not charge for the consultation.

EVEN EASIER: Nedgroup is running an anti-flu campaign in April. Keep an eye out for posters advertising details of free flu vaccinations at work.

CORRECTION TO MEMBER GUIDE...

On page 50 of the printed member guide, we accidentally stated that Hospital Plan members qualified for certain additional maternity benefits, which is not the case. Please see your online member guide (the section under Maternity Benefits at nmas.medscheme.com/new-members/hospital-and-trauma) if you are in any doubt about your maternity benefits under the Hospital Plan.

CONTACT DETAILS



Administrator	Platinum Plan, Traditional Plan, Savings Plan and Hospital Plan	Traditional Plus Plan
	Medscheme	ONECARE Health
General Enquiries Monday - Friday: 08:30 to 17:00	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@onecarehealth.co.za Benefit enquiries: nedgroup@onecarehealth.co.za
ER24	Tel: 084 124 or 0861NED911 (0861 633 911)	Tel: 084 124 or 0861NED911 (0861 633 911)
Hospital Benefit Management	Tel: 0860 100 080 Fax: 0860 21 22 23 or 021 466 1913 E-mail: nedgroup.authorisations@medscheme.co.za	Tel: 0860 102 183 Fax: 021 413 0512 Email: crc@onecarehealth.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 or 021 413 1606 Fax: 0860 105 147
Oncology Management Programme (for cancer patients)	Tel: 0860 100 572 Fax: 021 466 2303 E-mail: cancerinfo@medscheme.co.za	Tel: 0860 102 183 Fax: 021 413 0512 E-mail: crc@onecarehealth.co.za or oncology@onecarehealth.co.za
Chronic Medicine Authorisation (PMB and other Scheme-approved chronic conditions only)	ScriptPharm Risk Management Tel: 011 100 7557 Fax: 086 679 1579 E-mail: nedgroup@scriptpharm.co.za Web: www.scriptnet.co.za	Scriptpharm Risk Management Tel: 011 100 7557 Fax: 086 679 1579 E-mail: onecare@scriptpharm.co.za Web: www.scriptnet.co.za
PMB Treatment Plans	Tel: 0860 100 080 E-mail: nedgroupapmb@medscheme.co.za	Tel: 0860 102 183 Fax: 021 413 0512 Email: nedgroup@onecarehealth.co.za
Nedgroup Specialist Network	Tel: 0860 100 080	Tel: 0860 102 183
Website	www.medscheme.co.za	www.carecross.co.za
Self Help Facility	1. Dial 0860100 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.	
Nedgroup Fraud Hotline	0800 112 811	
Postal address	Nedgroup Medical Aid Scheme, PO Box 74, Vereeniging, 1930	ONECARE Health, PO Box 44991, Claremont, 7735
Physical address	Nedgroup Medical Aid Scheme, 37 Conrad Road, Florida North, Roodepoort	Nedgroup Medical Aid Scheme, ONECARE Health, 10 Mill Street, Newlands