



MAKE THINGS HAPPEN



NEDGROUP MEDICAL AID SCHEME

NEWSLETTER

2nd Quarter 2016



Message from the Principal Officer

Dear Member

As we near the June solstice, it is a good time to pause and reflect on our health journey and set goals for the next six months. Goals can only be set if you have a baseline from which to measure your success. I encourage you, our member, to undergo the health risk assessment and find out your health numbers. This will empower you to make lifestyle adjustments that will benefit your quality of life going forward. Your health is your most precious asset. Lifestyle diseases are preventable. Take responsibility for your health and the choices you make. Help your family make better choices. Start today!

My health journey began in 1998, when I heard about this event called Ironman. I was not swimmer or runner and, at best, could be described as a beginner cyclist. But I dared to dream. I began my training by joining Run/Walk for Life in 2001. Little did I know that walking would eventually lead me to Ironman. In 2012, I finally took the plunge and began training for my first Ironman South Africa event. With the help of a coach and the encouragement and support of my family, I was able to successfully complete the event. Ironman taught me that ordinary people can do extraordinary things.

Ironman may not be your dream. Each of us has our own journey and dreams. I challenge you to pursue your dreams. I live by the motto, 'Dream it, believe it, achieve it!'. I encourage you to do the same.

Yours in health,

Julia le Roux



Network now even bigger

One of the key strategies that the Scheme has employed to contain costs, and therefore keep contribution increases as low as possible, has been the introduction of a GP and specialist network for in-hospital procedures, for all Plans.

To make it easier than ever before for members to use this network, another 512 providers have been added to the network!

Remember that you will not have a co-payment for an admission to hospital if you choose to use a specialist that is on the network. If you choose a non-network healthcare provider, however, not only will there be a co-payment, but you will also have greater shortfalls if your provider charges more than the Medical Scheme Rate (MSR).

To check whether a service provider is on the network, use the Provider Look Up Tool link, or call the Nedgroup Customer Care Centre on 0860 100 080.



WHY WOULD A SPECIALIST NOT JOIN A NETWORK?

Members sometimes receive the impression that a network offers lower quality care, especially if their preferred specialist is not on the network. The reality is that specialists (and especially anaesthetists) are sometimes reluctant to join any network, as they do not want to lower their fees. Not being part of a network would also allow them to charge excessive tariffs for PMB, as they are able to argue that it is involuntary use of a non-DSP.



Feeling anxious or depressed?

The Scheme can help!

One in three South Africans will suffer from a mental health disorder in his or her lifetime. This is further complicated by the fact that a person's physical, social and financial wellbeing is closely tied to their mental health. The Scheme aims to support members and their dependants who may suffer from mental health conditions such as depression and anxiety, and would like to encourage the early treatment of any such conditions.

RECOGNISE THE SIGNS

The signs and symptoms of mental illness can vary depending on the specific illness. In general, you may find your loved one or family member experiencing any of these symptoms:

- Frequently sad, depressed and gloomy.
- Major changes in eating habits, either not hungry for long periods of time or eating in excess.
- Inability to concentrate, feelings of indifference and a lack of motivation.

- Constant stress and anxiety over work, finances, life, friends and family.
- Emotionally distant from friends and family.
- Trouble sleeping, changes in sex drive, excessive anger, hostility or violence.
- Drug or alcohol abuse may be a sign of underlying mental illness.

DO YOU OR ONE OF YOUR DEPENDANTS NEED HELP?

In addition to the benefits offered by the Employer, through ICAS, you are entitled – as a member of NMAS - to certain benefits in terms of depression/mood disorders and anxiety (if linked to other approved psychiatric chronic conditions). You can read more about your cover for these conditions in the Chronic Benefits chapter of your member guide.

Please do not delay if you think you need help - rather act early and use the benefits available to you than wait for your symptoms to become so serious that you need to be hospitalised.

Our own 'Iron Lady'

As if we were ever in any doubt, this is to report officially that our Principal Officer, Julia le Roux, successfully finished her third Iron Man challenge on 10 April 2016.

She had to complete a 3.8km swim, 180km bike ride and 42.2km run... which she admirably managed (with a smile on her face all the way, right to the finish line), and in under 14 and a half hours. Well done!



Mammogram - do you need one?



As part of its pro-active approach to our members' health, the Scheme offers a mammogram benefit as part of its Wellness Benefits. The mammogram benefit is limited to one test per female beneficiary over age 50 per benefit year.

Before you go for your test, however, please ask around what the costs would be at different facilities, as mammogram costs differ significantly from one facility to the next. For example, in Cape Town in April 2016 costs ranged from R1200 (UCT Academic Private Hospital in Observatory) to R1397 (Kingsbury Hospital, Claremont) and even R1500 (Vincent Palotti, Pinelands).

WHAT?

The Council for Medical Schemes (CMS) is a statutory body established in terms of the Medical Schemes Act 131 of 1998 to provide regulatory oversight to the medical scheme industry. The CMS vision is to promote vibrant and affordable healthcare cover for all.

WHO?

The CMS governs the medical schemes industry and therefore your complaint should be related to your medical scheme. Any beneficiary or any person who is aggrieved with the conduct of a medical scheme can submit a complaint. **We are for you.**

WHEN?

When you need us! The CMS protects and informs the public about their medical scheme rights and obligations, ensuring that complaints raised are handled appropriately and speedily. **We are for health.**

HOW?

Complaints against your medical scheme can be submitted by letter, fax, e-mail or in person at our Offices from Mondays to Fridays (08.00-17.00). The complaint form is available from www.medicalschemes.com. The CMS also provides telephonic advice and personal consultations, when necessary.

WHY?

It is our mission to regulate the medical schemes industry in a fair and transparent manner. **We are for life.**

WHERE?

At our Customer Care Centre: 0861 123 267
On our Website: www.medicalschemes.com
At our Address:
Block A, Eco Glades 2 Office Park
420 Witch-Hazel Avenue
Eco Park, Centurion



The Council for Medical Schemes

For you. For health. For life.



How can the CMS help you?

The Council for Medical Schemes (CMS) has put together a handy document to explain the role they play in safeguarding members' interests.

In addition to the summary graphic shown here, you can find information on how to lay a complaint, and more, on the Scheme's website, under 'Documents'.

New technology - tempting, but ...

Advances in medical technology are often jaw-dropping in innovation and often holds wonderful promise for diagnosis and treatment of certain conditions. However, remember that such new technology is usually very expensive, and is often not (yet) covered by medical schemes. If you have to go for a procedure and your healthcare provider proposes the use of a very advanced apparatus or surgical device, please also discuss issues such as costs. The best plan would be to first get a quote, and to check with the Scheme whether such technology will be covered.



LETTER OF APPRECIATION FROM A MEMBER

Dear Julia,

It is with the utmost respect that I personally thank you and your team for being there for the late Mrs Francis De Souza during both her stay in Milpark Hospital and then Mulbarton Hospital, where she passed on.

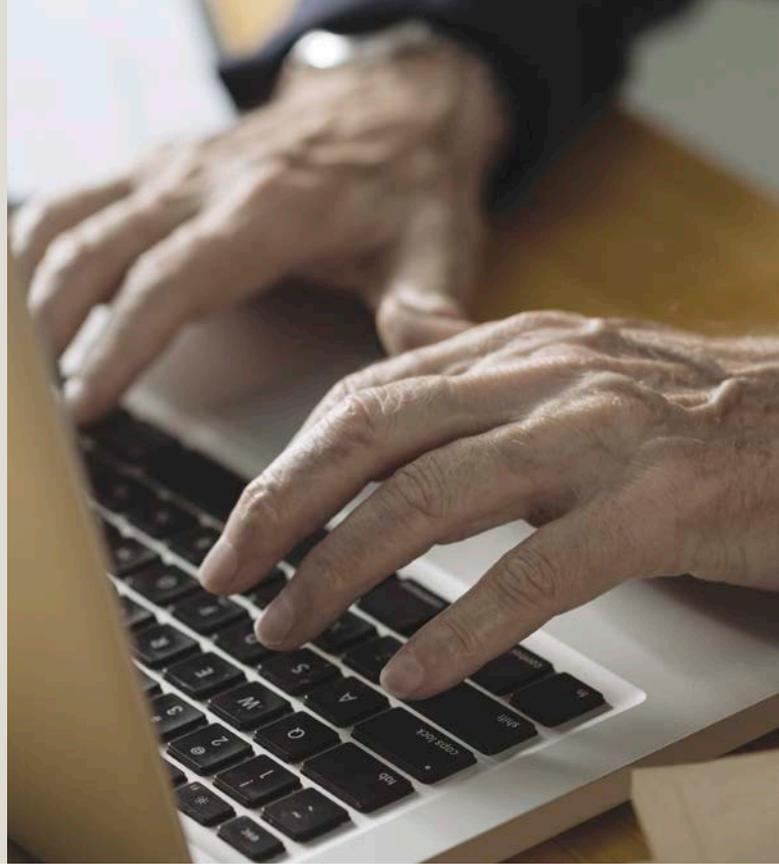
Thank you to Medscheme that treated every bill with merit and paid the service providers. I cannot ask for anything better than the most professional manner in which Francis's medical expenses were handled.

Nedbank is not only about accounts, home loans, etc., but taking care of staff members and their spouses in time of medical expenses.

I thank you very much for taking her health very seriously by way of your humanitarian intervention in certain circumstances.

Let us cherish her memory.

Eddie De Souza



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 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.	
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