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NEDGROUP
MEDICAL AID
SCHEME

NEWSLETTER

3rd Quarter 2015

Message from the Principal Officer



Dear Member

As you will see from the information in this newsletter, there are no major changes for 2016. Please make sure that you understand the implications of these few changes before selecting your Plan for the new benefit year.

In this regard we are very excited to tell you about our new tools: a video that gives an overview of the Plans and a comparison calculator tool to help you compare your family's contributions and everyday benefits across Plans. Read more about these tools on page 3.

As a further and more personal way of sharing information about the benefits on offer in 2016, I would like to invite each and every member to attend our annual roadshows and have their wellness assessment done at the same time. You can see the schedule for these events on page 5.

Finally... did you know that using herbal remedies can be dangerous in certain circumstances? Read page 4 for more on this topic.

Yours in health,

Julia le Roux



Main benefit changes for 2016

The Trustees decided not to make any major changes to benefits for the next year. The main reason for this is that a recent benchmarking exercise showed that the Scheme's Plans are all still offering good value, compared with their equivalent options in the open-scheme market (see page 2 for more information about this benchmarking exercise). The following is a summary of the main changes you can look forward to for next year:

- All benefit limits have been increased by CPI (6.1%).
- Oncology limits have been increased more dramatically, with differentiation between certain Plans. Whereas the oncology limit per family was R277 740 in 2015, this benefit will be R415 000 per family for members on the Hospital and Savings Plans in 2016, and R530 000 per family for members on the Traditional, Traditional Plus and Platinum Plans.
- The benefit for oncology specialised drugs has also been increased and differentiated between Plans. Whereas the oncology specialised drugs limit per family was R151 500 in 2015, this benefit will be R165 000 per family for members on the Traditional, Traditional Plus and Platinum Plans in 2016. Members on the Hospital and Savings Plans will in future be covered in terms of PMB only. (See the article on page 4 for more information on when cancer will be regarded as a PMB.)
- The ambulance benefit limit of R8 180 per family per year has been removed, and this benefit is therefore now unlimited. As in 2015, the service will only be covered if it is medically necessary. ER24 is the Scheme's preferred provider.
- A flu vaccine has been added under the Wellness Benefits, as well as a pneumococcal vaccine for those aged 65 and over.
- The R2 500 co-payment on laparoscopic nephrectomies and hip arthroscopies has been removed.

Please study your 2016 benefit year information carefully and make sure you choose a Plan that best suits the needs of you and your family.





Scheme continues to offer value for money

As the Scheme is not open to the public, there are no brokerage fees or marketing expenses. You can therefore be sure that your contributions are put to the best possible use for you and your loved ones.

Furthermore, the Trustees (half of whom are elected by members and are themselves employees or pensioners of Nedgroup) understand the pressure that high contributions place on members and have always done their best to keep contributions as low as possible, while offering quality benefits. The Trustees therefore often consult experts to keep their fingers on the pulse of the medical schemes industry and to make sure that the Scheme continues to offer value for money.

One such exercise was when independent management consulting firm Towers Watson recently compared the Nedgroup Medical Aid Scheme (NMAS) against twelve leading open-membership medical schemes in terms of contributions and benefits for 2015. The table below shows just how favourably NMAS compares with its 'open-scheme' counterparts in the industry. (The Traditional Plus Plan has not been included as the other open-membership medical schemes used in the comparison do not have an option offering an equivalent network of general practitioners.)



	PLATINUM	TRADITIONAL	SAVINGS	HOSPITAL
COST	Cheaper than ten of the twelve equivalent options offered by the open schemes.	Cheaper than eleven of the twelve equivalent options offered by the open schemes.	Cheaper than all twelve equivalent options offered by the open schemes.	Cheaper than nine of the twelve equivalent options offered by the open schemes.
BENEFITS	Offers benefit cover that is broadly equivalent to other top options.	Those open scheme options that are priced at a level equivalent to the Nedgroup Traditional Plan offer lower benefit cover.	Only four of the open scheme options offer better benefits than Nedgroup Savings Plan (and these options are more expensive).	Two of the three cheaper open scheme options offer lesser benefits than the Nedgroup Hospital Plan.
VALUE	Offers better value (quantified at R1100 per member per month) when compared against the average of the twelve open scheme options.	Offers better value (quantified at R1240 per member per month) when compared against the average of the twelve open scheme options.	Offers better value (quantified at R585 per member per month) when compared against the average of the twelve open scheme options.	Offers better value (quantified at R245 per member per month) when compared against the average of the twelve open scheme options.

Next time someone from an open medical scheme tells you about the attractive benefits and non-medical advantages they enjoy, you can be confident that you are probably paying less in contributions than they are, and likely getting better benefits... which is also why there are no major changes to benefits for 2016, other than some specific needs that became clear and were addressed. (See the article on changes for 2016 on page 1.)



Make your online member guide do the hard work

Your online guide offers a number of benefits over the printed guide or the pdf. See not only how to get the information you need, when you need it, but also how the new comparison calculator can help you decide on a Plan that suits you best!

NEW TOOLS

- No more need to calculate your monthly contributions or your available PSA on the Savings Plan – the online guide’s comparison tool (check under TOOLS) **does your calculations for you!** Simply enter your details and watch the contributions for various Plans, as well as a comparison of your Everyday Services Benefits under each Plan, appear on the screen. (If you are on an outdated version of Internet Explorer, you may not be able to see this facility.)
- In case you are not able to attend a roadshow event, you can watch a short video (also under TOOLS) that explains the various Plans graphically.

PLUS ALL THE BENEFITS OF LAST YEAR

- The guide is **available in real time** – if you need to urgently confirm a benefit while consulting a doctor, you can now do so!
- Whereas the printed booklet was almost 100 pages, the online guide has been put together so that **information is ‘nested’**. That makes finding information easier, and you can then ‘dig down’ to see more details about specific topics you may be interested in.
- Thanks to its responsive design, the member guide **displays equally well on multiple devices** (desktops, laptops, tablets and smartphones) and browsers. You don’t need to zoom out or pan to read text – the content will automatically adjust itself to display perfectly on your device.
- The online format is also **ideal for those who are visually impaired**. Simply use Ctrl+ to zoom in until you can read the text with ease, and Ctrl0 to go back to the original setting.
- You can use the website search bar to **search for specific topics**. However, with the nested nature of the website, you may not always find what you are looking for immediately. If you cannot

find what you are looking for, download the pdf and use Ctrl-F to find the term you are looking for (or call 0860 100 080).

- From the beginning of the benefit year, the information will be split in such a way that you can **access the information for each Plan separately**.

Last year’s experience with the online guide taught us that corporate firewalls, outdated browsers and user settings may affect the functionality of the online guide, and specifically the tools such as the calculator and the video. If you experience difficulty accessing these tools from your work computer, you may want to view your information on a home computer running free internet browsers such as Chrome or Firefox, or preferably use your smartphone.



084 124

IN AN EMERGENCY, CALL ER24.

Tell the operator that you are a Nedgroup Medical Aid Scheme member. He/she will prompt you or the caller through all the information needed. (If you are calling from outside the borders of South Africa, dial +27 10 205 3038.)



ONCOLOGY – not all Plans offer the same benefits

From 2016, there will be more differentiation between the oncology benefits offered by the various Plans. For example, whereas an oncology specialised drugs benefit limit of R165 000 per family per year will apply to members on the Traditional, Traditional Plus and Platinum Plans in 2016, members on the Hospital and Savings Plans will be covered in terms of prescribed minimum benefits (PMB) only.

The first thing to realise is that not all cancers qualify for PMB. There are basically two types of cancer, namely cancer that affects non-solid organs and systems; and cancer of solid organs.

Cancer of solid organs qualifies as a PMB only if it is “treatable” (as defined in the Medical Schemes Act). Not all cancers of solid organs will therefore necessarily meet the requirements for PMB. Cancers that affect solid organs are said to be “treatable” only where:

- they affect the organ of origin and have not spread to adjacent organs;
- there is no evidence of spread to other organs that are far from the organ where the cancer has started;

- they have not brought about incurable damage to the organ in which they originated, or in another life-supporting organ;
- or, if none of the above apply, there is scientific evidence that more than 10% of people with a similar cancer, in the same state of advancement, survive on treatment for at least five years.

If a solid-organ cancer does not meet the above mentioned criteria, it is considered a non-treatable cancer and is therefore not viewed as a PMB in terms of the current legislation. Non-PMB cancers are subject to the oncology benefits and limitations set by the Scheme for each Plan.

However, there are various cancers of non-solid organs and systems that qualify as PMB conditions – whether they are “treatable” or not. For example, acute leukaemia, lymphomas, multiple myeloma and chronic leukaemia all qualify for PMBs.

It is therefore important to understand what the various Plans cover, and to make sure that you choose an appropriate Plan for your family’s needs.

SOURCE: Council for Medical Schemes, www.medicalschemes.com

Be careful of herbal medicines before surgery

Nowadays, many people use herbal remedies and dietary supplements. Although many of these ‘natural’ products, for example ginger or garlic, can be regarded as beneficial, they can cause serious problems when used in conjunction with other medication.

Unfortunately, many people equate ‘natural’ with ‘safe’. However, using herbal medicines in the two weeks before surgery could be dangerous. That is because the interaction between herbal medicines and conventional drugs is not fully understood. If patients fail to disclose using herbal medicines before they go into surgery, the side effects can be dire. Among the most dangerous adverse effects are increased bleeding and resultant blood loss throughout the surgery.

Common herbal medicines such as ginger, garlic, kava, ginkgo and evening primrose oil are, on the face of it, innocuous or even beneficial to consume. But numerous research publications have shown that these could have serious implications if they are used with other medication. For instance, when evening primrose oil interacts with anaesthetics, it could increase the risk of seizures during or after an operation. When ginger, evening primrose oil or ginkgo interact with



medicine to prevent blood from clotting, these interactions could increase the risk of bleeding.

It is for this reason that most medical authorities agree that patients should stop using herbal supplements and medicines at least two weeks before surgery. It is also especially important that you tell your healthcare practitioner that you use such therapies, especially in run-up to and after a surgical procedure.

Source: Tinus Dippenaar, Clinical Head: Anaesthesiology, Department Maxillo-Facial-Oral-Surgery, Oral and Dental Hospital at University of Pretoria via theconversation.com

2016 Roadshows / Wellness Days

If you have any questions about your medical scheme and benefits for 2016, 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 (2015)	Time	Venue
FREE STATE		
26 October	10h00 - 14h00	Nedbank, Cnr 2nd Avenue and Henry Street, Bloemfontein, Free State
GAUTENG		
27 October	10h00 - 15h00	Nedbank Sunninghill, 24 Achter Road, Sunninghill
28 October	10h00 - 15h00	Nedbank Lakeview, 16 Constantia Boulevard, Roodepoort
29 October	09h00 - 14h00	Majestic Building, Corner Bree & Miriam Makeba Streets, Newtown, Johannesburg
30 October	09h00 - 14h00	Nedbank Park, 6 Press Avenue, Crown Mines, Selby Ext 15
09 November	10h00 - 16h00	Nedbank, 135 Rivonia Road, Sandton, Phase I
10 November	09h00 - 14h00	Nedbank, 135 Rivonia Road, Sandton, Phase II
12 November	10h00 - 15h00	Cnr Aramist and Constellation Street Waterkloof Glen EXT 2, Menlyn, Pretoria
13 November	10h00 - 14h00	Mutual & Federal, 75 President Street, Johannesburg
WESTERN CAPE		
02 November	10h00 - 15h00	Nedbank, 1 Breda Street, corner Bergriver Boulevard South, Paarl
03 November	10h00 - 15h00	Nedbank Clocktower, Victoria & Alfred Waterfront, Cape Town
04 November	09h00 - 13h00	M&F Cape Town, Mutualpark, Pinelands
05 November	10h00 - 14h00	Nedbank Platteklouf Office Park, Blouelie Street, Platteklouf
06 November	09h00 - 14h00	Nedbank, Foreshore, 57 Heerengracht, Cape Town
KWAZULU-NATAL		
16 November	10h00 - 14h00	Mutual & Federal, 18 The Boulevard, Westway Office Park, Westville
17 November	10h00 - 15h00	Nedbank Kingsmead, 90 Bram Fischer Road, Durban
18 November	09h00 - 14h00	Nedbank, 62 Siphosethu Road, Mount Edgecombe, Durban
19 November	10h00 - 14h00	Nedbank, Ridgeside Campus, 2 Ncondo Place, Umhlanga Rocks, Durban
EASTERN CAPE		
25 November	10h00 - 15h00	Nedbank, 270 Cape Road, Newton Park, Port Elizabeth
26 November	09h00 - 13h00	Mutual and Federal, Block 1, Greenacres Office Park, 2nd Avenue, Newton Park, Port Elizabeth





ALL PLANS: Remember to use the Scheme's network providers for in-hospital medical procedures

To manage costs, the Scheme has a General Practitioner (GP) and Specialist Network with healthcare practitioners who have been contracted at an agreed rate. If you are therefore planning an in-hospital medical procedure, please remember that you will have to make a co-payment if you choose to use a specialist that is NOT on the network, and that you will have greater shortfalls if your healthcare provider charges more than the Medical Scheme Rate (MSR). Use the Provider Look Up Tool link, or call the Nedgroup Customer Care Centre on 0860 100 080, to confirm the status of any specialist before you decide whether to use them.

IF YOU PLAN TO USE A SPECIALIST WHO IS NOT ON THE NETWORK

It is to your advantage to ask for a quote and to send your quote to the Scheme. The Scheme will indicate what will be covered, and at which rates, so that you can plan how to cover the actual amount that will be a shortfall on your procedure.

CONTACT DETAILS



Administrator	Platinum Plan, Traditional Plan, Savings Plan and Hospital Plan Medscheme	Traditional Plus Plan ONECARE Health
General Enquiries	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: 010 591 0150 Fax: 086 679 1579 E-mail: nedgroup@scriptpharm.co.za Web: www.scriptnet.co.za	Scriptpharm Risk Management Tel: 010 591 0150 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	<ol style="list-style-type: none"> 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, 1709	Nedgroup Medical Aid Scheme, ONECARE Health 10 Mill Street, Newlands