



In this issue

Increasing wealth through healthy choices – Article 10 – The five most common alternative methods to quit smoking

CMScript 4 – Age-related macular degeneration

Fraud awareness – Article 3 – Fraud alert! Please check your statements

Benefit amendment – Article 8 – Over-the-counter (OTC) medicine/ pharmacist-advised therapy (PAT)

Meet your Trustees

Important contact details

LETTER FROM THE PRINCIPAL OFFICER



I trust that you and your family experienced good health in the first half of 2017.

The South African consumer is faced with increasing cost pressures over a wide range of services and the Scheme continues to explore solutions to ensure that it remains sustainable and offers good value for money.

The Trustees, together with Scheme Management and the Actuaries of the Scheme, reviewed the benefits of Imperialmed and will be submitting proposed changes for 2018 to the Council for Medical Schemes by the end of September 2017.

We will communicate the benefit amendments with effect from 1 January 2018 to you once we have received approval from the Council for Medical Schemes.

Yours faithfully

Johan van der Walt Principal Officer Imperial Group Medical Scheme

Increasing wealth through healthy choices – ARTICLE 10

The five most common alternative methods to quit smoking

To quit smoking can be hard and most people who try to quit suddenly and without preparation tend to fail. If this method doesn't appeal to you, perhaps it's time to try something else. Although there is no conclusive scientific evidence that alternative methods to quit smoking are effective, there are many people who have successfully quit using these methods:

- ACUPUNCTURE
- LASER THERAPY
- HYPNOTHERAPY
- HERBAL CIGARETTES
- ELECTRONIC CIGARETTES.

Read more about these methods at http://www.health24.com/Lifestyle/Stop-smoking/Smokingalternatives/The-5-most-common-smoking-alternatives-20150611.

CMScript 4 AGE-RELATED MACULAR DEGENERATION

Age-related macular degeneration (AMD) is a common eye condition affecting mostly people older than 50. The condition causes damage to the macula, which is an oval-shaped, pigmented area near the centre of the retina of the human eye. The exact cause of the condition is not known. It is not inherited, although there are genes associated with the condition and family members have a very high risk of developing the condition.

The following factors may increase the risk of developing the condition:

- smoking
- a diet that does not include green, leafy vegetables and fish
- overexposure to high levels of ultraviolet light.

AMD may advance very slowly in certain people and loss of vision does not occur for a long time. In others, the condition progresses faster and may cause loss of vision in one or both eyes. As the condition progresses, a blurred area near the centre of vision is a common symptom. Straight lines may appear wavy or distorted. The blurred area may grow larger or blank spots may develop in the person's central vision. Objects may also not be as bright as they used to be.

AMD with ICD-10 code H35.3 is a prescribed minimum benefit condition under diagnostic treatment pair code 904B, which refers to retinal detachment and tears and other retinal disorders. There are two types of AMD, namely dry or atrophic AMD and wet or neovascular AMD. The article from the Council for Medical Schemes focuses on wet AMD. You can read more about its diagnosis and treatment on the Council's website at **www.medicalschemes.com** under Publications – CMScript.



Fraud awareness – ARTICLE 3

Fraud alert! Please check your statements

Fraud affects all members of a medical scheme. When a service provider submits a claim for services that were not rendered and that claim is paid by the Scheme, all members are funding that payment.

In a recent case we investigated, a member checked her claims statement and noted that a general practitioner had submitted an account for nebulisation in the doctor's rooms when the service had not been rendered. Upon investigation, it was found that the general practitioner had submitted the claim for both a consultation and nebulisation to obtain a higher claims payment from the Scheme. Similar investigations have revealed cases where medical specialists have charged for emergency consultations, pathology tests or urine tests when these services had not been provided.

In the nebulisation case, due to the diligence of the member in checking her claims statement in detail, the general practitioner was investigated and action was taken.

Imperialmed members receive claims statements on a monthly basis. We urge you to check these statements to ensure that the services that were claimed for were actually provided. Any suspicious claims must be reported.

> Say NO to fraud, waste and abuse and report it to the anonymous fraud hotline on 0800 200 564.

BENEFIT AMENDMENT – **ARTICLE 8**

Over-the-counter (OTC) medicines/ pharmacist-advised therapy (PAT)

Scheme Management has been made aware of the frustration members have been experiencing with the formulary (list of prescribed medication) for OTC medication that was implemented on 1 January 2015. As part of Scheme Management's continued efforts to offer sensible benefit structures, it was decided to review this arrangement.

At the Board of Trustees meeting on 28 June 2017, a decision was taken to remove the formulary for over-the-counter medication with effect from 1 August 2017.

The removal of the formulary will have no effect on the limit of R185 per event or the annual limit of R1 070 per family per annum or that OTC medication is paid from the Acute Medicine Limit. All these limits are still applicable.

Kindly note that this change is only relevant to Imperialmed Health Plan members.

MEET YOUR TRUSTEES

Scheme Management would like to introduce the Imperialmed Trustees to the members of the Scheme.

BOARD OF TRUSTEES

Osman Arbee (Chairman)	Employer-appointed Trustee	Motus Division
Ockert Janse van Rensburg	Employer-appointed Trustee	Motus Division
Carel de Klerk	Employer-appointed Trustee	Motus Division
Fred Meier	Member-elected Trustee	Logistics
Arminda Sarria	Member-elected Trustee	Logistics
Pat Fiddes	Member-elected Trustee	Motus Division
Sarika Tewary-Ahmed	Alternate Trustee	Logistics
Jarrod Berman	Alternate Trustee	Liquid Capital



IMPORTANT CONTACT DETAILS

AND REGISTRATION Toll free: 0860 467 374 Fax: 0860 111 788 Email: imperialmedenquiries@mhg.co.za

HOSPITAL PRE-AUTHORISATIONS AND ONCOLOGY Toll free: 0860 467 374 Fax: 0860 111 788 / 0861 222 552 Email: hrmimperialmed@metropolitanhrm.co.za imperialmedoncology@metropolitanhrm.co.za

MEDICINE RISK MANAGEMENT PROGRAMME (CHRONIC MEDICATION AND MEDICAL

Toll free: 0860 467 374 Fax: 0860 111 788 Fmail: imperialmedmedicine@metropolitanhrm.co.za

MEMBER CARE LINE – MEDI CALL Toll free: 0860 105 221 Fax: 0866 889 411 Email: imperialmed@medicall.co.za

CEDAR HEALTHCARE CONSULTANTS Tel: 011 547 8624

EUROP ASSISTANCE 24-HOUR EMERGENCY SERVICES AND 24-HOUR PROFESSIONAL TEL: 0861 RESCUE (0861 737 283)

HIV YOURLIFE PROGRAMME Tel: 0861 888 300 Fax: 0860 888 301 Address: HIV YourLife Programme, Imperialmed, PO Box 15468, Vlaeberg 8018 Email: mail@hivyourlife.co.za

THE ADMINISTRATOR'S WEBSITE www.mhg.co.za

imperialmedsuggestions@mhg.co.za

www.imperialgroupmed.co.za

KPMG FRAUD HOTLINE Tel: 0800 200 564

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CONTRIBUTION ENOUIRIES Contact your company's Payroll/HR Department.

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