

NEWSLETTER THIRD QUARTER 2018

In this issue

Imperialmed's designated service provider (DSP) specialists

Imperialmed's preferred provider pharmacies

Imperialmed's new website

CMScript 5 of 2018 – cardiac (heart) failure

Rule clarification – Article 10 – When do I require pre-authorisation for dental procedures?

Increasing wealth through healthy choices – Article 12 – Eating Healthy

Important contact details

LETTER FROM THE PRINCIPAL OFFICER



I trust that you and your family experienced good health in the first half of 2018.

The Board of Trustees and Scheme Management continuously explore solutions to ensure that Imperialmed remains good value for money and is sustainable.

The Board of Trustees, together with Scheme Management, reviewed the benefits of Imperialmed and will be submitting proposed changes for 2019 to the Council for Medical Schemes during September 2018.

We will communicate the changes and amendments to the 2019 benefits 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

Imperialmed's designated service provider (DSP) specialists

Imperialmed implemented **designated service provider (DSP) specialists** on 1 January 2018 to manage the future rising cost of the treatment of prescribed minimum benefit (PMB) conditions. This has been communicated to you through regular emails and SMSes since October 2017, as well through printed communication to members without email addresses on our records. The DSP specialists were specifically implemented for PMB treatment.

We urge you to consult these specialists. You will be liable for a co-payment if you make voluntary use of a non-DSP specialist for **PMB treatment** in or out of hospital.



Imperialmed launched its new website during April 2018. Regular emails and

SMSes were sent since April 2018. To learn more about the Scheme and your benefits, visit <u>www.imperialgroupmed.co.za</u>.

The new website features easy, interactive navigation and gives you access to:

- · Membership rules
- Application forms

There is also information about:

- Benefit structure
- Integrated managed health care
- Additional products

You can log in to view secure information about your membership and do the following:

- View your claims history
- Check your available benefit limits
- Update your contact details
- Request a tax certificate
- Request a membership card
- Request a membership certificate
- Do online enquiries
- View the Scheme Rates

Username Password MEMBER

■ Remember Me

Can't remember your logon credentials?

ign In Reset Register

If you are not registered yet, it only takes four steps:

Already registered? Log in as you normally

Website registration

would with your current details.

- Click on 'Sign-in' in the top, right-hand corner of the website.
- · Select 'Member'.
- Insert the required details.
- Click on 'Register'.

IMPERIALMED'S PREFERRED PROVIDER PHARMACIES

Imperialmed implemented preferred provider pharmacies on

1 January 2018 to better manage the cost of chronic medication. This has been communicated to you through regular emails and SMSes since November 2017, as well as through printed communication to members without email addresses on our records. It is beneficial to make use of a preferred provider pharmacy.

If you use chronic medication, you can find out more through one of the following channels:

- visit <u>www.imperialgroupmed.co.za</u>
 and go to the Benefits tab and click on
 Healthcare Providers; alternatively, see
 Healthcare Providers on the left side of
 the home page;
 - call us on **0860 467 374**.



CMScript 5 of 2018 – cardiac (heart) failure

What is Cardiac (Heart) Failure?

Heart failure is a serious condition where the heart struggles to pump enough blood and oxygen to the rest of the body to support other organs in the body. This can be as a result of the heart not being able to pump enough blood (caused by left-sided heart failure or systolic heart failure), or the heart not being able to fill with enough or diastolic heart failure), or as a result of both incidents. The condition affects adults and children alike, however the symptoms and treatments differ for the two groups

What are the signs and symptoms of the Heart Failure?

Symptoms may vary depending on the side of the heart that is affected, but generally include some or all of the following:

- Swelling of feet, ankles, legs, abdomen and liver
- Distended neck veins
- Shortness of breath when lying down or on exertion
- Fatigue (feeling tired or weak)
- Dry cough (especially at night)
- Excessive weight gain from excess fluids

In children, the signs and symptoms may vary depending on the age of the child. Children can have the following signs and symptoms:

- Difficulty feeding
- Sweating when feeding
- Fast breathing
- Crying or shortness of breath when lying down
- Failure to grow

Risk factors for developing Heart Failure:

Conditions that cause too much strain on the heart, or result in damage of the heart muscle, can lead to heart failure.

These include any of the following:

- Coronary Heart Disease (CHD) the arteries that supply oxygen-rich blood to the heart muscle is known as the coronary arteries. Plaque can build up in these arteries and cause a decrease in blood flow.
- A blood clot can form where plaque causes damage to the walls of these arteries, which can result in partial or total blockage of blood flow to a section of the heart muscle.
- High blood pressure a consistently high force at Member of a medical scheme?
 Know your guaranteed benefits!

Prevention

- A healthy diet plan, consult a Dietician where necessary to get advise on the correct eating plan
- Reduce low salt and sugar intake
- Maintain a healthy body weight
- Adopt a physically active lifestyle
- Avoid smoking and excessive alcohol intake
- Follow-up with the doctor as recommended
- Take medication as prescribed

To read more about cardiac heart failure, visit: www.medicalschemes.com/files/CMScript/CMScript5-2018.pdf.

RULE CLARIFICATION – **ARTICLE 10**

When do I require pre-authorisation for dental procedures?

According to the registered Imperialmed rules, you need to obtain pre-authorisations for the following dental procedures and treatment:

Day-to-day benefits

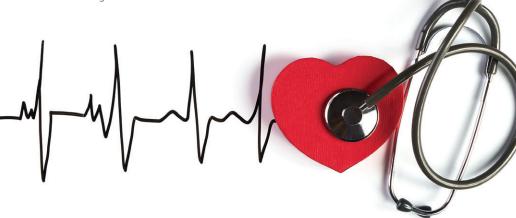
- Specialised/Advanced dentistry
- Dental implants
- Orthodontic treatment

Major medical expenses in hospital

- Dental alveolar surgery
- Maxillofacial surgery
- Orthodontic-related surgery

For more details, visit www.imperialgroupmed.co.za, click on the 'Integrated Care' tab and on 'Pre-authorisation', or contact the Scheme on 0860 467 374 for assistance.





INCREASING WEALTH THROUGH HEALTHY CHOICES – ARTICLE 12 – Eating healthy

Eight healthy eating goals

Small changes can make a big difference to your health. Try incorporating at least six of the eight goals below into your diet. Commit to incorporating one new healthy eating goal each week over the next six weeks.

Make half your plate fruits and vegetables: Choose red, orange, and dark-green vegetables like tomatoes, sweet potatoes, and broccoli, along with other vegetables for your meals. Add fruit to meals as part of main or side dishes or as dessert. The more colourful you make your plate, the more likely you are to get the vitamins, minerals, and fibre your body needs to be healthy.

Make half the grains you eat whole grains: An easy way to eat more whole grains is to switch from a refined-grain food to a whole-grain food. For example, eat whole-wheat bread instead of white bread. Read the ingredients list and choose products that list a whole-grain ingredients first. Look for things like: 'whole wheat,' 'brown rice,' 'bulgur,' 'buckwheat,' 'oatmeal,' 'rolled oats,' quinoa,' or 'wild rice.'

Switch to fat-free or low-fat (1%) milk: Both have the same amount of calcium and other essential nutrients as whole milk, but fewer calories and less saturated fat.

Choose a variety of lean protein foods: Meat, poultry, seafood, dry beans or peas, eggs, nuts, and seeds are considered part of the protein foods group. Select

leaner cuts of ground beef (where the label says 90% lean or higher), turkey breast, or chicken breast.

Compare sodium in foods: Use the Nutrition Facts label to choose lower sodium versions of foods like soup, bread, and frozen meals. Select canned foods labelled 'low sodium,' 'reduced sodium,' or 'no salt added.'

Drink water instead of sugary drinks: Cut calories by drinking water or unsweetened beverages. Soda, energy drinks, and sports drinks are a major source of added sugar and calories in American diets. Try adding a slice of lemon, lime, or watermelon or a splash of 100% juice to your glass of water if you want some flavour.

Eat some seafood: Seafood includes fish (such as salmon, tuna, and trout) and shellfish (such as crab, mussels, and oysters). Seafood has protein, minerals, and omega-3 fatty acids (heart-healthy fat). Adults should try to eat at least eight ounces a week of a variety of seafood. Children can eat smaller amounts of seafood, too.

Cut back on solid fats: Eat fewer foods that contain solid fats. The major sources for Americans are cakes, cookies, and other desserts (often made with butter, margarine, or shortening); pizza; processed and fatty meats (e.g., sausages, hot dogs, bacon, ribs); and ice cream.

Source: https://www.hhs.gov/fitness/eat-healthy/how-to-eat-healthy/index.html



IMPORTANT CONTACT DETAILS

CLAIMS ENQUIRIES, MEMBERSHIP CONFIRMATION AND REGISTRATION

Toll free: 0860 467 374 Fax: 0860 111 788 Email: imperialmedenquiries@mhq.co.za

HOSPITAL PRE-AUTHORISATIONS AND ONCOLOGY MANAGEMENT PROGRAMME

Toll free: 0860 467 374
Fax: 0860 111 788 / 0861 222 552
Email: hrmimperialmed@metropolitanhrm.co.za
imperialmedoncology@metropolitanhrm.co.za

MEDICINE RISK MANAGEMENT PROGRAMMI (CHRONIC MEDICATION AND MEDICAL MANAGEMENT)

Toll free: 0860 467 374 Fax: 0860 111 788 Email: 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 8600

EUROP ASSISTANCE 24-HOUR EMERGENCY SERVICES AND 24-HOUR PROFESSIONAL HEALTH ADVISOR 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: hiv@momentum.co.za

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

MEMBER SUGGESTION E-MAIL BOX imperialmedsuggestions@mhg.co.za

THE SCHEME'S WEBSITE

www.imperialgroupmed.co.za

KPMG FRAUD HOTLINE Tel: 0800 200 564

IMPERIALMED POSTAL ADDRESS

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CONTRIBUTION ENQUIRIES

Contact your company's Payroll/HR Department.

THE COUNCIL FOR MEDICAL SCHEMES

Complaints Department
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Email: complaints@medicalschemes.com