

NEWSLETTER

FIRST QUARTER 2017

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LETTER FROM THE PRINCIPAL OFFICER

The 2017 benefit year is underway and poses new challenges and opportunities. From the Principal Officer's office we wish all our members and their families a healthy and exciting year.

The Board of Trustees, together with Scheme Management and the Scheme's actuaries, will be reviewing proposals for the annual contribution increases with effect from 1 July 2017 and will inform members of these as soon as they are finalised.

Yours faithfully

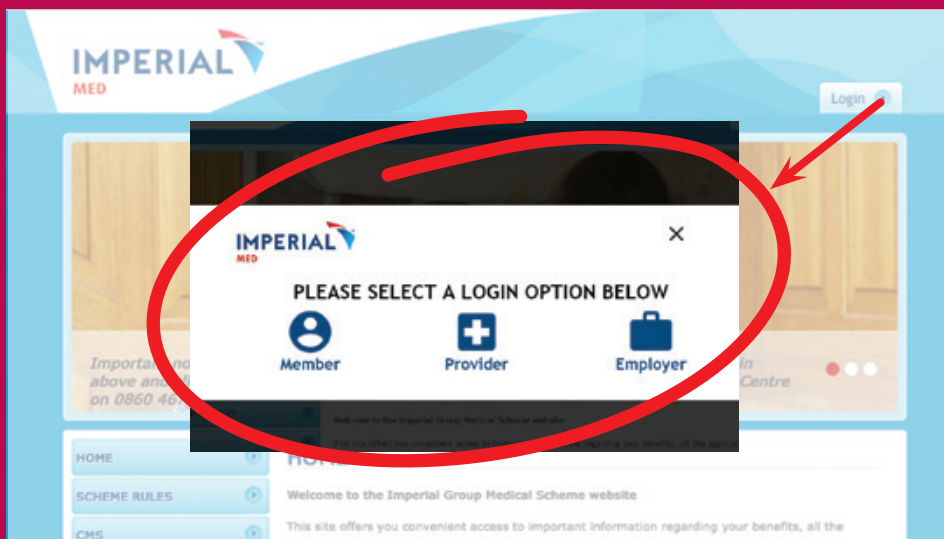
Johan van der Walt
Principal Officer
Imperial Group Medical Scheme

IMPERIALMED WEBSITE – NEW LOOK!

Imperialmed's secure online member area has a refreshing new look. If you would like to access your personal medical scheme information there, you need to register, even if you have already registered and have a PIN. It is quick and easy to register. Follow these steps:

A – IF YOU ARE ALREADY REGISTERED ON THE IMPERIALMED WEBSITE:

- Go to www.imperialgroupmed.co.za and click on 'Login'.
- Select 'Member'.
- Insert your membership number and PIN and click on 'Sign in'.
- You will be requested to change your PIN to a password. Insert your PIN and select a password. It should have eight digits and include mixed case letters, numbers and symbols.
- Once this is done, you will be required to provide answers to three security questions.
- Once these are completed, you will be taken to the sign in page, where you must insert your membership number as the contract number and your new password.



B – IF YOU HAVE NEVER BEEN REGISTERED ON THE IMPERIALMED WEBSITE:

- Go to www.imperialgroupmed.co.za.
- Click on 'Login' and select 'Member'.
- Insert your membership number in the space named 'Contract number'.
- Insert your identity number and click on 'Register'.
- You will be required to provide answers to three security questions.
- Once these are completed, you will be taken to the sign in page, where you must insert your membership number as the contract number and your new password.

C – IF YOU NEED TO ACCESS YOUR INFORMATION FROM BEFORE 2017:

- On the landing page of the member area, below 'Member Summary', you will see the wording, 'Should you wish to view your medical aid information prior to 2017, please [click here](#)'.
- Once you've clicked on the link, you will be taken to the previous landing page where your Imperialmed information for 2016 and earlier is kept.

Now you can review all your medical scheme details, which include, among others, your claims, contributions, correspondence and personal details (which you can now update yourself).

Happy
browsing!

RULE CLARIFICATION – ARTICLE 5

Child dependants over the age of 21

If you have a child dependant over the age of 21 who is studying, he or she will remain a child dependant and child dependant contribution rates will be charged if you confirmed by the end of December 2016 that your child dependant will be a student in 2017. Proof of studies must still be provided before the end of March 2017. If no proof that the dependant will be studying is received by the end of March 2017, his or her status will be changed to that of an adult dependant and adult dependant contribution rates will be charged from 1 April 2017 onwards. In such instances the member will be contacted to establish whether the child should remain on Imperialmed.

Child dependants who are 21 years old or older who do not study and are financially dependent on the principal member with no income or an income of less than R4 440 per month, will be charged adult dependant contribution rates.

Please note
that the above is an annual process that must take place for as long as your child dependant is registered on Imperialmed. Letters are sent to members during November of each year and feedback is required before 31 December of each year.



CMScript 1 of 2017 – DIABETES MELLITUS TYPE 1

WHAT IS DIABETES MELLITUS TYPE 1

Type 1 Diabetes Mellitus occurs at any age, but is commonly diagnosed in children, adolescents and young adults. In this condition, the body produces little or no insulin because the cells in the pancreas that are responsible for producing insulin are destroyed.

CAUSES

The exact cause of the condition is not clear. It is, however, attributed to autoimmune diseases or conditions where the immune system mistakenly attacks and destroys the healthy cells in the pancreas.

WHAT ARE THE SIGNS AND SYMPTOMS?

The signs and symptoms for Type 1 Diabetes Mellitus are excessive thirst, blurring of vision, weight-loss and feeling tired all the time. In very young children, symptoms may be subtle and are frequently misjudged.

DIAGNOSIS

It is generally easy to diagnose the condition based on information provided by the patient or the caregiver. Simple tests like urine dipsticks and blood glucose test strips can help in making diagnoses.

TREATMENT AND LIFESTYLE MODIFICATION

Patients who have just been diagnosed with the condition may need to be admitted and stay in the hospital until they are stable.

The importance of treatment is to obtain a blood sugar level that is as close to the normal range as possible. Daily self-monitoring of blood glucose, using blood glucose test strips and injections with insulin, are essential.

COMPLICATIONS

Due to lack of insulin, patients with Type 1 Diabetes Mellitus are likely to develop diabetic ketoacidosis (DKA) which is a life threatening condition. Signs and symptoms of DKA are deep, rapid breathing, dry skin and mouth, flushed face, fruity breath odour, nausea and vomiting and abdominal pain.

There are late complications related to the condition that include conditions such as foot ulcers and delay in their healing, diabetic neuropathy (nerve damage commonly in the legs and feet), diabetic retinopathy (diabetic eye disease) and kidney failure.

WHAT IS COVERED UNDER PRESCRIBED MINIMUM BENEFITS (PMBs)?

Type 1 Diabetes Mellitus is a PMB condition under the Chronic Disease List. The treatment component specified for this condition according to the PMB Regulations is medical management.

It is important to note that treatment and care include urine tests, blood tests, blood glucose test strips for home testing and other required monitoring services. Additionally, acute and chronic medication should also be funded according to the PMB Regulations.

It is always important for the member to confirm with the medical scheme the benefits and diagnostic tests covered per year. This is important because the medical scheme is allowed to limit the number and types of tests covered per year. If the doctor deems it necessary for tests that the medical scheme does not normally fund, to be conducted, he/she should write a clinical motivation to the medical scheme for payment to be considered as PMBs.

Source: www.medicalschemes.com

INCREASING WEALTH THROUGH HEALTHY CHOICES

– ARTICLE 9

HEALTH BENEFITS OF DRINKING WATER

Water has one of the most important roles to play in maintaining a healthy body. Drinking enough water has a positive effect on the following important body functions, organs and conditions:

- PH balance
- body temperature
- osteoporosis
- breathing
- metabolism
- backaches
- constipation, heartburn, migraine, gastritis and ulcers
- kidney stones
- cardiovascular disease
- rheumatoid arthritis
- pregnant women and nursing mothers
- kidney functions
- skin tone

To read more about the benefits of drinking water and the positive effect on each of the above, please visit the source below:

Source:
<https://www.organicfacts.net/health-benefits/other/health-benefits-of-drinking-water.html>



UPDATE YOUR PERSONAL INFORMATION



The Imperial Group Medical Scheme is continuously striving to communicate quickly and effectively with its members. Technological advances, such as SMS and email communication methods, can assist the Scheme in improving communication with you quickly and effectively.

Please update your contact information, including your cell phone number and email address, by contacting the Client Service Call Centre on 0860 467 374. You can also change your contact details on the Scheme's website at www.imperialgroupmed.co.za.

CLAIMS PROCESS AND PAYMENT RUN DATES

Please note that claims payments to providers and members are made twice a month. These claims payments normally take place every second and fourth weekend of the month, depending on the number of weeks in the particular month.

The claims payment dates for 2017 are:

| Month | Mid-month | Month-end |
|-----------|------------------|-------------------|
| March | 10 March 2017 | 31 March 2017 |
| April | 13 April 2017 | 28 April 2017 |
| May | 12 May 2017 | 26 May 2017 |
| June | 15 June 2017 | 30 June 2017 |
| July | 14 July 2017 | 28 July 2017 |
| August | 11 August 2017 | 25 August 2017 |
| September | 8 September 2017 | 29 September 2017 |
| October | 12 October 2017 | 27 October 2017 |
| November | 10 November 2017 | 24 November 2017 |
| December | 14 December 2017 | 29 December 2017 |



IMPORTANT CONTACT DETAILS

CLAIMS ENQUIRIES, MEMBERSHIP CONFIRMATION AND REGISTRATION

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

HOSPITAL PRE-AUTHORISATIONS AND ONCOLOGY MANAGEMENT PROGRAMME

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

MEDICINE RISK MANAGEMENT PROGRAMME (CHRONIC MEDICATION AND MEDICAL MANAGEMENT)

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

MEMBER CARE LINE – MEDI CALL

Toll free: 0860 105 221 Fax: 0866 889 411
imperialmed@medicall.co.za

CEDAR HEALTHCARE CONSULTANTS

Tel: 011 547 8624

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
mail@hivyourlife.co.za

THE ADMINISTRATOR'S WEBSITE

www.mhg.co.za

MEMBER SUGGESTION EMAIL BOX

imperialmedsuggestions@mhg.co.za

THE SCHEME'S WEBSITE

www.imperialgroupmed.co.za

KPMG FRAUD HOTLINE

Tel: 0800 200 564

IMPERIALMED POSTAL ADDRESS

Imperialmed, PO Box 32759, Braamfontein, 2017

CONTRIBUTION ENQUIRIES

Contact your company's Payroll/HR Department.

THE COUNCIL FOR MEDICAL SCHEMES

Complaints Department
Tel: 0861 123 267 Fax: 012 431 0608
complaints@medicalschemes.com