

# MEMBER NEWSLETTER

ISSUE 3 JULY - SEPTEMBER 2020



taking care of our own

## PRINCIPAL OFFICER'S NOTE

COVID-19 created a record-level disruption across the world. As the lockdown eases, many of us will return to an unrecognisable life. Most of us will be wondering, what will the new normal be? In this edition, we look ahead at a few emerging trends for dining, purchasing and travelling. We also share some tips to take care of your finances during the pandemic.

After the dark chill of winter, spring will follow soon. We look forward to the burst of warmth, light and colour – a reminder to take care of your heart by controlling your cholesterol. In support of cervical cancer awareness month in September, we also re-enforce the need for early detection and screening.

They say **GIVE** if you can! The Board of MHC has certainly lived up to the moto – taking care of our own by giving members a 50% contribution discount for 3 months, we share a few notes of appreciation.

Good health starts with you.

Warm Regards  
**Danie van Tonder**

*If there are any topics or member benefits that you would like to see more of in future newsletters, please send your suggestions to us at [news@mhcmf.co.za](mailto:news@mhcmf.co.za).*

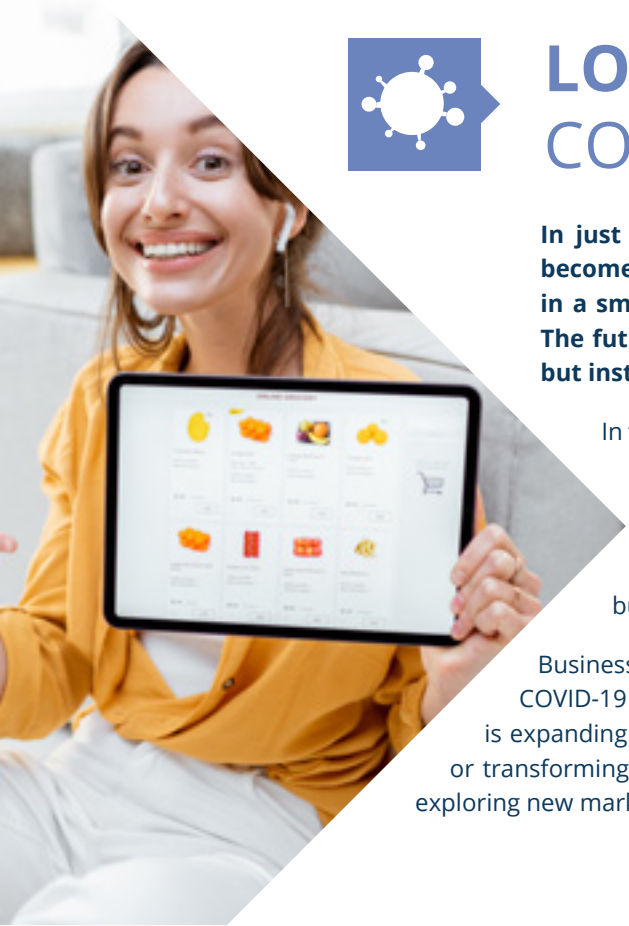


## LOOKING AHEAD: LIFE AFTER COVID-19

**In just a few months, human contact (in large parts of the world) has become one of the most feared gestures, not to mention the fact that being in a small room with many people has become an unthinkable scenario. The future will undoubtedly be different; however, it will not be job-free, but instead, hands-free.**

In the past, many feared losing their jobs to robots and automation. Almost overnight, we are no longer talking about that fear, or at least we're talking about it a lot less. However, COVID-19 may increase that automatisisation trend to eliminate human contact and minimise the Coronavirus risk. Soon, we will see many more ways of paying, and buying without touching or being touched.

Businesses are acknowledging the long-term changes created by the spread of COVID-19 and have adjusted to thrive through these turbulent times. Whether it is expanding product offerings or services, finding new ways to showcase products, or transforming existing physical stores into an online shop – these companies are all exploring new marketing strategies that will retain and attract customers post-COVID.



In the age of apps, artificial intelligence (AI) and robot chefs, studies show that people still prefer in-person communication to digital exchanges. Even so, automation that eliminates human interaction is on the rise – and one such industry is the restaurant business, where we've seen AI drive-through assistants and even tablet ordering devices. Countries such as Japan has perfected the art of eating alone by introducing spots where customers can eat in isolation in individual booths – a so-called low-interaction dining experience. Needless to say, social behavioural change will be a key intervention to manage the risks associated with COVID-19.

Trends indicate that companies are reading the market and delivering what customers are looking for. For example, the tourism industry has adjusted drastically, offering armchair experiences that will allow us to experience destinations right from the comfort of our own homes, while also inspiring travel to these destinations as soon as travel restrictions ease. Offerings include dozens of online events, virtual tours, and live streams events. Whether it's taking a 360-degree tour of the Museum of Glass in New York, paying a virtual visit to the zoo, browsing a world-class art collection, or practising deep breathing in a live-stream yoga class, you can basically experience an entire province and even country without leaving the house!



With the **rapidness of change** we are undergoing as a society, people and companies need to change with our new reality, or risk getting left behind. **New ways of living and working** will emerge as soon as fear subsides, so let's start now by reimagining and reinventing as new mindsets will drive future success.

## A CHANGE OF HEART

### UNCLOGGING THE GOOD AND THE BAD OF CHOLESTEROL

**Eggs, bacon, butter, cream...** For years people have been avoiding certain foods for fear of elevating their cholesterol – especially since it's been associated with various serious heart conditions. However, not all types of cholesterol are bad – some are vital for good health. So, what is the difference between good cholesterol and bad cholesterol? First, we need to look at what cholesterol is.



#### WHAT IS CHOLESTEROL?

Cholesterol helps produce hormones, cell membranes and aids in digestion. It also plays a role in cognitive function, **helping the brain** form memories. At normal levels, it's essential for the body. However, if **concentrations in the blood get too high**, it becomes a silent danger that puts you at **risk of a heart attack**.



#### WHAT IS HYPERLIPIDAEMIA?

Hyperlipidaemia, or high cholesterol as most people know it, is caused when a person's **diet contains too much cholesterol and fat**. Because fat doesn't dissolve in water, it combines with a protein in the liver to create a lipoprotein, including:

1. **Low-density lipoprotein (LDL)** – bad cholesterol
2. **High-density lipoprotein (HDL)** – good cholesterol

Too much LDL, or bad cholesterol, can build up in the arteries making it difficult for blood to flow through the veins. This process is called atherosclerosis. If a clot forms and blocks a narrowed artery that feeds the heart or brain, it **can result in a heart attack or stroke**.

However, having high levels of HDL protects the heart by helping to remove the build-up of LDL cholesterol.





## WHAT ARE THE SYMPTOMS?

Most people with Hyperlipidaemia **don't realise they have high cholesterol** because there are **no symptoms**. However, it can have serious long-term consequences if not managed properly.

Being **overweight** or obese, **not getting enough exercise**, and eating a **diet high in saturated fat** and carbohydrates can contribute to Hyperlipidaemia. Beyond diet, however, there are other factors that can lead to this condition, e.g. suffering from hormonal diseases such as Diabetes, Hypothyroidism and Cushing's syndrome. Family genetics also play a big part in Hyperlipidaemia.



## DIAGNOSING HYPERLIPIDAEMIA

The only way to check a patient's cholesterol is through a blood test called a lipid panel. The results of the test show both the **total cholesterol and the level of LDL and HDL** circulating in the patient's blood. A total cholesterol of 5mmol/l or more is out of the normal range. In this case, a doctor may recommend lifestyle changes or medication based on the individual's risk profile.

## MANAGING HYPERLIPIDAEMIA

**The good news is that high cholesterol can be lowered.** Changing behaviours will go a long way toward managing the condition, and you may have to make certain lifestyle changes like:



Eating a heart-healthy diet



Staying physically active



Quitting smoking



Maintaining a healthy body weight

## CHOOSE TO MOVE

Research indicates that regular physical activity in combination with smart food and drink choices can help **lower the risk** for non-communicable diseases, such as heart disease, stroke and diabetes. Physical inactivity is the fourth leading cause of death worldwide.

To help members manage their health and wellbeing, MHC offers a **simple and convenient set of essential health tests**, including cholesterol and weight check-ups which your family practitioner can assist you with. This Health Risk Assessment is available to all our members free of charge, regardless of their membership option.

Take charge of your health by calling **0861 000 300** to get pre-authorisation. The details of the **Wellness Programme benefits can be found in the Member Guide** which you can view by logging onto **www.mhcmf.co.za**.

*Source: World Health Organisation*



# TIPS TO MANAGE YOUR FINANCES DURING COVID-19

Good money management is always important, but it becomes essential during a crisis like the Coronavirus pandemic. We are starting to see some economic consequences already, but what is less visible is the financially induced stress caused by the uncertainty. That's right, worrying about your finances can affect your mental health and well-being.

1

## EXAMINE CHANGES IN YOUR EXPENSES

**The crisis might have brought** significant changes to your work and lifestyle. Take stock of your new financial situation - what is good about it, what can be improved, and what are the actions you need to urgently take to avoid a downturn?

2

## WHAT EXPENSES HAVE DECREASED?

Look at your **essential expenditure** and how it has changed. Before the crisis, essential expenses might have been 50% of your monthly income. Your discretionary expenditure is also likely to decrease. Before the crisis you might have spent 30% of your income on going out, entertainment, restaurant meals, and so forth. Given the restrictions, you can **generate significant savings** by staying home. Have a look at your previous bank statements and estimate how much money you are saving on things that you no longer buy due to the crisis.

3

## MAKE SURE YOU'RE ADEQUATELY PREPARED

Insurance, in all forms, is now more important than ever. **Cover your family for unlikely events**, like a burst geyser, as well as long-term cover. If you're worried that you may have been exposed to COVID-19, remember to **stay at home and away from other people**, and consult a doctor. COVID-19 has the potential to become a massive burden on the national healthcare system. After all, during a pandemic **one person's cough today might turn into many people's deaths tomorrow. This is why healthcare cover is so critically important during this crisis.**

4

## SAVE AS MUCH AS YOU CAN

If you are able to, **set up an emergency savings fund**. There is global uncertainty about the extent and reach of the pandemic. But there are also positives outcomes. For instance, interest rates have dropped, and you're saving on transport costs. So, why not save these little extras if you can afford to do so? **This will help create a financial buffer for later.**

5

## KEEP A LEVEL HEAD

In times of crisis, people have a tendency to make rash and hasty decisions. Now is not the time to **disinvest pension funds and pause savings**, which will impact you later on. Keep tabs on your finances, perhaps with your banking app, and be assured that there are options out there to help maintain stability as this unfolds.

6

## IF YOU HAVE A PROBLEM, THERE ARE SOLUTIONS

Service providers, the government, business rescue and the unemployment insurance fund are **there to assist with solutions if you find yourself in a difficult position**. Speak to a qualified person who can direct you toward these solutions.



## EARLY DETECTION CRUCIAL IN THE FIGHT AGAINST CERVICAL CANCER

**In September, South Africa raises awareness of cervical cancer among South African women and how this serious disease can be overcome.**

According to the Cancer Association of South Africa (CANSA), cervical cancer is the **second most common cancer** among South African women. **One in 42 South African women** will be diagnosed with cervical cancer and over half of all women diagnosed are between the ages of 35 and 55.

**Regular testing is crucial** for women to ensure early detection of many cancers, especially cervical cancer. However, the problem with cervical cancer is that **there are little to no early detection signs**, making regular testing a necessity for all women. The risk factors for cervical cancer include a high number of sexual partners, early sexual activity, having other sexually transmitted infections, having a weak immune system, and being a smoker.

The easiest way to **detect cervical cancer is by undergoing a pap smear**. This is where a scraping tool is used to gather cells from the opening of the uterus which are then examined under a microscope for any abnormalities. The process may be uncomfortable but shouldn't be painful.

Women **over 18 are encouraged** to have a pap smear on an annual basis. As with most cancers, cervical cancer is treatable in its early stages and we at MHC firmly believe that prevention is still better than cure. For this reason, MHC covers pap smears for our members from the **Wellness Benefits**. Please call **0861 000 300** or log onto **www.mhcmf.co.za** for more information.

Source: CANSA

## SAY WHAT?

Here's what our members have to say about the **50% CONTRIBUTION DISCOUNT!**

We are both grateful for what you and Moto Health are doing for us. And to think that a year ago I was thinking of changing our Medical Aid!! We thank you all for your generosity and assistance. Thank you so much.


Kind regards  
Brian & Elmay Goddard

Die RMI, en Motor Industrie in geheel wardeer MHC se doeltreffendheid, en positiewe bydrae tot lede, gedurende die pandemie. Bou so voort, julle maak die verskil in menigde se lewens.

Yours sincerely  
Attie Serfontein







Thank you very much for financially meeting us half-way. Your gesture is greatly appreciated. We pray all families stay well and safe during these strange times.

Kind regards  
Gail, Anthony and Dianne Kairuz

My husband, Fred, joins me in saying, you will never know just how grateful we are for this gesture.

The extra money will assist us with coping with the increase in living expenses. We would like to take this opportunity to compliment you on the staff we have had dealings with over the past years. They have been courteous and most helpful at all times. The one that really stands out is Maryke van Heerden from your Port Elizabeth office. Nothing is too much trouble to help us with all our queries. She always extends a warm greeting with her beautiful smile when we visit your office. Old people (Fred is 85 and I am 81) really appreciate when young people are so kind and helpful. She does you proud.

Once again, we say a very big thank for your generosity in helping us through this very difficult time.

We wish you all to be safe and God bless.

Sincerely  
Antoinette Saayman

Take note of our whistle-blower hotline number – **0800 000 436** – or email tip-offs to **[mhcmf@tip-offs.com](mailto:mhcmf@tip-offs.com)**. All reports are confidential.

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