

MEMBER NEWSLETTER

ISSUE 4 OCTOBER - DECEMBER 2021



taking care of our own

PRINCIPAL OFFICER'S NOTE

In a constantly changing market it is essential to have comprehensive medical cover because private healthcare in South Africa is very costly. MHC provides you with quality healthcare cover at the right price to meet your family's needs. One of the benefits is that the Scheme has the ability to contain healthcare costs and pass on these savings to its members – read further for more info.

The new year is right around the corner. Holidays are usually a time to embrace your family, friends and loved ones, often spending hours on end celebrating traditions. We share some tips on maintaining a healthy routine and COVID-19 travelling guidelines during the upcoming festive season. Read further on how you can optimise "healthcare rands" by using a dental network provider and generics.

Remember, every day is different and every day's experience is different but to lead the day with positivity is a choice – keep safe and well this festive season.

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.



WILL YOUR BENEFIT OPTION LOOK AFTER YOUR HEALTHCARE NEEDS FOR 2022?

Giving you best value for money, MHC has adopted a value-based healthcare system that lowers healthcare costs, resulting in lower contributions. The Board of Trustees and Principal Officer have approved a weighted average contribution increase of 4.4% for 2022. Get savvy about your healthcare by choosing from **7 options**, catering for various needs through the most advanced digital technology, extensive day-to-day benefits, free patient care programmes and high-quality service.

The detailed increases per option is noted in the 2022 Member Benefit Guide which is available on the Scheme website at www.mhcmf.co.za



CHANGING BENEFIT OPTIONS EACH YEAR



CHOOSE THE RIGHT PLAN FOR YOUR FAMILY

Understand your benefits and choose the right plan that suits your financial and healthcare needs. **You are required to notify the Scheme of changes before 31 December 2021 by emailing your completed option change form to optionchange@mhcmf.co.za.** Remember that you can ONLY change your option once a year with effect from 1 January of the following year.

Please read your MHC Member Benefit Guide for 2022 carefully to understand next year's contributions, benefit changes and other important information.

KEEPING BALANCE DURING THE HOLIDAYS

We look forward to our holiday as a time to relax and unwind; a much-needed break from the stresses of our daily lives. Yet for many people this period can cause more than a little anxiety.

If you find it more stressful to be on holiday than being at the office, or you struggle to hit the pause button on your exercise routine for much-needed rest, here are some tips to help you find balance when you're on holiday.

1. Don't be hard on yourself

You probably won't be able to exercise the way you typically would, answer business emails, or even stick precisely to your diet. It's important to give yourself some leeway. You should not feel guilty about taking a holiday, so be kind to yourself.

2. Move your body

Staying active can be a source of fun and making memories – the stuff all great holidays are made of. Plus, it's a great way to switch off from daily worries, and just relax, unwind and have some fun. Go for walks in nature, play frisbee with your friends or family, or try a game of garden cricket.

3. Everything in moderation

The fear of completely derailing your diet is a big stress for many during the holiday period. Going out more and staying out later often means cutting back on sleep. Sleep loss can make it harder to manage your blood sugar, and when you're sleep deprived, you'll tend to eat more and prefer high-fat, high-sugar foods. Aim for 7 to 8 hours per night to guard against mindless eating. The best approach is to eat a healthy diet: plenty of fresh fruit and vegetables, lean proteins, and wholegrain carbohydrates, with the occasional treat thrown in.



Most of all, remember what the season is about – celebrating and connecting with the people you care about. When you focus more on the fun, it's easier to focus less on the food.



DID YOU KNOW?

MHC provides free wellness screening benefits to all members on all options. These include Pap smears, PSA testing, mammograms and health risk assessments to name a few tests.

Please call 0861 000 300 to pre-authorise or log onto www.mhcmf.co.za for more information.



TRAVELLING FOR THE HOLIDAY

Summer has barely started, but it's already time to start planning your 2021 holiday travel. The pandemic adds a complication to this already hectic travel season, but here is useful information to note prior to local or international travel.

Should I travel?

If you are in a high-risk group for severe COVID-19 but have not been fully vaccinated and do not have immunity from a previous COVID-19 infection, consider postponing travel to areas where COVID-19 is widespread or a potential hot spot.



What precautions should I take during travel?

Wherever you are, follow the COVID-19 prevention measures, such as wearing a mask, washing hands frequently, maintaining physical distance of at least 1 metre, and avoiding crowded or poorly ventilated places and settings whenever possible.



Who should not travel?

People with symptoms of COVID-19 – including fever, cough, or shortness of breath – should not travel. If you are showing symptoms of COVID-19, stay home and isolate yourself from other people. People in certain groups – including those over the age of 60, people with chronic illnesses, and those with underlying health conditions – face increased risk of severe illness and death from COVID-19. If you are in one of these groups but have not been fully vaccinated and do not have immunity from a previous COVID-19 infection, consider postponing travel to areas with widespread COVID-19.



Should I get a vaccine or immunity certificate before travelling?

Before you travel, know the requirements and policies in place for the destination you're travelling to and from. Every country has its own rules. Some countries exempt travellers who have been fully vaccinated or have proof of recent SARS-CoV-2 infection from certain requirements, such as testing and/or quarantine.

During travel, even if you are vaccinated, WHO recommends that you continue wearing a mask, washing hands frequently, maintaining physical distance of at least 1 meter, and avoiding crowded places and poorly ventilated settings whenever possible.



Could I be screened when I exit or arrive at my destination?

Yes, you may be screened when entering or leaving a venue, destination or country. Be sure to know what is required or expected as you plan your travel.



Should I get a COVID-19 test before departure or upon arrival?

Know before you go. Some venues, destinations and countries require COVID-19 tests prior to departure or upon arrival as part of their strategies to prevent the spread of disease. COVID-19 tests conducted immediately prior to departure or on arrival are used in an effort to determine the health status of travellers. Every destination has its own policies, so it's important to be aware of testing requirements before you hit the road or air.



What happens if I have symptoms while traveling or when I arrive at my destination?

If you have any symptoms of COVID-19 while you travel or when you arrive at your destination, notify health authorities immediately and follow their guidance. You may be required to quarantine or isolate yourself. Your travel companions may also be required to quarantine, since they have been in contact with you.



How can ventilation reduce the risk of contracting COVID-19 in airplanes?

Some airplanes have cabin air filtration systems equipped with HEPA filters which can remove viruses and germs quickly, minimising the duration of the exposure to any potential infectious materials produced by a cough or sneeze. The cabin air system is designed to operate most efficiently by delivering approximately 50% outside air and 50% filtered, recirculated air. The air supply is essentially sterile and particle-free.

Staying home and celebrating with the people you live with or celebrating virtually with loved ones is the safest choice. Source: World Health Organisation (WHO)



DID YOU KNOW?

You have access to free virtual consults via Hello Doctor. Get access to quality healthcare without ever leaving your home, your job or wherever you are. Talk to a doctor on your phone, any time, anywhere, in any official language – for free.



Log onto **www.hellodoctor.co.za**, dial ***120*1019#** from your phone and follow the prompts to request a call – or download the app. Just request a call, or send your question via text.



CLASSIC + NETWORK AND OPTIMUM OPTIONS

Why using a dental network provider is advisable

A dental provider network is a list of the dentists and dental therapists that a Scheme contracts with to provide medical care to its members. These service providers are called network providers or contracted providers. A provider that is not contracted with the scheme is regarded as a non-contracted or out-of-network provider. As measured, 75% of our contracted dentists and dental therapists submit claims to medical aids on behalf of members.

Benefits of using a network provider:

- Providers will charge according to scheme rates, which will reduce out-of-pocket expenditure for members
- Providers will confirm dental benefits prior to proceeding with the procedures. Kindly note that for non-covered procedure codes, members will be informed by the practice, ensuring that there is a consent form in place
- Providers have access to the benefit guide, rates and rules
- Providers will claim on behalf of the member. This will ensure that the claims are submitted in time and that the provider can query any shortfalls with the Dental Risk Company (DRC) client services team.



How do I know if a provider is in my network? How to verify in-network providers:

- **Confirm with Dental Risk Company (DRC):** Dental Risk Company can provide you with a list of contracted dentists in your area. Contact the DRC call centre on 087 943 9611 or direct your queries to enquiries@dentalrisk.com.
- **Call your provider:** Your preferred service provider will advise whether or not their practice is on the network. The provider may contact our team to verify and confirm their profile with us.

“My dentist is a non-network provider. How can they join the network?”

They can follow these easy steps:

1. The provider must send a request to network@dentalrisk.com where our provider relations agents will respond with a contract for completion.
2. The provider must complete the contract and return it to network@dentalrisk.com along with the supporting documents.
3. Once all the required documents have been received and verified, the practice will be notified.

For more information on dental network providers, please contact our team at enquiries@dentalrisk.com

Source: Dental Risk Company



GENERIC MEDICATION

THE BENEFITS OF USING GENERICS AND MEDICATION ON OUR APPROVED MEDICINE LIST

WHAT IS A GENERIC MEDICINE?

A generic medicine is an equivalent medicine (inactive ingredient, strength and dosage form) to a generally more expensive brand or original medicine. Generic medicines have the same clinical effect as the original medicine. Using generics, in consultation with your doctor or pharmacist, gives you access to affordable and effective medicines while making your money go further.

All of us are all too aware of the need to manage costs within our personal budget, and the same logic applies to your medical scheme. We all need to manage costs, and one good way to do this in the area of medicine costs is through the use of generic and formulary drugs. Generic substitution and formulary drugs can reduce the price of your medication and assist you in managing your medication benefit to ensure that you maximise the value of your medical scheme benefits. This helps to contain total medicine expenditure, which in turn limits annual contribution increases. Please note that the prices of equivalent generic products can vary – some generics are more expensive than others and may be above the MMAP (Maximum Medical Aid Price). By using the most cost-effective generic drug, you can avoid co-payments and your benefits will last longer.

The application of MMAP effectively optimises your benefits, without compromising quality, and makes your benefits last longer. If you would like to save money by buying generic medicines instead of brand medicines, ask your doctor or pharmacist if there are generic medicines that can be used to substitute your current medication.

Please call 0861 000 300 or log onto www.mhcmf.co.za for more information.

IMPORTANT INFORMATION

EMERGENCY SERVICES



The Scheme has a contract with Europ Assistance to provide emergency medical services to members of the Scheme. When you call **0861 009 353** or **011 991 8000**, the emergency operations centre will assign an ambulance to the incident. Voluntary use of non-designated service providers may result in a co-payment.

Pre-authorisation

The pre-authorisation process ensures that the treatment or procedure is both necessary and appropriate. Except in emergencies, pre-authorisation must be obtained 48 hours before any hospital admission.

Have the following information readily available:

- Membership number
- Patient's name and date of birth
- Contact details
- Appropriate ICD-10 Code and tariff codes (you can obtain this from your service provider)
- Date and time of admission and procedure
- Name of the admitting doctor, name of their practice and telephone number
- Name of the hospital, the practice and telephone number
- Proposed length of stay



You may request a quotation for planned procedures prior to the admission by sending the quotation to **auths@mhcmf.co.za** or call **0861 000 300** for assistance.



PAYMENT OF CLAIMS

Most healthcare providers will submit claims directly to the Scheme in which case you do not need to submit the claim. Claims will be paid directly to the healthcare professional when they bill the MHC rates. If the healthcare professional claims more than the MHC rate, the Scheme will reimburse up to the applicable MHC rate and you will be required to pay the shortfall to the healthcare provider.

What to remember:

Submit claims within four months. Older claims will be considered expired and will not be paid.

Check the claim to make sure the following details are correct and clear:

- Your name and membership number
- The name and practice number of the healthcare provider
- The date on which the service was provided
- The relevant consultation, procedure codes or Nappi codes and diagnostic (ICD-10) codes
- The total amount charged for the service
- Include a receipt if you paid for the claim



WHERE DO I SEND MY CLAIM?

Send a detailed claim, and not just a receipt, as we need the details of what you are claiming for in order to process your claim quickly and correctly. If the healthcare provider sends the claim to us electronically, you don't need to send us a copy. **Important:** To ensure that we process your refund to the correct bank account, call 0861 000 300 to verify or change your banking details.

Enquiries: info@mhcmf.co.za

New accounts: claims@mhcmf.co.za

Fax: 031 580 0429

Post: PO Box 2338, Durban 4000



CONNECT WITH US VIA OUR DIGITAL PLATFORMS

If you want to view your available health benefits, your most recent healthcare service claim details, or your approved chronic conditions, or if you want to track benefit usage, search for a healthcare professional, compare medicines and their generic alternatives, and view a summary of hospital claims – download the FREE MHC App to gain information at your convenience. We are continuously enhancing our digital platforms and have also introduced a web chat facility.

Log onto www.mhcmf.co.za and click on the help icon to use the web chat functionality. You can also WhatsApp us on **0861 000 300** should you require assistance.

Take note of our whistle-blower hotline number 0800 200 564 or email tip-offs to mhcmf@tips-offs.com. All reports are confidential.

DISCLAIMER: This information is for educational purposes only, and is not intended as medical advice, diagnosis or treatment. If you are experiencing symptoms or need health advice, please consult a healthcare professional.



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