

newsletter

BP Medical Aid Society newsletter

A WORD FROM THE PRINCIPAL OFFICER

Dear Member

Keeping warm and out of reach of those pesky flu bugs should probably be our priority during this chilly season!>



Thabi Mlotshwa

Don't delay – make your appointment now at your local Clicks or Dis-Chem pharmacy for a flu vaccine. You might also want to take advantage of this visit to have your other health assessments done through the Multiply programme. You do not have to pay a cent for these assessments; they are already covered by the Society through the Multiply programme.

As you read on, you will find more details on the flu vaccine. If there is something you do not understand, call your Society on 0800 001 607. Also covered in the newsletter are the contribution increases with effect from 1 April 2016, the complaints and disputes resolution process, an overview of the preventative benefits covered by the Society, as well as an introduction to one of our employer-appointed Trustee, Dawn Fortune.

Very soon you will be receiving communication about the annual general meeting (AGM). Please read it and participate in your Society's management by attending the AGM.

We look forward to another healthy year together.

Best wishes

Thabi Mlotshwa
Principal Officer



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Contribution increases with effect from 1 April 2016

The Board of Trustees has agreed to an **8.5% increase** in contributions with effect from 1 April, taking into account that from January to March 2016 members have enjoyed benefits at 2015 rates.

PENSIONABLE INCOME CATEGORY	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R0 – R1 130	368	261	88
R1 131 – R2 780	1 132	800	293
R2 781 – R2 970	1 572	1 123	403
R2 971 – R3 740	1 795	1 270	458
R3 741 – R4 630	2 092	1 451	518
R4 631 – R6 970	2 230	1 524	545
R6 971 – R9 100	2 397	1 649	595
R9 101 – R11 450	2 584	1 808	636
R11 451 – R13 880	2 742	1 930	683
R13 881 – R18 360	2 915	2 074	709
R18 361 – R27 700	3 047	2 157	757
R27 701 – R39 290	3 160	2 230	786
R39 291 – R48 320	3 271	2 307	818
R48 321 – R57 670	3 379	2 377	851
R57 671 +	3 494	2 457	885

Complaints and disputes resolution>

Should you have any queries regarding your Medical Aid Society, please contact the Client Service Department on 0800 001 607 or by email to bpmas@mhg.co.za with the details of your query.

Should you feel that the Client Service Department has not resolved your query, you may request that it be referred to a team leader, followed by the Client Service Manager. If the query is still not resolved, it can be submitted to the Fund Manager at Metropolitan Health or the Principal Officer of the Society. Please provide all details pertaining to the claim, as well as the details of your interactions with the Client Service Department.

Please bear in mind that the Society's registered rules and practices will take precedence at all times when we consider what action should be taken to resolve the query.

Remember that you have the right to request that your query be referred to the Board of Trustees for consideration or, should the query still not be resolved, that the Principal Officer refers your case to the Society's Disputes Committee.

Once the matter has been through all of the above channels and you are still not satisfied that the query has been properly resolved, you have the right to lodge a complaint with the Registrar of the Council for Medical Schemes. Remember, before doing so, you are encouraged to log your disputes with the Society for investigation first, allowing the Society fair opportunity to assist you in resolving your dispute before lodging a dispute with the Council for Medical Schemes.



Who can complain to the Registrar's office?

Any beneficiary or any person who is aggrieved with the conduct of a medical scheme can submit a complaint.

It is, however, very important to note that a prospective complainant should always first seek to resolve complaints through the complaints mechanisms in place at the respective medical aid society before approaching the Council for assistance.

Complaints can be submitted by any reasonable means, such as a letter, fax, email or in person at the Council's offices from Monday to Friday from 08:00 to 17:00. Please download the complaint form from the Council's website at www.medicalschemes.com. Look for the 'How to lodge a complaint' article on the home page. Alternately, they can be contacted telephonically on 0861 123 267, by fax to 012 431 0608 or via email to complaints@medicalschemes.com. You may also post your complaint to Private Bag X34, Hatfield 0028.

What can you complain about?

The Council for Medical Schemes governs the medical schemes industry and therefore your complaint should be related to your medical aid society.

If your complaint is related to any other aspect of the healthcare industry, please use the links below:

- ◆ for complaints against health professionals (doctors) – www.hpcs.co.za
- ◆ for complaints against private hospitals – www.hasa.co.za
- ◆ for complaints against nurses – www.sanc.co.za
- ◆ for complaints against brokers – www.faisombud.co.za
- ◆ for complaints in respect of other health insurance products – www.osti.co.za (short-term insurance ombudsman) or www.ombud.co.za (long-term insurance ombudsman).

Preventative benefits

Did you know that influenza or flu is a serious condition that can lead to hospitalisation and sometimes even death?

Get vaccinated

An annual, seasonal flu vaccine is the best way to reduce your chances of getting seasonal flu and spreading it to others. With winter fast approaching, we would like to encourage you to reduce your family's risk of pneumococcal disease and flu by taking advantage of BP Medical Aid Society's out-of-hospital preventative care benefits for pneumococcal and flu vaccines.

The Society will cover the vaccination costs as follows from the overall annual limit and not your acute medication benefits:

The Society will pay for the cost of the vaccine at the agreed tariff without any impact on your day-to-day benefit. Where charged, the cost of the vaccine, i.e. the consultation fee, will be covered from your day-to-day benefits.

Benefit	Benefit details
Flu vaccine	100% of the Society's agreed tariff, limited to one vaccination per beneficiary per annum
Childhood vaccines, as stipulated on the approved immunisation formulary at www.bpmas.co.za	100% of the Society's agreed tariff for immunisations administered in accordance with the Department of Health's Expanded Programme on Immunisation (EPI) guidelines for children up to 12 years old
Pneumococcal vaccine	100% of the Society's agreed tariff and limited to one vaccination per beneficiary per annum

Other preventative tests

Members are encouraged to utilise the preventative benefits in order to detect early disease and prevent complications. Below is a list of the out-of-hospital preventative benefits covered by the Society:

Cancer screening	100% of agreed tariff, subject to overall annual limit	Limitations
Mammograms	One per beneficiary per annum	Limited to one per beneficiary per annum for beneficiaries who are 40 years old and older (benefits for beneficiaries younger than 40 are subject to motivation and prior approval)
Pap smears	One per beneficiary per annum	Limited to one per beneficiary per annum
Prostate-specific antigen (PSA)	One per beneficiary per annum	Limited to one per beneficiary per annum for beneficiaries who are 50 years old and older (benefits for beneficiaries younger than 50 are subject to motivation and prior approval)
Faecal-occult blood	One per beneficiary per annum	Limited to one per beneficiary per annum for beneficiaries who are 50 years old and older (benefits for beneficiaries younger than 50 are subject to motivation and prior approval)
Bone density tests	One per beneficiary per annum paid at 100% of agreed tariff	Limited to one per beneficiary per annum for beneficiaries who are 50 years old and older (benefits for beneficiaries younger than 50 are subject to motivation and prior approval)
Cardiovascular screening Blood pressure Blood glucose Cholesterol Body mass index	100% of Scheme rate	Will be paid by Multiply if tests are conducted at either Clicks or Dis-Chem as part of the Base Multiply health assessment
HIV screening Elisa test	100% of agreed tariff	Limited to one per beneficiary per annum
Dental consultation (not paid from routine dental benefit, i.e. in addition to the annual dental benefit)	100% of Scheme rate	Limited to one per beneficiary per annum; consultation only Additional consultations and services will be paid from the dental benefit sub-limit
Eye test Acuity, pressure and other	100% of agreed tariff	Limited to one per beneficiary every two-year cycle if undertaken at a PPN provider; new cycle: 2015/2016
Consultation with a dietician	100% of Scheme rate	Limited to one per beneficiary per annum



Fitness for surgery



An operation places extraordinary stress on the body. Physically preparing for elective surgery – from hernia repairs to hysterectomies – means you are 50% less likely to experience post-operative complications. These can include haemorrhaging and respiratory problems, including fluid build-up on the lungs, pneumonia and infections.

Surgery is always traumatic to the body. Any wound forces the immune system to go into overdrive. Vast amounts of drugs are pumped into the body and an anaesthetic interferes with some of the most vital mechanisms, such as breathing, circulation and even blood pressure.

Each individual reacts differently, which is why you need to be in optimum health to cope with healing. If you are overweight, try to lose enough weight to get your body mass index to normal levels before the operation. Even if you aren't overweight, make sure you get exercise. If you're active, the heart and lungs are working efficiently and vital blood and oxygen are circulating throughout your body.

Exercise also releases mood-enhancing endorphins, reduces the risk of heart attacks and strokes and strengthens muscle tone. A Get Fit for Surgery study in Australia found that getting in shape six weeks before an operation reduces the likelihood of complications by 20%. Even gentle walking builds a basic level of fitness.

And raise your dietary intake of protein, which helps the blood circulate fats, hormones, enzymes and vitamins, and is crucial for developing new tissue.

IMPORTANT:

You could spend less time in hospital and have a quicker recovery if you are healthier.

Ensure your blood pressure is under control. High blood pressure is a factor in post-operative complications, such as blood clots and strokes.

Don't go on a massive detox or have colonic irrigation, which depletes fluids.

REMEMBER TO OBTAIN PRE-AUTHORISATION BEFORE YOUR ADMISSION TO HOSPITAL.

You need to contact the Society at least 48 hours before the admission. Pre-authorisation is not confirmation of payment for the procedure – it confirms that the procedure is clinically necessary and it informs case managers of the proposed length of the hospital stay.

Please provide us with the following information to obtain pre-authorisation:

- ◆ your BP Medical Aid Society membership number
- ◆ the patient's name
- ◆ the name and telephone number of the specialist performing the operation
- ◆ the name of the hospital
- ◆ the reason for the admission, e.g. a tonsillectomy
- ◆ the date of the planned operation.

The Society will provide the authorisation number to the hospital.

Read the full article at: <http://www.dailymail.co.uk/health/article-2066553/How-shape-op-make-sure-youre-fit-surgery-youll-bounce-faster.html#ixzz45WYyBbBO>

Introduction of employer-appointed Trustee, Dawn Fortune

Last year we introduced you to our new member-appointed Trustee, Guy McGregor. This time around we want to introduce you to employer-appointed Trustee, Dawn Fortune. Dawn has been serving on the Board of Trustees since 1 July 2015. She has been employed as BPSA's Payroll Manager since April 2009; her overall career in payroll spans 29 years. She currently serves on various sub-committees and we look forward to her continued support for the remainder of her term.





Important contact details

We would like to hear from you

If you have ideas for future articles, suggestions for improvements to your benefits, or even if you have concerns you believe other members should know about, we would like to hear from you.

Send your emails to bpmas@mhg.co.za and look out for our response in the next issue of our newsletter.

Please send claims to:

BP Medical Aid Society
PO Box 5324, Cape Town 8000

Client Service Department (including prescribed minimum benefit queries)

Namibia: +27 21 480 4610
South Africa: +27 21 480 4610 or
0800 001 607
Namibia fax: +27 21 480 4969
South Africa fax: +27 21 480 4969
Email: bpmas@mhg.co.za
Website: www.bpmas.co.za

ER24 emergency services

Namibia: 081 924
South Africa: 084 124

Clicks directmedicines

0861 444 405 or +27 11 997 3000
Fax: 0861 444 414 or +27 11 997 3050
Email: clicks.directmedicines@dirmed.co.za
www.clicksdirectmedicines.co.za

Dis-Chem direct courier

Tel: +27 12 365 1299
Fax: +27 12 365 3277
Email: direct@dischem.co.za
www.dischem.co.za

Hospital pre-authorisation

Namibia: +27 21 480 4762
South Africa: 0800 007 092

HIV YourLife Programme

Namibia: +27 21 480 4804
South Africa: 0861 888 300

Oncology Programme

Namibia: +27 21 480 4073
South Africa: +27 21 480 4073

KPMG Fraud Hotline

Namibia: +27 21 480 4610
South Africa: 0800 200 564

Pension queries (Momentum)

0800 000 329

PPN (Preferred Provider Negotiators for optical care)

Namibia: +27 41 506 5961
South Africa: 0860 103 529

Council for Medical Schemes Customer Care Centre

0861 123 267 or 0861 123 CMS
Email: information@medicalschemes.com

Complaints

Fax: +27 12 431 0608
Email: complaints@medicalschemes.com

Postal address

Private Bag X34, Hatfield 0028