

newsletter

BP Medical Aid Society newsletter

A WORD FROM THE PRINCIPAL OFFICER

Dear Member

I cannot believe that the year is almost over! We are past the halfway mark and will soon be focusing on the year-end plans.>



Thabi Mlotshwa

I hope you will survive the hay fever that usually comes with the beautiful spring season. Fortunately enough, our Society will be able to cover most of the healthcare needs that might arise.

A lot has happened in the past nine months. We had our annual general meeting (AGM) and we conducted a member survey. On behalf of the Board of Trustees, I just want to thank all those who attended the AGM and, more so, those who took time to participate in the survey. It is not often that members get the opportunity to share their views candidly with their Trustees. We will allow the consultants and the Board to spend time analysing the results and provide you with some feedback in the fourth quarter issue of our newsletter.

Focusing on some of the more pressing matters: in this edition we include articles on filing your tax return, a reminder of the benefits of the Multiply wellness and rewards programme, notes on when to call an ambulance and a summary of the medicine changes that have taken place this year.

Happy reading!

Thabi Mlotshwa

Principal Officer



In this issue

- ◆ A word from the Principal Officer
- ◆ Tax season is upon us: Get ready to file your return
- ◆ Do you know about Multiply, your wellness and rewards partner?
- ◆ How do you know when to call an ambulance?
- ◆ Implementation of acute medication exclusion list
- ◆ How to apply for ex gratia benefits




Tax season is upon us: Get ready to file your return

We recently distributed a summary of healthcare expenditure (tax certificate) as at 29 February 2016 to all BP Medical Aid Society members to assist them in completing their tax returns.

- > Copies can also be downloaded from www.bpmas.co.za. Log in using your membership number and secure PIN and select 'Tax Information'. Alternatively, you can request a copy to be emailed to you by contacting the Client Service Department on 0800 001 607 or 027 21 480 4610 or via email to bpmas@mhg.co.za.

Please note that only those claims that were received and processed by the Society on or before 29 February 2016 were included in the calculations.

It is important to note that rejected claims do not automatically accrue to your tax total. In the event that you incurred any additional, out-of-pocket medical expenses during the 2015/2016 tax period that may, for any reason, not be included in our calculations, you may submit proof of such expenditure directly to SARS.



Do you know
about Multiply,
your wellness
and rewards
partner?

All members enjoy free access to Multiply Starter, Momentum's wellness and rewards programme. Therefore, if you are a member of the BP Medical Aid Society, you are also a Multiply Starter member and qualify for their benefits!

Multiply is a wellness and rewards programme that rewards members for making good lifestyle changes, focusing on financial wellness, health, safety and fitness. The Society and Multiply have a contract that gives members access to certain wellness and rewards benefits without paying any fee to the supplier. Some of these benefits are available from Clicks and Dis-Chem pharmacies and will not be deducted from your normal day-to-day benefits either.

Multiply preventive screening tests covered at no extra cost to you

The following preventive screening tests are free to members at Clicks and Dis-Chem pharmacies:

- ◆ blood pressure
- ◆ blood glucose
- ◆ cholesterol
- ◆ body mass index (includes weight and height).

Remember, these benefits are only available for free from Clicks and Dis-Chem once every 12 months. Results from the screening tests can help members and the Society identify conditions such as cardiovascular disease, high blood pressure and high cholesterol early enough for successful intervention.

In addition to preventive screening, membership of Multiply also means getting great discounts from selected shopping partners.

Members also have the option to upgrade to a higher plan on Multiply, i.e. Provider or Premier. Please note that when you upgrade, a new contract between you and Multiply (outside the Society contract) must be signed and you will have to pay the monthly cost of belonging to the higher plan yourself. The upgrade will allow you to earn points and get bigger discounts from Multiply's partners, including gym membership and Pick n Pay Smart Shopper points. The discounts depend on your Multiply level or status. For details on upgrading, visit www.momentum.co.za/multiply.

For further information on your Multiply Starter wellness benefits, visit www.bpmas.co.za.



How do you know when to call an ambulance?

Ask yourself these questions. If the answer to any of them is 'yes', call an ambulance:

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- ◆ Does the condition seem life threatening?
- ◆ If you transport the person yourself, could it get worse and become life threatening on the way to the hospital?
- ◆ Will you get delayed in traffic if you take the sick person to hospital yourself?
- ◆ If you try to move the person, will it likely lead to more harm?

Some common symptoms and signs that point to a medical emergency are:

- ◆ shortness of breath or difficulty breathing
- ◆ pain in the chest or upper abdomen that lasts for two minutes or longer
- ◆ dizziness, weakness or fainting
- ◆ changes in vision, such as double vision
- ◆ difficulty in speaking
- ◆ mental confusion
- ◆ sudden, severe pain
- ◆ bleeding that won't stop after 10 minutes
- ◆ coughing up blood
- ◆ suicidal urges
- ◆ severe allergic reaction, such as to a bee sting.




An ambulance ride provides more than a fast trip to the emergency room. The paramedics or emergency medical technicians on board can provide pain relief on the way; for example, a person who's in shock can receive intravenous fluids right away. In the event of a heart attack, emergency medical technicians can perform emergency treatment, such as to administer an electrocardiogram (ECG or EKG), as well as to decide on the best hospital to head to, since some medical centres offer more specialised heart and stroke care than others. The paramedics can also inform the emergency room of your condition before you arrive.



If you call an ambulance:

- ◆ Speak slowly, calmly and clearly.
- ◆ Give the patient's name, the address and phone number. If you're on the road, note the street or freeway you are on and the direction in which you are travelling.
- ◆ Briefly describe what's going on and when the problem started.
- ◆ Don't hang up until you are sure the dispatcher has all the information he or she needs and that you have followed any instructions given to you.

Source: Kathleen Dohen: journalist specialising in health, behaviour and fitness topics



Implementation of acute medication exclusion list

An acute medication exclusion list was implemented on 1 February 2016 to ensure optimal management of medicine benefits.



The list contains certain medication that should be used for the treatment of chronic conditions, but has been claimed for from the acute medicine benefit. Members will therefore no longer be able to obtain these medicines as acute medication – the medicine will only be considered for payment following pre-authorisation from the chronic medicine benefit.

Members and service providers can view the full list at www.bpmas.co.za. Apply to the Society for funding from the chronic medicine benefit by calling the Medicine Risk Management Programme on 0800 001 607 or send an email to bpmas@mhg.co.za.

WHAT IS A CHRONIC CONDITION?

A chronic condition is a disease that is persistent or otherwise long-lasting in its effects. The term chronic is often applied when the course of the disease lasts for more than three months. The chronic conditions covered by the Society can be viewed at www.bpmas.co.za.

How to apply for ex gratia benefits ↗

While the Society makes general rules that govern membership of the Society and that applies to all members, the Trustees are aware that there may be circumstances where these rules do not meet the needs of members – for example where members require medically necessary treatment that is not provided for in the rules of the Society or that is explicitly excluded.

Under special circumstances the benefits that are provided might not be sufficient to cover the cost of the required treatment. Should such treatment be medically necessary and clinically appropriate, you may apply for ex gratia benefits to cover the additional costs or to sidestep the rules. The Society's Ex Gratia Committee will assess the claims and make decisions regarding whether the Society will assist the member with the request.

Please refer to your handy pocket guide to find out if the treatment or medical assistance you require qualifies for ex gratia assistance. It is important to note that the Society will not fund tariff differences if a member voluntarily uses a supplier that charges more than the Scheme rate. Furthermore, the committee's decision is entirely discretionary and applications will be judged on the merits of each case. It is important to note that the financial resources of the Society are not unlimited and therefore every application cannot be accepted or paid in full.

Should you wish to apply for ex gratia assistance, you can access an application form in the Forms section at www.bpmas.co.za. Alternatively, email bpmas@mhg.co.za to request a form.

PLEASE NOTE:

If you have queries regarding the non-payment of claims, these queries must not be sent to the Ex Gratia Committee. In such instances, please contact the Client Service Department on 0800 001 607 or +27 21 480 4610 to query why the claims were not paid.





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