

newsletter

AUGUST 2003

Dear Member

In this edition we confirm the appointment of four member-elected trustees and explain what the trustees of our Society do. We also describe what you need to do if you are in a motor vehicle accident and you want to lodge a claim. Direct Medicines Pharmacy answers some of your frequently asked questions and we highlight the steps you need to take to become an organ donor. We trust this edition will make for interesting reading.

Appointment of Trustees

At the Society's Annual General Meeting held on 12 June 2003 we confirmed the appointments of the following member-elected Trustees:

- MR A CAMERON,
- MR I MATTHEE,
- MR B MATYESINI, and
- MR J SWEENEY.

We would like to thank everyone who took part in the election and wish our colleagues, who will represent our member's interests on the Board of Trustees, well for their term of office.



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What do your trustees do for you?

The trustees are responsible to ensure that the Society complies with legislation and regulations laid down by the Registrar of Medical Aid Schemes.

The Trustees must also ensure that the interests of the members and the Society are looked after; and they must continually make decisions that affect the health and longevity of the Society.

Amongst other duties they must also ensure that:

- the Society's finances are well managed and properly controlled at all times;
- decisions are made with impartiality and due care is given to the interests of members;
- members receive adequate communication; and

- the necessary expert advice is used and that the administration is run smoothly.

Although the Trustees are assisted by our Administrators, Metropolitan Health Group, and consultants from Alexander Forbes, they are ultimately responsible for the Society's continued existence. It is important for you to know what you can expect from your Trustees.

Motor vehicle accident claims – the correct procedure to follow:

In terms of the rules of the Society accounts related to motor vehicle accidents and third party claims will only be paid when the Society received a signed undertaking.

- When you have been in a motor vehicle accident, you should contact the Client Service Department on (021) 480 4800 or the MVA Department on (021) 480 4402 as soon as possible.
- An MVA official will assist you in determining whether you need to institute a claim.
- If you can institute a claim, you need to provide the Society with a letter of undertaking. A letter of undertaking is a document signed by either you and/or the attorneys in which both parties under-

take to reimburse the Society on successful finalisation of the claim for monies covered by the Society.

- On receipt of the undertaking, the Society will pay all accounts in accordance with the rules of the Society and benefits available.
- Once the case has been finalised, the attorney or the member (depending on who signed the undertaking) will reimburse the Society. The case is then closed.

Please note: If the victim is your child, you will be obligated to provide the undertaking. If you incur any legal costs, it will not be covered by the Society.

Medical Savings fund debt

At the beginning of every year the Society advances a certain amount of money to your Medical Savings Fund (MSF) that is applicable from 1 January until the end of the year. This amount is used to cover day-to-day expenses and out-of-hospital services.

You determine how much you would like to contribute towards your MSF when you apply to join the Society.

You may amend this contribution twice per calendar year, as long as the amended amount is not higher than 25% of your total annual contribution. If you want to change your contribution from January of the next year, you need to let us know in November. If you would like to change your contribution for July, you need to let us know by May of that year. Your MSF contribution must be in multiples of R10.00. The minimum contribution is R50 per month and the maximum is 25% of your total annual contribution.

Please note that the full MSF amount that you receive

at the beginning of a year is in actual fact an advance because you are technically only entitled to the full amount by the end of the year after all your monthly contributions have been paid to the Society.

What happens if I join the Society during the course of the year?

If you join the Society in the middle of the year, for example in June, the Society will calculate your total MSF benefit for the year by multiplying the MSF contribution you chose by six (the number of months left for the year) and deposit this amount into your MSF.

What happens if I leave the Society during the course of the year?

If you resign from the Society in June you are only entitled to your MSF contribution multiplied by six. If you have already used your total MSF benefit for the year (your MSF contribution multiplied by 12) at this point in time, the Society will collect the outstanding six months' contribution from your final salary.



DID YOU KNOW?

Did you know that, on average, the Society processed 97% of all claims within 30 days of receipt for the first six months of 2003? This proves that member's claims are paid promptly. If this is not the case when you submit claims, we invite you to contact the Client Service Department.

Direct Medicines pharmacy answers some frequently asked questions

Direct Medicines Pharmacy is a courier pharmacy that supplies chronic, regularly-used and over-the-counter medicine at a competitively consistent discount of 29% to Society members. This ensures that your medicine benefits last as long as possible.

Additionally, we will deliver the medicine to your choice of destination, be it your home, office, post office or, alternatively, to your holiday address at no extra cost. As a reminder, we will send you an SMS message to let you know when your medicine will be due for delivery, or when you require a new prescription or need to renew your medicine authorisation.

To make it simpler to order your medicine from Direct Medicines Pharmacy, we have chosen some of your frequently asked questions to explain how our processes work.

How do you order your chronic and regularly used medicines from Direct Medicines Pharmacy?

We require a valid prescription for the dispensing of chronic and regularly-used medicine. For first time dispensing, prescriptions may be hand delivered, faxed or posted to us. For faxed prescriptions, the original prescription must be posted to us.

If you are not currently receiving your medicine from Direct Medicines Pharmacy, and you would like to use our convenient services, all you need is your prescription and your medical society membership number and follow this easy process:

1. Call one of our Patient Care Consultants on 0860 444 402, Monday to Friday, from 08:00 to 16h30 and he/she will take down your details.
2. Our Patient Care Consultant will give you a Direct Medicines Pharmacy Member Number.
3. Write this number on your prescription and indicate your preferred delivery date (we require five working days from date of receiving your prescription for your first delivery) and fax or post it to us. We will deliver your medicine directly to you.
4. We will send your completed form to you to confirm your details. You can either fax or post this form back to us.

How do you make changes to your prescription or personal details with Direct Medicines Pharmacy?

If you have changes to your prescription or personal details you can either contact our Patient Care Consultants on 0860 444 404 or email us at direct.medicines@dirmed.co.za, six working days prior to your scheduled medicine delivery date. This will prevent any parcels with the incorrect details leaving our premises.

How do you cancel your order with Direct Medicines Pharmacy?

To cancel your medicine order, please contact our Patient Care Consultants on 0860 444 404 or email us at direct.medicines@dirmed.co.za. To cancel your membership or change your medical society details, please notify

us in writing, at least six working days before your next medicine delivery date. Once your medicine has left our premises we can no longer accept the cancellation of an order.

How do you return medicine for a credit?

Please contact our Patient Care Consultants on 0860 444 404. If a credit is approved according to our Terms of Trade, a reference number will be given to you. Our courier company will then collect the medicine from you at your convenience. Our Terms of Trade can be viewed on the reverse side of our Patient Communication Form or on our website at www.directmedicines.co.za.

Please open and check the contents of your parcel immediately after delivery and report any discrepancies within five working days of receipt.

Can I ask a Direct Medicines' pharmacist advice on generic medicines?

Our pharmacists can be contacted via our Patient Care Consultants line on 0860 444 404 or alternatively you can email a pharmacist at direct.medicines@dirmed.co.za. They will be able to offer you good advice on your medicines, any generic alternatives that are available, and any other medical information that you may require.

How do I know when to renew my prescription so that I don't run out of medicine?

For your peace of mind, we will remind you either telephonically or by SMS before the last month's dispensing to obtain a new prescription from your doctor. We will also place a green sticker on your box to remind you that you need to renew your prescription. By renewing your prescription a month before your current prescription expires, a continuous uninterrupted supply of your medicine will be ensured.

If you are not sure when your prescription is due to expire, please call our Patient Care Consultants on 0860 444 404, or register on our website at www.directmedicines.co.za to view your personal profile.

I am going away on holiday. What must I do to receive my medicine?

We are able to deliver your medicine directly to your holiday address. All you need to do is contact our Patient Care Consultants on 0860 444 406 at least ten working days before your next medicine delivery is due to change your current delivery address to your holiday address; and set the length of time you require delivery to this address. After the delivery has been made our system automatically reverts back to your previous address.

Alternatively, if you are going overseas on holiday, you can contact your medical society and request an authorisation for a double dispensing for your next medicine delivery. This will ensure that you have your medicine upfront before you go away on holiday. Please ensure that you notify your society at least 30 days in advance to arrange this.

How do I become a potential organ donor?

If you would like to become a potential donor, all you need to do is follow these two easy steps:



Phone the Organ Donor toll-free line on 0800 22 66 11 for more information.



Talk to your family. Inform them of your willingness to become an organ donor.

What can be transplanted?

Doctors are able to transplant kidneys, hearts, livers, lungs, corneas, bones, bone marrow and skin. As techniques improve, it may be possible to transplant other parts of the body in future.

Can you donate an organ while still alive?

Yes, in some cases. Live donations, for instance kidneys, are nearly always between close relatives, such as a parent to a child, or among siblings, because the blood groups and tissue types are more compatible to give a high success rate.

Who can be an organ donor?

Anyone under the age of 70 who is in good health. In other words anybody with no sign of cancer, diabetes, hepatitis or infectious diseases such as HIV/AIDS. Anyone younger than 18 years will require parental permission.

What if I want to be a donor but my family objects?

Explain to your family that you want your wish honoured. By doing this at a time when there is no trauma, critical time is saved. If there is written evidence of your wish, such as your donor card, most people will accept that, after death, your wishes should be respected. Discussing your wish to become an organ donor in time will make it easier for your family to reach a decision when a doctor or transplant coordinator approaches them in a time of tragedy.

Does organ donation leave the body disfigured?

No. The harvesting of organs and tissue is carried out

by surgeons and trained staff. They do this with great care and do not disfigure the body. You will only be able to notice very neatly stitched surgical incisions; the same as after any operation.

How do doctors know that you are really dead?

Two doctors have to carry out a series of tests independently in order to confirm that a patient is brain-dead. Brain-stem death usually results from severe brain injury, which causes all brain activity to stop. Brain-stem death can be caused by a major road accident, a gunshot wound, a stab wound or a fatal stroke.

Can doctors keep you alive with machines?

A patient who is brain-dead cannot recover. Machines can merely support organ function in order to use them for transplantation.

Would a transplant patient ever know who the donor was?

No, confidentiality is always maintained except in the case of living donors where transplants are usually done within the same family.

Does the family pay for the cost of donation?

No. Organ donation in South Africa is seen as a gift of life. Trading in organs is illegal worldwide.

Can I change my mind?

Yes, Just tear up your Donor Card, and inform your family that you no longer wish to be an organ donor.

If you have any medical aid queries, please do not hesitate to contact the Afrox Client Service Department on (021) 480 4800. Please remember that you can also e-mail your queries to afrox@mhg.co.za

Kind regards

THE TRUSTEES
AFROX MEDICAL
AID SOCIETY

Important contact details

ADDRESS FOR CLAIMS SUBMISSIONS

The Afrox Medical Aid Society
P.O. Box 5324
Cape Town
8000

CLIENT SERVICE CALL CENTRE

Tel: (021) 480 4800
Fax: (021) 480 4795
E-mail: afrox@mhg.co.za
Internet: www.mhg.co.za

METROPOLITAN HEALTH GROUP/KPMG ANTI-FRAUD HOTLINE

Toll-free: 0800 200 564
E-mail: audit@mhg.co.za

IN-PERSON ENQUIRIES

2nd Floor
Bankmed Centre
116 Buitengracht Street
Cape Town

HOSPITAL PRE-AUTHORISATION

Qualsa 0861 888 302 or (021) 480 4719
for Cape Town and surrounds

CHRONIC MEDICINE ENQUIRIES

Direct Medicines: 0860 444 406
E-mail: direct.medicines@afrox.boc.com
Internet: www.directmedicines.co.za

EMERGENCY TRANSPORT

ER24: 084 124