

# newsletter

MARCH 2001

Dear Member

We have pleasure in presenting our first Afrox Medical Aid Society newsletter for the 2001 benefit year. We trust that the information contained in this newsletter will be of benefit to you and your family.

**AFROX MEDICAL AID SOCIETY:**

## We're there when needed

An unfortunate certainty is that many of us or our families will require medical care during the next year. The fact that we are currently healthy is no guarantee that we will remain healthy. The Society provides cover for you and your dependants for a wide range of medical services, prescribed medication and medical events, such as hospitalisation and surgery. The following examples highlight how the Afrox Medical Aid Society caters for the needs of its members by going the proverbial extra mile.

### Example 1: Hospitalisation - gunshot wound

Member A was admitted to hospital following a gunshot wound to his right leg. He went into theatre for debridement and internal fixation. He was taken to theatre again for removal of the internal fixation and subsequently had to go twice for debridement and skin grafting of the wound. He was also put on long-term intravenous antibiotic therapy.

The patient was in hospital for 35 days.  
Cost: R91 222.35

The Afrox Medical Aid Society covered the medical expenses.

### Example 2: Hospitalisation - hepatitis

Member B was admitted with hepatitis and went into theatre for a laparotomy and a Whipples procedure, taking 260 minutes. Post-operatively, the patient was admitted to high care, had a respiratory arrest and was ventilated in ICU for 8 days.

The patient was in hospital for 21 days.  
Cost: R104 295.55

Again the Afrox Medical Aid Society covered the medical expenses.

*Please remember to phone the Afrox pre-authorisation line on (021) 480 4719 for confirmation of your hospital booking before you are admitted to hospital. Failure to do this will result in the rejection of your hospital claim.*

### Example 3: Chronic medication

Chronic medication is life sustaining prescribed medication (i.e. medication without which a person's life would be endangered) that must be taken on an ongoing basis for a life threatening medical condition.

Looking at the top ten chronic conditions of Afrox Medical Aid Society members, the two most common are high cholesterol and high blood pressure.

See how to avoid these conditions by reading the following facts:

## IN THIS issue

- Spotlight on cholesterol and hypertension
- Chronic condition? - what you need to know
- Web access - order your PIN and connect instantly to benefit and claims info

## HEALTH FACT

# Prevention is better than Cure

## Cholesterol

A low-fat diet and exercise are all they need to lower their cholesterol

It is a good idea for men to have their cholesterol checked at the age of 35 and for women at the age of 45. Thereafter most people only need to be tested every five years. If any of the following risk factors are applicable to you, you should, however, have your cholesterol checked more often and from an earlier age:

- If you have a family history of early heart attack
- If you are a smoker
- If you suffer from high blood pressure
- If you are a diabetic.

High cholesterol is one of many factors that increase your risk of developing heart disease. For most people a low-fat diet and exercise are all they need to lower their cholesterol. People who have very high cholesterol and who have a high risk of developing heart disease may need chronic medication in addition to a healthy lifestyle.

## High blood pressure (hypertension)

High blood pressure can be prevented

High blood pressure occurs when the pressure of blood against your arterial walls is higher than normal. High blood pressure usually has no symptoms. It does, however, increase the risk of having a stroke, a heart attack and developing kidney disease. The following are risk factors for high blood pressure:

- obesity
- family history of hypertension
- an inactive lifestyle

- excessive alcohol consumption
- excessive salt intake
- the use of certain medication items, including birth control pills, steroids, decongestants and anti-inflammatories.

High blood pressure can be prevented. Many people with high blood pressure control the condition by making lifestyle changes and by using the correct chronic medication.

*Where expensive chronic medication is needed to control these conditions, you can be confident that the Afrox Medical Aid Society will see to your needs. Chronic medication is provided to members at 100% of cost with no limit on application to Direct Medicines.*

## CARD FRAUD

Recently some cases of card fraud have been reported to the Society.

Please note that if Afrox employees are found guilty of fraud, their membership of the Afrox Medical Aid Society will be terminated. The employee in question will be reported to the employer and the company will proceed with its disciplinary procedure.

# Chronic conditions

The following is a list of chronic conditions which require **motivation** or **results** before being covered by the Afrox Medical Aid Society

CONDITION	REQUIREMENTS FOR APPROVAL
Alzheimer's disease	Motivation* required from prescribing doctor.
Psychosis/ schizophrenia	Psychiatrist prescription required initially and when medication changes.
Panic disorder	Psychiatrist prescription required initially and when medication changes.
Attention deficit syndrome	Only covered for patients under the age of 15 years. Motivation* from specialist required or GP prescription with headmaster's report.
Narcolepsy	Relevant specialist prescription required initially and when medication changes.
Haemophilia	Relevant specialist prescription required initially and when medication changes.
Iron/B12 deficiency anaemia	Blood test results indicating anaemia. Initial approval for 6 months. If required for longer, motivation is needed, indicating underlying cause of anaemia.
Asthma	Singular: Initial script required from pulmonologist/specialist physician or letter from GP indicating peak flow results before and after treatment.
Cystic fibrosis	Relevant specialist prescription required initially and when medication changes.
Endometriosis	Gynaecologist prescription required initially and when medication changes.
Polycystic ovarian syndrome	Gynaecologist prescription required initially and when medication changes.
Cancer	Notification letter required from prescribing doctor if member not on any chemotherapy drugs.
Osteoporosis	Bone mineral density results indicating t-scores required. Subject to approval based on results and history.
Multiple sclerosis	Relevant specialist prescription required initially and when medication changes.
Peptic ulcers	Proof of eradication of H. pylori required.
Inflammatory bowel disease	Relevant specialist prescription required initially and when medication changes.
Pancreatic disease	Motivation* required from prescribing doctor.
Psoriasis	Dermatologist prescription or GP report*.
Eczema	Dermatologist prescription or GP report*.
Acne	Diane 35: Motivation* from GP required. Roaccutane: Dermatologist prescription or motivation from GP including colour photo.
Enuresis/ incontinence	Motivation* required from prescribing doctor.
Benign prostatic hypertrophy	Relevant specialist prescription required initially and when medication changes.

## Chronic conditions cont...

\*All motivations or reports must contain the following information:

- The condition being treated
- How long the patient has suffered from the condition
- The previous medication used for the condition

- The period of use of the current medication.

Any medication not deemed appropriate for the condition for which it was prescribed will not be approved by Direct Medicines, even if the conditions of approval have been met.

*Please contact Direct Medicines on 0860 444 404 for further details.*

## Base Plan members: Your Medical Savings Fund (MSF) balance for 2001

Members have raised some questions concerning the amounts left in their MSF savings balances for 2000.

Please note that we have requested the Administrator to include the 2000 savings balance on your claims statement from February 2001. This balance is still subject to change, as it is currently being used to settle claims where the date of service is prior to 1 January 2001 and related to the previous benefit year. The total balance left on 30 April 2001 plus 6% interest, will be added to your MSF balance for 2001 with effect from 1 May 2001.

## PIN registration

You will immediately have 24-hour access to your own data via the Society's website

**How to choose and activate your pin for easy access to your benefit and claims information on the Society's website**

Please send a letter/fax, clearly headed "PIN activation" to the Administrators indicating the PIN that you wish to use in conjunction with your membership number. Your membership number, name, address, the date and your signature should also appear in this letter. Remember to include your e-mail address if you have one, as this will enable us to notify you via e-mail when your PIN is activated.

The letter should be addressed to *Membership, Afrox Medical Aid Society, PO Box 5324, Cape Town 8000 or faxed to (021) 480 4795.*

You can choose any four-digit number as a PIN, e.g. 6781, 7429, etc. The PIN should be easy to remember but difficult to guess, i.e. do not use four 1's, four 0's or consecutive digits.

On receipt of your PIN request, the Administrators will activate your PIN for use on the electronic query facility. You will be notified of the activation by letter or e-mail. You will immediately have 24-hour access to your own data via the Society's website. Please remember to make a note of this PIN, as we will not send this back to you or reveal the number to anyone. If you lose this number, you will have to re-apply for a new PIN.

Also remember that this PIN can only be used in conjunction with your membership number to access your own information.

If you have an e-mail address, our system will automatically notify you via e-mail when one of your claims had been processed. The e-mail will also reflect the details of the payment transaction. This facility serves to keep you updated on your claims and reduces the need for you to contact us.

Summary:

1. Think of a four-digit PIN
2. Make a note of (or preferably, remember) this PIN
3. Send a letter/fax (021) 480 4795 to the Afrox Medical Aid Society containing:

- The date of your PIN application
- A reference to "PIN activation"
- Your membership number
- Your name and address
- Your e-mail address (if applicable)
- Your chosen four-digit PIN
- Your signature.

We will reply to you (via e-mail if possible) as soon as your membership number/PIN combination has been activated. You will be able to enjoy 24-hour real time access to your own information.

If you have any medical aid queries, please do not hesitate to contact the Afrox Client Services Team on (021) 480 4800. Please remember that you can also e-mail your queries to [afrox@newmed.co.za](mailto:afrox@newmed.co.za)