



newsletter

DEAR MEMBER

We trust that you will find the articles in the first newsletter for 2009 to be informative and useful.

Customer Online service – Access your personal information online

Our Customer Online service has been enhanced and is now more user-friendly and easier to navigate. The online service enables you to retrieve your personal medical scheme information in a safe and secure environment, 24 hours a day. ▶

The Customer Online service allows you to:

- ▶ update your personal and contact details;
- ▶ request a new card;
- ▶ view your contributions;
- ▶ view your claims and claims statements;
- ▶ view your benefit usage;
- ▶ check chronic medication and hospital authorisations; and
- ▶ download your membership and tax certificates.

Continued overleaf ▶



JULY 2009

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Newly elected Trustees

There comes a time to welcome and say goodbye. The Society and all its parties would like to thank Alan Cameron for his excellent service to the Society and its members during the past six years. He served as a pensioner member Trustee on the Board of Trustees (BOT) and also fulfilled other commitments to the Society in the past. We wish him well in all his future endeavours.

Congratulations to all the new Trustees who have been appointed to serve on the Afrox Medical Aid Society's BOT.

Please find below the names of the Trustees who were appointed for a term of three years at the Board of Trustees meeting held in June 2009:

NAME	DESIGNATION
Keith Bonyngé	Pensioner
Theo Taylor	Regional Finance Manager
Andries Van Den Heever	Financial Service Director
Errol Gardiner	Pensioner

Customer Online service – **continued**

The Customer Online Service provides you with direct access to these facilities, which means you save on phone calls to our Client Service Department.

If you are not already using this facility, all you need to do is register and have an e-mail address. To register for a PIN, simply follow these instructions:



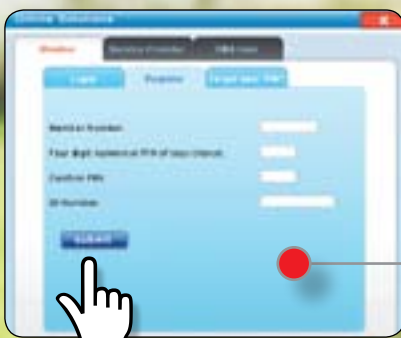
STEP 1:

Visit www.afroxmed.co.za.
Click on "Login".



STEP 2:

A page will open entitled "Online Solutions".
Click on the "Register" tab.

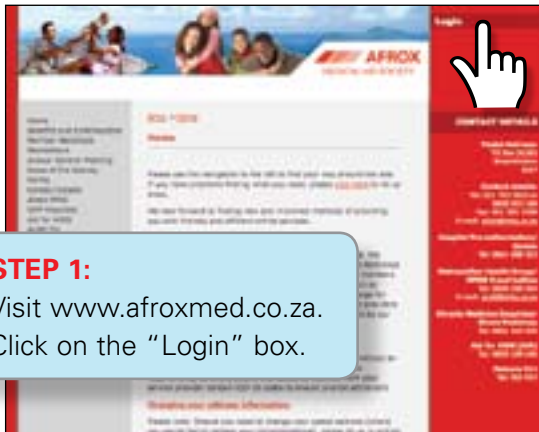


STEP 3:

Complete the required fields on that page
and click on "Submit".
The system will automatically send you an
e-mail confirming your PIN.



If you already have a PIN but have forgotten it, simply follow these instructions:

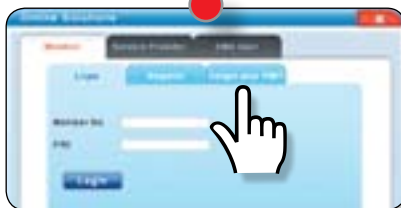


STEP 1:

Visit www.afroxmed.co.za.
Click on the "Login" box.

STEP 2:

A page entitled "Online Solutions" will be displayed.
Click on "Forgot your PIN?".



STEP 3:

Complete the required fields on that page and click on "Submit".
The system will automatically send you an e-mail confirming your PIN.



You need to ensure that the e-mail address that the Society has on record for you is your preferred e-mail destination.

For any further enquiries, you are welcome to contact our Client Service Department on **0800 003 149**.



Hospital pre-authorisation process

Pre-authorisation is required for all hospitalisation cases and should be obtained from Qualsa on **0861 888 302**.

Members must contact the Afrox Medical Aid Society to confirm hospital bookings prior to hospital admission. A co-payment of R1 500 will be payable by the member for hospitalisation in a facility other than the Designated Service Provider (DSP), except for Prescribed Minimum Benefits (PMBs). The DSPs for the Society is the Life Healthcare Group and Medi-Clinic Hospitals.

Admissions to hospital in respect of emergencies are not exempt from hospital pre-authorisation. The Society should be contacted and advised of the admission of a member or dependant to hospital within 48 hours after an emergency admission, in order to obtain an authorisation.

If you do make use of a non-preferred provider hospital and any of the following is applicable, you will not be liable for the R1 500 co-payment:

- ▶ The nearest preferred provider hospital is more than 20 kilometres from the patient's home or does not have the required facilities.
- ▶ You have been consulting the treating doctor for more than a year.
- ▶ The doctor has previously operated on you in a non-preferred provider hospital.
- ▶ There is not a suitable doctor in the area where you live.
- ▶ It is an emergency admission.

The co-payment will be limited to the cost of the non-preferred provider if the total amount is less than R1 500.

Netcare 911

World-class emergency medical services for members through Netcare 911

Members of the Afrox Medical Aid Society can have peace of mind that, when it comes to emergency medical services, they are in the hands of South Africa's top emergency medical services provider. Whether it is a primary call (a medical emergency) and a member has to be evacuated from a scene via road or air, telephonic medical advice or an inter-hospital transfer, members have access to these world-class emergency medical services through Netcare 911.

In order to ensure there will always be resources available to attend to members' emergency medical needs and they will always receive the best quality care at the best possible response time, Netcare 911 owns and manages its own fleet of more than 245 emergency vehicles.

Netcare 911's emergency management operations are in line with international best practice and, as such, all response vehicles are equipped and crewed by Advanced Life Support paramedics or doctors trained in pre-hospital emergency medicine for immediate dispatch to any acute trauma or

medical emergency. All Netcare 911 ambulances are equipped for transporting ill and injured patients, while dedicated Intensive Care Units (ICU) with specialised equipment are used for inter-hospital transfers.

Netcare 911's ambulance services also include an Aeromedical Division, which consists of a dedicated fleet of fixed-wing and helicopter air ambulances, staffed by trauma and ICU trained doctors, a nurse and/or a paramedic that can mobilise within 90 minutes of a request. All aircraft are fully equipped as mobile intensive care units, utilising only the latest technology to ensure highly efficient patient care.

The Society's members can rely on Netcare 911 for peace of mind in case of a medical emergency. Please dial **082 911** in case of a medical emergency to access Netcare 911's world-class services. When an inter-hospital transfer is required, the transferring hospital or medical facility will contact Netcare 911 for authorisation.



**TAKE
NOTE**

Contact information update

It is essential that the Society has your and your dependant(s) Identity Document (ID) numbers and updated contact details on record. We still have 446 dependant(s) ID numbers outstanding. If your dependant(s) ID numbers do not appear on your membership card, it means that we do not have it on our records. Please assist the Society by contacting our Customer Service Department on **011 703 3010** or **0800 003 149**, or by posting a copy of your dependant(s) ID document to PO Box 31391, Braamfontein 2017. Please remember to include your Society membership number on all correspondence sent to us.

As technology advances, we are adapting our communication methods to ensure that important

messages can reach members sooner, such as, via SMS and e-mail. Should any of your contact details such as e-mail address and telephone numbers change, or if these details were not provided to the Society, please inform the Society by contacting our Customer Service Department on **011 703 3010** or **0800 003 149**. This will not only ensure that our records are kept up to date, but will also further improve the quality of our service to you.

When contacting our Customer Service Department, in order to protect the confidentiality of your personal information and to prevent fraud, the customer service agents will require you to confirm certain personal details, such as your ID number. Please remember to have this information handy.

Claims process

The Afrox Medical Aid Society has two claims runs per month. The claims runs normally take place every second and fourth weekend of the month, depending on how many weeks there are in a month.

Please note the following:

- ▶ In terms of the Rules of the Society, faxed accounts will not be accepted. The Society often receives unclear faxed copies, which are not only unsuitable for processing, but delays the payment of the claim.
- ▶ Before capturing or processing can take place, claims need to be indexed, scanned and batched. The cut-off date for claims received before a claims run is five working days in order for the assessors to have enough time to capture your claims on the system, depending on the volume of claims received for a specific claims run.

Checking claims statement

When you receive your claims statement, please check that:

- ▶ all your claims have been processed;
- ▶ all the claims indicated are for healthcare services provided to you and/or your registered dependants; and
- ▶ if you or your dependants did not receive services that were paid, you need to inform the Society immediately or report this to the KPMG fraud hotline on **0800 200 564**.

Claims run dates for the remainder of 2009

2009

Month	Mid-month Date	End-month Date
June	12/06/2009	26/06/2009
July	17/07/2009	31/07/2009
August	14/08/2009	28/08/2009
September	18/09/2009	30/09/2009
October	16/10/2009	30/10/2009
November	13/11/2009	27/11/2009
December	11/12/2009	26/12/2009

cut out
and keep
handy

Membership cards

After you have joined the Afrox Medical Aid Society, a membership card will be issued to you. Only you and your registered dependants may use your membership card to utilise benefits. Keep your card in a safe place and notify the Society if your card is lost or stolen.



Cold or influenza



Both colds and influenza are common in winter and caused by viruses, but we often confuse the one with the other. It is important to note there is a significant difference between a cold and influenza.

With influenza you need to take greater care in order to prevent complications, such as irreversible damage to your heart muscle.

Unfortunately, it is not always easy to distinguish between the two conditions. Interestingly, influenza C is not even believed to cause influenza, but rather a milder condition

such as a cold.

Below is a general guide indicating the differences between a cold and influenza. Please note that the symptoms vary from person to person and that there could be a great deal of overlapping between, for example, the cough you may have with a cold, influenza, pneumonia or bronchitis.

	COLD	INFLUENZA
Cause	50% of colds are caused by one of more than 100 rhinoviruses. The rest are caused by five other groups of viruses.	One of the strains of two types of influenza viruses (A or B), with A responsible for major 'flu' epidemics.
Fever	Rare in adults. If it does occur, it usually is not higher than 38,5 degrees Celsius.	A high fever (often reaching 39 to 40 degrees Celsius) with chills lasting two to three days. The fever is highest in children and least marked in the elderly.
Sneezing, nasal congestion	A great deal is experienced.	In some cases.
Sore throat	Usually begins with or is accompanied by a sore throat.	In some cases.
Cough	In some cases.	A dry cough is usual.
Sweating	Unusual.	Common and related to the fever.
Muscle aches	Unusual.	Can be severe. The "I've-been-run-over-by-a-bus" feeling.
Malaise	Sometimes, but only mild.	Can be severe.
Fatigue	Mild.	Can be severe and may last three to four weeks. In the acute phase, you may feel as though you want to sleep all day.
Headache	Sometimes.	Often severe.
Complications	Seldom leads to serious secondary bacterial infections in adults, but can worsen existing chronic bronchitis. Colds can progress to pneumonia or croup in young infants.	Influenza often leads to serious secondary bacterial infections such as pneumonia or bronchitis in high-risk groups, including infants, the elderly and immune-compromised people.



Try aromatherapy oils, such as lavender, grapefruit, rosemary and tea tree oil in your bath or as a massage oil.

	COLD	INFLUENZA
Onset	Slow onset of illness over days.	Symptoms can occur abruptly. It is sometimes possible to pinpoint the exact hour that the symptoms began.
Duration	Symptoms usually clear within two to four days. Generally a cold lasts for four to 10 days.	Symptoms may last four to seven days, and a cough and fatigue may linger for two to three weeks.
Contagious	A person can spread the virus one to three days before first symptoms are experienced, and then for as long as the symptoms last.	A person can spread the virus almost immediately after they themselves become infected, and for as long as the viral symptoms last.

Prevention

There are general measures you can take to reduce your risk of suffering from a cold or influenza.

- ▶ Wash your hands frequently and do not touch your nose, eyes or mouth unnecessarily.
- ▶ Contain sneezes and coughs with disposable tissues, ensure you dispose of them immediately and wash your hands afterwards.
- ▶ Try not to touch objects around you when in public places, such as the rail of the escalator, your coughing colleague's pen or computer mouse, etc.
- ▶ To minimise exposure, avoid close contact and spending prolonged periods of time with people who have a cold or influenza. With an incubation period of one to four days, and a contagious period of seven days or longer, it is best to avoid any person with influenza for at least a week. One infected person in a lift, bus, aeroplane, school or army barrack can quickly infect other people.
- ▶ Take a vitamin A or beta-carotene supplement to protect the inner, mucous linings of the respiratory tract.
- ▶ Clean surfaces, especially kitchen and bathroom tops, with a disinfectant soap.
- ▶ Rather keep your toddler at home if a child at the crèche has influenza and your child is healthy. Also keep your child at home if he or she shows symptoms of influenza in order to avoid infecting other children.

Steps you can take to speed up your recovery:

- ▶ Try to stay in bed for a few days to rest.
- ▶ Ask your pharmacist about over-the-counter drugs to relieve some of the symptoms. Aspirin, paracetamol or ibuprofen may help to relieve fever, muscle aches and headaches, while decongestants may help to treat nasal congestion. Suppressive cough mixtures may help clear up the dry cough, typical of influenza. Pregnant mothers should be cautious about taking drugs and children should not receive aspirin.
- ▶ Increase your vitamin A intake to 10 000 IUs a day and vitamin C to 1000 to 2000mg a day. Vitamin C may reduce the severity and duration of symptoms.
- ▶ Try aromatherapy oils, such as lavender, grapefruit, rosemary and tea tree oil in your bath or as a massage oil.
- ▶ Try zinc lozenges to soothe a sore throat and zinc nasal spray for a runny nose. Make tea with fresh or dried sage leaves simmered in boiling water, with a teaspoon of honey. You can also gargle with sage tea.
- ▶ Chicken soup may soothe a sore throat, clear clogged passageways, and hydrate a thirsty body.
- ▶ Consult your doctor if the influenza is severe, you show any signs of a secondary infection (e.g. difficulty breathing or earache), if you are in the high-risk group, or your fever persists for longer than three days.

Swine flu

Swine influenza is spreading around the world fairly quickly, with the majority of cases being reported in Mexico and the United States. One case was positively identified in South Africa on 18 June 2009; a child who lives with his mother in California came to visit his father. He contracted the disease in the United States or another country and was already ill when he boarded the plane.

What is swine flu?

Swine flu is a respiratory disease caused by the influenza viruses that regularly affect pigs. People do not normally get swine flu, but human infections have been known to happen. The World Health Organisation (WHO) has determined that the swine influenza virus is contagious and is spreading from human to human. When infected people cough or sneeze, infected droplets get on their hands, drop onto surfaces, or are dispersed into the air. Another person can breathe in contaminated air, or touch infected hands or surfaces, and be exposed.

There is currently no specific vaccine for this type of flu virus and in severe cases the infection can lead to pneumonia, which may be fatal.

Prof Manie de Klerk, Qualsa's Executive: Clinical Best Practice, said that compared to avian flu (2006 – present), there are many more cases, but much lower mortality and complication rates.

Present instructions from WHO

The WHO advises no restriction of regular travel or closure of borders. It is considered prudent for people who are ill to delay international travel and for people developing symptoms following international travel to seek medical attention, in line with guidance from national authorities.



There is no risk of infection from this virus from consumption of well-cooked pork and pork products.

Individuals are advised to wash their hands thoroughly with soap and water on a regular basis, and should seek medical attention if they develop any symptoms of influenza-like illness.

For further information on swine flu, kindly visit <http://www.who.int/csr/disease/swineflu/en/index.html>

Reference:

WORLD HEALTH ORGANISATION. May 2009. Influenza A(H1N1).
Website: <http://www.who.int/csr/disease/swineflu/en/index.html>

IMPORTANT CONTACT DETAILS

ADDRESS FOR CLAIMS SUBMISSIONS

Afrox Medical Aid Society
PO Box 31391
Braamfontein
2017

IN-PERSON ENQUIRIES

101 De Korte Street
Braamfontein
2001

CLIENT SERVICE CALL CENTRE

Tel: 011 703 3010 or Toll-free: 0800 003 149
Fax: 011 381 2399
E-mail address: afrox@mhg.co.za
Website: www.afroxmed.co.za

METROPOLITAN HEALTH GROUP/KPMG FRAUD HOTLINE

Toll-free: 0800 200 564

CHRONIC MEDICINE

Direct Medicines: 0861 444 405

EMERGENCY RESCUE SERVICES

Netcare 911 - Toll-free: 082 911

HOSPITAL RISK MANAGEMENT (PRE-AUTHORISATION)

Toll-free: 0861 888 302
E-mail: afroxhrm@qualsa.co.za

PMB – CARE PLAN QUERIES

E-mail: afroxpmb@qualsa.co.za

AID FOR AIDS

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