

1st Edition | 2019
NEWSLETTER

KEEP AN EYE ON YOUR HEALTH IN 2019

Preventive screening is important in making sure you detect medical conditions early so that you get the best care. This is a smart step to manage your overall health.

Which tests are covered from the Screening and Prevention Benefit

The Screening and Prevention Benefit covers the following basic preventative screening tests for each member 18 years and older each year (see Benefit Guide for children's screening check benefits). Members on Plans A and B may claim for a maximum of two screening tests per annum. Members on Plan C may claim for a maximum of one screening tests per annum. Members may choose to use either the Dis-Chem WellScreen test or the Health Check or both:

- Blood sugar
- Blood pressure
- Cholesterol
- Body mass index.



Have the tests conveniently done at a Wellness Day

You can also have all these tests done at one of the Wellness Days at your employer's offices. Malcor and your employer arrange these Wellness Days for your convenience. Healthcare professionals will do all the above-mentioned screening tests on the day and based on the results, they will identify your health risks. You will receive a report on your lifestyle habits and health risks, including guidelines on areas that need attention.

Extra screening tests

We also cover the below screening tests up to a maximum of the Scheme Rate (test codes only) from the Screening and Prevention Benefit (these tests are not available at Wellness Days). There are limits to how often we pay for a screening test:

- Mammograms: One each year
- Pap smears: One each year
- Prostate-specific antigen (PSA) test: One each year.
- Seasonal flu vaccine for members over the age of 65 years and for those who are registered for certain chronic conditions (on the Chronic Illness Benefit).



Contact us

You can call us on **0860 100 698** or visit www.malcormedicalaid.co.za for more information.





NEED YOUR **MEDICAL SCHEME TAX CERTIFICATE** TO SUBMIT YOUR TAX RETURN?

It's tax season and it's now easier than ever to get your medical aid tax certificate online. All you need to do is follow these steps:

On a desktop computer, go to the Malcor Medical Aid Scheme website, at www.malcormedicalaid.co.za

- Log in with your registered login details.
- Select **Find a document**.
- Select **Tax certificate**.
- Choose the tax year and delivery method.

TAX MADE SIMPLE, EASY AND CONVENIENT!

COPING WITH STRESS

Stress in life is inevitable no matter how many mantras and affirmations you live by. There are still moments in life when you feel overwhelmed. Stress is your body's reaction to an event and it prepares your body for a flight or fight response. Some stress is good for you, making you alert and focused, while too much stress can cause health problems.

Types of stress

There are two types of stress, namely, positive stress, which is also called eustress, and negative stress, which is called distress. Small amounts of stress can enhance your performance, however, too much stress (chronic stress) can be harmful by causing a decline in immunity, inactivity and a decrease in productivity. Chronic stress can eventually spiral into depression.

The good news is there are steps that you can take to deal with stress.

Your Medical Scheme provides cover for treatment to improve mental wellbeing

If you're experiencing negative stress, listen to your body, mind and feelings, and take a break. This will prevent the downward spiralling of your health and wellbeing. You don't have to wait for a catastrophe to happen before taking steps to improve your wellbeing.

The mental health benefit covers your treatment for conditions related to your mental health for up to 21 days per beneficiary in-hospital per annum, (in lieu of 15 days of outpatient visits)

There are also lifestyle changes that you can make to combat stress. Here are some changes you can make to lead a healthier, less stressed lifestyle:

- Eat healthily
- Exercise regularly
- Get quality and sufficient sleep.

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These small changes will lead to a healthier, happier you.

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YOU HAVE COVER FOR PALLIATIVE CARE

Did you know medical treatment can be curative or palliative? Most of us know about curative treatment since it's why most of us go to the doctor; we want them to help us get well or be cured. Palliative care is care that aims to keep people comfortable, support their families, and help to control symptoms, especially if they have a life-limiting illness. Both kinds of care are equally important and Malcor offers members cover for both kinds of care.

Everybody matters: why we're writing about palliative care

World Hospice and Palliative Care Day takes place every second Saturday of October. It has been 100 years since the founder of the modern hospice movement, Dame Cicely Saunders, was born. She realised that palliative care was a speciality field, founded the first research and teaching hospice linking expert pain and symptom control, compassionate care, teaching and clinical research.

No one wants to think about you or a family member having a life-limiting illness. However, it's important to know that care is available and that you can have access to it. Palliative care usually involves more than just taking care of one person, it helps the family as well.

Cancer and Malcor's Advanced Illness Benefit

The Advanced Illness Benefit gives members with advanced cancer access to comprehensive palliative care that offers quality care in the comfort of your own home, with minimum disruption to your normal routine and family life. You have to register for the benefit.

Palliative care is provided by a multidisciplinary team, including trained doctors and nurses, in partnership with the Hospice Palliative Care Association of South Africa.

Members on the Advanced Illness Benefit have access to:

- Support from a dedicated care coordinator
- Personalised high-touch care (counselling services)
- Comprehensive home-based care such as oxygen, pain management and home nursing
- Specialised telephonic support.

YOUR DOCTOR MUST REGISTER YOU FOR COVER ON THE ADVANCED ILLNESS BENEFIT

To register, your doctor needs to complete the *Advanced Illness Benefit application form* and email it to AIB@malcormedicalaid.co.za. The application form is available on our website at www.malcormedicalaid.co.za under **Application forms**.

Call Centre 0860 100 698 | service@malcormedicalaid.co.za | www.malcormedicalaid.co.za

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