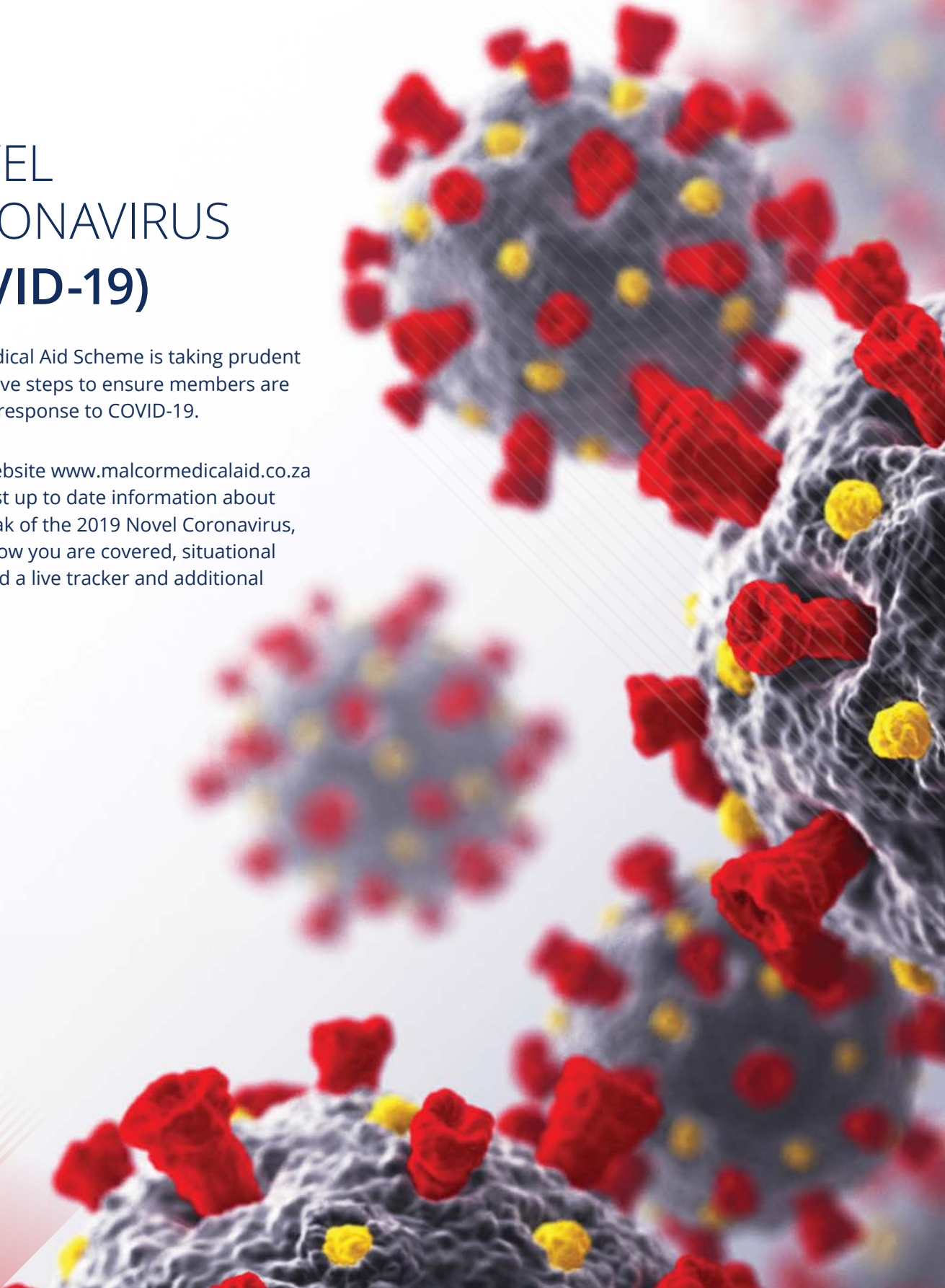


1st Edition | 2020
NEWSLETTER

NOVEL CORONAVIRUS (COVID-19)

Malcor Medical Aid Scheme is taking prudent and proactive steps to ensure members are covered in response to COVID-19.

Visit our website www.malcormedicalaid.co.za for the most up to date information about the outbreak of the 2019 Novel Coronavirus, including how you are covered, situational updates and a live tracker and additional resources.



How you are covered for COVID-19

Confirmed cases are classed as a Prescribed Minimum Benefit (PMB) condition in terms of the Medical Schemes Act. You have access to a new benefit called the World Health Organisation Global Outbreak Benefit that complements existing benefits and extends cover in cases of COVID-19. The WHO Global Outbreak Benefit provides full funding for tests and treatment in confirmed cases of COVID-19 during the period of the outbreak.

Malcor Medical Aid Scheme will pay for treatment in-hospital according to the usual scheme benefits and rules. You can access the benefit guide and limits at www.malcormedicalaid.co.za.

Signs and symptoms

There is limited information regarding the clinical features and the severity of the disease at this stage. For confirmed COVID-19 infections, reported illnesses have ranged from infected people with little to no symptoms to people being severely ill and even dying. Symptoms can include fever, cough and shortness of breath. Symptoms may appear in as few as 2 days or as long as 14 days after exposure.

Treatment

Treatment is supportive as no specific therapy has been shown to be effective. People who think they may have been exposed to COVID-19 should contact their healthcare providers immediately.

Prevention

There is currently no vaccine to prevent COVID-19 infection. The best way to prevent infection is to avoid being exposed to this virus.

Reducing exposure

There are certain steps you can take to reduce your exposure to COVID-19:

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitiser.
- Cover your mouth and nose with your flexed elbow or a tissue. Throw the tissue away immediately and wash hands.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Stay home when you are sick.
- Clean and disinfect objects and surfaces that are frequently touched.
- Avoid close contact with anyone who has a fever and cough.
- Seek medical care early and share your previous travel history with your healthcare provider, especially if you have a fever, cough and difficulty breathing.
- When visiting animal markets in areas currently experiencing cases of COVID-19, avoid direct unprotected contact with live animals and surfaces in contact with animals.
- Avoid the consumption of raw or undercooked animal products. Handle raw meat, milk or animal organs with care to avoid cross-contamination with uncooked foods.
- Avoid travel if you have a fever and cough. If you become sick while using public transport, inform the personnel and seek medical care early.

About coronaviruses

Coronaviruses are a large family of viruses that cause illness ranging from the common cold to more severe diseases such as Middle East respiratory syndrome (MERS) and severe acute respiratory syndrome (SARS). Coronaviruses are zoonotic, meaning they are transmitted between animals and people.

A novel coronavirus is a new strain that has not been previously identified in humans. The 2019 novel coronavirus (COVID-19) is a virus identified as the cause of an outbreak of respiratory illness first detected in Wuhan, China. Early on, many of the patients in the outbreak in Wuhan, China, reportedly had some link to a large seafood and animal market, suggesting animal-to-person spread. However, a growing number of patients reportedly have not had exposure to animal markets, which indicates that person-to-person spread is occurring.

Transmission

Since COVID-19 was only recently identified, there is currently limited information regarding the modes of transmission, clinical features and severity of the disease. Human coronaviruses most commonly spread from an infected person to others through:



The air by coughing and sneezing



Close personal contact, such as touching or shaking hands



Touching an object or surface with the virus on it, then touching your mouth, nose, or eyes before washing your hands



Faecal contamination (rarely).

Understanding medical schemes AND HOW THEY WORK

Malcor Medical Aid Scheme purchases its administration and managed care services from the administrator, Discovery Health (Pty) Ltd.

While medical schemes are non-profit trusts, they still have a responsibility to manage funds to meet all regulatory requirements and the healthcare needs of its members. The Board of Trustees consisting of 8 members governs the Scheme. Members elected 6 of these trustees and 2 are employer appointed. The Trustees are appointed to ensure the financial soundness of the Scheme and to protect the members' interest.

A quick view of the respective functions of MALCOR MEDICAL AID SCHEME AND DISCOVERY HEALTH AS ADMINISTRATOR

This quick-reference card shows the structure of Discovery Health and its independent relationship with Malcor Medical Aid Scheme.

Malcor Medical Aid Scheme

- Malcor Medical Aid Scheme is a non-profit organization which pools all members' contributions to fund members' claims.
- The Malcor Medical Aid Scheme is independent from the administrator, Discovery Health.
- Malcor Medical Scheme is managed by a Board of Trustees who represents all its members. The board decide about contributions, benefits and limits. Benefits and limits are registered in the Scheme Rules as required by the Medical Schemes Act of 1998.
- The Malcor Medical Aid Scheme pays Discovery Health a fee for the services rendered to the scheme.
- The Malcor Medical Aid Scheme is a restricted-access medical scheme for a number of associated employer groups. Employers currently making use of the Malcor Medical Aid Scheme includes, but are not limited to, CFAO Motors (Pty) Ltd (previously known as Unitrans Automotive), Defy Appliances (Pty) Ltd, Aspen Holdings (Pty) Ltd, Total Medical Care and Omnia Holdings Limited.

Discovery Health as administrator

- Discovery Health is 100% owned by Discovery Limited. Discovery Health provides administration and managed care services to medical schemes.
- Discovery Health is independent from the schemes it administers. It is referred to as the Administrator of the medical scheme.
- Discovery Health as the administrator implements these benefits and limits as per the instruction of the Malcor Board of Trustees and in line with the registered Rules of the Malcor Medical Aid Scheme.
- Discovery Health manages the benefits of Malcor Medical Aid Scheme and receives an administration fee to provide services to the scheme and its members.
- Discovery Health currently administers 19 closed medical schemes, including Malcor Medical Aid Scheme, and one open medical scheme.

“ Mr. Peter Dorfan is the Principal Officer of the Malcor Medical Aid Scheme.

A Principal Officer is the equivalent of a CEO position in a medical scheme. 'Malcor Medical Aid Scheme' is duly registered with the Council for Medical Schemes.

“ Dr Ryan Noach is the CEO of Discovery Health.

'Discovery Health (DH)' is a registered administrator of medical schemes.

Malcor Medical Aid Scheme only conducts business in the Republic of South Africa.

How well do you understand the flu and **EACH YEAR'S NEW FLU VACCINE?**

Do you know how the vaccine protects you against each year's new flu strains? Arm yourself against the 2020 flu season, and make 2020 your healthiest year yet! If you make protecting yourself against the flu vaccine a priority, you directly protect everyone that you interact with from catching the flu, from you.

Truth #1: Don't wait to vaccinate

The most effective way to give your body extra power to fight off the flu or to protect yourself against its severe complications is to get a flu vaccine before the flu season starts. Flu vaccines are safe and proven to offer you a significant degree of protection against each year's prominent flu strains. And, if you do happen to get the flu, having had the vaccine will reduce the duration of your symptoms.

Don't wait to vaccinate. Head to your nearest clinic, GP or pharmacy in time to protect yourself and your family this season.

Truth #2: Antibiotics cannot cure the flu

It's critical to understand that antibiotics only treat bacterial infections. Flu is a viral infection, so antibiotics cannot be used to treat flu. Giving antibiotics for flu is both harmful to the patient and also worsens a serious, global problem – that of bacteria growing ever more resistant to the drugs. This incorrect, or overuse, of antibiotics spikes during flu season. One may need antibiotics for secondary bacterial infections (i.e. an infection that occurs at the same time or following the flu and that is actually caused by bacteria) but a medical doctor is best positioned to advise on when an antibiotic is required.

Truth #3: Viruses versus bacteria: Only viruses cause flu! Antibiotics only treat bacteria.

- Bacteria are single-celled microorganisms that can thrive in a variety of environments – from heat to extreme cold, or in the human body. They cause illnesses like Strep throat (from Streptococcus bacteria), tuberculosis and urinary tract infections - which antibiotics can treat. There are also good bacteria, like those found in the human gut, which are critical to keeping us healthy.
- Viruses are far smaller than bacteria and need a living host to multiply as they use the host's own cells to assist them to reproduce. They cause illnesses like common colds, the flu (influenza), HIV and chicken pox, which antibiotics cannot treat.

Truth #4: The flu vaccine will never give you the flu

The injected flu vaccine contains killed (inactivated) flu viruses, so it cannot give you the flu. The inactivated viruses simply enable your body to develop the antibodies needed to ward off influenza. Your arm may feel a bit sore where you were injected, and a few people get a mild fever and aching muscles for a couple of days afterwards, but other reactions are very rare.

It's possible, though, that you appear to catch the flu, after you get a flu shot. Why?

You happen to catch the flu during the two-week window period

It takes two weeks for your body to develop antibodies after you've had a flu shot. If you're exposed to a flu virus shortly before or during this window period, you could still catch the flu. However, you won't suffer for as long or as badly as you would have, had you not had a flu shot.

The season's flu virus doesn't match the vaccine

In some years, the influenza viruses used in the vaccine don't completely match the viruses circulating during the flu season. This could make your flu shot less effective, but it will still offer some protection.


You're actually suffering from other illnesses

Many other illnesses like the common cold, produce symptoms that appear similar to the flu illness. So you may think you have the flu when you actually don't.

Truth #5: You need a yearly flu vaccine. Last year's vaccine is... so last year.

The body's immunity lessens over time, even within the year of the shot, and flu viruses are constantly adapting and changing. This means that last year's vaccine will not be effective against this year's flu.

New flu vaccines are released every year to try to keep up with changes to the new flu strains that are most prevalent that year. That's why you need a new vaccination each year. The vaccine usually provides protection for the duration of the flu season for that year. **It is recommended that people vaccinate before the start of the flu season, as soon as the vaccine becomes available, usually March.**



Truth #6: Pregnant women who get the flu vaccine protect themselves and their unborn babies

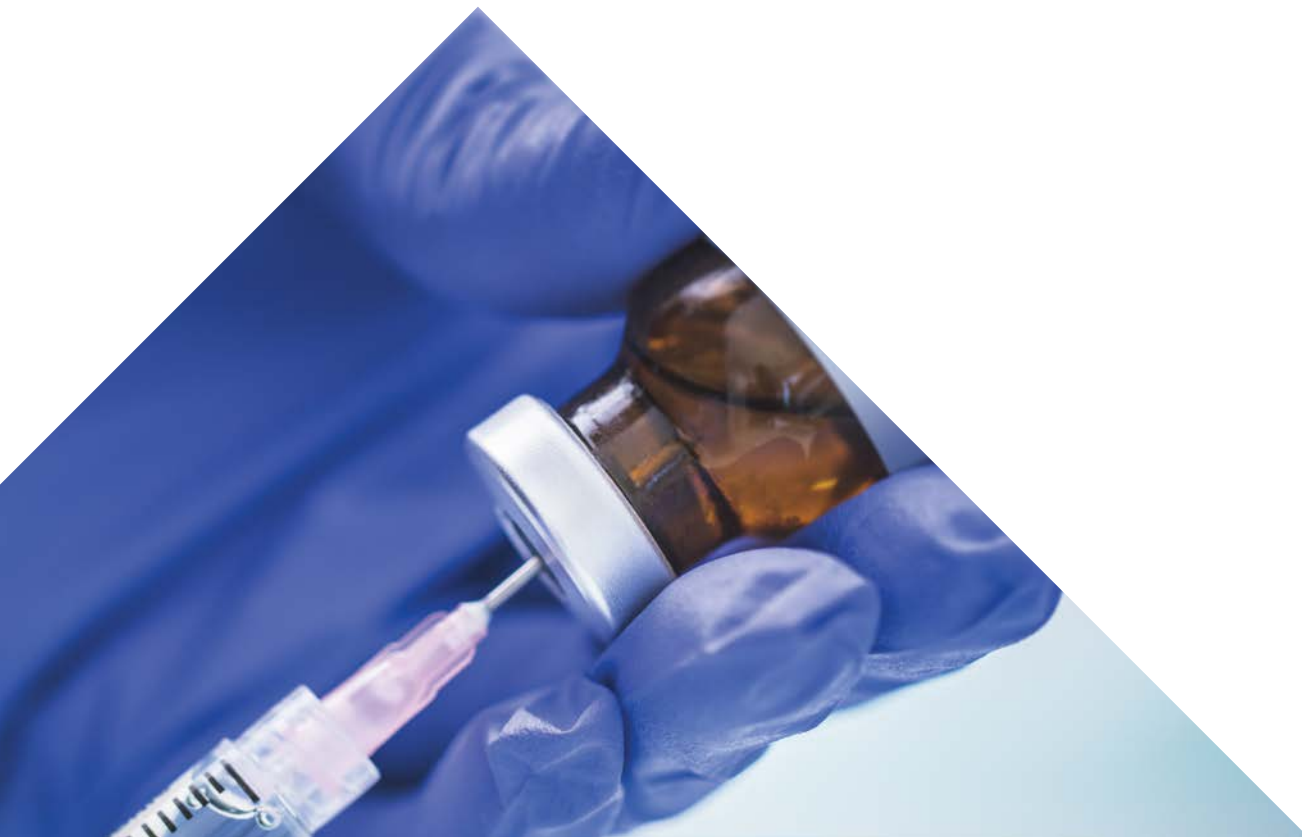
Getting a flu shot will help your baby. You should get the flu vaccine no matter what stage of pregnancy you are in. If you're pregnant and catch the flu, you could get even more ill than usual, which could be very unhealthy for your baby too. Having the flu vaccine can also protect your baby against the flu after they're born, and during the early months of their life (first 6 months).

'Because babies haven't had the time and exposure to develop strong immune systems, they are very prone to illness, so it's important that moms equip them with all the protection they can get,' says Dr Deepak Patel, Principal Clinical Specialist at Discovery Vitality. 'Moms are able to do this because their bodies develop the necessary flu antibodies, which are then shared with their babies through umbilical fluids and, after birth, through breast milk.'

Truth #7: Vitamin C overdose? A healthy balanced diet is your best protection against flu

Many people think that taking daily vitamin C supplements will keep them from getting the flu, but there is no evidence to conclusively prove this. 'Taking any single vitamin supplement may not do much good because the balance between vitamins and minerals plays a big role in how well they work,' says Terry Harris, Discovery Vitality's dietitian.

'Vitamin C may shorten the duration of a cold's symptoms but taking high doses of vitamin C has not been proven to prevent colds. Obtaining vitamins and minerals in their natural, or 'food-state' form is always best. That's because food offers the perfect package of a mix of different vitamins and minerals that work together to boost your health and immunity. Remember that excellent vegetable- and fruit-sources of vitamin C include peppers, broccoli, red cabbage, guavas, kiwi fruit, and oranges.'



How to assemble your **OWN FIRST AID KIT**

“ Make sure that your first aid kit is fully stocked up!

A first aid kit consists of medical supplies used to help stabilise a person who is sick or injured until they can be treated by a trained healthcare provider like a nurse, paramedic or doctor. You can also use these emergency supplies to treat minor illness or injuries that don't require advanced medical care, like indigestion, headaches, minor scrapes and insect bites.

Whether you're buying one and enhancing it, or building your own from scratch, here's a list of basic supplies your kit should contain.

Check the instructions before you use medicines

If you decide to include medicine in your kit, make sure you also include the instructions which show dosage, interaction and contraindication information. Even your kit is just for home use, you might have to treat a friend or visitor who takes chronic medication or who has an allergy. Be especially careful when administering medicine to children.

Medicines in individual packets are ideal for first aid kits as they're more compact, encourage correct dosing, and protect unused portions of the medicine from oxidation. You can also consider using generic medicine as it works just as well but is more cost-effective.

Medicines to consider including in your kit

- Sore throat soothers
- Antacids for indigestion
- Painkillers and fever-reducing medicine like paracetamol, ibuprofen and aspirin. Remember that aspirin can make bleeding worse, so don't give it to someone with a bleeding disorder or open wounds.
- Oral rehydration sachets containing electrolytes
- Medicine for the relief of nausea and vomiting
- Medicine for an upset stomach to stop diarrhoea and cramps
- A laxative for constipation
- Antihistamine tablets to relieve allergies and a topical cream for insect bites and stings
- Decongestant for a stuffy nose
- Saline eye drops for dry or itchy eyes.

Equipment to consider including in your kit

- A thermometer
- Plasters of different sizes
- Antiseptic ointment to prevent infection in minor cuts and abrasions
- Gauze
- Disinfectant
- Bandages
- A topical nonsteroidal anti-inflammatory gel, cream or spray
- Products for burn care
- Scissors
- Tweezers
- Wound-closing strips.

We also put together a list of important factors to consider for a first aid kit. Keep these factors in mind as you decide exactly what goes into your first aid kit. Then use our lists above as a reference point to make sure you're well-equipped and ready for a household accident.

Having a kit in your home is a wise and conscientious measure to take, but less so if you haven't looked at its contents since you acquired it! When you really need a first-aid kit, what you don't generally have it the time to hunt through a mess to find the equipment you need, and to clue yourself up on how to use it. Carefully planning what you include in a first aid kit will ensure it's as helpful as possible if the time comes to use it.

There is no one-size-fits-all solution for first aid kits. This is why it's important to assemble your own one after taking these four factors into account:



Who will have access to the first aid kit

When deciding what to include, consider the level of medical and first aid training you and the people around you have, or are willing and able to get. Having equipment which nobody within range knows how to use is simply a waste of money and space. For instance, most first aid kits contain a triangular bandage, but if you haven't had any first aid training, you would probably not know what to do with it.

Medicines in a first aid kit is a tricky situation. On the one hand, they can be useful in treating a number of problems. On the other hand, they have expiration dates (usually just a year or two from the date of manufacture) and can be affected by heat while it is in your kit. Other potential problems with medicines include allergic reactions, overdosing and interactions between different medicines. As such, a lot depends on whether those with access to the kit know when and when not to use what's in it.



How far you are from your nearest doctor or pharmacy

Another factor that determines the size and contents of your first aid kit is where you stay. If you are in a big city where there is a pharmacy, doctor and casualty ward around the corner, you're less likely to need a big, comprehensive first aid kit.

If you stay in the countryside where advanced medical care is less accessible (or at least, not as reliably or quickly available as in an urban area) you'll need to include more supplies in your kit. Expand your first aid set into a more comprehensive medical kit so you can better help people until they can get to the nearest healthcare facility.



How big your family is and what kind of emergencies you expect

Consider the kind of accidents that are likely in your household, and the number of people who may need help at the same time.

Examples of situations for which you may need a kit include minor cuts, scrapes, allergic reactions and burns, splinters, non-life-threatening insect bites and stings, blisters, rashes, sprains and strains, something stuck in the eye, hypoglycaemia, aches and pain, and digestive system problems (nausea, indigestion/heartburn, diarrhoea or constipation).

If you stay on a farm or in the countryside, you may also have to prepare for situations like farming accidents, snake bites, broken bones and heat stroke.



Existing conditions and allergies of those who need help

You know your family's health conditions, so consider how you can best cater for them. If you have visitors who get hurt or you're looking after more people than just your immediate family (like others on a farm), find out if there are any chronic illnesses (like glaucoma, bleeding disorders, heart problems and kidney problems, for which many over-the-counter medicines is prohibited).

Then ask about allergies and any known adverse reactions to medicines. Learn how to handle an allergic reaction (i.e. to a food group or a bee sting) and how you can avoid giving them something which can trigger an allergic reaction. Finally, ask about conditions like asthma, diabetes and epilepsy and how you can help them if they have an attack or incident.

These are useful factors to remember when a household accident occurs.

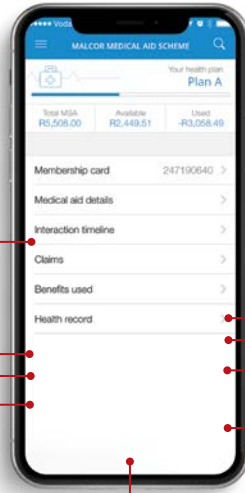
Dental benefits for children under the age of 12 years

Did you know that Malcor Medical Aid Scheme will cover general anaesthetics, conscious analog sedation and hospitalisation for dental work from the overall annual in-hospital benefit limit for children under the age of 12 years. Pre-authorisation is required and approval is subject to clinical entry criteria being met.

YOUR HEALTH PLAN at your fingertips

Managing your health plan online and on the Discovery app puts you fully in touch with your health plan no matter where you are. If your mobile device is with you, so is your plan.

App



Electronic membership card

View your electronic membership card with your membership number.

Submit and track your claims

Submit claims by taking a photo of your claim using your smartphone camera and submit. You can also view a detailed claims history.

Track your day-to-day medical spend and benefits

Access important benefit information about your specific plan. You can also keep track of your available benefits.

Access your health records

View a full medical record of all doctor visits, health metrics, past medicine, hospital visits and dates of X-rays or blood tests. It is all stored in an organised timeline that is easy and convenient to use.

Give consent to your doctor accessing your medical records

Give consent to your doctor to get access to your medical records on HealthID. This information will help your doctor understand your medical history and assist you during a consultation.

Find a healthcare provider

Find your closest healthcare provider who we have a payment arrangement with such as pharmacies and hospitals, specialists or GPs and be covered in full.

Request a document

Need a copy of your membership certificate, latest tax certificate or other important medical scheme documents? Request it on our app and it will be emailed directly to you.

Access the procedure library

View information on hospital procedures in our comprehensive series of medical procedure guides. You can also view a list of your approved planned hospital admissions.

Update your emergency details

Update your blood type, allergies and emergency contact information.

Desktop



A website that responds to your device

Our website has been designed to work on a variety of different digital devices – your computer, your tablet and your cellphone. No matter what size the screen, the information will always be customised to your particular device making it easy to read.

Keeping track of your benefits

You can keep track of your available benefits online. You can access all important benefit information about your plan.

Ordering medicine

You can order medicine from MedXpress to be delivered to your preferred address. You can do this by taking a photo of your new script and submitting it. You can also re-order an existing repeat script.

Keeping track of your claims

We have securely stored information about your claims. You can submit your claim online, view your claims statement, do a claims search if you are looking for a specific claim, see a summary of your hospital claims and even view your claims transaction history.

Accessing important documents

We have securely stored documents so that they are available when you need them most. Whether you are looking for your tax certificate, membership certificate or simply looking for an application form, we have them all stored on our website.

Finding a healthcare professional

You can use our Medical and Provider Search tool to find a healthcare professional. You can also find one who we cover in full so that you don't have a co-payment on your consultation. You can even filter your search by speciality and area and the results will be tailored to your requirements.

Download now:

Getting your tax certificate has never been easier

Medical Scheme tax certificates will only be distributed electronically this year due to the impact of the COVID-19 lockdown on postal services. You will receive your Medical Scheme tax certificates during June by email and SMS containing a 'link' to the document.