



1ST EDITION NEWSLETTER

MENTAL HEALTH AWARENESS IS VITAL YEAR-ROUND

This July is Mental Illness Awareness Month. As the theme suggests, the month is about creating awareness around mental wellness to help save lives and break the stigma around mental illness.

There are many types of mental illnesses, such as:

- Anxiety disorders
- Depression and bipolar mood disorder
- Eating disorders
- Personality disorders
- Post-traumatic stress disorder
- Psychotic disorders, such as schizophrenia

Some symptoms of mental illness

Because there are a variety of mental illnesses, symptoms may differ depending on the condition and circumstances.

Here are a few examples of symptoms:

- Dramatic sleep and appetite changes
- Decline in personal care
- Rapid or dramatic shifts in emotions
- Withdrawal from social activities that the person previously enjoyed
- A change in performance at school, work or social activities that is out of the ordinary
- Problems with concentration, memory or logical thought and speech that are hard to explain
- Heightened sensitivity to sights, sounds, smells or touch
- Loss of initiative or desire to participate in any activity
- A vague feeling of being disconnected from oneself or one's surroundings; a sense of unreality
- Unusual or exaggerated beliefs about personal powers to understand meanings or influence events; illogical or 'magical' thinking typical of childhood in an adult
- Fear or suspiciousness of others
- Uncharacteristic behaviour
- Suicidal thoughts

What causes mental illness?

Although there are several factors that can contribute to mental illness, there is no single cause for it. These might include:

- Your genes and family history
- Your life experiences, such as stress or a history of abuse, especially if they happen in childhood
- Biological factors such as chemical imbalances in the brain
- A traumatic brain injury
- A mother's exposure to viruses or toxic chemicals while pregnant
- Use of alcohol or recreational drugs
- Having a serious medical condition like cancer
- Having few friends, and feeling lonely or isolated

When to see a doctor or support a loved one

It is best to seek professional help if you notice any symptoms of mental illness or have suicidal thoughts. You can, for example, see your GP and if needed, they can then refer you to a specialist for further treatment. Usually, mental illness may get worse if it is left untreated, so taking action is of the essence.

If you notice symptoms of a mental illness in a loved one, it's best to have an open discussion with them about your concern. Although you might not be able to force them to see, professional care, you can still offer them support and encouragement. You can also help them to find a qualified mental health professional and make an appointment. You can even offer to go along with them to the appointment.

Take your loved one to a hospital or call for help if they have harmed themselves or are considering doing so.

Prevention tips

Although there's no way to prevent mental illness, it's possible to take steps to control your symptoms if you have been diagnosed with a mental illness. These include controlling stress, increasing resilience and boosting low self-esteem.

Keep an eye out for warning signs, learn what your triggers are and make sure you know what to do if symptoms present themselves. It's always best to ask your doctor and therapist for guidance and advice in this aspect. Make sure that you get help when symptoms appear since it could be harder to treat if you wait until the symptoms are bad.

And remember to take good care of yourself: get enough sleep, eat healthily and get exercise. If you have any problems with any of these or have questions, see a professional to get the help you need to take control of your health.

Teen mental healthcare

Mental illness starts quite young, with 50% of mental health conditions starting by age 14, according to the World Health Organization (WHO). Despite this, it largely goes undetected and untreated.

According to the South African Depression and Anxiety Group (SADAG) 9% of all teen deaths are caused by suicide. SADAG points to a major link between depression and suicide, particularly where the signs of depression are not recognised and treated.

World Health Organization data further shows that:

- Depression is the fourth leading cause of illness and disability among adolescents aged 15 to 19 while anxiety is the ninth leading cause. Suicide is the third leading cause of death in this age group
- 90% of adolescent suicides take place in the world's low- or middle-income countries.

You can also read more about the Scheme benefits available to you and your family on pages 22 and 25 of the Malcor Medical Aid Scheme's [Benefit Guide](#).

HEALTHY LIFESTYLE HABITS

How to keep healthy when it feels like you don't have time for wellness

There's a saying that keeps popping up on social media: "If you don't make time for your wellness, you'll be forced to make time for your illness."

When you work, it can feel as if you don't have time for daily life and taking care of your health. Things like projects and laundry can feel like they take away the time you need for the basics of wellness like eating healthy food, exercising and going for screening tests. This can cause problems in the long run.

Do you know how healthy you are? People often think that they're well if they don't specifically feel sick. This doesn't mean that you're healthy or that your body might not be hiding a serious condition that needs treatment like diabetes or high blood pressure.

Plan so you have time for healthy food and drinks

You can eat healthy food even if you don't have a lot of time every day:

- Prepare healthy meals ahead of time for days when you're too busy to cook. You can cook in bulk on weekends and freeze meals for the week ahead. Packing a healthy lunch can stop you buying unhealthy food at work when you're hungry.
- Drinking enough fluids helps you concentrate better. Keep a bottle of water on your desk and finish it by the end of the day. If you don't like plain water, add fresh fruit or vegetable chunks, or try unsweetened herbal tea.
- If you drink alcohol, don't drink too much. Overdoing it can lead to weight gain and increase your risk of developing high blood pressure, heart disease and certain cancers.



Choose good workouts instead of long workouts

If you don't have a lot of time to exercise, the kind of exercise can matter more than how long you exercise:

- High-intensity interval training is a good way to burn calories in a short time. If you're just starting out, take longer breaks. You can make them shorter as you become fitter.
- If you do 15 to 20 reps with a weight and feel like you can do more, you should use a heavier weight.
- Make exercise part of your daily routine if you can't fit a full workout in your day. Take the stairs, park your car further away from the shops, engage in active play with your kids or fit a few 10-minute workouts into your day.

Go for health screenings

We pay for the following Screening Benefits form the overall annual out-of-hospital benefits.

HEALTHCARE SERVICE	BASIS OF COVER	Plan A	Plan B	Plan C
		ANNUAL LIMITS	ANNUAL LIMITS	ANNUAL LIMITS
Screening Benefit Dis-Chem WellScreen	100% of the Scheme Rate funded from the overall annual out-of-hospital benefit	Combined benefit of two screening tests per beneficiary per annum*	Combined benefit of one screening test per beneficiary per annum**	Combined benefit of one screening test per beneficiary per annum**
Screening Benefit	100% of the Scheme Rate funded from overall annual out-of-hospital benefit	Combined benefit of two screening tests per beneficiary per annum*	Combined benefit of one screening test per beneficiary per annum**	Combined benefit of one screening test per beneficiary per annum**
Annual health check (blood glucose test, blood pressure test, cholesterol test and Body Mass Index (BMI))	Annual health check to be carried out at the Wellness network pharmacy/provider			
Screening Benefit - Children's screening check. Applies to children between the ages of two years and 18 years (Body Mass Index and counselling, where appropriate, hearing screening, dental screening and milestone tracking for children under the age of eight)	100% of the Scheme Rate funded from overall annual out-of-hospital benefit Children's screening tests to be carried out at a network pharmacy/provider	One test per qualifying child per annum	One test per qualifying child per annum	One test per qualifying child per annum

Other screening tests, for example: mammograms, pap smears, prostate-specific antigen (PSA) tests and HIV blood tests, such as the Rapid and ELISA tests are funded from the relevant pathology or radiology benefit. Limits for pathology and radiology applies (unless it is a Prescribed Minimum Benefit) and is dependent on your specific Plan. Please refer to the Malcor Medical Aid Scheme Benefit Guide for details.

WHAT IS HAPPENING WITH THE NATIONAL HEALTH INSURANCE BILL?

The idea behind National Health Insurance is to make sure all South Africans and long-term residents can get basic medical care without having to pay providers like doctors, pharmacies or hospitals directly. The bill calls this 'universal healthcare' and it aims to make sure that everyone can get basic medical care, no matter how rich or poor they are.

At the moment, government pays for public healthcare (like clinics and public hospitals) and medical schemes pay for private healthcare. Members of medical schemes pay monthly contributions in exchange for set benefits.

Discovery Health suggests that National Health Insurance and medical schemes work together

The first version of the National Health Insurance Bill suggested that government starts a National Health Insurance Fund that it will administer and use to pay for all healthcare in South Africa. In other words, this version of the bill said that National Health Insurance would eventually replace medical schemes. But the bill is not final and many details still need to be decided.

Your administrator, Discovery Health, presented to the Parliamentary Portfolio Committee on Health on 25 January 2022 to suggest that the private and the public sector work

together to make sure all South Africans can get healthcare, no matter their income. In other words, they suggest that National Health Insurance (public healthcare) and medical schemes (private healthcare) work together to make sure everyone can see a doctor and get treatment when they need it.

Dealing with the COVID-19 pandemic proved that a blended system could work

In South Africa, the COVID-19 pandemic proved that all residents of South Africans benefit when the public sector and the private sector work together to buy and pay for medical care. By working together, we can use medical scheme's experience and government's reach to make sure that everyone can easily get healthcare.

You've experienced this in how we get vaccinated against COVID-19. As a South African, you only need to register

on the system and show up for your vaccination. Because of the shared vaccination registration system, government and the medical schemes handle payment without you having to do anything. Medical schemes use their funds to pay for their members' vaccinations and government pays for everyone else.

This example of how the private and public healthcare sectors can work together wasn't available when the National Health Insurance Bill was written in 2019. Discovery Health argues that this is a good reason to reconsider how to implement National Health Insurance.

What this means for you

For now, your medical scheme membership remains the same. We will let you know if this changes

FIGHT FRAUD TO KEEP THE COST OF HEALTHCARE DOWN

Fraud affects everyone, even people who are not members of medical schemes. Fraud drives up medical inflation, which means the cost of medical care and your monthly medical scheme contributions go up more than they would otherwise. Most members and healthcare providers are honest; with only a few dishonest people being responsible for the problem.

Fraud happens when someone intentionally lies or twists the truth for financial gain. Unfortunately, this happens to medical schemes when, for example, a doctor claims for a service they did not deliver or a pharmacist charges for a brand-name medicine, but gives you the generic instead and keeps the extra money.

In South Africa, medical schemes work by putting members' monthly contributions together and paying claims from this pool of money. This means that people who commit fraud don't just steal from Malcor Medical Aid Scheme, they steal from you and other members. Help us protect everyone's hard-earned money, and have enough money available to pay for medically necessary treatment, by reporting fraud. You don't have to give your name, you just have to tell us if you suspect or know of fraud that is taking place.

It's important to remember that one of the consequences of being found guilty of committing fraud is that your Scheme membership may be terminated and / or criminal charges may be brought depending on the severity of the offence. This means that you will be in contravention of your employment contract, which in turn could have other far-reaching implications.

Be on the lookout for these kinds of fraud

Merchandising

By law, a medical scheme can only pay for specific healthcare items such as medicine and prescription glasses. Claiming for general wellness items like sunglasses, nappies and sport supplements or other items from a medical scheme is a crime.

Card farming

We only budget for our members' medical expenses. It is illegal to allow a non-member to use a member's card for medical treatment or medicine.

Cosmetic surgery

Most medical schemes don't pay for cosmetic surgery because they are optional procedures that don't directly affect members' health. It is unlawful to claim for cosmetic surgery under another procedure code.

ATM scams

A healthcare provider and a member can work together to attempt to steal money from the Malcor Medical Aid Scheme. The provider sends a claim for a service the member didn't receive or overcharges for the service they gave, and they pay the member for taking part in fraud. This is called an ATM scam because the member withdraws money from the Scheme.

What can you do to fight fraud?

- Check your claims and statements. Ask your healthcare provider for a copy of your claim and read the claim to make sure that it only lists services you've received.
- Keep your membership card safe. Don't give your card to anyone who is not a member.
- Be careful if a healthcare provider says 'they can make a plan'. Don't accept any offers to make the amount you have to pay yourself less on any service or item.
- If you've just joined the Scheme, tell us about any medical conditions you already have.
- Tell us if someone approaches you with an idea to steal money from the Scheme or if you know of someone who is committing medical aid fraud.

Use our anonymous fraud hotline to report fraud

We don't have to know who you are to take your report seriously. If you even slightly suspect someone of committing fraud, report all information to our [fraud hotline](#).

You may remain anonymous if you prefer:

Toll-free phone: 0800 004 500

SMS: 43477

Email: forensics@malcormedicalaid.co.za

IT'S EASY TO GET YOUR MEDICAL AID TAX CERTIFICATE ONLINE THIS TAX SEASON

As a Malcor Medical Aid Scheme member you will receive your tax certificate via email, or SMS-link before the end of June 2022. You can also download the certificate from our website here or call 0860 100 698 and we will send it to you.

On your mobile device, open the Discovery app, then:

- Log in with your registered login details.
- Select **Health and Your plan**.
- Select **Policy documents**.
- Select **Tax certificate**.
- Then choose the tax year and delivery details.

On a desktop computer:

- Log in with your registered login details.
- Select **YOUR DETAILS**
- Under **Manage your plan**
- Select **Find a document**. This will take you to the **Find a document** page.
- Select **tax certificate**.
- Choose the tax year and delivery method.

STAY HEALTHY THIS WINTER SEASON

Following two years of low activity of influenza and other respiratory viruses due to the impact of COVID-19 preventative measures, it is expected that 2022 will see the return of influenza infections (flu).

As with COVID-19, elderly people and people with underlying medical illnesses who get flu can experience severe illnesses that may require hospitalisation. The flu and COVID-19 vaccine can prevent this.

You don't have to wait between COVID-19 and flu vaccinations. You can have them at the same time and, if you've had COVID-19 and recovered, it's safe to have the flu vaccine.

We're coming out of the Omicron-driven fourth wave now. However, we can't be certain that we won't see another concerning variant. It's therefore very important that you get your booster dose as soon as you are eligible.

COVID-19 vaccine boosters restore and increase your immunity beyond what the second vaccine dose does, thereby providing excellent protection against a potential fifth wave.

Encourage your friends, family and loved ones who are at risk of serious illness from flu or COVID-19, to have their flu vaccination and COVID-19 booster shot too.



