

KEEPING HEALTHY THIS WINTER SEASON

Tips to prevent the flu

Winter, as they say, is coming. And alongside warm PJs, hot chocolate and new boot purchases, comes the flu.

There are many reasons to love this cold, yet comforting season – but flu isn't one of them. However, if you follow these tips on how to stay healthy, and understand the benefit of a strong immune system, there's no reason not to embrace the upcoming weather.

How to stay healthy:

Keeping yourself healthy has never been more important than it is today. Here are some ways to stay well and prevent yourself from falling ill.

- **Wash your hands and don't touch your face:** It seems like this is a message that has been drummed into us so much, that it's become a mantra in our heads. That's because this is the most effective way to prevent germs from getting into your body.
- **Get enough sleep:** When you're tired your body can't fight as hard, which is why we're suggesting you turn off the series and get some serious zzz's.
- **Get a flu shot:** That's it. Get the shot.

Flu tips:

If you do happen to catch the flu, fret not, for here are some super helpful tips to help you recover quickly and easily so you can get back to doing the things you love most:

- **Stay home and get lots of rest:** Call in sick (since you are, and the flu is contagious), and take some time out curled up with a good book or movie, while your body recovers.
- **Drink liquids: Any liquids count.** This helps to keep your respiratory system hydrated turning the thick mucus into liquid, so you can cough it out and get better.
- **Take medication:** Treat your cough or fever with some over-the-counter medication to get rid of those aches and pains.
- **Use steam:** Be it a humidifier or merely sitting in your bathroom with the hot shower running, steam helps to ease congestion.

It's imperative to strengthen your immune system to prevent you from getting sick, and the good news is that doing so, is simpler than you think:

Eating well, regular exercise, abstaining from cigarettes and maintaining a healthy weight give your body an even better chance of fighting off the flu.

Stay healthy this winter season – because those new leather boots aren't going to buy themselves.



YOUR PRIVACY MATTERS

We are changing the way we communicate with you. In line with the Protection of Personal Information Act (POPIA), we are taking every precaution to ensure that we protect your personal information. Here is a quick description of the improvements we will implement in the next few months.



Secure Inbox

We are making sure that we properly secure all Scheme communication containing personal information and that only the intended individuals can access your information. With our Secure Inbox solution, only the individuals that have your password can access your information. This helps keep your information private and secure. The Secure Inbox is available on the Discovery app and website.

Secure PDFs

We sometimes send you emails containing personal information in PDF attachments. For these emails, we will add an additional layer of security by means of encryption. This means that you will need a password (either your identity number or date of birth) to open and view the document. The encryption remains in place even if you forward the document to someone else, like your financial adviser or broker.

Communication preferences

You can decide what types of communication you receive from the Scheme and how you receive them. You can manage this on the Discovery app and website. You can choose if you want to receive additional marketing information and update your preferred communication delivery method.



VACCINES AND THE FIGHT AGAINST COVID-19

The human body is incredibly complex and resilient, and yet an individual is only as healthy as their immune system permits them to be. No immunity = no protection = significantly increased risk of death.

Getting COVID-19 may offer some natural protection, known as immunity. Immunity is achieved when your body has built up enough memory cells to be able to release enough antibodies to counter a viral attack. Sometimes it takes repeated infections to build up sufficient antibodies to fully protect you against the virus. That is why you can have two or three colds in one season and then none for a few years thereafter. Current evidence suggests that reinfection with the virus that causes COVID-19 is uncommon in the 90 days after initial infection. However, experts don't know for sure how long this protection lasts, and the risk of severe illness and death from COVID-19 far outweighs any benefits of natural immunity. The COVID-19 vaccination will help protect you by creating an antibody (immune system) response without having to experience sickness.

Remember that you and your family will have cover for the vaccines and the administration thereof, paid by the Scheme.

How vaccines work

Anti-viral vaccines (viral vector)

These vaccines contain virus-specific antigens, which is a much-weakened inactive form of the live virus or similar virus. The surface of the virus that causes COVID-19 is studded with proteins known as 'spike proteins'. The virus uses these spikes to enter human cells, infecting you with COVID-19. When you get a viral vector vaccine, the vector enters a cell in your body. It then teaches the cell how to produce the COVID-19 spike protein. A while after you get your vaccine, your immune system recognises that the protein doesn't belong there. Your body then begins building an immune response to fight off what it thinks is an infection. This immune response makes antibodies. These antibodies will work to fight against a future COVID-19 infection, which means that although you're infected, your chances of being severely ill or dying are significantly reduced.

mRNA (messenger RNA) vaccines

These vaccines teach your body how to make a protein that will trigger an immune response, without using a live virus. mRNA COVID-19 vaccines contain the instructions your body needs to make the coronavirus spike protein. After the vaccine is injected, your body makes antibodies that help fight the infection if the virus enters your body in the future, so that a COVID-19 infection will be milder than it otherwise would have been.

It is much safer for your immune system to learn how to protect yourself from COVID-19 through vaccination than by catching the virus.



Your COVID-19 Vaccination

South Africa is rapidly moving toward Phase 2 in the [national COVID-19 vaccination programme](#).

To support the national programme, all Discovery clients, even those who are not members of medical schemes administered by Discovery Health, will have access to Discovery's COVID-19 vaccination programme, and we encourage you to participate through our dedicated vaccination portal.

Where will I get my vaccination?

Vaccines will be administered in accredited vaccination sites across the country, including pharmacies, GP practices, hospitals, and dedicated vaccination sites. Discovery is setting up several dedicated vaccination sites for your convenience, and we will share the location details with you in May.

What must I do to get my vaccination?

1 | Register on the national Electronic Vaccination Data System (EVDS)

Registration on the EVDS is a requirement of the National Department of Health for all South Africans. Registration on the EVDS provides you with a vaccination code that you will present on the day of your scheduled vaccination. This process is managed by the National Department of Health.

2 | Register on the Discovery COVID-19 Vaccination Portal

As a Discovery client, you will receive a personalised invitation to register on the Discovery COVID-19 Vaccination Portal. This registration will give you access to a tailored journey to guide you through your COVID-19 vaccination, including:

- Where you are in the queue to get vaccinated
- What to expect and how to prepare for your COVID-19 vaccination
- Notification of when you need to go for your second dose (if you receive a two-dose vaccine)
- An internationally accredited COVID-19 vaccination certificate.

To ensure that we prioritise and protect our elderly clients and high-risk clients, we are taking a stepwise approach to registration on the Discovery COVID-19 Vaccination Portal. We will send out personalised invitations over the course of the next few weeks as per the below groups, starting with Group A.

- Group A: All clients older than 80 years
- Group B: All clients older than 60 years but younger than 80 years
- Group C: All clients younger than 60 years with underlying medical conditions
- Group D: All clients younger than 60 years with no pre-existing conditions or comorbidities.

What should you do now?

Look out for your invitation to register on the Discovery Vaccination Portal, which will be sent to you over the next few weeks based on the phased approach.

ANSWERING FREQUENTLY ASKED QUESTIONS ABOUT TAX SEASON



To complete and submit your South African income tax return for the 2021 tax year, you need your medical aid scheme tax certificate. As a Malcor Medical Scheme member you will receive your tax certificate via email, or a SMS-link, before the end of June 2021. You can also download the certificate from our website here or call **0860 100 698** and we will send it to you.

SARS eFiling Website

Be very careful, make sure you are on the official SARS eFiling website www.sars.gov.za. Many scams have been reported in the past. Be safe.

SARS Deadlines for Tax Year 2021

The closing dates / SARS deadlines for Tax Season are as follows: 31 October 2021 for branch filing. 4 December 2021 for non-provisional taxpayers who use eFiling and the MobiApp. 31 January 2022 for provisional taxpayers who use eFiling.

How does the Scheme calculate contributions from 1 March 2020 to 28 February 2021?

The tax certificate shows only the portion of your monthly contributions you can claim back from the South African Revenue Service (SARS). Our certificate only shows the part of your monthly contribution you pay to the Scheme. You cannot claim back your monthly Vitality contribution, for example.

How does the Scheme calculate 'Claims not recovered from the Scheme'?

'Claims not recovered from the Scheme' shows the total rand amount of claims the Scheme didn't pay, including any part of a claim we didn't pay. We only show the amount you tried to claim from us, so keep your receipts for medicine or treatment if you paid for it directly and did not try to claim it through the Scheme. Some reasons we didn't pay claims could be because your claims were more than your benefit limits or if you had treatment that was not in our benefits.

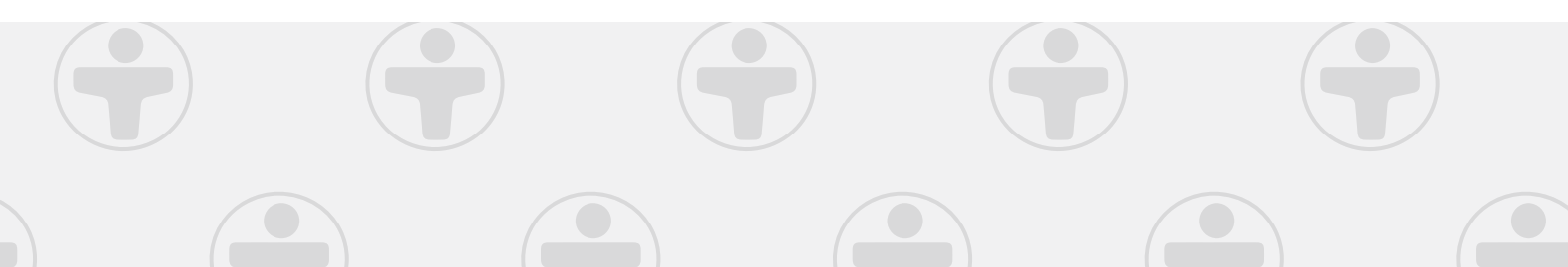
Why do I get a monthly breakdown of the main member and active dependants?

The part of your medical scheme contributions you can get a tax benefit on is calculated on a monthly maximum rand amount (a 'capped amount') that is based on the number of people on your membership.

Visit the SARS website, www.sars.gov.za or contact your tax adviser for more information.

How can I print an authorised copy of my certificate?

Unless you physically go to a SARS office, you can submit an electronic version of your tax certificate. If you need a physical copy of your tax certificate, it should be printed with an 'authorised copy' watermark. If it doesn't show the watermark, change your printer settings to print background colours and graphics.



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Malcor Medical Aid Scheme, registration number 1547. Administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.