

# NEWSLETTER

ISSUE 2 | APRIL/MAY/JUNE 2018



taking care of our own



## Dear Member

Welcome to the second edition of Moto Health Care's newsletter for 2018. It is incredible how quickly time has passed and that we find ourselves in the second quarter of the year already. As the days get cooler and we realise that winter is upon us, flu infections will start to increase.

In this edition we provide you with information on how to be prepared for seasonal flu. With the continuing drought, we share tips to save water and highlight ways to prevent serious health conditions that may arise during this time. We also share a snippet on the impact of the 2018 national budget on medical scheme tax credits.

We welcome any suggestions that you may have on articles or member benefits you would like published in future newsletters. Please send your suggestions to the team at the Scheme office via email to [news@mhcmf.org.za](mailto:news@mhcmf.org.za).

Enjoy the read.

## Medical scheme tax credits

Medical scheme tax credits will increase from R303 to R310 per month for the first two beneficiaries and from R204 to R209 per month for the remaining beneficiaries.

Anybody earning above the tax threshold of R78 150 per year or R6 512 per month will benefit from these credits, as it will reduce the tax they have to pay.

Depending on the benefit option you've chosen and your family size, this saving can be very substantial!



# Prepare your family for seasonal flu

## What is influenza (flu)?

Flu is a highly infectious, acute respiratory illness caused by the influenza virus and affects people of all ages.

## How serious is flu?

Flu is often self-limiting with most people recovering within two to seven days. However, flu can be severe and can cause serious illness and even death, especially in the very young and the elderly. Serious respiratory complications can develop, including pneumonia and bronchitis, to which older people and those with certain chronic medical conditions are particularly susceptible. Pregnant women have also been found to be at increased risk of flu complications.

## How do people catch flu?

Flu is a highly infectious illness. A person carrying the virus can spread the illness by coughing or sneezing from one to two days before they develop symptoms and for up to a week afterwards.

## What are the symptoms of flu?

Flu symptoms can hit suddenly and severely and may include sudden fever, chills, headache, myalgia (muscle pain), sore throat and a non-productive, dry cough.

## How can flu be prevented?

Flu can be prevented by getting vaccinated. The flu vaccine is a safe, effective way to help prevent flu infection, avoiding hospitalisation and reducing flu-related deaths and illnesses. Please call Moto Health Care on 0861 000 300 for information on how you can access the flu vaccine benefit.



## At home or at the office

- » Wash your hands frequently and don't touch your nose, eyes or mouth unnecessarily.
- » Contain sneezes and coughs with disposable tissues and make sure to dispose of them right away – wash your hands afterwards.
- » Try not to touch objects around you when in public places, such as the rail of the escalator or your coughing colleague's pen or computer mouse.
- » To minimise exposure, avoid close or prolonged contact with individuals who have a cold or flu. With an incubation period of one to four days and a contagious period of seven days or longer, it's best to avoid any person who has flu for at least a week.
- » Quit smoking – those who smoke are more vulnerable to complications of respiratory infections.
- » Clean surfaces – especially kitchen and bathroom counter tops – with disinfectant soap.

## Flu treatment with antibiotics

Looking for an effective flu treatment and wondering if antibiotics will work? Antibiotics are medicines that fight infections caused by bacteria, but the flu is caused by a virus.

Taking antibiotics when you have a virus may do more harm than good. Taking antibiotics when they are not needed increases your risk of getting an infection later that may resist antibiotic treatment.

Source: [http://www.immunisation.ie/en/Adult Immunisation/Flu Vaccination/#what is flu](http://www.immunisation.ie/en/Adult%20Immunisation/Flu%20Vaccination/#what%20is%20flu)







## UNDERSTANDING THE SCHEME BETTER

### Provisions applicable to waiting periods

You may only change to another benefit option at the beginning of each year and the Scheme may request adequate notice before allowing such changes. Waiting periods and late joiner penalties may be imposed under certain strictly limited circumstances. **These conditions must comply with the Medical Schemes Act.**

#### When you register as a member, the Scheme may impose a:

- three-month general waiting period
- 12-month condition-specific waiting period for pre-existing conditions
- waiting period on prescribed minimum benefits (PMBs)
- late-joiner penalty.

#### The following exceptions may be considered:

- termination of membership due to changes in employment or if an employer changes to another medical scheme
- a child is born to a member
- if you change to another benefit option.

Category	Three-month general waiting period	12-month condition-specific waiting period	Applicaton for PMBs
New applicants or persons who have not been members of a medical scheme for more than 90 days before joining	Yes	Yes	Yes
Applicants who were members of a medical scheme for less than two years	No	Yes	No
Applicants who were members of a medical scheme for more than two years	Yes	No	No
Change of benefit option	No	No	No
Child dependant born during period of membership	No	No	Not applicable
Involuntary transfers due to change in employment or employer changing to another medical scheme	No	No	Not applicable

The waiting periods for the three- and 12-month periods, including the PMB category, is very important, as individuals who resign from their medical scheme and who wish to re-join a medical scheme after a few months after developing an illness/condition, will also be subject to the medical scheme’s underwriting. This process is called anti-selection and is legislated to prevent financial exposure and to protect medical schemes.

# Prescribed minimum benefit (PMB) awareness

Can I be refused cover for PMB conditions if I do not obtain authorisation or undergo certain tests?

**Yes**, medical schemes can make certain benefits available on condition that you obtain pre-authorisation or join a managed care programme. These programmes are aimed at educating you about your condition and to equip you with information to manage your condition in a way that keeps you as healthy as possible.

Source: [www.medicalschemes.com](http://www.medicalschemes.com)

## How to survive drought

Due to the ongoing drought, the Western Cape has been declared a disaster area with taps set to be turned off on **Day Zero**. This could have serious health consequences for almost four million people, as the following health conditions may become more prevalent during drought.

### Gastroenteritis

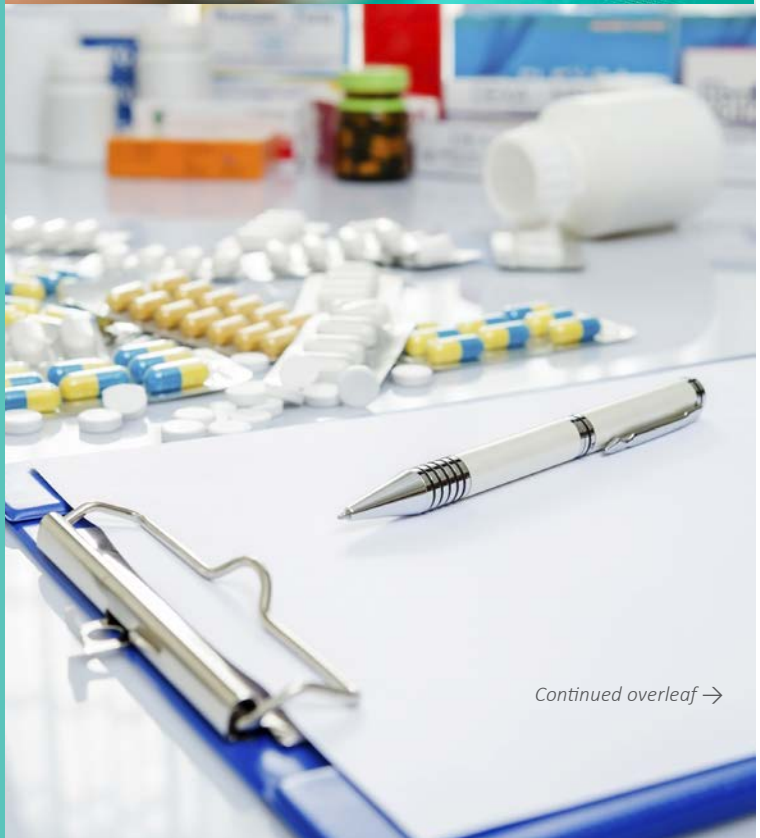
You can get this disease if you eat foods that are not prepared properly, drink contaminated water or have close contact with an infected person. You are more likely to get this condition if you have poor personal hygiene and don't live in sanitary conditions. Symptoms include diarrhoea, vomiting and abdominal pain. Your body needs to receive enough fluids to treat gastroenteritis. Drink oral rehydrate for mild or moderate cases. For more severe cases, you may need to go to hospital and receive intravenous fluids.

### Hepatitis A

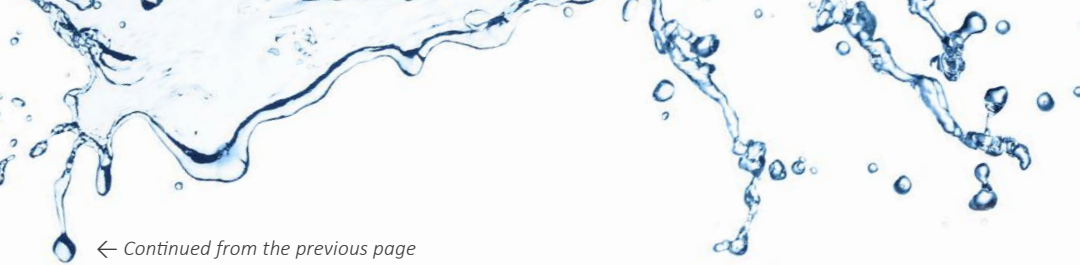
This can cause nausea, diarrhoea and jaundice, but is not usually serious – most people make a full recovery in a couple of months with no long-term side-effects. You can prevent this disease by getting vaccinated and maintaining good personal hygiene.

### Bronchitis, pneumonia and asthma

Fire, dry soil and vegetation can increase pollen, smoke, fluorocarbons and cyanobacteria in the air. The presence of these toxins may irritate the lungs, increase the risk of bronchitis and pneumonia and make asthma worse.



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## Dehydration

When your body loses more fluid than you take in and your body doesn't have enough water and other fluids to carry out its normal functions, you can become dehydrated. The most common cause of dehydration is severe diarrhoea and vomiting. You can usually reverse mild to moderate dehydration by drinking more fluids. Severe dehydration requires immediate medical treatment.

## Mental health concerns

Food prices may increase dramatically, which can cause economic hardship and malnutrition. People who rely on water to earn a living may suffer financial hardship during the drought. These include farmers, landscapers, nursery owners, car wash owners, pool service owners, gym owners and their employees. Be aware that financial-related stress can cause depression, anxiety and other mental and behavioural health conditions.

## Tips to help you stay healthy during the water shortage

- » Boil water or use water purification tablets for the rainwater you catch – preferably use this for flushing the toilet and not for drinking.
- » Use water purifiers or sterilisers when you wash raw veggies – with the listeriosis outbreak and the possibility of a hepatitis A outbreak, we can't afford not to wash our fresh produce.
- » Use an alcohol-based hand sanitiser or wet wipes to keep hands clean.
- » Bicarbonate of soda and vinegar are excellent for cleaning, especially since it doesn't destroy water for grey use.
- » Avoid stomach illnesses: rehydrate, use probiotics and medication for stomach cramps, vomiting and diarrhoea.
- » Use vinegar in the toilet and drains to remove any odours and bacteria.
- » Clean with micro-fibre cloths or rags, as sponges can become unsanitary. It's far easier to clean cloths and hang them out immediately to eliminate smells. You can also throw rags away. Alternatively, wipe down surfaces with wet wipes.
- » Do not drink non-potable water (grey water).

**Please make sure you contact your general practitioner if you notice that you or your loved ones have any symptoms of the conditions listed above.**

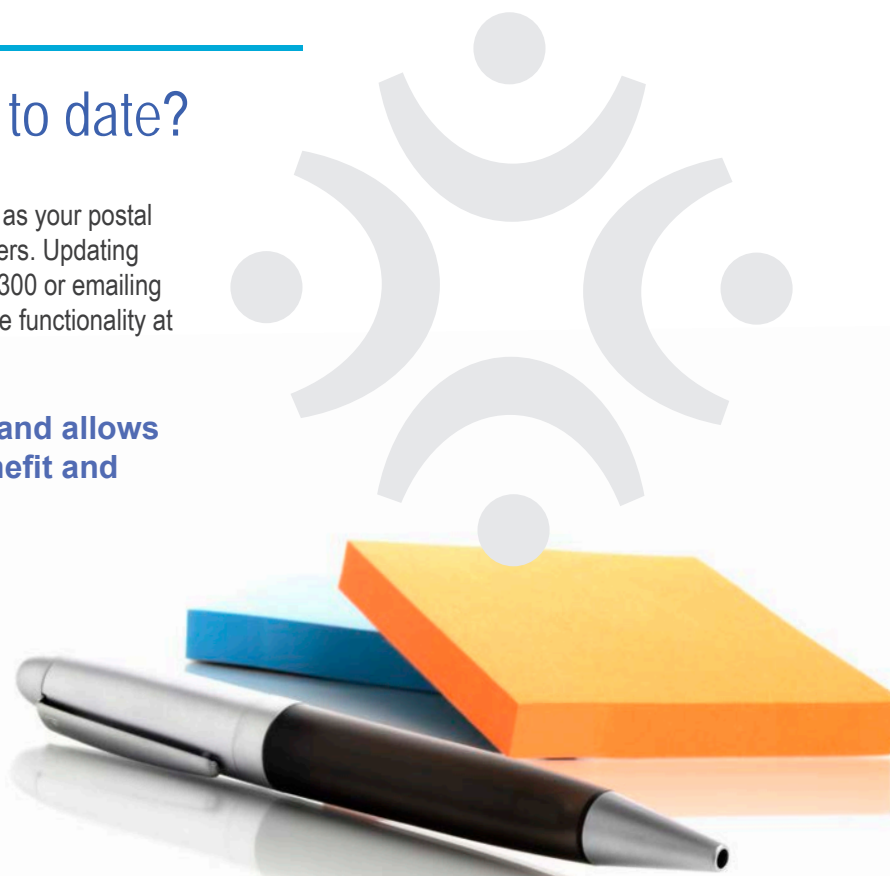
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## Are your contact details up to date?

Please **notify us** when your contact details change, such as your postal or email address or cell phone or any other phone numbers. Updating your details is as simple as giving us a call on 0861 000 300 or emailing [info@motohealthcare.org.za](mailto:info@motohealthcare.org.za); you may also use the online functionality at [www.motohealthcare.org.za](http://www.motohealthcare.org.za).

**The process is very quick and efficient and allows you access to Scheme updates and benefit and claims information.**

If you are unable to contact us directly and need someone else to speak to us on your behalf, we will need you to complete a member consent form before we can accept instructions from, or share your information with, anyone else. This measure is in place to protect you against people who may try to access your information without authorisation.



**ALL PHARMACY  
ALL CONVENIENCE**



# Get your chronic medication now in 4 easy steps!

- 1** Fax your prescription and contact details to 0866 488 446 or contact us on 012 426 4000.
- 2** A friendly pharmacist will contact you to confirm your delivery date and delivery address.
- 3** Your medication is delivered free of charge to your address of choice!
- 4** Sit back, relax and enjoy the good life - because with Medipost there are no long pharmacy queues!

**Medipost Pharmacy - the preferred specialist to receive your chronic medication easier and more cost-effective.**



## Contact Information

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Fax: 0866 488 446  
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