

MEMBER NEWSLETTER

ISSUE 1 JANUARY - MARCH 2020



taking care of our own

PRINCIPAL OFFICER'S NOTE

Welcome back and best wishes for 2020. As we head into a new year it is important to note that it doesn't matter what goals you want to achieve, because pretty much anything you choose is going to boil down to the same thing: Better yourself. This means being proud of yourself and become the kind of person you always wished you were.

In this edition we share some tips on preventing rejected/stale claims and living your best life, which in turn will contribute to your health. A reminder that all members have access to the new free supplementary product, Hello Doctor. We will also look at bullying at school and maternity delivery methods to assist you in making the right choice. Finally, we'll look at the importance of preventative screening, and we encourage you to take special note of the tests covered by your wellness benefit.

Good health starts with you!

Warm Regards
Danie van Tonder

If there are any topics or member benefits that you would like to see more of in future newsletters, please send your suggestions to us at news@mhcmf.co.za.



LIVING YOUR BEST LIFE



In every person's life, there is a space. A space between where they are and where they want to be. Healthy living is about more than eating and exercising; it requires a **PERMANENT LIFESTYLE CHANGE**. Here are some tips to help you put your best foot forward in 2020.



REALISE YOUR FULL POTENTIAL

Work on **cultivating the skills you already have** and learn new ones when you're able to.



FIND YOUR PLACE AND YOUR PURPOSE

Think about a **talent that you were born with**, something that you enjoy doing and you feel would benefit the world.



KNOW YOUR OWN LIMITATIONS

It is important to **recognise your full potential**, but also your limitations. Sometimes being persistent at a specific task is not the right choice because your skills might be put to better use somewhere else. Think about what you're good at and try to cater to your own skillset when you make decisions.

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BE MINDFUL

One of the greatest sources of many people's stress is that, even when they are doing something completely unrelated, their mind wanders to a place of dread, fear or some other form of stress. **Keep your head in the present moment and enjoy every second.** Life is way too short to worry about a problem that you've likely blown way out of proportion.



BE SPIRITUAL

This does not necessarily refer to being religious. A spiritual person is one who walks his or her **own path to find truth and connect with their source or god.** Forming your own philosophy isn't always the easiest, but in the long run it is worth it.



FOCUS ON THE POSITIVE

This is another one of the **essential steps** because everything is as you perceive it. Even the most dreadful of situations can take a turn with a positive attitude.



BE APPRECIATIVE OF WHAT YOU HAVE

No matter what your situation in life is, you have things to be grateful for. If you take the people and things in your life for granted, you will always be looking for the next thing – always wanting more. Take some **time to reflect on what you do have** so that you can be happy in the moment.



STOP COMPLAINING

Whining is a very negative trait. **It will not attract positive people in your life.** Think about all your blessings and try to move on. If you feel like complaining about something, consider why it bothers you so much and try to think about any **negative situation as a learning experience.** Then you have nothing to complain about because you're always learning and growing.



LIVE AN ACTIVE AND HEALTHY LIFESTYLE

Living your best life means **being healthy and taking care of your body.** The better you treat your body, the longer it will stay healthy and functioning well for you. This means you'll be able to live your best life even longer because you'll be in good health late into your old age.



BE PROACTIVE

Life is short – and it only seems to pass faster as the years go by. In contrast to the infinite past and infinite future, your life is only a flash in time. **Make the most of every second.**



BE WILLING TO INVEST IN THINGS THAT MATTER

Most things in life take time. Whether you are trying to make a marriage work or create a successful business, all endeavours worth pursuing take time. If you want to live your best life, **be willing to put in the effort** for the things that matter and give it time.



Reliable health advice at the touch of a button – for anyone, with any phone, anywhere

Do you have a niggling medical concern that you're not sure warrants a trip to the doctor, but you wish you could consult one anyway? Hello Doctor offers you access to doctors, on your phone, anytime, anywhere, and in any language – for free, 24/7.

How it works:

Just request a call or send your question via text. This is available in all official South African languages. Just download the app, log in via our website or dial ***120*1019#** from your phone and follow the prompts to request a call. You will be called back within the hour, where you can chat to a doctor and even send a photo.



All Moto Health Care (MHC) members have access to it

Expert advice within minutes from qualified doctors

Request a call back from the MHC App



Refer to the scheme website at www.mhcmf.co.za for details on how you can download the app.



BULLYING AND YOUR CHILD

For most children the beginning of a new school year is filled with expectation and excitement. But for some, going back to school is **stressful** and a **humiliating** experience as countless children fall victim to bullying, harassment and abuse at schools. Research found that **57% of South African school children** claim to have been **bullied at school**.

WHAT IS SCHOOL BULLYING?

Bullying in school occurs when one student or a group of students intentionally hurt another student. **Bullying has two key components:** repeated harmful acts and an imbalance of power. It involves repeated physical, verbal or psychological attacks or intimidation directed against a victim who cannot properly defend him- or herself because of size or strength, or because the victim is outnumbered or less psychologically resilient. Bullying can occur between peers at school, in the community, or in social groups. There are even cases of teachers bullying students.

Types of school bullying include verbal, physical, social and cyber bullying.

HOW DO YOU KNOW IF YOUR CHILD IS A VICTIM OF BULLYING?

A child may display the following signs:

- Withdrawal, loss of appetite or having trouble sleeping
- Poor self-esteem
- Having suicidal thoughts or attempts to commit suicide
- A sudden decrease in academic performance
- Fear of going to school, riding the bus/taxi, walking to school, or taking part in organised activities with peers
- Frequent complaints of headaches and stomach aches

GUIDELINES TO PARENTS TO PREVENT BULLYING

- Listen to children. If your child tells you bullying is taking place, take action.
- The best way to address bullying is to stop it before it starts.
- Seek counselling for your child if he/she shows signs of being bullied.
- Teach your children to report bullying safely and immediately.
- Ask open-ended questions about their relationships with their teachers and their peers.
- Let children know you are there to support them and you will do all you can to help them feel safe.
- Reassure children who are being bullied that bullying is not their fault.
- If someone is exhibiting bullying behaviour, let that person talk about his or her experiences, and offer support in a non-judgmental way.
- Be a positive role model. Set a good example.
- Take a leadership position in preventing bullying by developing and implementing a bullying-prevention initiative at home. Set consequences. Make bullying unacceptable.
- Monitor cell phone and internet usage of children.
- If you are worried that your child might be being bullied, you should discuss your concerns with the school.

Contact Moto Health Care on **0861 000 300** to gain access to professional nurses who will assist you with any mental illness-related matters.



MATERNITY CAESAREAN SECTION (C-SECTION) VS NORMAL DELIVERY:

MAKING THE RIGHT CHOICE

Expectant parents have a lot of choices to make.

What will the baby's name be? Will the baby have a pacifier?

The safety of the mom and the baby is the number one priority during childbirth. Although normal birth is usually preferred, if a normal birth is unduly risky for a medical reason, the health care provider may discuss a C-section with the parents.

- 1** A C-section may be recommended if the parents are **expecting multiple births**, such as twins, or the mom has a condition such as diabetes, high blood pressure or HIV.
- 2** A C-section may be recommended if baby is not in a **head-down position and efforts to reposition** it have been unsuccessful.
- 3** Parents may opt for a C-section if the mom had a **previous normal delivery that ran into medical complications**.

Some questions you need to ask your obstetrician to make an informed decision regarding the birth of your baby:

- When is my baby **due**?
- **When will I need** to have a pregnancy ultrasound scan?
- Do my **previous delivery conditions** or complications affect this pregnancy in any way?
- What are my chances of having a **normal delivery**?
- What are the **benefits** of a normal delivery?
- Can I have a **home birth** assisted by a midwife?
- What needs to happen if a baby has not been born **prior to or on the expected date**?
- How will I know if I am in **labour**?
- What is an **epidural and the side effects** of having one?
- When will I need a **caesarean section**?
- How many **days** will I need to **stay in hospital**?

DID YOU KNOW?

In 2020 members on the Essential option have access to free pregnancy vitamins – R90 per month subject to a formulary and registration onto the maternity programme.

Register between 12 and 20 weeks onto the MHC Baby Bumps Maternity Programme to access free benefits. Simply call 0861 000 300 or log onto www.mhcmf.co.za for more info.



SCREEN TODAY FOR A HEALTHY TOMORROW

DID YOU KNOW?

MHC OFFERS WELLNESS AND PREVENTATIVE CARE BENEFITS ON ALL OUR PLANS TO HELP OUR MEMBERS LEAD HEALTHIER LIVES.

PREVENTATIVE CARE TESTS INCLUDE:

- Baby immunisation at 0 – 6 years
- Flu vaccines
- Pneumococcal vaccination

EARLY DETECTION TESTS COVERED INCLUDE:

- Blood glucose testing
- Cholesterol
- Mammograms
- Pap smears
- Prostate specific antigen (PSA)
- Glaucoma screening
- DEXA bone density scan



Having these specific tests (up to the specified number) does not affect your day-to-day benefits and you should not have any out-of-pocket expenses. Screening benefits are **subject to your selected option, clinical criteria and pre-authorisation**. Information will be shared by your health care practitioner on the steps you can take to prevent or reduce your health risks. You can also **receive health tips on topics of your choice** by downloading the Hello Doctor app and may be contacted by one of our wellness or lifestyle coaches if you are classified as a high-risk member.

Refer to the **2020 Member Guide** or www.mhcmf.co.za for detailed information.

TOP REASONS WHY CLAIMS ARE REJECTED (NOT PAID)

1 INCORRECT MEMBER OR DEPENDANT INFORMATION

It is important that the Scheme receives up-to-date member information to process your claims. We need this information to ensure we pay claims correctly and that our member records are always complete and current. When making claims for dependants, ensure that they are registered and that their details appear on the claim.

2 NO PRE-AUTHORISATION NUMBER FOR TREATMENT SUCH AS ONCOLOGY AND HOSPITALISATION

Even after your treatment is authorised, your doctor needs to inform MHC of any change in your treatment so that we can evaluate the treatment plan and update the authorisation. If your doctor does not inform us of the changes, MHC may reject your claims or pay them from the incorrect benefit. For pre-authorisation phone **0861 000 300** or email auths@mhcmf.co.za.



3 NO BENEFITS AVAILABLE

When your benefits have reached the benefit limits or sub-limits, MHC will not pay any more claims.

4 WHEN A MEMBER OR DEPENDANT DOES NOT **KEEP A DOCTOR'S APPOINTMENT**

MHC will not pay penalties for that missed doctor's visit.

5 MHC WILL **NOT PAY FOR CLAIMS** FOR SERVICES GIVEN BY A HEALTHCARE PROVIDER WHO IS **NOT REGISTERED** IN TERMS OF A **RELEVANT LAW**

For example, if a doctor is not registered to practise medicine in South Africa. Speak to your provider to ensure that your claims meet the necessary requirements before you send them to the Scheme.

6 CLAIMS **SENT TO US TOO LATE** (STALE CLAIMS)

Claims must reach the Scheme by the last day of the fourth month following the month in which the service was rendered. For example, if the service is rendered on 15 February 2019, the claim must reach us by 30 June 2019 (i.e. 120 days). MHC will not pay claims received after this timeframe. This is according to the Regulations of the Medical Schemes Act. You will have to pay for claims that you have not sent to us within four months of the treatment date. To avoid claims from becoming stale, double check with your healthcare provider if a claim will be submitted directly to the Scheme or whether you should submit the claim yourself.

YOU CAN SUBMIT YOUR CLAIM IN THE FOLLOWING WAYS:

Email: claims@mhcmf.co.za

Fax: 031 5800 429

Post: PO Box 2338, Durban, 4000

Take note of our whistle-blower hotline number 0800 000 436 or email tip-offs to Hotline@kpmg.co.za. All reports are confidential.

DISCLAIMER: The information is for educational purposes only, and is not intended as medical advice, diagnosis or treatment. If you are experiencing symptoms or need health advice, please consult a health care professional.

