

Quarter 4



Newsletter





Get to know your Trustees

Lance Osburn

As a chartered financial analyst with over 20 years within the Old Mutual family, few are as qualified to be an OMSMAF Trustee as Durban-born Lance Osburn. Lance took an interest in medical schemes from early on, originally joining the business as a Medical Scheme Actuary for Old Mutual Healthcare and steadily building his career from there to his current role as Managing Director at Old Mutual Specialised Finance.

It's also good to know that Lance previously served as Chairman of the OMSMAF Investment Sub-Committee, which gave him particular insight into the Fund and its operations. With his keen understanding of the vital role that a medical scheme plays in ensuring financial security and peace of mind, we are delighted to welcome Lance to our Board of Trustees. He pledges to work as part of a multidisciplinary team to ensure the continued health of OMSMAF and the delivery of value to its members.

A firm believer that personal health and healthcare are foundational to our lives and wellbeing, Lance is himself a driven athlete, having completed the Two Oceans Ultra Marathon as well as three of the Abbott World Marathon Majors – completing the rest to earn his completers medal is on his bucket list, as is the Ironman Triathlon.

When he is not working hard or working out, this Capetonian-convert enjoys spending time with his wife Chloe and their two children, travelling and exploring new places whenever they can. While he has no 'official' pets, Lance says his garden is home to squirrels, guinea fowl, hadedas and the occasional harrier hawk.

Engaging in a community spirit is important to Lance, whose business unit actively supports Green Hands with their various initiatives within the investment cluster, while his family also directly supports underprivileged kids in the Tulbagh area.

Welcome to the OMSMAF Board of Trustees Lance, it's a pleasure to have you with us!

A white ceramic mug sits on a light-colored desk. In the background, a laptop is open, and a small potted plant is visible on the left. The scene is softly lit, suggesting an office or home workspace.

How are we all doing? From the desk of the PO

As the Principal Officer of OMSMAF, I consider it my honour-bound duty to keep a finger on the beating pulse of our membership at all times. Hearing and reading through member queries, I am always struck by the similarities between them despite the completely different circumstances of the individuals reaching out to us – a chronic illness patient hoping for a better treatment solution, a retiree with a serious financial concern, a recent divorcee about to start chemo, a thankful new mom... a panicked new dad. I was equally struck by how closely their joys and concerns resembled those that I too have felt over the years.

Casting my mind back over memories of my own experiences through various stages of life in the multiple roles I have filled - as a wife, a mother, a daughter, and a team leader, among others - the common thread, the deepest need through all the triumphs and tribulations has been this: to know that someone cares.

In the world of healthcare, this seems obvious, right? I mean, the word is right there in black and white for all to see - "healthcare". And yet, in the world of medical schemes, real people with real problems can be overlooked as merely a number, another ticket to check, often when they are at their lowest point.

From the desk of the PO (Continued)

At OMSMAF, we simply don't see you like that. That's why we work hard to ensure that the experience of our members is characterised by something completely different. We strive to deliver Healthcare with Heart. And while it might be difficult to reconcile this idea in the world of "benefit utilisation", "disease management programmes", and "prescribed minimum benefits", - the ethos of Healthcare with Heart truly does run through everything we aim to achieve as the dedicated medical aid fund for Old Mutual employees and retirees.

After all, no other scheme exists solely to serve the men and women in green, no other scheme understands the specific environment and the needs of this member base, no other scheme digs quite as deep to find those pockets of added value, and we believe that no other scheme considers the heart in healthcare to be quite so important. Putting the heart in healthcare is our mission, vision and promise to you.

I would like to thank each of you who took the time to complete our member feedback survey, which we discuss further in this newsletter. Your insights help us better understand how to make our connections with members more meaningful and satisfying for all.

This feeds into everything we do, from ensuring that our website is regularly updated (more about this later) and continuously training our contact centre agents to provide the level of helpful engagement you deserve to sharing regular insights about making the most out of your medical scheme, laying the foundations for a healthier future and of course, designing benefits to support you at every step of your healthcare journey.

So, the next time you pop to the GP for a repeat script, go for that annual routine screening, welcome a new person into the world or have to face a difficult diagnosis head-on, just remember that OMSMAF is here, the heart that keeps beating for you and your loved ones - because that is our very reason for existing.

We hope you know how much we care. We will continue to work harder than ever to prove it to you in everything we do.

**Take care,
Pamela**

Ask the question: Are antibiotics appropriate here?

Safeguard yourself and your loved ones from antibiotic resistance

By Dr Odwa Mazwai, Managing Director of Universal Care, OMSMAF's managed care provider

While we may not always know about them, antibiotics - along with other antimicrobial drugs - are everywhere, from hand soap and dishwashing liquid to medical treatment, and they are also being used to prevent infections in animals, particularly in the commercial farming of animals.

If all this talk of bacteria and microbes is giving you flashbacks from biology class, the main takeaway here is that overexposure to antibiotics has resulted in some negative consequences, like the emergence of 'superbugs', which are typically contracted in hospitals and pose significant dangers. This is a serious global health issue, contributing to millions of deaths annually, according to the World Health Organization. Alarming, antimicrobial drug resistance is now affecting medications that were once considered last-resort treatments for serious illnesses.

And while we have had good reason for waging war on bacteria, which have been the cause of illnesses from the bubonic plague in the 14th century to illnesses that still exist today, the truth is that not all bacteria are bad. Many are essential to everyday life, such as those found in our gut that help us to digest our food. There are those that form the secret ingredient in your favourite yoghurt or cheese and those that help preserve foods like pickles and provide that zingy taste. Then there are those that help to break down waste into compost.



Are antibiotics appropriate here? (Continued)



What can I do?

While it is dangerous to overuse antibiotics, they are life-saving and sometimes necessary to safeguard your health. OMSMAF encourages you to play an active role in your care by doing the following:

- 1 **Ask your doctor** if antibiotics are necessary and if there are alternative forms of treatment that may apply to your condition.
- 2 **Complete your antibiotic course**, even if you feel better before the end, as an incomplete course can result in bacterial resistance. Be sure to dispose of unused or expired antibiotics safely by handing them to your pharmacist for disposal. Flushing them or throwing them away can do harm.
- 3 **Be your own health advocate** by reading the labels and asking your retailer about any meat, poultry or fish you buy to find out if it is free of antibiotics.

Looking out for you

Through Universal Care, our Managed Care provider, OMSMAF is ensuring that all the hospitals on our network have a Microbial Stewardship Programme in place, meaning that the hospital uses a microbiologist to monitor and advise the hospital and doctors on the best practices. In addition, Universal Care might require our healthcare providers to conduct an antibiotic sensitivity test for the infection you have to ensure that you are given the right antibiotic.



Have a chronic diagnosis in the family? Here's how to register for treatment

A chronic condition can seem like a distant planet until you or someone close to you is diagnosed with one. Ranging from arthritis to asthma, diabetes, obesity and many others, chronic conditions can require ongoing treatment, and we at OMSMAF are here to offer support with this.

If you or any of your beneficiaries have been diagnosed with a chronic condition and that condition is covered on your OMSMAF plan, you can apply to register your chronic medication on the Chronic Medication Programme, as indicated in the chronic conditions section on page **28 of the OMSMAF Member Guide**.

Your doctor can call our chronic medicine management team directly on **0860 100 076** to request that your chronic medication be reviewed and approved. Alternatively, you or your doctor can email a prescription reflecting the medication and the relevant ICD 10 codes to **chronic@omsmaf.co.za**.

For certain conditions, such as hyperlipidaemia (high cholesterol) or diabetes, we will require your prescription, most recent blood test results, and any other clinical history. Please feel free to call our contact centre to confirm what is required to register for your particular condition.

If the dosage of your medication changes at any stage, kindly send us a copy of the revised prescription so we can update your chronic condition profile. It is essential that your most recently prescribed medication and dosage align with what is authorised on our system.

Medicines for Prescribed Minimum Benefit (PMB) chronic conditions will be covered without a co-payment if they are on your plan-specific medicine formulary. You are welcome to speak to our helpful contact centre agents on **0860 100 076** to verify which medicines you are covered for. Please be aware that a Maximum Medical Aid Price (MMAP) co-payment may still apply. However, this can be avoided by choosing an appropriate generic equivalent, so please be sure to discuss this with your doctor and pharmacist.

Not screening your skin?

Here's why you should

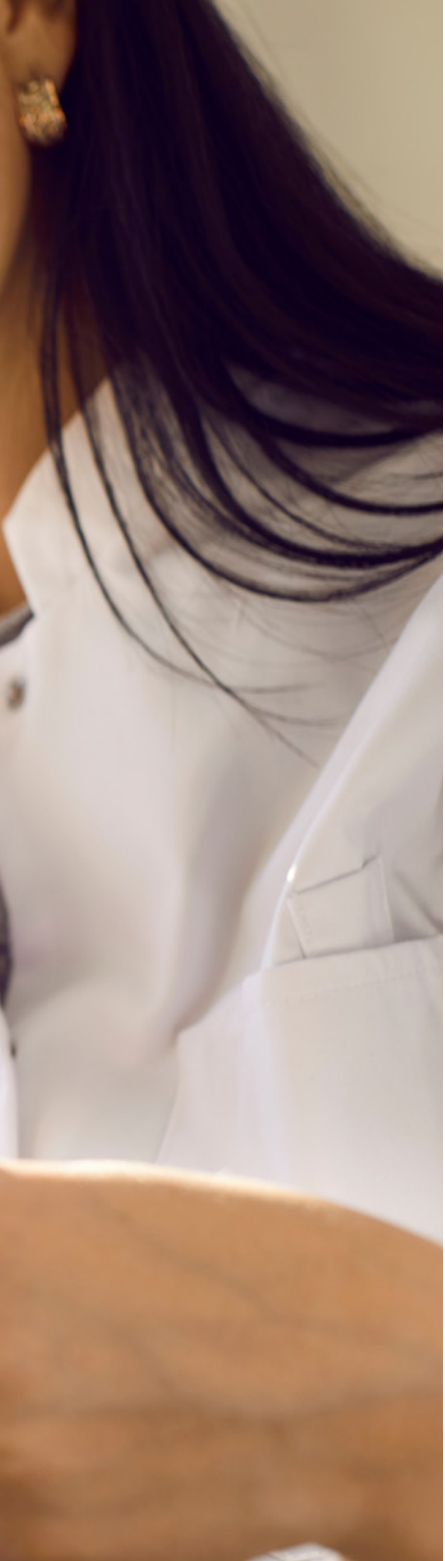
If you have health warning fatigue, we don't blame you. Between air pollution, microplastics, carcinogens, ultra-processed foods and plain old stress - to name a few - it can all be a bit much. Can we just enjoy the beautiful outdoors in peace already?

As South Africans, it feels like we are simply bred to be out there enjoying the sunshine, whether going for a run, chilling at the beach or hanging out around the braai - it's part of our national culture, right? You just have to know the facts, stick to some good ground rules and go for those all-important screenings to lower the skin cancer risks for you and your family.

Don't believe you need to screen for skin cancer? This little myth-busting table may change your mind:

MYTH	FACT
Skin cancer only affects those with pale skin	Some people are more at risk than others but skin cancer can affect everyone, even those with dark skin.
I only need to use sunscreen once a day	Re-applying every two hours is necessary to obtain full protection, or more often if swimming or playing sport.
Only older people get skin cancer	Skin cancer often catches up with you later in life but much of the damage is done by the time you enter your twenties, so it is crucial to protect your children from the sun, continue taking preventative measures at all ages and to screen for skin cancer from 35.





Still not convinced? OMSMAF would not have included this benefit if it wasn't important: as a member of the Fund, you have cover for one cancer screening consultation with a dermatologist every two years, for beneficiaries 35 years and older, paid at 200% of the Medical Scheme Rate (MSR), as part of your wellness benefit. The consultation is not paid from your Day to Day benefits. This benefit is included precisely because it is a vital preventative care measure, and we strongly encourage you to use it.

You should also see a specialist if you or your family member notice unusual moles or skin lesions. What's unusual? Use the ABCDE skin check method as a guide:

- **Asymmetrical:** a mark that looks different on one side to the other. Common moles are symmetrical.
- **Borders:** an uneven border. Common moles have regular borders.
- **Colour:** a noticeable colour change. Common moles are usually a single, dark shade.
- **Diameter:** change in size or growing outwards to larger than 6mm.
- **Evolve:** a change in height, growing upwards or becoming more prominent rather than lying flat.

Set yourself and your family up with healthy habits for fun in the sun with these helpful tips:

- **Seek shade between 10:00 and 15:00** when the sun's rays are most dangerous.
- **Slather on the sunscreen!** Choose a broad-spectrum sunscreen that protects against both UVA and UVB rays with a Sun Protection Factor (SPF) of a minimum of 20 and not higher than 50, preferably one bearing the CANSA seal. Re-apply regularly (at least every two hours) after towel-drying, perspiring, or swimming. Apply it liberally to all exposed skin, including the back of the neck, tips of ears, arms, feet and hands.
- **Look cool, dude.** Wear sunglasses with a UV protection rating of UV400.
- **Pucker up** for some lip balm with a minimum of SPF 20 and apply regularly.
- **Steer clear** of sunlamps and tanning parlours.



The scoop: New website, power talks and more

Your news, your views

There's always something new happening over at OMSMAF, and because we aim to stay ahead of the curve, we also like to check in for some valuable opinions from the V.I.P's - and that's you, our members.

We would like to say a big thank you to all those who participated in our most recent survey. As your trusted medical scheme, we care deeply about creating as many helpful points of connection with you as possible. We also understand the value that it adds to your healthcare journey when we provide opportunities for engaging and learning about crucial health issues.



Under construction: New website

If you didn't know already, there's a brand new OMSMAF website underway, and we can't wait to launch it! Naturally, before we do any such thing, we wanted to hear your feedback because your views play an important role in shaping this exciting development. From in depth benefit information to relevant healthcare resources, we are stacking the new website with loads of helpful insights presented in a way that is clear, engaging and easy to read - as requested by you, our valued members.

We have also taken careful note of your website wish list, from a clean, minimalistic layout and easy-to-read fonts to simpler and more intuitive navigation between menus and an overall user-friendly experience – we're working to deliver them all.

Power up with power talks

Another exciting new initiative we are aiming to introduce soon is the OMSMAF Power Talks - which a whopping 81% of survey respondents said they would like to attend! Knowing just how much our members care about deepening their knowledge on health topics that could be relevant to them and their loved ones, we figured it only makes sense to explore the possibility of presenting carefully considered power talks hosted in conjunction with healthcare experts.

Your survey responses provided us with helpful feedback about how to make these talks as accessible and impactful as possible. For example, we have taken heed that you would ideally like these talks to take place on a weekday morning, and we have noted your interest in the topics of stress-busting techniques, nutrition, diet and weight loss and chronic illness. There is so much to explore, and we look forward to seeing how we can make this learning opportunity a reality for our members as soon as possible.

We hope that more of our members will participate in the next survey, as your input plays an invaluable role in ensuring that OMSMAF is the medical scheme that you want it to be.



“ Oh, and we're so glad that you are finding our live chat useful. Any possible way that we can help to answer your enquiries swiftly and effectively is worth doing in our books! ”

Say whaaaat?

Fun body fact

With **over eight billion** of us humans living on it, Planet Earth certainly is home to a lot of people.



But did you know

that your body hosts **trillions of micro-organisms**? Yup, we have trillions of bacteria living in our digestive systems, creating our very own little internal ecosystem that helps us stay healthy by regulating our immune systems and combatting disease.

You can find out more about the **effect of antibiotics** on this essential area of health in this article.

Recipe corner

Easy couscous salad

Summer is comin' in haaaawt, so now is the perfect time to whip up this delicious couscous salad from South Africa's very own Alida Ryder. It's great for making ahead of time, helping to keep you out of the kitchen when you are hosting a long lunch with friends or if you just need an easy, satisfying desk-side meal.

Ingredients

- 1 cup couscous
- 1 cup boiling water/chicken stock
- 2 cups cherry tomatoes
- 1 English cucumber
- ½ red onion
- 4 radishes
- ½ cup feta cheese cubed
- 400 g chickpeas drained and rinsed
- large handful of fresh herbs such as basil, parsley, chopped chives



For the dressing

- 3 Tbsp olive oil
- 2 Tbsp lemon juice
- 1 garlic clove minced
- 1 tsp salt
- ½ tsp black pepper





Instructions

1. Add the couscous to a large metal or glass bowl, then pour over the boiling water (you can use chicken stock, too, if you want more flavour) and season with a pinch of salt.
2. Cover with plastic wrap or a plate and allow to soak for 10 minutes, then fluff with a fork.
3. Finely dice the vegetables. I don't like keeping the veggies too chunky for this salad, so I quarter the cherry tomatoes and finely chop the red onion and cucumber.
4. Drain and rinse the chickpeas under cold water then drain for a few minutes more before adding to the salad.
5. Make the dressing by combining all the ingredients in a small bowl.
6. Add all the vegetables and herbs to the couscous along with the feta cheese.
7. Toss to combine with the dressing and serve.

You can find more helpful tips for this recipe as well as the nutritional information on Alida's website



Healthcare with *heart*



VISION

To be the medical scheme of choice for the Old Mutual Group.



MISSION

To be an affordable medical scheme that guarantees best-of-class member experience, value and quality.