

SKIN CANCER ON THE RISE?

TRIP UP THE TREND WITH OMSMAF

You know we love to spread the warm and fuzzies, but right now we've got something serious to share. Skin cancer rates in SA are climbing - fast. Recent data from Universal Healthcare, OMSMAF's healthcare administrator, shows a 125% increase in non-melanoma cases among its members in just eight years.

The good news is that you hold the power when it comes to protecting yourself and your family from skin cancer, and we don't just mean a bottle of sunscreen in your hand, although that's important too.

It all starts with being in the know. Here's the skinny on the three major types of skin cancer.



TOP TIP:
The first two are easier to treat if caught early:

- 1 Basal Cell Carcinoma (BCC)** – non-melanoma.
- 2 Squamous Cell Carcinoma (SCC)** – non-melanoma.
- 3 Melanoma** – more dangerous and invasive.

Here in sunny South Africa, we are fortunate to have some of the finest weather in the world, allowing us to enjoy the beautiful outdoors most of the year, from fun runs to weekend braais and everything in between. On the flip side, we're often exposed to the sun's harmful UVA rays, which cause skin damage. So, while you're out there clocking up the kilometres in your trusty trainers, don't overlook the organ that is covering your whole body – literally.

Think that you're not at risk?
Think again –

KNOW THE FACTS:

- Darker skin is not a free pass** – skin cancer can happen to anyone.
- Skin cancer is more common** as people age, but most sun damage occurs before age 18.
- Sun safety is a must for everyone**, no matter your age or lifestyle.



SKIN-SMART HABITS FOR LIFE

- Seek shade between 10 am and 4 pm.
- Avoid sunbeds and purposeful tanning.
- Use sunscreen daily (SPF 30+) – look for the CANSA Smart Choice Seal of Recognition on the back of the bottle.
- Wear hats, sleeves and sunglasses with UV protection – 100% cotton clothing is an automatic sunscreen, so choose natural cotton.
- Spending time outdoors? Apply sunscreen liberally every one to two hours. Don't miss your ears, the back of your neck and between your fingers and toes.
- Book your Dermatologist screening.

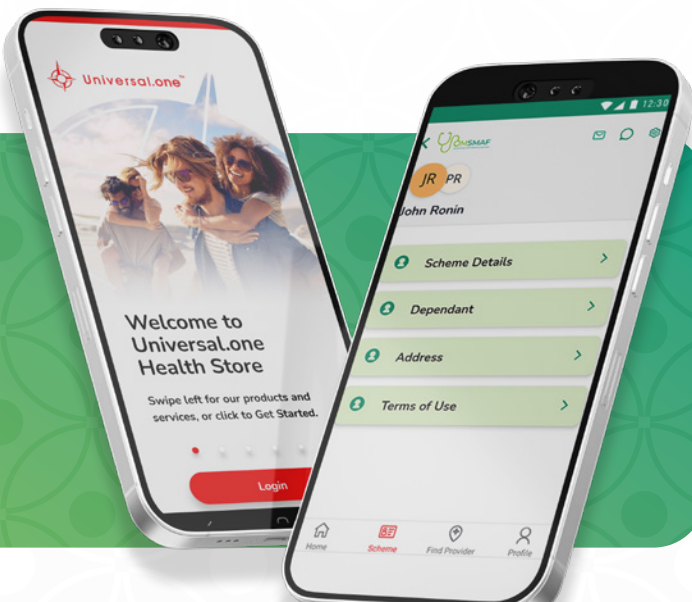
OMSMAF has your back with one skin cancer screening with a Dermatologist every two years for members and beneficiaries over the age of 35. This consultation is paid from your wellness benefit, so it does not impact your day-to-day benefits and covers you for 200% of the medical scheme rate for the consultation fee. If your Dermatologist charges in excess of this rate or does any other tests or procedures during the consultation, you have the choice of requesting the balance to be paid from your accumulated personal medical savings account (PMSA), or directly out of pocket. Any other treatment rendered during the screening consultation will pay from your normal benefits.

NB: ICD code!

It is crucial to ensure that your Dermatologist uses the correct Z00.0 ICD code so that your claim is correctly paid from your wellness benefits, and not from your day-to-day or savings benefit.

In the meantime, keep your eyes peeled for our next instalment where we get into the nitty gritty of keeping a close eye on your skin's spots, freckles and 'funny little things'.

Download the Universal.one App for instant access to your member info and benefits.



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Want to join the OMSMAF WhatsApp broadcast group?

Scan the QR code, and let's take you there.

Stay sun-smart!
The OMSMAF Team

OMSMAF - Healthcare with heart.



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



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



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