OMSMAF
OLD MUTUAL STAFF MEDICAL AID FUND
Healthcare with heart



WHAT WOULD FUTURE *YOU* SAY?

OUR PREDICTION: "THANK YOU" - FOR THE SCARE YOU DODGED, AND THE MONEY YOU SAVED.

You review your finances on a regular basis, right? Rebalance the budget, squint at the debt, promise to do better on the takeaways. You do it because Future You has to live with the results, and let's be real – most of us prefer to leave the plot twists to the TV.

As we move into the second part of your OMSMAF benefit year, now is an ideal moment to give your medical scheme cover the same treatment. After all, while we always have your health at heart, we also play a key role in protecting you and your family from costs that can be crippling. And like any financial tool, your cover performs best when you learn how to optimise it.

THIS MONTH, WE'RE HERE TO HELP YOU DO JUST THAT. FUTURE YOU WILL APPROVE. HERE ARE THE TOP THREE TIPS THEY WOULD GIVE YOU:

1. How is your plan measuring up to the life you're actually living?

Benefit selection is only in April, but monitoring your plan usage throughout the year tells you how well it's matching your needs – like keeping an eye on a share portfolio. A quick example: a member on our Traditional Plan pays around R670 more a month than the same member on Traditional *SELECT*, for the very same benefits. The only difference? *SELECT* members use the hospitals that are part of our network. If you happen to live near one, that's roughly R8 000 a year redirected straight to your bond, your savings, or that special experience you still haven't booked. What did you choose, and how is it working out?

2. Screening: the highest return you'll get all year

Nothing delivers a better return than identifying a health problem early. Your pharmacy checks and men's and women's screenings are covered on every plan. Just use the magic code Z00.0 to ensure it's paid correctly from your wellness benefit. One code. Savings untouched. Boom.

PLUS – there's a bonus! Once every adult in your family has completed their Pharmacy Wellness Screening, you unlock the Wellness Maximiser: two virtual GP consultations via uConsult with acute prescribed medication for the family and unlimited nurse advice chats – all available on the Universal.one App. Extra cover is simply switched on.

3. Stop leaking money on co-payments

Co-payments are the silent tax for not paying attention, much like that subscription you meant to cancel. **Here are three easy ways to plug the leak:**

- **Go generic.** Clinically the same, financially much friendlier, and with the potential to wipe out a co-payment entirely. Ask your doctor and your pharmacist.
- **Check before you fill.** The medicines formulary checker on the Universal.one App tells you if your medicine is fully covered before you're standing at the till with 'that look' on your face.
- **Pre-authorise, and stick to the network where applicable.** Getting pre-authorisation before a planned procedure and staying within the provider network, where applicable, is how you avoid the penalty co-payments that ambush you at the admissions desk. Want to double-check with us? We're always here to help on **0860 100 076**.



A WORD FOR OCTOBER

October is Breast Cancer Awareness Month, and it's the nudge many of us need for one screening in particular. Your mammogram is covered every single year on every OMSMAF plan, more often than many other schemes offer. So, if it's been on your list, this is the month.



SO, WHAT WOULD FUTURE *YOU* SAY?

We're thinking something like: "Well now, the plan review, the generics, the screening we nearly skipped... turns out looking after our health and our money were the same job all along. Well played me, well played."

Small, smart moves now. A healthier and wealthier you later.

Go on. Make Future You proud.

OMSMAF – 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.

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