



OLD MUTUAL STAFF MEDICAL AID FUND (OMSMAF)

Member Newsletter – Q1 2021



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From the desk of the Principal Officer

"The first wealth is health." Ralph Waldo Emerson

Dear Valued Members

Welcome to the first edition of the OMSMAF newsletter for 2021. While 2020 was filled with changes and uncertainty one thing which remained constant was our Funds' commitment to provide you and your dependants with the best medical cover and we remain proud to be your trusted partner in healthcare. Many lessons can be drawn from the global pandemic and for me personally these are my top 3 lessons which stand out the most:

Lesson 1: Family Matters More Than We Realised.

Lesson 2: We've become best friends with technology, and There's No Going Back.

Lesson 3: The importance of having a trusted healthcare partner to help you navigate your way during difficult times!

These and the many other lessons we've learnt during the pandemic will pay off for years to come.

In this edition of the newsletter we share important updates regarding our 2021 Trustee election, the Covid 19 vaccine rollout and the importance of good mental health benefits.

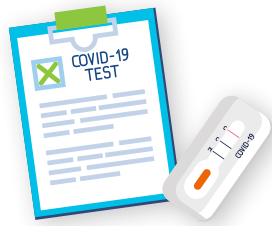
For more information on our Fund please remember to visit our **website www.omsmaf.co.za** which is jam-packed with useful information.

Until next time.

Principal Officer
OMSMAF

Testing for COVID-19? Here's what you need to know

So, you think you've got COVID-19, and you need to be tested? Contact your healthcare practitioner and immediately alert the practice to your concern so that the doctor and staff will be prepared to safely consult and assist you.



Claiming for your COVID test

It is important that your treating provider refers you for your COVID test as no self-referrals will be funded from the risk benefit. OMSMAF will pay for two COVID-19 tests per beneficiary per year from the risk benefit, regardless of whether the result is negative or positive. Thereafter, claims for any COVID-19 test performed, whether positive or negative, will be sent for clinical review.

In addition, the Fund will reimburse two consultations with your general practitioner from the risk benefit where a COVID-19 test has returned a positive result. Telephone consultations are also covered.

When should you be tested for COVID?

If you have had direct contact with someone who has tested positive for COVID-19, you should be tested. COVID-19 tests are also performed for pre-admission purposes in the event of elective procedures. In this instance the COVID-19 test is not deemed to be a Prescribed Minimum Benefit (PMB) and will therefore be payable from the available personal medical savings. Alternatively, the member will be liable for the claim depending on the plan you are on. The PCR (Polymerase Chain Reaction) is used to screen for COVID-19 and to confirm your diagnosis. The antibody test is used to establish if you have previously been exposed to the virus. This test is paid from your day-to-day benefits.



In need of an oximeter?

If you test positive for COVID-19 and require an oximeter you can submit your script for authorisation to the chronic department via email at chronic@omsmaf.co.za or by calling **0860 100 076**. Once authorised the script can be filled at the pharmacy.



The turnaround time for oximeter requests would be 4 hours provided the word oximeter is included in the subject of the email and all the information required for review is provided.

We require the prescription, Nappi code for the oximeter and diagnosing results to ensure that the turnaround time is met. If any information is not provided in the initial application, it will lead to a delay in the authorisation. Any application received after 3pm may only be actioned the next working day.

Latest news on the vaccine rollout

The National Department of Health procured nine million doses of the Johnson & Johnson (J&J) vaccine and an additional twelve million vaccine doses from COVAX.

The vaccine will be rolled out in a phased approach, starting with our Nation's most vulnerable:

- **Phase 1:** Commenced during February 2021 and will focus on frontline healthcare workers.
- **Phase 2:** Scheduled for early May 2021, and will prioritise essential workers, persons in congregate settings, persons over 60 years and persons over 18 years with co-morbidities.
- **Phase 3:** Will focus on persons older than 18 years, targeting 22 500 000 of the population. The commencement of the Phase 3 roll-out is still to be confirmed but envisaged to be late in 2021.



As of 9 March 2021, a total number of 100 841 of vaccines were administered to date.

Trustee election 2021 – now just around the corner



At OMSMAF, members are continuously encouraged to actively safeguard the future of their medical scheme by becoming interested and involved in the activities of the Fund. The first major event on the Fund calendar for 2021 is our Trustee Election. A number of individuals have been nominated and the onus is now upon you as a member to vote for those trustees whom you believe are best placed to serve the Fund and its members.

The voting process will start on 12 May 2021 until 26 May 2021. Please be on the lookout for further news which will soon be coming your way. We encourage you to participate actively in the election to make this the most meaningful OMSMAF election ever.

Good mental health benefits, why are they more important than ever?

In just one year the world has undergone a dramatic shift unlike any we have known in this lifetime. The disruption many of us have experienced has had far-reaching consequences on multiple levels, not least of which is our mental wellbeing.

According to Ina van der Watt, Managing Director of corporate wellness at Universal Healthcare, administrators of OMSMAF, “The stress that individuals are experiencing has increased tremendously. Employees who were previously able to cope with daily life are now – due to multiple stressors – struggling to cope. Simultaneously, many who have already existing mental health conditions experience a worsening in their symptoms. What is clear is that the impact of the pandemic on general mental health is huge.”

“The greatest contributing factors we have seen at this time have been bereavement, grief, lack of coping skills, lack of available support and loneliness. The long-term effects of existing in this type of mental space can be quite serious on an individual level and can lead to a decline in work performance and generally low morale at a group level,” says Ina.

“Mental healthcare benefits are often bundled with other healthcare services as part of auxiliary services in a medical Fund. These benefits are unfortunately often not rich, and they run out quickly. There is definitely a need for mental wellness support, and it is encouraging to see that **OMSMAF offers a Mental Health Program** which offers enrolled members access to individually tailored care templates ensuring the best outcomes,” she explains.

Reflecting on why the lockdown experience has put the focus on mental health, Van der Watt says that a lack of time to prepare for the sudden changes as well as the scale and extent of the change that ensued has possibly been the catalyst for many of the problems people are facing. “The fact is, the ‘new normal’ is not normal at all but it is a new reality and that is a difficult adjustment to cope with,” she points out.

“Many are trying to balance parenting and home-schooling alongside working from home and managing family and spousal relationships at the same time. Job cuts and pay cuts have had enormous financial implications on the stability of households. A lack of physical activity, less healthy eating and a decrease in real-life social interaction have not made the situation any easier. Furthermore, the gender-based violence issues in our country as well as the unhealthy level of alcohol consumption have been made very clear during this time.”

When it comes to the long-term effects of mental health issues, Van der Watt urges individuals and employers to avoid allowing a situation to deteriorate and to tackle any possible problems now. “Identify it, acknowledge it, get help,” she concludes.



What's best for you, is best for your wellness

We often live our lives without much consideration for our health until it is too late. However, by making a few lifestyle changes you could prevent or reduce the risk of contracting a range of diseases, or slow down others.

It is well worthwhile spending more time caring about our wellbeing to attain and maintain good health. OMSMAF provides a number of screening tests that can be conducted at your pharmacy. In addition to the screening tests the Fund covers a number of vaccinations, contraceptives and other cancer screening tests conducted by your doctor. For further information, refer to page 64 - 65 in the OMSMAF member guide. These benefits, if coded correctly as per the guide, will be paid from your wellness benefit and not your day-to-day benefits.

Here are a few simple pointers to improve your wellness:



Regular check-ups

To establish a solid base for any lifestyle changes you undertake, find out from your doctor what health screenings he or she would recommend after taking your medical and family history, lifestyle and age into account. If you are experiencing health problems such as high blood pressure or if you have high cholesterol, you may need to have certain tests done more regularly.



Diets to live for

Consider what you eat and drink carefully as it can have a vital impact on your body running smoothly and energetically. Eating healthily can also reduce the risk of high blood pressure and other lifestyle diseases.



By adopting the following nutritional advice you'll be off to a good start:

Reduce your salt/sodium intake: Excessive salt intake increases the chance of high blood pressure. Look for low sodium or sodium-free products and replace salty stock cubes with salt-free garlic or onion powder, lemon, black or cayenne pepper and herbs.



Eat berries: Research indicates that berries might provide a safe and easy way to boost brainpower while staving off the cognitive decline and memory loss that comes with ageing.



Substitute polyunsaturated and monounsaturated fats for saturated fats and trans fats in order to avoid additional calories. The culprits that clog arteries, invite stroke and cause your heart to turn on you include animal fats found in red meat, dairy and baked goods. Good fats are found in vegetables, seed and fish oil. Include omega-3 rich deep-sea fish like mackerel and salmon.



Optimal exercise

Regular aerobic exercise aids oxygen circulation, food digestion and toxin elimination, strengthens your musculoskeletal system and generally bolsters your immunity. It also reduces the risk of various lifestyle diseases.



Healing sleep

Like exercise, sleep is vital to re-energise your body. A study published in 2012 found that less than six hours of sleep a night is one of the best predictors for on-the-job burnout. Adults should get seven to nine hours of shut-eye per night, school children 10 to 11 hours, toddlers 12 to 14 hours and infants about 14 to 15 hours plus every day.



Relaxation and play

Taking time out regularly to lower your stress levels so that your mind and body can properly unwind is crucial. Go hiking, interact with animals and plants, swim in the sea or run on the beach. Enjoy time with your family, listen to soothing music, take up yoga or meditation and go for regular therapeutic massages.



No smoking

Regardless of your age or how long you've smoked, quitting can help you live longer and improve your health. As cancer.org points out: "People who stop smoking before the age of 50 cut their risk of dying in the next 15 years in half compared with those who keep smoking. Ex-smokers enjoy a higher quality of life. They have fewer illnesses like colds and the flu, lower rates of bronchitis and pneumonia, and feel healthier than people who still smoke".



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