



Healthcare News

Quarter 2 – 2010

Dear Members

Just a few more weeks and the Soccer World Cup will be upon us. I am still hoping Bafana Bafana will make us proud and I am wearing my supporter t-shirt every Friday just in case! This newsletter introduces a new article on exercise, written by your very own Personal Trainer, Jonathan. For years we have been talking about the benefits of eating properly and exercising, and this year we are going one step further and giving you

your own personal trainer to help you get moving!

I would really love some feedback on the newsletters and what topics you would like us to consider including – feel free to email me on jennywolhuter@woolworths.co.za.

Keep Healthy and Get Moving
Jenny

What is Chronic Care all about?

There are two aspects to chronic care:

1. The Prescribed Minimum Benefits which are legislated by the government.
2. The additional R7 000 per person per month that the Fund offers.

Essentially – if you have been diagnosed with an illness that requires ongoing long-term medicine, then you qualify for chronic care benefits. Let's have a look at both aspects separately as they are treated very differently by the Fund.

I. Prescribed Minimum Benefits - PMB's

There are 26 PMB chronic conditions that are covered by the Fund listed on page 2.

What is a Care Plan?

A Care Plan ensures that you continue to receive treatment for your PMB condition long after your Day 2 Day has



been exhausted. In other words, the Fund pays for additional doctors' visits, tests and appropriate treatments for your PMB condition when you have no Day 2 Day left.

How do I access the Care Plan?

A Care Plan is available for the 26 PMB conditions only. All you have to do is call Client Services when your Day 2 Day is exhausted.

Their number is **080 222 8922**. You will

be sent a schedule of approved additional doctors' visits, tests and treatments for your PMB condition. The Care Plan pays for visits to the doctor for your PMB condition only.

As the Care Plans are an additional cost to the Fund, and in order to ensure you receive treatment for your PMB condition, we have introduced a formulary for the medication that helps to keep the costs manageable.

continued on page 2

Remember – if you play the game, Healthcare will pay the bill.

The Chronic Disease List: The 26 Prescribed Minimum Benefit (PMB) Conditions

- Addison's disease
- Asthma
- Bipolar mood disorder
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy disease (disease of heart muscle)
- Chronic renal disease
- Coronary artery disease
- Chronic obstructive pulmonary disorder
- Crohn's disease
- Diabetes insipidus
- Diabetes mellitus type 1 & 2
- Dysrhythmia (irregular heartbeats)
- Epilepsy
- Glaucoma
- Haemophilia
- HIV/AIDS
- Hyperlipidaemia (high cholesterol)
- Hypertension (high blood pressure)
- Hypothyroidism
- Multiple sclerosis
- Parkinson's disease
- Rheumatoid arthritis
- Schizophrenia
- Systemic lupus erythematosus
- Ulcerative colitis

2. What if my chronic condition is not a PMB?

Hay-fever; HRT, depression, acne, osteoarthritis, osteoporosis, gout, gastro-oesophageal reflux disease, ADD (attention deficit disorder), ADHD and chronic sinusitis are some of the chronic conditions that the Fund recognises.

If you have a condition that is not a PMB and you have been taking prescribed medicine for three months or more, then the Fund offers a R7 000 per person per year Chronic Care benefit. As with all chronic conditions, you need to apply to the Fund and await approval before you proceed with the medication.

At the beginning of the year we confirmed that we had moved the management of the chronic care back to Qualsa. During the first few weeks of this year we experienced a few problems with the payment of some member's medicines as a result of the change.

To help you manage more efficiently I thought it would be appropriate to explain how the process and payment of your chronic medicines works. Before we get into the payment of your chronic medication, we need to understand a little bit about the medicine itself.

The Fund applies the Qualsa Maximum Price (QMP), to all chronic medication claims. The QMP is the maximum amount that the Fund will pay for a chronic



medicine at the point of sale. The QMP is dynamic and is updated on a monthly basis to keep abreast of the latest prices, and always includes new generic medications that have entered the market.

Payment of your 2010 chronic disease medication

At the beginning of the year we confirmed that we had moved the management of the chronic care back to Qualsa.

During the first few weeks of this year we experienced a few problems with the payment of some member's medicines as a result of the change. To help you manage more efficiently, I will explain how the process and payment of your chronic medicines works. Before we get into the payment of your chronic medication, we need to understand a little bit about the medicine itself.

The Fund applies the Qualsa Maximum Price (QMP), to all chronic medication claims.

The QMP is the maximum amount that the Fund will pay for a chronic medicine





at the point of sale. The QMP is dynamic and is updated on a monthly basis to keep abreast of the latest prices, and always includes new generic medications that have entered the market.

What is generic medication?

Generic medication is chemically identical to brand name medicines in dosage, strength, consumption, quality, performance characteristics and intended use. Although generic medication is chemically identical to its brand name counterparts, they are typically much cheaper.

Example:

Drug Class	Price
Branded Drug	R401 - R480
Generic A	R350 – R400
Generic B	R200 – R349
Generic C	R50 – R199

How this works:

The Fund and Qualsa have agreed at what point we will pay for a drug. In the table above for example we agree to pay for all the drugs in the Generic B Class – that is a generic that falls within the price range R200 – R349 per month.

The vast majority of members have chronic medicine authorisations that were done years ago, and the authorised drug may be different from the those in the Generic band in which the Fund will pay. Because we have set the limit at Generic B, the Fund will only pay R349 (QMP) for your Branded Drug and you will pay the difference.

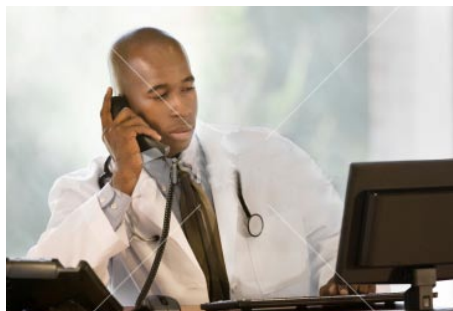
What is generic substitution?

To avoid this co-payment, please consider switching to another generic alternative. Generic substitution offers our members more affordable access to a high-quality product.

There are 2 ways to do this:

1. Get your doctor to call the Pharmacist-on-Line on **0861 888 349** to have your authorisation changed.
2. Ask your pharmacist at the time of buying your medicine to substitute the drugs to meet the Fund's price.

Changing your medication at the point of sale is more difficult if you use the delivery services of Chronic care, as a result you will probably have a co-payment that you need to settle each month with them. You can consider obtaining your medication at your local pharmacy – Dischem and Clicks are good cost effective alternatives. By reverting to using your chemist you are in control of the generic substitution and can discuss your options with the pharmacist.



Important: Members who participate in drug trials:



We have had a worrying trend recently where members or their dependants participate in drug trials for 6 months to a year. The drugs they are testing are provided by the pharmaceutical company during the trial and are very expensive. At the end of the trial, the member asks us to approve these drugs as they have been effective in treating the condition.

The Fund only pays for generic medicines for all its members and as such will NOT pay for non generic medicines resulting from a drug trial.

In all diseases there is a process of starting with the least invasive medication and building up slowly to higher dosages and other drugs. Where appropriate the Fund will authorise branded and often expensive drugs, but only after a process has been followed, and NOT as a result of participation in a drug trial.



Important contact details for you and your doctor or pharmacist

- Your doctor may call the Pharmacist-on-line call centre number for medication applications and changes to your current dosage or medicine – the number is **0861 888 346**. This line is available exclusively for use by doctors and pharmacists.
- Submit your chronic medication applications by fax to **021 480 2755**.
- Member queries on chronic medication may be directed to our Client Service Team on **0802 228 922**.

Introducing your own Personal Trainer -

Jonathan Shulman

Jonathan is currently a personal trainer at a private gym in Cape Town. He qualified as a trainer at the Exercise Teachers Academy in 2003 after which he worked for Virgin Active until 2006. He has agreed to write a number of articles on exercise for our newsletter. The intention is to get you moving and improve your health and quality of life.

Posture is a weighty issue.

Creating the link between posture and exercise is the key to promoting weight loss, aiding muscle tone and avoiding pain and injury. Many people ignore the vital role that posture plays on their health. Poor posture is not only a visual/aesthetic problem impacting on appearance but can also promote weight gain and give rise to injury, pain and discomfort. By simply practising good posture at all times you can promote weight loss, aid muscle toning and avoid/relieve pain. Sounds so simple and it is, but like everything else it takes commitment and constant practice - here's how.

They say you are what you eat - likewise you shape how you move. So why is it that in the 21st century with all the advances in science and medicine and with many exercising more than ever before we as a population keep getting fatter?

Part of the answer to this question lies in the fact that in the rush of daily living many of us have lost touch with the greatest asset we will ever own; the only

asset that can enhance our level of comfort and wellness beyond our wildest dream - our own body !

We are all too conscious of what we wear, how we look and how we feel, but are we conscious of how we move and the amazing potential we have when we move?

It all begins with posture – how you stand, how you sit and how you move.

Correct posture promotes the natural mechanics of the body resulting in heightened energy expenditure through enhanced muscle recruitment/usage resulting in more effective exercise whilst lowering the risk of injury, especially those of the ankle, knee, hip and lower back.

Functional Design Posture: Side View



How to improve your posture:

- 1. Stand tall / elongated** - Imagine you were standing in a pool with a string pulling from the crown of your head to the sky in order to keep your chin water level – not tilted forward and not tilted backward.
- 2. Draw in** - while doing the above draw your navel (belly button) inwards towards your spine and hold it there (whilst still breathing!).
- 3. Retract** - hold the above two cues, now pull your shoulder blades together without shrugging or pulling your elbows behind your body – it is more like taking your shoulders down and backwards.

Hold the position.

This is your ideal posture when walking, standing or running. Try this as often as possible throughout the day

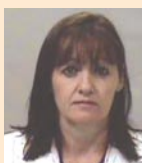
Stuck behind a desk? Here are 5 office tips to improve posture:

- 1.** Sit for no longer than 30 minutes at a time;
- 2.** Avoid slouching / sit tall drawing your navel in towards your spine;
- 3.** Use a chair without a backing to help strengthen lower back muscles;
- 4.** If your chair is height adjustable make sure your knees and hips are at 90 degree angles when sitting up straight;
- 5.** Put a telephone book under your computer screen to keep it at eye level thus avoiding the tendency to slouch or drop your head.

Give this a try for a month and send me feedback on your experience!

You can email Jonathan at jonathan1shulman@gmail.com. Please restrict your questions to this article on posture only.

Your Elected Trustees



Michelle Sacks
Woolworths
011 478 9111
michellesacks@woolworths.co.za



Brian Tate
Truworths
021 460 7911
btate@truworths.co.za



Peter Bazlinton
Retiree Representative
083 700 6805
pbaz@iafrica.com



Basil van Greunen
Woolworths
021 936 9300
storemgrparow@woolworths.co.za



Ntuthuko Hlengwa
Truworths
021 460 7911
nhlengwa@truworths.co.za