



Witbank Coalfields Medical Aid Scheme
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Newsletter 1 – March 2018



WCMAS 2018 SCHEME RATE AMENDMENTS DUE TO THE VAT INCREASE WEF 01/04/2018

WCMAS wish to assure all members that the VAT increase from 14% to 15% with effect from the 1st April 2018 **will not** result in you paying higher medical scheme contributions. The increase will be absorbed for 2018. The Scheme will however pay our service providers adjusted rates with effect from the 1st April 2018.

Squash that



FLU VACCINE

It is advisable that especially members over 65 years with chronic conditions obtain the flu vaccines. It has been recommended that the flu vaccines be obtained during the period March to May. At certain DSP pharmacies the vaccine will be paid from the risk pool during the period March to May and thereafter from medical savings accounts. Please find an up to date list of DSP pharmacies on our website www.wcmas.co.za. The limit applicable for the flu vaccine is R93 per beneficiary per annum.

MEMBERSHIP GUIDES 2018

Have you received your 2018 Member's Guide?



It is available to download from our website
www.wcmas.co.za

CHRONIC MEDICATION REGISTRATION

Members are reminded to register their chronic medication. If not registered then the first two scripts will be paid from MSA with a warning and the third script will be rejected. Your doctor or pharmacist must please call the toll free number 0800132345 at SwiftAuth Medikredit register the condition and medication.

The wonders of water



We cannot exist without water and many of us have forgotten how vital water is for our health and wellbeing.

What goes out must go in!



Our bodies use and lose water in various ways, not all of which is obvious. We urinate, sweat and water is still lost through our kidneys, bowels and lungs and when we do not replace what we have lost we become dehydrated and suffer systems like fatigue, irritability increased thirst, dry mouth and skin, dizziness and headaches. **DON'T WAIT FOR YOUR BODY TO GET THIRSTY – DRINK PLENTY OF CLEAN SAFE WATER.**

Tips to increase your water intake: -



- ❖ Keep a jug of fresh water in an accessible, visible place at home or work,
- ❖ Carry a bottle of water with you when you are out and about,
- ❖ Develop of system to remind yourself to drink water,
- ❖ Make it a habit to drink water with meals,
- ❖ Drink more water in hot weather and during periods of physical exercise,
 - ❖ drink 1 to 2 glasses of water 30 minutes before exercise and sip extra water for the next few hours thereafter
- ❖ Ensure that your children have access to clean, safe drinking water during the day. Give them a bottle of clean safe water to take to School.





HELP US TO KEEP IN TOUCH



We don't want you to miss out on any communication, so please advise us if your contact details change. You will receive communication faster and also contribute to a "greener" environment. You may e-mail us the changes to wcmas@wcmas.co.za or via our website. To sign up please register on www.wcmas.co.za

Tips to help manage stress

Stress occurs when you perceive that demands placed on you such as work, school or relationships exceeds your ability to cope with them. An extreme amount of stress can have health consequences, affecting the immune, cardiovascular and neuroendocrine and central nervous systems and take a severe emotional toll.

1. *Take a break from the stressor* – It may seem difficult but when you give your permission to step away from it, you let yourself have time to do something else which can help you have a new perspective or practice a techniques to feel less overwhelmed.
2. *Exercise* – research keeps growing that exercise benefits your mind just as much as your body. Even a 20 minute walk, run, win or dance session can give an immediate effect that can last for several hours.
3. *Smile and laugh* – Our brains are interconnected with our emotions and facial expressions, so laughs and smiles can help relieve some of that tension and improve the situation.
4. *Meditate* – meditation can help the mind and body to relax and focus. Mindfulness can help people see new perspectives and release emotions that may have been causing the body physical stress.
5. *Get support* – call a friend or send an e-mail. When you share your concerns or feelings with another person, it helps to relieve stress. Speak to some you trust and feel can understand and validate you.

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The Universal Telephonic Psychosocial Counselling Service is there to support you!

If you or your registered family members need counselling support then you can make use of the free unlimited, confidential telephonic psychosocial counselling available 24/7/365.

This service is part of the Scheme's wellness benefit. You can talk about matters of concern to you such as relationship stressors, trauma, anxiety and/or depression, bereavement and loss.

To access this benefit call the toll-free number 0800390003 or send a "please call me" to *134*952#

Members are again reminded about refunds and the deadline for submission of claims



Should members first pay their accounts before submitting it to the Scheme for a refund, they must ensure that the account is fully specified and proof of payment is submitted together with the claim.

In order to qualify for benefits, any claims must, unless otherwise arranged, be signed and certified as correct and must be submitted to the Scheme not later than the last day of the fourth (4th) month following the month in which the service was rendered. Any claims older than this will be for the member's own account. Members are reminded that it can be beneficial to pay claims upfront and obtain a discount which would aid in stretching their medical aid savings account balances.

WCMAS MOBILE APP

The WCMAS Mobile APP is now also available From the Google Play Store or the iTunes Store on your smartphone where you just need to search for WCMAS



You will have access to your Scheme information such as:-

- View your medical aid card,
- Request a new medical aid card,
- Membership certificates,
- Tax certificates,
- Monthly statements,
- MSA balances,
- Email contact with the Scheme,
- Plus important contact and emergency numbers



ANNUAL GENERAL MEETING

Members are advised that the 83rd AGM of WCMAS will be held on Monday, 23rd April 2018 at 13h00 in the WCMAS Boardroom.