

MEDI BRIEF

AUGUST 2015

Call Centre navigation

Have you ever wondered why your call is answered by a machine and not by a person when calling our Call Centre on 0860 222 633? This 'machine' is called Interactive Voice Response (IVR), and we are using it to answer the moment you call, and to ask you basic questions to direct your call to the appropriate agent.

When you enter your membership number, date of birth and the department you would like to speak to, IVR already prepares your file and finds an available and specialised agent, who will have all your information open on the screen before you even say 'hello'. Even though you might feel it costs you (air)time to key in all this information, it actually speeds up the process, makes our Call Centre more efficient and reduces operational costs. The Call Centre agent might still ask you security verification questions to ensure confidentiality is maintained.

Some processes can be dealt with entirely by IVR. To get your most recent tax certificate, for example, you only need to answer four questions, which will take you about 40 seconds. IVR can assist you with the following navigation to make sure that the appropriate agent deals with your query efficiently and promptly:

- If you are a Member – press 1
- Enter your Membership number or ID number (if you key in your ID number you can skip the next step)

- Enter your date of birth (we need to know which dependant on this membership the query relates to)
- You can then select:
 - Membership or Tax Certificate, web password,
 - claims queries or
 - clinical queries with the following options:
 - Authorisation: Specialised radiology, hospital admissions or existing authorisations, or
 - Disease management queries: Registration or general information for chronic diseases, oncology, kidney, organ transplant queries. HIV queries will be passed on to our independent HIV management partner – One Health – which offers confidential assistance.

Please bare in mind that only the main member can make enquiries on the membership if he/she has not previously given consent to a nominated person. To give consent, please complete the 'consent form' available from the Call Centre or on www.angloms.co.za > Info Centre > Application forms.

Membership on the Anglo Medical Scheme

Can anyone join AMS?

Only current or retired employees of a participating employer can be members of AMS. As a member, you can include your spouse or partner, children and, if approved by special application, a parent, as dependants.

Can restrictions be applied when joining AMS?

Co-payments or waiting periods may be imposed on only those applicants who have never belonged to a medical scheme, or who have not been beneficiaries for the previous 90 days, in which

case a late joiner penalty will be applied. AMS will, in certain circumstances, waive a late joiner penalty if an employee joins within the first 30 days of employment.

What is a late joiner penalty?

It is a penalty resulting in additional contributions for members joining a scheme later in life, i.e. an applicant who is 35 years or older, who has never been a member of a medical scheme before 1 April 2001 and who is without a break in coverage exceeding three consecutive months, since 1 April 2001.

When do waiting periods not apply?

Waiting periods do not apply to:

1. Prescribed Minimum Benefits, as specified in the Medical Schemes Act.
2. A baby born during the period of membership.
3. A member joining AMS with no waiting periods applied by another scheme.

4. When an individual is forced to change medical scheme as a result of a change in employment.

Am I allowed to belong to more than one medical scheme at the same time?

No, you may not belong to more than one scheme at the same time. It is illegal.

Please refer to the Anglo Medical Scheme Rules for the complete membership and eligibility criteria.

The big scare – suffering a heart attack

Acting quickly when it comes to a life-threatening condition, like suffering a heart attack, can save someone's life. Get to know the signs and symptoms of a heart attack so that you can get help straight away.

Only in recent decades have scientists realised that heart attack symptoms in women can be quite different from those in men. At one stage, they were not conducting studies on women, assuming whatever they found in men would apply to women. When they started studying women more closely, however, they realised this was not the case.

Remember, however, that each heart attack is different, so your symptoms may not fit with everything in this description, but will generally present with more than one symptom.



Symptoms of a heart attack in men

- Standard chest pain and pressure that feels like an elephant is sitting on your chest. The squeezing sensation may come and go, or may be constant and intense
- Rapid or irregular heartbeat
- Shortness of breath – you feel like you cannot get enough air, even when you are resting
- Dizziness, or the feeling that you are going to pass out
- Breaking out in a cold sweat
- Stomach discomfort that feels like indigestion
- Pain or discomfort may spread beyond your chest to your shoulders, arms, back and neck. You may have upper body pain with no chest discomfort

Symptoms of a heart attack in women

- Unusual fatigue for several days, or sudden severe fatigue
- Anxiety and sleep disturbances
- Lightheadedness and/or shortness of breath
- Stomach discomfort that feels like indigestion
- Upper back or shoulder pain; possibly throat pain
- Jaw pain or pain that spreads up to the jaw
- Pressure or pain in the centre of the chest, that may spread to the arm

How can you determine whether you have heart disease and what you can do to prevent a heart attack?

- **Schedule an appointment** with your doctor to determine your personal risk for heart disease
- **Quit smoking.** Did you know that you reduce your risk of developing heart disease by more than 50% after one year of stopping
- **Start an exercise programme.** Just walking 30 minutes a day can lower your risk of a heart attack
- **Adjust your diet if needed.** With proper education, you will be able to substitute foods for healthier options, healthy snacking ideas and better preparation methods. For example, with poultry, use the leaner light meat (breasts) instead of the fattier dark meat (legs and thighs), and be sure to remove the skin
- **Relieve stress.** It is important to address stress factors in your life as prolonged stress can cause heart disease

Visit www.angloms.co.za to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > MediBrief Archive.

Member Queries:

Value Care Plan: 0861 665 665, anglo@primecure.co.za

Standard and Managed Care Plan: 0860 222 633, member@angloms.co.za

Claims: claims@angloms.co.za