

# MEDI BRIEF

JULY 2015

## Value Care Plan explained

### What are the major differences between the Value Care Plan and the Standard and Managed Care Plan?

The Value Care Plan provides service delivery through the Prime Cure network of doctors and service providers, i.e. GPs, specialists, dentists, hospitals etc. whereas the Managed Care and Standard Care Plan allow you to go to any provider. This plan provides very good benefits in line with contributions that are quite affordable.

### How to manage your benefits and administration on Value Care Plan

The Value Care Plan is managed by Prime Cure. You can contact them on **0861 665 665**.

To ensure payment of claims against your available benefits keep the following in mind:

- Visit a General Practitioner (GP), hospital, specialist, dentist, radiologist (for MRI scans, CT cans etc), or use ambulance services within the Prime Cure network. Phone Prime Cure to find the closest network provider or use the look up function on [www.angloms.co.za](http://www.angloms.co.za) > Plans & Products > VCP > Prime Cure facilities.
- Your GP will see you as and when needed. If you have visited your doctor six times during the year, please phone Prime Cure to get authorisation for additional visits.



Choose your health care provider from the Prime Cure network.

- Services provided by your GP include:
  - the consultation with the doctor;
  - acute or chronic medication prescribed by the doctor.
- Your GP has to refer you to a specialist to ensure cover/ payment of the services.
- Always obtain an authorisation for any hospital event or procedure or, as mentioned above, if you visit your GP more than six times in a year.
- In the case of an emergency where you need to obtain casualty treatment at a doctor, ensure you get authorisation within 24 hours or, if it occurs over the weekend, on the Monday thereafter.
- Phone Prime Cure to register any chronic conditions and to confirm whether the condition is covered by the Scheme.
- Remember: If you visit a doctor outside the Prime Cure Network, you will have to make a co-payment, limits will apply and you will have to submit your claim to Prime Cure.

## Struggling to sleep?

Are you having trouble getting to sleep, or staying asleep, at night? Let's look at some medical reasons for this problem:

**1. Acid Reflux:** Acid reflux is the result of the muscle between the stomach and oesophagus (food pipe) not sealing adequately. It's most noticeable at night when lying down as acid flows out of the stomach, causing heartburn.

**2. Allergic Rhinitis:** Allergic rhinitis refers to an inflammation of the nasal cavity commonly caused by allergens such as pollen, dust mites and pet hair. This causes nasal congestion that might lead to you waking up regularly.

**3. Arthritis:** The condition itself does not impact on your sleeping

pattern but pain experienced due to arthritis can have an effect on falling and staying asleep.

**4. Back problems:** Chronic back pain can cause a lot of discomfort and sleeplessness.

**5. Depression:** It is a well-known fact that depressed people experience insomnia – they have trouble getting to sleep – or suffer with hypersomnia (sleeping for excessive periods), which can affect day-to-day life. Anti-depressants are a contributing factor to sleep disturbance in some people.



**6. Exhaustion:** Being exhausted is often associated with feeling tired and sleepy, but exhaustion and tiredness are actually two different things. In fact, those who feel 'burnt out' – with constant fatigue and emotional stress, for example – typically sleep much worse than others and are awake for extended periods during the night.

**7. Irritable Bowel Syndrome:** Irritable Bowel Syndrome (IBS) is a condition that causes abdominal cramping, bloating and

excessive gas, and can cause both diarrhoea and constipation. IBS sufferers report sleep disturbances, with the most common reason for lack of sleep being painful stomach ache.

**8. Overactive Bladder Syndrome:** A bladder normally contracts when it is full. An overactive bladder already contracts when it is still quite empty; you may feel you need to use the toilet more frequently.

**9. Restless Leg Syndrome (RLS):** RLS refers to the uncontrollable urge to move your legs and is often worse at night. These movements can affect your quality of sleep, and cause you to take much longer to fall asleep.

#### Ask yourself the following questions

- Am I under a lot of stress?
- Am I depressed or feeling emotionally flat or hopeless?
- Do I struggle with chronic feelings of anxiety or worry?
- Have I recently gone through a traumatic experience?
- Am I taking any medications that might be affecting my sleep?

#### What to do when you struggle to fall asleep or wake up during the night:

##### Start by trying to take your mind off any racing thoughts.

Picture a relaxing scene that involves sleep and build that scene in your mind. For example, your scene has you lying in a beach hammock under the stars. Imagine what the waves sound like.

**Get out of bed when you can't sleep.** Don't try and force yourself to sleep. Get up, leave the bedroom and do something mildly entertaining, but sedate, until you're sleepy enough to go back to bed: read, listen to music, meditate and/or do relaxation exercises.

**Move bedroom clocks out of view.** Anxiously watching the minutes tick by when you can't sleep – knowing that you're going to be exhausted when the alarm goes off – is a surefire recipe for insomnia.

**Manage noise.** Some people sleep best in total silence; others need ambient noise to fall asleep.

**Use breathing techniques.** Deep breathing can help you relax enough to fall asleep. Lie on your back in bed, watch or feel your stomach rise, and then breathe. Your goal is to breathe in and out about six times per minute, using the following exercise as a guide:

- Breathe in deeply for four long counts.
- Hold your breath for two counts.

- Breathe out for four long counts, gently pushing that last bit of breath out, but don't overdo it.

**Pay attention to what you are eating or drinking.** Caffeine might be the reason you are struggling to sleep. Rather drink something like Chamomile tea instead.

**Computer cut-off time should be at least 1–2 hours before bed.**

**Avoid naps.** Napping during the day can make it more difficult to sleep at night. If you feel like you have to take a nap, limit it to 30 minutes before 3pm.

**Good sleep hygiene** includes activities that signal the body when it's time to sleep, like going to bed at the same time each night, shutting down technology, and keeping your room dark. It also includes avoiding caffeine or other stimulants for several hours before bedtime.

**Drinking too much just before bedtime can also unsettle you.** It might be advisable not to drink any fluids an hour or two before bedtime.

**Make sure the temperature of your bedroom is just right,** so it should be neither too hot nor too cold. Adjust duvets or sheets as necessary.

**Buy orthopedic pillows and aids** to help position your back and neck to minimise discomfort and pain.

Visit [www.angloms.co.za](http://www.angloms.co.za) to learn more about your Scheme and benefits.

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#### Member Queries:

Value Care Plan: 0861 665 665, [anglo@primecure.co.za](mailto:anglo@primecure.co.za)

Standard and Managed Care Plan: 0860 222 633, [member@angloms.co.za](mailto:member@angloms.co.za)

Claims: [claims@angloms.co.za](mailto:claims@angloms.co.za)