

MEDIBRIEF

MARCH 2015

Due to election timelines and the Easter holidays, you are receiving this MediBrief and the ballots ahead of the statements. Your March statement will follow shortly.

2015 Member Trustee elections and Annual General Meeting

Please vote for your candidates now!

Attached to this MediBrief is a ballot with the names of all the nominees, as well as their motivations for standing for election. **You may vote for up to six (6) candidates**, which is the number of vacant positions on the Board.

Send your vote so that it reaches us on time by close of business on 24 April 2015.

At the time of compiling this edition the possibility of a new postal strike was looming. Please monitor the situation and email or fax us your completed ballot if you are concerned that your vote won't reach us in time.

Email to: elections@amsproxy.co.za / Fax to: 086 538 6567

If post is the only way you are able to submit your ballot, please address it to AMS Election Officer, PO Box 1254, Parklands, 2121

The results will be announced at the AGM on the 20th of May 2015 and published in the May edition of MediBrief. Your AGM notice and proxy form are attached to this MediBrief.



Q: Please explain the relationship between Anglo Medical Scheme and Discovery Health?

A: You are a member of Anglo Medical Scheme. Your Scheme has its own, independent rules, Trustees, philosophy, protocols and benefits. AMS, like other Schemes, is administered by Discovery Health. This means, Discovery manages AMS's day-to-day business following Scheme specific rules, protocols and policies. This day-to-day business consists of collection of contributions, evaluating and paying out of claims, management of membership data and queries, advising the Scheme on cost management and clinical issues, etc. By performing these functions, the administrator uses AMS's name and logo when communicating with our members, e.g. sending statements or correspondence or answering your call at the Call Centre.

Q: What about Vitality, HealthyCare, the Optometry network and other Discovery Products?

A: AMS is administered by Discovery Health. As a result of this relationship AMS members have access to some of Discovery's products like Vitality, the Optometry Network and even the Discovery Credit Card. These products are independent of your Scheme. If you make use of them you are dealing directly with a business unit within the Discovery Group. Your Vitality contributions for example, would be paid directly to Discovery and not from your Medical Scheme contributions. All communication you receive will carry Discovery's name and logo.

Postal services and your future Scheme communication

There are still a number of members who have only provided the Scheme with a postal address – in the case of postal service failure we cannot reach you at all. For this reason, we'd like you to do one of the following:

Members with access to email

If you have access to email but don't receive your Statement and Scheme communication electronically yet, please contact the Call Centre and change your communication preferences to electronic communication.

Members without access to email

If you do not have access to email please make sure we at least have a cell phone number for you to receive important alerts.

Frail Care cover

Assisting a loved one during the process of ageing and identifying the need for frail care services is very upsetting and can be overwhelming. Their deterioration is also sad to witness. Anglo Medical Scheme can assist you during this very difficult process and funds frail care services against a set criteria.



Understanding the difference between frailty and the normal ageing process

The definition of a clinically frail person (usually over the age of 75 years) is somebody afflicted with physical or mental disabilities that may interfere with the ability to independently perform activities of daily living and in need of 24-hour clinical care. Frailty is not really a disease but rather a combination of the natural ageing process and a variety of medical problems. It is something that most people who live to an advanced age will probably face. The following symptoms may precede frailty:

- Unintentional weight loss
- General feeling of exhaustion
- Weakness
- Slow walking speed
- Low levels of physical activity

A frail person may also be physically well, but mentally frail, requiring constant nursing supervision. A mentally frail person could be showing signs of senile dementia (Alzheimer's, vascular dementia or other forms of dementia) and, as such, may be confused, disoriented, agitated, restless and anxious.

What is considered the "normal" ageing process?

Many of the characteristics of frailty can apply to the ageing process, which makes the distinction very difficult. Clearly, human ageing is associated with a wide range of physiological changes that not only make us more susceptible to death, but limit our normal functions and render us more prone to a number of diseases. Some functions such as hearing and flexibility begin to

deteriorate early in life as most of our body's functional decline tends to begin after midlife.

Ageing is characterised by changes in appearance and decline in function such as:

- A gradual reduction in height and weight loss due to loss of muscle and bone mass
- Slower reaction time
- Decline in certain memory function
- Menopause in women
- Functional decline in hearing
- Decline in sense of smell
- Decline in vision
- Decline in organ function, i.e. high blood pressure

Does impairment of function during the normal ageing process qualify for frail care funding? No.

The Scheme would consider the following cases for frail care funding based on the clinical care and intervention necessary:

- A major stroke, leaving a patient bedridden and dependant on clinical care and intervention
- Advanced Alzheimer's disease
- Motor Neuron disease
- Multiple Sclerosis
- Muscular Dystrophy
- End-stage Emphysema and Chronic Obstructive Airway Disease
- Advanced age with risk factors, not indicated above, requiring continuous nursing care.

Contact the call centre on **0860 222 633** and speak to a pre-authorisation agent to determine whether you or your loved one will qualify for frail care funding.

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

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

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

Standard and Managed Care Plan:  0860 222 633

General Queries:  member@angloms.co.za Claims:  claims@angloms.co.za