

# MEDIB

JANUARY 2016

# Fraud alert

You might be aware that fraud syndicates have managed to illegally deduct small amounts from bank accounts. Known as the 'R99 debit order scam', this scam essentially deducts small amounts of money from your account through debit order.

Our previous administrator, Momentum Medical Scheme Administrators (MMSA), was affected by this scam. After a thorough investigation, it was confirmed that some AMS members had amounts deducted from their accounts. The amounts were small (between R49-R299) and could have been easily overlooked on a bank statement. In some instances, however, the amounts were deducted repeatedly over several months.

### MMSA apologises unreservedly to AMS and our members.

MMSA has taken strong action; the matter will be reported to the South African Police Services for criminal investigation once all the affected members have been communicated with. All steps are being taken to prevent any further illegal deductions and affected members will be refunded.



Any scam debit order transactions, rejection charges and/ or bank charges that members might have incurred will be refunded into their bank accounts.

If you are one of the members who was scammed, you will receive information from MMSA about the repayment process. If you suspect you might have been targeted and would like to contact MMSA directly, please email refunds@mmsa.co.za or call 0860 444 116 by 29 February 2016.

# A GP network for Managed Care Plan

In case you missed it in the 2016 Benefit Guide: Managed Care plan members can now make use of our administrator's GP network. Claims for consultations and selected procedures will be submitted directly to the Scheme and be paid directly from your MSA or by the Scheme if PMB.

The amount that the GP will claim for a standard consultation is a fixed rate of R384, as agreed between our administrator and the network GP. Before changing to a network GP, compare your current doctor's rate to the network rate.

If you choose to use a GP that is not on the network, the Scheme will reimburse the consultations and procedures at the normal SRR.

Find the nearest participating GP using the 'provider search tool' on www.angloms.co.za, after logging in as a member, or by calling the call centre. For more information please refer to page 61 of the Benefit Guide.

## Is your child 24 years or older?

Registered dependants, who are younger than 23 years on 1 January 2016, can remain child dependants at the child rate. If your child is older and relies on you financially you may apply for him/her to stay on your membership. Call us on 0860 222 633 for more information.

# With a little help from my app

### Living a more active lifestyle - starting today!

Most of us need a little push to be more active and to improve our lifestyle. It might be a motivating article you read or the frightening story of a friend who landed up in ICU. It might be the warning look on your doctor's face or your friend's nagging question about how your New Year's resolutions are doing. Once you've had your trigger moment, it's then about finding the best way to stay motivated.

Many people find that they can stay motivated if they can compare their achievements with their family and friends. It could be a discussion about the race you spent weeks training for, or the hike you did last weekend. It could just be a chat with your neighbour or colleague about how long you walk your dog, or how many stairs you take every day. If somebody is interested in our activities it's double the fun.

This is probably why fitness apps are such a success. We can track our activity just for ourselves, share achievements within a group of like-minded friends, or even post the successful run on social media. The apps are our new fitness partners that are available wherever we are, 24/7. There are no more excuses.

While some people might have been using their devices and apps for years and upgrade the minute a new one is on the market, you shouldn't set your target too high. It will be beneficial for you to use any of the apps or devices for as long as it motivates you. You will certainly learn something about your health, fitness and well-being. Every minute of activity is a great investment in your body and health. Wouldn't it be satisfying to track your investment and see it grow?

Start today by asking your friends what app or device they enjoy using.

Maybe it is one of the high-end devices for your wrist like the Apple Watch, Fitbit or Jawbone or a pretty pedometer that you can click on any shoe. Perhaps they use a free app like MyFitnessPal (a calorie counter and diet tracker) or Fitness Buddy (an electronic fitness trainer with a database of workouts) or Habitica



(encouraging you to make fitness a fun habit and break the bad ones).

You might even improve your lifestyle by simply tracking your sleep patterns with an app like the Sleep Cycle Alarm Clock. It is said that too little sleep is just as damaging as drinking too much.

You're on your way! Now go and choose the right device or app for you - there is a product waiting for you that suits your wallet, taste and ambitions.

### Before you start your journey to fitness, check vour health status!

It is important to know where you stand before you start an exercise programme. AMS pays for the Vitality Check every 12 months so you can keep an eye on your cholesterol, BMI, blood glucose and blood pressure. For more information about the Vitality Check, please refer to your Benefit Guide.

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