

HEALTH MATTERS

SABMAS NEWSLETTER
NOVEMBER 2023



**SABMAS YEAR-END
COMMUNICATION**

**WORLD MENTAL
HEALTH MONTH**



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SABMAS YEAR-END COMMUNICATION

THE MAJORITY OF HOUSEHOLD BUDGETS WILL REMAIN RESTRICTED FOR THE FORESEEABLE FUTURE.

With the assistance of Scheme Actuaries, we meticulously conducted cost impact analyses for the planned product offering in 2024.

The proposed benefit changes are designed to enhance SABMAS's competitiveness within the medical scheme market. SABMAS has carefully analysed industry benchmarks and sought ways to improve the overall member experience, ensuring that our offerings remain attractive to existing and potential members.

Addressing cost management has been a key priority for the Scheme. We have identified areas where cost efficiencies can be achieved without compromising the quality of care. The changes aim to strike a balance between cost containment and maintaining high standards of medical services.

We reflected on the Council for Medical Schemes (CMS) recommendation for medical schemes to limit cost assumptions for tariff increases to 5%, in line with the Reserve Bank's CPI projections for 2024 plus a reasonable utilisation estimate of 3.2% to 3.8%, which takes the possible increase closer to roughly 8.5%.

Considering the financial difficulties that members face, for 2024 the Scheme is announcing a contribution increase of 6.7% for both options which is below some of the industry contribution increases recently announced in the media. More benefits have been added and overall benefits will increase by 5.2% for 2024 for both options.

A summary of the proposed benefits and contribution amendments for the 2024 benefit year is provided on the following page, as approved by the resolution of the SABMAS Board of Trustees. Members can get further details in the new 2024 benefit guide.

Members are advised to make their option changes before the 15th of December 2023.

Contributions to increase by **6.7%** on both options.

1

2

All benefit limits to be increased by **5.2%.**

Introduction of the **maternity benefit** programme.

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Benefit enhancement to **increase 2D obstetric scan** from 1 per pregnancy to **2x 2D scans per pregnancy.**

Introduction of **quantitative and qualitative beta-HCG blood test** for pregnancy.

5

6

Benefit enhancement for haematinics for anaemia on the Essential option.

Introduction of proportional co-payment for **out-of-hospital endoscopies.**

7

8

Increase of oncology limits for both options.

Change in **spectacle lens benefit** on Comprehensive from annual to once every two years.

9

10

Introduction of a **family limit for specialised radiology.**

Introduction of **new co-payments for circumcision:** R1 500 for acute hospitals, 20% co-payment for day clinics and 10% co-payment in rooms.

11

12

Enhancement and structuring of **optical benefit.**

Introduction of **mammogram benefit** for younger beneficiaries who are at high risk of breast cancer.

13

14

Introduction of 1 HPV test every 5 years.

Implementation of a day-hospital network to optimise healthcare delivery.

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16

Introduction of a **diabetes management benefit** to be provided by the Cardiovascular Diabetes Education (CDE) Healthcare Group.

Implementation of a **chronic care rehabilitation programme** for back, neck, hip, knee, and shoulder through Workability.

17

18

Introduction of a limit for **Continuous glucose monitoring** insulin pump device every 5 years.



NEW PARTNERSHIPS

SABMAS HAS PARTNERED WITH THE CDE HEALTHCARE GROUP, A LEADER IN THE DIABETES MANAGEMENT INDUSTRY.

This collaboration offers you access to specialised diabetes-related consultations and services at no additional costs to you. Our mission is to empower you with the necessary support to effectively manage your diabetes and enhance health.

**For further information, please contact the CDE Membership Department.
Email: members@cdediabetes.co.za
Call: 011 053 4400**

BENEFITS OF THE PROGRAMME

As a member on the programme, you are eligible to receive the following services:

- Specialist Doctor consultations
- Pathology services (blood/urine tests)
- Diabetes education consultations with a nurse specialising in diabetes management nutrition consultations
- Eye Screening
- Foot Screening

BACK AND NECK PROGRAMME

INTRODUCING THE CHRONIC CARE REHABILITATION PROGRAMMES TO SABMAS MEMBERS AND BENEFICIARIES.



Workability has teamed up with SABMAS to deliver the Chronic Care Rehabilitation (CCR) Programmes to their members.

These programmes help those of you living with chronic musculoskeletal pain, to take back control of your life and activities. The programmes are specifically designed for the following areas: Back, Neck, Hips, Knees, &/or Shoulders.

Workability is a medical administrative company that has been pioneering value-based healthcare solutions since 2003. Workability accredits physiotherapy and occupational therapy practices to deliver these programmes and currently, we have a growing national network of 75 practices. <https://workability.co.za/find-a-practice>



What is value-based care?

There is an accelerated shift in the healthcare industry from a fee-for-service

payment model to a model that measures value added to the patient shifting the medical service provider's payment towards quality instead of quantity. To measure this value we ensure the patient gets the full benefit, it is vital the patient completes the programme. The rehabilitation therapist is paid to deliver

an end-to-end programme.

The value added to the patient is measured at the start and end of the programme.



Who pays for the programme?

If you are a SAB Medical Aid Scheme member, and you are authorised for the

programme, it will not cost you anything, as the full cost of the programme is covered by the Fund and is not deducted from your Medical Savings or Day-to-Day benefit (terms and conditions apply).



How do these rehabilitation programmes work?

The CCR Programmes are best-practice rehabilitation

programmes, driven by accredited physio- and, at times, occupational therapists. The programme focuses on guiding and educating the patient on their condition as well as on activities and exercises needed to help the patient take control of their pain in order to get back to their optimal life as quickly as possible. At the initial assessment the patient is stratified into a low, medium, or high group. The length of the programme will depend on this grouping, ranging between 2 to 12 weeks.



Why should I attend?

Musculoskeletal pain of the back, neck, hips, knees, and shoulders is common, but if this pain persists it can become disabling in your work and life. The longer the condition continues, the greater the risk of long-term disability.

These are chronic conditions that should not be left until you are already disabled by the pain as they cannot be simply 'fixed'. Just as with other chronic conditions, like diabetes or hypertension, lifestyle changes and commitment are required to ensure you can keep active and healthy all your days.

The reality is that persistent disability and repeat surgery in South Africa is much higher than international statistics. Much of this can often be avoided by an early intervention programme like the one offered by Workability in partnership with SABMAS. Up until now, there was no funding for you to attend rehabilitation programmes - but now there is.



Members who qualify for the Programme?

If you are struggling with chronic pain in one or more of the areas referred to above, then you may qualify for the programme. Chronic pain is defined as pain that has been limiting your activities on most days for more than 3 months. We will need to know what you have tried to do for your pain to date and what the results of those interventions were before deciding on your eligibility.

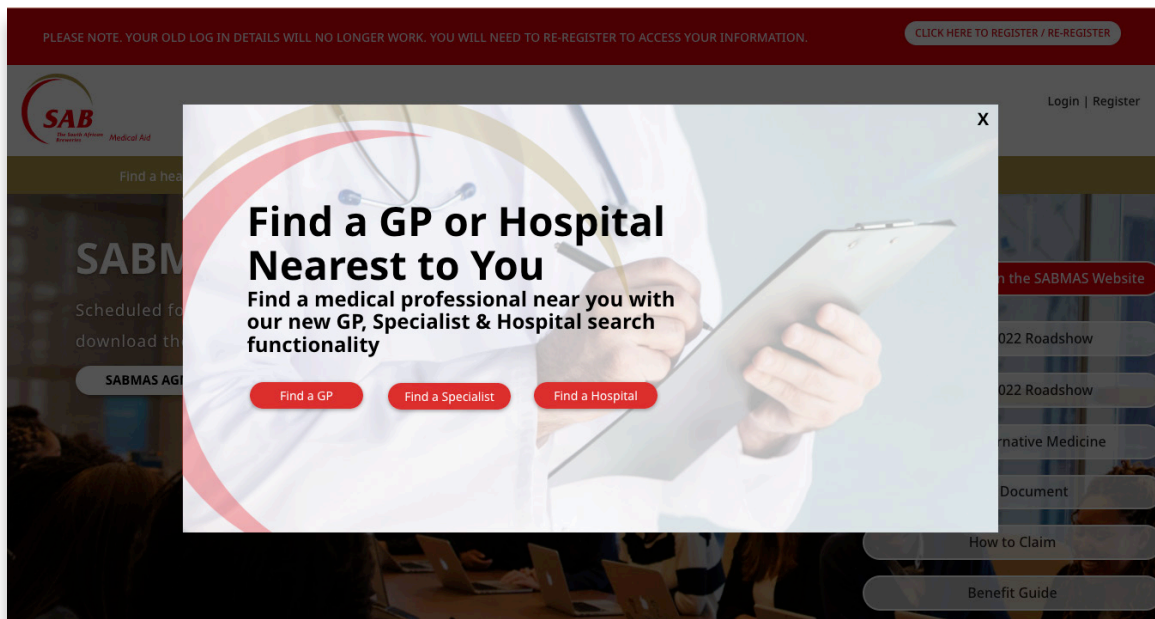
SABMAS will identify individuals that are eligible to enter the programme, however, if you feel that you may qualify for and benefit from this programme, please contact Workability at referrals.network@workability.co.za and one of the case managers will be in touch with you to guide you through the process.



PROVIDER NETWORK

HOW TO ACCESS THE PROVIDER NETWORK VIA THE WEBSITE

Members have the **option to access a GP, Specialist, or Hospital nearer to them via the SABMAS website** as per below.



The GPS locator will provide the member with an address and directions to the practice or hospital. We encourage the member to call for an appointment and confirm the physical address with the practice.



NATIONAL HEALTH INSURANCE (NHI) EXPLAINED

PROMOTING EQUITABLE HEALTHCARE ACCESS FOR ALL

What is NHI?

The National Health Insurance (NHI) is a financing system designed to ensure that all South Africans have access to quality and affordable healthcare services based on their health needs rather than their ability to pay. By pooling funds, the NHI aims to eliminate the barrier of cost that might prevent people from seeking necessary medical treatment.

Objectives of NHI:

The primary goal of the NHI is to achieve universal health coverage (UHC) as defined by the World Health Organization (WHO). This means providing comprehensive healthcare services at accredited clinics, hospitals, and private practitioners, free of charge to individuals. The services covered will include both those offered by state facilities and private healthcare providers.

What is Universal Health Coverage (UHC)?

Universal Health Coverage (UHC) refers to a set of objectives pursued by healthcare systems, ensuring that everyone has equal access to healthcare services based on their needs rather than their financial status. It aims to level the playing field, providing equitable healthcare access for all.

Is NHI mandatory?

Yes, NHI will be a compulsory form of insurance operating on a single purchaser-single payer system for healthcare services. It can be likened to a state-run medical aid programme without competitors. The rates for these services will be negotiated to achieve the lowest possible prices in accordance with the country's laws.

Impact on Private Medical Aids:

Private medical aids will continue to exist as self-funded entities. However, their coverage will not duplicate the services provided by the NHI system. Instead, private medical insurance will offer complementary coverage, filling the gaps where the NHI does not fund specific types of healthcare services.

Funding the NHI:

The NHI will be funded through general tax revenue, ensuring that the burden is shared among the population to support equitable healthcare access for all.

“Once all legal and parliamentary aspects are resolved and clarity is obtained, the implementation process will proceed in stages over a specific timeframe.”

Implementation Process:

Currently, the NHI is in the finalisation stage of the bill in parliament. Once all legal and parliamentary aspects are resolved and clarity is obtained, the implementation process will proceed in stages over a specific timeframe. This process will involve establishing adequate healthcare facilities and staffing, as well as developing a comprehensive database and registry of all South Africans. Only after these foundational elements are in place can the actual implementation of the NHI begin.

By adopting the NHI system, South Africa aims to achieve a fair and accessible healthcare system that serves the needs of all its citizens, promoting better health outcomes and overall well-being for the nation.



CLO ACTIVITY

As the year comes to an end, we took a reflection on the significant strides made to ensure servicing was more accessible and visible to SABMAS Medical Aid members nationally. Being able to build sound relations with the respective business partners and having the opportunity to have face-to-face interactions with members has certainly empowered the team to access information obtained from the liaison contact.

The team has through constant engagements held several educational sessions that allowed members to have a better understanding of their benefits, assisted in query handling and other requirements.

We also noticed exciting developments during the national wellness days, where participating members demonstrated an improved level of confidence within the scheme. The team is determined to ensure that this level of confidence is maintained and improved right through the year-end process into the new year.

We have recognised the need for more educational sessions and this effort will be expanded during the first quarter of the new year. The team is currently rolling out the 2024 Benefit training sessions nationally. Sessions will be held both virtually and in person. Members are encouraged to please look out for the dates when the team will be present at the different sites.





WOMEN'S MONTH

AUGUST IS DESIGNATED AS WOMEN'S MONTH IN SOUTH AFRICA TO COMMEMORATE AND HONOR THE IMPORTANT ROLE THAT WOMEN PLAYED IN THE STRUGGLE FOR FREEDOM AND EQUALITY DURING THE COUNTRY'S APARTHEID ERA.

It is a time to recognise and celebrate the contributions of women in our society and to raise awareness about the challenges and issues that women continue to face. While that being the case, women's health is equally important. Women's health encompasses a wide range of physical, mental, and social well-being considerations that are unique to women.

HERE ARE SOME KEY ASPECTS OF WOMEN'S HEALTH.



Reproductive Health:

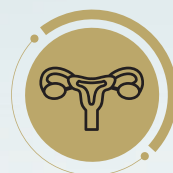
This includes issues related to menstruation, pregnancy, childbirth, and menopause. Access

to contraception, family planning, and maternal healthcare are vital components of reproductive health.



Breast Health: Breast health involves regular breast self-exams, clinical breast exams, and mammograms to detect

and prevent breast cancer. Women should be aware of any changes in their breasts and seek medical attention if they notice abnormalities.



Gynecological Health:

Gynecological health encompasses the health of the female reproductive system. Regular

gynecological check-ups, including Pap smears and HPV testing, are important for the early detection of conditions like cervical cancer.



Sexual Health: Sexual health involves the physical, emotional, and social aspects of sexuality. It includes safe sex

practices, the prevention of sexually transmitted infections (STIs), and sexual education.



Hormonal Health:

Hormonal changes occur throughout a woman's life, from puberty through menopause. Hormonal

imbalances can lead to various health issues, such as polycystic ovary syndrome (PCOS) and hormonal contraception.



Mental Health: Women are often more likely to experience conditions like depression and anxiety.

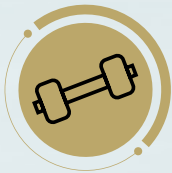
Mental health is a critical aspect of overall well-being. Access to mental health services and support is essential.



Heart Health:

Cardiovascular disease is a leading cause of death in women. Maintaining a heart-healthy lifestyle

through regular exercise, a balanced diet, and avoiding smoking is crucial for women's heart health.



Bone Health:

Osteoporosis, a condition characterized by weakened bones, is more common in women, especially after

menopause. Adequate calcium and vitamin D intake, along with weight-bearing exercise, can help maintain bone health.



Cancer Screening:

Women should undergo regular cancer screenings, including mammograms for breast cancer, Pap smears

for cervical cancer, and colonoscopies for colorectal cancer, among others.



Nutrition and Diet:

A well-balanced diet is essential for women's health. Certain nutrients like calcium and iron are

particularly important for women at different life stages.

“Women’s health encompasses a wide range of physical, mental, and social well-being considerations that are unique to women.”



Exercise and Fitness:

Regular physical activity has numerous health benefits for women, including weight

management, stress reduction, and improved cardiovascular health.



Preventive Care:

Routine check-ups, vaccinations, and screenings are essential for early detection and prevention of various

health issues.



Menstrual Health:

Monitoring and managing menstrual health is important for many women. Some women

may experience conditions like polycystic ovary syndrome (PCOS) or endometriosis that require specialised care.



Pregnancy and Postpartum Care:

Prenatal care, a healthy pregnancy diet, and postpartum support are crucial for women during and after pregnancy to ensure both maternal and infant health.



Domestic and Gender-Based Violence:

Addressing issues related to domestic violence and gender-based violence is a critical aspect of women's health. Support services and awareness campaigns are essential in combating these issues.

Note:

It's important for women to prioritise their health and well-being through regular healthcare visits, healthy lifestyle choices, and staying informed about their specific health needs at different life stages. Additionally, healthcare policies that support women's access to quality healthcare and health education are essential for improving overall women's health outcomes.

Please contact our Disease Risk Department to find out more about programmes offered, send email to drm@sabmas.co.za.



A JOURNEY THROUGH PREGNANCY

AUGUST BEING WOMEN'S MONTH, THE IMPORTANCE OF BREASTFEEDING WAS ALSO CELEBRATED IN ENCOURAGING MOTHER'S-TO-BE TO ADOPT BREASTFEEDING THEIR BABIES AND IMPROVE THE HEALTH OF BABIES AROUND THE WORLD.

The journey through pregnancy is a transformative and unique experience for every woman. It encompasses physical changes, emotional shifts, and an array of milestones as a new life develops within the womb.

HERE'S AN OVERVIEW OF THE STAGES AND KEY ASPECTS OF THE PREGNANCY JOURNEY:

1. Preconception: This phase involves planning for pregnancy, which may include ensuring good health, managing any pre-existing conditions, taking prenatal vitamins, and adopting a healthy lifestyle.

2. First Trimester (Weeks 1-12):

- *Physical Changes:* Many women experience fatigue, nausea (morning sickness), breast tenderness, frequent urination, and mood swings.
- *Development:* Rapid fetal development takes place. The embryo develops into a fetus, and vital organs and body systems begin forming.

3. Second Trimester (Weeks 13-28):

- *Physical Changes:* Morning sickness usually subsides, and

energy levels may improve. The belly begins to show as the uterus expands.

- *Development:* The fetus grows significantly, and movements can be felt. Gender may be determined through ultrasound.



4. Third Trimester (Weeks 29-40+):

- **Physical Changes:** The belly grows larger, and there may be discomfort due to the weight of the baby. Braxton Hicks contractions might occur as the body prepares for labour.
- **Development:** The fetus continues to gain weight and develop its lungs and other organs. Preparing for childbirth becomes a priority.

5. Emotional and Psychological

Changes: Pregnancy can bring about a range of emotions, from excitement and joy to anxiety and mood swings. Hormonal changes can impact mood and well-being.

6. Prenatal Care: Regular visits to a healthcare provider are crucial to monitor the health of both the mother and the developing baby. Prenatal visits include physical exams, ultrasounds, and tests to ensure the well-being of the pregnancy.

7. Nutrition and Exercise: A balanced diet rich in nutrients is important for the health of both mother and baby. Light exercise, as approved by a healthcare provider, can help manage weight gain and maintain fitness.

8. Preparing for Childbirth: Mothers and their partners often attend childbirth education classes to learn about labour, delivery, pain management options, and breastfeeding techniques.

9. Labour and Delivery: Contractions begin, signaling the onset of labour. This stage varies in duration and intensity. Labour culminates in the birth of the baby, either vaginally or via cesarean section.

10. Postpartum Period: This phase follows childbirth and involves physical and emotional adjustments as the mother's body returns to its pre-

pregnancy state. New mothers may experience postpartum depression or other emotional challenges.

Remember, every pregnancy journey is unique. It's essential to seek proper medical care, communicate openly with your healthcare provider, and surround yourself with a support system to make the journey as smooth and fulfilling as possible.

“The Wellness Benefit includes numerous pathology tests which are covered from the Maternity Wellness Programme.”

Our Maternity Management Programme gives you peace of mind during pregnancy. You benefit from pre-natal healthcare which includes tailored advice during each stage of your pregnancy.

You have access to two scans, 12 antenatal consultations, antenatal classes, a Pregnancy and Birth Book and pre-natal supplements. The Wellness Benefit includes numerous pathology tests which are covered from the Maternity Wellness Programme.

Please click on the link for more information included in the Maternity Benefit Guide <https://sabmas.co.za/wp-content/uploads/2023/10/sabmas-maternity-benefit-2024.pdf> or contact the DRM Department on email: drm@sabmas.co.za or call 0860 002 133.

THE IMPORTANCE OF BREASTFEEDING

BREASTFEEDING IS OF PARAMOUNT IMPORTANCE FOR THE HEALTH AND WELL-BEING OF BOTH INFANTS AND MOTHERS.

Breastfeeding is of paramount importance for the health and well-being of both infants and mothers. It provides a range of benefits that promote physical, emotional, and developmental well-being.

HERE ARE SOME KEY REASONS HIGHLIGHTING THE IMPORTANCE OF BREASTFEEDING:



1. Optimal Nutrition:

Breast milk is uniquely designed to meet the nutritional needs of infants. It contains a perfect

blend of proteins, fats, carbohydrates, vitamins, and minerals that support healthy growth and development.



2. Immune System Boost:

Breast milk is rich in antibodies, white blood cells, and other immune-

boosting components. It helps protect infants from various infections, illnesses, and allergies by strengthening their immune systems.



3. Cognitive Development:

Breast milk contains essential fatty acids like

DHA (docosahexaenoic acid), which are important for brain and nervous system development. Studies suggest that breastfed babies may have improved cognitive outcomes.



4. Digestive Health:

Breast milk is easily digestible and less likely to cause gastrointestinal issues in babies. This

can help reduce the occurrence of colic, constipation, and other digestive discomforts.



9. Environmental Impact:

Breastfeeding has a lower environmental impact compared to

formula feeding. It reduces waste from packaging and manufacturing associated with formula production.



5. Bonding and Emotional Connection:

Breastfeeding fosters a strong emotional bond between mother and baby.

The close physical contact, eye contact, and skin-to-skin interaction during breastfeeding promote attachment and emotional well-being.



10. Public Health Benefits:

Promoting breastfeeding is crucial for public health, as breastfed infants are less

likely to require medical interventions or hospitalisation. This reduces healthcare costs and the burden on healthcare systems.



6. Weight Management:

Breastfeeding helps mothers lose pregnancy weight more effectively by burning-up calories to

produce milk and aiding the contraction of the uterus. It can also reduce the risk of obesity later in life for both mother and child.

While breastfeeding is highly beneficial, it's important to note that some mothers may face challenges that make breastfeeding difficult or not possible. In such cases, support and understanding are crucial to ensuring the best possible outcome for both mothers and infants.



7. Reduced Risk of Chronic Diseases:

Breastfeeding has been linked to a lower risk of various chronic diseases in

both infants and mothers. For babies, it can reduce the risk of obesity, diabetes, and certain infections. For mothers, it may lower the risk of breast and ovarian cancers, and type 2 diabetes.

If you're considering breastfeeding or have questions about it, seeking guidance from healthcare professionals and lactation consultants can be highly valuable.



8. Convenient and Cost-Effective:

Breastfeeding is readily available, requires no preparation, and is always

at the right temperature. It eliminates the need to buy and prepare formula, saving time and money.

“Breast milk is easily digestible and less likely to cause gastrointestinal issues in babies.”

HEALTHY EATING

HEALTHY EATING REFERS TO THE PRACTICE OF CONSUMING A VARIETY OF FOODS THAT PROVIDE THE BODY WITH ESSENTIAL NUTRIENTS NEEDED FOR GROWTH, MAINTENANCE, AND OVERALL WELL-BEING.

A healthy eating pattern promotes good health, reduces the risk of chronic diseases, and supports proper growth and development.

HERE ARE THE KEY PRINCIPLES OF HEALTHY EATING:

Variety: A well-balanced diet includes a wide range of foods from different food groups. This ensures that you receive a broad spectrum of nutrients necessary for optimal health. Incorporate fruits, vegetables, whole grains, lean proteins, and healthy fats into your meals.

Portion Control: Pay attention to portion sizes to avoid overeating. It's important to consume an appropriate amount of calories based on your age, gender, activity level, and health goals.

Fruits and Vegetables: Aim to fill half your plate with fruits and vegetables. These foods are rich in vitamins, minerals, fiber, and antioxidants, which help protect against diseases and support overall health.





Whole Grains:

Choose whole grains over refined grains whenever possible. Whole grains like brown rice, whole wheat bread, and quinoa are higher in fiber and nutrients.

Protein: Include a variety of protein sources

in your diet, such as lean meats, poultry, fish, tofu, legumes (beans and lentils), and nuts. Protein is essential for muscle growth, repair, and various bodily functions.

Healthy Fats: Consume healthy fats, such as those found in avocados, nuts, seeds, and olive oil. These fats are beneficial for heart health and provide essential fatty acids.

Limit Added Sugars: Minimize your intake of foods and beverages high in added sugars, such as sugary drinks, candies, and desserts. Excess sugar consumption can contribute to weight gain and dental issues.

Reduce Sodium: Limit your salt intake. High sodium intake is associated with high blood pressure and an increased risk of heart disease. Try to season your food with herbs and spices instead of excessive salt.

Hydration: Stay hydrated by drinking plenty of water throughout the day. Water is essential for digestion, circulation, temperature regulation, and overall health.

Mindful Eating: Pay attention to hunger and fullness cues. Eat when you're hungry and stop when you're satisfied. Avoid distractions like television or electronic devices while eating.

Meal Planning: Plan your meals and snacks in advance to make healthy choices more convenient. This can also help you avoid impulsive, less nutritious options.

Cooking at Home: Preparing meals at home allows you to control the ingredients and cooking methods, making it easier to make healthier choices.

Moderation: Enjoy treats and indulgent foods occasionally, but in moderation. There's room for occasional indulgences in a balanced diet

Consistency: Healthy eating is a long-term commitment. Consistency over time is key to reaping the benefits of a nutritious diet.

Individualised Approach: Everyone's nutritional needs are unique. Consider consulting a healthcare professional or registered dietitian for personalised dietary recommendations, especially if you have specific health concerns or dietary restrictions.

Remember that healthy eating is not about strict diets or deprivation; it's about making sustainable, nutrient-rich choices that support your health and well-being over the long term. Finding a balanced approach that works for you and fits your lifestyle is essential for maintaining healthy eating habits.



EYE AWARENESS MONTH

20 SEPTEMBER - 17 OCTOBER

Eye Awareness Month, (20 Sept – 17 Oct) is an opportunity to raise awareness about eye health, promote regular eye check-ups, and educate the public about various eye conditions and

their prevention. Raising awareness about eye health is crucial to preventing vision problems and promoting overall well-being.



HERE ARE SOME KEY POINTS TO CONSIDER IN EYE HEALTH AWARENESS:

1. Regular Eye Check-ups:

Regular eye examinations are encouraged, even if there aren't any immediate vision problems. Early detection of eye conditions can lead to better outcomes.

2. Digital Eye Strain:

The prolonged use of digital devices on their eye health does pose a risk. We encourage the adoption of the 20-20-20 rule (take a 20-second break every 20 minutes and look at something 20 feet away) to reduce eye strain.

3. UV Protection:

It is of vital importance to wear sunglasses that provide UV protection to shield the eyes from harmful ultraviolet rays. UV exposure can contribute to cataracts and other eye issues.

4. Balanced Diet:

A diet rich in nutrients that support eye health is encouraged, such as vitamin A, vitamin C, vitamin E, and omega-3 fatty acids. Foods like carrots, leafy greens, fish, and citrus fruits are beneficial.

5. Hydration and Eye Comfort:

Proper hydration in maintaining eye comfort and preventing dry eyes must be maintained. We encourage you to blink frequently while using digital devices.

6. Eye Safety:

Eye protection is important in various situations, such as wearing safety goggles during DIY projects, sports, or any activity that could pose a risk to the eyes.

7. Symptoms Awareness:

There are common symptoms causing eye problems, such as blurred vision, eye redness, itching, pain, and sudden changes in vision. We encourage you to seek medical attention if any of these symptoms are experienced.

8. Diabetes and Eye Health:

Diabetic individuals are at a higher risk of developing diabetic retinopathy, a serious eye condition that can lead to vision loss if not managed.

9. Children's Eye Health:

Parents and caregivers must take the importance of eye exams for children seriously. Early detection of vision problems can support academic success and overall development.

Remember that small actions, such as incorporating regular eye care practices into daily routines, can have a significant impact on long-term eye health.

For 2024, members are welcomed to utilise any accredited providers of their choice for optical services subject to benefit availability.



HEALTHY AGEING

A LIFELONG PROCESS THAT INVOLVES HAVING A POSITIVE LIFESTYLE

Healthy ageing is a lifelong process that involves making positive lifestyle choices to maintain physical, mental, and emotional well-being as you grow older.

Here are some tips for maintaining and promoting a high quality of life as you age:



Stay Active:

Engage in regular physical activity. Aim for a combination of aerobic exercises (e.g., walking, swimming, cycling) and strength training to maintain muscle mass and cardiovascular health.

Find activities you enjoy making exercise a sustainable part of your routine.



Eat a Balanced Diet:

Consume a variety of fruits, vegetables, whole grains, lean proteins, and healthy fats.

Limit processed foods, sugary beverages, and excessive salt intake.

Stay hydrated by drinking plenty of water.



Maintain a Healthy Weight:

Achieve and maintain a healthy body weight through a balanced diet and regular exercise.

Consult with a healthcare professional for personalised guidance on weight management.



Get Adequate Sleep:

Aim for 7-9 hours of quality sleep each night to support physical and cognitive health.

Create a bedtime routine and maintain a consistent sleep schedule.



Manage Stress:

Practice stress-reduction techniques such as meditation, deep breathing, yoga, or mindfulness to manage daily stressors.

Seek social support and engage in hobbies you enjoy.



Stay Socially Connected:

Maintain strong social connections with friends and family to combat feelings of loneliness and isolation.

Join clubs, organisations, or volunteer opportunities to meet new people and stay engaged.



Regular Health Check-Ups:

Schedule regular check-ups with your healthcare provider to monitor your health, detect potential issues early, and receive preventive care.

Follow recommended screenings and vaccinations.



Brain Health:

Challenge your brain with puzzles, games, and learning new skills. Stay mentally active

through reading, writing, or taking up new hobbies.

Consider a brain-healthy diet rich in antioxidants and omega-3 fatty acids.



Avoid Harmful Habits:

Avoid smoking and limit alcohol consumption.

If you need help quitting smoking or moderating alcohol intake, seek support from healthcare professionals or support groups.



Prioritise Preventive Care:

Get regular screenings for conditions like hypertension, diabetes,

and cancer as recommended by your healthcare provider.

“Consult with a healthcare professional for personalised guidance on weight management.”

Follow a preventive care plan that includes vaccinations, screenings, and health assessments.



Practice Safety:

Take precautions to prevent falls, such as removing tripping hazards and using handrails.

Use seatbelts and helmets when necessary.

Follow safety guidelines when using appliances or equipment.



Cultivate a Positive Mindset:

Maintain a positive outlook on life.

Embrace change and adapt to new challenges with resilience.

Seek professional help if you struggle with depression or anxiety.

Remember that ageing is a natural part of life, and while you may face some physical and cognitive changes, these tips can help you maintain a high quality of life as you grow older. It's never too late to start making positive lifestyle choices for healthy ageing.



BREAST CANCER AWARENESS

THE CAMPAIGN TYPICALLY TAKES PLACE DURING THE MONTH OF OCTOBER, WHICH IS RECOGNISED AS BREAST CANCER AWARENESS MONTH.

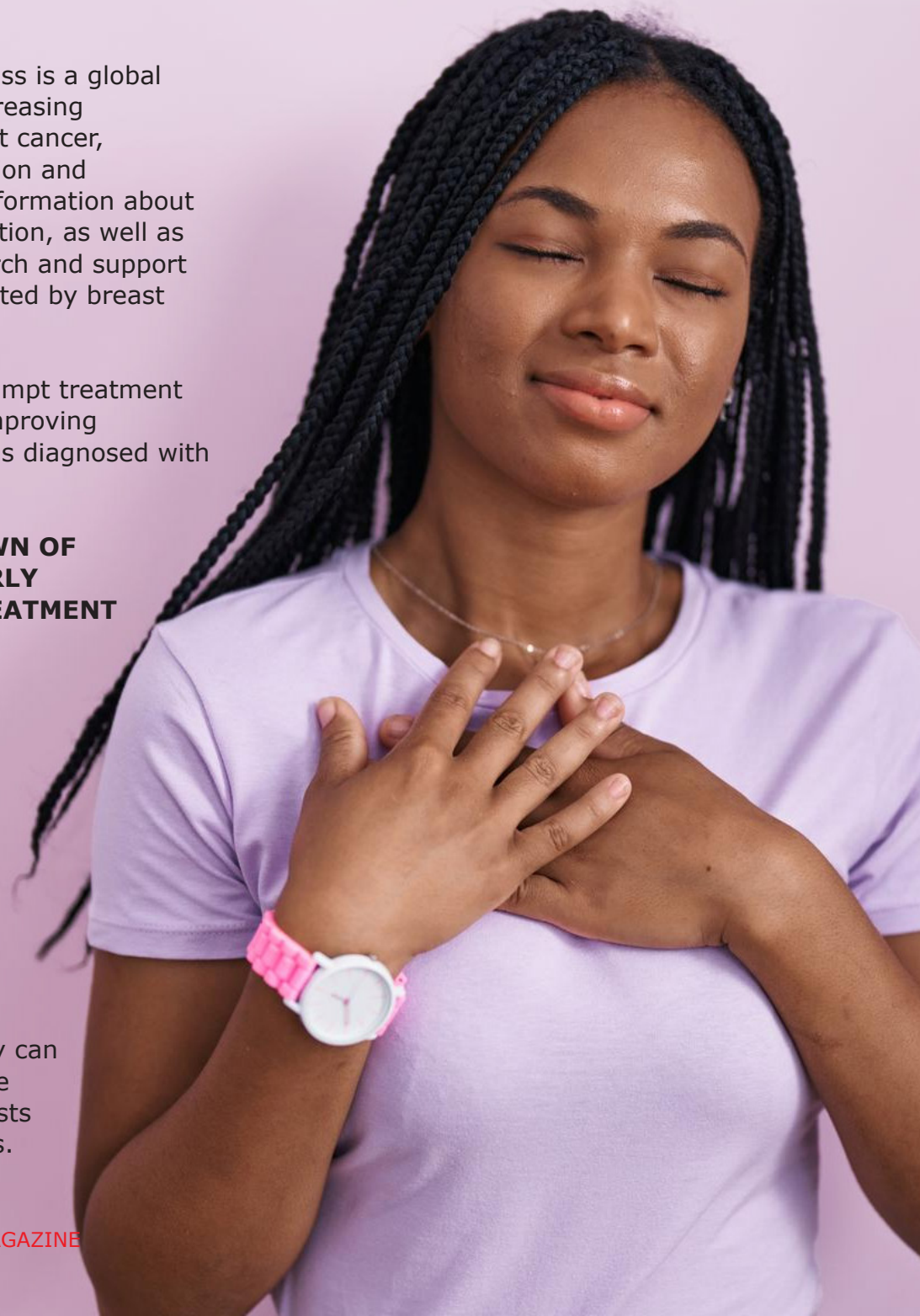
Breast Cancer Awareness is a global campaign aimed at increasing awareness about breast cancer, promoting early detection and screening, providing information about risk factors and prevention, as well as raising funds for research and support services for those affected by breast cancer.

Early detection and prompt treatment are crucial factors in improving outcomes for individuals diagnosed with breast cancer.

HERE'S A BREAKDOWN OF BREAST CANCER EARLY DETECTION AND TREATMENT STRATEGIES:

Early Detection:

Breast Self-Exams (BSE): Regular breast self-exams involve checking your breasts for any changes in size, shape, texture, or the presence of lumps. While BSEs are no longer universally recommended as a screening method, they can help individuals become familiar with their breasts and notice any changes.



Clinical Breast Exams:

Regular clinical breast exams performed by healthcare professionals, such as doctors or nurses, can help detect any abnormalities that might not be apparent through self-exams.

Mammograms:

Mammography is the gold standard for breast cancer screening. Mammograms are X-ray images of the breasts that can detect tumors before they can be felt. Recommendations for when to start mammograms and how often to have them can vary based on factors such as age and risk factors. It's important to discuss the appropriate screening schedule with your healthcare provider.

Breast MRI and Ultrasound:

These imaging techniques might be used in addition to mammography for individuals with certain risk factors or dense breast tissue. They can provide more detailed information about breast tissue and potential abnormalities.

The treatment plan will be determined by a multidisciplinary team of healthcare professionals, including oncologists, surgeons, radiation oncologists, and other specialists. It's important for individuals to have open discussions with their healthcare team to understand their diagnosis, treatment options, potential side effects, and expected outcomes.

Remember, each person's situation is unique, so treatment approaches can vary. It's important to work closely with your healthcare team to make informed decisions about your breast cancer journey.

Treatment:

Breast cancer treatment is highly individualised and depends on factors such as the type of breast cancer, its stage, and the person's overall health.

Treatment options may include:

Surgery: Surgery is often the first step and can involve removing the tumor (lumpectomy) or the entire breast (mastectomy). Lymph nodes in the armpit may also be removed to check for the spread of cancer.

Radiation Therapy: This treatment uses high-energy rays to target and kill cancer cells that may remain after surgery. It can also be used to shrink tumors before surgery.

Chemotherapy: Chemotherapy involves using powerful chemical substances to kill or slow the growth of cancer cells. It can be administered before or after surgery and may be recommended based on the cancer's characteristics.

Hormone Therapy: Some breast cancers are hormone receptor-positive, meaning they grow in response to hormones like estrogen or progesterone. Hormone therapy blocks these hormones or their receptors to prevent cancer growth.

Targeted Therapy: Targeted therapies are medications that specifically target proteins or genes involved in cancer growth. They can be effective in treating certain types of breast cancer.

Immunotherapy: Immunotherapy helps the immune system recognise and attack cancer cells. It's a newer approach that shows promise for certain cases of breast cancer.

MENTAL HEALTH MONTH



Heightened awareness is raised on mental health issues and promoting efforts to support mental well-being. The month provides an opportunity to encourage open discussions about mental health, reduce stigma, and advocate for improved access to mental health services and resources.

Mental health refers to a person's psychological, emotional, and social well-being. It encompasses our thoughts, feelings, behaviors, and how we handle stress, interact with others, and make choices. Good mental health doesn't just mean the absence of mental illness; it also involves having the ability

to cope with life's challenges, build healthy relationships, and work toward personal goals.

KEY ASPECTS OF MENTAL HEALTH INCLUDE:



Emotional Well-Being:

This involves understanding and managing one's emotions in a healthy and constructive way. It includes being able to express emotions appropriately and adaptively.



Psychological Well-Being: This encompasses a positive self-image, self-esteem, and a sense of purpose in life. It also

involves the ability to manage stress, anxiety, and other psychological challenges.



Social Well-Being: Healthy relationships and social connections are important for mental health. Building and

maintaining supportive friendships, family relationships, and connections with others contribute to well-being.



Cognitive Functioning: Mental health includes clear thinking, problem-solving skills, and the ability to concentrate and focus.

Maintaining cognitive health is vital for decision-making and daily functioning.



Resilience: Resilience is the ability to bounce back from adversity and overcome challenges. It involves developing coping

skills and adapting to difficult situations.



Work-Life Balance: Achieving a balance between work, personal life, and leisure activities is crucial for maintaining

mental health and preventing burnout.



Self-Care: Taking care of one's physical, emotional, and psychological needs through self-care practices is essential for promoting

mental well-being.

Mental health is a continuum, ranging from optimal well-being to various levels of challenges. Mental health conditions, also known as mental illnesses, refer to a wide range of disorders that affect

mood, thinking, and behavior. These conditions can impact a person's ability to function, interact with others, and carry out daily activities.

“Mental health refers to a person's psychological, emotional, and social well-being. It encompasses our thoughts, feelings, behaviors, and how we handle stress, interact with others, and make choices.”

It's important to note that mental health is just as important as physical health. Taking steps to maintain good mental health is essential for overall well-being. Just like people seek medical care for physical ailments, seeking support from mental health professionals is crucial when facing mental health challenges. Promoting mental health awareness, reducing stigma, and fostering a supportive environment are all essential components of ensuring the well-being of individuals and communities.

Note:

Common mental health conditions include anxiety disorders, depression, bipolar disorder, schizophrenia, and eating disorders, among others.



MALE CANCERS

IN SUPPORT OF MOVEMBER, RAISING AWARENESS IS IMPORTANT TO GET MEN TO TALK OPENLY ABOUT SENSITIVE HEALTH TOPICS, AND ENCOURAGING THEM TO TAKE PROACTIVE STEPS FOR THEIR WELL-BEING.

Cancer can affect anyone, regardless of their gender. However, some types of cancer are more common in men, and men may have different risk factors and symptoms compared to women.

Here are some key points about cancer in men.

COMMON TYPES OF CANCER IN MEN:

Prostate Cancer: Prostate cancer is the most common cancer in men. It typically occurs in older men and may not cause symptoms in its early stages. Regular screenings, such as the PSA test and digital rectal exam, are essential for early detection.

Lung Cancer: Lung cancer is a leading cause of cancer-related deaths in men. Smoking is the primary risk factor. Early detection through imaging tests can improve outcomes.

Colorectal Cancer: Colorectal cancer affects both men and women, but men have a slightly higher risk. Regular screenings, such as colonoscopy and stool tests, are important for early detection.

Bladder Cancer: Men are more likely to develop bladder cancer than women. Blood in the urine is a common symptom, and diagnosis often involves urine tests and imaging.

Liver Cancer: Men are at a higher risk of liver cancer, especially if they have conditions like hepatitis or cirrhosis. Regular check-ups and monitoring are important for at-risk individuals.

Kidney Cancer: Kidney cancer can affect both genders, but it's more common in men. Symptoms may include blood in the urine and lower back pain. Imaging tests are used for diagnosis.



Pancreatic Cancer: Pancreatic cancer occurs in both men and women but is slightly more common in men. Symptoms often do not appear until the cancer is advanced. Imaging and biopsies are used for diagnosis.

Esophageal Cancer: Men are more likely to develop esophageal cancer, and it's often associated with tobacco and alcohol use. Diagnosis involves endoscopy and biopsy.

Testicular Cancer: Testicular cancer is relatively rare but is the most common cancer in young men aged 15 to 35. Self-examination is essential for early detection, and treatment has a high success rate if caught early.

Thyroid Cancer: Thyroid cancer affects both men and women, but it is more common in women. However, men with a family history of thyroid cancer may be at increased risk. Diagnosis involves imaging and biopsy.

“*Prostate cancer is the most common cancer in men. It typically occurs in older men and may not cause symptoms in its early stages.*”

Prevention and risk reduction:

Quit Smoking: Smoking is a leading cause of many types of cancer, including lung and bladder cancer. Quitting smoking is one of the most effective ways to reduce cancer risk.

Healthy Diet: A diet rich in fruits, vegetables, and whole grains, while low in processed meats and excessive red meat, can reduce the risk of colorectal cancer.

Moderate Alcohol Consumption: Limiting alcohol consumption can reduce the risk of various cancers, including liver and esophageal cancer.

Screening: Regular cancer screenings, as recommended by healthcare providers, can help detect cancer at early, more treatable stages.

Physical Activity: Regular physical activity can help maintain a healthy body weight and reduce the risk of various cancers.

Vaccinations: Certain vaccines, such as the HPV vaccine for young men, can reduce the risk of HPV-related cancers.

It's important for men to be aware of their risk factors, undergo appropriate screenings, and maintain a healthy lifestyle to reduce the risk of cancer.

Early detection and timely medical intervention are key to improving cancer outcomes. Regular check-ups with a healthcare provider can help assess individual risk and develop a personalised cancer prevention and screening plan.

For more information, please contact SABMAS Disease Risk Management Department at drm@sabmas.co.za

WELLNESS SCREENING AND TESTING

WELLNESS SCREENING AND TESTING ARE ESSENTIAL COMPONENTS OF PREVENTIVE HEALTHCARE THAT PLAY A CRUCIAL ROLE IN MAINTAINING AND IMPROVING AN INDIVIDUAL'S OVERALL HEALTH AND WELL-BEING.

HERE ARE SOME KEY REASONS HIGHLIGHTING THE IMPORTANCE OF WELLNESS SCREENING AND TESTING:

Early Disease Detection: Regular screenings can detect health issues in their early stages, often before

symptoms appear. This early detection can significantly increase the chances of successful treatment and better health outcomes. For example, screenings for conditions like cancer, diabetes, and hypertension can lead to early intervention and better prognosis.



Risk Assessment: Wellness screenings help assess an individual's risk factors for certain diseases. This information allows healthcare providers to develop personalised prevention plans and recommend lifestyle changes or interventions to mitigate those risks.

Preventive Health: Wellness screenings and tests are an integral part of preventive healthcare. By identifying potential health problems early, individuals can take steps to prevent or manage them effectively, which can lead to a healthier and more active life.

Quality of Life: Maintaining good health through regular screenings can enhance an individual's quality of life. It can help prevent chronic diseases, reduce the severity of illnesses, and promote overall physical and mental well-being.

Cost-Efficiency: In the long run, investing in wellness screenings can save individuals and healthcare systems money by reducing the need for expensive treatments and hospitalisations associated with advanced or untreated diseases.

Data-Driven Decisions: Wellness screenings provide valuable health data that can guide individuals in making informed decisions about their lifestyle, diet, and exercise. This information empowers people to take control of their health.

Health Education: Screening programmes often come with educational components that raise awareness about the importance of a healthy lifestyle. They can provide information on nutrition, exercise, and other preventive measures.

Public Health: Large-scale wellness screening and testing programmes can have a positive impact on public health. By identifying and addressing health issues at the population level, these programmes can reduce the overall burden of disease.

Peace of Mind: For many individuals, regular screenings offer peace of mind. Knowing that they are in good health or taking steps to address potential health issues can alleviate anxiety and stress.

Longevity: Early detection and effective management of health conditions can contribute to a longer and more fulfilling life.

Note:

The following Health Screenings and procedures are what will be offered on the day of the visit.

- Health and lifestyle questionnaire
- Medical history lifestyle assessment
- Physical wellbeing emotional wellbeing
- Health Risk Assessment (HRA): blood pressure, glucose, cholesterol, and body mass Index testing
- Voluntary HIV Counselling and Testing.

We encourage you to attend wellness screening sessions that will be arranged for your pay point.

Contact SABMAS Disease Risk Management Department at drm@sabma.co.za.



WORLD AIDS DAY

**WORLD AIDS DAY
IS OBSERVED ON
DECEMBER 1ST EACH
YEAR AND SERVES AS
AN INTERNATIONAL
DAY TO RAISE
AWARENESS ABOUT
HIV/AIDS.**

Show support for people living with HIV, and remember those who have died from AIDS-related illnesses. The day also provides an opportunity to highlight the progress made in the fight against HIV/AIDS and to address the challenges that still exist.

Awareness and prevention efforts are crucial in the fight against HIV/AIDS.

Preventing the contraction of HIV (human immunodeficiency virus) involves adopting a combination of

strategies that reduce the risk of exposure to the virus.

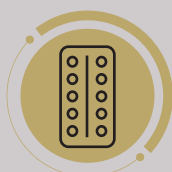
HERE ARE IMPORTANT STEPS TO TAKE FOR HIV PREVENTION:



Use Condoms:

Consistently and correctly use latex or polyurethane condoms during vaginal, anal, and oral sex.

This greatly reduces the risk of HIV transmission.



Consider PrEP:

If you're at high risk of HIV exposure (e.g., having a partner with HIV), talk to a healthcare provider about

pre-exposure prophylaxis (PrEP). PrEP involves taking a daily medication that can significantly reduce the risk of HIV infection.



Limit the Number of Sexual Partners:

Reducing the number of sexual partners and maintaining a monogamous

relationship with a partner who is HIV-negative can lower the risk of exposure.



Know Your Partner's HIV Status:

Have open and honest conversations with your partner(s) about their HIV status. Knowing your partner's status allows for informed decisions and safer behaviors.



Avoid Sharing Needles and Drug Equipment:

If you inject drugs, use sterile needles and equipment every time. Participate in needle exchange programmes to access clean needles and reduce the risk of HIV transmission.



Get Tested and Know Your Status:

Regularly get tested for HIV and encourage your partner(s) to do the same. Knowing your status helps you make informed choices about prevention and treatment.



Practice Safer Tattooing and Piercing:

Ensure that sterile needles and equipment are used for tattooing and body piercing to prevent exposure to HIV and other infections.

“Consistently using condoms, getting tested regularly, and staying informed about HIV and its prevention are essential steps to safeguard your health and well-being.”



Be Aware of Your Partner's Risk Factors:

If you're in a new or casual relationship, be aware of your partner's potential risk factors for HIV, such as a history of injecting drugs, multiple sexual partners, or a history of unprotected sex.



Consider Circumstances in which HIV is More Easily Transmitted:

Unprotected receptive anal sex is considered the highest-risk sexual activity for HIV transmission. Taking preventive measures, such as using condoms or PrEP, is especially important in such cases.



Protect Yourself During Pregnancy and Breastfeeding:

Pregnant women with HIV should receive medical care to prevent mother-to-child transmission. Avoid breastfeeding if you have HIV, as the virus can be transmitted through breast milk.



Get Support for Safer Behavior:

Access resources, support groups, and educational materials on HIV prevention to stay informed and motivated to practice safer behaviors.

Remember that practicing a combination of these prevention methods provides the best protection against HIV transmission. Consistently using condoms, getting tested regularly, and staying informed about HIV and its prevention are essential steps to safeguard your health and well-being. If you have concerns about HIV or want to explore prevention options, consult a healthcare provider or a local clinic that specialises in sexual health.





FESTIVE SEASON MOOD

THE FESTIVE SEASON OFTEN BRINGS AN ABUNDANCE OF DELICIOUS FOODS AND OPPORTUNITIES FOR CELEBRATION.

While it's a time to enjoy special treats and meals with family and friends, it's also important to maintain a balance between indulgence and mindful eating to support your health and well-being.

HERE ARE SOME TIPS FOR NAVIGATING FESTIVE SEASON EATING:

Plan Ahead: Consider your festive season schedule and plan your meals and snacks accordingly. This can help you avoid overindulging at multiple events in a single day.

Moderation: Enjoy your favorite festive foods, but in moderation. Savor the flavors and eat slowly to fully appreciate each bite.

Stay Hydrated: Drink plenty of water throughout the day. Sometimes thirst can be mistaken for hunger, and staying hydrated can help you make better food choices.

Balanced Meals: If you know you'll be indulging in a rich dinner or dessert, balance it with lighter meals earlier in the day. Include plenty of vegetables, lean protein, and whole grains.

Mindful Eating: Pay attention to your body's hunger and fullness cues. Eat when you're hungry and stop when you're satisfied, rather than eating until you're uncomfortably full.

Portion Control: Use smaller plates and utensils to help control portion sizes. Avoid going back for seconds unless you're genuinely hungry.

Limit Liquid Calories: Be mindful of calorie-laden drinks like sugary cocktails, eggnog, and sodas. Opt for water, herbal tea, or beverages with fewer calories when possible.

Healthy Swaps: Consider making healthier substitutions in traditional recipes. For example, use Greek yogurt instead of sour cream, or whole-grain flour instead of white flour.

Include Fiber: Foods high in fiber can help you feel full and satisfied. Incorporate fruits, vegetables, whole grains, and legumes into your meals.

Don't Skip Meals: Skipping meals in anticipation of a big holiday feast can lead to overeating. Eat balanced meals and snacks throughout the day to stabilise your blood sugar levels.

Limit Sugary Treats: Desserts are a staple during the festive season but try to limit your intake of high-sugar treats. Share desserts with others to enjoy a taste without overindulging.

Stay Active: Maintain your exercise routine or find opportunities to be physically active during the festive season. This can help offset some of the extra calories consumed.

“ *Skipping meals in anticipation of a big holiday feast can lead to overeating.* ”

Practice Self-Care: The festive season can be busy and stressful. Practice self-care through activities like meditation, deep breathing, or a relaxing bath to manage stress and emotional eating.

Accountability: Consider sharing your healthy eating goals with a friend or family member. Having an accountability partner can help you stay on track.

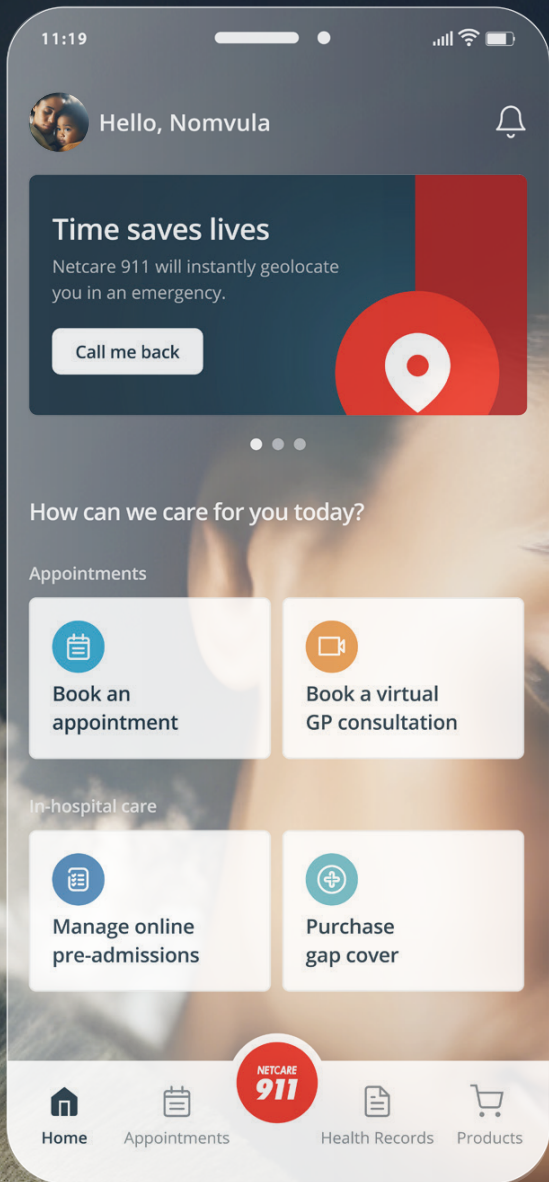
Enjoy the Moment: Festive meals are about more than just the food, they're also about the company and traditions. Focus on enjoying the moment and the people you're with.

Leftovers: If you have leftovers from holiday meals, store them appropriately and enjoy them in the days following the event to reduce food waste.

Listen to Your Body: If you find that certain foods don't agree with you or make you feel unwell, it's okay to decline or limit them.

Note:

Remember that the festive season is a time to celebrate, and it's okay to enjoy special foods and treats in moderation. The key is to strike a balance that allows you to savor the season while also taking care of your health and well-being.



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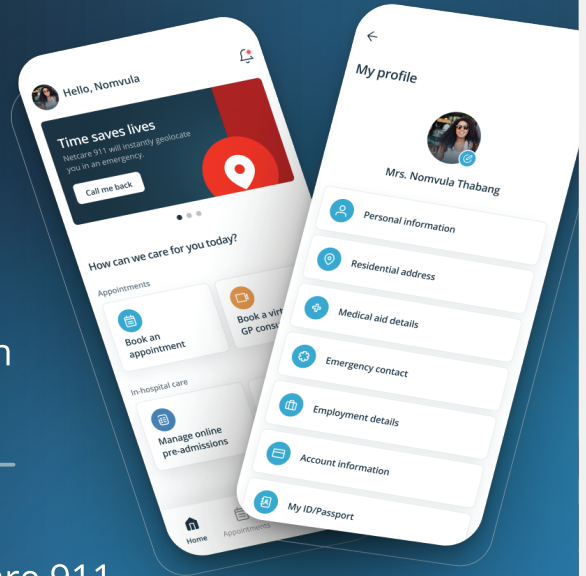
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Email: membership@sabmas.co.za

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Dental and Optical Procedures

Email: Dentaloptical@sabmas.co.za

How to Report Fraud?

There are a few options as to where and how you can report any fraud transactions on the Ethics Line, and it is fully anonymous.

Ethics Line Details:

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Toll free Fax: 0800 007 708

Email: sabmas@tip-offs.com

