

# *caring* *for life*

THE MAGAZINE FOR SIZWE MEDICAL FUND MEMBERS

MARCH 2019

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There is a Myth about Healthy eating and the cost of good food's. Find out more about some great foods, that will not break the bank.

## **TUBERCULOSIS**

Identify the signs of a deadly disease, and save your life

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Your pregnancy is important, find some tips on how to stay healthy during this time



**SIZWE**  
MEDICAL FUND

We offer a range of medical aid products that are simple to understand with generous and unlimited benefits.\*



From the editor

**Caring  
for life**

# Our latest edition of **Caring For Life**

Forty years of experience, and a year of fun making 41 an interesting transition, where one settles to a lot of changes brought by the big “four oh”. This milestone is a reminder to keep a more careful watch over our wellbeing with regular health screenings and a commitment to exercise and other lifestyle interventions.

Diabetes is one of South Africa’s most significant health challenges. It is estimated that three-and-a-half million South Africans - or about 6% of our population - suffer from this illness and there are many more who remain undiagnosed. In this edition, we take a look at how we can prevent and treat diabetes. Armed with the knowledge of how to make some simple lifestyle changes, we can make a massive difference in the fight against diabetes – and mitigate the way it affects the lives of those who have the disease.



Winter is upon us! It is that time of the year when colds and flu can make our lives miserable. Use this time to get your Flu Jab, before you get ill.

Eating healthy food is a cornerstone of wellness, and we have a feature on some fantastic superfoods that are surprisingly affordable. Feeding our families well does not have to cost the earth.

Yours in health

*Sheila Maseko*

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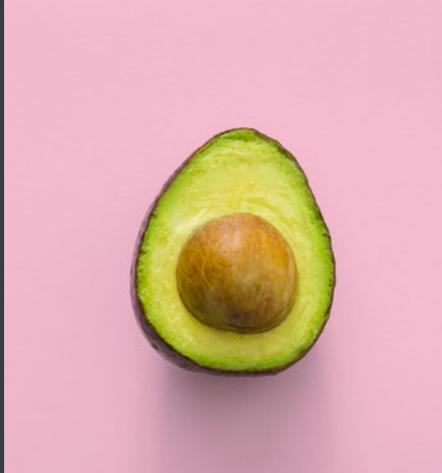
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With winter coming can you fight the flu?

# DIABETES

*Despite intense global efforts to fight diabetes, the number of deaths related to this disease keeps escalating. According to Diabetes SA, a non-profit organisation that supports and advocates for all people with diabetes in South Africa, diabetes is currently the one of the highest causes of death in the country. Perhaps the scariest thing about diabetes is that half the people in South Africa, and most citizens of other African countries, with this disease are unaware they have it. The implications of diabetes are extremely serious and can lead to heart disease, stroke, blindness, amputations and kidney failure. Some of these complications can be avoided if detected early.*

## Prevention and treatment of diabetes

Early diagnosis of diabetes is extremely important if complications are to be prevented or delayed.

A simple finger-prick test at your local pharmacy or clinic can, within a minute, put your mind at ease or detect the early stages of diabetes. Regardless of the outcome, a positive lifestyle change makes a big difference to your health.

### Tips on how to prevent and treat Diabetes

#### Swot up on carbs

The number one rule for diabetics is of course that you must learn to manage your blood sugar. Carbohydrates are the foods that often have the most significant impact on blood sugar levels, because the body turns carbs into sugar. Some carbohydrates, such as fruits, vegetables and whole grains are better for you than are others. Learning about portion sizes and how to “count” carbs is critical for managing the disease.

#### Health Tip:

Eat less industrial sweets and foods high in bad fats and salts.

#### Become a Sugar detective

As a diabetic, you must reduce your sugar intake. That means less of the obvious stuff like sweets, chocolates and sugar in your tea or coffee. Sometimes sugar lurks in unexpected places and you need to know where! Fruit juices, for instance, are packed with sugar. Flavoured water or sports drinks might seem like a good alternative, but far from being healthy, these beverages are loaded with sugar. As a Diabetic, you need to sniff out sugar like a police dog sniffs out drugs. Read food labels is an excellent start!

#### Learn to balance your meals

As a diabetic, there are no shortcuts. You have to learn to include different food groups into your meals - vegetables, fruits and whole grains. Stay away from fast foods – chips, white bread and fried chicken are often easy options, but they are some of the worst meal choices you can make – especially if you are Diabetic!



## Less stress

Stress can directly affect glucose levels in Diabetics. If you're experiencing stress, your body reacts by releasing adrenaline and cortisol into your bloodstream. These hormones can cause your blood glucose levels to rise. Learning to minimise and deal with stress is a very important part of managing this disease. Exercise is one of the best – and easiest – ways to do this.



## Start moving

Exercise is particularly important for Diabetics. This does not mean you have to join a gym or go running marathons. Start with small changes to your lifestyle. Aim to do 20 to 30 minutes of moderate exercise (like walking) that will let you sweat and breathe a little harder than you normally do. This will already make a huge difference. An active lifestyle will help bring down your blood sugar. Losing those extra kilograms is a bonus – plus exercise will lower your chances of heart disease and help you manage stress.

**Wellness Programme Helpline: 0860 103 454**



It is with great excitement to introduce  
to you this great innovation, the **FIRST** in the *Medical Aid Industry*

## The New IVR **WhatsApp** Chat Bot

This is an easy-to-use self-help tool to improve our service to Healthcare Providers.  
We are reaching out to our customers by giving them information instantly at their leisure.

*"Innovation is a calling card to the future"*  
by Anna Eshoo





**SIZWE**  
MEDICAL FUND



Baobab Tree in Kruger National Park in South Africa

## **NOTICE OF ANNUAL GENERAL MEETING (AGM)**

**Members of Sizwe Medical Fund,  
The Board of Trustees and Independent  
Committee Members of Sizwe Medical Fund.**

NOTICE IS HEREBY GIVEN THAT THE SIZWE MEDICAL FUND AGM FOR THE  
YEAR ENDED DECEMBER 2018 WILL BE HELD AS FOLLOWS

**DATE: 20 JULY 2019**

**TIME: 10H00**

**VENUE: THE RIDGE ENTERTAINMENT & CASINO**

Cnr Mandela Street and N4 Highway, Emalahleni

Kindly note that the Scheme is calling for motions to be placed  
before the AGM. The call for motions period is now open  
and will close on the 20th May 2019.

**All responses must be directed to the Principal Executive Officer,  
Dr. Simon Mangcwatywa on: [agm@sizwemedfund.co.za](mailto:agm@sizwemedfund.co.za)**

# CANCER

## Prostate **Cancer**

The recent loss of Jazz icon, Hugh Masekela, to Prostate Cancer, once again highlighted the importance of regular check-ups. This is especially important for men in their 40s. While cases of Prostate Cancer diagnoses are relatively low for men at this age, early detection is critical. Tests are recommended once every two years.



## Breast **Cancer**

One of the greatest risk factors for Breast Cancer is Obesity, especially after Menopause. To reduce the risk of Breast Cancer one should stop smoking, limit alcohol intake, exercise at least moderately (aim for 30 minutes three times a week); cut sugar and high-fat foods from your diet and manage your exposure to stress.

### Breast Cancer **Examination**

Breast self-examination is a screening method used in an attempt to detect early breast cancer. The method involves the woman herself looking at and feeling each breast for possible lumps, distortions or swelling

**Wellness Programme Helpline: 0860 103 454**

## *Can people take measures to reduce the prevalence of Cancer?*

**Yes.** Early detection is key. As an example, a woman diagnosed with stage 1 breast cancer has an 88% chance of being cured, compared with a survival rate of only 15% at 5 years when the same cancer is **only diagnosed at stage 4.**

**There are simple steps we can take to lower the risk of developing Cancer, including:**

- Sexually active females to start going for pap smears for early detection of cervical abnormalities
- Females in their 30s to start monthly breast self-examinations and imaging with mammograms from age 40 (earlier if there is a strong family history of Breast/Ovarian Cancer).
- Men in their 40s/50s to have an initial digital rectal exam and Prostatic specific antigen blood test to exclude Prostate Cancer.



*What is Oncology and why is it an important field of Specialisation?*

Oncology is a branch of medicine that deals with the prevention, diagnosis and treatment of Cancer. A medical professional who practices Oncology is an Oncologist

*What are the common causes of the most prevalent cases of Cancer?*

In South Africa, the most common Cancer in men is Prostate Cancer, followed by Lung, Oesophagus, Colon/Rectum and Bladder Cancer. In women, Breast Cancer is most prevalent, followed by Cervical, Uterus, Colon/Rectum and Oesophageal Cancers.

*Is treatment easily accessible for people who are diagnosed with Cancer*

Yes, both the public sector and private sectors are well supplied with medical personnel and radiation equipment, as well as clinical Oncologists. Once a diagnosis has been made, usually by a Surgeon or a Physician, you will be referred to the nearest centre with Oncology services for further investigation, and for counselling related to your specific treatment plan.

*What advice would you give to people directly and indirectly affected by Cancer?*

We all need to educate ourselves about cancer. We need to raise awareness so that we can facilitate early detection and improve survival rates. Early detection results in better prognoses and outcomes. While the journey to a cure is long and often hard, the results are promising. I can, we can, fight Cancer.

# 10 South African Super Foods (On a budget)

*Eating wholesome, nutritious food is an essential part of staying healthy, but how do we do that when living costs keep going up? The good news is that super foods don't need to be expensive. Even with a shrinking wallet, we can provide healthful and sustaining foods to our families. Here is our guide to 10 affordable super foods that will help you get maximum nutrition for minimum cost.*

## 1. Beans

Beans — of any variety — are loaded with filling fibre, which protects the heart. They are an excellent source of plant protein and chockfull of antioxidants, vitamins and minerals. Their low glycemic index also means they release their energy slowly, leaving you feeling satisfied for longer. Top tip: combine beans with a whole grain like brown rice, and you have a complete protein on your plate!



## 2. Oats

Oats is a nutrient dense all-rounder, but its hero status relates to its cholesterol and blood pressure-lowering powers. Oats contain a type of soluble fibre called beta-glucan which not only helps lower blood cholesterol and reduce heart attacks, it also helps lower blood sugar levels, especially in people who are overweight or have Type 2 Diabetes. And as if that is not enough, beta-glucan also increases your feeling of fullness, so it's great for when you are trying to lose weight

### 3. Spinach/ Chard

South Africans call it “Spinach”, but the inexpensive bunches of glossy green leaves you can find in almost any supermarket, are in fact, Swiss Chard - a member of the beet family. It is a bona fide super food, packed with calcium, iron and Vitamin C. All leafy green vegetables are health heroes – that includes our indigenous greens like Marogo and Mfino! Recent research has shown that Chard leaves contain at least 13 different polyphenol antioxidants, including anthocyanins. These are anti-inflammatory compounds that could offer protection from Type 2 Diabetes. Spinach is also high in folate which is used by the brain to produce feel-good hormones like serotonin and dopamine. So, for health and happiness - eat your greens!



### 4. Cabbage

Cabbage – super cheap and readily available – is a South African staple, but behind its humble façade lurks a potent health warrior! In a recent study of 57 000 adults in Denmark, cabbage was found to be one of two vegetable types (the other being root vegetables) critical for the prevention of Type 2 Diabetes. Cabbage is also an excellent source of calcium, magnesium, and potassium – the three minerals essential for bone health. A little-known fact is that cabbage provides more Vitamin C than Oranges! It is one of the most potent antioxidants for fighting inflammation in the body.

### 5. Sweet potatoes

Sweet potatoes are lower in calories than white Potatoes, but they are packed with good stuff. The Orange ones are particularly high in Vitamin A, which is critical for blood health. Bake them in the oven and eat the skin as well – they are loaded with many other antioxidants!



### 6. Garlic

Garlic is brimming with antibacterial, antifungal and antiviral properties. Most of its disease-fighting potential comes from its sulphur compounds, which act as antioxidants. The active compounds in Garlic are known to lower blood pressure and reduce cholesterol. It is also a potent immune system booster – so start crushing those cloves to stave off colds and other winter nasties!

## 7. Pilchards

Fatty fish is often called 'brain food'. Pilchards, Mackerel and Salmon are brimming with omega three fatty acids, a nutrient found in very few food sources. Omega 3 and Omega 6 are called essential fatty acids because the body cannot make them; they must be obtained from food. They are needed to build cells - especially those of the brain and nervous system - and to help keep the heart healthy. You don't have to buy the fancy stuff to get the brain-boosting goodness though - tinned pilchards, an iconic South African pantry staple, has all the health benefits without the hefty price tag.



## 8. Amasi

Amasi is another iconic South African food. This fermented Milk was traditionally made by souring unpasteurised cow's Milk in calabashes or hide sacks, but today you can buy Amasi in any supermarket. Fermented foods are loaded with probiotics - live bacteria and yeasts that are good for your digestive system. A healthy gut is critical for a robust immune system. Another great thing about Amasi is that the fermentation process breaks down the lactose in the Milk, and it's, therefore, a good option for those who are lactose intolerant. Amazing Amasi is nutrient-dense food - great for your tummy and easy on your pocket. Top tip: Not all amasi sold in shops is fermented - look out for the word "cultured" on the packaging.

## 9. Bananas

Bananas are one of the cheapest fruits around and come in their own handy "takeaway" packaging - perfect for snacks. Loaded with powerful nutrients like magnesium and potassium, as well as Vitamin C and B6, Bananas lower blood pressure, fights bloating and help keep your heart healthy. Bananas also contain tryptophan, an amino acid that helps the body produce serotonin - the body's depression fighter. Bananas are filling thanks to pectin - a soluble fibre found in many fruits - that keeps your digestive system regular and helps lower cholesterol levels



## 10. Cinnamon

Cinnamon is one of the great "healing spices" and also one of the most affordable. Its most well-known hero property is its ability to help control blood sugar levels in Diabetics. It can also help prevent blood clots and has antibacterial and anti-inflammatory properties. Top tip: sprinkle over your coffee in the morning to get your daily dose!

# Fraud, Waste, and Abuse

*Submitting fraudulent claims to your medical scheme or allowing someone else to do so not only robs you and other members of future benefits, but also causes contributions to increase.*

*Fraud is a big issue for medical schemes, as an estimated R10-billion is being lost to fraud, abuse and wastage each year. - (Source: Board of Healthcare Funders)*



## Here are some definitions of what medical fraud is.

**Fraud** is generally defined as intentionally making, or attempting to make, a false claim, representation, or promise in an effort to receive payment or property to which one is not entitled.

Example, fraud in the healthcare industry can involve:

- Billing for medical services that weren't ordered or provided
- Billing for durable medical equipment items that weren't ordered or provided
- Providing services or items a person doesn't need based on his or her medical history
- "To protect yourself from fraud, thoroughly review your Explanation of Benefits (EOB) after you receive healthcare services. If you see something that doesn't look right, you should report the situation right away

**Waste** is over-utilization of services or other practices that, directly or indirectly, result in:

- Unnecessary costs to the health care system, including the Medicare program
- Improper payment for services
- Payment for services that fail to meet professionally recognized standards of care
- Services that are medically unnecessary
- It is not generally considered to be caused by criminally negligent actions, but by the misuse of resources

**Abuse** involves payment for items or services when there is no legal entitlement to that payment and the health care provider has not knowingly and/or intentionally misrepresented facts to obtain payment.

Examples of abuse include:

- Charging in excess for services or supplies
- Billing for items or services that should not be provided
- Abuse cannot be differentiated categorically from fraud, because the distinction between "fraud" and "abuse" depends on specific facts and circumstances, intent, and prior knowledge, and available evidence, among other factors.



**Be a whistle blower and report fraud.**

**Tip-Offs Anonymous/ Fraud line:  
0800 204 702  
or  
sizwemedical@tip-offs.com**

# MATERNITY

## Congratulations on your pregnancy!

This is a special time in your life where incredible changes are happening in your body.

We have put together some guidelines to help you feel your best, maintain a healthy weight and stay energised during your pregnancy. These guidelines will help ensure that your baby grows well and is born with a healthy birth weight.



## Healthy Weight Gain During Pregnancy

Your body mass index helps to determine how much weight you should be picking up. If you're underweight, it's recommended that you pick up more weight, if you're overweight then less weight gain is recommended

BMI (kg/m <sup>2</sup> )	Recommended Weight Gain (kg)	Average Weight Gain/Week after the third month( kg)	Twin Pregnancy (kg)
Underweight (<18.5)	12.5 - 18	0.5	No specific value
Healthy weight (18.5 - 25)	11.5-16	0.44	17 - 25
Overweight (25 - 30)	7 - 11.5	0.3	14 - 23
Obese (>30)	5-9	0.3	11 - 19

## There are multiple benefits to staying active during your pregnancy, including the following:

### Benefits Of Exercising And Healthy Eating During Pregnancy

- Enhances metabolism for easier weight loss after pregnancy
- Enhances energy levels Improves tone of stomach and pelvic floor muscles that in turn assist to:
  - 1.Shorten the duration of labour
  - 2.Decrease urinary stress incontinence

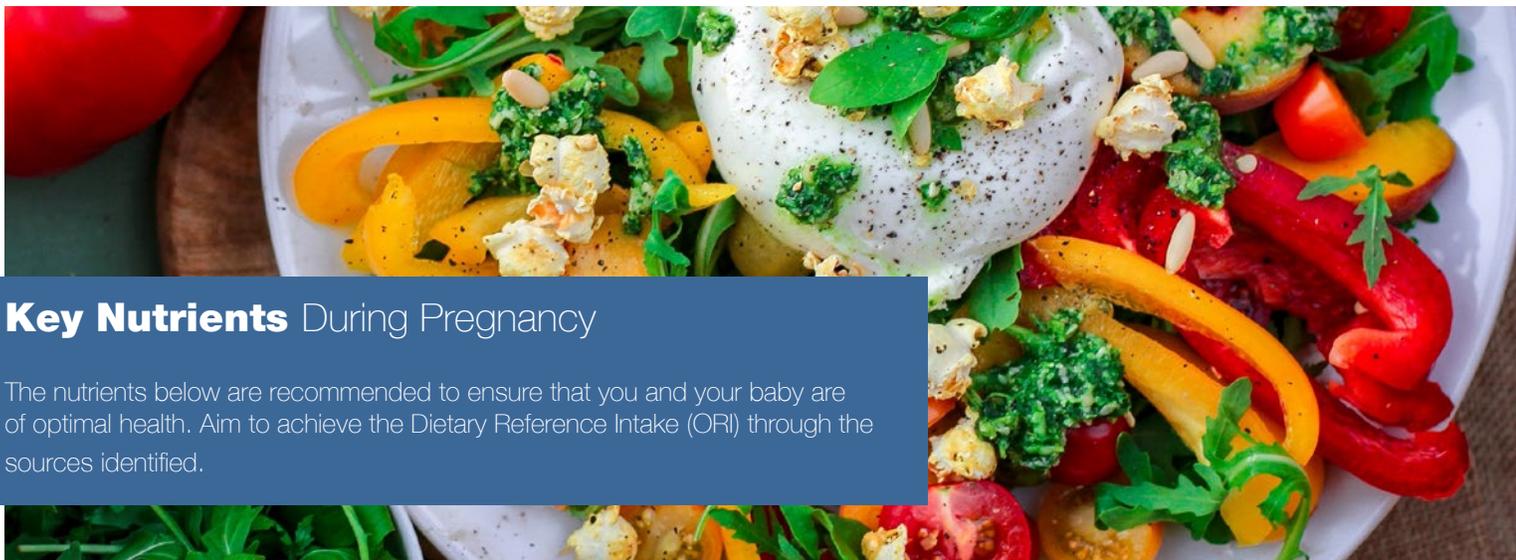
Alleviates symptoms of depression during pregnancy

Reduces the risk of pregnancy complications, such as:

- Elevated blood pressure (Pre-eclampsia)
- Elevated blood glucose (Gestational Diabetes)
- Birth defects such as Spina Bifida (Malformation of the spine and spinal cord)

## Healthy Eating During Pregnancy

- If your pre-pregnancy diet is well-balanced and sufficient,
- There is no need to consume any additional calories during the first trimester
- In your second trimester, aim to eat approximately 340 additional calories per day
- During your third trimester, aim to consume approximately 450 additional calories per day
- Make sure to eat foods that are nutrient dense and packed with vitamins and minerals
- Pay special attention to the micro-nutrients below and try to consume the sources recommended to reach the daily requirements
- Drink water instead of soft drinks, cordial, fruit drinks, vitamin waters, energy drinks and
- Sports drinks, and ensure you avoid alcohol too



## Key Nutrients During Pregnancy

The nutrients below are recommended to ensure that you and your baby are of optimal health. Aim to achieve the Dietary Reference Intake (ORI) through the sources identified.

### **CALCIUM** 1000-1300mg

Calcium decreases the risk of elevated blood pressure.

Sufficient calcium is required to prevent bone loss. It also helps with growth and maintenance of foetal bones and teeth.

#### **Sources**

- 1 cup low fat yoghurt [345mg]
- 1 cup cooked spinach [291mg]
- 1 cup low fat cottage cheese [155mg]
- 30g cheddar cheese [204mg]
- 1 orange [52mg]

### **VITAMIN D** 600IU\*

Consider getting vitamin D from the following sources:

- Sun exposure -15 Min three times a week
- Food sources as per the next column

#### **Sources**

- Salmon 85g = 447 IU\*
- Button mushrooms 70g = <30IU\*
- Sun exposure for 15min = 367-905 IU\*
- Tuna 1 tin = 100 IU\*
- 1 egg= 41 IU\*
- Sardines 100g = 480 IU\*

### **FOLIC ACID** 600mg

Folic acid prevents neural tube defects and also protects the nervous system.

It prevents miscarriages, low birth weight and having a pre-term birth.

#### **Sources**

- Legumes, green leafy vegetables, liver, citrus fruit, whole wheat breads and foods fortified with folic acid.
- 1 cup cooked spinach = 263mcg\*\*
- 1 cup cooked lentils = 358mcg\*\*

\*IU = International Unit | \*\*  
MCG = Micrograms



## General Exercise Guidelines



**Duration:**  
15 --30 min of moderate  
intensity



**Frequency:**  
3 - 5 times a week

### **Exercise** During Pregnancy

Exercising during pregnancy is vital as it can help decrease negative pregnancy symptoms. Exercise can also help you feel more energised and assist you in maintaining a healthy weight. Ensure that you don't exercise excessively and try to keep your body temperature and heart rate as close to normal as possible.

## Antenatal **Exercise Guidelines**

If you were active before your pregnancy, you may continue to perform your regular physical activities, but aim to modify behaviours as you advance through your pregnancy journey. If you were previously inactive before falling pregnant, you may start exercising at a low intensity and progress gradually.

### **Exercises That Are Safe** During Pregnancy

Walking is one of the best forms of exercise for pregnant Women, aim for a brisk pace.

Water aerobics is beneficial as there is no stress on the joints or tummy  
Swimming is recommended, but try to limit it to freestyle and backstroke only.

Light aerobic activity is allowed,  
but only perform movements within a comfortable range of motion.

Light weight training is fine for pregnant women, provided you have experience and know how to reduce pressure on your pregnant belly.

Cycling on a stationary bike is great and will prevent falling and injury.

Pregnancy classes are designed specifically for pregnant mothers and are a safe and effective way to exercise and meet other mothers to share your experience with.

### **Exercises To Avoid** During Pregnancy

Heavy weights must be avoided as they can create unnecessary strain.

Prolonged bouncing is also not recommended, as this can overstretch the pelvic floor muscles.

Contact sports are not suitable for pregnant women. Save that for later.

Any activities or exercises that cause pain, involve excessive twisting, multiple turning moves or that require you to hold your breath are not advised.

Prolonged standing, static exercises are not recommended as they will put pressure on the legs and hips, for example: standing still and doing arm weights for a long period of time.

Avoid highly choreographed exercises or those involving sudden changes in direction or intensity.

Exercises that increase the curve in your lower back are not recommended.



## **Sizwe Baby Programme**

Please register for the maternity programme as soon as your pregnancy has been concerned

Fax: 011 221 5218

Email: [sizwebaby@healthichoices.com](mailto:sizwebaby@healthichoices.com)

# TUBERCULOSIS

*Tuberculosis (TB) is a disease caused by bacteria that are spread through the air from person to person. If not treated properly, TB disease can be fatal and lead to death. Learn to recognize the symptoms of TB disease and find out if you are at risk.*

## Latent TB Infection and TB Disease

The bacteria that cause TB is spread through the air from person to person when a person with TB disease coughs, speaks, or sings. People nearby may breathe in these bacteria and become infected. There are two types of TB conditions: **latent TB infection** and **TB disease**.

TB bacteria can live in the body without making you sick, this is called **latent TB infection**. In most people who breathe in TB bacteria and become infected, the body is able to fight the bacteria to stop it from growing. People with latent TB infection do not feel sick, do not have any symptoms, and cannot spread TB bacteria to others.

If TB bacteria becomes active in the body and multiplies, the person will go from having latent TB infection to being sick with **TB disease**. For this reason, people with latent TB infection are often prescribed treatment to prevent them from developing TB disease.

People with TB usually have symptoms and may spread the bacteria to others.

TB bacteria most commonly grow in the lungs, and can cause symptoms such as:

- A bad cough that lasts 3 weeks or longer
- Pain in the chest
- Coughing up blood or sputum (mucus from deep inside the lungs)

Other symptoms of TB may include:

- Weakness or fatigue
- Weight loss
- No appetite
- Chills
- Fever
- Sweating at night

TB is curable. It is very important that people who have TB are treated, they finish the medicine course as prescribed. If you don't finish the course, the TB bacteria that are still alive may become resistant to the medication. TB that is resistant to medication is harder and more expensive to treat.





# Your Winter survival guide

*Winter is here, and so is the season of colds and flu. The average adult can expect to contract two to three colds a year, and one bout of the dreaded flu! But it doesn't have to be that bad. There is a lot you can do to reduce the risk of getting sick, and if you do catch the bug, there are ways to make your illness more bearable. Here are some useful tips to fight back against colds and flu.*

## **Keep it** clean

This simple tip is by far the most important. Wash your hands regularly and vigorously (for at least 20 seconds). You don't need anything fancy. Good old soap and water will kill germs. By washing your hands, you are stopping the spread of disease – to yourself and others. If people in your home are sick, also regularly wipe down frequently touched surfaces like doorknobs.

## **Turn away** from sneezers

Sneezing and coughing is the primary way in which colds and flu are spread. According to LiveScience, about 3 000 droplets of saliva are expelled out of the mouth at speeds of up to 80 km/h in a single cough. Coughing spreads drops as far as 6m and sneezing up to 8m. These germs can remain suspended in the air for up to 10 minutes. Even when the droplets hit a surface, the viruses can survive and become airborne later. On paper, virus particles can live for hours, and on steel or plastic, they survive for days. So, if someone next to you starts wheezing, get out of the way. And when you are the one doing the sneezing, be considerate. Cough and sneeze into the crook of your elbow. If you sneeze into your hands, you will just spread those germs to the next surface you touch.

## Stop touching your face

Your eyes, nose and lips are the most common areas through which germs enter your body. The average person touches these areas about three times an hour. Not touching your face greatly reduces the chances of getting sick (although that is, of course, easier said than done).



## Load up on fluids

When you are sick, your body produces mucus. The thinner the mucus, the easier it is to clear it out of your body. Fluids are the most potent way to do that. Drink loads of water and hot liquids when you are sick to speed up your recovery.



## Gargle with salt water

Your Granny was right. Salt gargles really do work. Salt kills germs, eases inflammation, soothes sore throats and loosens the mucus in your respiratory tract. Even if you are not sick, gargling is also said to help prevent symptoms. So mix half a teaspoon into a cup of warm water and gargle two to three times a day.



## Breathe in the fresh air

Spending the day indoors with sick people increases your risk of catching a bug. Ventilate your house by opening the windows and letting in some fresh air to keep air circulating, and the viral particles moving and make them harder to pick up. Better still, go for a walk outside. Exercise can boost your immune function and prevent you from getting sick.

## Call in sick

Going to work when you are sick is a shortsighted (and inconsiderate) move. You will only infect your colleagues and prolong your recovery. Stay at home if you are coughing and sneezing and bristling with germs. You will be doing everybody a favour.

## Don't ask for antibiotics

Viruses, not bacteria, cause colds and flu. Antibiotics only work for bacteria, so they are useless for treating the seasonal sniffles. Antibiotics are not free of side effects. All you will end up doing is killing off the good bacteria in your body and knocking your immune system which will make you even more susceptible to getting sick - again.





**SIZWE**  
MEDICAL FUND  
Your health in caring hands



GET YOUR  
**FLU VACCINE**  
AND STAY HEALTHY THIS WINTER  
VISIT YOUR NEAREST PHARMACY

# GREAT REASONS TO JOIN ZEST REWARDS

Zest Rewards is the exclusive loyalty program for all Sizwe Medical Fund Members.

## HOME EMERGENCY ASSISTANCE

All Emergency Home Assist including electrical, plumbing and locksmiths services including call out fees and labour for 1st hour free of charge to the client.



## DEBT ASSIST

Credit report review/Debt counselling/Mediation services/ Voluntary debt review/ Administration order assist and reduction of monthly payments in terms of the NCR regulations.



## GYM MEMBERSHIPS

Discounted gym memberships programs nationwide from Planet Fitness, Zone Fitness and many more .



## LEGAL AID

Legal Aid Assistance with qualified lawyers for all members including perusal of documents and advice and consultations. Limited to 30 min per consultation.



## DISCOUNT PARTNERS

Nationwide Discounts retail partners including Shoprite, Tiger Wheel and Tyres Mango, Intercape and Damiln and many more



**SHOPPING VOUCHER** Save on your day to day expenses with a voucher from Shoprite and Checkers Hyper stores nationwide. Simply use the USSD line to claim your voucher.



## MONTHLY FEE

Exclusive to Sizwe Medical Fund members from only:  
Additional members R20 pp/pm

**R34**<sub>pm</sub>

Single Member

**R66**<sub>pm</sub>

Couple Plan  
Main + Adult

**R110**<sub>pm</sub>

Family Plan  
Main + Adult +  
3 Kids



[www.zestrewards.co.za](http://www.zestrewards.co.za)

SMS "active" to 49212 / Call Us on 0860 937 800 / email your form to [join@zestrewards.co.za](mailto:join@zestrewards.co.za)

# FAQ's

## What are EDOs?

EDOs are Efficiency Discounted Options

### **WHICH PLANS OFFER EDOs? WHAT IS THE DIFFERENTIAL FACTOR?**

Nothing changes from current plan offering.

### **The new network options only offer the following:**

- Reduced contributions
- Operating within hospital network

#### **1. PRIMARY CARE NETWORK OPTION**

The new Primary Care Network option offers reduced contributions, unlimited hospitalisation through a network of private hospitals at the same level of cover.

#### **2. AFFORDABLE CARE NETWORK OPTION**

The new Affordable Care Network option offers reduced contributions with comprehensive cover with generous chronic and day-to-day benefits through a network of private hospitals.

**For a full list of network hospitals please visit [www.sizwe.co.za](http://www.sizwe.co.za)**

### **ARE THERE ANY CO-PAYMENTS ON THE EDO OPTIONS? ALL CLAIMS WILL BE PAID AT 100% SIZWE RATE.**

- Members on the EDO options can elect any hospital with in the network for scheduled procedures.
- All hospital admissions must be authorised. A co-payment of R1500 will be applied if authorisation was not obtained prior to admission except in an emergency.
- Hospitalisation outside the preferred network will be applied with a co-payment of R12 000 except in an emergency.
- Your membership number will not change with EDO option change.
- The EDO option change form can be accessed from Sizwe website at [www.sizwe.co.za](http://www.sizwe.co.za)
- Further enhancements on the provider network will be on-going and will be communicated in due course.

**Members are encouraged to go to our website for detailed information on EDOs by visiting the site on [www.sizwe.co.za](http://www.sizwe.co.za) to view the hospital network in your area as well as access all relevant information on these plans. Also, members should consult their Intermediary Partners and/or Brokers for more detailed explanations on EDOs.**

## What happens when my dependant turns 21?

### **CHILD DEPENDANTS**

A dependant is considered a child dependant, and will be charged at child dependant rates, until the age of 21 years. Once the dependant reaches the age of 21 years, the dependant automatically upgrades to adult dependant status, proof of full-time study at an accredited institution or an affidavit showing financial dependency is received 30 days prior to date of 25th birthday

**Dependants from the age of 21 to the date of turning 25 years must be provided annually by the 31st March with the below supporting documents:**

- Proof of registration for full-time study from the accredited learning institution.
- Doctors report confirming the child is mentally or physically disabled.
- Affidavit with regards to financial dependency of the dependant on the main member.



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THE MAGAZINE FOR SIZWE MEDICAL FUND MEMBERS

**NATIONAL CALL CENTRE  
MONDAY TO FRIDAY  
8 AM - 5 PM**

**0860 100 871  
[queries@sizwe.co.za](mailto:queries@sizwe.co.za)**



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