

NEWSLETTER 2nd EDITION

2022



HEALTHCARE IN YOUR HANDS FROM HOME

Did you know as a member of TFG Medical Aid Scheme you have seamless access to your doctors through online consultations. For many of us, having an online consultation with a doctor is a new experience. As you might not know what to expect, here we give you more information about online consultations, how they work and how you can get the most out of the experience.

To ensure your access to high-quality online doctor consultations, Connected Care, a platform through which to access integrated online healthcare. Connected Care gives you benefits, services and connected digital capabilities to help you manage your health and wellness at home.

01

WHAT IS AN ONLINE CONSULTATION?

Online consultations aim to help you get the healthcare you need without having to leave your home to see a doctor. This sort of doctor consultation makes life easier both in the context of the COVID-19 pandemic – and in general.

For years, video technologies have been helping doctors to connect with patients located in remote communities without good healthcare services in place, allowing them. In this way people who would not have had access to medical experts, or who would have had to travel very far to reach them, could still consult with them digitally.

02

WHEN IS AN ONLINE CONSULTATION RIGHT FOR YOU?

An online consultation can work well when you:

- Have a minor illness, such as sore throat, a rash or minor sprains
- Want to check in with the doctor about your chronic illness
- Want to tell your doctor how you are doing with the new medicine or therapy they prescribed.

03

HOW TO PREPARE

To have a proper, useful and private consultation, you need a quiet space. You will also need the technology to make it work:

- A device:
 - A mobile device, such as a smartphone or tablet OR
 - A laptop or desktop computer with camera functionality
 - Working speakers and a microphone (or a headset)
- A reliable internet connection (preferably Wi-Fi)
- An access point, such as the Connected Care platform link
- Check that you have enough data





04

HOW TO PREPARE FOR AN ONLINE MEDICAL APPOINTMENT

Just as with an in-person visit with your healthcare team, you'll get more out of every minute if you plan ahead.

- Access the required software, such as **Connected Care** well before your medical appointment.
- Check your camera and set it at eye level to make it easy for your doctor to see and talk with you.
- Make sure your device has working speakers and a microphone (or a headset).
- Check that you have enough battery power before you start your appointment.
- Compile a list of your medicine and supplements.

05

DURING THE ONLINE MEDICAL APPOINTMENT

- Tell the doctor about the reason for your consultation, including any new or changed symptoms.
- Make sure to let your doctor know if there's another person in the room during your appointment. It is fine to have someone there to help you remember the conversation.
- Ask about the best way to reach them if you have questions, unexpected side effects or worsening symptoms after the consultation.

06

AFTER THE ONLINE MEDICAL APPOINTMENT

- Writing down what the doctor said while the information is still fresh.
- Follow up as the doctor requested. That might mean:
 - Taking medicine
 - Booking another online consultation
 - Booking an in-person visit
 - Going for blood tests, imaging tests or a physical exam.
- Always follow up with your doctor if anything changes (such as worsening symptoms) or if you have questions.

So, stay safe, stay connected from home.

MEDICAL TAX CERTIFICATES VS TAX SUMMARY

Tax season is around the corner. Every July, we provide you with your two-page medical tax certificate in order to submit with your income tax return. The Scheme is required by SARS to provide you with the total contributions paid in the current tax period, the total value of claims not covered by the Scheme and the confirmation of the beneficiaries on your membership.



In the past, we also sent a separate attachment with the details of your claims – the tax summary. This is not a SARS requirement, but rather a supporting document for members who needed the detail to reconcile their medical expenses or to respond to SARS queries.

POPIA has required us to reconsider the content and form of all communication we distribute to our membership with the aim of reducing the risk of your personal information falling into the wrong hands. Tax summaries are large files full of personal information which when emailed to the membership increases the risk.

As of July 2022, we will only be sending you your tax certificate. However, you will always be able to request the tax summary from the Call Centre by calling 0860 123 077, by email to tfgmedicalaidscheme@tfg.co.za

The easiest and most secure way to obtain your tax certificate or tax summary is to download it from the member log in area on the Scheme website, www.tfgmedicalaidscheme.co.za Or access it in the Discovery App.

You can also follow these steps:



On your mobile device, open the Discovery app, then:

- Log in with your registered login details
- Select **Health** and **Your plan**
- Select **Policy documents**
- Select **Tax certificate**
- Then choose the tax year and delivery details.



On a desktop computer:

- Log in with your registered login details
- Select **TFGMAS**
- Navigate to Manage your medical aid option
- Select **Find a document**. This will take you to the **Find a document** page
- Select **Tax certificate**
- Choose the tax year and delivery method.

It's easy to get your medical aid tax certificate

[DOWNLOAD YOUR TAX CERTIFICATE](#)

NEED A NEW MEMBERSHIP CARD?

You don't need a physical membership card inside your wallet. Downloading the Discovery app, from the Apple iStore or Google Playstore allows you to keep your card on your phone instead. You can use your digital membership card the same way as the physical card. The big difference is that the digital card, like your smartphone, is always with you. Any changes to your membership (like adding a new dependent), reflects immediately on your digital card.

GET YOUR DIGITAL MEMBERSHIP CARD

1. Download the Discovery app from Google Play or the App Store.
2. Log in using the same username and password as you use for www.tfgmedicalaidscheme.co.za.
3. Tap on the menu icon (three lines) in the top left corner and scroll down to Digital card(s).
4. Follow the instructions to set up your digital card.

GET A PHYSICAL MEMBERSHIP CARD

If you still need a physical membership card, call the call centre on 0860 123 077. We will print a physical card, but you will have to wait a few weeks for the post office to deliver it to your postal address.



MENTAL HEALTH AWARENESS

MENTAL HEALTH AWARENESS IS VITAL YEAR-ROUND

This July is Mental Illness Awareness Month. As the theme suggests, the month is about creating awareness around mental wellness to help save lives and break the stigma around mental illness.

THERE ARE MANY TYPES OF MENTAL ILLNESSES, SUCH AS:

- Anxiety disorders
- Depression and bipolar mood disorder
- Eating disorders
- Personality disorders
- Post-traumatic stress disorder
- Psychotic disorders, such as schizophrenia

TEEN MENTAL HEALTHCARE

Mental illness starts quite young, with 50% of mental health conditions starting by age 14, according to the World Health Organization (WHO). Despite this, it largely goes undetected and untreated.

According to the South African Depression and Anxiety Group (SADAG) 9% of all teen deaths are caused by suicide. SADAG points to a major link between depression and suicide, particularly where the signs of depression are not recognised and treated.

World Health Organization data further shows that:

- Depression is the fourth leading cause of illness and disability among adolescents aged 15 to 19 while anxiety is the ninth leading cause. Suicide is the third leading cause of death in this age group

90% of adolescent suicides take place in the world's low or middle-income countries

SYMPTOMS OF MENTAL ILLNESS

There are a variety of mental illnesses, symptoms may differ depending on the condition and circumstances.

Here are a few examples of symptoms:

- Dramatic sleep and appetite changes
- Decline in personal care
- Rapid or dramatic shifts in emotions
- Withdrawal from social activities that the person previously enjoyed
- A change in performance at school, work or social activities that is out of the ordinary
- Problems with concentration, memory or logical thought and speech that are hard to explain

- Heightened sensitivity to sights, sounds, smells or touch
- Loss of initiative or desire to participate in any activity
- A vague feeling of being disconnected from oneself or one's surroundings; a sense of unreality
- Unusual or exaggerated beliefs about personal powers to understand meanings or influence events; illogical or 'magical' thinking typical of childhood in an adult
- Fear or suspiciousness of others
- Uncharacteristic behaviour such as suicidal thoughts

WHAT CAUSES MENTAL ILLNESS?

Although there are several factors that can contribute to mental illness, there is no single cause for it. These might include:

- Your genes and family history
- Your life experiences, such as stress or a history of abuse, especially if they happen in childhood
- Biological factors such as chemical imbalances in the brain
- A traumatic brain injury
- A mother's exposure to viruses or toxic chemicals while pregnant
- Use of alcohol or recreational drugs
- Having a serious medical condition like cancer
- Having few friends, and feeling lonely or isolated

WHEN TO SEE A DOCTOR OR SUPPORT A LOVED ONE

It is best to seek professional help if you notice any symptoms of mental illness or have suicidal thoughts. You can, for example, see your GP and if needed, they can then refer you to a specialist for further treatment. Usually, mental illness may get worse if it is left untreated, so taking action is of the essence.

If you notice symptoms of a mental illness in a loved one, it's best to have an open discussion with them about your concern. Although you might not be able to force them to seek professional care, you can still offer them support and encouragement. You can also help them to find a qualified mental health professional and make an appointment. You can even offer to go along with them to the appointment.

Take your loved one to a hospital or call for help if they have harmed themselves or are considering doing so.

PREVENTION TIPS

Although there's no way to prevent mental illness, it's possible to take steps to control your symptoms if you have been diagnosed with a mental illness. These include controlling stress, increasing resilience and boosting low self-esteem.

Keep an eye out for warning signs, learn what your triggers are and make sure you know what to do if symptoms present themselves. It's always best to ask your doctor and therapist for guidance and advice in this aspect. Make sure that you get help when symptoms appear since it could be harder to treat if you wait until the symptoms are bad.

Remember to take good care of yourself: get enough sleep, eat healthily and get exercise. If you have any problems with any of these or have questions, see a professional to get the help you need to take control of your health.

You can also read more about the Scheme benefits available to you and your family on pages 22 and 28 of the **TFG Health** or **TFG Health Plus** benefit guides.



