



OCTOBER 2016

newsletter

Dear Member →

Message from the Trustees

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In this edition we share the results of our 2016 Trustee election at our annual general meeting on 14 June 2016. We have also included a useful ER24 leaflet highlighting the difference between general practitioner and emergency unit visits. ER24 also offers a 24-hour medical and assistance hotline to all Engen Medical Benefit Fund members.

We would like to thank all members who attended our regional roadshows in May. A full list of the road show questions and answers will be uploaded on our website at www.engenmed.co.za.

We trust that you will enjoy this read and remind you that maintaining and improving your health is important. With this in mind, we included an article on the importance of preventive screening tests.

Yours in good health

TRUSTEES

Engen Medical Benefit Fund



With us you are Number One

ENGEN

Results of the Trustee election

Earlier this year the Fund invited calls for the nomination of Trustees. Nominations for four members to be appointed as Member-elected Trustees had been received from members in respect of the four vacancies. The following members were appointed as Member-elected Trustees:

- Dr Andrew Gray;
- Ms Ann Bennetts;
- Mr Sharief Abrahams; and
- Mr Reagan Marchant.

The results were announced at the annual general meeting (AGM) of members that was held in Cape Town on 14 June 2016.



ER24: MEDICAL INFORMATION AND ASSISTANCE HOTLINE

Separate leaflets are enclosed for your attention. Please familiarise yourself with the information and contact numbers, which is to be used for all your medical emergencies.



Multiply Premier Points guide

A separate, one-stop guide to all of the activities that can earn you Multiply points in 2016 is enclosed. The points system has been pared down to only a few activities across the four wellness dimensions. Just follow the simple steps and you will soon be on your way to bigger rewards and savings.

Updating of personal information

The Fund often uses technological communication methods, such as SMS and email communication, to ensure that important messages reach members sooner.

It is essential that the Fund has your and your dependants' identity numbers and updated contact details on record. If any of your dependants' identity numbers do not appear on your membership card or if any of your contact or banking details have changed, please assist us by contacting the Client Service Team on **0800 001 615**.

Alternatively, you can update your personal membership details in the secure member section at **www.engenmed.co.za**. To log in and use this facility, simply use your membership number and PIN. First-time users must first register to gain access.

Updating your personal details will not only ensure that our records are kept up to date, but will also further improve our service to you.

The importance of preventive screening tests

Cancer screening saves thousands of lives each year by ensuring early detection or prevention measures. Screening is not the same as the tests a person may have when doctors are diagnosing or treating cancer. Getting screening tests regularly may detect breast, cervical, prostate and colorectal (colon) cancers early. Research indicates that treatment is likely to work best when initiated in the early stages of a disease.

Cancer screening involves testing apparently healthy people for signs of the disease

Screening for cancer reduces the number of people who die from the disease, or eliminate deaths from cancer altogether, and reduces the number of people who develop the disease. Take control of your health and visit your general practitioner, who will advise you on the screening options that are available and which tests are best suited to your needs. You may also check your medical fund benefits to see which screening tests are available to you, as well as for a guideline on what age it is most appropriate to do the relevant tests.

The following benefit changes will be implemented for 2017:

Preventive screening

- faecal occult blood test – screening method for male prostate cancer and available to males who are 50 years old and older;
- cervical cytology test (pap smear) – cervical screening test for females between the ages of 21 and 65 years;
- HPV screening – screening test available for all females who receive abnormal test results after doing the cervical cytology screening test;
- mammography – breast imaging for all females who are 40 years old and older.

Why routine screening for prostate cancer is no longer recommended

The prostate-specific antigen (PSA) test is often overly sensitive and other causes besides cancer can influence the results of the test. False positive PSA test results at best worry men and at worst result in unnecessary surgery or other cancer treatment for a tumour that isn't deadly.

While exact numbers are difficult to come by, data from large trials estimate that prostate cancer screening results in over-diagnosis rates of 17% to 50%.

The truth is, most men who are diagnosed with prostate cancer will not die from it

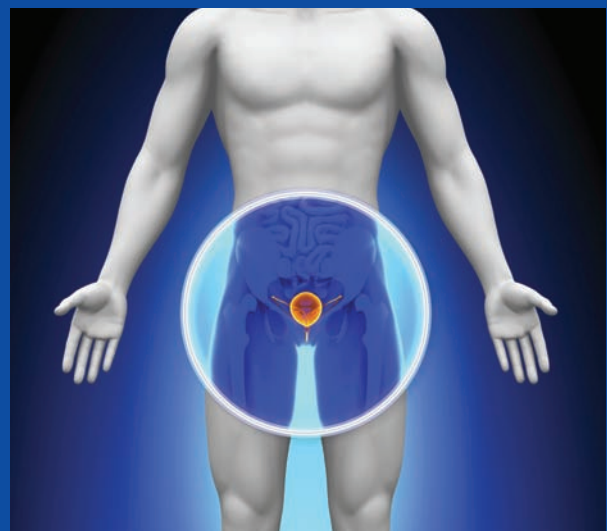
For all stages of prostate cancer, there is an almost 100%, five-year survival rate, a 98%, ten-year survival rate and a 95%, 15-year survival rate. To get a picture of how positive those statistics are, the five-year survival rate for lung cancer, the leading cause of death from cancer in men, is only about 18%.

Screening does not have a significant impact on death rates; but there is the potential for a lot of harm

While some men will die of prostate cancer, there are documented risks and harms that show widespread, regular prostate cancer screening may not be the best policy for most men. An estimated five in 1 000 men will die of prostate cancer without screening and four in 1 000 will die with screening. This means that screening will, at most, save the life of one man in 1 000, while causing false positive results in up to 120 men per 1 000. About 110 men in 1 000 will go on to be diagnosed with prostate cancer, and of these, about 90% will choose treatment that could cause serious cardiovascular events, deep venous thrombosis, urinary incontinence, erectile dysfunction and death. These risks are all the more unjustifiable considering most of these men likely had a cancer that was not going to kill them!

Without a perfect test, what should most men do?

It depends. When it comes to prostate cancer screening, medical organisations are about evenly split; half recommend that men get no routine screening at all, while others, like the American Cancer Society, emphasise that men should make the screening decision with their doctors, keeping in mind both the harm and benefits linked to testing.



Stretch your savings

Optical benefits

Optometrists often have different price lists for medical fund members and patients who pay cash. Check this out with your optometrist. You may find that by paying upfront and then claiming from your savings could save you a significant sum of money.

Medicines

Go for generic medication. They are equivalent to brand-name medication, but cheaper.

Service provider accounts

You can and should request an account from your service provider, even if the account was submitted to the Fund electronically. Check it line by line to ensure that each item and service was provided and actually happened. Question everything on the account; after all, it is your money that is being used.

BHF Titanium Award for service to members

The BHF Titanium Awards aims to provide a platform that will recognise and celebrate individuals and businesses that deliver superior services to their members and customers in the public and private healthcare sectors in Southern Africa.

We are pleased to inform you that Engen Medical Benefit Fund was recently voted one of four finalists in the Service to Membership category. The award recognises closed medical schemes that provide the best service to their members, based on a defined set of criteria.

Participating in the BHF Titanium Awards provides organisations with the opportunity to compare themselves with their peers and competitors to see how well they are doing.



IMPORTANT CONTACT DETAILS

ADDRESS FOR CLAIMS QUERIES

Engen Medical Benefit Fund
PO Box 5324, Cape Town 8000

PHYSICAL ADDRESS

Parc du Cap, 7 Mispel Road, Bellville 7530

CLIENT SERVICE DEPARTMENT

Tel: 0800 001 615 | Fax: 0860 104 125

Email: engen@mhg.co.za

Website: www.engenmed.co.za

Electronic query facility: 021 480 4901

General enquiry email: engen@mhg.co.za

New claims submission email: engenaccounts@mhg.co.za

METROPOLITAN HEALTH/KPMG FRAUD HOTLINE

Toll free: 0800 200 564

Email: audit@mhg.co.za

HOSPITAL PRE-AUTHORISATION

Tel: 0800 118 884 or 021 480 4488

Fax: 021 480 2754

Email: hrmengen@metropolitanhrm.co.za

ONCOLOGY RISK MANAGEMENT PROGRAMME

Tel: 0800 118 884 or 021 480 4488

Fax: 021 480 2754

Email: hrmengen@metropolitanhrm.co.za

PMB CARE PLANS

Tel: 0800 118 884 or 021 480 4460

Fax: 021 480 2754

Email: hrmengen@metropolitanhrm.co.za

HIV YOURLIFE PROGRAMME

Tel: 0861 888 300 | Fax: 0861 888 301

Email: mail@hivyourlife.co.za

Address: PO Box 15468, Vlaeberg 8018

CHRONIC MEDICATION ENQUIRIES

General chronic medication application enquiries:

Tel: 0800 001 615

Obtaining an application form:

Website: www.engenmed.co.za

Pharmacist-on-line: (for exclusive use by doctors/pharmacists)

Tel: 0861 888 344

MEDICINE RISK MANAGEMENT PROGRAMME

Fax: 021 480 2754

Email: engenmrm@mhg.co.za

Address: PO Box 15079, Vlaeberg 8018

SCRIPTWISE MEDICINES DISPENSING AND DELIVERY ENQUIRIES

Medication orders, delivery enquiries and general enquiries:

Tel: 0860 102 622 or 018 788 5814

Fax: 018 788 5109

Email: engen@scriptwise.co.za