



NEWSLETTER **AUTUMN 2018**

Dear Member

This issue of our newsletter looks at why you should get a flu shot this year, explores the benefits available to pregnant members (plus offers some interesting thoughts on natural birth), and also gives you information on how to get counselling and assistance if you or your loved ones are unfortunate enough to experience trauma.

We would love to hear from you if there are specific topics you would like to see covered in this newsletter – simply email us.

Yours in health

Roy Ansell



Skip the flu this year!

News from overseas is that this year's flu is particularly nasty and is affecting more people, and for a longer period, than usual! Fortunately the Scheme covers an annual flu shot for all members and beneficiaries, to help fight the sniffles this flu season. Should you have a flu shot and, if so, when and where?

Should YOU have a flu shot?

As flu season creeps closer in South Africa, you may be wondering if you should get the flu shot. As there are all kinds of myths surrounding the flu shot, we share some information from the Centers for Disease Control and Prevention (CDC) to help you decide whether a flu shot is for you.



✗ MYTH

“The flu shot is only for people who get sick easily.”

✓ TRUTH

The annual flu vaccine is the best way to prevent yourself from getting sick and from spreading the flu to others.

Not only can going unvaccinated put you at risk for developing a serious illness that knocks you out of work or school for weeks (or even lands you in the hospital), but going unvaccinated also puts other people at risk.

Some people cannot get the flu shot. That includes babies under 6 months old and people with a documented severe allergy to an ingredient in the flu vaccine. When you don't get the vaccine, you can spread the virus to these vulnerable people or put other people, like the elderly and the immunosuppressed, at higher risk for getting the flu and developing complications.

The more people get vaccinated, the less flu can spread among a community. Recent CDC studies estimate that the vaccine can reduce the risk of the flu in the overall population by 40–60%.

✗ MYTH

“Flu is not that serious; if you get it, you can enjoy a few days in bed.”

✓ TRUTH

The flu shot saves lives and keeps people out of the hospital — because the flu can be deadly.

The CDC estimates that since 2010, there have been between 140,000 and 710,000 flu-related hospitalizations and 12,000 to 56,000 flu-related deaths.

Some people are at higher risk for developing complications from the flu, such as the elderly, pregnant women, children, and people with chronic conditions like asthma and diabetes. But it's not only these groups that are susceptible — the flu can kill healthy adults, too.

HOW THE SCHEME CAN HELP

The Scheme covers annual flu vaccinations and pneumococcal vaccines from your Wellness Benefits — so once you hear that this year's vaccine is available, head straight to your pharmacy or a clinic near you for your flu vaccine!

✗ MYTH

“A flu shot can give you the flu, because they inject you with the flu virus.”

✓ TRUTH

You will NOT get the flu from a flu shot, but you may feel crummy or feverish after the shot, which is a sign of your immune system revving up to make antibodies.

The shot gives you a killed version of the flu so your immune system can make antibodies that attack the actual virus.

✗ MYTH

“Pregnant women should not get a flu shot.”

✓ TRUTH

It is safe for pregnant women to get the flu vaccine, and it can also protect the baby from getting the flu after birth.

The CDC recommends that pregnant women get the flu shot during any trimester since they are more susceptible to developing a severe illness from the flu than women who aren't pregnant.

Additionally, the flu shot can provide extra protection for the newborn baby. During pregnancy, mothers pass the antibodies to the baby, and that can protect them during the first few months after birth. Consult your doctor first to decide which vaccine is best for you, depending on your individual health and allergies.

✗ MYTH

“If you have already been immunised against flu, you don't need a shot again.”

✓ TRUTH

We need a new flu shot every year because the flu shot doesn't give us lasting immunity, and the virus mutates frequently.

Unlike vaccines for other illnesses such as mumps or whooping cough, the vaccine for seasonal influenza doesn't provide you with immunity for years. That's why it's called the “seasonal” influenza vaccine. Another reason we need a new vaccine each year is because the flu is constantly mutating and changing, so there are different prevailing strains each year.

✗ MYTH

“The flu shot doesn’t work, because you still get the flu even after having a flu shot.”

✓ TRUTH

There are typically two reasons why you would get the flu even after you get the vaccine. The first is that the prevailing strains don’t exactly match the ones in the vaccine, and the second is that you were exposed to the virus right before you got the shot.

According to the CDC, the incubation period for the flu can last one to four days, so you might not have any symptoms at all for a solid week after being infected. In this case, the shot won’t really help or lessen the severity of the flu, but it can still provide protection against other strains that could pop up later on.

It takes anywhere from two weeks to a month for your immune system to kick in and make antibodies so you’re protected from the flu. That means you’re still susceptible to getting the flu immediately after getting the shot if you’re around people who have it. This is also why it’s crucial to get vaccinated early, so that you’re protected before the height of flu season.

✗ MYTH

“The flu shot has dangerous side effects and should therefore be avoided.”

✓ TRUTH

Compared to the known benefits of the flu vaccine, serious side effects are rare enough that they shouldn’t deter any healthy person from getting the flu shot.

There are some serious reactions to the flu shot, but these are very rare. Mostly any side effects are very mild, such as localised redness at the injection site, headache, nausea, muscle aches, and fever.

If you are unsure, talk to your doctor – you may not be able to get the flu vaccine or need to get it under medical supervision. If you’ve had Guillain-Barré syndrome, also talk to your doctor before getting a shot.

If you do get the flu ...

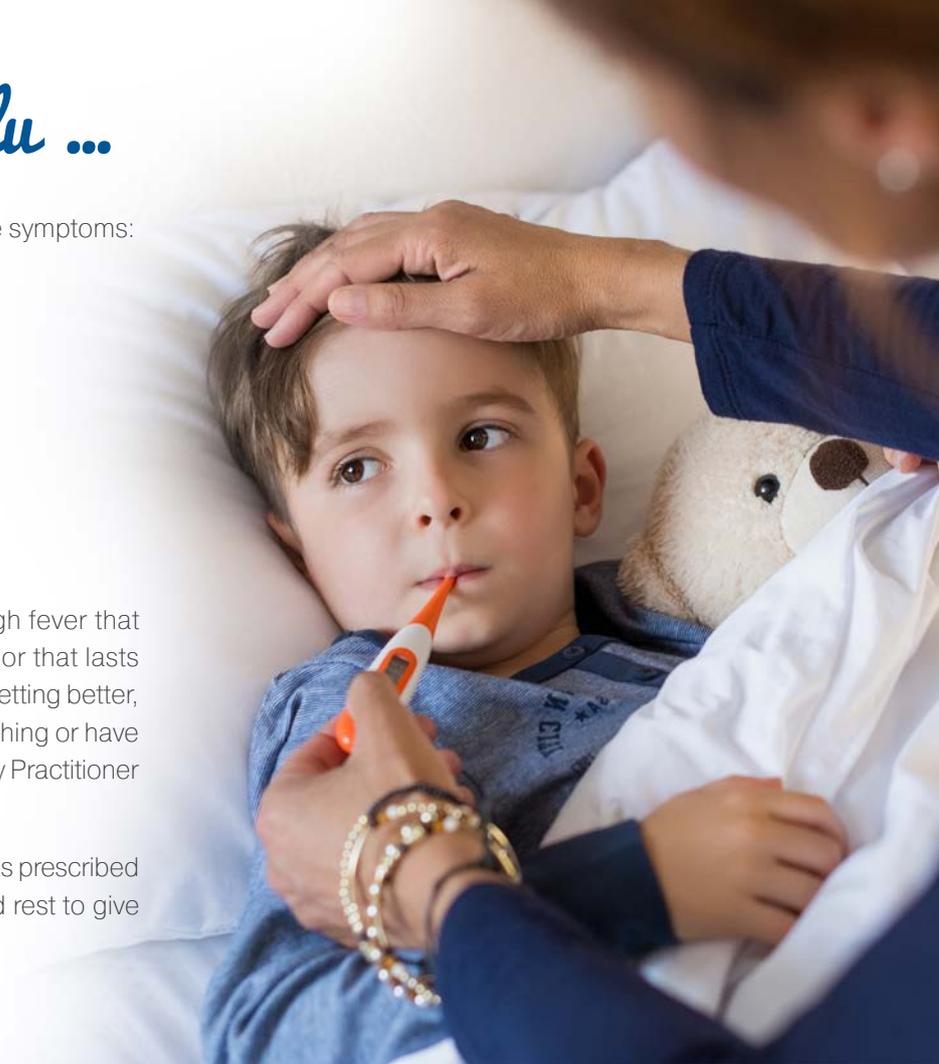
If you have flu, you may experience some of these symptoms:

- A high fever (higher than 39°C) with chills.
- Dry cough and sore throat
- Blocked or runny nose
- Sweating and shivering
- Muscle aches and pains
- Fatigue and wanting to sleep all day

When to see a doctor

You should contact your doctor if you have a high fever that doesn't respond to over-the-counter medicine, or that lasts longer than two days. If you just don't seem to be getting better, have a chesty cough, feel a sharp pain when coughing or have difficulty when breathing you should visit your Family Practitioner for further treatment.

In order to get better you must take your medicine as prescribed by your doctor, stay in bed, drink lots of fluids and rest to give your body time to fight the infection.



Pregnant or planning a baby?

Depending on your Plan, the Scheme offers specific benefits during your pregnancy, for the birth itself, and even after birth. You can read more about these benefits on page 43 of your 2018 Member Guide, which you can download from the Documents section of our website.



The case for *natural birth*

The Scheme has been seeing a steady increase in neonatal complications over the years, and often these cases have been as a result of elective Caesarean sections well before the baby's due date. While emergency Caesarean sections have saved the lives of countless mothers and babies who would have died, had they not received this lifesaving intervention, it is not necessarily the best option for you and you baby, if there is no emergency.

Caesarean sections (also called C-section) have become very prevalent in South Africa, with C-section rates in the private sector standing at over 70%, according to 2014 information by the South African Council for Medical Schemes. This is worrying as the World Health Organisation recommends an ideal 10-15% Caesarean section rate worldwide. The C-section rate exceeding the WHO recommendation is a worldwide trend.



WHY ARE SO MANY WOMEN CHOOSING C-SECTION?

A prospective mother's anxiety is often a motivating factor when choosing C-section. The media and society in general feeds this fear of something that used to be normal: natural childbirth. In contrast, we have casual attitudes towards surgery and have lost our fear of medical procedures, even though surgery is also risky. We simply do not have enough education on the positives of natural childbirth.

In an environment where patients are increasingly suing their healthcare providers for malpractice, doctors may also err on the side of safety by encouraging a mother-to-be to choose a C-section.

WHAT ARE THE BENEFITS OF NATURAL BIRTH?

There are many benefits to choosing natural birth over C-section (if the mother's and baby's health permits this).



GOOD FOR BABY

Babies born via natural delivery have physiological advantages, say the experts. For example, babies' digestive

systems are colonised by their mother's flora as they pass through the birth canal; they receive stimulation from being squeezed and having their lungs compressed, and emerge more enlivened, with fewer admissions for wet lungs, fewer respiratory problems, and a lower incidence of asthma. The way you birth could also affect your baby's development. A 2012 study by Yale University in America revealed that babies born naturally may have higher IQs than those born by C-section. The research says that when women give birth naturally there are higher levels of a special protein in babies' brains that helps boost intelligence levels as they develop.



GOOD FOR MOM

For the mother, recovery time is quicker and bonding is easier, and she can experience birth as empowering.



GOOD FOR THE BUDGET

A natural delivery's costs are around half of that of a C-section. This means that you have smaller out-of-pocket expenses with a natural childbirth. Your medical scheme also has lower delivery claims, which ultimately has a positive effect on your contributions and benefits.

Help

when you need it most

Very few people would choose for certain 'bad' things to happen to them in life. Unfortunately, many of these traumatic experiences can happen to anyone, without warning.

If you or your registered beneficiaries experience a traumatic experience, ER24's trauma counselling line can help. Simply call **084 124** for counselling and advice on what to do next. If the situation is serious enough, ER24 can even dispatch an ambulance so that you (and/or your dependant) can get medical help as soon as possible.

Telephonic Trauma Counselling Line

(Including referral to specialist services as required)



Contact Details

General Enquiries	Tel: 0860 101 103, +27 011 671 6837 Fax: 0860 111 785, +27 011 758 7033 Email: horizon@medscheme.co.za
Self-help Application	<ul style="list-style-type: none"> • Dial 0860 101 103 • First choose option 2, then option 1 for benefits, claims and member-related queries. • You will then be prompted to enter your membership number, followed by the # key. • The system will recognise your medical scheme membership number and give you the appropriate menus.
Claims Submission	Postal address: PO Box 74, Vereeniging, 1930 Email: claims@medscheme.co.za
Horizon Member Zone website	www.medscheme.co.za
MMI (previously known as CareCross) Call Centre	Tel: 0860 103 491 Chronic: 0860 102 182 Email: horizon@carecross.co.za Website: www.carecross.co.za
Your choice of Plan, Membership and Credit Control Queries. <i>(Member registrations must be done via your HR department.)</i>	Tel: 0860 101 103 Fax: 0860 111 785 Email: horizonmembership@medscheme.co.za
Hospital Benefit Management (pre-authorisation)	Tel: 0860 101 103 Fax: 0860 21 22 23 Email: Horizon.authorisations@medscheme.co.za
Chronic Medicine Management	Tel: 0860 101 103 Fax: 0800 223 670/680 Email: horizoncmm@medscheme.co.za
Clicks Direct Medicines	Tel: 0861 444 405 Fax: 0861 444 414 Postal address: P O Box 751902, Gardenview, 2047
Oncology Case Manager (for patients diagnosed with cancer)	Tel: 0860 100 572 Fax: 021 466 2303 Email: cancerinfo@medscheme.co.za
HIV and AIDS Management Programme with Aid for AIDS	Tel: 0860 100 646 Fax: 0800 600 773 Email: afa@afadm.co.za Website: www.aidforaids.co.za Mobi: www.aidforaids.mobi SMS: (call me) 083 410 9078
ER24 (24-hour emergency transport approvals)	Tel: 084 124
Whistle Blowers - Fraud Hotline	Tel: 0800 11 28 11 Email: fraud@medscheme.co.za