



The PO's Corner



Transparency



Comprehensive
Range of Options



Stability and Growth



Customer Centricity

Dear Members

Since last communicating with you, much has been happening on the TopMed front.

The merger between TopMed and Bepmeds has gone well, and we again extend our welcome to the Bepmeds members who have joined TopMed from 1 January 2011.

There are two matters that have been at the top of our minds over the last couple of months. The first is the good news that, after many years of protracted litigation, our claim against Sanlam Health Management has finally been settled in TopMed's favour. What a way to start the year! For those longstanding members who have been with us throughout the process, I am sure you will welcome the news as much as we do. Information on what this means to you and to the Scheme will be included in the Chairman's report that will be sent to you with the Notice of the AGM.

The second issue relates to the change of the Designated Service Provider (DSP) that we introduced for 2011. Unfortunately, due to a number of unforeseen circumstances, the changeover to Clicks Directmedicines as the DSP has not gone as smoothly as we anticipated resulting in a lot of unnecessary frustration for a number of our members. And yes, we are the first to put up our hands and admit that at times things do not work out as they should. We are very sorry for the frustration and hassle that you have had to experience over these last couple of months.

Given the problems that have occurred we are currently reviewing the DSP arrangement. However, in the interim, I am pleased to announce that as a gesture of goodwill to our members, we are extending the waiving of the 30% co-payment that would normally apply for the use of a non DSP, whilst we finalise an alternative arrangement. This means that you are currently free to utilise a pharmacy of your choice. Further communication will be forwarded to

you once finalised. In dealing with your queries it also became clear that there is some confusion around how the chronic medicines benefit works. To help you understand this benefit we have included a list of frequently asked questions in this issue of INFORM.

The year is moving at a fast pace, and before we know it we will be preparing for the AGM which is being held in Cape Town on the 22nd of June 2011. We hope to see you there.

Enjoy the read, and until next time.

Yours in Health

A handwritten signature in black ink that reads "Len Deacon".

Len Deacon, EPO



Len Deacon - Principal Officer

Understanding your Chronic Benefit

1. How Does My Chronic Benefit Work?

We understand that this is not a simple benefit. Whilst legislation requires schemes to provide an unlimited benefit for certain chronic conditions (PMB CDL's), schemes may use specific pharmacies (Designated Service Providers) or a list of medicines (formulary) as tools to manage the rising cost of providing these benefits. One of the benefit changes implemented for 2011 was that members on the Traditional Option and the Incentive Comprehensive Option experienced a change in the benefits provided for PMB CDL's, which required members to utilise the DSP and formulary medication with effect from 1 January 2011, failing which a 30% co-payment was applied. Part of the rationale was to ensure that the provision of benefits for these conditions are consistent with the benefits already provided on the other options as schemes are required to fund PMBs consistently across all options. But what does all of this mean, and how does it affect you – the end consumer?

We have compiled a list of frequently asked question, which after having read, we trust will have given you a better understanding of how this complex benefit works.

2. What is my chronic benefit for each option?

Members on the Traditional and Incentive Comprehensive Options have a benefit for both Non-PMB (Extended) Chronic Conditions (e.g. Gout), as well as a benefit for PMB CDL conditions (e.g. Asthma). The full list of PMB CDL's is listed on page 25 of your Members' Guide, and the Extended Chronic Conditions are listed on page 26.

The benefit on the Incentive Savings and the Hospital Option covers the PMB CDL conditions only, as does the TopMed Network Option which is managed through CareCross.

3. What benefit is payable for my Extended Chronic Conditions?

TopMed provides an 80% benefit on the Traditional Option, and a 75% benefit on the Incentive Comprehensive Option for the Extended Chronic Conditions, subject to the Maximum Medical Aid Price (MMAP, see point 9 below). You will be required to pay the 20% co-payment on the Traditional Option and the 25% co-payment on the Incentive Comprehensive Option to your pharmacist at the point of service.

4. Do I have to use TopMed's DSP Network or formulary medication for my Extended Chronic Conditions?

No you do not have to. You are free to use a pharmacy of your choice, and your medication will be approved based on approved clinical protocols for that condition.

5. How does the benefit for my chronic conditions accrue to the chronic limits on the Traditional and Incentive Comprehensive Options?

Your chronic medicine benefit for both your Extended Chronic Conditions and your PMB CDL conditions will first accumulate to the limits available for each option. Once your limits are reached, TopMed will continue to only pay for your PMB CDL conditions, subject to the criteria listed below.

6. What benefit will TopMed pay for my PMB CDL conditions?

TopMed will provide a 100% benefit subject to MMAP (see point 9 below) for your PMB CDL conditions, provided that you obtain your medication from TopMed's DSP, together with using medication that is listed in the formulary. Should you choose to use a non-dsp or take medication that is

not on the formulary TopMed will pay a 70% benefit, subject to MMAP (see point 9 below).

7. Who is TopMed's Current Designated Service Provider (DSP) for my PMB CDL conditions?

As noted in the PO's Corner we are currently reviewing a DSP arrangement. In the interim, the 30% co-payment for the use of a non DSP has been waived whilst the Board investigates and reviews alternatives, which means that you are free to go to any pharmacy of your choice*.

However, once a new arrangement is in place, you will be required to utilise TopMed's DSP to enjoy a 100% benefit. Whilst you will always be free to use a pharmacy of your choice, and not the DSP, there will be an out-of-pocket co-payment at the point of service. Once a new arrangement is finalised further information will be provided to you.

*This is not applicable to the TopMed Network Members. Please continue to use your CareCross DSP.

8. What happens if I obtain my medication for my PMB CDL condition which is NOT in the formulary?

As noted above, TopMed will pay a 70% benefit, subject to MMAP, and you will pay a 30% co-payment directly to your pharmacist at the point of service.

9. How does MMAP work?

MMAP is the Maximum Medical Aid Price paid by TopMed for the cost of a generic medicine, where a generic alternative exists. Any difference between the MMAP price and the cost of the medication purchased will be payable at the point of service, together with any relevant co-payments.

10. How do I know which medicines are in the formulary for my PMB CDL condition/s?

The updated formulary can be accessed via TopMed's website: www.topmed.co.za

You may access the information by using the following steps:

- Click on the **Products Tab**
- On the drop down box click on **Managed Care**
- Then click on **Chronic Conditions**
- Then click on the **Formularies**
- Click on your condition, and the full list of medicines available on the formulary will be listed.

Or alternatively, if you do not have access to the website, your service provider or your pharmacist can access the information via the above, or they may click on the Provider tab for easy access to the formulary.

ABBREVIATIONS

MMAP = Maximum Medical Aid Price (for generic medicine)
TT = TopMed Tariff is the rate that is applicable for the payment of benefits, as amended by TopMed or its agent from time to time
PMB's - Prescribed Minimum Benefit
CDL's - Chronic Disease List
Formulary – A formulary is a list of medicines



Election of Trustees

TopMed is managed by a board of trustees who are members elected by members. As indicated in the PO's note, the 2011 AGM is scheduled in June. As part of the rule changes for 2011, the rules have been amended to ensure that there is a rotation of trustees each year, which means that there are 2 trustees who will be retiring and coming up for re-election. A second rule amendment approved by the Council for Medical Schemes is that not more than 2 employees from an employer group may be appointed as trustees.*

The call for Nominations is included with this communication. We would encourage you to be active and participate in the process – Let your vote count!

*Please note that a full copy of the General Rules is available on the website under the Member Secure Site.

Foreign Claims

We are often asked if TopMed covers overseas claims. Whilst, the answer is YES, on all the options with the exception of the TopMed Network option, overseas benefits are not covered in full.

Benefits for overseas claims are limited to the benefits that would have been paid in South Africa, subject to the limits on your option, clinical protocols, and the applicable TopMed Tariff, payable in South African Rands only.

When travelling do not rely on this cover alone – ask your travel agent or broker about purchasing short term overseas international cover, giving you peace of mind.

FLU VACCINES

As we know – flu season is around the corner. To ensure that our members stay healthy through this season, TopMed is again offering the benefit of a flu vaccine to all members and their dependants - with no hassle! All you need to do is ACT NOW and go to your doctor or local pharmacist and ask for the flu vaccine!

FOR YOUR INFO

WHAT IS INFLUENZA?

Influenza or flu is a serious, infectious, respiratory illness caused by the influenza virus. It is NOT the upset stomach popularly called "stomach flu." Flu usually occurs from winter to early spring. People with flu typically suffer from one or more symptoms:

- sudden fever
- chills
- head, neck, back or muscle pain
- sore throat
- cough or congestion
- a feeling of weakness and exhaustion

HOW CAN I AVOID THE FLU?

The viruses that cause colds and the flu are spread by hand-to-hand contact and by droplets released in the air from sneezes and coughs. Wash your hands often with soap and warm water, and avoid touching your eyes or nose.

- Get an influenza vaccination annually.
- Eat a balanced diet
- Get proper amounts of sleep.
- Exercise.



Avoid:

- Being closer than six feet to someone who is ill, for more than a minute or two (especially someone coughing or sneezing).
- Staying in the same room with a sick person for over an hour.
- Touching someone with the flu.
- Touching frequently handled objects (such as doorknobs, telephones, toys).

Wash hands frequently and completely for 10-15 seconds:

- Rub longer if hands are dirty.
- Soap well every part of the hands (don't forget between the fingers).
- Rinse in a flowing stream of water.
- When there is no water, use detergent-containing wipes and alcohol-based handrubs.
- Dry hands with paper towels or hand dryers and activate hand blowers with elbows).

WHO NEEDS A FLU SHOT?

Most people. Everyone 50 years of age and older, especially people over age 65. Anyone who has a serious long-term health problem with heart disease, lung disease (asthma, bronchitis, TB, emphysema, cystic fibrosis, etc.), diabetes, chronic kidney disease, conditions that make it hard for the body to fight off infection. OR AS OUTLINED BY THE RULES OF YOUR MEDICAL SCHEME.

5 ways to cut stress

STRESSED TO BREAKING POINT? AMY HENDERSON SAYS WE ALL NEED TO PLAY A LITTLE MORE

Stress isn't bad. It's been part of the way we live since we stressed about hunters bringing home meat and water-holes drying up.

It's unmanaged stress that's toxic – stress hormones are responsible, in the long term, for a host of miseries. Managing stress is a whole lot easier than most of us accept – it boils down to making a bit of time, and consciously doing things that give the maximum relief.

Here are five ideas that might give you the boost you need:

Take a trip for the weekend

But live dangerously – don't plan it beforehand. Just get in the car and see where you end up. Whether you end up roughing it or spoiling yourself in a five-star hotel, the break (and the spontaneity) will do you the world of good.

Go for a long walk

Whether it's along a beach, listening to the waves crashing and the seagulls calling, or just in your neighbourhood, looking at it from a different viewpoint and sneaking a peek into other people's lives as you pass, this will surely give you a fresh perspective.

Participate in a quiz or play Sudoku

Thinking about other things and trying to make figures fit into the right squares will occupy your mind for a while. Being part of a quiz team will definitely lead to a good laugh. And laughter is the best medicine.

Go golfing or fishing or be a tourist for a day

Take your soul outdoors to breath, whether it is on the golfing greens, the trout stream, a historic goldmine or a crocodile ranch.

Spoil yourself

Buy something you really want, or go window shopping. It can be just as much fun 'just looking', especially if done with a like-minded friend. Buy a book or go and watch a movie on the big screen.

There, don't you feel a lot better? Time out, and a fresh perspective, can change your life.

But seriously

Here are five more things you really ought to build into your day-to-day life:

RELAXATION EXERCISES

Help ease tension and insomnia while also releasing the body's own painkillers (endorphins) into your system. The result? A feeling of well-being and the feeling of being more in control. Deep breathing is a good place to start:

- By breathing through your nostrils. Inhale for five counts, silently saying the word 'in'.
- Concentrate on breathing deeply.
- Fill your lower abdomen with air.
- Exhale slowly to the count of five, silently saying the word 'out' while you feel how your stomach muscles tighten.
- Repeat this exercise for about two minutes and increase to ten counts.



- Increase your relaxation by imagining a peaceful scene or breathing in fresh air or pleasant aromas.

EXERCISE

Exercise generates endorphins, and is the only way to neutralise some of those 'fight-or-flight' stress hormones. The effect lasts two to six hours.

THERAPY

Therapy need not be of the 'on-the-couch-and-talking' type.

Music therapy has been shown to have emotional and physical benefits that counteract stress, reduce pain, ease depression, alleviate nausea and improve sleep.

Journal therapy: The privacy of letting it all out in this very contained way is a kind of pressure release.

Therapeutic massage: This can be stimulating or soothing depending on the technique, depth and speed. It should be done by a registered therapist.

DIET

What you eat and drink could work either way for you. By eating more carefully you will strengthen your immune system, prevent food cravings, keep your blood sugar levels steady, combat fatigue and depression and keep your skin soft and youthful.

To cut stress:

- Avoid simple, processed carbohydrates. Eat a varied diet of complex, high fibre carbohydrates and bran.
- Avoid unsaturated animal fats: use extra virgin olive oil, linseed (flaxseed) oil or crushed linseeds; eat cold-water fish at least twice a week.
- Eat lots of berries.
- Eat a handful of nuts everyday.

SLEEP

A deep, restful night can make the world of difference. Improve your ability to grab sleep by:

- Getting to bed at a regular time each night.
- Avoiding caffeine and alcohol in the evening, and not eating just before bed.
- Getting a comfortable bed that is good for your back.
- Not giving into temptation to nap during the day.