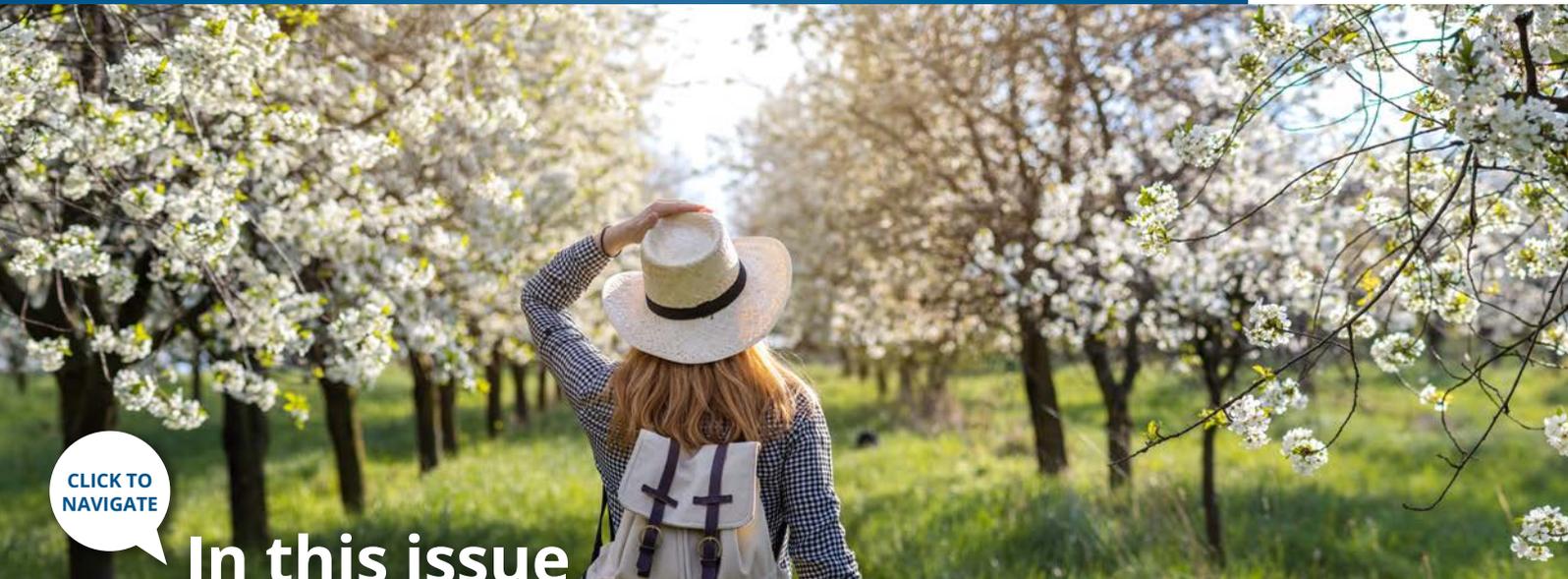


Benefit Beat



CLICK TO
NAVIGATE

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Message from the Principal Officer

Whenever I see yet another article in the media about how South Africans are standing together, whether in helping to clean up areas affected by the unrest, or by queueing to have their Covid-19 vaccinations, I am heartened by our resilience in this country. Although we still have a long way to go, prospects for South Africa reaching population immunity (read more about this on page 4 of this issue) are becoming increasingly positive.

In the meantime, the threat of Covid-19 (and especially the contagious Delta variant currently burning its way around the globe) is still real, and we need to continue to do whatever we can to avoid contracting it, and passing it on to others. In this regard the Society's Executive Committee meets on a regular basis to manage any Covid-19 related issues and concerns, and continues to enforce all the required health and safety

protocols to keep our workplace, staff and members visiting the Society's offices, safe.

On behalf of the Board of Trustees, Society Management and staff, I would also like to take this opportunity to offer our sincerest condolences to families who have lost loved ones during this time.

This issue of Benefit Beat therefore primarily focuses on some Covid-19 information, but amongst others also offers information to help you make the best of your Society benefits.

Stay warm, stay safe!

Yours in health

Stanley Mathonzi

Vaccination update for eligible beneficiaries

The vaccination of people in South Africa is in full swing, with registration currently open to anyone over the age of 18.

Dis-Chem is helping the Society to fast-track the Covid-19 vaccine rollout to our members, and has put in place special vaccination sites, plus an online booking portal where you can book a specific timeslot to get your vaccine.

The Dis-Chem vaccination sites are separate from the usual Dis-Chem pharmacies and are not yet available in all provinces, as the supply of vaccines by government determines the availability of vaccines in the various areas. Some Dis-Chem vaccination sites were also closed because of the unrest. You can visit the online booking portal, and see more information about the available Dis-Chem vaccination sites, [here](#).

Please remember that you must **first register on the Electronic Vaccination Data System (EVDS)** to get your vaccination. If you have not already done so, visit the [EVDS webpage](#), or send 'Register' via WhatsApp to 0600 123 456, or register by dialling *134*832* immediately followed by your ID number.



Why vaccinate?

Vaccines play an important part in stopping the spread of diseases in the country and across the globe. This is because they offer protection to individuals (*by reducing their risk of infection and especially the severity of their symptoms*) and at a population level (*by creating population immunity**, also known as *herd immunity*). The vaccination programme is therefore a priority in the fight against the spread of Covid-19. The target is to vaccinate 67% (two-thirds) of the population by the end of 2021, to achieve the required population immunity.



* What is 'population immunity'?

Infectious diseases spread easily, and entire communities can rapidly become infected. If a high percentage of the community is vaccinated, it is difficult for the disease to spread. This is known as 'population immunity' or 'herd immunity' and is especially crucial for those most vulnerable, who are unable to receive certain vaccines.

Source: National Department of Health

WILL COVID-19 VACCINES PROVIDE LONG-TERM PROTECTION?

Presently it is too early to know if the Covid-19 vaccines will provide long-term protection, as additional research needs to be conducted. However, the current data available suggest that most individuals who recover from Covid-19 develop an immune response that provides some period of protection against reinfection. How strong this protection is and how long it lasts, is not yet clear.



HOW QUICKLY CAN COVID-19 VACCINES STOP THE PANDEMIC?

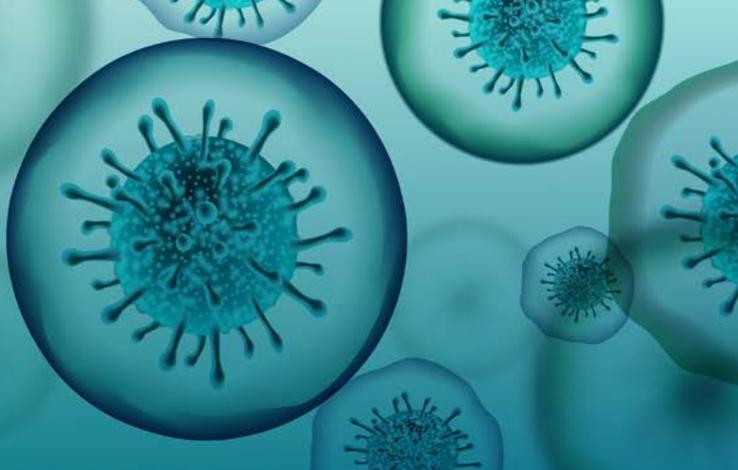
Several factors will determine the impact of vaccines on the Covid-19 pandemic. These factors include (but are not limited to) the effectiveness of the vaccines; how quickly they are approved, manufactured, and delivered; and how many individuals are vaccinated. The vaccines are likely to prevent large outbreaks once 67% (two-thirds) of the population (approximately 40 million people) are immune, which is likely to take many months to achieve.

For more information on the vaccine rollout in South Africa, please click [here](#).



For more details on vaccination, you can read this [article](#), written by South African experts.

We're here for you: Member story



Medical aid cover, especially when it comes to cover for hospitalisation, is often compared to something like car insurance – something you pay for each month, but hope never to use! The reality is that major medical costs can skyrocket to a point where no member would have been able to cover the expenses from their own pocket.

In December last year, one of the Society's beneficiaries contracted Covid-19 and developed severe health complications. This beneficiary was admitted to hospital

and treated there for 142 days, 25 of which were spent on a ventilator! We are very happy to report that the beneficiary's health has since improved, leading to a discharge from hospital in May this year. **This extended hospitalisation resulted in medical costs of more than R2 million.**

Imagine if this member did not belong to a medical aid. What regular family can survive financially after incurring such costs and having to pay for it out of their own pockets?



VACCINATION

Society staff and Trustees lead by example!

On 12 May, the Society staff were offered the opportunity to receive the Johnson & Johnson vaccine as part of the Sisonke Programme. To date 16 out of 25 Society staff members (64%) have been vaccinated.

When vaccination opened to the wider population, our Trustees also took the opportunity to register as soon as they could, and all of them have received their first jab and most their second jab.



Trustee Wayne Smerdon
having his jab.



Trustee Dinesh Bhana's
smile says it all!



Trustee Gloria Lekalakala
prefers not to see the needle.

Health Awareness Calendar – DID YOU KNOW?

15 July to 15 August	BONE MARROW STEM CELL DONATION AND LEUKAEMIA AWARENESS MONTH DID YOU KNOW? There is around a 30% chance of a sibling being a bone marrow match, meaning that there is a 70% chance that someone will need a transplant from a non-related donor. Each year, 35 people in every million learn that they have leukaemia, of whom five will be children.
September	HEART AWARENESS MONTH DID YOU KNOW? Your heart is the size of your fist and the strongest muscle in your body. It started beating about three weeks after you were conceived. If you live to be 70, it will have beaten two and a half billion times. However, although impressive and strong, your heart can also become vulnerable from habitual risk factors like smoking, eating an unhealthy diet or putting it under stress. Controlling these key risk factors and monitoring your blood pressure regularly may reduce an individual's risk of cardiovascular disease.
October	MENTAL HEALTH AWARENESS MONTH DID YOU KNOW? According to the World Health Organization, one in four people in the world will be affected by mental or neurological disorders at some point in their lives. Around 450 million people currently suffer from such conditions, placing mental disorders among the leading causes of illness and disability worldwide.
October	BREAST CANCER AWARENESS MONTH DID YOU KNOW? Early detection of the condition can lead to effective treatment and a positive prognosis. About 90% of patients survive for many years after diagnosis when breast cancer is detected at the early stages.

A person is seen from the back, wearing a colorful patterned shirt, sitting at a desk and using a laptop. The laptop screen displays a dark blue background with a white speech bubble containing the text 'AGM 2021'. To the right of the laptop, there is a white coffee cup on a saucer and a pair of glasses.

Our second virtual AGM

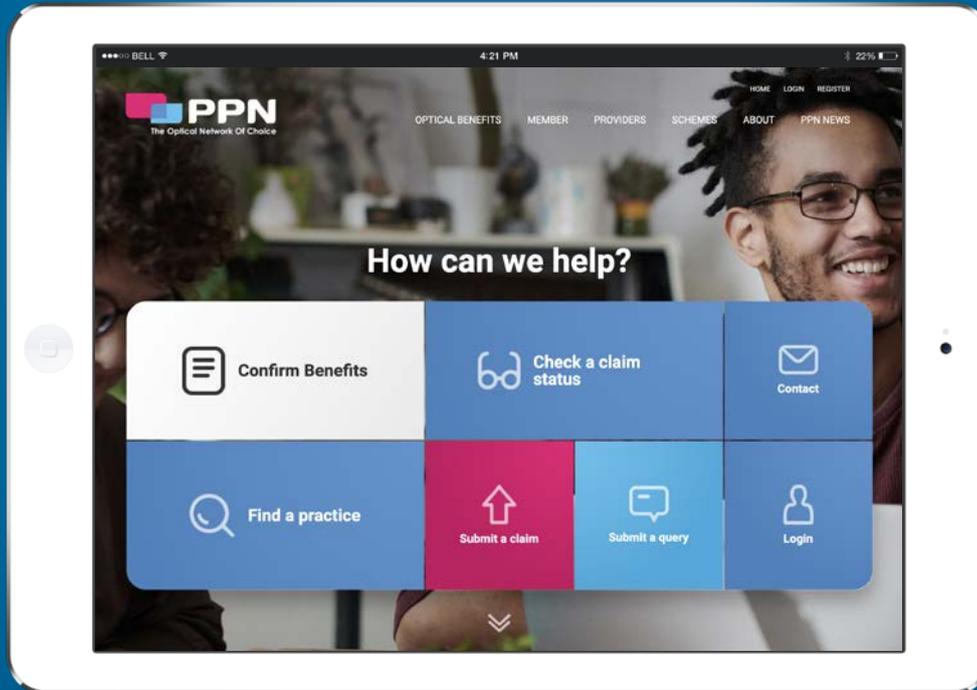
- another great success!

With the Covid-19 pandemic continuing to impact every aspect of our lives, companies and organisations have had to change the way in which they operate and hold meetings. Thanks to modern technology, the Society again hosted its Annual General Meeting (AGM) online, allowing more members to attend from the comfort of their own homes, or from anywhere with internet connectivity.

The Society's 132nd AGM was hosted via GoToWebinar® on Wednesday 19 May 2021, at 12:00. A total of 47 members registered to attend our virtual AGM, and 30 attended. In addition, the Chairperson held 11 valid proxy votes, which also count towards the quorum requirements.

PPN self-help portal makes life easier

PPN have enhanced their digital offering so that members can now access all their optical information 24 hours a day. To access the PPN self-help portal on the web, [click here](#).



In the event of a medical emergency...

Make sure that you, and your beneficiaries know what to do in an emergency situation, to get medical help:

1. Always call **084 124**. This number operates 24 hours a day, 7 days a week, to ensure that you and your family are always guaranteed assistance in the case of a medical emergency that requires transportation. Even if you know ER24 does not operate in your area, you must call this number first, for ER24 to authorise and dispatch a contracted third-party ambulance on your behalf.
2. Inform the ER24 operator that you are a De Beers Benefit Society member – they will guide you or the person calling on your behalf, through the process to obtain all the information they require to get help to you quickly.

Please remember that there are very specific conditions around the use of medical emergency transport, and how it will be covered by the Society. You can also read other articles on our website for more information, such as [this one](#) on how to use ER24, and [this one](#) on how to ensure that a claim for medical emergency transport will not be rejected.



Boost your immune system!

Although no vitamin or mineral can cure or prevent a disease, some can help your immune system to fight off infections, such as the following:



Vitamin D

Vitamin D is essential for immune function. Healthy levels of this vitamin may help lower your risk for respiratory infections. Sources of vitamin D include oily fish such as salmon, sardines, herring and mackerel, as well as red meat, liver, dairy and egg yolks. Or sit in the sun for around 15 minutes each day!



Zinc

Supplementing with zinc may help protect against respiratory tract infections and reduce the duration of these infections. Sources of zinc include nuts such as cashews and almonds, red meat, shellfish such as oysters, shrimp and mussels, and legumes such as chickpeas, lentils, and beans.



Vitamin C

This is perhaps the most popular supplement to take to protect against infection and it also functions as a powerful antioxidant, protecting against damage induced by oxidative stress. Natural sources of vitamin C are oranges, peppers, strawberries, broccoli, and potatoes.

Before making any dramatic lifestyle changes, please consult your General Practitioner (GP).

Your responsibilities as a member

Although the Society goes out of its way to help members, it is important to understand that you, as a member, also have certain responsibilities to make the best of your Society Benefits.



Obtain **pre-authorization** from the Society before you are admitted to hospital or for procedures requiring pre-authorization, as noted in the Member Guide. However, remember that authorisation does not confirm funding in full by the Society and that co-payments may still apply;



Be aware of the limits imposed on various benefits, for example prosthesis, when a hospital or any other authorisation is sought. The limits are set for the year and will likely be exhausted after any one event. You may therefore be faced with high co-payments despite authorisation being approved, in the case of any second similar major event in a one-year cycle;



Keep your **membership card in a safe place** so that no one else can use it fraudulently;



Use a network hospital and make sure you understand potential co-payments and limits that may apply to procedures (also see the articles on the next pages);



File all your documentation received from the Society so that you can refer to it when necessary;



Report any suspected fraudulent activity in relation to the Society; and



Notify the Society of any changes to your contact details, such as your cell phone number, postal address, and email address, to ensure that you receive Society-related correspondence and communication material.

Use a network hospital to minimise out-of-pocket costs

If you use a Network Hospital for a procedure that is pre-authorised, you benefit in various ways:

- **CO-PAYMENTS ON HOSPITAL ACCOUNT:** You will not be liable for any co-payments other than procedure co-payments (for example, gastroscopy).
- **RELATED ACCOUNTS:** The Society will settle accounts received directly from your service providers (for example, specialist, GP, anaesthetist, etc.) at 165% of the SRPL Rate, rather than at the lower Society Reference Price List (SRPL) rate that applies if you do not use a Network Hospital.

Although it is your choice and right to use a non-Network Hospital, bear in mind that you will incur significant co-payments and out-of-pocket costs if you do so.

WHAT IS A NETWORK HOSPITAL?

A Network Hospital is a Designated Service Provider with which the Society has negotiated and agreed rates for hospital costs. Network Hospitals can be found on the [Hospital Network page](#) on our Society website.



Hospital vs day-to-day benefits – what's the difference?



Day-to-day benefits typically include things such as consultations with doctors and other healthcare practitioners, dentist visits, acute medicines and optometry benefits.



Hospital benefits generally refer to cover for medical events that are more serious and costly, such as surgical procedures, rehabilitation after a car accident, treatment for cancer and other medical treatments that most people would struggle to pay for, if they do not have medical aid.

But not all services covered by your 'hospital benefits' take place in hospital...

In-rooms procedures such as colonoscopies, and many of the expensive treatments for cancer (as part of the oncology benefit) take place out-of-hospital.

... and not all services that take place in hospital are covered by your 'hospital benefits'!

Just because you are obtaining a medical service inside a hospital facility (for example, visiting the Emergency Rooms (ER) or the pathologists), does not mean that the cost of such a service will be covered in terms of your hospital benefits, as it may form part of your day-to-day benefits, instead. (Although a visit to the ER, that is of a serious nature and results in admission to hospital, would qualify under hospital benefits.)

Meet our new Society Manager!

Our new Society Manager is no newcomer to the Society! We are very happy to have **Alida le Roux** take over the reins from Steven Beangstrom, who turned 60 during July of this year, from 1 September 2021. We wish to thank Steven for his dedicated service to the Society and wish him well with his future endeavours.

Alida started her career with PWC in 2007. She joined the Society as the Financial Accountant in 2014 and was promoted to the position of Medical Scheme Administrator in 2018. She holds an Honours Degree in Accounting Sciences and is a registered Professional Accountant with the South African Institute of Professional Accountants (SAIPA).





HIV: Know your status!

By now **working members** would have received communication from the Company on the HIV initiative to have as many employees tested and, where relevant, receiving treatment and having suppressed viral loads. To make HIV testing more convenient for De Beers employees and contractors, the Company has partnered with Dis-Chem to provide the relevant tests and counselling.

The Society encourages working members to make use of this opportunity by scheduling an appointment – simply call Dis-Chem on 0861 117 427, Mondays to Thursdays 08:00 – 17:00, Fridays 08:00 – 16:30 and Saturdays 08:00 – 13:00. Bring along proof of your identity and a copy of your booking form as supplied by the Company to your appointment. The form will be completed by Dis-Chem, and you will then need to hand it in to your health centre at work. **The form will not indicate your HIV status, which will remain confidential, but simply prove that you know your status.**

If you cannot get to a Dis-Chem Pharmacy, you can still get tested by the Company's health professionals at any of the operations, or at your private doctor.

ALSO CALLING PENSIONERS

Together with the Company, the Society supports the 95–95–95 strategy of UNAIDS, namely that -

- 95% of colleagues (or members, in the case of the Society) are tested and know their status;
- 95% of HIV+ members access treatment; and
- 95% on treatment have suppressed viral loads.

The Society would therefore encourage pensioners who think their status may have changed to make use of the Society's preventative benefits to go for an HIV screening test.

Safeguarding your personal information



The Protection of Personal Information Act (POPIA) came into effect on 1 July 2021.

The Society has already had a Privacy Policy in place for some time, in anticipation of POPIA being promulgated. The Trustees therefore feel comfortable that the Society has the necessary POPIA compliant policies and procedures in place for collecting, receiving, recording,

organising, retrieving, processing, storing, protecting, and disseminating members' personal information, where relevant.

A typical example of this that you would have noticed, is the password protection of many Society electronic documents that contains personal information sent directly to you.

SOCIETY'S CONTACT DETAILS

E-mail: benefitpost@dbbs.co.za

Phone: 053 807 3111 | **Fax:** 053 807 3499

Post: PO Box 1922, Kimberley, 8300

Website: www.dbbs.co.za

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