



What is GAP cover?



GAP cover is designed to assist members in cases of shortfalls on their medical claims paid by their medical aid. For example: You are on a medical aid that pays up to 100% of the Scheme rate for in-hospital admissions. If your treating providers are charging any amounts above the Scheme rate, you would have to pay for the shortfall not paid by your medical aid. This is where your GAP cover would come in to assist you in paying for the difference on those affected claims.

With the rise in healthcare costs, it may be wise for you as a medical aid member to consider GAP cover. This extra cover may assist with the cost bridge between those expenses that the hospital is charging, which we as KeyHealth may not cover. Although it may seem like an extra cost from your pocket, it would assist you with any possible short payments on your claims, should the provider be charging above your Scheme's rate. There are a couple of GAP cover options available in the market. Your broker may offer this service or refer you to someone who can assist you with the different available options and recommend an option suited to your needs.

KeyHealth negotiates rates with our providers annually, and tries to minimise extra costs for our members. Example: For specialists, we make use of the OneCare specialist network, and for hospitals, we

have negotiated rates with the Netcare and Life Healthcare hospital groups. As a member, it is important to familiarise yourself with the negotiated groups in order to minimise your co-payments for in- and out-of-hospital procedures. **Your option-specific brochure will give you more details on how to get the best value out of your medical aid.** For procedures requiring authorisation, read the communication sent by the Scheme, as it will advise whether or not there are any co-payments applicable to the relevant hospital or specialist for the admission.



"Knowledge is power"

– Sir Francis Bacon



FUN FACTS



Bones make up only 14% of our weight. – So no 'big bones' excuses! KeyHealth offers a weight loss programme for all beneficiaries with a BMI higher than 30. This benefit includes three dietitian consultations and one biokinetics consultation, with one follow-up consultation.



The human brain has a memory capacity that is the equivalent of more than four terabytes on a hard drive. – If people say you never forget, just remind them how much memory space you still have available.



50,000 cells in your body died and were replaced by new ones while you were reading this sentence. – As long as they are being replaced.



The scent of apples and bananas can help a person to lose weight. – Definitely worthwhile trying!



Kissing another person for a certain amount of time is much more effective in terms of hygiene than using chewing gum, as it normalises the level of acidity in one's oral cavities. – I say, let's kiss away the germs – it is the month of love, after all.



The only part of the body that has no blood supply is the cornea of the eye. It receives oxygen directly from the air. – Who knew?



We lose 80% of our body heat from the head. – So our grandmothers were right.



Proud preferred supplier for Varsity Cup

KeyHealth is proud to be affiliated once again with the 12th instalment of the Varsity Cup. The 2019 season kicked off on the 4th of February and runs up until the 15th of April. It will be filled with entertainment and exciting encounters that have become synonymous with the Varsity Cup. Our preferred-supplier status entitles us to certain rights, with medical staff wearing KeyHealth branding, and further online social media exposure.



As amazing as the rugby on the field, is the incredible action that happens off the field. It was an easy decision from a marketing point of view to get involved with this epic tournament which has become a Monday-night institution and is televised. Matches are attended by thousands of rugby fans and students alike, to see some of the greatest talent emerging, making it into our national sides, the likes of **Eben Etzebeth, and Apiwe Dyantyi who was named World Rugby Breakthrough Player of the Year at the 2018 World Rugby Awards.**

Activations are an important part of our branding efforts and resonate with the thousands of young students whom we regard as prospective members who will soon be contributing to the economy and looking for brands they can associate with. In the same way that Varsity Cup has come up with exciting initiatives to make the game of rugby more appealing, we at KeyHealth aim to be innovative with our product offering, and, as such, the affiliation and ethos of Varsity Cup align with the KeyHealth product.

We offer innovative products such as our Easy-ER benefit – free emergency medical cover, without any hidden costs, offered to all KeyHealth beneficiaries regardless of their age.

Easy-ER gives each beneficiary direct access to a hospital's Emergency Room (ER) for medical treatment in emergency situations. This immediate access comes without any hassle or unexpected fees. That's right – KeyHealth guarantees full payment in such emergency situations. We believe in providing products that will add real value to our members, that are transparent, should you get shown the red zone.

Who will you be supporting for the Varsity Cup tournament? Back your boytjies! **You can follow us on social media if you haven't liked our Facebook page yet.** We share regular content that adds value to our members and non-members alike, and we are a proud preferred supplier for Varsity Cup. #RugbyThatRocks



What is DBC (Document Based Care)?



DBC is a programme comprising non-invasive treatment or the management of back and neck muscular-skeletal conditions. This scientifically proven treatment protocol is applied worldwide to treat and manage back and neck conditions that often involve prolonged and severe pain.

The programme is aimed at preventing the need for surgery and is widely used as a conservative neck and back pain management tool. **DBC therapists employ the DBC protocol, which uses DBC machines and treatment methods developed in Finland over 30 years ago.** The team (doctors, and physiotherapists) works alongside biokineticists, who treat patients on specialised DBC machinery. This is provided at various facilities across South Africa.

Using pain management and exercise-based methods, patients gain core strength and pain is reduced over time. **The combination is very useful, because while physiotherapy provides relief for pain, biokinetics develops muscle mobility and strength that aids in pain management over the long term.**

The biokineticists also assess patients' daily activities and identify risk factors that may lead to the development of back and neck pains. Patients are then provided with solutions to overcome those risk factors in the comfort of their home or work environment.

As from the start of the 2019 benefit year, the Scheme offers this benefit to members as an alternative to spinal and neck surgery. Members who are surgery bound are given the benefit depending on the severity of the pain, and all consultations and treatments on the programme are funded from the hospital benefit (risk pool). If pain still exists after the programme, the member will be allowed to proceed with surgery, and funding for the surgery will be subject to the available benefits on their chosen member option.

Where the member has benefited from the DBC programme and chooses to continue with the consultations over and above the allocated programme, **the consultations will be funded from their available day-to-day benefit/savings, as per their chosen option.** This is another offering that is seen to add real value for our members.

KeyHealth
MEDICAL SCHEME