Don’t miss the **upcoming Wellness Days** to know your health better

*Lifestyle choices, like not eating enough vegetables and fruit, not exercising and using tobacco, can increase your health risks. Each year, University of KwaZulu-Natal Medical Scheme hosts Wellness Days at the different campuses. These days give you the opportunity to have health checks at no extra cost to know your health and how to address possible health risks.*

Take a few minutes out of your day and have your health checks at a Wellness Day

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<tr>
<td>Westville</td>
<td>1 August 2013</td>
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<td>Howard College</td>
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<td>Pietermaritzburg</td>
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**Facts about the 2012 Wellness days held at University of KwaZulu-Natal campuses**

- There were 850 people who did their health checks and their average age was 41.
- Of the 850 people, 45% had more than three risk factors and at least 59 people were at serious risk of a heart attack in the next 10 years.
- Only 16% of people thought they were unhealthy, everyone else thought they were fine.
- 764 people reported that they currently not smoking or have stopped smoking.
- The health checks at the Wellness Day helped people identify chronic conditions like:
  - High blood pressure
  - High cholesterol
  - Diabetes

You have cover for chronic conditions, and support to lead a healthier lifestyle

All chronic conditions identified with the health checks done during a Wellness Day are covered for all members of University of KwaZulu-Natal Medical Scheme. By adding Vitality to your membership at an additional monthly contribution, you’ll also have access to partners and benefits that help you lead a healthier lifestyle.

Visit [www.discovery.co.za](http://www.discovery.co.za) for more information.
The Medical Savings Account on the Standard Plan earns interest

Specific day-to-day healthcare costs are paid from the General Benefit Pool or your Medical Savings Account if you have a Standard Plan with University of KwaZulu-Natal Medical Scheme. The Medical Savings Account is set at 20% of your gross monthly contribution from 2013.

How the interest works
If you have a Standard Plan, the funds you have available in your Medical Savings Account (positive balance) will earn interest. Currently, the funds in the Medical Savings Account are in a trust account and you earn 4.5% interest on a positive balance. The interest is calculated and paid into your Medical Savings Account every quarter. This money is available to pay for your day-to-day healthcare costs.

Facts to remember about your Medical Savings Account
You get the funds in your Medical Savings Account upfront, and pay the amount back to the Scheme over 12 months. A positive balance is the amount you have paid back and have not used for healthcare expenses. The funds you don’t use in one year will be carried over to the next year. Money left over from previous years can be used to pay for healthcare costs.

Save the date for the Annual General Meeting of University of KwaZulu-Natal Medical Scheme

It’s almost time for the Annual General Meeting of members of University of KwaZulu-Natal Medical Scheme. The meeting is scheduled for 28 August 2013. The meeting will be at the Principal’s Dining Room Student Union building, Howard campus and will start at 13:00. A formal notice and agenda of the Annual General Meeting will go out to all members of University of KwaZulu-Natal Medical Scheme.

The Annual Report, including the audited Annual Financial Statements and the Trustees’ report, as well as the minutes of the previous Annual General Meeting will be available on the website at www.discovery.co.za, on request from the call centre on 0860 11 33 22, or at Westville campus before the meeting.

Get the best diabetes care and support with CDE

UKZN Medical Scheme offers a Diabetes Management Programme through a Designated Service Provider to help all its members who live with diabetes.

Diabetes is a chronic condition that can lead to serious complications if it is not treated properly; these includes blindness, kidney failure and heart attacks. UKZN Medical Scheme has a contracted service provider to help you manage your diabetes – the Centre for Diabetes and Endocrinology (CDE).

More about CDE
The centre offers a holistic diabetes management programme. They have a team of trained staff to make sure that people who visit the centre are properly looked after and educated. The team is made up of diabetes specialists, diabetes educators, dietitians, podiatrists, a clinical psychologist and exercise specialists.

CDE is based in Houghton, Johannesburg, but there are over 200 other affiliated centres that offer the Diabetes Management Programme.

The benefits of the centre
If you have diabetes, you need the best medical care, but you also need to be educated properly on the condition. By taking the right precautions and care, you can improve your overall state of health and wellbeing. CDE offers the following benefits:

- **Doctor’s visits**: full examinations twice a year, or as needed
- **Diabetic foot care**: foot advice and care, as well as risk screening
- **Yearly eye examinations**: screenings for diabetes-related eye problems
- **Dietary advice**: consultations with a dietitian
- **Diabetes education and support**: educational sessions with a trained educator
- **Laboratory screening**: tests to assess and monitor your diabetes
- **Medicine and accessories**: a list of medicine and aids to help you manage your diabetes
- **Care for diabetes emergencies**: the centre will get you to hospital in a diabetes emergency
- **A 24-hour telephone hotline**: trained personnel to help you deal with an emergency.

Register for the Chronic Illness Benefit to get access to CDE
You must first register with the Scheme’s Chronic Illness Benefit before you can make use of the Disease Management Programme of the Centre for Diabetes and Endocrinology.

To do this, download a Chronic Illness Benefit application form on www.discovery.co.za, fill in the appropriate sections and let your healthcare professional fill in the rest. Once you’ve registered, you can join the Diabetes Management Programme by calling CDE on 011 715 6000.
Nip it in the bud – you can, with the Screening and Prevention Benefit

Your health is our main concern. That’s why UKZN Medical Scheme covers certain preventive tests from the Screening and Prevention Benefit (not day-to-day) for all members. These preventive tests help check for and identify certain medical conditions early, so you can plan for early treatment. This will be more cost efficient for yourself and the Scheme.

The Screening and Prevention Benefit covers the following tests:

- Blood glucose (to check for diabetes)
- Blood pressure
- Cholesterol
- Body mass index or BMI (to check your weight)
- Mammogram
- Pap smear
- Prostate-specific antigen (PSA)
- HIV tests

For the Scheme to pay the full amount, you have to have these tests done at a registered healthcare professional or pharmacy in our network.

Visit www.discovery.co.za for a list of Designated Service Providers.

Please note: Consultations for healthcare professionals and registered nurses are subject to available funds in your day to day benefits. The tests are paid for from a separate benefit – the Screening and Prevention Benefit.

If you have any other tests done, they will be paid for from your available day-to-day benefits.

Take the PRESSURE OFF your heart and know your numbers

Do you suffer from occasional palpitations, headaches, light-headedness, blurred vision or ringing in the ears? Did you know these are common symptoms of hypertension or high blood pressure?

Did you know it is a fairly widespread condition, and that many people don’t even know they have it? Did you know high blood pressure is a leading cause of heart attack, stroke, kidney failure and premature death? That’s why it’s vital to your health to know that your blood pressure is controlled or in the acceptable range.

Have your blood pressure checked regularly

It’s a quick test with a meter that measures the force as your heart pumps blood through your body. The acceptable range for blood pressure is lower than 140/90mmHg.

Put your heart into your health

High blood pressure can put your heart and arteries at risk. To keep your blood pressure down and your heart and arteries healthy, you have to do just three things:

1. get enough exercise
2. follow a healthy diet
3. keep your heart’s arteries clean – caffeine, tobacco and alcohol can raise blood pressure so cut down or cut out.

Start with small changes for big benefits for your health.

Get moving

Start with at least 150 minutes of aerobic activity at a moderate level every week. To make it more manageable, divide it into 30 minutes of activity on five days a week. Activities like pushing a lawn mower, walking at a fast pace or playing volleyball will raise your heart rate. Make it part of your routine and you’ll get rid of stress and manage your weight too.

Eat right for a healthy blood pressure, heart and arteries

For a healthy heart, your body needs a well-balanced diet that is low in fat. Eat at least five portions of fruit and veggies a day. Avoid salt, you will get used to the taste. Sardines, tuna and salmon are great sources of omega-3 fats, which also offer your heart protection. Choose low fat over full-cream milk, go for leaner meat and steam or grill foods rather than fry them.

Make healthy choices and consider your family history

Smoking raises blood pressure and is a main cause of coronary heart disease. Within a year of quitting smoking, your risk for a heart attack will decrease. Excessive drinking also has a negative effect on blood pressure and your general health.

Don’t forget – high blood pressure often runs in families. Your risk also increases the older you get. So always know your blood pressure and make small changes now for big health benefits.

Need help with getting healthy? Then try our wellness and lifestyle rewards programme to help you look after your health.

UKZN Medical Scheme offers you access to a wellness and lifestyle rewards programme. For more information, visit www.discovery.co.za for more about how the programme can help you look after your health.
Get a **flu vaccination** and reduce the sniffles

*Flu can hit you suddenly. You know the feeling – you get fever, chills, headaches and sore muscles. You may also get a cough or a sore throat. If you want to reduce your chances of getting the sniffles, you should get your flu vaccination as soon as possible.*

Anyone can get the flu, but for some it is more dangerous than others. People older than 65, pregnant women and people who have a condition like HIV, kidney disease, diabetes or heart or lung problems should be particularly careful. If they do not take extra precautions, they can end up in hospital.

**Be virus free!**
You can go to your doctor or pharmacy and ask for a flu injection. The best time for this is in autumn. The injection will protect you from the flu virus for one year.

The flu injection is not 100% effective, but if you go for the injection, you stand a better chance of not getting the flu. If you had an injection and you still get the flu, it should be milder than for those who didn’t have the injection. You can ask your pharmacist or doctor if you are unsure about anything.

**Who pays for it?**
The Scheme pays for members’ flu injections from the Risk benefits. This will not affect your day-to-day cover, as long as you go to a registered practitioner (nurse or general practitioner) with a registered practice number.

Please note: Consultations for healthcare professionals and registered nurses are subject to available funds in your day-to-day benefits. The vaccination itself is covered under your Risk benefits.

**Contact us for more information**
If you need more information about getting your flu vaccination please call us on 0860 11 33 22 or visit our website at www.discovery.co.za