

MOSELE WA PULA

a health issues newsletter for Pula Medical Aid Fund members



Subscriptions Increase Vital

- The fight is on to keep up with the cost of escalating claims and at the same time maintaining quality service



Depression Revealed

- Sudden loss of interest in daily activities can harm your personal and professional life. Learn what you need to know about depression before it takes over your life.

Dealing With Emergencies

- You too could be a life saver



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Giving you better service



Medical Aid Fund

We care for your health!

Depression

Depression can be a debilitating condition, making it difficult for you to go about your daily activities. As it can be emotionally draining, it tends to affect your physical and mental wellness. This can result in poor work performance, the loss of relationships and enjoyment of activities normally enjoyed.

What is Depression?

Depression is a mood disorder that causes you to feel sad or hopeless for an extended period of time, usually weeks or months. It is linked to a chemical imbalance in brain chemistry, but can be treated or controlled with the right medication or counselling.

Depression does not always have a reason, but can be caused by a number of factors such as the loss of a loved one or employment, relationship troubles, serious illnesses, certain medications, and generally stressful life events. It can also be due to a genetic disposition. No one is immune to depression. Teenagers and adults alike experience some form of depression at some point in their lives.

It is therefore important to have an understanding of this condition and seek help. This is especially important as the condition doesn't just affect the depressed person, but also

impacts on the person's family, friends and work environment.

Symptoms of Depression

Symptoms of this disorder range from mild to life threatening. These include lack of concentration, changes in eating habits or appetite, changes in sleeping habits, difficulty going to work or enjoying activities, feelings of guilt and hopelessness, crying spells, wondering if life is worth living and preoccupation with thoughts of death or suicide. These are just some of the symptoms and if you have experienced a few of these for at least 2 weeks, you may be suffering from depression and should seek help.

Types of Depression

There are various types of depression, some in need of medication and some not. These include major depressive disorder, Postpartum (before or after pregnancy), Atypical Depression (the most common), Dysthymic and Bipolar disorder.

Postpartum

Some women experience this before or after giving birth. Some mothers may feel that they are not prepared for motherhood, dread their appearance or feel they are missing out on something else. This is not to say it is the woman's fault, it is mostly due to the overwhelming experience of parenting a new born. Seeking



treatment for this condition is vital to both mother and baby, especially since it can lead to dire consequences if left untreated.

Atypical Depression

This is the most common form. If you experience symptoms such as improved mood when good things happen, overeat, sleep too much or a bit too sensitive to rejection, you may be suffering from Atypical Depression. It does not follow the "typical" set of depression symptoms such as lack of appetite and insomnia, hence the name Atypical.

Overcoming Depression

There are various activities you can do to overcome that "down feeling", especially if you feel uneasy about consulting a practitioner for help. Try spending time with people you treasure and enjoy their company.

Take part in fun physical activities such as dancing or jogging. Try writing about how you feel, as it can be a good outlet for dealing with challenges. These will enhance your sense of wellbeing.

If you have tried the above but still feel no or little change in your moods, consider speaking to someone with more expertise, there are resources/facilities available at hand. This will help you understand your condition better and enable you to live a normal life.

You can contact the following for help:

Lifeline Botswana: 3911290
Childline Botswana: 3900900
Social Welfare Departments
Speak to your GP for referral

CLAIMS COSTS EXCEED SUBSCRIPTIONS INCOME:

an increase in subscriptions was needed to maintain comprehensive coverage

In order to maintain the comprehensive scope of benefits, and choices that are available from your medical aid fund: it was necessary that subscriptions/ premiums be revised upwards; effective 01 July 2007. The increase was one among several initiatives, which the Fund's management is taking to ensure your peace of mind and utility; regarding healthcare coverage - be it in the short or long-term.



Review and assessment by management

On review of the Fund's operations, it has been determined that failure to implement the suggested increase now, and in the manner discussed below will result in the Fund's current and cumulative financial position being compromised to a point where your benefits and the financial security you are accustomed to, being severely eroded. Some of

the issues that stand out and indicate long-term value erosion are that:

- i) over the last three (3) years, claims costs have risen at a higher rate than income.
- ii) because of (i) above, the Fund has had to pay for a proportion of costs out of reserves (the cumulative surplus attained over the years).

iii) certain employer groups are claiming well over their subscriptions. Some claim as much as 130% of the income, while others are claiming marginally below the income they bring in.

The reality though is that once costs for administration (these include Med-Rescue cover etc) are added, the Fund spends more than is being collected: hence the effect of having to draw from reserves (see (ii) above).

iv) costs of providing healthcare services are continuing to rise: either because health service providers' tariffs are going up,

or because the materials or interventions that assist to deliver better care continue to increasingly cost more.

Based on the above and the need to mitigate the steady decline of the Fund's reserves, while ensuring that some acceptable level of equity is achieved regarding claiming levels, the following varied rates were effected 01 July 2007.

- **Standard Benefit Option
15% across the board.**

De-Luxe Benefit

a) Stratum 1
(1-10 members) - 13%

b) Stratum 2
(11-39 members) - 10%

c) Stratum 3
(40-74 members) - 12%

d) Stratum 4
(75-99 members) - 13.5%

e) Stratum 5
(100 or more members) - 10%

Members are to note that the above increases, whilst expected to improve the financial position of the Fund, will not completely close the gap between contribution income and claims costs. Other measures will be implemented during the financial year 2007/08. These will include the referral

system and the doctor/patient registration as was previously communicated in our letter of 20 December 2006. The details of these will be communicated to you in due course.

We appeal to all members and their beneficiaries to exercise prudence in the utilisation of the Fund benefits.

Let us all team up to maintain PULA as the number one open medical scheme in Botswana, because after all, that is what we are!

dealing with an EMERGENCY

No one wants to imagine having to deal with emergencies. However, you can be a lifesaver if you know what to do and are able to help.

Emergencies need quick action, not panic. It sounds like a cliché, but remaining calm is the key to acting sensibly and with confidence. The person in need of help will need your assurance, and sensing your own anxiety and panic will only increase his/her distress.

Prepare yourself for an emergency by attending a first aid course. If you have taken a course previously, make sure your skills are up-to-date. Make sure that your child-minder knows basic first aid. Teach your children how to call emergency numbers. Even better, enroll your children for a first aid course; these can now be customized for their learning. Again, don't wait until it is too late.

Stick emergency telephone numbers onto all phone sets in your home and office and also save the numbers on your cell phone. Important numbers to keep are of an emergency service, fire

department, nearest hospital, the poison information centre and your GP. Know the shortest route to the hospital.

Any family member with a serious medical condition, such as a heart condition, epilepsy, diabetes or a drug allergy, should wear a Medic Alert tag or carry a card. This will ensure that proper care can be given.

Keep a well-stocked first aid kit at home and in your car.

CALL AN AMBULANCE IF:

- You don't know what to do or are uncertain of the severity of the injury
- Someone is unconscious or struggles to breathe
- You suspect a back or neck injury
- Someone may be having a heart attack
- A person is seriously injured
- A small child is injured, unless you have another adult with



you who could drive

- There is serious bleeding that you cannot stop

WHEN YOU CALL AN AMBULANCE, STATE CLEARLY:

- The site of the emergency (include street names if possible or a famous landmark)
- What happened to the victim and the victim's condition
- The number of the people injured
- The age of the victim

- Your name and contact telephone number
- Any first aid currently being given

Do not hang up until the operator tells you to. This way you'll be sure that you have given all the necessary information.

MRI Botswana Limited offers first aid training and supplies all types of first aid kits.

Emergency numbers:

- > 911
- > 390 1 601
- > 147 (Mascom)

MOSELE WA PULA INFORMATION & CONTACT DETAILS

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We at Pula Medical Aid Fund value the constant satisfaction of our members. We would like to know what is on your mind. If there is a particular article you found of interest to you or topics you would like to read about in future issues, please share with us so we can add more value to your reading.

Email: marketing@afa.co.bw or write to MOSELE WA PULA c/o Marketing Dept. P.O.Box 1212, Gaborone

Pula Medical Aid Chronic Medication Benefit

Chronic medication Benefit

The chronic medication benefit is an additional benefit to cover cost of medicines that have to be taken on an ongoing basis for the treatment of chronic illnesses e.g. high blood pressure, diabetes e.t.c.

The benefit limit is currently P12 000 for De-Luxe members.

The benefit is available to members after authorization by the Managed Care Department, at AFA Botswana (Pty) Ltd.

Accessing the benefit

Enrollment forms are available from both your Pula Medical Aid offices and most private medical practitioners in the country.

Changes to your chronic medication

Since this benefit requires pre-authorization,

you and your doctor are required to inform the Managed Care Department each time your treatment plan changes to ensure that your treatment is paid out of the appropriate benefit.

Contacts for more information

If you have any queries or need more information, please contact:

MANAGED CARE DEPARTMENT

Associated Fund Administrators,
Show Ground office Park

Plot 61918, Gaborone

Tel: 365 0574 / 365 0553 / 365 0509
Fax: 393 5281

It pays to be on Pula Medical Aid... more partners join the program!

Pula Medical Aid membership gives you access to the following benefits:



Up to 30% off - accommodation discounts
- 10% week days, 30% weekends -Except Mowana Lodge



Up to 30% off - on subscription rates



Up to 20% off - on discountable items
(branches in Gabs, Palapye, F'town and Kasane)



17.5% discount - on cash purchases of furniture and accessories

17.5% discount - on cash purchases of furniture and accessories



5% off - on holiday packages and Namibia route



35% off - on annual subscription rates



10% off - on subscription rates - Maun



17.5% discount - on cash purchases of furniture and accessories



10% discount - on initial alarm installation



5% discount - on retail prices on any Sony Ericsson products. Available at Sony Ericsson shop in Francistown and Gaborone Craft Centre

Member details update form

Name:.....

ID/ Exemption Certificate No. :

Membership No. :

Address:.....

.....

Employer:

Contact numbers:

Tel :

Fax :

Cell :

Email :



cut along here



cut along here