

NEWSLETTER 1st **EDITION**

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HEALTHY LIFESTYLE HABITS

HOW TO KEEP HEALTHY WHEN IT FEELS LIKE YOU DON'T HAVE TIME FOR WELLNESS

There's a saying that keeps popping up on social media: 'If you don't make time for your wellness, you'll be forced to make time for your illness.'

When you work, it can feel as if you don't have time for daily life and taking care of your health. Things like projects and laundry can feel like they take away the time you need for the basics of wellness like eating healthy food, exercising and going for screening tests. This can cause problems in the long run.

Do you know how healthy you are?

People often think that they're well if they don't specifically feel sick. This doesn't mean that you're healthy or that your body might not be hiding a serious condition that needs treatment like diabetes or high blood pressure.

PLAN SO YOU HAVE TIME FOR HEALTHY FOOD AND DRINKS

You can eat healthy food even if you don't have a lot of time every day:

- Prepare healthy meals ahead of time for days when you're too busy to cook. You can cook in bulk on weekends and freeze meals for the week ahead. Packing a healthy lunch can stop you buying unhealthy food at work when you're hungry.
- Drinking enough fluids helps you concentrate better. Keep a bottle of water on your desk and finish it by the end of the day. If you don't like plain water, add fresh fruit or vegetable chunks, or try unsweetened herbal tea.



- If you drink alcohol, don't drink too much. Overdoing it can lead to weight gain and increase your risk for developing high blood pressure, heart disease and certain cancers.

CHOOSE GOOD WORKOUTS INSTEAD OF LONG WORKOUTS

If you don't have a lot of time to exercise, the kind of exercise can matter more than how long you exercise:

- High-intensity interval training is a good way to burn calories in a short time. If you're just starting out, take longer breaks. You can make them shorter as you become fitter.
- If you do 15 to 20 reps with a weight and feel like you can do more, you should use a heavier weight.
- Make exercise part of your daily routine if you can't fit a full workout in your day. Take the stairs, park your car further away from the shops, engage in active play with your kids or fit a few 10-minute workouts into your day.

GO FOR HEALTH SCREENINGS

We pay for certain screening tests from **the Screening and Prevention Benefit** without using your day-to-day benefits.

You can have these tests done once a year:

Who	Screening	Why it's needed
Everyone	Health check	This set of measurements looks for the early signs of diabetes, heart disease and high blood pressure
Females	Pap smear or human papillomavirus (HPV) test	Cervical cancer
Males	Prostate-specific antigen (PSA) test	Prostate cancer
Everyone	HIV test	To detect HIV

NHI BILL

WHAT IS HAPPENING WITH THE NATIONAL HEALTH INSURANCE BILL?

The idea behind National Health Insurance is to make sure all South Africans and long-term residents can get basic medical care without having to pay providers like doctors, pharmacies or hospitals directly. The bill calls this 'universal healthcare' and it aims to make sure that everyone can get basic medical care, no matter how rich or poor they are.

At the moment, government pays for public healthcare (like clinics and public hospitals) and medical schemes pay for private healthcare. Members of medical schemes pay monthly contributions in exchange for set benefits.

DISCOVERY HEALTH SUGGESTS THAT NATIONAL HEALTH INSURANCE AND MEDICAL SCHEMES WORK TOGETHER

The first version of the National Health Insurance Bill suggested that government starts a National Health Insurance Fund that it will administer and use to pay for all healthcare in South Africa. In other words, this version of the bill said that National Health Insurance would eventually replace medical schemes. But the bill is not final and many details still need to be decided.

Your administrator, Discovery Health, presented to the Parliamentary Portfolio Committee on Health on 25 January 2022 to suggest that the private and the public sector work together to make sure all South Africans can get healthcare, no matter their income. In other words, they suggest that National Health Insurance (public healthcare) and medical schemes (private healthcare) work together to make sure everyone can see a doctor and get treatment when they need it.

DEALING WITH THE COVID-19 PANDEMIC PROVED THAT A BLENDED SYSTEM COULD WORK

In South Africa, the COVID-19 pandemic proved that all residents of South Africa benefit when the public sector and the private sector work together to buy and pay for medical care. By working together, we can use medical scheme's experience and government's reach to make sure that everyone can easily get healthcare.

You've experienced this in how we get vaccinated against COVID-19. As a South African, you only need to register on the system and show up for your vaccination. Because of the shared vaccination registration system, government and the medical schemes handle payment without you having to do anything. Medical schemes use their funds to pay for their members' vaccinations and government pays for everyone else.

This example of how the private and public healthcare sectors can work together wasn't available when the National Health Insurance Bill was written in 2019. Discovery Health argues that this is a good reason to reconsider how to implement National Health Insurance.





What this means for you

For now, your medical scheme membership remains the same. We will let you know if this changes.

COVID-19 PRECAUTIONS/WELLNESS IN A HYBRID WORKPLACE

With the introduction of the new hybrid model at TFG, employees have started returning to the office environment. Whether you are working from home or from the office, the below infographic recently shared with all employees of TFG, (courtesy of TFG, the participating employer of TFG Medical Aid Scheme), outlines some important wellness tips to maintain a healthy work environment, moving to a hybrid workplace.

Key tips for any employees

Prioritise wellness in yourself & your team when...

Working from home

- Create a designated workspace
- Resist the urge to stay in your pyjamas or 'getting dressed later' and get ready for your workday
- Make a home-to-work 'commute' like enjoying a cup of coffee
- Beside looking out for burnout or virtual fatigue and adjusting any leadership behaviour there are many other wellness concerns which might be personal and not work related.
- At TFG we have a robust and expansive wellness strategy with various support avenues available to all TFG employees.

Working from the office

- Declutter your desk. This will boost physical and mental feelings of wellness
- Find quiet spaces where you can create calm and allow for focused work or just create some time for yourself
- Take walking meetings and phone calls
- Eat a real lunch and stay hydrated
- Use your breaks to get up and stretch. Or agree with your team a time dedicated for exercise, whether it is a quick walk around the block or an invigorating run. If in the office, you may consider walking to a colleague's desk in lieu of calling them
- Have a clock out time to avoid overworking yourself
- Make time for self-care

TFG Helpline 0800 111 323
(Calls will be treated as Private and Confidential)

TFG Medical Aid Scheme. Registration number 1578 is administered by Discovery Health (Pty) Ltd. registration number 1997/013480/07. Discovery Health (Pty) Ltd is an authorised financial services provider.

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In addition, here are some more tips on how to protect yourself in the workspace.

KEEPING SAFE WHILE HEADING BACK TO THE OFFICE

When the COVID-19 pandemic started, everyone who could work from home did. If you're one of the office workers at TFG, the new hybrid model means you've started going back to the office. If your job involves working with clients, you're probably already used to the new measures. No matter your job, here's a reminder of what to keep safe as you head to work.

GET VACCINATED AND BOOSTED

The rules for how long you must wait to get a booster shot recently changed, so now's a good time to check if you're up to date with your COVID-19 vaccinations or if it's time for a booster dose. Even if you've had COVID-19 before, it's important to get vaccinated to boost your immunity. The immunity provided by having your vaccination is stronger and more effective than natural immunity. **COVID-19 vaccines** are safe and our best defence against this virus.

REMEMBER COMMON PRECAUTIONS

Even if there aren't many cases of COVID-19 in your area, keep washing your hands regularly with soap and water for at least 20 seconds or use hand sanitiser. This protects you against the virus that causes COVID-19, and can prevent colds and flu from spreading as well.

Wear your mask and keep your distance. Wearing a mask protects the people around you and can help keep the virus from spreading. Only take off your mask to eat or to drink. Remember, you can be sick and infectious without knowing it.

AVOID CROWDS

COVID-19 spreads easily, especially in crowded areas. Remember, you can spread COVID-19 even if you don't have any symptoms. Keep in mind that the measures to prevent COVID-19 all work together. You need to wear a mask and stay at least a metre and a half away from other people.

How to keep your social distance:

- If you can, stay away from long lines at cafeterias and food stations.
- Eat at your desk instead of a crowded breakroom.
- For big meetings, keep having video meetings using Zoom or Microsoft Teams.

Following these tips will protect you against COVID-19 and other diseases as well. We hope you enjoy seeing your colleagues in person





SCREENING AND VACCINATION

SHOTS AND SCREENS: GET READY TO PROTECT YOUR HEALTH

For the past two years, we've been focusing on preventing and managing COVID-19. It's time to look after more of your health by getting screening tests so you know your health, and getting vaccinated against childhood illnesses, flu and COVID-19. You must visit doctors, pharmacies and wellness clinics in our network for the best cover.

YOUR COVER FOR VACCINES

We pay for specific vaccines without using your day-to-day benefits. We pay for the appointment to have the vaccine from your day-to-day benefits.

You have cover for:

- One flu vaccine a year
- Pneumococcal vaccine:
 - Younger than 65: One vaccine every five years
 - 65 years or older: One vaccine in a lifetime
- Childhood vaccines
- COVID-19 vaccines according to the national vaccine rollout

CHANGES TO NOTE WHEN YOU CAN GET A COVID-19 VACCINE

From February 2022:

- Adults can have a mix of COVID-19 vaccines. If you had two doses of the Pfizer vaccine, you could have the Johnson & Johnson (J&J) vaccine now, or if you've had one dose of the J&J, you can have Pfizer as a booster.
- Pfizer: Adults only have to wait 21 days between your first and second dose, and you can get a booster shot (third dose) 90 days after your second dose.
- J&J: Adults can get a booster shot 60 days after you had your first dose.
- You can have a COVID-19 vaccine at the same time as other vaccines.

Your cover for screening tests

Children (age 2 to 18)

TFG Health Plus	TFG Health
<ul style="list-style-type: none">• One body mass index (BMI or weight and height) calculation a year• One hearing test (both ears) a year• One check-up at a dentist a year• Online milestone tracking	<ul style="list-style-type: none">• Growth assessments (height, weight, head circumference)• Milestone tracking

Adults

TFG Health Plus	TFG Health
<ul style="list-style-type: none">• One mammogram every year	One mammogram every two years
<ul style="list-style-type: none">• One Pap smear every year	One Pap smear every three years
<ul style="list-style-type: none">• OR one human papillomavirus (HPV) test every five years• HIV tests• One prostate-specific antigen (PSA) test a year• 45 to 75 years: bowel cancer screening tests• One health check (blood sugar, blood pressure, body mass index [BMI]) a year	

65 years or older

TFG Health Plus	TFG Health
Members have cover for the health checks for adults as well as:	
<ul style="list-style-type: none">• Hearing and eyesight tests• Fall risk assessment	