

# 2ND EDITION NEWSLETTER 2021

## The power of positivity

Several studies show that a positive outlook improves your health, happiness and productivity. Having a positive outlook means that you focus on the good in any given situation. It also means you approach the good and the bad in life with the belief that things will go well.

**According to researchers at the Mayo Clinic, some of the health benefits of positive thinking, include:**

- A longer life
- Lower rates of depression
- Lower stress levels
- The ability to better fight the common cold
- Better emotional and physical wellbeing
- Better heart health and a lower risk of dying from heart disease.

We do not know why positive thinkers get these benefits, but we think that having a positive outlook helps you to cope better with stressful situations. This in turn lowers the harmful effects of stress on your body. It is also possible that those who keep themselves positive, tend to make healthier choices — they get more exercise, eat healthier, don't smoke or drink lots of alcohol.

### How to get a positive outlook

Just how, then, do you become more positive? Martin Seligman, an expert in positive psychology, believes people can turn negative thoughts around with simple strategies. His research shows that people can transform pessimistic habits into positive ones through everyday techniques.

Try this two-step approach to train your brain to focus on the positive:

1. Identify and stop negative self-talk as soon as you realise that you are doing it
2. Look for something positive to hold on to and go back to this positive thought whenever you start to feel negative

By practicing these steps, you can train your brain and live with a more positive focus.

### Your cover if stress leads to a depressive episode

Our Mental Health Care Programme gives tools and extra cover so you and your Premier Plus GP can manage episodes of major depression. The programme offers support and we pay for certain benefits without using the money in your Medical Savings Account. You can find a Premier Plus GP by logging in to [www.engenmed.co.za](http://www.engenmed.co.za).

If you qualify and your Premier Plus GP registers you on our Mental Health Care Programme, we cover the following, spread out over six months:

- Three visits to your Premier Plus GP
- If your Premier Plus GP refers you, you get one session with a psychologist for talk therapy
- Antidepressant medicine of up to R160.00 a month

You can contact us on 0800 001 615 or visit [www.engenmed.co.za](http://www.engenmed.co.za) for more information.



# Our communication with you is now more secure

Your privacy is a priority to us. We are therefore implementing two extra security measures to safeguard your personal information.

## What personal information is

According to the Protection of Personal Information Act (POPIA), 'personally identifiable information' is information about a recognisable person and it includes details, such as:

- Name
- Any identifying number (such as your membership number or ID number)
- Email address
- Physical address
- Telephone number
- Medical information

If a document has any personal information (it is called personally identifiable information in the laws):

1. We will send it to you as an encrypted attachment
2. Load it in your inbox on the Engen Medical Benefit Fund website and the Discovery app

We are phasing these changes in over the next few months, so the changes do not affect all your communications at once.

These changes will also help us to comply with the Protection of Personal Information Act (POPIA) and ensure the safety of your personal information.

## We encrypt and attach your documents with personal information

We no longer send you emails that have personally identifiable information in the main text. If we need to send you documents that contain personally identifiable information, we will send them as attachments and encrypt them. This means, you will have to open those attachments with a password (either your identity number or your date of birth). Adding a password helps keep your personal information safe.

## Access your documents on our website or on the Discovery app

We created an inbox for you that will store all your important communication on the Discovery app and the Fund's website.

We will let you know that we have loaded your personal documents in your inbox. We will do this instead of sending you an email with an attachment. You can then access your document in your inbox when you sign in:

- To the Engen Medical Benefit Fund website at [www.engenmed.co.za](http://www.engenmed.co.za)
- Through the Discovery app

To find out how to keep your personal information safe, please visit [www.engenmed.co.za](http://www.engenmed.co.za).





# What to do if someone must speak to the Fund on your behalf

There are many reasons why you may need someone else to talk to us on your behalf. However, we have laws in South Africa to protect your personal information. By law, we can only discuss your membership information with you and with no one else. This is unless you give us written permission to give information to a specific person (we call this a third party).

Your personal information includes things such as your:

- Name
- Membership number and ID number
- Email address
- Physical address
- Telephone number
- Medical information

## Who is a third party?

You have an agreement with the Fund. You, as a member of the Fund, agree to share information with the Fund – and the Fund agrees to share information with you. This is so you can send the Fund claims, and the Fund can provide you your benefits. You and the Fund are the two 'parties' to the agreement. A 'third party' is anyone who is not you or the Fund.

## How to give a third-party permission to talk to us about your membership

If you want to give someone else permission to talk to Engen Medical Benefit Fund for you, you must fill in the *Permission to make certain information available* to a third-party form and send it to us. You can:

- **Download the form from our website.**  
Sign into our website at [www.engenmed.co.za](http://www.engenmed.co.za) and go to FIND A DOCUMENT > APPLICATION FORMS.
- **Find it on the Discovery app.**  
Log in and choose Medial aid > Documents > Application forms.
- **Call our call centre**  
Call us on 0800 001 615 and we will help you.

## When to use the form

Use the form if you want someone to do admin for you. This can be:

- Your financial adviser
- Your adult child
- Your spouse
- Someone else whom you trust

It's also useful to fill in the form if you need to go to hospital so someone can speak to us while you're having surgery, or when you are too ill to talk to us. As your health, and your ability to do things for yourself are not guaranteed, it is very important that someone you appointed will be there to organise things with the Fund when you cannot do so yourself. Please don't delay in making such an appointment.



# Commit to quit – Stop smoking today!

The COVID-19 pandemic has led to millions of tobacco users saying they want to quit. Besides the well-known health-related problems, many wanted to quit due to the usual strain on their monthly budget and the increased risk for serious illness for themselves and their loved ones. The ridiculous price of cigarettes during the higher stages of lockdown – while many people were already under severe financial pressure – was just the last straw for many people.

## It's time to quit

Let us tell you why you should quit smoking.

As soon as you quit smoking, there are immediate and long-term health benefits, even if you already have smoking-related health problems. The sooner you stop the more you benefit. Here's **WebMD's** timeline showing what happens to your body when you stop smoking:

- 20 minutes after your last cigarette, your heart rate and blood pressure levels drop, and your body temperature rises towards normal
- 8 hours after quitting your oxygen level starts to rise and become normal
- 24 hours after quitting, your nerve endings start to grow again and your ability to smell and taste improves
- Within a few weeks, your circulation improves, walking becomes easier, your lung function improves, you produce less phlegm and don't cough or wheeze as often
- Within a few months your lung function will improve a lot. You will have less coughing, sinus congestion, fatigue and shortness of breath
- After a year, your risk of coronary heart disease drops to half of that of a smoker
- After 5 years, your stroke risk lowers to that of people who have never smoked
- After 10 years, your risk of lung cancer drops to half of that of smokers and your risk of other cancers decreases
- After 15 years, your risk of coronary heart disease is the same as that of people who have never smoked.

Other benefits are that you will look younger, sleep better, have more energy and you will have a stronger immune system (which is very important during the COVID-19 pandemic).

## How to quit successfully

Quitting successfully has a lot to do with understanding your reasons for starting and the triggers for continuing to smoke. Your reasons may be physical, emotional or just that it is a habit that is difficult to break.

There may be many reasons why you started smoking. Among the strongest emotional triggers is stress. Often people who smoke, need to find alternative ways to manage stress in a healthy way. You must know and control your trigger factors before you can effectively and permanently quit.

Speak to your doctor or explore these and other methods to see which will suit you best and commit to it:

- Go cold turkey (just stop immediately)
- Nicotine replacement therapy
- Prescription medicine
- Lean on your loved ones
- Find new ways to relax
- Combination treatments

**Stop smoking today!**