

# UMVUZO HEALTH

We give you access to everything that rewards your life

Winter 2018



## What do your genes say about you?

We use genetics routinely to cure diseases, solve crimes, and reunite families.



## Healthy, yum and budget-friendly

Here's a meal idea that won't cut on quality, but will save you some money.



# When the worst happens

“I built such a great relationship with Jan that I can call him a ‘friend.’

### Nicole Ferreira

Gawie Hurter was on his way to fetch a friend when he was ruthlessly knocked off his motorbike by a car. The driver drove off and has never been heard of again, but Gawie was left to pick up the pieces after the gruelling ordeal.

“You always think these things happen to other people, but I am telling you that if it wasn't for my steadfast belief in the Lord, I would not have gotten through this trying time. And if it wasn't for Umvuzo Health being so quick to authorise procedures and cover the costs I would not be here today,” says Gawie.

Gawie was airlifted to Milpark Hospital from Randfontein. He had a traumatic rupture of the lumbar intervertebral disc and had multiple ribs broken. Due to the severity of his injuries he also went into respiratory failure. When Gawie stabilised he then had to undergo a spinal fusion.

Since then, Gawie has been in and out of hospital due to infection and various complications but says that in this time, Umvuzo Health have been a wonderful support system. Gawie recalls his interaction with Jan Venter when he phoned him to find out how his recovery was going. “I built such a great relationship with Jan that I can call him ‘friend.’ When I was uncertain about anything, I would call Jan. His knowledge regarding the Scheme was exceptional. He truly cared and contributed greatly to my mental state at the time. Jan and his team even visited me in hospital to see how I was doing.” says Gawie.

Gawie says that people don't realise what an integral part a medical scheme plays in a life threatening accident. “A matter of minutes can save your life,” says Gawie.

Due to the massive financial implications, Gawie also said that not having a medical aid would set you back badly. Gawie was able to go to one of South Africa's leading trauma units being Milpark Hospital which could provide him with the treatment he desperately needed. Excellent medical care and a brilliant medical aid are big contributors to Gawie surviving.

Prior to the accident Gawie never phoned in sick. He never missed a day of work as he loved being a Production Manager on the mine. But now he still believes and prays that he will walk so he can go back to doing what he loves. He still clocks in and goes to work with the hopes of getting a position that he can excel at until he walks again.

The positivity Gawie radiates today is a true inspiration. “Die lewe is nie erg nie, mense maak dit erg,” says Gawie. Gawie has just bought a new car that he can drive and says he will not sit at home and let the battles of life win.

**Umvuzo Health salutes you  
Gawie Hurter!**



## A word from the top

### Use your medical benefits responsibly



As mentioned in previous communications, I once again thank the great majority of our members for utilising and managing their medical benefits in a responsible manner. This attributes to the Scheme's healthy financial position and thereby ensures the sustainability of the Scheme and keeps it on a growth trajectory.

Unfortunately from time to time, it comes to our notice that some members and/or providers commit fraudulent acts to the detriment of the Scheme and all its beneficiaries. In the past interventions following unusual claim patterns were initiated by the Scheme. These interventions positively influenced the mentioned claim patterns. The offending members' memberships were

terminated, and certain providers prevented from servicing Umvuzo Health beneficiaries.

Any fraudulent act that goes undetected ultimately inter alia results in increased membership fees and/or reduction of future benefits. For this reason, we unfortunately will have to more vigorously focus on fraud detection to identify and act speedily against abusers of our Scheme.

Members are encouraged to monitor their member statements meticulously as there are unfortunately some providers that misuse their membership number and/or claim for tests not done or more services than actually rendered. I obviously do not want to generalise as we all know that most of the medical practitioners are ethical professionals and not prone to these activities.

It is with pleasure that, by browsing through the 2017 financial statements in your Annual General Meeting Report recently distributed, you can find comfort and assurance as to the healthy financial position of Umvuzo Health. Even according to the latest monthly Actuarial Report of 2018, prospects continue to be positive if all of us continue to assist with this positive growth.

I thank you all and trust you will enjoy the new look of this publication.

**Oosie Oosthuisen**  
Principal Officer

## Letter from the editor

### Time to educate our members on all things Umvuzo Health



It is with great excitement to be back in conversation with our members through this platform. We are pleased to be introducing a larger print format, that is an easy read for every member of the family.

A lot has happened in the Umvuzo world since our last publication, but few as exciting as our re-branding, which sees us bringing you this new publication with a dynamic new look.

Even though we may have made some changes, what you can be assured of is that we remain firmly dedicated to our members.

We have taken great pride in putting this issue together, to make it as informative, educational, entertaining and fun as possible. Do not miss our new feature on his and hers grooming tips on page 8, which we know you will find informative as well as entertaining. We know for a fact many ladies will appreciate the advice on caring for your hairline.

We also love taking the time to educate our members on all things Umvuzo Health to ensure that you continue having a positive experience throughout your association with us, so please don't miss the Umvuzo news on pages 12 and 13. We are also happy to introduce Mama Umvuzo who is here to answer any questions that you may have concerning Umvuzo.

Once you are done reading your copy, feel free to pass it on to others, whether they are Umvuzo Health members or not...they are sure to enjoy the read just as much as you have.

Well, enjoy the read and stay in touch with us!

**Busi Roberts**  
Editor

## The Payroll Card that offers a quick and easy solution to both employee and employer.

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# What do your genes say about you?

Nomusa Msiza

We use it routinely to cure diseases, solve crimes, and reunite families. Yet we've known about it for only 60 years. And what we're continuing to learn about it everyday has the potential to transform our health, our nutrition, our society, and our future. What is this powerful mystery?

Modern day investigative crime TV shows have introduced us to terms such as DNA, genes, chromosomes and cells, but what do they mean and how can they be applied in everyday life except to determine paternity and implicate crime suspects?

Genetics is the study of heredity, the process in which parents pass certain genes onto their children. A gene is a short piece of DNA, the hereditary material in humans and almost all other organisms. There are about 30 000 genes in each cell of the human body. Together, these genes make up the blueprint for the human body and how it works.

A person's appearance - height, hair colour, skin colour, and eye colour are determined by genes. Other characteristics affected by heredity include the likelihood of getting certain diseases, mental disabilities and natural talents.

**Understanding genetics is like sitting down to work on a massive puzzle. With each piece you examine through, and solve, you discover insight into humanity.**



## When is it useful to understand genetics?

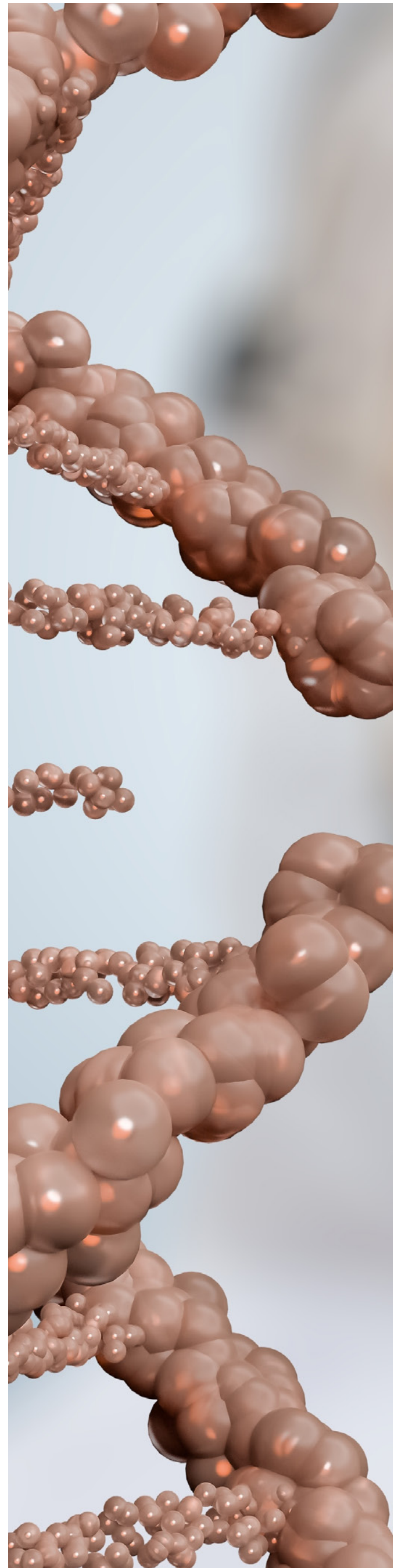
- **When you want to be proactive about your health.**  
Understanding the basics of genetics, especially how mutations can lead to a higher risk of certain cancers, gives you better information about your overall health plan.
- **When your family history indicates a pattern.**  
A family history of cancer may mean there's an underlying genetic cause. Once you understand how genes and mutations work, you're better equipped to work through your family history and are better equipped for conversations with your healthcare provider or a genetic counsellor.
- **When you're curious or you want to fill in the gaps.**  
A complete family history means going back at least three generations. That's not always possible, so understanding your own genetic makeup can help you and your healthcare provider work backwards to fill in the gaps. And even if you're simply curious about your own health, understanding the basics of genetics is a proactive way to get a better overall view.

An abnormal genetic trait passed down through families (inherited) may:

- Have no effect on your health or wellbeing - for example, it may just involve a white patch of hair or an extended earlobe.
- Be of minor consequence - for example, colour blindness.
- Have a dramatic effect on your quality or length of life.

For most genetic disorders, genetic counselling is advised. Many people may also want to seek prenatal diagnosis if they plan to have children. The terms anomaly, abnormality, disorder, defect, disease, and syndrome are not used consistently, and do not have precise definitions.

Understanding genetics is like sitting down to work on a massive puzzle. With each piece you examine, think through, and solve, you discover a new and amazing insight into humanity. Put several pieces together, and you can treat or cure a disease, save a developing fetus from a fatal birth defect, catch a criminal, or reunite a family.





# Why should we be concerned about common colds and flu

Riette Grové

Many people get the common cold and flu at least once every year, and sometimes even more often than that. One therefore almost expects to get a cold or the flu. We often don't even take it seriously as it is so common. But it is a huge mistake to underestimate the impact of the flu virus on your general health.

## The common cold and flu is not to be taken lightly

Getting a cold or flu could trigger other risk factors. For example, if you have an underlying heart condition or are a diabetic patient, contracting the flu can aggravate your chronic or underlying condition. For HIV positive patients, contracting the flu can trigger more severe pneumonia, which could lead to prolonged hospitalisation and, in some cases, even death.

In South Africa, it is estimated that nearly 10 000 deaths and 40 000 hospitalisations are due to flu annually (National Influenza Policy and Strategic Plan 2017-2021: Department of Health).

## So what is the flu?

Flu is an illness caused by influenza viruses. Flu viruses infect the nose, upper airways, throat and lungs. Flu spreads easily and can cause serious illness, especially in young children, older people, pregnant women and people with certain long-term medical conditions like asthma and diabetes.

## What are the early signs of flu?

- Fever or feeling feverish/chills (not everyone with flu will have a fever)
- Cough
- Sore throat
- Runny or stuffy nose
- Muscle or body aches
- Headaches
- Fatigue (tiredness)

Most people who get influenza recover in a few days to less than two weeks. As soon as you experience any of these symptoms, it is advisable that you consult a health professional.

## How does flu spread?

Flu spreads when people who have flu talk, cough or sneeze, and droplets that have the virus in them land in the mouths or noses of people nearby. You may also get flu by touching an object with the flu virus on it – like a doorknob or a used tissue – and then touching your own eyes, nose or mouth. People can spread the flu to others from one day before they have symptoms to five to seven days after they get sick. People who have the flu should stay home and away from others (except to go to the doctor) until 24 hours after their symptoms are gone.

## How do you know when to seek emergency care for the flu?

The following signs indicate when you need to consult your doctor or go to the clinic:

- Difficulty breathing.
- Lasting high fever that does not come down with medication.
- Skin colour that appears bluish or grey.
- Dehydration – signs in children include decreased energy, decreased amount of urine in diapers or lack of tears when crying.
- Pain or pressure in the chest or abdomen.
- Babies who seem listless or lethargic, irritable or do not want to eat.

## Tips for preventing colds and flu

Ensuring a strong foundation of health and following simple best practices will go a long way to decrease your risk of getting colds and flu.



Wash your hands frequently and thoroughly



Optimise vitamin D



Take an immune booster



Reduce alcohol and sugar consumption



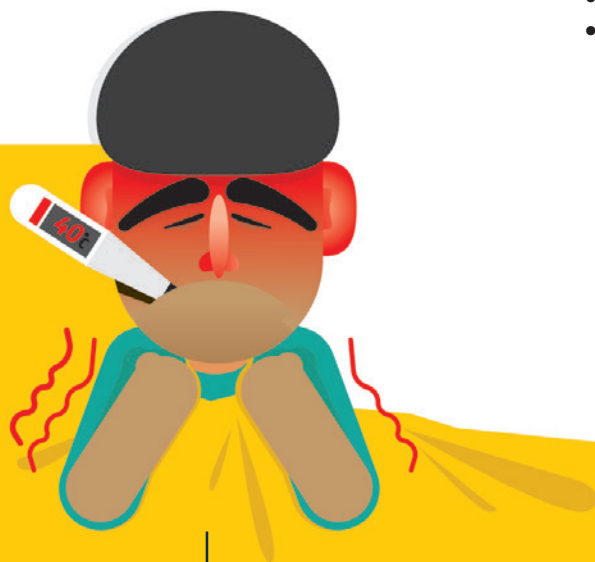
Get plenty of exercise



Get seven to nine hours of sleep every night



Get a flu vaccination



## How colds and flu are treated

- 1 Get plenty of rest
- 2 Drink plenty of liquids
- 3 Take over-the-counter painkillers to ease the symptoms
- 4 Take your medication as prescribed by your health professional

**It is important to note that prevention will always be better than cure.**

Take care of yourself throughout the year, not only in the flu season. Healthy living is within your reach! It is imperative for all of us to lead a healthy life if we want to increase the quality of our lives!

# Eat your way to a healthier you!

Riette Grové

Living a healthy lifestyle lowers the risk of being seriously ill or dying early. Health is not just about avoiding disease. It's also about physical, mental and social wellbeing. When a healthy lifestyle is adopted, a more positive role model is provided for other people in the family and particularly with children.

Healthy food choices play a significant role in reducing your risk of chronic disease and cancer. Research has shown that what you choose to put into your body, can impact your health positively or negatively.

## How do you start a healthy lifestyle?

Watching what you eat is a good place to start

1

Aim for three meals per day.

2

Limit your intake of processed, cured and smoked foods such as biltong, bacon, polony, ham, russians and vienna sausages.

3

Limit intake of processed, refined and fast foods.

4

Read food labels, and choose foods with the lowest amounts of sodium (salt), saturated fat, trans fat and added sugars.

5

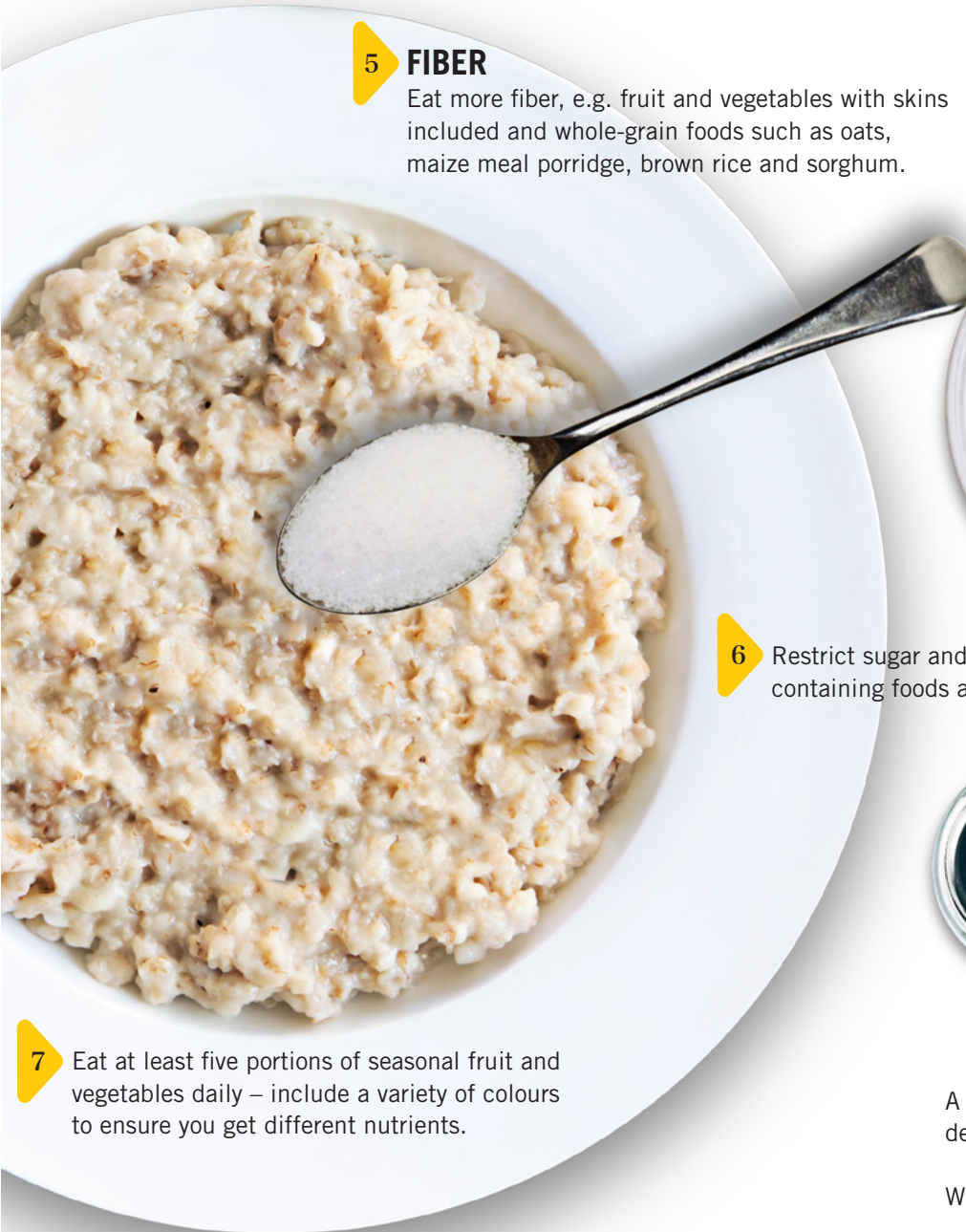
**FIBER**  
Eat more fiber, e.g. fruit and vegetables with skins included and whole-grain foods such as oats, maize meal porridge, brown rice and sorghum.

6

Restrict sugar and sugar - containing foods and drinks.

7

Eat at least five portions of seasonal fruit and vegetables daily – include a variety of colours to ensure you get different nutrients.



8

Limit meat and rather eat more fish, beans, lentils and soya products.

9

**WATER**  
Drink safe, clean water, at least six to eight glasses per day.

10

**ROOIBOS**  
Drink rooibos tea, which is rich in antioxidants, low in tannin and caffeine free.

11

**DAIRY PRODUCTS**  
Eat dairy products and animal protein in moderation – choose low-fat milk.

12

**SALT**  
Restrict salt intake (excessive salt can increase your blood pressure, which leads to complications with your heart, kidneys and brain).



A healthy lifestyle is about making the right choices. Every day we are faced with hundreds of decisions, large and small, that affect our health for better or worse.

When we eat nutrient rich foods, we enjoy abundant energy and radiant health.

However, when we litter our diet with junk foods we are likely to feel sluggish and tired.

The little choices you make every day can make a major difference in the quality and length of your life. A commitment to healthy living is the most important choice you will ever make.



# Storage hacks that only cost time

Shavaugne Watson

A messy bathroom is an easy to have but definitely not a nice to have! When changing something in your home, you quickly stop and assess your budget first. But sadly even the simplest home renovations cost you! However, getting creative will save you money.

Firstly, let's get practical. Toiletries are best kept within arms reach. Many of us have counter-tops in our bathrooms that enable us to do just that, but let's admit it, we often have more stuff than we can fit on the counter-top.

## So how do we deal with this storage crisis?

- Get a cardboard box that is suitably sized for your counter-top.
- Put glue on all sides of the box. Wrap the box with rope repeatedly until the whole surface/sides are covered.
- Line the interior with some linen fabric.
- Add some ribbon or hessian cloth to add a touch of texture and colour.

And there you have it! A storage box perfect to keep hand towels, moisturiser or even toilet paper rolls.

**Note:** Everyone knows mason jars are perfect for storage and can be re-purposed but coffee jars are somewhat overlooked. So why not use them in the bathroom as a unique large holder to keep things such as hair brushes, cotton-wool, make-up and whatever you need in an organised space. Simply use the left-over hessian cloth and rope from the storage box project.

**Wishing you a sweet and neat bathroom!**



Cardboard box, rope, ribbon, hessian & coffee jars





# Healthy, yum and budget-friendly

## Spicy rice stuffed butternut

Busi Roberts

If you're like most people, you will agree that the current economic climate alongside the recent VAT increase has resulted in all of us having to tighten our belts this month. Here's a meal idea that doesn't skimp on quality and taste, but will save you some money.

### Ingredients

**Please note: The recipe serves 4 people. Quantities can be increased should you have a larger family.**

1 large butternut  
1 cup cooked long grain rice  
1 cup cooked brown lentils  
1 spring onion, chopped  
1 white onion, chopped  
1 tsp curry powder  
2 tbsp cooking oil for frying  
3 tbsp butter  
2-3 beef sausages, sliced  
1/4 tsp salt  
1/3 cup chopped coriander (optional)  
1 cup grated cheddar cheese (optional)

### Method

- Cut the butternut in half (lengthwise) and remove the seeds.
- Cut a thin slice from the bottom of each half so it sits flat.
- Place cut side down in a baking dish; add 2cm of hot water. Bake, uncovered, at 200°C for 30 minutes.
- Drain the water from the pan.
- When the butternut halves are cool enough to handle, scoop out most of the flesh, leaving a shell that's about 1cm thick.
- Fry the onions in a pan, until soft and translucent, then add the curry powder and fry for another minute.
- Stir in the cooked rice, sausage slices, lentils and butternut pulp. Season with salt and pepper.
- Spoon the mixture into the butternut shells. Dot with butter. Bake for 15-20 minutes or until the butternut is tender.
- Sprinkle the grated cheese on top and put in the oven for an additional 5 minutes.
- Sprinkle the chopped coriander and serve.

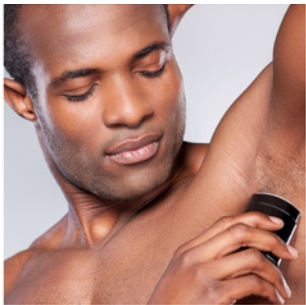
Not only is this meal affordable but includes ingredients from all five food groups, making it highly nutritious and filling. It has generous amounts of protein, vegetables, dairy, carbohydrates, and oils.



# Easy grooming habits for men

Mthuthuzeli Gomo

In the past a man who spent too much time in the bathroom was met with a level of scorn and suspicion. Thankfully times have changed, but even now it's easy to feel bemused by the overwhelming amount of advice and opinion. The trick isn't to spend a fortune on a thousand different products, or to lock yourself in the bathroom for hours at a time. Rather, you should develop a daily routine that is quick, simple, and above all else, about maintenance, ensuring you don't let yourself (or your carefully assembled outfit) down with unsightly hair or unnecessarily puffy eyes.



### 1) Find your signature scent

Aftershave isn't supposed to be loud or obvious. You don't want people to stop in their tracks and notice (if they do, you've worn too much). Rather, it should become a subtle part of your

overall presence. Rather than owning 8-10 average quality bottles you pick from each morning at random, find one or two classic scents you really like and invest in them.



### 3) Manage your facial fuzz

Unless you're planning to move out into the wilderness to find yourself, facial hair of any length needs to be tamed and maintained if you want to be taken seriously. You

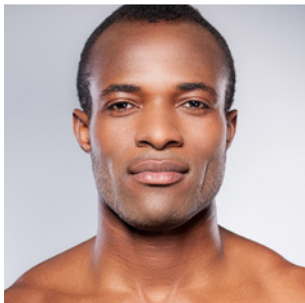
don't have to spend much on a beard trimmer, so pick one up and get into a weekly habit of tidying up. Don't, however, go too far.



### 2) Scrub your face

Use a microbead-free scrub on a Monday morning to scrub the weekend off your face, and every other day of the week go for a plain face wash that's less abrasive. Using a scrub in your routine will keep your

skin looking fresh, but remember that too much scrubbing can damage the skin. Keep up this routine and you'll be looking better than you feel in no time.



### 4) Wear sunscreen

It might seem counterproductive and, frankly, a bit pointless to apply anything featuring the word 'sun' onto your skin in the depths of winter, but your face will thank you for it. Even at this time of year

UV rays escape through the walls of fog, rain and darkness, drying out and damaging that precious skin of yours. We suggest adding a light SPF 15 moisturiser into your daily grooming routine.

# Stop a receding hairline in its tracks

6 tips that'll help you get your hairline back:

Zelda Viviers

A receding hairline is a common occurrence especially for those of us who constantly put stress on our scalps by weaving and braiding our hair. Thankfully, damage caused to the hairline can be reversed with the correct treatment and if treated early.

## Prevention is better than cure:

### 1. Avoid styles that cause hairline tension

Redness or tiny bumps around the hairline are signs that your hairstyle is too tight. Avoid braids, weaves, tight buns, tight ponytails and try to wear your hair down as often as possible.

### 2. Shampoo hair every week

Use a moisturising shampoo and a good deep conditioner to help recover your healthy hair and scalp. After washing your hair, avoid adding more stress by drying the hair with a towel instead of using a hairdryer. This tends to add more stress to the hairline.

### 3. Massage your scalp

Scalp massage with flaxseed oil makes your hair stronger. Invest in some flaxseed oil and watch your receding hairline vanish.

### 4. Wear a satin scarf

Prevent the little hairs from rubbing on things by protecting them with a satin scarf when going to bed. Avoid cotton scarfs as they have a way of making your hairline worse.

### 5. Stay natural

When your hair grows back, remember to stay natural. You can achieve whatever hairstyle you desire with natural hair. Braids, weaves, cornrows, wigs etc.

### 6. Diet and exercise

Finally, remember that exercising and eating well are important. The food choices you make are reflected in the condition of your hair, skin and nails. For your hair, eat foods that are rich in protein, fatty acids, vitamin E and folic acid.





# Get cor(e)ageous!

Nicole Ferreira

A strong core means a lot more than having washboard abs. Yes, most of us want to beat the flab but having a strong core means so much more.

By having a strong midsection, you will bring balance to the front and back of your body and get rid of lower back pain. Posture, posture, posture! You will have no trouble carrying yourself with confidence if you have a strong core. Weak core muscles contribute to the wear and tear of your spine.

So how do we achieve these rock solid abs? And what do we need? The only thing you will need is self discipline and to embrace the burn!

## Planking like nobody's business:

The traditional plank can be made more difficult by removing one of your feet off the floor. From the standard plank position:

- Raise one foot off the ground and hold it there.
- Make sure to hold your body still and keep your spine in a “neutral” position (no arching or rounding your back).
- Avoid tilting sideways.
- Switch legs every 5-10 seconds. Do sets of 3 for a total of 20 seconds a side.

**Posture, posture, posture! You will have no trouble carrying yourself with confidence if you have a strong core.**

## Do it backwards

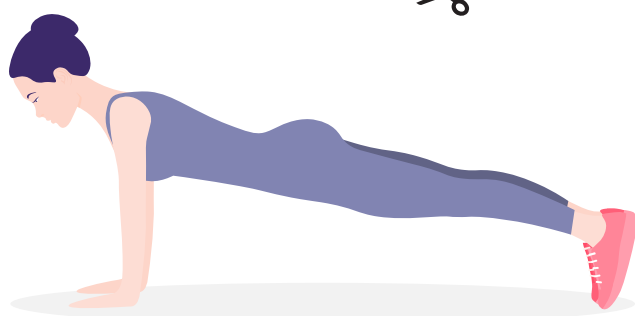
Reverse crunches so that pesky flab that most of us struggle with just at the bottom of the bellybutton, you zap it by doing this:

Lie on your back and lift your bottom off the floor. It's important that you keep your core tight throughout this exercise. Do 3 sets of 15.

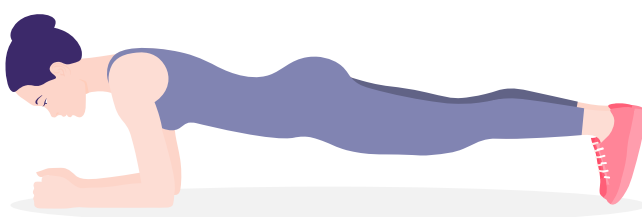
## Act like a dead bug!

Your back should be flush against the ground throughout, which is accomplished by keeping your core braced. Move your arms and legs as though you are air crawling. The movement should be slow and controlled.

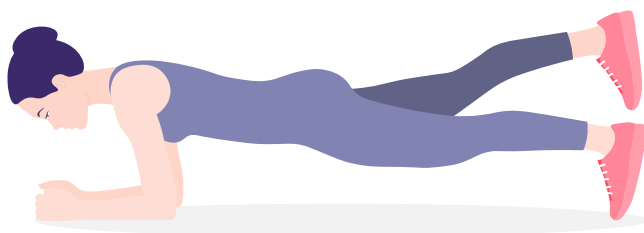
**Tomorrow you should feel quite a bit of stiffness. The good news? You were doing the exercises correctly!**



1 Full plank



2 At the elbows



3 With a raised leg







# It is greener on the other side!

**Brenda Killian**

The time is NOW to take that step in the green direction!

Did you know that recycling a single plastic bottle saves enough energy to power a 60 watt light bulb for four hours?

In an ideal world, the best way to protect our environment is and always will be, to reduce our usage of waste material. But the reality of the matter is that we wouldn't be in the situation we are in, if we could pull it off.

Therefore, Recycling is the achievable solution where each one of us can make a difference. We are, after all, the reason that there is so much waste!

## What are you doing to protect the environment?

Our first thought about recycling is separating our glass, cans/tins, plastic and paper from the rest of our waste.

This step, known as Recovery, is just the first step in the recycling process and the part that we, at home and at work, can actively be involved in.

The basic principle of recycling means using something again (reusing) for which it was not originally purposed, for example using a glass bottle as a vase.

Recycling is the process of extending the lifespan of materials by converting waste into usable materials. It includes:

- Recovery - collecting or gathering waste material that can be re-processed.
- Separating and cleaning the material at a recycling centre.
- Processing it into a usable form (for example recycled glass cullet, or pelletised plastic).
- Using the reprocessed material (instead of using virgin material) combined with other materials to manufacture new products.
- Selling the new products.

## Benefits of Recycling

To understand the benefits of recycling, it is essential to know about the waste management hierarchy

Whatever we don't recycle just gets dumped and lands up on a landfill. Recycling reduces the negative impact of landfills on our environment as it saves landfill space because less waste needs to be dumped.

### Recycling

- Saves natural resources.
- Reduces the need for new raw materials.
- Saves energy.
- Reduces water and air pollution.
- Reduces waste disposal costs.
- Creates formal and informal jobs.

Locally produced products using recycled material reduces the need for imported products and the costs involved.

### How you can make a difference

- Choose products that are reusable rather than disposable.
- Choose products that have recyclable packaging rather than disposable packaging.
- Choose products that have less packaging.
- Check if the packaging is made from recycled material.
- Make wise purchasing decisions, ask yourself whether it is recyclable?
- Feed stale bread, fruit that's no longer fresh and scraps to the birds.
- Create compost to recycle food waste, like fruit, vegetables (leftovers and peels) and bread.

So you see, reducing, reusing and recycling is not as difficult as we often think!

This step, known as Recovery, is just the first step in the recycling process and the part that we, at home and at work, can actively be involved in.





# Potatoes...

## Interesting and practical ways to use them at home

Anina Visagie

### 1. Reduces Puffy Eyes

We all hate to see puffy eyes after waking up in the morning. The puffiness can be due to crying, late night partying, a reaction to eye makeup, excess sleep or watching television for long hours after going to bed.

No matter why you have puffy eyes, potatoes can reduce them successfully. The starch present in potatoes has anti-inflammatory properties that help reduce under-eye bags.

- Peel 1 large potato and cut it into slices.
- Chill the slices in the refrigerator for 30 minutes.
- Lie down and place the cold potato slices on your eyes.
- Wait for 10 minutes and reapply again.
- If needed, repeat to make that puffiness go away.

### 2. Fades Dark Spots

Potatoes are very effective when it comes to skincare. There are several nutrients and vitamins in potatoes that help keep skin pores clean from dirt, dust and other pollutants.

- Slice a raw potato, rub it over your face and let the juice sit for 10 minutes. Rinse your face gently, and pat it dry with a towel. Do this once daily to get rid of any dark spots on your face.
- Make a face mask by processing 1 to 2 raw potatoes in a blender. Add a little lemon juice and ½ teaspoon of turmeric powder to the paste. Apply it on your face as a mask. Keep this on for about 15 minutes, then wash it all off. Use this face mask once a week.

### 3. Absorbs Excess Salt from Food

While cooking soup or stew, you may make the mistake of adding too much salt. Excess salt can spoil the flavour, but this does not mean you need to throw away the prepared dish.

You can use some raw potatoes to absorb excess salt from your prepared food.

- Remove the peel and cut some potatoes into thick pieces.
- Add the raw potatoes to the prepared soup or stew.
- Allow the pot to simmer for about 10 minutes.
- Remove the potatoes and your dish will have the perfect salt to taste.

### 4. Makes a Hot or Cold Compress

As potatoes have the ability to retain heat and cold well for extended periods of time, they make a great hot or cold compress.

- To make a hot compress, bake or boil a potato and wrap it up in a clean cloth. Use it as a hot compress on those aching muscles or other painful areas.
- For a cold compress, refrigerate a boiled potato for at least 1 hour. Wrap the chilled potato in a clean cloth or sock and use it as needed.

### 5. Removes Food Stains from Hands

Peeling carrots or beetroot, chopping berries, carving a pumpkin or using turmeric powder can put unsightly stains on your hands.

To get rid of these stains, instead of harshly scrubbing your hands with soap over and over again, you can use

potatoes. In fact, nothing works better than raw potatoes when it comes to removing food stains from skin.

- Simply rub your hands with the open side of a cut potato for a couple of minutes.
- Wait another 10 minutes to allow the potato juice to do its work.
- Finally, rinse your hands well with water.

### 6. Adds Shine to Leather Shoes

Apart from cleaning tarnished silver and rusty metal items, potatoes can also be used to clean up your leather shoes. The juice of raw potatoes can help make your shoes look shiny. It can effectively restore old, beat-up shoes.

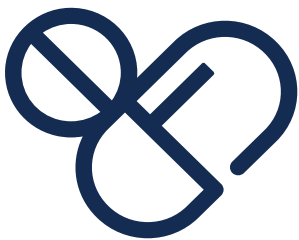
- Cut a raw potato in half.
- Use it to rub your old leather shoes.
- Set them aside for 5 minutes.
- Wipe off the juice with an old cloth or paper towel.
- Finally, buff your shoes with a cloth or brush. Your shoes will look nice and shiny.







# Have you registered your chronic condition?



Are you suffering from a chronic condition or recently been diagnosed with one? If so, you need to know that Umvuzo Health is here to support you every step of the way. We have programmes in place designed to assist you manage your condition.

## **Signing up for our chronic programmes ensures that you have access to the following:**

- Reminders of follow up visits to GPs to receive a new script.
- Ongoing education on how to live with and manage your condition.
- Option to have your medication delivered to your preferred address on a monthly basis.
- Extended benefits when needed, such as additional specialists visits and investigative tests.

So you have every reason to inform us of your condition, so you do not walk the journey alone.

So contact our qualified and friendly consultants today on 0861 083 084, or simply send an email to: [pharmaceutical.management@rxhealth.co.za](mailto:pharmaceutical.management@rxhealth.co.za) for further assistance.



## **Attention to Supreme and Extreme Option members**

Over-utilisation and possible abuse of this benefit, have necessitated the implementation of an additional sub-limit on this benefit through the funding guidelines and clinical protocols in terms of the rules of the Scheme.

The revised over-the-counter benefit limits are as follows:

The Supreme Option limit for over-the-counter medication will be limited to R1 920 per beneficiary per year with a maximum of R160 per event, subject to available funds from the family benefit; and

The Extreme Option limit for over-the-counter medication will be limited to R2 220 per beneficiary per year with a maximum of R185 per event, subject to available funds from the family benefit.

These changes are effective as from 1 January 2018 and are subject to approval by the Council for Medical Schemes.

Members are still encouraged to see their GPs for serious and persistent conditions, as the GPs will be able to prescribe the appropriate medication to manage the condition and also keep track of your progress.







# Your guide to the weekend

Reviews, places to see and more

Nicole Ferreira

Often we find ourselves at home wondering what to do. This column will be dedicated to giving you ideas, reviews and more. We will feature a new destination for you and the family in every issue, covering all the provinces in our country!

## Northern Farm – Recreation for conservation, Lanseria/Johannesburg

From the city to the bush! Northern Farm, also known as Diepsloodt Nature Reserve is situated just outside Johannesburg bordering Diepsloodt. This little city escape offers hiking, mountain biking, birding, horse riding and trail running with 2 500 hectares of beautiful grasslands and woodlands to do it all in. And if you don't have a bike, no problem! You can hire one. There are routes for the experienced runner and rider as well as for the novice.

After you have done your activity, there is an outdoor refreshments area. A big brekkie or even lunch is sold at an affordable price.

Website: [www.northernfarm.co.za](http://www.northernfarm.co.za)  
Address: R114 & Falkirk Road,  
Diepsloodt  
Tel: 083 879 4449

## Whale Watching Season is Here! Western Cape

We are blessed with an amazing coastline and it is free to view by anyone. Calving season for whales is in full swing by July and lasts until September. Spot these special 'sea-giants' from the coastline. Hot spots to spot them is along the False Bay Coast, Simon's Town and Hermanus.

Wishing you all a fun-filled winter packed with the best activities our country has to offer!

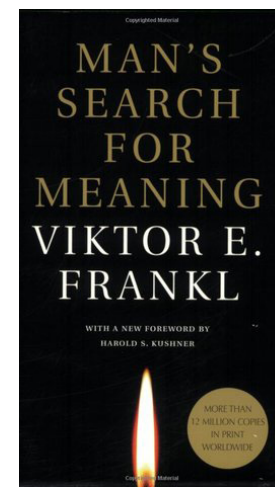


Image source: <https://blog.rhinoafrica.com/2017/09/18/whale-season-south-africa-need-know/>

# The book worm's corner

## Man's Search for a Meaning by Viktor Frankl (written in 1946)

Bongani Ingwane



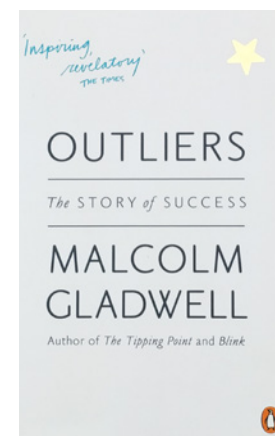
The core of Frankl's philosophy is that a man's deepest desire is to find meaning in life, and if he can find that meaning, he can survive anything. Frankl found meaning in his experiences in the concentration camp by deciding that he was going to use his suffering as an opportunity to make himself a better person. Frankl claims that there are three ways to find meaning in life: through work, through love, and through suffering. His theory logotherapy enables people by focusing on their

internal state of mind, instead of external factors, thus giving them a sense of control over their own life.

Image source: [https://www.goodreads.com/book/show/4069.Man\\_s\\_Search\\_for\\_Meaning](https://www.goodreads.com/book/show/4069.Man_s_Search_for_Meaning)

## The Story of Success by Malcolm Gladwell

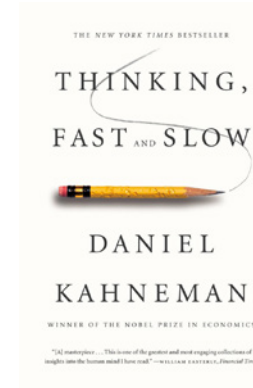
Frikkie Thiar



Malcolm takes a detailed look at what it actually takes to become truly great, and where we have misconceptions as to what is needed to achieve greatness. That talent is only the start, and you need a couple of unique opportunities along the way – opportunities to work hard and hone in on your skills, so that when the time comes, you are ready to be an exceptional outlier.

## Thinking, Fast and Slow by Daniel Kahneman

Ettie da Silva



A book about when we “knee jerk” and give a response which is usually instinctive and emotional and when we respond after really thinking about something. And when we should do the one or the other and how often we get it wrong. Really made me think about my own thinking style and how often my response is not based on facts - scary!!

<https://www.amazon.com/Thinking-Fast-Slow-Daniel-Kahneman/dp/0374533555>



# Dear Mama Umvuzo

## Dear Mama Umvuzo

Why does UMVUZO's Ultra Affordable not cover the pregnancy test at the doctors?

On the Ultra Affordable Option, Umvuzo Health does cover pregnancy tests at the doctor. It is important however to ensure that you visit a doctor that is contracted on the Universal network. If you are unsure of the contracted doctors in your area, please contact our call centre and they will be able to assist you with a list of names.

## Dear Mama Umvuzo

I'm in Rustenburg and I got sick, I went to see a gynaecologist. Is that covered by my medical aid? I'm on the Ultra Affordable Option.

Yes, that is covered on the Ultra Affordable Option. On the Ultra Affordable Option there are three specialist visits allocated per family per year. You do however have to be referred by your contracted GP and obtain pre-authorisation from our call centre, before visiting a specialist.

## Dear Mama Umvuzo

How do I add my brother to the medical aid?

According to Rule 4.18.3 of the Scheme rules, only siblings (brothers and sisters) for whom the main member is financially responsible for may be added on the medical aid.

We need the following in order to add your brother onto the medical aid:

- Complete a Changes in Membership form.
- Copy of ID.
- Membership certificate of previous medical scheme.
- Affidavit and copies of preceding 6 months' bank statements of every sibling to be registered.
- If applicable, late joiner penalties, exclusions and waiting periods to be imposed.

## Dear Mama Umvuzo

Why is it important to have only 1 doctor chosen. Say I get sick while in Pretoria or Limpopo. Will I have to wait and come to consult the doctor chosen?

On the Standard Option, you are free to consult any doctor that is contracted onto the Universal network. However, after the 10th visit in a 12 month period you must choose one GP for better management and to ensure that you are receiving the best care possible.

On the Ultra Affordable Option, you are free to consult any doctor that is contracted onto the Universal network. However, after the 8th visit in a 12 month period you must choose one GP for better management and to ensure that you are receiving the best care possible.

You can then continue to see this nominated GP whenever you are sick from that point onwards.

In addition to these unlimited but managed consultations, you have out of network visits also allocated. This means, should you find yourself in an area where you are not a full-time resident of, you can obtain pre-authorisation to visit any other GP in the area, and there are 2 such out-of-network visits per family per year.

## Dear Mama Umvuzo

I need to know if I am supposed to get another authorisation number for my second antenatal visit with the gynaecologist or do I use the one I used the first time?

Yes, you need to obtain a new pre-authorisation number for each and every specialist consultation. You can only use the pre-authorisation number once, for the specific event and date it was granted for.

Do you have questions that you would like our resident Mama Umvuzo to answer? Why not send us an email to: [editor@umvuzohealth.co.za](mailto:editor@umvuzohealth.co.za)

We will respond directly to you as well as publish your question with the answer in our next publication!

# HEY MEMBERS!!!

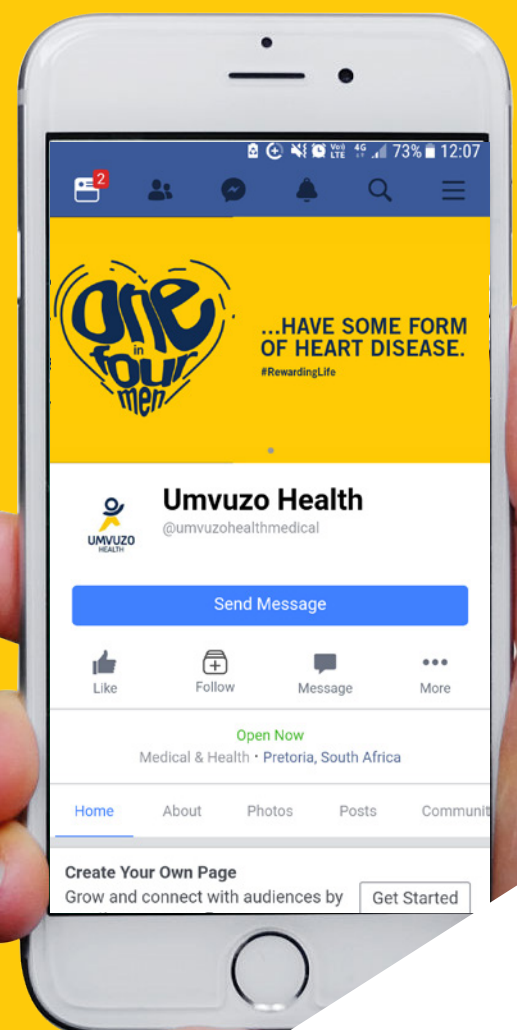
Stay abreast with the latest Umvuzo Fresh news by liking our facebook page.

From healthy eating and fitness tips to what's trending at Umvuzo, here you will stay informed.

Go ahead, LIKE US.



umvuzohealthmedical



**UMVUZO**  
HEALTH

REWARDING LIFE



# Let's play

Hey kids! Let's have some fun.  
Welcome to the Playzone.

## Find the animals

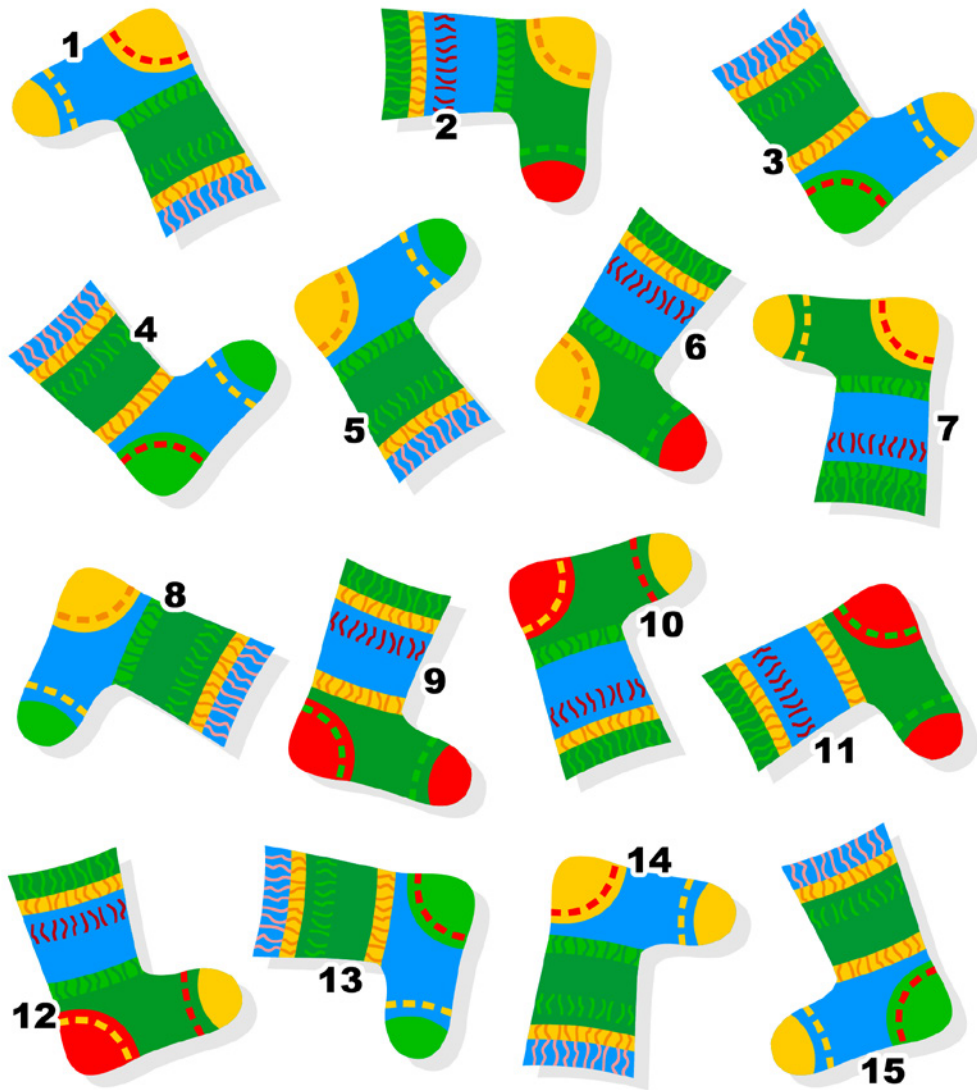
A pirate boat captured a few baby animals (puppy, lamb, piglet, calf and a duckling) and we desperately need to find them so we can take them back to their mothers.

## Instructions

When you find them, please cut them out and paste them where they belong (below).

## Shape identification

Circle the sock that has no pair.



## Baby animal names:

What is the name of a baby lion?



B

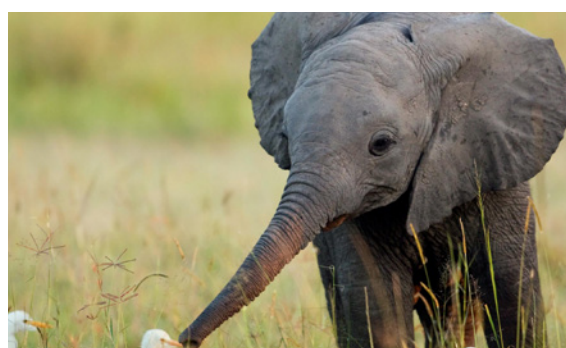
What is the name of a baby bird?



T

G

What is the name of a baby elephant?



C

What is the name of a baby frog?



D P

Hints:  
Cub, Hatchling, Calf, Tadpole