



Preventative care benefit

Preventative screening is becoming increasingly important as the early diagnosis of specific conditions has a major impact on the prognosis. Members are reminded that RUMed has a Health Maintenance/Preventative Care benefit (an additional benefit to your normal day-to-day benefits) whereby the following will be covered at 100% of the RUMed Scheme Tariff up to R1 100 per person to a maximum of R3 000 per family for 2015. **We would like to encourage our members to have the following tests where appropriate:**

- Mammogram – women aged 40 and older, every 2 years
- Prostate Specific Antigen (PSA) test – men aged 40 – 49 once every 5 years, aged 50 – 59 once every 3 years, aged 60 – 69 once every 2 years and men over 70 once every year.
- Cholesterol blood test – men and women
- Blood sugar test – men and women
- HIV test – men and women
- Pap smear – women aged 15 years and older once every year
- Glaucoma test – men and women aged 40 – 49 once every 2 years, older than 50 once every year
- Immunisations - in line with the immunisation guidelines according to the Department of Health

These tests will however still be covered from your normal day-to-day benefits once the limit of the Preventative Care Benefit has been reached. Please consult your 2015 Table of Benefits for more information.

Know your numbers

Most people are aware of and know their basic numbers, such as their weight, height and age BUT there are other important numbers which give an indication of a person's risk of developing specific diseases. It is therefore important to know your numbers.

24.9	Maximum Body Mass Index (BMI) measures your weight in relation to your height. The healthy range for BMI is 18.5 to 24.9. A person with a BMI of over 25 is overweight and 18.5 and below, underweight.
30	Maximum percentage of your daily fat intake with less than 10% coming from saturated fats. Read your food labels and try to use monosaturated and polyunsaturated fats found in plant oils such as in avocados and olives.
60-80	Number of times per minute your heart should beat at rest – anything under 60 beats per minute can indicate an irregular heartbeat (will be accompanied by dizziness) or a possible thyroid disorder. A rate above 100 is a sign of poor fitness. Take your pulse while resting (count the beats for 10 seconds and multiply by six).
88	Maximum centimetres your waist should be if you are a woman More than that and you have an increased risk for heart disease. Excess abdominal fat can contribute to high blood pressure and cholesterol. The maximum measurement for men is 102cm.
100	Maximum blood glucose level (mg/dl) A fasting blood sugar of less than 100 mg/dl is healthy. Between 100 and 125mg/dl can be an indication of borderline diabetes and an increased risk of heart disease. .
120/80	Normal blood pressure The first number measures the pressure in your arteries when your heart contracts and the second number when your heart is relaxing. High blood pressure is above 120/80 and puts you at the risk of developing heart disease.
200	Maximum cholesterol level (mg/dl) Total cholesterol levels (the amount of fat in your blood) should be below 200 milligrams per decilitre. You have an increased risk for a heart attack or stroke if your level is too high (2040mg/dl and above).

Gap Cover

PROVIDENCE has negotiated a deal with Admed Health Insurance for Gap Cover, on behalf of the RUMed members, effective 1 January 2015. The contribution is R75 per family per month and cover is for the principal member, spouse or partner and child dependants registered on the Scheme. Waiting periods may be imposed by Admed. Please note that Admed is an independent insurer and provides cover for **in-hospital costs** for the difference between the Scheme tariff (up to 5 times) and what the provider charged. Should you require any further information please contact Admed directly on e-mail admed@guardrisk.co.za. The telephone number for general enquiries is 0860 102 936 (Admed). Our RUMed customer care team will be able to assist you with forms and the submission of claims.

Oral Contraceptives

With effect from 01 January 2015, RUMed covers all oral contraceptives up to a rand value of R150.00 (subject to the acute medication limit and the 20% co-payment for this benefit).