



**POLMED**  
OUR INVESTMENT OUR HEALTH OUR FUTURE

# YOUR CARE

NEWSLETTER

SEPTEMBER 2018



“In winter, I plot and plan. In spring, I move.”  
- Henry Rollins

Dear Member

September is considered to be the dawn of spring – a season of renewal, green grass and bright blooms. Unfortunately, it is also the time of year when allergies are at a peak. With spring in full bloom, our main feature looks at what you can do to **cope with spring allergies**.

Also featured this month:

- Did you know? Regular movement is the best cure for most people suffering from back pain. We explain how to **manage back pain with exercise** and who you can consult to get help.
- We urge you to learn more about **Prescribed Minimum Benefits (PMBs)** and how to make your benefits work for you.
- Lastly, with 29 September marking World Heart Day, we illustrate **how chronic conditions affect the heart** and what you can do to keep your heart healthy.

Enjoy the read!

**POLMED YOUR CARE Support Team**



## Coping with spring allergies

Spring can be glorious, but it's also the time of year when allergies peak. While most allergies can't be cured, making changes in your environment can help ease the symptoms.

[Read more ...](#)



## Managing back pain with exercise

If you suffer from chronic back pain, don't sit down! One of the best things you can do is to get moving! But remember – listen to your body and play it safe.

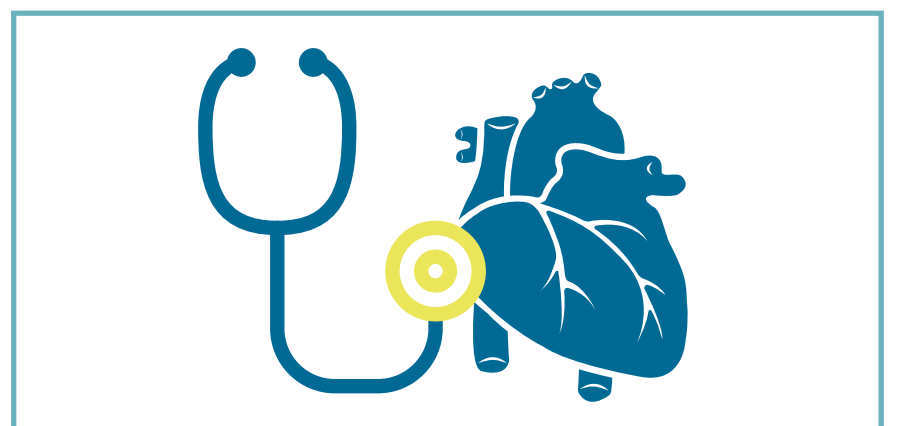
[Read more ...](#)



## Make your benefits work for you

If you've heard of 'PMBs', and feel confused, you're not alone. Many people don't quite know what PMBs are, yet they're important if you belong to a medical scheme.

[Read more ...](#)



## How chronic conditions affect your heart

Many of the conditions that affect the heart are known as 'silent killers' – they often have no symptoms and can go undetected for years. Find out what you can do to keep your heart healthy ahead of World Heart Day.

[Read more ...](#)

If you have any questions or need more information,  
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or send an email to [polmeddiseaseman@medscheme.co.za](mailto:polmeddiseaseman@medscheme.co.za) with your membership number and contact details.



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## Coping with spring allergies

**Spring can be glorious, but unfortunately, it's also the time of year when allergies are at its peak.**

According to the Allergy Foundation of South Africa, a third of South Africans will suffer from an allergic reaction or allergy during their lifetime, and 40% of these sufferers will be children.

Globally, it's estimated that 10-30% of the population have been diagnosed with allergic rhinitis, commonly known as hay fever. Furthermore, approximately 300 million people worldwide are affected by asthma. Research suggests that allergies are steadily on the rise.

### How do allergic reactions happen?

An allergy means that your immune system reacts to substances, called allergens. These allergens (e.g. pollen, dust mite, cat hair, etc.) are usually harmless for most people, but for others, it may cause an allergic reaction.

If you are allergic to pollen and it enters your body, your immune system produces antibodies to fight off this allergen. It will initially produce small quantities of antibodies the first time it encounters an allergen, but subsequent exposures will result in larger quantities of antibody production — and thus a greater immune response. Antibodies stimulate mast cells in the nose, throat, eyes and lungs to release histamine, a chemical responsible for allergic symptoms like a runny nose, coughing, red itchy eyes and sneezing. It can also cause itching skin and inflammation. These symptoms, like sneezing, assist the body in trying to get rid of the allergen.

Allergic reactions may also lead to a flare of asthma and eczema symptoms if these conditions are present.

Antibodies  
stimulate mast  
cells to release  
histamine

### Seasonal allergies

Allergies are often aggravated or activated by seasonal changes. The most common culprits during the spring season are plants.

### Allergy culprits

Allergies affect everyone differently. While one person might have a mild allergy to something, another person may have severe reactions which can be life-threatening.

Common spring allergies include:

- Grass pollen
- Weed pollen (daisy and dandelion)
- Flower pollen and tree pollen (plane tree, acacia)

### Fight your allergies

Although most allergies can't be cured, making changes in your environment and being cautious can help ease the symptoms.

### Try to:

- Stay indoors on hot windy days.
- Avoid mowing your lawn and freshly cut grass.
- Rinse your nose and eyes with sterile saline or salt water to flush away allergens.
- Change clothing when coming indoors to remove pollen.
- Apply vaseline to the rim of your nose to trap pollen.
- Wear a mask or bandana when outdoors.
- Wear sunglasses to protect your eyes from pollen.



### Allergy-proof your home:

- If you have pets, consider keeping them outside. If your allergies are severe, it might be best to ask a loved one to look after them for you.
- Avoid areas where mould collects easily. Clean these areas thoroughly and often.
- Keep your windows closed and turn on the air conditioner if you're allergic to pollen.
- Don't use fans as they spread dust.
- Cover your pillows, duvets and blankets with plastic when not in use.
- Vacuum at least once or twice a week.
- Don't allow anyone to smoke in your home.

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1. Doctor Karabus, Allergologist, Chest and Allergy Centre
2. <https://www.webmd.com/allergies/spring-allergies#1>
3. <https://www.everydayhealth.com/allergies/0517/8-tips-for-surviving-a-horrible-allergy-season.aspx>
4. <https://www.webmd.com/allergies/allergy-proof-your-environment#1>

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## Managing back pain with exercise

### Back pain? Don't sit down – exercise can help!

If you suffer from chronic back pain, one of the best things you can do to alleviate the pain is to get moving! In fact, a new study published in the Lancet says that the best cure for most people suffering from back pain is regular movement.

As registered biokineticist Loreen Winton explains: 'It's well-documented that regular exercise improves health. Not only does it play a role in the prevention of many non-communicable diseases, with benefits including a reduction in the risk of heart disease and stroke, and reduced incidence of hypertension, it can also be used in the treatment of disease.'

The study in the Lancet supports the benefits of exercise and says, in fact, that pain medication, surgeries and other medical solutions are not always the cure for back pain.

From the report: 'Exercising the muscles around the back is key to improving its function and helping people be confident that they can manage their back pain themselves over time. This does not need to be a specific exercise programme — walking, swimming and cycling will help reduce pain and disability.'

### My back hurts, now what?

First, explains Winton, it's important to establish if your back pain is complicated or non-specific, and then find out what movement is best suited to you, after consulting a doctor. Acute low back pain generally lasts for a few days to weeks, and is usually a result of trauma or arthritis. Lower back pain that persists for longer than three months is considered chronic.



### Who can help?

You can consult an expert; a doctor, biokineticist or a physiotherapist.

Your doctor will be your 'primary care provider'. This means he is the first person you will go to when you start suffering from back pain. He will be able to assess your pain and decide on the most appropriate treatment. If it is a serious issue, he will refer you to a back pain specialist.

A biokineticist, explains Winton, is trained to evaluate the person with back pain, by making use of specific and relevant tests including posture, muscle strength, endurance, flexibility and screenings (i.e. functional tests). 'Using clinical reasoning, the biokineticist will interpret the results and prescribe individualised exercises for the individual to promote healthy movement and improve quality of life.' A physiotherapist assesses and treats mobility problems (like walking, posture, flexibility, strength and balance). A therapist will devise customised exercises based on your particular pain issue. After an initial consultation – which may include various assessments – your physiotherapist will develop an appropriate exercise programme based on your needs and capabilities.

### Exercise tips

#### Get moving but play it safe.

- Remember to listen to your body. Pain is the warning signal that you are starting to push yourself beyond your individual limit into 'overload'.
- When you feel pain, stop or adapt the activity – don't try to ignore the pain, 'work through it' or suppress it with painkillers.
- You can try a back brace to relieve strain and support your back – temporarily. Don't make this a long-term solution because it can further weaken your muscles.

When you feel pain, stop or adapt the activity

#### References:

1. [https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(18\)30489-6/fulltext](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(18)30489-6/fulltext)
2. Loreen Winton, biokineticist

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## > MAKE YOUR BENEFITS WORK FOR YOU REGISTER YOUR CHRONIC CONDITION WITH YOUR MEDICAL SCHEME AND SAVE

If you've heard of 'Prescribed Minimum Benefits' or 'PMBs', and feel confused, you're not alone. Many people don't quite know what PMBs are, yet they're important if you belong to a medical scheme.

### WHAT ARE PMBs?

Prescribed Minimum Benefits (PMBs) are a feature of the Medical Schemes Act 131 of 1998, where medical schemes are obligated to cover the appropriate costs related to the diagnosis, treatment and care of:

- any emergency medical condition
- a limited set of 270 medical conditions as defined in the Diagnosis and Treatment Pairs (DTPs)
- 26 chronic conditions as defined in the Chronic Disease List (CDL)



## IF YOU HAVE ONE OF THE 26 LISTED CDL CONDITIONS, your medical scheme must cover the basic costs of your diagnosis, treatment and care:



1. Addison's disease
2. Asthma
3. Bipolar mood disorder
4. Bronchiectasis
5. Cardiac failure
6. Cardiomyopathy
7. Chronic obstructive pulmonary disease (COPD)
8. Chronic renal disease
9. Coronary artery disease
10. Crohn's disease
11. Diabetes insipidus
12. Diabetes Types 1 & 2
13. Dysrhythmias
14. Epilepsy
15. Glaucoma
16. Haemophilia
17. HIV/AIDS
18. Hyperlipidaemia
19. Hypertension
20. Hypothyroidism
21. Multiple sclerosis
22. Parkinson's disease
23. Rheumatoid arthritis
24. Schizophrenia
25. Systemic lupus erythematosus (SLE)
26. Ulcerative colitis

## HERE'S HOW TO BENEFIT: REGISTER YOUR CHRONIC CONDITION

The first step to receiving your benefit is to ensure that your condition is registered with your scheme.



Call us on  
0860 765 633 to  
register your condition  
telephonically.



Provide your  
membership number  
and dependant code.



Provide your prescription  
with an ICD-10 code from  
your doctor. This code  
describes the medical  
diagnosis.



Your doctor or pharmacist  
can also register your  
condition telephonically  
(0860 104 111) by  
providing the required  
details.

You may also have to attach or upload your test results. It all depends on your condition.

### STILL UNSURE?

For more information about PMBs and registering your chronic condition:

- visit the 'Chronic Medicine Management' page at [www.polmed.co.za](http://www.polmed.co.za) (select 'MEMBERS' at the top of the website's home page, followed by 'Managed Care' and then 'Chronic Medicine Management' on the drop-down list)
- call the Client Service Call Centre on 0860 765 633 and follow the voice prompts
- email [polmedcmm@medscheme.co.za](mailto:polmedcmm@medscheme.co.za)

#### References:

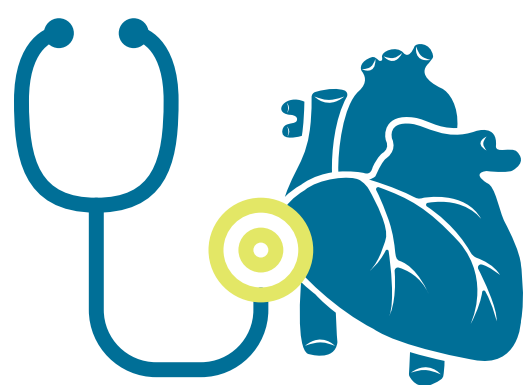
- Dr Claudine Lee, general practitioner, Pietermaritzburg
- Council for Medical Schemes, [https://www.medicalschemes.com/medical\\_schemes\\_pmb/](https://www.medicalschemes.com/medical_schemes_pmb/)

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## > HOW CHRONIC CONDITIONS AFFECT YOUR HEART AND WHAT YOU CAN DO TO KEEP YOUR HEART HEALTHY

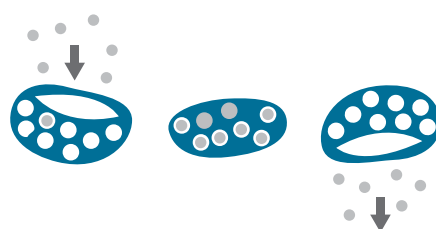


The **cardiovascular system** consists of the heart and blood vessels, and **delivers nutrients and oxygen to all the cells** in your body. The arteries carry blood away from the heart, while the veins carry it back to the heart.

### THE CARDIOVASCULAR SYSTEM HAS TWO CONNECTED SUB-SYSTEMS:



1. The **system circulation** provides organs, tissues and cells with blood and, therefore, oxygen and nutrients.



2. The **pulmonary circulation** allows for fresh oxygen to enter the blood while helping with the release of carbon dioxide.

Many of the conditions that affect the cardiovascular system are known as 'silent killers' – they often have no symptoms and can go undetected for years.

## DO YOU HAVE ANY OF THE FOLLOWING?



### High blood pressure (hypertension)

Hypertension is the leading risk factor for death from cardiovascular disease. Hypertension has the biggest impact on cardiovascular disease. It makes your heart work harder to maintain adequate blood flow, causing the heart to enlarge. This could eventually lead to heart failure.



### High cholesterol

When unhealthy cholesterol builds up in the inner walls of your arteries, the plaque that forms can narrow the arteries and make them less flexible. If a clot breaks off and blocks a narrowed artery that feeds the heart or brain, you could have a heart attack or stroke.



### Diabetes

Heart disease and stroke are the leading causes of death in diabetics. The constant high blood glucose causes narrowing of the arteries, increased levels of blood triglycerides, and decreased levels of 'good' HDL cholesterol, hypertension and heart attack.



### Mental health conditions

Research shows that depression increases the possibility of an unhealthy lifestyle, including smoking, an unhealthy diet and a decrease in exercise. Mental illness can also make it difficult for some people to stick to their treatments.



### Chronic respiratory conditions

Asthma and chronic obstructive pulmonary disease (COPD) can affect the cardiovascular system. The inflammation associated with asthma is linked to atherosclerosis, whereas COPD and cardiovascular disease often go hand in hand. Here, cigarette smoking is a shared risk factor.

## MANAGE MORE THAN ONE CONDITION AT A TIME

Nominate one doctor to help you manage all your conditions. A different doctor for each could mean that you end up using different drugs, which could negatively impact your health.

Follow your prescribed treatment plans.

Discuss side-effects with your doctor. Never just stop taking your medication!

Regularly check your cholesterol, blood pressure and blood glucose numbers.

Try to maintain a healthy weight.

Make regular exercise a priority.

Drink alcohol moderately.

Don't smoke.



### References:

- <https://www.ncbi.nlm.nih.gov/pubmedhealth/PMH0072434/>
- <http://www.heartfoundation.co.za/wp-content/uploads/2017/10/CVD-Stats-Reference-Document-2016-FOR-MEDIA-1.pdf>
- [http://www.who.int/cardiovascular\\_diseases/en/](http://www.who.int/cardiovascular_diseases/en/)
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