



YOUR BANKMED
NEWSLETTER



JUST FOR YOU THIS MONTH

MENOPAUSE: THE SILENT SYMPHONY OF HORMONES

Menopause is a natural biological process that occurs in women as they age. It marks the end of the reproductive years when the ovaries gradually stop producing the hormones estrogen and progesterone.

Menopause is confirmed when a woman has not had a menstrual period for 12 consecutive months. It typically occurs between the ages of 40 and 60, with the average age being around 52. The early phase before menopause, during which symptoms actually begin, is called perimenopause.

COMMON SYMPTOMS:

- **Hot Flashes:** Sudden waves of heat and sweating.
- **Vaginal Dryness:** Reduced lubrication and discomfort during sex.
- **Tiredness:** Fatigue and decreased energy levels.
- **Hair Loss:** Thinning hair.
- **Mood Changes:** Mood swings and irritability.
- **Night Sweats:** Excessive sweating during sleep.
- **Weight Gain:** Uneven fat distribution.
- **Sleep Problems:** Difficulty falling or staying asleep.
- **Urinary Issues:** Frequent urinary tract infections and incontinence.





Whilst most people are familiar with these menopause symptoms, there are a host of lesser-known symptoms that can also occur during this transition:

- **Cognitive Changes:** Some women experience memory lapses, difficulty concentrating, or “brain fog”. These cognitive changes can be frustrating but are generally temporary.
- **Skin Changes:** You might notice dryness, itchiness, or changes in texture. Collagen production decreases, leading to wrinkles and thinning of the skin.
- **Hair Changes:** Beyond hair loss, menopause can alter hair growth patterns. Some women notice more facial hair or changes in hair thickness and texture.
- **Gum Problems:** Menopausal women may experience gum inflammation, bleeding, or increased sensitivity.
- **Joint Pain:** Estrogen plays a role in joint health. Reduced estrogen levels can lead to joint stiffness, pain, or exacerbation of conditions like arthritis.
- **Tinnitus:** Ringing or buzzing in the ears can occur during menopause due to hormonal fluctuations affecting the auditory system.
- **Changes in Body Odour:** Hormones influence sweat production and scent. Some women notice changes in body odour during menopause.
- **Breast Changes:** Breasts may become more tender, less firm, or develop cysts. Regular breast self-exams and mammograms are crucial.
- **Digestive Issues:** Menopause can impact digestion. Bloating, constipation, or acid reflux may become more common.
- **Increased Allergies:** Hormonal shifts can affect the immune system, potentially leading to new allergies or the worsening of existing ones.

The good news is that there are a number of treatments and strategies to help women cope with some of the more frustrating changes they may experience during this stage:

01. **Hormone Replacement Therapy (HRT):** HRT involves low-dose estrogen and progesterone to alleviate severe symptoms. It is best to begin HRT within 10 years of menopause or before age 60. Benefits include relief from hot flashes, night sweats, and vaginal dryness. Risks include increased cancer risk (breast, ovarian, endometrial), blood clots, and stroke. HRT is available as tablets, topical creams, or injections.
02. **Non-hormonal Options:** Low-dose antidepressants can help control mood swings and hot flashes whilst anticonvulsants like those given to epileptics may reduce extreme hot flashes. Lifestyle modifications such as regular exercise, a balanced diet, and stress management can also ease symptoms. Foods rich in phytoestrogens such as soy and flaxseed may also provide some relief. Collagen supplements may help with joint pain and thinning of the hair and skin.
03. **Self-care Strategies:** Ensure a healthy diet that includes calcium-rich foods such as milk and broccoli and prioritise adequate protein sources. Yoga can help regulate body rhythms and manage stress. Avoid symptom triggers by limiting caffeine, spicy foods, and alcohol. Stay hydrated: Drink plenty of water.

Remember that everyone’s experience is unique, and not all women will encounter these symptoms. Similarly, every woman will respond to different treatments and therapies in different ways. If you’re going through menopause and notice any unusual changes, it’s best to consult your Healthcare Professional for personalised advice and management strategies.





MAKING THE MOST OF YOUR MEDICAL SAVINGS ACCOUNT

A Medical Savings Account (MSA) is an important component of certain medical aid plans. It is essentially a portion of your money that you pay to Bankmed, as part of your monthly contributions. At the maximum, your MSA can be made up of up to 25% of your monthly contributions. Our Plus, Comprehensive or Core Saver Plans all have an MSA. These funds are set aside to pay for day-to-day medical expenses.

THE BENEFITS OF A PLAN WITH A MEDICAL SAVINGS ACCOUNT

Your MSA is used largely to pay for general day-to-day claims such as general practitioner visits. Whilst every Plan provides cover for certain medical treatments and medications, there are some procedures and medications that your Plan may not cover, or you may only qualify for partial cover. Your MSA can then be used to cover any shortfall. You may also use it to pay for your medical treatment if your benefit limits have been reached. For example, if your Plan covers a Healthcare Professional's consultation at a set rate and your Healthcare Professional charges more than that rate, your MSA may be used to cover the shortfall when you submit your claim. Contributions to the MSA are also tax-deductible which can provide welcome financial relief.

WHAT CAN YOUR MSA BE USED FOR?

Here are some examples:

01. Healthcare Professional's Visits: You can use your MSA funds to pay for consultations with general practitioners or specialists.
02. Prescription Medication: If you need to purchase prescribed medications, your MSA can cover these costs.
03. Dental Care: Some MSA Plans include dental expenses, such as routine check-ups, cleanings, and fillings.
04. Optical Expenses: MSA funds can be used for eye tests, prescription glasses, or contact lenses.
05. Pathology and Radiology Tests: MSA funds can be used for blood tests, X-rays, and other diagnostic tests.

These all depend on your Plan type.





HAVE YOUR CLAIMS PAID AT THE SCHEME RATE OR COST INCURRED

You have a choice as to how we refund your claims from your MSA. We can either pay them at the Scheme Rate or at the cost incurred. If we pay at the Scheme Rate, you will need to cover the shortfall for any claims that are above this rate. If you choose to have your claims paid at the cost incurred, then we will settle those claims from the available funds in your MSA. Unless you specify differently, we automatically pay at the Scheme Rate, so if you would prefer for us to pay your claims at the cost incurred, you will need to apply for special payment from the MSA. If you have a claim that is more than the Scheme Rate you can complete a "Special Payment from the Medical Savings Account" form and request that we fund the claim from your MSA.

Remember that the specific coverage may vary depending on your medical Plan. Always check the details of your MSA to understand what expenses are eligible for reimbursement.

PRESCRIBED MINIMUM BENEFITS DO NOT AFFECT YOUR MSA

If your treatment or care is a Prescribed Minimum Benefit (PMB) then MSA Regulations state that Bankmed needs to pay for this in full without any co-payment. This means that you shouldn't have to use your MSA at all for any PMB procedures or treatments. You can view a full list of the treatments and procedures that are classified as PMB's on the **Bankmed website**.

Any unused funds in your MSA roll over monthly and yearly. They also accumulate interest, which means you are making money in a similar way to a bank savings account. You can choose how you wish to use the funds, and if you terminate your Bankmed membership, you are able to withdraw the accumulated amount, once all your outstanding claims have been settled. Should you have outstanding claims when you terminate your account, you will be required to pay the amount back to Bankmed yourself.

DOPAMINE OVERDRIVE: HOW SCREENTIME HOOKS OUR BRAINS!

Few can argue against the addictive nature of digital media. You need only log into Facebook or Instagram to find yourself scrolling into a spiral that can turn minutes into hours. The overwhelming prevalence of digital media in our everyday lives has resulted in a great deal of awareness around its potential negative effects on attention span and mental health. Numerous studies have shown that excessive screen time can lead to decreased attention spans and less engagement in activities which require more mental effort and imagination, such as reading.

The concept of screen addiction is becoming increasingly common. Frequently referred to as "digital cocaine," it depicts a pattern of behaviour where excessive use of digital devices leads to negative consequences, akin to substance addictions. Family medicine specialist Dr. Kathryn Lorenz, notes that activities such as watching TV, playing video games, and browsing social media can act as a "digital drug" triggering the release of the feel-good chemical called dopamine in the brain. Excessive dopamine activity in the brain can be debilitating and is linked to anxiety, excess energy or mania, increased feelings of stress, high sex drive, insomnia, aggression and even hallucinations.

This dopamine activity affects the frontal cortex in much the same way as substances like cocaine, with the resultant symptoms not

unlike drug addiction. The pleasure/reward cycle initiated by screen time can become extremely detrimental and may impact upon health and relationships, if not managed properly.

This phenomenon is of particular concern for children, many of whom have never known a world without digital media. With these risks in mind, it becomes vitally important for parents to be mindful of their digital consumption and instill a balance that promotes mental wellbeing. There are several apps available that can help control digital consumption for children. Some of our top picks:

- **Apple Screen Time:** Best for iOS users, it's built into the iPhone's operating system and allows parents to manage their child's device usage, including setting daily limits and bedtime curbs.
- **Google Family Link:** For Android users, this free app lets parents set limits on daily phone use, schedule downtime, and manage app usage for children under 13.
- **Screen Time Parental Control:** An app that provides insights into app usage and allows parents to remotely lock their child's device when necessary.



It's always a good idea to review the features of each app to find the one that best suits your family's needs.

But what about our own screentime habits? In an era where digital devices are an integral part of our daily lives, the concept of a **"Digital Detox"** is gaining prominence and emphasises the importance of balancing our technology usage with our mental health. Some strategies for achieving this balance:

Set Clear Boundaries:

- Designate specific times of the day or week as technology-free zones. For instance, mealtimes and the hour before bed, are excellent opportunities to disconnect and focus on relaxation and family.
- Be conscious of why and how you use digital devices. Ask yourself whether your technology use is purposeful or habitual and seek to reduce mindless scrolling or unnecessary screen time.

Unplug Before Bed:

- Avoid screens at least an hour before bedtime to improve sleep quality. Engage in relaxing activities, such as reading or practicing mindfulness, to wind down.

Remember that digital technology is not going anywhere, so finding the right balance between our online engagement and prioritising **mental health** is essential.

Use Technology Mindfully:

- Customise your notifications and settings to reduce distractions.

Set Screen Time Limits:

- Utilise device settings or apps to monitor and limit screen time. This can help prevent excessive use and encourage healthier habits.

Prioritise Offline Activities:

- A weekly or monthly Digital Detox Day can open up space for more meaningful offline activities and interactions.
- Engage in activities that contribute to mental wellbeing, such as exercise, hobbies, socialising and nature walks.





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Too busy to collect your medication? No problem. Bankmed will deliver it to your doorstep with no delivery charge, if you stay within a 15-kilometre radius of the nearest Dis-Chem. Alternatively, you can order your medication online and collect it at a Dis-Chem pharmacy, without having to wait in a queue.

Whether you chose to collect your medication from a Dis-Chem, or have it delivered directly to your home, e-Pharm, powered by Bankmed has got you covered!

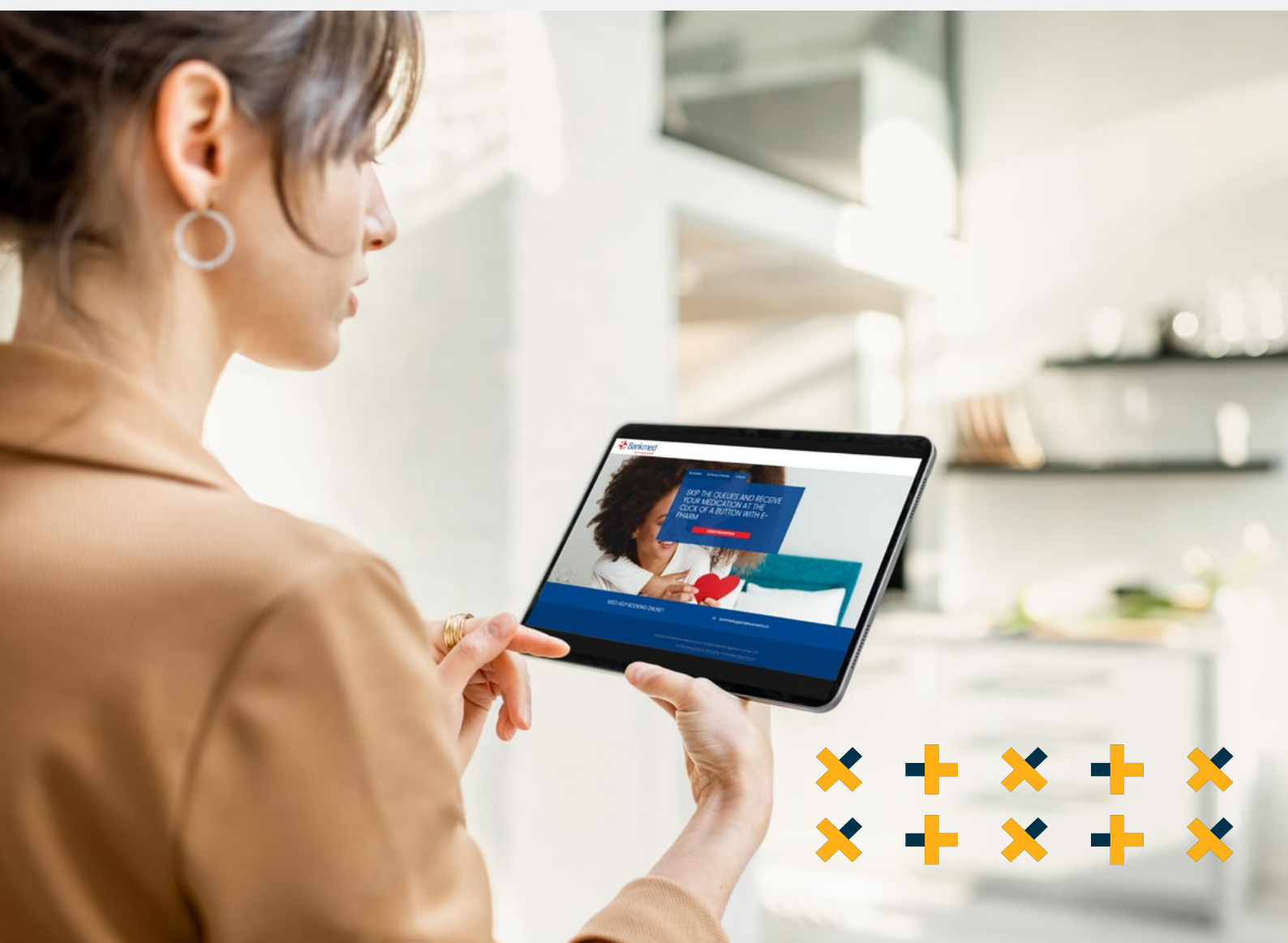
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Please be aware that Bankmed is unable to assist with any queries pertaining to medication orders or deliveries. These may only be directed to the Dis-Chem Careline. E-mail careline@dischem.co.za or call 0869 347 243

DATES FOR YOUR DIARY

The 2024 Bankmed AGM is taking place online on Thursday 27th June at 16:00. Read our *User Guide* for information on how to access the online platform.





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