

FEBRUARY 2020

THE SIRAGO SUN

The Official Newsletter of Sirago Underwriting Managers (FSP 4710)



WARM GREETINGS FROM THE TEAM

Welcome to 2020!

Here at Sirago, the festivities of December 2019 are just a distant memory and we have been hard at work right throughout the season.

As part of the business, the success that we had was in large because of you, our valued broker partners who continue to support us. Thank you for this – Sirago and the hardworking staff appreciate these efforts, and we hope we are continually rewarding you with great service, effective turn-around times and great products.

During the month of January, I have already spent a fair amount of time on the road with our consultants and brokers, and I'm amazed at the pace at which 2020 has started. Maintaining this pace for 12 months is going to be "our" focus in order to make sure that you, the broker, are always top of mind.

We have also upped the ante on our social media platforms and invite you to join us on Facebook ([SiragoGapCover](#)) and Twitter ([@GoGetGap](#)). We are using these platforms as an introduction to our business, for education on health issues and to share general information around the industry.

We are excited for the journey ahead in 2020, and again encourage and invite you to be a part of the success journey of Sirago this year!

Chat soon!

Martin Rimmer
CEO Sirago Underwriting Managers



"Love looks not with the eyes, but with the mind, And therefore is winged Cupid painted blind."

- William Shakespeare,
A Midsummer Night's Dream

BROKER AWARDS

Sirago's partnership with brokers is fundamental to our business success. It is the lifeline to our business and this is why we believe in rewarding our intermediaries for their efforts throughout the year. Here are the Broker Award winners for 2019 in the following categories:

New Business in 2019

The award goes to intermediaries who had the highest percentage growth of new business in 2019.

- 1st Place - Care Medical Aid Consultants
- 2nd Place - Oracle Broker Services
- 3rd Place - Niel Anderson Investments
- Runners up - Momentum Consult
- SFP Advisory Services

Best New Broker in 2019

This is awarded to new intermediaries who have made an outstanding contribution to the Sirago Brand in 2019.

- 1st Place - SA Health Brokers
- 2nd Place - Lindy van Jaarsveldt Financial Services
- 3rd Place - Custodian Financial and Health Solutions
- Runners up - inDetail Financial Solutions
- All-Gen Nomvula

Best Broker by Loss Ratio 2019

The intermediary who had the Best Loss Ratio on an annual premium more than R100 000.

- 1st Place - Medical Aid Representative
- 2nd Place - Rudi Liebenberg
- 3rd Place - CB Health Brokers
- Runners up - Lindy van Jaarsveldt Financial Services
- A Wienburg & Company

Sirago Staff Choice Award 2019

The staff at Sirago voted for the brokerage who they felt had the most positive interactions with.

- Winner - Gap4U



MEET THE SIRAGO MANAGEMENT TEAM



Martin Rimmer - Chief Executive Officer



Noeleen Burrill - Operations Director



Marlino May - Financial Manager



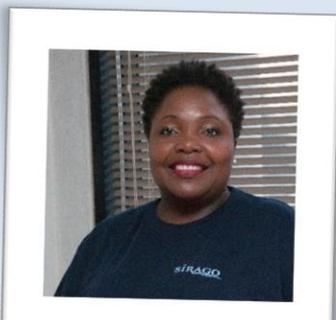
Shireen Oliver - Assistant Claims Manager: Assessing



Goitlodiwang Modise - Underwriting Manager



Althea Saunders - Assistant Claims Manager: Communications



Olga Nematili - Customer Services Manager



Lizette Prinsloo - Marketing and Communications Manager

COMPLIANCE CORNER

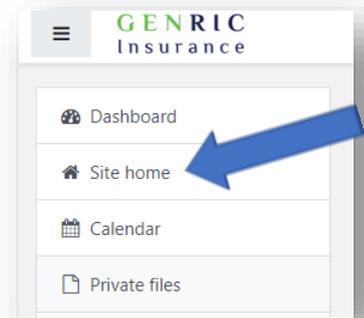
Product Specific Training forms part of the support that we provide to our intermediaries to ensure that they are well-trained on specifically the technical aspects of our options. This in turn helps them inform clients in the interest of managing expectations and limiting queries, and also to assist them in providing efficient services.

Keeping up with technological developments, we are continuously trying to make the training process as smooth and effortless as possible. We are therefore making use of an online training platform hosted by the insurer, GENRIC, to ensure optimum functionality. The new GENRIC Product Specific Training Platform is a self-registration portal on which brokers and other stakeholders can register to access training material and complete assessments.

The training platform is available at <https://genrictraining.co.za>

Here are some instructions to make use of the training portal:

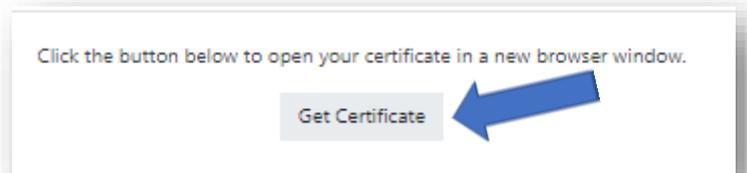
- If you have registered on the platform previously, you can use the same log in details. Alternatively, you can register a new account.
- Once you have accessed the site you will be directed to the **Dashboard**, where you will be able to see the courses for which you have been enrolled.
- If the applicable course is not visible or if you wish to complete additional courses, please navigate to “**Site Home**” on the top left of your screen.



- You will be directed to a list of “**Available Courses**”.
- Select the Product Specific Training Course you wish to complete.
- You will then see a link to enrol for the course.
- Please click on the “**Enrol me**” button in order to enrol and complete the selected course.



- Once you have successfully passed the exam you will be able to download your certificate immediately by clicking on the following:



Should you have any queries kindly email pstsupport@genric.co.za

TECHNICAL TALK

Claims

The provision of exceptional customer service is one of the core pillars that our business processes are focused on at Sirago, and we endeavour to make the claims process as painless and effortless as possible for the policyholder. The claims team operates according to a set of clearly defined rules and regulations informed by adherence to legislator compliance when dealing with claims. A clear understanding of the requirements when submitting a claim in the various benefit categories of a client's Sirago policy empowers all stakeholders to manage expectations and to provide an informed service. In the upcoming editions of the newsletter, we will address frequently encountered questions relating to benefit tiers in the claims environment.

Intermediaries and policyholders are of course as always welcome to get into contact with our friendly customer service consultants if you are in need of assistance, clarity or advice.

Claim submissions and supporting documentation

Even though it is still preferable that claims are reported to us as soon as possible after a health event, when supporting documentation is more likely to be at hand, the **time period within which claims need to be reported and required documents need to be submitted, has been extended**. All required relevant documents need to be submitted to us **within 180 days after the event date**. Again, we would advise policyholders to submit their claims sooner, rather than later, while they are more likely to be in possession of the documentation.

Without further ado, we will now go into some more detail with regards to the **supporting documentation** which is mandatory for us to be able to assess some of the specific "In-Hospital" benefits:

The most important document when submitting a claim is a **claim form**. All claims require a fully completed and signed Sirago claim form. It is also important that the claim form should always reflect the **principal insured's details**, irrespective if it is the principal insured or one of his/her dependants submitting the claim

IN-HOSPITAL BENEFITS

GAP COVER CLAIMS

<input type="checkbox"/> Claim form	<input type="checkbox"/> Service provider's invoice/doctor's account	<input type="checkbox"/> Hospital Bill	<input type="checkbox"/> Medical scheme statement
<input type="checkbox"/> Reflecting the principle insured's details .	<input type="checkbox"/> The service date.	<input type="checkbox"/> Validating the dates of hospitalisation, including admission and discharge dates to avoid duplicate claims lodging.	<input type="checkbox"/> The charged amount on the medical scheme statement should be the same as the charged amount on the service provider's invoice/doctor's account.
	<input type="checkbox"/> Patient's details (name, surname and date of birth).		<input type="checkbox"/> The statement should include a pay/reason code and explanation for short-payments resulting in a gap portion.
	<input type="checkbox"/> ICD 10 code/s.		
	<input type="checkbox"/> Tarif code/s.		

CO-PAYMENT, PENALTY FEE AND ADMISSION FEE CLAIMS

Admission fee claims

<input type="checkbox"/> Claim form	<input type="checkbox"/> Hospital account	<input type="checkbox"/> Medical scheme statement
<input type="checkbox"/> Reflecting the principle insured's details .	<input type="checkbox"/> Admission date.	<input type="checkbox"/> The statement should reflect the reason code and explanation for the shortfall on the hospital claim.
	<input type="checkbox"/> Discharge date.	
	<input type="checkbox"/> Patient details.	
	<input type="checkbox"/> ICD 10 code/s.	

Procedure co-payments

<input type="checkbox"/> Claim form	<input type="checkbox"/> Hospital account	<input type="checkbox"/> Medical scheme statement	<input type="checkbox"/> Proof of co-payment	<input type="checkbox"/> Medical scheme marketing material
<input type="checkbox"/> Reflecting the principle insured's details .	<input type="checkbox"/> Admission date.	<input type="checkbox"/> The statement should reflect the reason code and explanation as being the result of the enforcement of a co-payment .	<input type="checkbox"/> The policyholder is required to make an upfront co-payment to the hospital – please include proof of payment, preferably the hospital's receipt.	<input type="checkbox"/> For example a brochure which shows that the medical scheme imposes a co-payment.
	<input type="checkbox"/> Discharge date.			
	<input type="checkbox"/> Patient details.			
	<input type="checkbox"/> ICD 10 code/s.			

Penalty fee claims

In the event of a **penalty fee co-payment**, we also require an **authorization letter from the medical scheme**, reflecting the penalty fee imposed for the use of a non-designated/out of network service provider.

<input type="checkbox"/> Claim form	<input type="checkbox"/> Hospital account	<input type="checkbox"/> Medical scheme statement	<input type="checkbox"/> Authorisation letter from medical scheme
<input type="checkbox"/> Reflecting the principle insured's details .	<input type="checkbox"/> Admission date.	<input type="checkbox"/> The statement should reflect the reason code and explanation for the shortfall on the hospital claim as being the result of the voluntary use of a non-designated provider/network hospital .	<input type="checkbox"/> In the event of a penalty fee co-payment , we also require an authorization letter from the medical scheme , reflecting the penalty fee imposed for the use of a non-designated/out of network service provider.
	<input type="checkbox"/> Discharge date.		
	<input type="checkbox"/> Patient details.		
	<input type="checkbox"/> ICD 10 code/s.		

MEDICAL CORNER

Enjoy a guilt-free Valentine's Day

February is the month of love, and 2020 is also a leap year, making it all the more exciting. It is also good to know that the practices and traditions associated with Valentine's Day which generally brings about warm, fuzzy feelings of well-being, can also be good for you. Let's look at a few of these favourite things:

Dark Chocolate

It has been a heaven-sent revelation for many that chocolate can actually be healthy. Apparently, most of the reported health benefits of chocolate originate from its key ingredient cocoa, which contains the antioxidant flavonoids. Antioxidants protect the body from free radicals - molecules produced by the body in response to stressors - which causes cell damage and can result in heart disease, cancer, arthritis, stroke, Parkinson's disease, and other inflammatory conditions. Chocolate is also reported to play a role in lowering bad cholesterol while increasing good cholesterol, improving blood flow and lowering blood pressure, and reducing insulin resistance.

Red Wine

Similar to dark chocolate, red wine also contains flavonoids, originating from the grape skins, and is therefore also reported to be beneficial in increasing good cholesterol and heart health due to blood thinning effects. Red wine also contains resveratrol and proanthocyanidins, with both antioxidants being reported to have cancer and inflammation fighting properties.



Sex

Perhaps unsurprisingly, due to the inevitable physical activity involved, sex is not only reported to be beneficial for people's mental and emotional well-being, but also has some physical health benefits. Some studies suggest that it is good for cardiovascular health and the immune system, lowering of blood pressure and the risk of prostate cancer. It appears that sexual activity is also good for relieving pain, stress and anxiety and improving sleep due to the release of feel-good chemicals such as oxytocin, endorphins and dopamine.

Studies referring to the health benefits of chocolate, red wine, and even sex are abundant, with people often citing these to allay any nudges from a guilty conscience. However, with the nice of kindling romance, there is unfortunately also the potential for the nasty. For example, despite its host of purported health benefits, most chocolate comes with a fair amount of sugar which is a well-known culprit in contributing to weight gain and tooth decay and it is important not to lose sight of the devastating dangers of alcohol abuse, including liver problems, high blood pressure, obesity, breast cancer, depression and suicide, and accidents. Also, we are all aware of the importance of being responsible when engaging in sexual activity to avoid contracting a host of unpleasant and even deadly infections and diseases.

So, what is our conclusion? It seems that with all the enjoyable experiences associated with Valentine's Day, and in everyday life, it is as always important to enjoy chocolate, red wine and sex responsibly, and to keep moderation, balance and common sense in mind: A small amount of chocolate and red wine enjoyed every now and then in moderation is unlikely to do any harm; and the benefits of sex only outweigh the potential dangers when only engaging with a single regular partner, and of course using protection in the form of condoms.

References:

www.healthline.com

www.webmd.com

And that is a wrap of this edition of the Sirago Sun, but until next time please stay in touch on our social media platforms:

 [SiragoGapCover](#)

 [@GoGetGap](#)

 [sirago-underwriting-managers](#)

From all of us at Sirago, we wish you all a wonderful February filled with love and joy.



Team Sirago