

NEWSLETTER

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taking care of our own

Dear Member

We have pleasure in presenting the first edition of Moto Health Care's newsletter for 2018 and trust that the information contained in it will be informative and useful. The Scheme is aware of the financial challenges you may experience in the current economic climate and is therefore introducing designated service providers in 2018 to assist you in reducing out-of-pocket expenses. In this edition, we also focus on the impact of health issues, in particular listeriosis, and provide you with tips to help you stretch your medical savings.

Here's to another year of taking successful care of your health.

We welcome any suggestions that you may have on articles or member benefits you would like published in future newsletters. Please send your suggestions to the team at the Scheme office via email to news@mhcmf.org.za.

Until next time, enjoy the read.



WHAT VALUE DOES MOTO HEALTH CARE OFFER?

- The Board of Trustees are elected by members and are all role-players in the motor industry.
- The Board of Trustees, who are tasked with managing the Scheme's affairs, are all members of the Scheme.
- A variety of benefit options are offered and are suited to all individuals in the industry, from first-time entrants to the decision-makers.
- The Scheme is a not-for-profit organisation, so there are no dividends or third-party shareholders.
- The accumulated reserves are double the required statutory amount, which is very reassuring.
- Integrated disease management programmes are tailored to assist you in managing your healthcare.



Designated service providers (DSPs)

Understanding how your medical scheme works can be difficult. In this article we focus on explaining DSPs. Moto Health Care is committed to providing top quality healthcare and, as part of this commitment, has established various contracted networks, which are known as DSPs. These DSPs include general practitioner (GP), specialist, pharmacy and hospital networks. These networks have been established to ensure you are charged the best possible rates whenever you choose to visit a network provider, thereby allowing you to get the most out of your selected option.

You have access to different **networks** depending on your option:

GP Network	Specialist network	Hospital network	Pharmacy network
Essential Custom	Essential – State only Custom	Essential – State only Custom Hospicare Network Classic Network	All options



EMERGENCY TRANSPORTATION PROVIDER

Europ Assistance has been appointed as the Scheme's preferred provider for 24-hour emergency transportation services. A single point of contact puts you in touch with a national network of emergency ambulance service providers. The smart access number for Europ Assistance is **0861 009 353**.

What you should know about the deadly listeriosis outbreak

How can you protect yourself against these potentially deadly bacteria?

What is listeriosis?

According to FoodSafety.gov, listeria are bacteria found in soil, water and vegetation. It can also occur in some animals, including poultry and cattle. Raw milk and food made from raw milk can also carry the bacteria.

Symptoms

People should seek medical attention if they experience the following symptoms:

- fever
- stiff neck
- confusion
- general weakness
- vomiting (sometimes preceded by diarrhoea).

Treatment

The majority of people infected by listeria recover within seven days. However, those with a compromised immune system, older adults, infants or pregnant women require urgent medical care – treatment involves either a course of antibiotics or fluids through an intravenous drip. The treatment of listeriosis is usually symptomatic and depends on the severity of the disease. If your infection is severe, antibiotics may be recommended.

Prevention

Do not drink raw (unpasteurised) milk. Also, be careful of food that contain raw milk. Practice good hygiene in the kitchen. Wash your hands regularly and make sure cutting boards, cutlery and crockery are cleaned properly. Thoroughly cook meat, poultry or fish. Rather overcook food items than undercook them. Keep an eye on the expiry dates of perishable foods and use it as soon as possible before that time.

Source: <https://www.health24.com>





Your loved ones may have the key to your heart this **Valentine's Day**, but eating healthily and being physically active can be the key to a healthier heart. **Remember: Moto Health Care offers screening and onsite wellness days at employer groups.**

Time for something new

For your safety and convenience and as part of Moto Health Care's digital journey, the Scheme will launch a mobile app early this year.

Watch this space for more information.

PRESCRIBED MINIMUM BENEFIT AWARENESS

According to the Council for Medical Schemes, PMBs are a set of defined benefits to ensure that all medical scheme members have access to certain minimum health services, regardless of the option they have chosen.

Did you know that the Hospicare and Hospicare Network options only offer PMB benefits?

Visit www.motohealthcare.org.za for more information.

Control your spending the CLASSIC way

The **Classic** and **Classic Network** options offer a medical savings account to help you save on day-to-day medical expenses, such as general practitioner consultations, medication and dentistry, for future use when you really need it.

Did you know that by managing your medical savings carefully, you could save thousands of rand a year? It's best to think of medical savings as cash in your wallet. Just because you're contributing to a medical scheme each month doesn't mean you should view your medical savings account any differently to cash, as it always belongs to you.

The aim should not be to spend as much of your savings as possible each year, but to try to preserve it to pay for necessary medical costs so you won't have to make co-payments to fund unexpected healthcare costs.

For instance, pay for over-the-counter medication out of your own pocket, not from your medical savings. For common illnesses, such as flu, your doctor may prescribe over-the-counter medication and antibiotics to treat your symptoms. When you're sick, it's tempting to pay for all the medication on the prescription from your medical savings, but remember that pharmacies charge a dispensing fee for providing medication on prescriptions – even for over-the-counter medication. You could end up paying much more than you would have if you had bought the medication off the shelf and paid cash for it, thereby helping your medical savings last longer.

What happens if your medical savings become depleted during the year?

You will be personally liable for the payment of all your day-to-day medical expenses. Complimentary products offered by the Scheme, such as HealthSaver, can assist you in supplementing your medical scheme benefits. HealthSaver lets you save for additional day-to-day medical expenses, such as co-payments, refractive eye surgery, vitamins and more, and works seamlessly with your medical scheme. Visit www.motohealthcare.org.za for more information.

What happens if you resign from Moto Health Care during the year?

The funds in your savings account will be paid out to you four months after your resignation so any outstanding claims can be reviewed and processed.

