

DEAR VALUED MEMBER

Benefit newsletter for 2020

As 2019 draws to a close, we thought it fitting to share some of the **highlights related to the 2020 benefit enhancements**, including a free innovative product called Hello Doctor. We would also like to remind you of the option change process.

If there are any topics or member benefits that you would like to see more of in future newsletters, please send your suggestions to us at news@mhcmf.co.za.

We look forward to the coming year! May it be filled with blessings, happiness, joy and health.

MEMBERS ENJOY RICHER BENEFITS

- ◆ MHC continues to put your **family's health and wellness first**. As health also includes financial wellness, the Trustees and Principal Officer have made every effort to keep contribution increases low, while improving the benefits to take better care of your health care needs in 2020.
- ◆ The weighted average for the **contribution increases is 8.2%** which remains below the industry average.
- ◆ **Benefit categories** across all plans have been increased.
- ◆ Members on the Essential plan have access to **5 new chronic conditions** and a newly introduced Specialist Limit.
- ◆ **Preventive screening** is important to make sure that medical conditions are detected early. Free screening tests across all plans have been enhanced.

FOR MORE INFORMATION ON DETAILED BENEFIT CHANGES,
PLEASE REFER TO THE 2020 MEMBER GUIDE OR VISIT THE
SCHEME WEBSITE AT WWW.MHCMF.CO.ZA.



BALANCING AFFORDABILITY WITH HIGH QUALITY HEALTH CARE AND CONVENIENT ACCESS

Technology has the potential to lower the barriers to access high quality private healthcare and conveniently save our members precious time in their busy schedules.

While SA has generally been slow to embrace the fourth industrial revolution in health care, MHC believes that innovations such as the **Hello Doctor product** will bridge the digital health care gap. We also anticipate that it will pave the way for increased adoption of telemedicine and for accessible healthcare services.



INTRODUCING



MHC is proud to introduce Hello Doctor – a free, voluntary, mobile-based service that gives you access to doctors within minutes. This innovative new app enables you to get expert health advice through your phone, tablet or computer at no cost to you.

Simply download the Hello Doctor app, log in with a one-time-pin (OTP) and enjoy instant access to our full suite of easy-to-use health services.

You can also access Hello Doctor through your MHC app – just tap on the icon, confirm your number and a doctor will call you back.

Hello Doctor doesn't charge any service fees. All you need is data or a Wi-Fi connection to use the app and, since our doctors can call you, you won't need to use your airtime.

Hello Doctor offers you:



Doctor access: No waiting in queues, no delays, no worries. Download the app and get relevant and reliable health advice at the touch of a button.



Health education: Get free daily advice with Hello Doctor's health tips and health coaching. Subscribe to any category that interests you, and walk the journey to better health.



Symptom checker: Get free daily advice with Hello Doctor's health tips and health coaching. Subscribe to any category that interests you, and walk the journey to better health.

NO WAITING IN QUEUES, NO DELAYS, NO WORRIES. DOWNLOAD THE APP AND GET RELEVANT AND RELIABLE HEALTH ADVICE AT THE TOUCH OF A BUTTON.

Website: www.hellodoctor.co.za
Phone: +27 (0) 87 230 0002
Whatsapp: +27 (0) 73 778 4632
Dial: *120*1019# and follow the voice prompts

Download the app:



For many members, the summer holidays are a time for relaxation, reflection on the year that was, and planning for the year to come. This is also a time when people are more relaxed and, unfortunately, tend to become more careless. As a result, it is generally a time when more accidents occur. We urge you to keep your membership card at hand for those unexpected emergencies and ensure that your family members have access to your card.



REMEMBER, you can call Europ Assistance in the event of an emergency on 0861 009 353 (24-hour medical emergency services).



CHOOSING THE **RIGHT OPTION**

When comparing different options, you need to put your family's medical needs under the microscope. Start by looking at the type of treatment you've received in the past, and the frequency of that treatment. Though it's impossible to predict every medical expense, being aware of trends can help you make an informed decision. Think about your needs and budget. Are you young, single and healthy? Are you married with small children? Your life stage and needs will influence which medical aid plan you should be on, as well as how much you can actually afford to pay each month.

COMPARE ALL YOUR OPTIONS. There are so many different medical aids to choose from, so you need to ensure that you're comparing the same benefits alongside each other, and not simply choosing the cheapest option available to you.



ESSENTIAL: Suitable for lower income earners, this entry level option is ideal for first-time medical cover buyers. It's targeted at the younger generation that requires comprehensive, unlimited primary care and public hospital cover and limited private hospital benefits.



CUSTOM: This option is targeted at young and healthy members and provides choice and access via a wide range of quality network providers, for out and in hospital services at private facilities. Comprehensive primary care cover includes unlimited cover for GP consultations, blood tests, X-rays, basic dentistry, eye care and medicine on our network.



HOSPICARE AND HOSPICARE NETWORK: If you only require unlimited hospital cover for PMB treatment, then this option will meet your needs. You also benefit from cover on selected non-PMB procedures performed in hospital. Members on the Hospicare Network option enjoy significant savings on monthly contributions to pay for day to day cover.



CLASSIC AND CLASSIC NETWORK: This new generation plan provides members with the flexibility and independence to manage their own day-to-day expenses via generous savings. Members on the Classic Network option enjoy significant savings on monthly contributions and still enjoy comprehensive hospital cover.



OPTIMUM: This traditional and first-class plan offers members unlimited hospital cover and comprehensive chronic and day-to-day services paid from the insured benefits. Cover on this option includes additional non-PMB conditions, unlimited oncology and renal care. You also have the option to choose from a wide range of providers.

EASY STEPS

TO SELECT YOUR OPTION FOR 2020

It is important to understand your benefits and choose the right plan that suits your financial needs. You are required to notify the Scheme of changes before 31 December 2019.

1 HOW DO I CHOOSE A PLAN?

Read and understand the benefits and choose the option that will best suit your financial and health care needs, or call the contact centre for assistance on 0861 000 300.

2 HOW DO I INFORM MOTO HEALTH CARE OF MY CHOICE?

Complete an option selection form. This form can be obtained via the contact centre or you can download it on www.mhcmf.co.za.

SECTION 2: YOUR OPTION SELECTION FOR 2020 (please indicate with an X which option you prefer – only one may be selected)

OPTIMUM <input type="checkbox"/>	CLASSIC <input type="checkbox"/>	HOSPICARE <input type="checkbox"/>
	CLASSIC NETWORK <input type="checkbox"/>	HOSPICARE NETWORK <input type="checkbox"/>
CUSTOM <input type="checkbox"/>		ESSENTIAL <input type="checkbox"/>

3 HOW DO I SUBMIT THE OPTION CHANGE FORM?

EMAIL: membership@mhcmf.co.za

FAX: 031 5800 478

POST: PO Box 2338, Durban, 4000

4 HOW DO I FOLLOW UP?

You can find out whether we have received your choice by dialling 0861 000 300.



You've worked hard all year and now is your time to relax and enjoy time with your family and loved ones.

From all of us at MHC, happy holidays and remember to stay safe. We look forward to continuing to work towards a healthier you in 2020!

Take note of our whistle-blower hotline number 0800 000 436 or email tip-offs to Hotline@kpmg.co.za. All reports are confidential.

DISCLAIMER: The information is for educational purposes only, and is not intended as medical advice, diagnosis or treatment. If you are experiencing symptoms or need health advice, please consult a health care professional.