

# EMPLOYER NEWSLETTER

ISSUE 2 APRIL - JUNE 2020

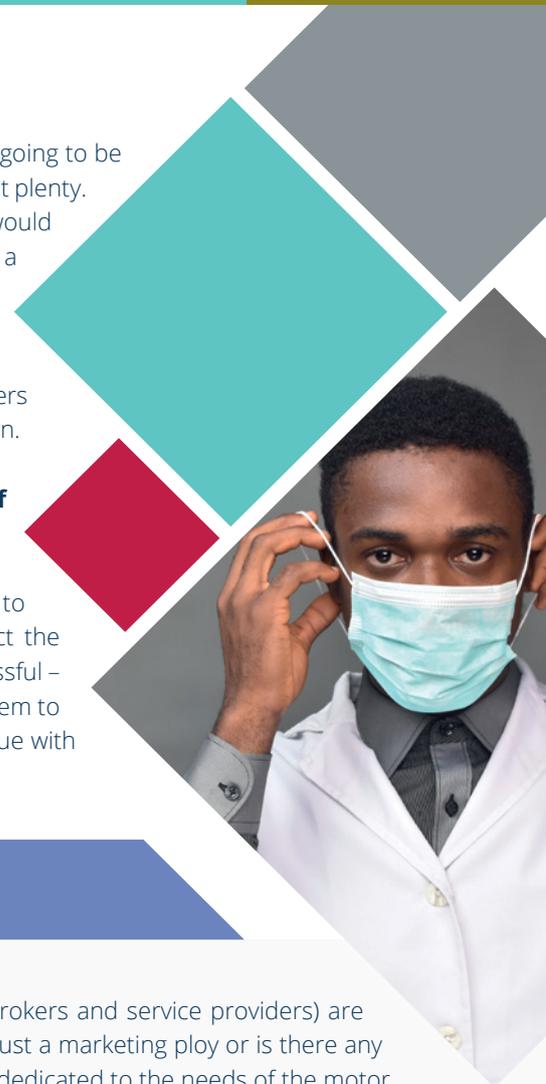


taking care of our own

## DEAR EMPLOYER

Our last newsletter to you celebrated the start of 2020 and the hope that this was going to be the year of plenty. Over the past few months, 2020 has turned out to be anything but plenty. With the arrival of the dreaded Coronavirus on our shores, life as we knew it would change drastically for all of us. Businesses and everyday people had to adapt to a new way of doing things and the lockdown, which was primarily aimed to delay the spread of the virus until public health facilities could be upgraded and readied for the wave of new infections, saw many businesses negatively affected as they could not trade. The motor industry as a whole was heavily impacted and many employers and employees have had to stretch their income to be able to ride out the lockdown.

**In these times of uncertainty, private health care proves to be one of the most, if not the most, valuable commodity available to people.** As outlined in each of our communications to you, Moto Health Care subscribes to the integrated care model which looks at each person's health needs holistically to customise an appropriate level of treatment and clinical interventions, to extract the maximum care from their benefit option. To date, this initiative has been very successful – many high-risk employees have been successfully managed and we have helped them to become more productive in their work and personal lives. The Scheme will continue with these initiatives to ensure your employees are always healthy and informed.



## TAKING CARE OF OUR OWN



By now many of our stakeholders (employers, members, brokers and service providers) are aware of our tagline above. What does it mean and is it just a marketing ploy or is there any substance to support it? Being the Scheme of choice dedicated to the needs of the motor industry, we would like to think that our tagline personifies who we are and what we stand for. Moto Health Care was born out of the unique needs of the employers and employees that serve the motor industry and, since its inception, has seen many industry stalwarts support and defend the Scheme to many other competitors that have entered our industry.

**In April this year, Moto Health Care embarked on a bold journey to assist our employers and employees during the lockdown and these uncertain economic times, by reducing contributions by 50% for the months of April, May and June.**

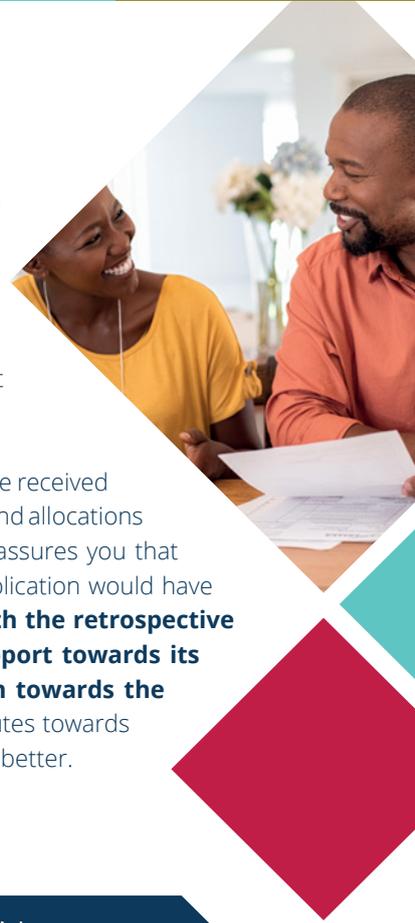
This course of action meant the Scheme used its reserves to subsidise the contributions of all its members and it was a decision that was unanimously agreed to by the Trustees of the Scheme, even though it implied eating into a sizeable portion of reserves that had been built over the course of many years.

## TAKING CARE OF OUR OWN (continued)

The process to apply for a contribution reduction is a long and arduous one and the Scheme had to ensure that it complied with all the necessary conditions required by the Council for Medical Schemes.

Moreover, the Council advised the Scheme not to communicate any intentions of the contribution concession until it was officially agreed to, which left the Scheme in a predicament as the April contributions were due, and the concession was not yet confirmed.

This resulted in the full contributions being billed for April. Shortly after the billing run, the Scheme received news from Council of the approval of the concession and started the process to adjust payments and allocations which, admittedly, caused a number of queries from employers and members. The Scheme assures you that this was not deliberate and due processes had to be adhered to or the entire concession application would have been compromised. **Despite some of the administration challenges which followed with the retrospective adjustments to payments, the Scheme has been lauded for such a brave act of support towards its stakeholders and many employers and members have expressed their appreciation towards the Scheme for really taking care of their own.** We hope that our gesture of goodwill contributes towards sustainability for our clients in the motor industry and look forward to the tide changing for the better.



### SCHEME ACCESSIBILITY DURING THE LOCKDOWN

We are pleased to confirm that the Scheme and Administration offices have been fully accessible during the lockdown. **The Scheme has introduced two additional contact mediums (WhatsApp and WebChat) to cater for members and employers who are unable to phone through with their queries.** These extra touchpoints have been well utilised and have allowed us to interact as normal with our clients.

Naturally, with the ability of the Coronavirus to rapidly spread through close contact, our Account Executives who would have normally called on some of our employers, had to stop all visitations two weeks prior to the lockdown to ensure their own safety as well as the safety of your employees. Even after the lockdown, the Scheme will have to resume physical visitation services with a phased approach so as not to cause a rebound in the infection rates. Member walk-in centres will gradually be re-opened in due course and all stakeholders will be communicated with, as developments unfold. We hope that you will bear with us during this time.



### THE NEW WAY OF WORK

Covid-19 has forced many businesses and individuals to adopt a different way of work. Industries such as tourism, events planning and catering have joined the motor and real estate sectors as being the hardest hit during the lockdown. As businesses emerge from the lockdown, one thing is certain: it will never be business as usual again. Already some companies have noted significant savings in office space utilisation, travel expenses and support services such as security and cleaning where their staff have been working from home. These changes will have a ripple effect on the economy as less physical travel means reduced income for airlines, accommodation establishments and car rental companies.

**Many companies are investigating smarter methods of work and virtual engagements. Whilst these methods may be successful in certain sectors of industry, they cannot fill the gap across all industry sectors.**

## THE NEW WAY OF WORK (continued)

The motor industry will have to consider implementing some of these new practices which they have been pioneering for some time now, such as electronic service bookings, new and used car sales via the web, and other initiatives. For those companies that will still require more of a physical interaction, it is important to note the regulations in terms of workplace readiness to receive customers. Employers must ensure that they meet with the numerous requirements of such conditions. These would have been communicated to you by your relevant industry association and the Scheme encourages you to comply with these regulations so as to protect your employees and clients.

**Finally, Moto Health Care commends all of our employers for the manner in which they have accepted and embraced Government's efforts to contain the spread of the virus.** We acknowledge the tremendous sacrifice you have made and hope that our Scheme has made a difference in the lives of your employees and their families.

**Stay safe and we are looking forward to seeing your doors open again!**



## COPING WITH THE NOVEL CORONAVIRUS

The article below is an extract from our quarterly member newsletter which **lists important facts and helpful hints around the virus.** We hope that, as an employer, you will also be able to pass on this valuable information to your employees who may not receive these updates electronically.

## NOVEL CORONAVIRUS AND THIS YEAR'S INFLUENZA VIRUS – A DOUBLE THREAT

### WHY IS THE ANNUAL FLU VACCINE MORE IMPORTANT THAN EVER BEFORE FOR HIGH RISK PEOPLE?

The confirmed cases of COVID-19 infection across the world are worrying. Equally worrying is that every year, **up to 650 000 people die of respiratory disease caused by the flu virus.**

Many of these deaths could have been prevented. Both are viral illnesses, so prevention methods are similar and very simple and cost-effective to implement. For starters, it's more important than ever that people have their 2020 flu vaccine at the start of the flu season, or as soon as possible thereafter. **Antibiotics cannot help us against viruses.**

It's critical that we all understand that antibiotics do not work against Novel Coronavirus or the flu (influenza virus). **They only work on bacterial infections,** so antibiotics should not be used as a means of prevention or treatment in the case of these illnesses.



# WHAT MAKES COVID-19 SO TRICKY TO DEAL WITH?

## SPREADING A PREVENTION MESSAGE STOPS THE SPREAD OF VIRUSES

There is limited information available about its clinical features and the severity of disease it causes. Recent data shows that more than 80% of people infected with COVID-19 have mild disease and recover. In about 5% of cases patients have critical disease and in 3.4% of cases the virus causes a fatal respiratory illness. The risk of death increases the older a person is. While scientists scramble to develop a vaccine for COVID-19 via trials, international efforts are concentrated on early detection and quarantining infected patients.



**WE ALL HAVE THE POWER TO PROTECT OURSELVES AND EACH OTHER AGAINST INFECTION. PREVENTION IS BETTER THAN CURE.**

**The following ten simple, powerful habits provide protection against coronaviruses, flu viruses and many other common pathogens.**



**Wash your hands often**, especially after direct contact with people who are ill, or after being in environments where sick people are cared for, like hospitals.



**Avoid spitting** in public.



Remember to wash your hands with soap and water **for at least 20 seconds** – even if they are not visibly dirty.



**Clean and disinfect** frequently touched objects and surfaces.



**Avoid close contact with people** who have acute respiratory tract infections.



**Wash your hands between handling raw food** – especially meat – and any other food.



**Avoid touching** the eyes, nose, and mouth with unwashed hands.



Do not eat the meat that comes from **animals that have died of diseases.**



**Practise cough etiquette** – when you cough, maintain your distance from others. Cover your mouth and nose with clothing, a flexed elbow or a tissue (discard it immediately) and wash your hands immediately afterwards.



**Avoid eating raw or undercooked animal products.** Handle raw meat, milk or animal organs with care to avoid cross-contamination with other uncooked foods. Use different cutting boards and knives for raw meat and other foods.



Treatment will be covered in line with your selected option benefits and as per the Prescribed Minimum Benefit level of care for the Coronavirus and the flu. **Please call 0861 000 300 for more info or the COVID-19 hotline at 0800 029 999.** If you feel the sniffles starting, do you stock up on grapefruit, gulp down a few vitamin C supplements and hope it goes away?

### DISCLAIMER:

This 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.