



DEAR EMPLOYER

It is hard to believe that we have passed the halfway mark of 2022! It seems like the months are passing by faster than normal. The change in seasons has also meant the change in conversation topics. Covid-19 no longer dominates conversations but instead, we are faced with the rising cost of living, in particular food and fuel costs which have ballooned since the start of 2022. Coupled with the news of the new Monkey Pox infections that have steadily made their way to South Africa, one can be forgiven for adopting a despondent attitude.

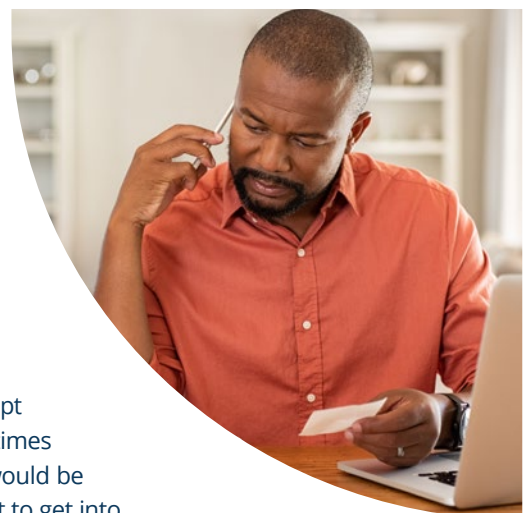
However, as with all difficult times, these too shall pass. The positive sign is that our country was not as severely affected by the fifth wave of Covid-10 infections which confirms that belief that vaccinations are effective in combatting the spread of the corona virus. Recently, our

country declared the use of masks no longer mandatory and whilst for some, this means freedom and a sign of the virus past us, it should not be the reason to let down our guard. The use of masks is optional and if an individual still feels vulnerable, then they should practice caution and keep their masks on especially in confined spaces such as elevators, shopping malls and public transport vehicles.

In this issue, we will look at some useful methods to help your employees cope with the rising cost of living, the Monkeypox virus and how to cope with this new endemic and lastly how the Scheme decides on its benefits. We hope you will enjoy the topics covered and, should you wish to see specific topics covered in future editions, please e-mail your suggestions to: Eugene.eakduth@momentum.co.za

How to help your employees with the rising cost of living

Recent hikes in fuel, electricity, food, and other expenses have put many consumers on the back foot as their income is put under increasing pressure. For many, the challenge of just having their heads above water is too much and through loss of jobs, reduction in income and rising inflation, they cannot bear the pressure. Unfortunately, this situation may lead to depression, suicide, substance abuse or a mental breakdown altogether. Many employers adopt employee wellness programs to assist their employees through these times and whilst there is a large degree of success with these programs, it would be much more beneficial for employees to be adequately empowered not to get into these situations in the first place.



We will examine five ways in which employers can ease the lives of their employees:



Paying a living or minimum wage to employees on the lowest scale of the income ladder.

Many junior employees are faced with a challenge when it comes to the annual increases on their remuneration level, particularly if they are amongst the lowest paid workers within an employer. An increase of 5% on a higher salary may be much more different to the same percentage increase on a lower salary. There is a growing tendency among employers to offer higher than inflation linked increases for their lower paid staff to assist them in staying above the inflation line. This practice is likely to ensure your employees do not slip into a gradual whirlpool of debt.



Many employers provide car allowances to some of their senior staff or company cars to senior management.

However, in order to assist junior and mid-level staff, the employer could make use of a subsidized company shuttle that could transport its workers to and from work, for a nominal fee. This would alleviate the issues of parking space availability at work and provide more parking for customers and would even assist with road congestion in and around the workplace.



The added benefit of workers not having to drive their daily commute

is that they would arrive at work much fresher and relaxed than if they were to brave the morning traffic rush or need to leave earlier to avoid the traffic. Their productivity levels would also increase without the added burden of worrying about their transport issues and they would be more than happy to cover part of the costs of such an arrangement.



Offer discounts on company products that employees may need or use alternate service providers, for.

For example, if the company is a financial services business, it makes little or no sense if their staff have to use competitors for the same services (insurance, loans etc.) which could be discounted for internal staff. Even if a business purchases cleaning products or stationery in bulk and receives a discount, the company could open up orders for staff who could pay via salary deductions at the end of the month.



For the motor industry, employees who are outside of their car warranties could be offered a discount on their car service requirements at their employer.

The impact of this is twofold: staff would be assured of genuine repairs and thus are unlikely to be absent or late because of car troubles. The downstream benefits of such partnerships far outweigh the costs of such arrangements and should be explored to help employees save on unforeseen expenses.



Make concessions for staff who have excess leave balances

(and who have not had an opportunity to take their leave because of business operational requirements) to be able to commute their leave balances to get some extra funds into their pockets. This policy must be fair to all qualifying employees and should be stipulated to be at management's discretion, and not a blanket policy, to prevent abuse by employees.



Probe the possibility of engaging with the business's clients for an extension of discounts to be offered to their staff.

In other words, if one of a company's clients is a plumbing company who purchases and services their vehicles as the employer, then the employer should try and form some crucial partnerships with their clients for discounts on plumbing services rendered to their employees. This could be offset by offering a discount for certain service items to that plumbing company which would make the partnership mutually beneficial. Over time, it would be possible for the employer to create a wide network of like-minded partners who would keep the business of their clients' employees within their respective stables.

MONKEYPOX - IS IT THE NEW COVID?

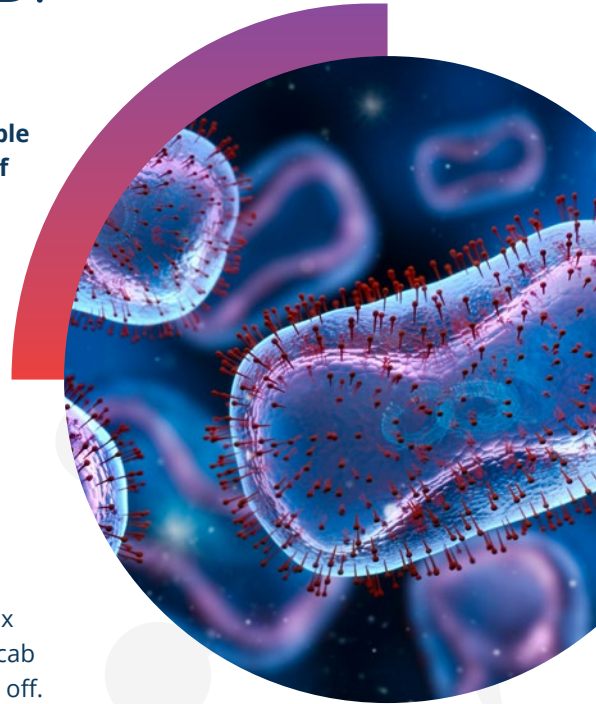
Just as the world was starting to combat one deadly virus, and people were starting to discover a sense of normality, we have seen news of this new transmissible virus spreading across the globe. The actual monkeypox virus is less transmissible than Covid, however given the lessons learned from Covid-19, it is not unusual to expect people to be on high alert for this situation.

Terms such as 'outbreak' and 'isolation' are being used by the media which just further exacerbates the issue. People need to understand though that monkeypox is not the new Covid. Monkeypox may be unpleasant for the person infected but is much less likely to transmit from person to person and thus poses a lower threat to the community in general. Symptoms of this virus are headaches, fever, back pain, and swelling, which can cause discomfort for any person infected. A person may thus not be able to work even from home if they are infected. An individual with monkeypox is considered contagious from the onset of the rash/lesions through the scab stage. The individual will no longer be contagious once all scabs have fallen off.

With any new virus, education and awareness is likely to prepare individuals for what is to come and monkeypox is no different. Employees must be forewarned that the virus is primarily transmitted via touching and in rare cases, also prolonged face to face contact. As an employer, ensure that you still retain face screens between clients and your staff and keep your sanitation stations fully stocked. Fortunately, with the preventative measures used during Covid times, employees and clients are well aware of the restrictions and the prolonged application of these cautionary measures are something that is well understood by staff and clients alike.

Use of PPE such as Perspex screens, sanitisers and social distancing are, for now, the most effective prevention strategy for the virus. Employers may also encourage electronic meetings and interactions until further notice.

If one of your employees are infected, they will need to isolate for at least 21 days (although this has not been mandated into law yet and is just a guideline). Employers should consider offering isolating employees alternative roles that can be performed during isolation. It is important not to ask employees to return to work if they still feel unwell and/or signs of the virus are still visible (e.g., blisters or boils that are filled with fluid, remain). Premature return to work may cause further transmissions, especially if they are or will be in contact with medically vulnerable colleagues or clients.



Remember, employers should not panic but instead use their experience and knowledge of dealing with Covid-19 cases as a reference point to combat the monkeypox virus!

Adapted:
<https://www.hrzone.com/lead/strategy/should-employers-be-worried-about-monkeypox> - Kate Palmer

THE LAST WORD

The Scheme is currently busy with its benefit design process and every year, we receive feedback via members, employers and brokers on the benefits members would like to see enhanced. There have been many submissions in this regard but ultimately, the Scheme has to make a call on the most appropriate benefits per option as each option needs to be self-sustaining, and thus it is important for all stakeholders to realise that not all submissions may be considered.

The big-ticket items such as hospitalisation and dreaded disease cover are first and foremost a priority for the Scheme as these benefits are not able to be funded directly by members due to the costs. Over the past few years, Moto Health Care has bolstered its preventative care benefits to allow for more screening tests to be covered. The introduction of additional preventative tests has a positive downstream effect for members as they would be able to detect any serious diseases at an early stage which will benefit members with their treatments for their conditions.

This does not mean that the Scheme does not listen to its stakeholders, but it has a duty to each and every member to keep the Scheme sustainable and affordable in the long run. Stakeholders can rest assured that the Scheme is guided by actuaries, financial managers, and the Board of Trustees in agreeing on the best value for money for all members.

If your company did request a Scheme Consultant or your assigned Broker to visit you and have not had any response, kindly contact the Scheme Manager who will take up the matter with the relevant party on your behalf (eugene.eakduth@momentum.co.za). We hope that you will continue to find value in our newsletters and look forward to your feedback!

