



DEAR EMPLOYER

When we last engaged with you, we had just passed the halfway mark of the year and we already find ourselves in the last quarter of the year. Fortunately for our valued members and employees, the threat of monkeypox in South Africa, as covered in the previous newsletter, was not as severe as anticipated. Sadly, we now find ourselves once again dealing with a familiar problem: an unstable energy supply, which is disrupting businesses and households across the country. The interruptions in power supply have forced many businesses to recall their staff to the office, who had previously been working from home. These trying times may cause us to look at tightening our belts and live within our means. However, cancelling medical aid cover at this time is not a feasible option and can ultimately lead to more stress and expenses for individuals who do so.

We have finalised our **2023 benefits and contributions** and will soon be communicating these to you and our valued members. Our benefits have remained

largely unchanged as the Scheme has received positive feedback from its members and brokers on the value proposition it currently offers within the industry. Contribution increases have been kept to affordable levels despite the Scheme having passed a contribution concession during the height of the COVID-19 pandemic and claiming patterns returning to pre-pandemic levels. The Scheme also covered the cost of vaccines, to keep our valued members safe and protect them from vulnerability during the various waves of infection that ravaged the country.

In this issue, we will look at how to keep your business running during loadshedding, how to keep safe during the holidays and shed some light on the year-end communication process. We hope you will enjoy the topics covered and, should you wish to see specific topics covered in future editions, please email your suggestions to eugene.eakduth@momentum.co.za.

HOW TO KEEP YOUR BUSINESS RUNNING DURING LOADSHEDDING

Recently, our country has seen an increase in loadshedding levels prompted by various factors with the national energy supplier. This has meant that more households and businesses have been adversely affected by the instability of the power supply.

To ensure that your scheduled work can continue, we examine 4 ways in which you can still be productive during loadshedding.



1. **Invest in alternate power sources** such as generators, inverters or gas-powered equipment. The initial start-up costs of these alternate power sources may be high for a small business, but it will sustain your business during future power interruptions. Our country has experienced intermittent loadshedding since 2007, and the forecast for the next few months and extending into 2023 is bleak. The advantage of an industrial generator is that it is robust enough to provide many years of faithful service, provided that it is regularly maintained and serviced by professionals. Solar energy panels could also be used to power up lighting in the office or workshop and may take some strain off the generator.



2. **Schedule according to loadshedding.** If your company is not able to source alternate power streams, then you may consider scheduling certain jobs such as major services, full dyno tests, and the like according to your area's loadshedding schedule. Advise customers that your timeslots for their individual requirements will differ according to the loadshedding schedule and that you will fit them in when it is feasible to do so. You may also consider after-hours services to accommodate clients who were not free during the day. Staff engagement is crucial before your business makes these decisions. Employees may be more receptive if they are given full explanations ahead of any changes, and the business needs to outline that it may need to work outside of its scope in order to keep the business sustainable.



3. **Reduce electricity waste.** Ensure that meeting rooms and other venues that are largely unused during the day, do not have the lights and air conditioners on all the time. If there is central heating or cooling, make sure the temperature is set as close as possible to room temperature as settings on the extreme of either hot or cold places additional pressure on your power supply. If your office has an urn, ensure that this appliance is not switched on the entire day. Rather switch to a kettle, which can be used on demand. Also try to schedule the printing of documents at a designated time, as an idle printer uses a lot of time and electricity to start up multiple times.



4. **Use the downtime to get other tasks done offline.** Many employees are constantly busy during the day and may not have enough time to do routine maintenance, clean out old and obsolete stock or equipment, repainting the premises, renovating and restoring. These tasks can be done during load shedding

KEEPING SAFE DURING THE HOLIDAYS

The festive season and December holidays are just around the corner and the annual trek for many to their hometowns or holiday destinations will begin soon. This will be a holiday unlike the past two years as our country's state of emergency has been lifted and people may now travel freely. Take extra precaution when travelling so that you arrive at your destination safely.

Check your vehicle before hitting the road

It is important to have a vehicle that is in a good running condition and well-maintained. Ensure that your vehicle has had a comprehensive safety check and that wearable items such as tyres, brakes, wipers and shocks are in good condition. If any of these items are near to being worn out, rather replace them before setting off on a long road trip. Many service centres conduct free 20-point inspections during the holiday season, which is a good opportunity to get your vehicle assessed.

Plan well ahead

Plan your trip in advance so that you do not have to scramble around for accommodation, fuel stops or rest stops along the way. If you and your loved ones are travelling to a destination that is more than 12 hours' drive, ensure that you make a sleepover stop to recharge your body and mind. This will also give your vehicle a chance to cool off after a long day of travel. Accommodation venues tend to get very busy around the holiday period, so plan and book where you are going to stay over ahead of time. Guesthouse, bed-and-breakfast (B&B) establishments and lodges are becoming more popular with travellers and are sometimes more reasonable than traditional hotels. Try to get accommodation along your route, so you can easily find your way around or back to a main road if you have an emergency.

Obey the rules of the road

Speed limits and lane restrictions apply to all road users. Ensure that you time your journey to avoid driving faster or getting to your destination when it's dark. Always optimise driving time in daylight as it is easier to see where you are going or if there is any obstruction or dangers ahead. Avoid tailgating or aggressive driving as this could lead to road-rage altercations. If you are being intimidated by another driver on the road, do not engage. Instead, pull over at the next available rest stop or petrol station and seek assistance. Be courteous and give way to motorists wanting to join a road, overtake or need to change their lanes.

Make the journey part of the fun

Take time to appreciate the various landmarks, rest stops and route attractions. These stops allow you to take in the journey and provide an opportunity to stretch your limbs and avoid fatigue. Travellers who stop regularly, reach their destinations safely and more refreshed.

What better way is there to start off your holiday break than by being relaxed and calm?



YEAR-END COMMUNICATION UPDATE FOR 2023 BENEFITS

The Scheme has concluded its benefit design and will shortly be communicating with members and employers of any changes to our contribution and benefits. Employers and members will receive separate communications, which outlines points of pertinence for the respective parties.

Employers must take note of any option selection changes and ensure that they are authorised. Option selection deadline dates must be adhered to, as there has been an increase in the number of late requests during the previous year-end option selection period. Late option changes will not be allowed in 2023 as members will already be enjoying the benefits on their current options by the time their option change requests are received, and this puts the Scheme at a disadvantage.

Another disturbing trend that the Scheme has noticed is the increase in 'anti-selection', which is the need to change an individual's cover because they have a new disease or illness. For example, this is when a member who chooses a lower option at the beginning of the year develops a serious illness during the year, then requests their benefit option to be upgraded in order to receive adequate coverage for their illness. This has a negative impact on the Scheme. Members who are going to need comprehensive medical scheme cover for a known or developing condition must choose the option that would best match their needs at the beginning of the year and not change it during the course of the year. In this way the Scheme remains fair and equitable for all its members.

With the year-end upon us, your company will be contacted to schedule a benefit presentation, if you already have a Scheme consultant who visits your premises. If you have an intermediary appointed to your group, you will be contacted by them to discuss their approach of getting in touch with your employees. If there are face-to-face sessions scheduled by either an account executive or an intermediary, do allow your employees to attend these sessions as the understanding of their chosen benefit option is vitally important to them.

If your company has requested a Scheme consultant or your assigned broker to visit you and you have not had any response, kindly contact the Scheme manager by email at eugene.eakduth@momentum.co.za, who will take up the matter with the relevant party on your behalf.

We hope that you will continue to find value in our newsletters and we look forward to your feedback! As this will be the final edition of the employer newsletter for 2022, the Scheme would also like to wish you and your loved ones a very safe and happy festive season!

