

October 2023

Dear Member

MOTO HEALTH CARE BENEFITS FOR 2024

It is our privilege to serve you and your family as valued members of Moto Health Care, and we are grateful for your continued support and loyalty.

As we move towards a new year, we are proud to introduce the 2024 benefit enhancements and contributions. Over the past few months, the Benefits Committee including the Moto Health Care Board of Trustees, Management and Actuaries have worked tirelessly to ensure the best possible healthcare coverage at the most cost-effective price. Due to rising healthcare costs, inflation and the need to remain sustainable, the Board of Trustees have agreed to an average weighted increase of **6.9%** across all benefit options for 2024 which is below the industry average.

The 2024 benefits and contributions are available by:

- clicking on [2024 Member Guide](#)
- visiting the Scheme's website at www.mhcmf.co.za
- calling the call centre on 0861 000 300.

To continue providing you and your family with comprehensive medical coverage and preventative care, the Scheme must maintain its sustainability and ensure healthy reserve ratios. The Scheme may therefore, among other interventions, also need to increase contributions.

We understand that any increase in contribution is concerning; but we want to assure you that all decisions are made with due diligence and always keeping our valued members in mind. We have compared our product offering within the market and considered the Scheme's average increases over the past few years, which have generally been lower than many of our competitors, without cutting any of our benefits. Our primary goal remains to offer you the best possible healthcare to ensure your peace of mind at all times. By adjusting the contribution rates, we can maintain the high-quality services you receive from Moto Health Care.

If you have any questions regarding the benefit changes or need assistance with understanding how it may affect your cover or access to benefits, call our dedicated customer service team or WhatsApp us on 0861 000 300. You can email info@mhcmf.co.za or use the chatbot on our website at www.mhcmf.co.za.

We value your trust and look forward to continuing to serve your healthcare needs in the years to come. We remain committed to taking care of our own and supporting you and your family.

We wish you a healthy and safe festive season and thank you for being a valued member of Moto Health Care.

Yours in good health

DANIE VAN TONDER
Principal Officer – Moto Health Care