

MOTO HEALTH CARE NEWSLETTER



ISSUE 4 OCTOBER - DECEMBER 2023

PRINCIPAL OFFICER'S NOTE

As we approach the festive season, I would like to take a moment to express my deepest gratitude for your unwavering support throughout the year. Your trust in Moto Health Care has been the driving force behind our commitment to providing comprehensive healthcare solutions. Your wellbeing remains at the heart of everything we do.

In this issue we will touch on World AIDS Day (1 December), the benefit option selection process, new benefits for 2024 and benefit management.

As the year draws to a close, I want to wish each and every one of you and your family a safe and joyous healthy holiday season. May it be filled with laughter, happiness and cherished moments with your loved ones. Thank you for being a part of our extended family. We look forward to serving you in the coming year and beyond.

Warm regards,
Danie van Tonder

Should you wish to see a specific topic addressed in future issues of this quarterly newsletter, please email your suggestions to news@mhcmf.co.za



Exciting new benefits for 2024

We are thrilled to announce exciting new Scheme benefits for the upcoming year! As we approach the dawn of a fresh new year, we remain committed to enhancing your healthcare experience. In response to your evolving healthcare needs, we have introduced valuable additions to your Scheme benefits. The Trustees have approved an average increase of 6.9% for contributions and a 4.9% increase on income bands. View the 2024 Member Guide for more information.

Our goal is to provide you with comprehensive, accessible, and high-quality healthcare services while keeping your wellbeing at the forefront. We can't wait to embark on this journey with you and continue to support your health

and wellness. Stay tuned for more details, and let's embrace the new year with better and more comprehensive healthcare coverage than ever before! Please note that all the contribution and benefit changes for 2024 are subject to the Council for Medical Schemes' (CMS) approval. We will inform you once it has been finalised.

How to optimally manage your benefits

To save on medical aid expenses, consider these helpful tips:



Preventive care:

Regular check-ups and screenings can catch health issues early, reducing the need for expensive treatments and hospitalisation further down the road.



Generic medication:

Try to opt for generic versions of prescribed medication when available to lower costs. Make sure you check with your treating/prescribing doctor first before changing your medication.



Network healthcare providers:

Stick to in-network healthcare providers to benefit from negotiated rates and reduce out-of-pocket expenses on the Essential, Custom, Hospicare Network and Classic Network options.



Planned procedures:

Negotiate with your doctors and specialists to bill at the Scheme's MHC rate.



Hello Doctor:

Use these free online or mobile-based services for minor healthcare concerns to save on practice office visit costs.



Stay healthy:

Adopt a healthy lifestyle to reduce the risk of illnesses, which can lead to fewer medical expenses.



Shop smart:

Compare prices to find medical services and procedures which are more cost effective.



Review bills:

Carefully examine medical bills for errors and dispute any discrepancies.



By implementing these strategies, you can effectively manage and reduce your medical aid expenses but in turn these effective ways will reduce healthcare expenditure which will also assist the trustees implementing low contribution increases.

Option change process

A benefit option change must be completed only if you are changing your current benefit option. The option change must be approved by your employer (where applicable).

Please return the completed Option Selection Form 2024 to the Scheme by email to optionchange@mhcmf.co.za by **Sunday, 31 December 2023**.

In accordance with Scheme rule 18.2.1, option changes may be made once a year with effect from 1 January of the following year. There will be no exception to this rule.

If you do not submit your option selection form timeously, you will remain on your current benefit option.

Information on benefits and the Scheme rules are available on our website at www.mhcmf.co.za, or on request from our call centre on **0861 000 300**.



Members who want to change their current option to go to the Custom or Essential options, must supply proof of income with their fully completed option selection form.

[Option Change Form](#)



Taking control of your health with preventative screening

We often hear the saying, 'prevention is better than cure'. This is true, because leading a healthy lifestyle is crucial to prevent and manage lifestyle diseases, but you may be unaware of your own underlying risk factors.

We focus on these important preventative screening benefits offered by Moto Health Care, because we care about your health.



Blood pressure testing:

High blood pressure (hypertension) is often asymptomatic, that's why it's known as the 'silent killer' yet may lead to serious heart disease and strokes. Regular blood pressure testing is important to prevent and manage this potentially life-threatening chronic condition.



Blood glucose (sugar) testing

Early detection is key! Diabetes affects millions of people worldwide and has a significant impact on your heart, kidneys, eyes, circulatory and nervous system, etc. The sooner you start treatment and manage your blood sugar or insulin resistance effectively, the lower your risk for secondary complications.



Cholesterol testing

High blood cholesterol (hyperlipidaemia/hypercholesterolaemia) is also asymptomatic, therefore regular cholesterol testing is crucial. If left untreated, it can lead to a heart attack or stroke. Even if you are fit and healthy but have a family history of high cholesterol, please get tested as soon as possible as it is hereditary.



Bone density (DEXA) scan

A DEXA scan screens for low bone density, which can result in weakened bones (osteoporosis) and spontaneous fractures. Early detection may help your doctor to prescribe the necessary medication and discuss a healthy diet and exercise routine to improve your bone density.



Mammogram

A mammogram is a special x-ray of the breast that screens for breast cancer. Breast cancer is the most common cancer among women in South Africa. The sooner you are diagnosed and start treatment, the better the outcome. Please do not wait until you feel a lump in your breast. Taking the time to go for a mammogram may save your life.



Pap smear

A Pap smear detects abnormal cell changes in the cervix and can pick up pre-cancerous cervical cells that may become cervical cancer if not treated appropriately. Going for regular Pap smears empower women to take timely action, preventing the progression of this highly preventable cancer.



Prostate-specific antigen (PSA) test

A PSA test helps to detect prostate cancer. Whilst some types of prostate cancer spread slowly, other types are more aggressive. Regular testing is important for early diagnosis and treatment. Taking charge of your prostate health is essential for a long, healthy life.



Glaucoma screening

Your vision is priceless! Glaucoma, often referred to as 'the silent thief of sight', can cause irreversible damage if left untreated. Regular screening allows early detection, preserving vision by monitoring eye pressure and initiating timely interventions when needed.



Tuberculosis (TB) screening

Tuberculosis (TB) continues to pose a significant global health threat. Early identification through screening allows for rapid treatment, reducing its spread and minimising the long-term impact on individuals and communities.



World AIDS Day

1 December

World AIDS Day is a global movement to unite people in the fight against the spread of HIV. This day is commemorated each year in South Africa on 1 December. Moto Health Care would like to show our support for people living with HIV.

Our **YourLife Programme** offers comprehensive cover for people living with HIV to enhance their daily lives by living a normal, healthy life. Our team of qualified HIV coaches will guide you each step of the way during this journey.





If you or one of your dependants registered with the Scheme think that you are at risk of being HIV positive, or have been diagnosed as a person living with HIV, please register on the **YourLife Programme** on 0860 109 793 or by email at ha@mhcmf.co.za.
Remember that all correspondence is confidential.

For more information on the YourLife Programme, view the Moto Health Care **Your guide to living positively** booklet.



Remember to save our emergency number on your phone and call us on **0861 009 353** for assistance. For more information, visit www.mhcmf.co.za or **download the mobile app today!**

Call Centre: 0861 000 300 or email info@mhcmf.co.za

DOWNLOAD THE **Moto Health Care** MOBILE APP TODAY!

www.mhcmf.co.za



Take note of our whistle-blower hotline number, 0800 200 564 – or email tip-offs to mhcmf@tips-offs.com. All reports are confidential.

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 healthcare professional.