

October 2024

Dear Member

MOTO HEALTH CARE BENEFITS FOR 2025

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 2025 benefit enhancements and contribution adjustments. 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.

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 on an annual basis.

We understand that any increase in contribution is concerning, especially in the current economic environment; 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 reducing 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 are able to maintain the high-quality services you have become accustomed to receiving from Moto Health Care.

Due to rising healthcare costs, inflation and the need to remain sustainable, the Board of Trustees have agreed to a market related increase for each option separately.

The 2025 benefits and contributions are available by:

- clicking on [2025 Member Guide](#)
- visiting the Scheme's website at www.mhcmf.co.za
- contacting the call centre on 0861 000 300

If you have any questions regarding the benefit changes or need assistance with understanding how it may affect your cover or access to benefits, please 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 Car