

# MOTO HEALTH CARE NEWSLETTER



ISSUE 4 OCTOBER - DECEMBER 2024

## PRINCIPAL OFFICER'S NOTE

Dear Member/Employer

Welcome to the final newsletter for 2024. This year has had many milestone events, most notably the national elections, which has seen a change in the political landscape especially with the formation of a Government of National Unity (GNU). Many South Africans are quite upbeat about this development, which they are anticipating will improve service delivery and the economy. This bodes well for the motor industry too, with industry pundits predicting that there will be a positive shift in the purchasing patterns of consumers who have been under financial pressure for the past few years. Indeed, there are early signs of renewed activity in this sector of economy, albeit marginal gains, but gains nonetheless.

In keeping with the philosophy of 'Taking care of our own', Moto Health Care has also contributed to the welfare of its members by ensuring that contribution increases are contained to lower than industry averages. The increase for each option is different and based on its individual financial performance, which resulted in an overall weighted increase of 8.9%, lower than many of its competitors. Benefits have also been increased in line with CPI to ensure that members' benefits are able to meet with the tariff increases from service providers. The Scheme has also reviewed its preventative and wellness benefits to assist members to seek and afford pro-active assistance with their healthcare status.

It is important to note that when choosing an option for 2025, that members choose an option that is able to fully cater for their medical care needs. One of the main areas that most schemes find challenging, is when members choose an option that may be more cost effective than another, but then the individual finds out that certain benefits are not covered on their chosen option. This can lead to frustration and disappointment on the part of the member and/or their families. The way to avoid such scenarios is by reaching out to the Scheme's representatives (your broker where applicable, your Account Executive that calls on your company or the contact centre) to get clarity on what benefits you require and what is actually covered on your option. The Scheme often receives option change requests after the option change deadline has passed because members realise they are on an option that does not cater fully to their needs. Please use our channels to ensure that you and your family have the most appropriate cover.

Finally, as you page through the exciting contents of our newsletter, do take some time to appreciate the year that is almost over and reflect on all the things you can be thankful for. I would also like to take this opportunity to wish you and your loved ones a very blessed and safe festive season and do take care on the roads if you are travelling. Thank you again for your ongoing support to the Fund. The Moto Health Care team looks forward to welcoming you to 2025!

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](mailto:news@mhcmf.co.za)

# Taking care of your chronic medication over the holidays

The December holidays are just around the corner, and while it is a wonderful time to relax and recharge, we want to share a few important tips to take care of your chronic medication.

## Plan ahead

**Check your medication supply:** Check how much medication you have left. If you are travelling, make sure you will have enough to cover the entire period of your trip, plus a few extra days in case you have travel delays.

**Order refills early:** If your supply is running low, contact your pharmacy well in advance to arrange a refill. Some pharmacies may need a few days to have your medication ready, so plan accordingly.

## Speak with Your Doctor or Pharmacist

**Ask about adjustments:** If you will be traveling to a different time zone or climate, speak with your doctor to see if any adjustments to your medication schedule are necessary.

**Request written prescriptions:** Always carry a copy of your prescription when you are traveling abroad. This will make it easier to obtain replacements if needed and any avoid hassles at airport security.

## Pack Your Medication Wisely

**Hand luggage:** Always keep your medication in your hand luggage to ensure it is with you at all times. Checked in luggage can be delayed or lost, which could leave you without access to your treatment. If you travel by car, please ensure your hand luggage stays out of the sun.

**Medication storage:** If your medication requires refrigeration or special storage conditions, invest in a small travel cooler. Discuss safe transport options with your pharmacist if you are unsure.



## Understand your medical scheme benefits

Before you go on holiday, check if your option provides coverage for emergency refills, out-of-network doctor visits or an advanced supply of chronic medication when you are away for more than one month.

If you are on the Custom or Essential option, your benefits do not allow an advanced supply of chronic medication. You may however purchase an advanced supply before you go on leave and apply for a refund when you return.

## Set reminders

**Stay on schedule:** Travelling can disrupt your daily routine, so set reminders on your phone or keep a pill organizer to ensure you take your chronic medication on time when you travel.

We hope these tips help you enjoy a relaxing and healthy holiday!

# Celebrating Mr. de Witt's 90th Birthday

Mr. Andrew de Witt is a well-known name in the motor industry for over 70 years. His journey in the motor industry started in 1953, when he finished his apprenticeship at Mac Namara Shot Drills as a fitter and turner.

He later established his own family business (now called Engineering Enterprise Motors).

Mr. de Witt joined MIMED as a member in 2001 and has been a member since, together with his family and employees. He served in various activities in the motor industry for over 40 years, including that of Chairman of the Board or Board member of:

- The RMI (Retail Motor Industry)
- SAMIEA (South African Motor Industry Employers Association)
- MTA (Motor Traders Association)
- MIBCO (Motor Industry Bargaining Council)
- DRC (Motor Industry Dispute Resolution Centre)
- MIMED (Motor Industry Medical Aid)
- Moto Health Care (Motor Industry Medical Scheme)

Mr. de Witt played an integral part in the merger of Automed and MIMED in 2006 and in so doing was a part of change integration and communication with members.

Engineering Enterprise Motors is still in operation within the de Witt family and Mr. de Witt can often be seen there working in his green overcoat to this day.

We, at Moto Health Care, wish you a happy and healthy 90th Birthday and salute you as a valued member of our family.



## Medipost Pharmacy

All members of Moto Health Care may make use of Medipost Pharmacy for their chronic medication to be delivered at their place of convenience.

Members on the Hospicare Network and Classic Network options have to use this courier pharmacy since this is their designated service provider to have their chronic medication delivered. To learn more about your co-payments that may be applicable to your *option*. [Click here](#) to learn how this process works.

# Cancer Awareness

We, at Moto Health Care support all of these campaigns, but we do so throughout the year and not only during the month of awareness!

[Click here](#) for more information related to your wellness benefits!



## Tips for a healthy and safe road trip

Taking a road trip in South Africa can be an exciting and memorable experience, but it's important to plan ahead for safety, health and overall enjoyment. Here are some tips to help ensure a smooth, safe and healthy journey:

### Plan Your Route and Check Road Conditions

- **Pre-trip research:** Map out your route, noting key stops, rest areas, and petrol stations and hospitals. South Africa has some remote areas, so knowing where you can refuel and take breaks is crucial.
- **Avoid travelling at night:** It's safer to travel during daylight hours to reduce the risk of accidents or running into road hazards.



### Vehicle Preparation

- **Ensure your vehicle is roadworthy:** Before you hit the road, make sure your car is in good condition. Check tyre pressure, oil levels, lights and brakes.
- **Emergency kit:** Include first aid supplies, jumper cables, reflective warning triangles, flashlight and a power bank for your phone.



### Stay Hydrated and Pack Snacks

- **Carry plenty of water:** Dehydration can affect your energy and concentration, so keep enough water in the car for both you and your passengers.
- **Healthy snacks:** Pack a variety of non-perishable, healthy snacks like nuts, fruits, granola bars and dried fruit to keep energy levels up. Avoid sugary snacks that can cause energy crashes.



### Take Regular Breaks

- **Rest stops:** Stop every two to three hours to stretch, walk around and rest your eyes. Fatigue can lead to accidents, so regular breaks are essential to stay alert.
- **Fatigue management:** Avoid driving when you're tired, especially in the heat. If you start feeling drowsy, pull over to a safe spot and rest for a while.



## Stay Safe on the Road

- **Avoid distracted driving:** Keep your focus on the road and avoid distractions like texting or using your phone while driving.
- **Drive defensively:** South African roads can be unpredictable, with varied driving behaviors. Be cautious, use your indicators and maintain a safe following distance.



## Prepare for Emergencies

- **Roadside assistance:** Know your insurance provider's roadside assistance number and have it readily available.
- **Emergency contacts:** Keep a list of emergency contacts, including local authorities and the nearest hospital, especially if you're travelling in remote areas.
- **Know the local emergency numbers:** The emergency number for police and fire services in South Africa is 10111.



## Health Considerations

- **Vaccinations:** If you're travelling to rural areas or near wildlife reserves, make sure your vaccinations are up to date (e.g. tetanus, hepatitis A).
- **Travel insurance:** Consider getting comprehensive travel insurance that includes medical cover for emergencies.
- **Malaria risk:** If travelling to malaria-prone areas (like parts of Limpopo or Mpumalanga), take the necessary precautions, such as antimalarial medication, insect repellent and mosquito nets.



## Thank you Moto Health Care

I am writing to express my heartfelt gratitude to Moto Health Care for the exceptional support and services I received during my son's MRI scans.

Your prompt and efficient handling of my claims, coupled with the comprehensive coverage provided by my plan, significantly alleviated the financial burden associated with my medical expenses. This allowed me to focus solely on son's recovery and development.

I would like to extend my appreciation to the entire Clinical and Chronic Department who demonstrated professionalism, empathy and kindness throughout my interactions.

Thank you for your dedication to providing accessible quality healthcare. Your commitment to members' well-being is truly valued.

Sincerely  
Sanele Nohe



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](http://www.mhcmf.co.za) or **download the mobile app today!**

Call Centre: 0861 000 300 or email [info@mhcmf.co.za](mailto:info@mhcmf.co.za)

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**Take note of our whistle-blower hotline number, 0800 200 564 or email tip-offs to [mhcmf@tips-offs.com](mailto: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.