

MOTO HEALTH CARE NEWSLETTER

ISSUE 2 APRIL - JUNE 2026



PRINCIPAL OFFICER'S NOTE

Dear Member/Employer

2026 is a year full of possibilities for our Moto Health Care members. From low contribution increases to mid-year benefit enhancements. It is a year of new beginnings and opportunities from flu vaccines funded by the Scheme for all beneficiaries, to virtual consultations and additional benefits for moms-to-be once they register on the Baby Bumps programme for expectant moms.

We look forward to digitally engaging with our members and employers through Facebook and Instagram from July 2026.

Stay warm and safe during the winter season.

Warm regards

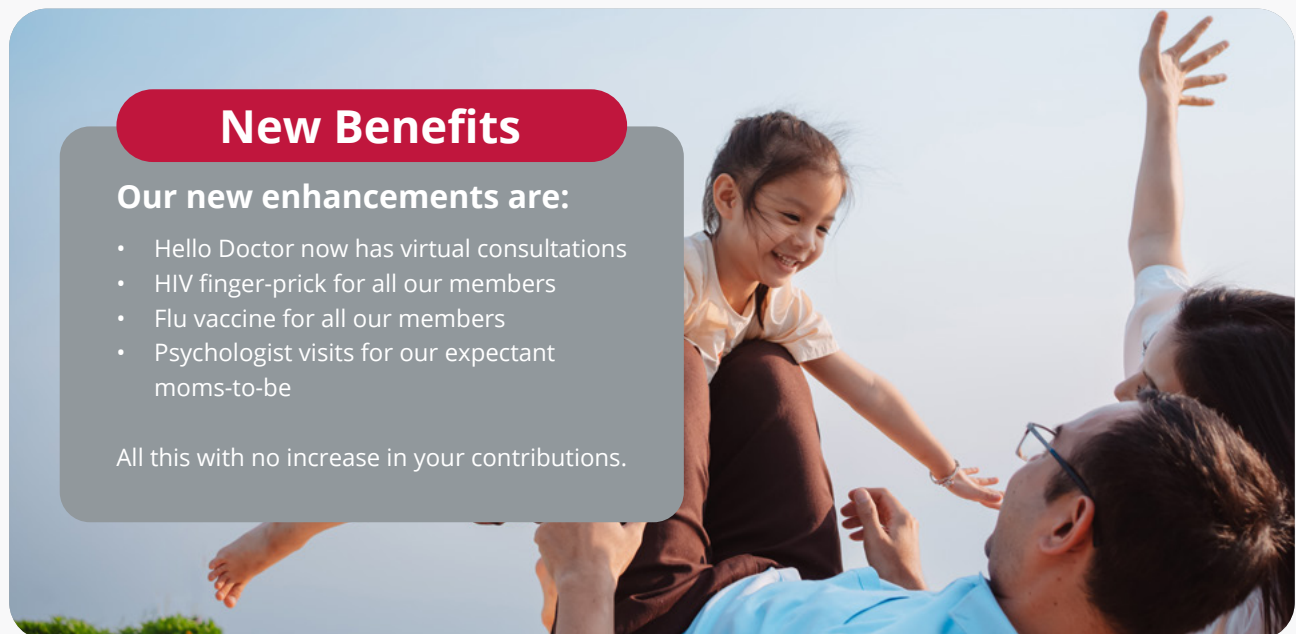
Eugene Eakduth
Principal Officer

New Benefits

Our new enhancements are:

- Hello Doctor now has virtual consultations
- HIV finger-prick for all our members
- Flu vaccine for all our members
- Psychologist visits for our expectant moms-to-be

All this with no increase in your contributions.



If you have any suggestions for topics you'd like to see in future editions of our newsletter, please reach out to the Scheme at news@mhcmf.co.za, and we will gladly consider your request.

What does it mean when we say Scheme Rates?



Question 1 What do you mean when you say that the Scheme will cover a claim at scheme rates?

It means that the Scheme has a rand value attached to each tariff code your doctor charges. The Scheme will then pay claims up to that value



Question 2 Why does the Scheme refer to 100% scheme rate if the claim is not paid in full?

It is because some doctors charge more than 100% for their claims per tariff. Doctors may tell you that they charge 300% of the scheme rates and we will say we cover the claim at a 100% of scheme rates.

Doctor charges more than scheme rates	100% of scheme rates	Difference payable by member
R 3000	R1000	R2000

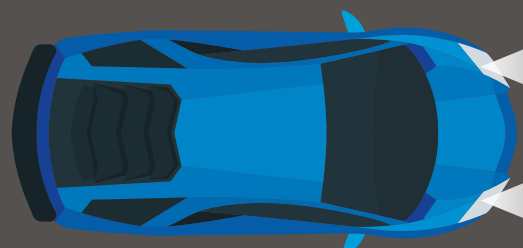
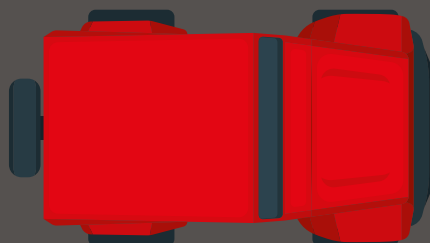
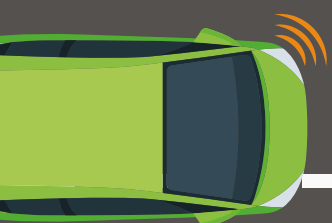
It is thus advisable to ask your doctor for a quotation prior to receiving treatment or having a procedure done. You can then send the quotation to the Scheme to assist you with the amount which the Scheme will pay.



How do I manage this with the provider?

You can purchase gap cover from a reputable financial establishment **OR** you can pay the balance to the provider directly.

You must also remember that you may ask your doctor whether he/she is willing to charge Scheme rates. It will be up to your treating provider to assist you with either the balance being written off, a discount on the balance or his/her answer may be that he/she requires the difference to be paid in full.



Co-payments on health services

It is important to know the benefits on your chosen option. Each Moto Health Care option has its own rules and benefit limits.

Understand your chosen option's benefits. Read through your summary of benefits carefully and understand which healthcare services are covered in full and which benefits have limits to take into consideration.

How can I reduce my co-payments on health care services?

Chronic medication co-payments	Surgery co-payments	Co-payments for using a non-Network Hospital	In-hospital co-payments
<p>Ask your pharmacist if there is a more cost-effective medication which can be used.</p> <p>Ask your doctor if he/she can prescribe chronic medication in accordance with the medicine formulary.</p> <p>Use a Network pharmacy.</p>	<p>Certain procedures can be done in a doctor's rooms (e.g. certain scopes, circumcision and many more).</p> <p>If the procedure is done in the rooms, you can avoid a R1 200 co-payment.</p>	<p>Different options have different designated service provider (DSP) hospitals, which will not attract a co-payment of 30% on your hospital stay.</p> <p>Use a DSP hospital for your planned procedure.</p>	<p>Obtain authorisation prior to your booked procedure or hospitalisation.</p> <p>Remember that you may obtain your authorisation up to 48 hours after the date of admission.</p> <p>This will prevent a 20% co-payment.</p>

View the DSP's available to you on your chosen option on the Scheme's website (www.mhcmf.co.za).

- On the Home page, click on Benefit Options
- Click on your option and scroll down till you get to DSP's

You can search in the search engine for your area and find a DSP hospital, pharmacy and doctors at your fingertips 24/7.



What does it mean if we refer to a prescribed minimum benefit (PMB) exemption?

The Custom and Essential options are EXEMPT FROM PAYING PMBs at COST

Claims on these options are paid at the Scheme rate, up to the limits and/or sub-limits in accordance with the exemption received from the Council for Medical Schemes.

Know your wellness benefits



Prostate cancer is a common, most often, slow growing malignancy of the prostate gland in men, frequently asymptomatic in early, curable stages.



Risk factors include age, family history and obesity, to name but a few.



Detection usually includes a blood test and/or rectal examinations with treatment options ranging from surveillance, to surgery or radiation.

At Moto Health Care we believe that early detection of the disease is key in managing the condition well. The Scheme therefore have a wellness platform which offers funding for our male beneficiaries to have the screening blood test done. The blood test is known in the medical fraternity as a PSA test (prostate specific antigen). This is a preventative benefit, which promotes the early detection of the disease. This benefit is funded by the Scheme and does not affect the member's savings or day-to-day benefits.

Once a patient is diagnosed with prostate cancer, our members may register onto the Oncology Programme. This means that the newly diagnosed patient will receive additional benefits related to this specific condition (ranging from further pathology tests, consultations, radiotherapy, chemotherapy, radiology and many more). The funding of the diagnosis, treatment and care costs will then be funded by the Scheme. Funding of the treatment will depend on the benefit option which the member has chosen for that specific benefit year.

The option chosen by the member will also indicate where the member may receive treatment for the conditions (e.g. certain options have designated service providers (DSPs), which will ensure continuity of care). Once you are registered on the oncology programme, you will have access to a dedicated care couch, which will work closely with both you and your treating provider to ensure funding continuity via case management and protocols.



Exiting NEW mid-year benefit enhancements

Moto Health Care has introduced mid-year benefit enhancements for all our members in 2026. **These enhancements are available to ALL our members**, regardless of the option you have chosen. Four benefits have been enhanced at no cost to you as the member or employer. NO MID-YEAR CONTRIBUTION increases will be done, only enhancements to your benefits to offer you MORE while you contribute the same to assist members and employers with the health of their employees.

Four new and exciting benefits which have been implemented are:

Hello Doctor Telehealth Consultations



These consultations provide access to a general practitioner (GP), anytime, anywhere. The GP is now allowed to provide a prescription to you as well as a sick note, where required.

Follow the **link** to learn more on accessing this benefit.

HIV finger-prick test



The Scheme has provided the opportunity for employers to allow the Scheme to come and do a test on site for our members. Together with this test, the patient will receive pre and post counselling and, if needed, the patient will be referred to a doctor for registration onto the **YourLife Programme** offered by the Scheme for the management of this disease.

Employers may book their wellness day by sending an email to **employer@mhcmf.co.za**.

Mental Health Consultations as part of the Maternity Programme



The Baby Bumps programme now offers two psychology consultations to our expecting moms. Moms-to-be can register on the Baby Bumps Programme between 12 and 20 weeks of pregnancy.

Besides the additional benefits pertaining to the specific option the member is on, mom-to-be will now have access to two consultations with a psychologist during pregnancy and three months after delivery.

Remember to call us on **0861 000 300** to register on the Baby Bumps Programme in order to gain access to this NEW benefit.

Flu Vaccines



Flu vaccines have been approved for all beneficiaries from 1 March 2026. Members may access this benefit by going to their Network Pharmacy and asking for the vaccine.

We take care of our own!

At Moto Health Care we value each beneficiary and walk the health care journey with them every step of the way. We want to encourage you to send in YOUR story by emailing news@mhcmf.co.za.

Letter of appreciation from Mr Louis van Huyssteen from the RMI.

I would like to express my sincere appreciation and gratitude to Moto Health Care (MHC) for the outstanding support, care and professional assistance I received throughout my emergency surgery and subsequent recovery period.

This was an exceptionally difficult and uncertain time for both myself and my family, but the support and efficient administration provided by MHC brought significant peace of mind during the process.

I would also specifically like to acknowledge my surgeon, as well as the professional manner in which the accounts and claims from all associated medical service providers were handled and covered without unnecessary complications. This allowed me to focus fully on my recovery and health without the added stress of administrative or financial uncertainty.

I sincerely appreciate the level of service, empathy and support that I received from MHC. It also gives me great confidence and reassurance as I prepare for my upcoming second surgery and the recovery period thereafter. I trust that the same exceptional support and care will continue throughout this next phase as well. Please convey my sincere thanks and appreciation to everyone at MHC who was involved in supporting and assisting me during this challenging time.

Thank you once again for the meaningful difference that MHC has made in my life during this period.

We Show Up!

We take pride in showing up for our members and stakeholders. Our Moto Health Care Account Executives offer dedicated support as well as provide assistance at most motor show events and wellness days across the Motor Industry in South Africa.

During the month of May, our Account Executives were actively engaging at various events, including the Super Tech, Spanner Torque Show and Moto Mech Show, to name a few.

Be sure to look out for us at upcoming events where we are available to engage on a personal level. Alternatively, you can contact the Scheme to arrange or request a presentation and/or help desk sessions at your place of work. If you have any questions or require any assistance in connecting with an Account Executive near you, please contact Moto Health Care on **0861 000 300** for assistance.

[Read more about hearing screening](#)





We are now on Social Media!

Like and follow us to stay up to date on Moto Health Care news.



Call Centre

Call us on 0861 000 300
or email info@mhcmf.co.za

Download the Moto Health Care mobile app today!



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.



www.mhcmf.co.za