# MOTO HEALTH CARE NEWSLETTER

**ISSUE 3** JULY - SEPTEMBER 2026

## PRINCIPAL OFFICER'S NOTE

Dear Member/Employer

As we look ahead to 2027, I would like to extend my sincere appreciation to each member of Moto Health Care for your continued trust, loyalty and support. Your commitment to the Scheme has been instrumental to our success, and we look forward to continuing to serve your and your family's healthcare needs.

The past few years have brought significant economic challenges for South African households. Rising living costs, healthcare inflation and ongoing financial pressures continue to affect families across the country. Despite these pressures, Moto Health Care has remained steadfast in its commitment to providing quality healthcare cover at affordable contribution rates.

For 2027, Moto Health Care has approved an overall weighted average contribution increase of 6.5%. This reflects our ongoing focus on balancing affordability with the rising cost of healthcare. We understand that every percentage point matters to our members, and considerable effort has gone into ensuring that contribution adjustments remain responsible and fair.

We are pleased to announce the 2027 benefit enhancements, providing employers and members with ample time to review the enhancements and select the cover most suited to their needs.

In this edition of the newsletter, we offer a sneak peek at some of these enhancements, and provide much needed support and information on mental health for both employers and members.

Warm regards

**Eugene Eakduth**
Principal Officer

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.

# **Making Sense of Healthcare Cover** - Medical Insurance vs Medical Schemes vs Gap Cover

There are vast differences between medical insurance, medical schemes and gap cover. Here are some points to be mindful of when thinking about cover for your family and employees.

Remember! True affordability lies in how well a policy performs during a crisis, not just in its monthly cost. We take care of our own when it matters most.

| Medical Insurance | Medical Schemes | Gap Cover |
|---|---|---|
| Regulated by the Financial Sector Conduct Authority (FSCA) and the Prudential Authority | Regulated by the Council for Medical Schemes established under the Medical Schemes Act 131 of 1998 | Regulated as a short-term insurance product under the Financial Sector Conduct Authority (FSCA) |
| Covers certain primary healthcare medical events | Provides comprehensive healthcare cover, subject to scheme rules and benefits | Covers the difference between the Scheme rate and what the doctor charges |
| Some cover for accidents; emergencies and stabilisation events to a specified value | Cover PMBs and stabilisation events. | Certain percentage of cover to make up the difference between what the Scheme pays and the provider charges |
| For-profit entity | Non-profit entity | For-profit entity |
| Provides cover through fixed cash amounts for medical events | Unlimited stabilisation benefits on all options and PMB cover paid at cost | N/A |
| Premiums are based on risk profiles plus administrative costs and a margin for profit | Based only family size and or income; community rating applies | Based on risk |

**Note:** You may belong to only one medical scheme at any given time; however, you may buy additional gap cover and medical insurance in addition to your medical scheme cover should you wish to do so.

# **Mental Health:** Don’t Wait Until You’re Running on Empty

Most people wouldn’t ignore a broken bone, the flu or severe chest pain, yet many of us ignore emotional pain for long periods. We tell ourselves, ***“I’ll be okay”***, ***“I just need to push through”***, or ***“Everyone else is coping”***.

The truth is that mental health challenges rarely appear overnight. They often develop gradually, making it easy to miss the early warning signs until they begin affecting our work, relationships and quality of life. The earlier we recognise the signs and ask for support, the easier it is to regain balance.

## Symptoms to look out for

Mental health challenges do not always look the way people expect. At work, they can show up as small changes that gradually become harder to ignore.

**You may notice that you are:**

- Making more mistakes than usual
- Finding it difficult to concentrate or make decisions
- Feeling more frustrated, impatient or easily irritated
- Losing motivation or enthusiasm for work
- Feeling emotionally or physically exhausted, even after resting
- Withdrawing from colleagues, friends or family
- Struggling to switch off after work
- Sleeping poorly
- Taking more sick leave because you feel unable to cope (absenteeism)
- Coming to work despite feeling emotionally or physically unwell, making it difficult to perform at your best (presenteeism)
- Relying more on alcohol, medication or other unhealthy ways of coping

These are not signs of weakness. They are often signs that your mind and body are asking for support.

## Seeking support

**You do not need to wait for a crisis. Consider seeking support if:**

- The way you are feeling has lasted for two weeks or longer
- Your emotions are affecting your work or relationships
- You are finding it harder to cope with everyday responsibilities
- You have stopped enjoying things that normally matter to you
- You feel like you are carrying everything on your own
- People around you have noticed that you seem different
- You are worried about yourself or someone else

Early support often prevents small challenges from becoming much bigger ones.

## Self-care practices for everyone

- Make time to rest and recover
- Keep active where possible
- Maintain healthy routines
- Stay connected to people you trust
- Use healthy ways of coping rather than avoiding difficult emotions
- Seek professional help

## How you can support a colleague

**You don't need to be a mental health professional to make a positive difference. You can:**

- Check in with someone who doesn't seem like themselves
- Listen without interrupting or judging
- Avoid telling someone to "just get over it" or "be strong"
- Encourage them to seek professional help
- Respect their privacy and confidentiality
- If you're concerned about their safety, don't ignore it, encourage them to seek help or notify the appropriate support person

Sometimes, simply knowing that someone cares can be the first step towards recovery. For more information on how we take care of you at your most vulnerable moments, click here.

## Mid-Year Benefits

Moto Health Care has embarked on several key initiatives aimed at enhancing member value and strengthening the Scheme's overall offering.

**New benefits were introduced mid-year at no additional cost to our members. These include:**

- Flu vaccines for all beneficiaries
- Access to virtual consultations (with provision for acute medication)
- Mental health consultations as part of your Maternity Programme registration
- 24-hour mental health hotline for mental health trauma assistance

# Sneak Peek at Some of the 2027 Benefit Enhancements

### Baby Bumps Maternity Programme. Thinking of having a baby in 2027? Here is some exciting news!

Because we take care of our own, we are committed to supporting our moms-to-be throughout their pregnancy journey. From 2027, Moto Health Care will offer psychology benefits during pregnancy and for up to three months after childbirth. Moms-to-will have access to two psychology consultations per pregnancy, as well as antenatal classes and lactation specialists. These are just some of the exciting benefit enhancements coming in 2027.

Good news for expecting parents coming in 2027! The Parent Sense App provides free support before, during and after pregnancy, helping parents prepare for, cope with and navigate the challenges of becoming new parents. Read more about the Parent Sense App here.

Are you expecting a baby and considering breastfeeding? Here is an informative article on the benefits of breastfeeding and how it supports your baby's dental development.

**Read more about breast feeding**

# **Our Hospicare and Hospicare Network Options Have Been Enhanced** to Provide You with the Best Care Possible for 2027

**You will have access to:**

- Optometry services
- Specialist consultations
- GP consultations and acute medication
- Wellness benefits
- Virtual consultations and acute medication

For more information, view the **2027 Member Guide here**.

We are available to assist with any questions regarding membership applications and option changes for 2027. Call our **Call Centre on 0861 000 300** for assistance in making an informed choice.

## Understanding Your Benefits

### What do we mean when talking about formularies?

A formulary is a medical scheme's list of approved medication. If you choose a medicine that is not on the formulary, you may have to pay a co-payment. If the listed medication does not work for you,  has harmful side effects, you can ask your healthcare provider to submit a letter of motivation explaining the reasons that you are unable to tolerate the medication listed on the formulary.

Members and doctors have access to the formularies on the Moto Health Care website at www.mhcmf.co.za.

# SPEAK UP. PROTECT OUR SCHEME.

Your honesty helps us deliver better healthcare for all.

moto HEALTH CARE

## 1. WE'RE HERE FOR YOU.


## 2. WHY USE THE HOTLINE?

- It's confidential and secure.
- It helps stop fraud, waste, abuse and corruption.
- It protects our benefits and keeps contributions affordable.
- It helps us deliver better healthcare for all.


## 3. WHAT CAN YOU REPORT?

- Fraud and theft
- Corruption or bribery
- Conflict of interest
- Misuse of funds or assets
- Poor service or unethical behaviour
- Anything that's wrong or against the rules


## 4. WHISTLEBLOWERS ARE PROTECTED.

Whistleblowers are protected by the Protected Disclosures Act, 26 of 2000, which encourages employees to report unlawful or irregular conduct in the workplace while providing legal protection against retaliation.

You won't be victimised, harassed or treated unfairly for speaking up.
**Your identity is kept confidential.**

## 5. TOGETHER, WE DO THE RIGHT THING.


## 6. SPEAK UP. WE'RE LISTENING.


## HOW TO REPORT

- Telephone: 0800 000 436
- Email: mhcmf@tip-offs.com
- Website: www.mhcmf.co.za

**SPEAK UP TODAY.**
**PROTECT TOMORROW.**

Together, we protect MHC and the health of our members.

SPEAK UP. PROTECT OUR SCHEME. PROTECT EACH OTHER.

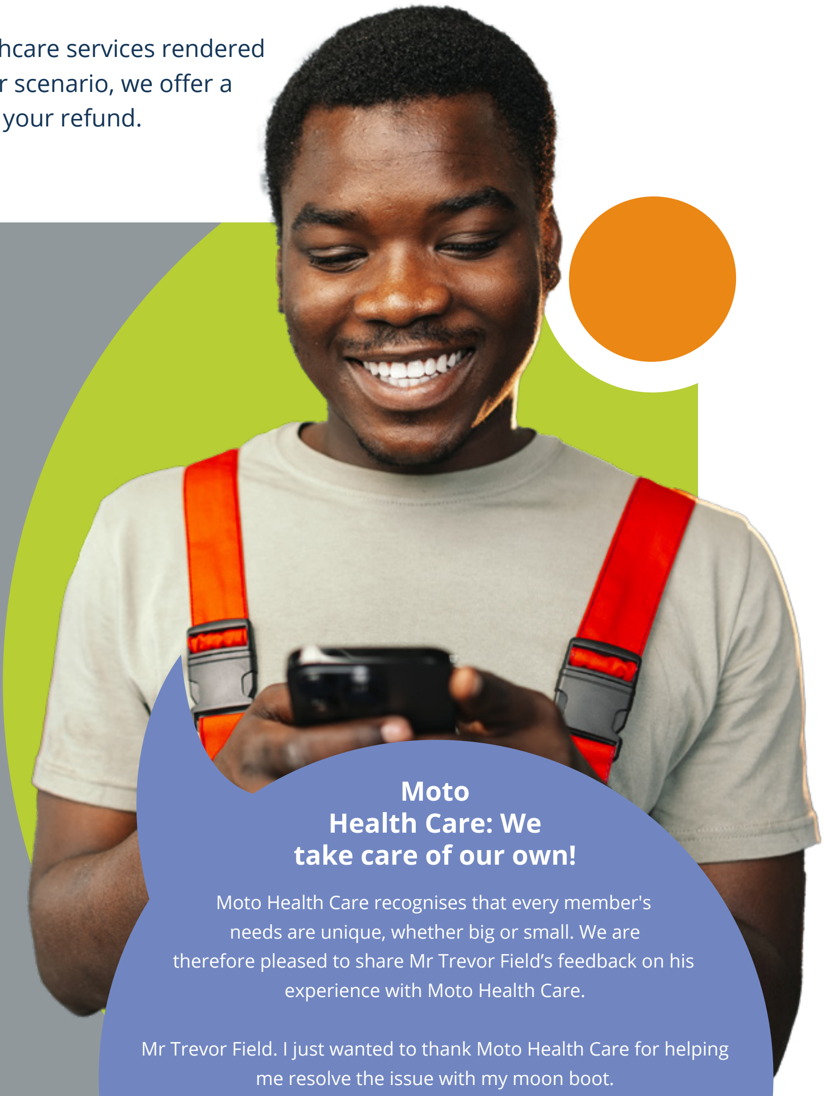
# A Guide to Claims and Refunds

Sometimes a member may be asked to pay for healthcare services rendered by a provider up front. If you find yourself in a similar scenario, we offer a simple and efficient claims process to help speed up your refund.

**Make sure that the account you submit for reimbursement contains the following information:**

- Name of the provider
- Practice number of the provider
- Name and surname of the main member
- ID number of the main member
- Name and surname of the patient
- Date of birth of the patient
- Moto Health Care membership number
- Dependant code of the patient (as reflected on your membership card)
- Date of service
- Tariff code and amount charged
- ICD-10 diagnosis code

You may submit your invoice and receipt to claims@mhcmf.co.za.



## Moto Health Care: We take care of our own!

Moto Health Care recognises that every member's needs are unique, whether big or small. We are therefore pleased to share Mr Trevor Field's feedback on his experience with Moto Health Care.

Mr Trevor Field. I just wanted to thank Moto Health Care for helping me resolve the issue with my moon boot.

I was quite shocked at the cost of what I would consider a minor operation, and I would like to thank Moto Health Care for processing the claims swiftly and efficiently.

I get the impression that, as one ages, the stress levels increase exponentially, and it is reassuring to know that Moto Health Care is there for you.

## 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!

GET IT ON Google Play
Download on the App Store
EXPLORE IT ON AppGallery

**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**