

Dear Valued Member

BENEFIT ENHANCEMENTS AND CONTRIBUTION INCREASES FOR 2027

As we look ahead to 2027, I would like to extend my sincere appreciation to each and every member of Moto Health Care for your continued trust, loyalty and support. Your commitment to the Scheme has been instrumental in our success, and we are honoured to continue supporting the healthcare needs of you and your families.

The past few years have presented 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 challenges, Moto Health Care has remained steadfast in its commitment to providing quality healthcare cover at affordable contribution levels.

In addition to thanking our members, I would also like to express my gratitude to our Board of Trustees. Through their careful stewardship, prudent financial management and unwavering commitment to members, the Scheme has once again managed to keep contribution increases as low as possible while enhancing benefits. This achievement reinforces Moto Health Care's long-term sustainability and ensures that the Scheme continues to deliver exceptional value to members and participating employers.

We are pleased to announce that Moto Health Care has approved an overall weighted average contribution increase of **6.5%** for 2027. This reflects our ongoing commitment to balancing affordability and the rising cost of healthcare. We understand that every percentage point matters, and considerable effort has gone into ensuring that contribution adjustments remain fair, responsible and sustainable.

The contribution increases applicable to each benefit option are as follows:

Option	Increase
Essential	5%
Custom	5.5%
Hospicare Network	6%
Hospicare	6%
Classic Network	6.8%
Classic	6.8%
Optimum	8%

We are equally proud to introduce a number of benefit enhancements for 2027. These improvements include new benefits and expanded access to healthcare services on selected options where such benefits were not previously available. By continually reviewing member needs, industry developments and healthcare trends, we are able to strengthen our benefit offering and deliver greater value to our members.

The South African motor industry continues to demonstrate resilience despite ongoing economic uncertainty. As a medical scheme established specifically for the motor industry, we remain closely aligned to the needs of employers, employees, pensioners and their families. We understand the realities facing the sector and remain committed to providing healthcare solutions that support the wellbeing of the people who keep the industry moving.

Moto Health Care's success is built on a simple principle: **taking care of our own**. Every decision made by the Board of Trustees, management and our service partners is guided by the best interests of our members. As we move into 2027, we remain committed to strengthening the Scheme, enhancing benefits and delivering exceptional service to all our members.

Please take the time to review the 2027 Benefits and Contributions Guide and consider whether your current option remains the most appropriate for your healthcare needs and those of your family. We also encourage you to ensure that the Scheme has your latest contact details so that important communications, benefit updates and notifications can reach you without interruption.

Thank you once again for your continued support, trust and partnership. Together, we will continue to build a stronger Moto Health Care and ensure that our members and their families have access to quality, affordable and sustainable healthcare cover for many years to come.

Warm regards

Eugene Eakduth
Principal Officer
Moto Health Care