

MEMBER NEWSLETTER

ISSUE 4 OCTOBER - DECEMBER 2020



taking care of our own

PRINCIPAL OFFICER'S NOTE

WRAP UP OF THE YEAR

Affordable contributions, 7 options to choose from, tailored for individual needs, clearly defined benefits, plus several valuable core extras – these are just a few reasons why members believe it is even more important to have medical cover from MHC. In this edition, we highlight year-end changes and contribution increases on a very high level. We also re-enforce the value adds offered to you and your family, as referred to in my letter sent with your 2021 Member Benefit Guide.

Since the year is coming to an end and holidays are on the way, please keep safe on the roads and at home. If you're travelling, make sure you take your medicine, glasses and any medical devices with you. It's more important to get to your destination safely than fast, so buckle up and rest every two hours. If you're staying home, relax and try to stay off the roads over New Year's. Whichever way you choose to spend the holiday season, MHC is there for you if you need us. You have access to your healthcare benefits and emergency medical assistance 24/7 – please remember to call the designated service provider- Europ Assistance on 0861 009 353 for emergency services and transportation via ambulance and dial 0861 000 300 for pre-authorisation.

Good health starts with you and remember Covid-19 has not disappeared!
Best wishes and blessings during the festive season and keep safe and healthy.

Warm Regards
Danie van Tonder

If there are any topics or member benefits that you would like to see more of in future newsletters, please send your suggestions to us at news@mhcmf.co.za



WILL YOUR BENEFIT OPTION LOOK AFTER YOUR HEALTHCARE NEEDS FOR 2021?

Yes, we are taking care of our own! The Board of Trustees and Principal Officer have approved a weighted average contribution increase of 4.9% for 2021. **The detailed increases per option is noted in the 2021 Member Benefit Guide** which will be sent to all members and uploaded onto the Scheme website – www.mhcmf.co.za

You're probably looking forward to your yearly vacation or staycation, and if you are changing your option in 2021, we would like to remind you that the **deadline for option changes is 31 December 2020**. Completed option change forms can be emailed to Optionchange@mhcmf.co.za

This is an important decision since you need to make sure you have the right cover for you and your family that also fits your budget. Please read your MHC Member Benefit Guide for 2021 carefully for next year's contributions, benefit changes and other important information.



DID YOU KNOW?

For 2021, co-payments and deductibles have not increased and remain some of the lowest in the industry!





MONEY SAVING TIPS AND FREE BENEFITS



Limits, co-payments and deductibles

To ensure that scopes are performed in the appropriate setting and to promote improvement in quality outcomes, MHC will continue to apply no co-payments where scopes are performed in doctor's rooms e.g. colonoscopies and gastroscopies.

Formulary drug items for chronic conditions

Before you start a particular course of medication, establish whether the medicine is on the scheme's formulary, as you are then more likely to enjoy full cover. If your doctor prescribes a medicine that is not on the formulary, check with him or her whether you can rather use one that is within the formulary as this will prevent unnecessary out-of-pocket expenses.

The plans listed below have designated service providers (DSPs) for chronic medication.

Avoid a 30% co-payment by using these DSPs.

| Essential and Custom Options | Hospicare Option | Hospicare Network Option | Classic Option | Classic Network Option |
|---|-------------------------|--------------------------|-------------------------|------------------------|
| You must use a network pharmacy or allocated GP | Scheme pharmacy network | Medipost | Scheme pharmacy network | Medipost |

Log onto www.mhcmf.co.za and select your option to view the list of medicines within the formulary or to find the list of designated service providers for chronic medicine.

You can also call 0861 000 300 for more info.

FREE EARLY DETECTION AND SCREENING BENEFITS

MHC adds value to healthy members and members at risk through early detection of diseases and preventative care which increases awareness and helps maintain and improve a healthy status. This is done through our offering of a variety of health assessments. **Members on all options have access to this FREE offering**, including finger prick tests for cholesterol and glucose testing, and BMI and waist circumference measurement at a network pharmacy. Please refer to the 2021 Member Guide for the detailed wellness benefits or log onto www.mhcmf.co.za and select your option to view a list of network providers or pharmacies.

PATIENT CARE PROGRAMMES

Non-communicable diseases (NCDs) such as cardiovascular diseases, lung diseases, diabetes and certain cancers continue to place an increasing burden on healthcare systems across the world. The cause of these lifestyle diseases includes behaviours such as physical inactivity, smoking, substance abuse and poor nutrition – although genetic, environmental and even psychological factors also play a role. Rapidly increasing rates of NCDs not only drive up costs and overload healthcare systems, but also negatively impact economic productivity. To ensure you get high quality coordinated healthcare and the best outcomes, **MHC has FREE care programmes** that will assist our at-risk members in maximising their benefits and help them manage their condition optimally. Members will be assigned to a personal wellness coach that will assist them every step of the way.



KIMI

Integrating health care with AI technology and innovative health tracking solutions

The future of healthcare, machine learning and artificial intelligence (AI) is interconnected. Integrating AI into the healthcare ecosystem allows for a multitude of benefits enabling the delivery of better healthcare, faster!

MHC has partnered with Momentum Health Solutions to allow members access to cutting-edge technology: Kimi. Through **Kimi's innovative health tracking solutions**, members can calculate their body age, experience the latest in mobile vital signs measurement with Kimi Screening, and (selected members) get access to Kimi Tracking, free of charge, to track and improve their long-term health. With Kimi you'll know your risk, know when to act and know what to change. Refer to the 2021 Member Benefit Guide for more info.



Research indicates that virtual care and telehealth is the new face of healthcare and will continue to transform the timing and delivery of patient care. One such product is HELLO DOCTOR – providing access to healthcare any time, any where and in any official language. **Hello Doctor is FREE to all MHC members** where you can get the medical advice you need, 24/7. Simply request a call, and the doctor will phone you back! No service fees or charges apply when you use the Hello Doctor service. All you need is data or a WiFi connection to use your app, and since our doctors call you – you won't even need to use your airtime.



INTRODUCING - NU BABI

Nu Babi is your early **childhood development and parenting advice app** created by a team of experts to support you through the first 3 years of your child's life. It is free to all members of the Scheme. The Nu Babi app gives you easy and convenient access to reliable, expert advice and helps you to parent with confidence.

WITH THE NU BABI APP YOU WILL:



- Know exactly what **games and activities** to play to BOOST your baby's development. Follow the Weekly Stimulation Guide or Pick and Play from thousands of activities covering all your child's stimulation needs.
- Learn **what to expect** and follow your baby's growth as you TRACK milestones and understand developmental progress.
- Have your **questions answered** and make confident decisions about your child as you EXPLORE our Health & Wellness, Feeding and other Parenting tips and advice.
- Feel the love and **capture special memories** to share with family and friends.

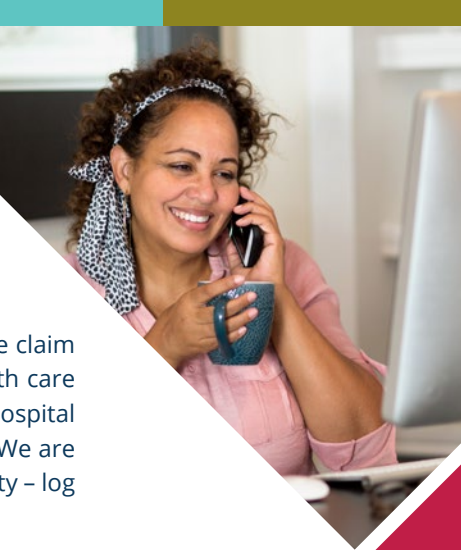




CONNECT WITH US VIA OUR DIGITAL PLATFORMS

If you want to view your available health benefits, your most recent health care service claim details, or your approved chronic conditions, or track benefit usage, search for a health care professional, compare medicines and their generic alternatives and view a summary of hospital claims – download the **FREE MHC Mobi App** to gain information at your convenience. We are continuously enhancing our digital platforms and have also introduced a web chat facility – log onto www.mhcmf.co.za and click on the help icon to use the web chat functionality.

You can also **WhatsApp us on 0861 000 300** should you require assistance.



KEEP YOUR PERSONAL INFORMATION UP TO DATE

HELP US TO KEEP IN TOUCH!

Please notify us if your contact details change, e.g. your postal address, email address, cell phone or other phone numbers. Updating your details is as simple as giving us a call on 0861 000 300, and routine security questions will be asked by the Contact Centre Consultant.

REMEMBER!

If you are unable to contact us directly and need someone else to speak to us on your behalf, we will need you to complete a Member Consent form (available at www.mhcmf.co.za, navigate to documents then forms). This process also aligns to the POPI Act.

Members can access benefit information or value add programmes and products via the following platforms:

- Call 0861 000 300 or consult your broker if applicable
- Log onto www.mhcmf.co.za
- Printed or electronic Member Guide

IMPORTANT: WE WANT TO HEAR FROM YOU!

Every time you engage with the Scheme, we ask you to rate that particular service. Please make every effort to rate our service – this helps us improve our services we offer to you.

DISCLAIMER: The 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.

