

WHAT IS IMPORTANT WHEN CHOOSING A MEDICAL SCHEME FOR YOU AND YOUR FAMILY – OR EVEN FOR YOUR EMPLOYEES?



MHC offers **good benefits in relation to price**, has always maintained strong reserves, and is served by an excellent, service-minded administrator that pays claims efficiently and timeously. We offer a range of options, including new generation, traditional, hospital and low-cost options, which are designed to meet any healthcare need.

Your health is your most precious asset. It is therefore critical to ensure that your medical cover is adequate and effectively meets your needs to prevent out of pocket expenses. Identify your needs and abilities, and choose the plan that best suits your unique situation.

TO HELP YOU GET STARTED ON YOUR JOURNEY TO CHOOSING A MEDICAL AID PLAN, **IT IS IMPORTANT TO BE REALISTIC IN IDENTIFYING THE AMOUNT YOU ARE WILLING AND ABLE TO SPEND.**

"WHAT IS THE STATUS OF MY HEALTH?"



If you have ongoing health problems, you might need full medical cover rather than a simple hospital plan. If you are generally healthy, but have eye or dental problems, choose a plan that makes adequate provision for this.

"HOW OFTEN DO I VISIT A DOCTOR?"



If you visit your GP often, a comprehensive plan that has full cover might suit you better. However, if you seldomly use your medical benefits, and are willing to pay for day-to-day out of hospital benefits yourself, a hospital plan might be more affordable for you.



"DO I HAVE ANY CHRONIC AILMENTS?"

You may have a co-payment if you use medicine that is not on the medicine list.



"DO I NEED SPECIALIST VISITS TO BE COVERED?"



"AM I PLANNING TO START OR EXPAND MY FAMILY IN THE NEAR FUTURE?"



"DO I HAVE ANY UPCOMING PROCEDURES PLANNED?"

Be aware of any other conditions such as waiting periods on pre-existing health conditions.



"WHAT IS MY BUDGET?"

Your finances will determine what option you can afford. Remember to compare the different costs of each plan and look closely at the benefits and how they are structured.



Once you've answered these questions, you will be able to **identify the benefits you need**, as this will determine the right plan for you. MHC not only has rich benefits, but we are also known for our **exceptional preventative care and wellness benefit packages**. We understand the value of a holistic, primary healthcare approach, focused on prevention and accessibility for you and your family.



FOR MORE INFORMATION,

call us at **0861 000 300** or send an email to **info@mhcmf.co.za**.