

MOTO HEALTH CARE NEWSLETTER

ISSUE 3 JULY - SEPTEMBER 2025



FROM THE DESK OF THE PRINCIPAL OFFICER

Dear Member/Employer

Getting into the swing of spring! Trees are blooming, flowers are blossoming and Moto Health Care has caught the spring fever by keeping your contributions affordable. For 2026, **the average weighted increase for the Scheme is a bright 7.4%.**

Spring means new beginnings, so take the time to spring clean your healthcare by checking that your healthcare cover does what it must do for you and your family. The Scheme has seven options for you to choose from:

- **Essential** for the young and healthy people who have not had previous medical aid cover.
- **Custom** for the young family looking for day-to-day cover and private hospitalisation.
- **Hospicare** for the family who can take care of their own day-to-day needs but want to know that when it really matters, hospital cover is there for the expensive Prescribed Minimum Benefit (PMB) events in hospital.
- **Hospicare Network** is the same as Hospicare except that you use a private hospital network instead of any hospital – this means less contributions for members who join this option!
- **Classic** is for the family who need day-to-day benefits but want to utilise benefits their way! A savings portion is allocated to the individual/family for them to use throughout the year and any savings left over from the current year are carried over to the following year. Hospitalisation is unlimited at any hospital.
- If you still want savings for your day-to-day expenses but want to pay a lower contribution, then **Classic Network** is your option. Contributions are kept lower than the Classic option because members are required to use a network of selected hospitals only.
- **Optimum** is for those who need it all. Extensive day-to-day and unlimited hospitalisation at any hospital.

In this edition, we will explore:

- The importance of Essential and Custom option members confirming their income
- Caesarean sections and mammograms
- A summary of our options
- Meet the call centre team

Celebrate the sunshine, plant your smiles, let your laughter grow and harvest the warmth that this creates in others. Get healthy, enjoy the outdoors and take time to breathe.

Warm regards

Eugene Eakduth

Acting Principal Officer

Should you wish to see other topics of interest covered in future editions of our newsletter, please reach out to the Scheme at news@mhcmf.co.za and we will consider your request.

Keep your cover affordable – Don't forget your income verification!

At Moto Health Care, we're here to make sure you and your family get the right cover at the best possible price.

For members on our Custom and Essential options, we need to check your income details on a yearly basis. It's a quick step that helps us keep your monthly contributions fair and accurate so you're not paying more than you should.

Why is this important?

- **It keeps your contribution affordable** – your income bracket determines your monthly contribution.
- **It helps us keep the Scheme sustainable** – accurate data means better service for all our members.

How do you verify your income?

1. Send us your latest payslip/wage advice and notify your employer as well.
2. The documentation can be emailed to membership@mhcmf.co.za.

Need help? Our friendly support team is ready to guide you and your employer (if necessary).

Advantages of a normal delivery over a caesarean section

For our mothers-to-be

We want to empower you with important information to help you understand the best birthing solution for you and your baby.

While your doctor's medical advice should always guide the final decision, understanding certain risk factors will prepare you for a special birth experience.



Let's look at the advantages of a normal vaginal delivery (NVD) compared to a caesarean section (C-section):

1. Faster recovery time

Women who choose an NVD have a shorter hospital stay and recover much quicker to help them return to their normal daily activities sooner and bond with their new-born.

2. Lower risk of complications

Since there is no major abdominal surgery involved, women who have an NVD have significantly lower risks for wound infection, blood clots and anaesthesia complications.

3. Health benefits for baby

During a vaginal birth, the baby passes through the birth canal, which helps with clearing fluid from their lungs and they are therefore less likely to develop respiratory distress compared to those born via elective C-section. Babies are furthermore exposed to beneficial bacteria when they pass through the birth canal, which ultimately improves their immune system and gut biome.

4. Improved breastfeeding outcomes

Women who have NVD's are more likely to start with breastfeeding and bond with their baby sooner, which benefit both the mother and baby. An NVD often allows for immediate skin-to-skin contact, which helps regulate the baby's temperature and heart rate and promote emotional connection. The natural hormones released during an NVD may also support better milk production and breastfeeding initiation.

5. Future pregnancies

Women who had an NVD often experience fewer complications in subsequent pregnancies compared to those who have had multiple C-sections and formed scar tissue after abdominal surgery. Mothers who deliver vaginally generally have a lower risk of health issues in future pregnancies, such as uterine rupture. Should your clinical history include a previous C-section, you may discuss the possibility of a safe NVD with your obstetrician.

Conclusion

Each pregnancy and birth is a unique experience. While an NVD is often preferred for its natural process and quicker recovery, a C-section may be the safer option in certain medical situations. Your treating doctor will advise you on the best birthing choice for you, whether you have a high-risk pregnancy or not.

Mammograms

The month of October is recognised as Breast Cancer Awareness Month. There is a global campaign aimed at raising awareness about breast cancer. At Moto Health Care, we promote early detection and treatment for breast cancer awareness.

Did you know that your option covers mammograms every two years?

The benefit is as follows:

| Option | Coverage | |
|--|---|---|
| Essential Option | Physical examination Should there be signs of possible malignancy, your Network GP will refer you to a state facility to obtain a mammogram | By the network GP |
| Custom Option | Mammogram 38 years and older | Referral by a Network GP |
| Classic, Classic Network and Optimum Options | Mammogram 38 years and older | Referral from the treating practitioner |

Mammograms are covered on the Custom, Classic, Classic Network and Optimum Options and do not affect your day-to-day benefits or savings.

Once you have secured an appointment with the radiologist, please call **0861 000 300** to obtain an authorisation number.

Just another way we **take care of our own**.

Choosing the right option for you and your family

Choosing the right medical cover is one of the most important decisions for your health and financial well-being. At Moto Health Care, we want to make sure you are on an option that suits your needs, your family's lifestyle and your budget.



What should you consider when making your choice?



Your stage of life

Are you young and healthy, starting a family or planning for retirement? Your healthcare needs change as you do.



Chronic conditions

If you or a loved one manage a chronic illness/condition, ensure that your option covers the right treatments and medication.



Family size

Growing families may need more comprehensive cover, especially for children's healthcare and specialist visits.



Life-changing events

Marriage, a new baby or career changes are all good times to review your option to make sure it still fits.



Affordability

Your cover should give you peace of mind, without straining your budget.

What do the options offer?

1

Essential is a network option for day-to-day services such as optometry, dentistry, doctors, pharmacies and hospitalisation at a State hospital. Resuscitation and stabilisation at a Private facility and chronic medicine for 17 chronic conditions are covered.

2

Custom is also a network option for day-to-day services such as optometry, dentistry and doctors. Hospitalisation is available at State and Private hospitals (to a limit). Resuscitation and stabilisation at a private facility and cover for 26 chronic conditions.

3

Hospicare – hospitalisation for Prescribed Minimum Conditions are covered in hospital while day-to-day benefits are covered by the member. There is cover for the 26 Chronic Disease List Conditions.

4

Hospicare Network is the same as the Hospicare option, but the contributions are lower because you use a network of private hospitals. There is cover for 26 Chronic Disease List Conditions.

5

Classic - a portion of your contributions go to Annual savings, which is used for day-to-day services such as doctors, specialists, dentists and pharmacies. There is cover for 36 chronic conditions.

6

Classic Network has the same benefits as the Classic option, but less as a network of private hospitals is used. There is cover for 36 chronic conditions.

7

Optimum has extensive day-to-benefits. Hospitalisation is covered at any hospital and there is cover for 56 chronic conditions.



Need help choosing your option?

Our dedicated call centre team can guide you through the available benefits on the relevant options and answer your questions.

We can engage with you and your employer to share the various options on Moto Health Care. Please **click here** to access to 2026 benefit information.

Contact Moto Health Care by emailing us at **info@mhcmf.co.za**, call or WhatsApp us on **0861 000 300** or use the chat function on our website at **www.mhcmf.co.za** where one of our trusted consultants will be able to assist you (or your employer).

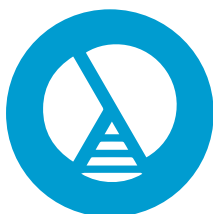
Take the time today to make sure that your cover matches your lifestyle so that you and your beneficiaries can enjoy the comfort of knowing you are protected and taken care of by Moto Health Care.



Stay Connected, Stay Covered: Keep Your Info Updated

Our goal is to **take care of our own**, but we can only do that if we know how to reach you. To keep your membership running smoothly, it's essential that we have your current contact and income details. This is vital for receiving your tax certificates and claims correspondence on time, as well as important Scheme updates, benefits information, and emergency communications.

If you're on the Custom or Essential Options:



Your monthly contribution depends on your income



You must submit annual proof of income (latest payslip, bank statement, or affidavit)



Missing this can result in higher monthly payments

To update your details or submit income documents, call us on 0861 000 300 or send an email to **membership@mhcmf.co.za**.



Reminder to update your contact details

Please remember to let the Scheme know if your contact details have changed. This will allow us to continue to effectively communicate important information to you.

Having your latest cell phone number and email address on record will ensure that you do not miss out on any communication that we need to send to you. You need to inform us when any of your personal details, including your cell phone number, email address, physical address or alternative contact numbers change.

You may call us on **0861 000 300** to update your contact details or send them by email to **info@mhcmf.co.za**.

Please remember to include your membership number on all correspondence to the Scheme.

Call centre

At Moto Health Care our motto is ***taking care of our own***.

We believe that our members want and deserve to be heard and understood, and we strive to attain excellence during your contact with us.

One of the many advantages of belonging to Moto Health Care is that you have access to personal care through our professional call centre agents where phrases like 'Thank you for calling' and 'How may I assist you?' is a familiar sound to your ears.

Our call centre agents provide efficient and effective query resolutions and can assist you through your worst and your happiest moments. They can make you feel calmer in the blink of the eye.

Although every day may not be a good day, our agents are here to assist you and welcome you with enthusiasm, empathy and patience.

Call us now on **0861 000 300** and let us take care of you and your loved ones.



Remember to save ambulance emergency number on your phone and call us on **0861 009 353** for assistance. For more information, visit **www.mhcmf.co.za** or **download the mobile app today!**

Call Centre: 0861 000 300 or email **info@mhcmf.co.za**

DOWNLOAD THE **MOTO HEALTH CARE** MOBILE APP TODAY!

www.mhcmf.co.za



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.