

MOTO HEALTH CARE NEWSLETTER



ISSUE 4 OCTOBER - DECEMBER 2025

Moto Health Care is excited to welcome Eugene Eakduth as our new Principal Officer. Eugene has thirty two years of experience in the medical aid industry, with almost thirty years of service with a large healthcare administration company. He joined Moto Health Care in 2024 as a project manager and then fulfilled the role of Acting Principal Officer from March 2025. Holding a Bachelor of Business Administration Degree and an Honours Degree in Marketing, Eugene is poised to make a meaningful impact to the Scheme and ready to lead Moto Health Care into the next phase of its life cycle, which is to re-establish itself as a household name for healthcare, within the motor industry. The Board of Trustees and Scheme Management wishes Eugene all the very best in his new role, and our valued stakeholders can be assured that we will continue to live by our motto of *'Taking care of our own'*.

FROM THE PRINCIPAL OFFICER'S DESK

Dear Member/Employer

As 2025 draws to a close, we find ourselves reflecting on a year of growth, progress and shared commitment to wellbeing. Each season brings its own lessons, and this year has reminded us of the value of preparation – of looking ahead and taking action long before it's required.

We are proud to share that, for the first time, Moto Health Care launched our 2026 benefits and contributions as early as September. This milestone marks an important step towards greater transparency and forward planning – a reflection of our ongoing commitment to *'Taking care of our own'*.

In line with this promise, we've once again managed to limit our overall average increase to a remarkable 7.4%, ensuring stability and continued value for our members. Our Custom Option members will also be pleased with the significant increase in the Overall Annual Limit – from R382 420 to R500 000 for a single member, and from R671 700 to R800 000 for a family. In this final edition of the year, we introduce our team who work behind the scenes, raise awareness about cancer prevention, dispel common myths about generic medicines and share insight on other health topics that empower you to make informed choices.

As we head into the festive season, let us take a moment to celebrate not only how far we've come, but also the good health that allows us to enjoy time with family and friends. If you're travelling, please do so safely – and remember to keep your membership card with you at all times.

From all of us at Moto Health Care, thank you for your trust and partnership throughout 2025. May the new year bring continued wellbeing, purpose and peace!

Warm wishes

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.



Membership in Focus

#DidYouKnow You may belong to Moto Health Care if you are employed in the motor industry, and:

- When the principal member passes away, the surviving spouse or children can continue their membership with the Scheme.
- Should you become disabled.
- If you are unable to work due to ill health.
- If you resign from your company and are employed by another company in the motor industry.
- If you leave your current employer and start your own business.

Meet our Moto Champions

At Moto Health Care we have an entire team of people who are ready to partner with our Employers and their hard-working HR/ Administration personnel to provide personalised support to assist with making the member experience outstanding. Our Moto Champions team includes:

Head of the Employer Group Services

Oversees all systems, processes, and interactions to ensure a smooth and efficient experience for both employers and members.

Internal Service consultants (ISC)

There are six ISC's who provide exclusive support to our employer contacts. They assist with resolving escalated queries, responding to questions and collaborating with internal teams to ensure quick and effective resolutions.

Regional Managers

We have three Regional Managers who oversee both the ISCs and Account Executives. They step in to provide guidance, manage escalations, and ensure consistent service excellence across all regions.

Account Executives (AE's)

Our ten AEs are product specialists who deliver personalised, onsite support to employers. Their expertise includes:

- Conducting benefit presentations, employee inductions, and year-end sessions.
- Supporting HR teams with, training, queries and escalations.
- Coordinating onsite employee engagements and growth initiatives.

Not sure who your ISC or AE is?

Send us an email at employer@mhcmf.co.za, and we'll connect you with your dedicated support team.



Protect What Matters: Screen Protect and Prevent Cancer

Cancer is one of the toughest battles anyone can face. But the truth is, many cancers can be prevented or successfully treated if they're caught early. That's why awareness and regular check-ups matter.

At Moto Health Care, we believe in empowering our members with the knowledge and support to take charge of their health. When you understand the risks, stay alert to warning signs, and go for your regular screenings, you give yourself the best possible chance at early detection and a healthy future.

This month, we shine a light on one of the most preventable cancers that still affects thousands of South African women every year: cervical cancer. Through education, awareness and access to care, we can change this story together.

What Causes Cervical Cancer?

The main cause of cervical cancer is infection with the Human Papillomavirus (HPV) – a common sexually transmitted virus. While there's no treatment for the virus itself, there is treatment for the health problems it can cause.

Understanding Cervical Cancer

The cervix is the lower part of the uterus that connects to the vagina. Cervical cancer develops when abnormal cells grow in the cervix, usually over several years. These changes often begin as pre-cancerous cells that can be detected and treated long before they turn into cancer. Because cervical cancer often has no early symptoms, regular screening is essential.

How to Detect & Prevent Cervical Cancer

The HPV vaccine offers strong protection and is most effective when given before becoming sexually active. You may already know about the National Department of Health's HPV vaccination campaign in public schools, which ensures that girls aged nine years and older receive two HPV doses about six months apart. Even if you missed it at school, older teens and young adults can still benefit from the vaccine.

How Moto Health Care covers screening

HPV vaccinations and Pap smears are covered from your preventative care benefit, so there are no out-of-pocket expenses for you.

Moto Health Care covers HPV vaccinations as follows:

- Two vaccinations per lifetime for all females between nine and 26 years old.
- High-risk or immunocompromised women between 26 and 45 years may qualify for a third vaccination. Please discuss this with your medical practitioner.

Moto Health Care covers one Pap smear per year for all females from the age of 15 years. The following tariffs are covered:

- Vaginal or cervical smears (tariff code 4566)
- Liquid-based cytology (tariff code 4559)

Even if you've received the HPV vaccine, it's still important to go for regular Pap smears, as they remain the best way to detect early signs of change.

We encourage every eligible member to make use of this free benefit – it could save your life or that of someone you love.

When last did you go for your annual Pap smear? If it's been a while, book your appointment today. If you haven't yet, talk to your healthcare professional about the HPV vaccination – for yourself, your daughter or someone close to you. Together, we can protect the next generation.

Myth Busters: The Truth About Generic Medicines

There are plenty of myths floating around about generic medicines, and it's time to set the record straight. Generic medicines go through the same rigorous checks as brand-name products, and in many cases, they're even made in the same factories! Here's what you need to know:



MYTH 1

Generic medicines are poor quality

Not true. Generic medicines must meet the strict quality standards set by the South African Health Products Regulatory Authority (SAHPRA). These standards ensure that generics have the same strength, purity, stability and quality as brand-name medicines. In fact, many generics are manufactured in the same facilities as the original products, using the same equipment and quality control processes.



MYTH 2

Generic medicines don't work as well

Generic medicines contain the same active ingredients as their branded counterparts. They're required to demonstrate bioequivalence – meaning they deliver the same amount of active ingredient into the bloodstream in the same amount of time. In short, they work just as effectively as the originals in treating your condition.



MYTH 3

Generic medicines are unsafe

Safety is a non-negotiable requirement for the approval of all medicines, including generics. Regulatory authorities ensure they meet strict safety standards before approval. Once on the market, generics are also monitored through the same post-marketing surveillance systems as branded medicines, ensuring ongoing safety and quality.



MYTH 4

Generic medicines take longer to work

Because generics must be bioequivalent, they work in the same way and timeframe as branded medicines. If you've ever felt like a generic 'takes longer', it's likely perception – not science.



MYTH 5

Generic medicines are cheaper because they're made poorly

Generics are more affordable, yes – but not because of lower quality. They cost less because manufacturers don't have to repeat the expensive research, testing and marketing already done by the original developer. That saving is passed on to patients and healthcare systems. The production of generics still follows the same strict manufacturing and quality control standards as branded medicines.

Bottom line: Generic medicines are safe, effective and affordable. They help millions of South Africans access essential treatment without compromising on quality.



Diabetic Retinopathy: Control Your Blood Sugar, Protect Your Eyes

Diabetic retinopathy is one of the most common complications of diabetes, and one of the most preventable causes of vision loss. It occurs when uncontrolled blood glucose levels damage the small blood vessels in the retina, the light-sensitive layer at the back of your eye.

Over time, this damage reduces oxygen supply to the retina, which can trigger the growth of abnormal new blood vessels. These fragile vessels may leak or bleed, leading to blurred vision, dark spots, or in severe cases, permanent vision loss.

What Are the Warning Signs?

Fluctuating vision, especially during periods of raised blood glucose, can be an early sign of diabetic eye changes. If left untreated, these changes can lead to more serious conditions such as:



Secondary glaucoma, caused by increased pressure in the eye, which can lead to irreversible blindness.



Diabetic cataracts, which cloud the lens and affect vision.

The good news is that early detection and treatment can slow or even prevent further damage.

Why Early Management Matters

Managing blood sugar levels is the best way to protect your vision. Regular eye check-ups allow specialists to detect problems before the retina is permanently damaged. In fact, for some people with undiagnosed type 2 diabetes, changes in the retina may be the first visible sign of the disease. That's why eye exams are so important, even if you haven't noticed any changes in your sight.



Q&A: Let's Talk About the Essential Option

We know that medical cover can sometimes feel complicated, so we've made it simple. Here are a few common questions about the Essential Option and how your benefits work.

What cover do I qualify for? ▼

Out-of-hospital cover:

- Primary care services
- Network general practitioner (GP), dentist, pharmacy, and optometry

In-hospital cover:

- State hospital – unlimited cover
- Stabilisation in a private hospital (for emergencies)

What does it mean to be 'stable'? ▼

A patient is considered stable when their medical condition is no longer at risk of deteriorating after treatment has begun. This includes treatment received in an emergency room or trauma unit, or emergency medical assistance provided at home or at the scene of an accident.

Do I have to pay for GP consultations and claim back? ▼

No. If you visit a Network GP, your claim will be funded directly by the Scheme. Your GP has a contract with Moto Health Care and knows exactly which services are covered. If your GP needs to charge for anything outside of the agreed services, they'll let you know upfront.

Do I have to pay for a specialist consultation upfront? ▼

Some specialists (even those in the network) may charge upfront for consultations. This is entirely up to the specialist. If that happens, simply submit your claim (along with the receipt) to the Scheme for reimbursement.

Tip: Always obtain specialist authorisation before your appointment to make sure your claim is paid smoothly.

Why do I need to use network providers? ▼

By using network providers, Moto Health Care can keep your contributions as low as possible. We negotiate specific rates with these providers to make sure you receive high-quality care with no out-of-pocket expenses. It's how we ensure great value while maintaining access to trusted medical professionals.

What should I do if I receive an account from a network provider? ▼

Start by contacting the medical practitioner directly, and they'll explain why the account was issued. If the matter isn't resolved, please contact our call centre for assistance. We're here to help you sort it out quickly and easily.



The Oral Cavity as a Diagnostic Window in Violence: A Clinical Focus for the 16 Days of Activism

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Remember to save the ambulance 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](mailto:tip-offs@mhcmf@tips-offs.com). All reports are confidential.

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