



A MESSAGE FROM THE SCHEME



Dear Medshield Member,

It is almost unbelievable that so soon we find ourselves already on the verge of winter, and we trust you celebrated the start of 2023 in good health with family and friends. Medshield ended 2022 on a high note, offering more benefits to our members for the 2023 benefit year.

At Medshield we started this year by reiterating our commitment to providing affordable healthcare cover to our members. Since its inception, the Scheme has been serving various employer groups and individual members, and through consistent service excellence, dependability, and compassion for our members, Medshield earned the trust of South Africans and is

one of the most experienced and highly rated medical schemes in the country. Financial stability is a crucial element of a medical scheme, and the Scheme remains financially stable with a solvency ratio of 57.4% - well above the statutory requirement of 25%. This reflects a very strong claims payment capability as indicated by the Global Credit Ratings Agency (GCR) confirmation that we maintained our credit rating of AA- Outlook Stable for the 15th consecutive year.

USE TECHNOLOGY FOR EASY AND SAFE ACCESS TO HEALTHCARE PROVIDERS
Medshield embraces technology to provide members with safe and convenient access to healthcare providers through the ever-evolving Medshield SmartCare stable of offerings. As we enter the colder months,

instances of COVID have increased slightly and SmartCare enables quicker access to quality healthcare with telemedicine via Videomed, and virtual GP consultations accessible through any computer, smartphone or tablet from the comfort of your home or private space. The colder weather also, unfortunately, means you will be exposed to the influenza virus. The best way to prevent the flu is to get a yearly flu vaccination. The vaccine stimulates your immune system to produce antibodies that will protect you against the virus if you are exposed to it. Doctors recommend children under five years (but older than six months), people over 65, pregnant women, obese people, and people with chronic diseases consider being vaccinated. Even healthy people can get very sick from the flu and spread it to others, but if more people are vaccinated, there is a smaller chance that the flu virus will infect others.

ELECTIVE AGM

We are looking forward to hosting members at Medshield's 54th Annual General Meeting. This year is an elective AGM where four member-elected Trustees will be elected to serve on the Medshield Board of Trustees. The elective AGM will be held at Sandton Convention Centre, 161 Maude Street, Sandown, Sandton, 2196 on Thursday, 29 June 2023. Please be on the lookout for more information on the business of the AGM and details about the candidates standing for election.

Please peruse the attached articles for more Scheme benefit information. As a Medshield Medical Scheme beneficiary you have the peace of mind that our commitment is to cover and honour your benefit entitlements, and provide easy access to care whenever you need it.

Healthy regards,
Medshield Medical Scheme

MEDSHIELD ANNUAL GENERAL MEETING (AGM) - HAVE A SAY IN THE MANAGEMENT OF YOUR MEDICAL SCHEME!



WHY DO MEDICAL SCHEMES HAVE AGMs?

An Annual General Meeting is the yearly meeting of Medshield's members to pass resolutions according to the Scheme Rules. This is the annual meeting where the membership of the Scheme can make their vote count!

The affairs of Medshield Medical Scheme are managed by the Board of Trustees, in accordance with the Scheme Rules and the Medical Schemes Act of 1998. Every third year the membership needs to elect a new Board of Trustees at the AGM – and 2023 is one of those years! The Medshield Board of Trustees consists of seven persons who are fit and proper to be Trustees. Four of the seven Trustees are membership-elected Trustees (through an elective AGM) and the remaining three are additional Trustees who possess skills and knowledge which should be strategically beneficial to the Scheme.

This being the third year of the current Board of Trustees in office, the Scheme will host an elective AGM in accordance with Rule 26.1 of the Scheme Rules.

THE PROCESS BEFORE VOTING DAY

The magnitude of responsibilities that befall the elected Board of Trustees is significant, and a fair and credible process should be followed to ensure that our members and partners have confidence in the elected Board of Trustees. To this end the Scheme appointed KPMG Services (Pty) Ltd (KPMG) as the Independent Electoral Body (IEB) in respect of the Trustee electoral processes and voting activities. In addition, BDO Advisory Services Proprietary Limited (BDO) was appointed in its capacity as Electoral Auditor. They will supervise, oversee and monitor the AGM processes and the 2023 Board of Trustee

MEDSHIELD ANNUAL GENERAL MEETING

Date: 29 June

Times: 08:30 for 09:00

Venue: Sandton Convention Centre,
161 Maude Street, Sandown, Sandton, 2196

election process as undertaken and managed by KPMG as the IEB.

The process is rigorously regulated by the Scheme Rules and the Medical Schemes Act which includes specific dates on how the nomination process for candidates was conducted. Nominations have been received and are currently being vetted by the IEB. A shortlist of candidates who are fit and proper to stand for elections will be distributed to members soon to enable preparation for voting at the AGM.

As part of the AGM Information pack, members will receive a proxy form. Each member who is not able to be present in person at the AGM can nominate one other person to vote on their behalf in both the election and the AGM business. It is important to note that members have to be physically present at the AGM to vote.

All relevant AGM documents are posted and emailed to members and it is therefore important that the Scheme has your up-to-date contact details. Please update these by calling 086 000 2120. For ease of access, the AGM documents will also be available on the Scheme's website at www.medshield.co.za/medshield-financial-highlights/

All queries relating to the nominations and electoral processes must be directed to the IEB at 082 437 0564 or email: medshieldtrusteeelections@kpmg.co.za. The IEB will be the only party that will respond to any queries related to the electoral process.

ANNUAL HEALTH RISK ASSESSMENT AND YOUR WELLNESS BENEFIT



Medshield's Wellness and preventative care benefit includes the Health Risk Assessment (HRA). The HRA is offered on all Medshield benefit options and to all beneficiaries over the age of 18 years.

Your wellbeing is important to us and we know that through preventative healthcare it is possible to diagnose underlying health issues earlier. You can save on medical costs by taking proactive steps in diagnosing and having the conditions treated early. All members of Medshield Medical Scheme have access to Wellness benefits which cover preventative tests and your Health Risk Assessment (HRA).

If a condition is left untreated or the symptoms go unnoticed without confirmation of the root cause, the condition can progress to a stage where serious intervention is needed. Such intervention may include expensive surgery and intensive medical care. With the Wellness benefit our members have access to essential tests for early diagnosis and preventative care.

Members may access their HRA benefits through the Medshield Family Practitioner Network, the Medshield Pharmacy Network, and Clicks Pharmacies or at the Medshield Corporate Wellness events.

WHAT TESTS ARE INCLUDED IN THE HRA?:

- Blood pressure reading;
- Random Blood sugar analysis;
- Total Cholesterol tests; and
- Body Mass Index (BMI)

WHAT TESTS ARE INCLUDED IN THE WELLNESS BENEFIT?

Members should confirm their specific benefit entitlement as noted in the specific benefit options' Benefit Guides available on the Scheme's website at <https://medshield.co.za/2023-benefit-options/>. An overview of the tests available is as follows:

- Flu Vaccination
- Pap Smear
- Bone Density (for Osteoporosis and bone fragmentation)
- TB Test
- National HIV Counselling Testing (HCT)
- Mammogram (Breast Screening)
- Pneumococcal Vaccination
- Birth Control (Oral Contraceptive Medication)
- Adult Vaccination
- HPV Vaccination (Human Papillomavirus)
- Child Immunisations

Members should speak to their Doctors about facilitating the Mammogram and Bone Density tests.

WHAT TO DO ABOUT THE FLU?



Between May and August, it's flu season in South Africa. During these months, South Africans are more likely to contract this infection, which is caused by the influenza virus. People who suffer from the flu, or "influenza" as it is more correctly named, are feverish and have a cough. They will complain about being tired and having a headache and sore muscles or joints. Sometimes, but not always, they may also have a sore throat and a runny nose.

The 2023 influenza season will coincide with the continued or recurrent circulation of COVID. Influenza vaccination of patients 6 months and older may reduce symptoms that might be confused with those of COVID-19. Additionally, prevention and reduction of influenza severity could decrease hospitalisations and intensive care unit admissions and alleviate stress on the health care system.

HOW IS THE FLU TREATED?

Antibiotics cannot be used to cure the flu. There are antiviral medicines, such as Tamiflu, which are recommended for people who are at high risk of developing complications, but these medicines are not usually prescribed as a preventative measure in most people. Usually, people with flu get better on their own in a week or so. The only treatment you can really take when you have the flu is symptomatic. In other words, the flu cannot be cured; you can only take medicines that will alleviate unpleasant symptoms, like coughing, fever and aches and pains. It is also recommended that you do not go to work, that you get bed rest, and that you drink plenty of fluids. The best thing to do is to ensure that you do not get flu in the first place.

FLU PREVENTION: GET A FLU VACCINATION

The single best way to prevent flu is to get a flu vaccination every year. The flu vaccine is designed to protect against the flu virus types that health experts believe will be most widespread during that particular flu season.

WHO SHOULD BE GIVEN A FLU VACCINATION?

Even healthy people can get very sick from the flu and spread it to others. And, if more people are vaccinated, there is a smaller chance that the flu virus will infect other people. So, really, everybody older than six months should get a flu shot. That said, there are groups of people who are more likely to develop complications and get really sick if they get the flu. These high-risk groups who should be vaccinated every year include small children younger than five years (but older than six months), people older than 65 years, pregnant women, very obese people, people with existing chronic diseases.

WHEN IS THE BEST TIME TO GET THE FLU VACCINE?

The flu season starts in May and it takes about two weeks for the body to form antibodies against the flu virus. You can, however, get vaccinated at any time during the flu season. The vaccine just won't protect you if you have already been infected by the flu virus.

WHEN AND HOW CAN I GET VACCINATED?

You can go to your pharmacy network according to your Medshield benefit option and ask for the flu shot for you and your family. You don't need a prescription and you can have the injection immediately.

EXTRA VALUE FOR MEDSHIELD MEMBERS



Medshield offers a variety of unique Extra Value services to suit every walk of life - providing a real space for support, care, and connection to every single member.

GET FIT IN A CLICK!

Exclusive, downloadable, and easy-to-follow workout programmes and meal plans. Purposefully designed to help our members get moving and on track with achieving their goals. We meet you where you are.

Go to clickfit.co.za for free access to exceptional, expertly curated plans.

Start living a fitter, healthier life with one, simple click!

MEDSHIELD MOM

We walk the journey of motherhood alongside all our mom members. Whether it be through our maternity benefits, our free value-added Medshield Mom portal that offers insightful resources, videos and recipes or during events, we believe that investing in our moms is investing in our future.

Recently Medshield Mom invited young mothers, new mothers and expecting mothers to Take a Mama Moment at a special high tea event held in Johannesburg on Saturday, 18 March. The sold-out first-ever Medshield Mom event was a resounding success, with Reach for a Dream benefitting from the ticket sales.

"In life, you need a partner to rely on. Medshield is that partner," said Setsooto Sihawu, Executive: Marketing & Corporate Communications at Medshield Medical Scheme, during her opening address. "Today is all about empowering our motherhood community, and providing moms and moms-to-be with the tools and information to help navigate parenthood."

Medshield member, brand ambassador, event host and revered mom, Mpoomy Ledwaba welcomed guests and emphasised that the day was about taking a moment for themselves as both mothers and women. "The journey of motherhood and wellness go hand-in-hand. If you are well, your family is well. It is important to make time for yourself, as a woman and mother," said Ledwaba.

Psychologist Rakhi Beekrum delivered the keynote for the day. She shared guidance on mindful parenting, healthy boundaries, self-care and the emotional tax of navigating mom guilt. Her keynote embodied how mothers reflect on their past experiences and how children learn from mothers – how to deal with difficult emotions and communicate.

The conversation reflected on the panelists' experience of motherhood – the impact of COVID-19, concerns around emotional education for children, and healthy eating habits for children. Mental healthcare for children and families was a recurring theme during the day. The panel discussion reflected the importance of mothers being kind to themselves and their motherhood journey.

The event showcased Medshield's commitment to women and especially mothers with their Medshield Mom offering that assists women on their journey to motherhood through all the various stages of pregnancy, birth and postpartum, ensuring that parents and parents-to-be are aware of the pregnancy-related benefits they enjoy as Medshield members.

The website, www.medshieldmom.co.za, is an easy-to-use online resource to access a hub of important content related to health, fitness, nutrition, the body, motherhood, babies, toddlers and more - all suited to the pre-and postpartum phases.



MAKE REGULAR DENTAL CHECK-UPS PART OF YOUR ROUTINE

Visiting your dental healthcare professional regularly is vital to prevent dental problems, maintain good oral health and improve your overall health and wellbeing. Do not wait until you have a problem before making a dental appointment. The general recommendation is to visit the dentist, dental therapist or oral hygienist for a regular check-up and cleaning once every six months.

EARLY DETECTION

Regular visits to your dental healthcare professional will help prevent the development of tooth decay (caries) or gum disease as they can detect and treat early oral disease before it becomes more serious.

PREVENTATIVE CARE

Plaque and tartar build-up can lead to gum disease. Regular professional cleaning to remove this build-up, usually called a 'scale and polish', combined with a good oral health routine at home, will help keep your teeth and gums healthy.

OVERALL HEALTH

Poor dental health and periodontal disease have been linked to a range of health problems, including systemic diseases such as heart disease and diabetes. Regular dental check-ups can help you maintain good oral health, which in turn can have a positive impact on your overall health.

DENTAL VISITS FROM AN EARLY AGE

In-hospital treatment under general anaesthesia comes with many risks. Regular dental visits for children from an early age will not only ensure healthy teeth but will help the child to be familiar with treatment on the chair. This will reduce anxiety for the child, allowing the dental

healthcare professional to complete the necessary treatment in the rooms and avoid risky treatment later under general anaesthesia.

HAT HELP IS AVAILABLE FOR CHILDREN UNDER THE AGE OF 16?

Fissure sealants for your child are an easy and effective way of preventing tooth decay. Ask your dental healthcare professional for fissure sealants on your children's permanent teeth.

WHAT ELSE CAN YOU DO TO PREVENT TOOTH DECAY?

- Brush your teeth for two minutes, every morning and every night.
- Floss every day to clean between your teeth.
- Limit sweets, sugary foods, and sugar-filled drinks.

VISIT A MEDSHIELD DENTAL NETWORK PRACTICE TO AVOID UNEXPECTED PAYMENTS

To avoid unexpected payments, consider going to a dental healthcare professional that is part of the Medshield Dental Network. These practices will not charge you more than the Medshield tariffs for conservative dental treatment. This means that if you have the benefits available for the treatment, you will not have to pay any money out of your own pocket. Conservative dentistry services include dental check-ups, fillings, extractions, scale and polish treatments (cleaning), dental X-rays, as well as preventative treatment for younger members, i.e. fissure sealants and fluoride treatment. Go to the Medshield website, www.medshield.co.za, and click on Members > Medshield Networks > Option > Dental Network to search for a practice in your area; or phone the Contact Centre on 086 000 2120.

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WAYS TO STAY HEALTHY WHILST LIVING WITH A CHRONIC CONDITION



Small changes to your daily routine can have a big impact on living a healthier life. *Get started on these simple steps today.*

TAKE YOUR MEDICATION

It is very important to take your medication in the right dose, at the right time and in the right way. Be sure to take your medication exactly as prescribed.

HEALTHY DIET

The food you eat can ease medication side effects, help you to maintain a healthy weight and support your immune system. Incorporate more fruits and vegetables, whole grains, lean meat, fatty fish, beans, lentils, nuts and seeds into your diet.

GET MOVING

Regular exercise can boost your mood and lower your chances of developing other health problems. It also improves strength, boosts the immune system, improves quality of sleep and lowers the risk of developing depression.

HEALTHY SLEEPING HABITS

Getting enough sleep is very important to improve general health and well-being. Make sure to have a regular bedtime and don't use digital devices like cellphones before going to sleep.

MIND YOUR MIND

Living with a chronic condition might take a toll on your mental health. Tell your doctor if you feel anxious, or have any other concerns. Your emotional health is just as important as your physical health and can also be managed.

CHANGE UNHEALTHY HABITS

Avoid unhealthy habits such as heavy use of alcohol and try to quit smoking. Consult with your doctor if you need any assistance.



DIRECTORY OF **MEDSHIELD** PARTNERS

SERVICE	PARTNER	CONTACT DETAILS
Ambulance and Emergency Services	Netcare 911	Contact number: 086 100 6337 (+27 10 209 8011) for members outside of the borders of South Africa
Chronic Medicine Authorisations and Medicine Management	Mediscor	Contact number: 086 000 2120 (Choose relevant option) or contact +27 10 597 4701 for members outside the borders of South Africa Facsimile: 0866 151 509 Authorisations: medshieldauths@mediscor.co.za
Dental Authorisations	Denis	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa - Crowns/Bridges and Dental Implant Authorisations email: crowns@denis.co.za - Periodontic Applications email: perio@denis.co.za - Orthodontic Applications email: ortho@denis.co.za - Plastic Dentures email: customercare@denis.co.za In-Hospital Dental Authorisations email: hospitalenq@denis.co.za
Diabetes Care Programme	Medshield	Contact number: 086 000 2120 (+27 10 597 4701) for members outside the borders of South Africa Facsimile: +27 10 597 4706 email: Diabetesdiseasemanagement@medshield.co.za
Disease Management Programme	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: diseasemanagement@medshield.co.za
Disease Management Care Plans	Mediscor	Contact number: 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa Facsimile: +27 10 597 4706 email: pmbapplications@medshield.co.za
HIV and AIDS Management	HaloCare	Contact number: 086 014 3258 (Mon - Fri: 07h30 to 16h00) Facsimile: +27 086 570 2523 email: medshield@halocare.co.za
HIV Medication Designated Service Provider (DSP)	Pharmacy Direct	Contact number: 086 002 7800 (Mon to Fri: 07h30 to 17h00) Facsimile: 086 611 4000/1/2/3 email: care@pharmacydirect.co.za
Hospital Authorisations	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: preauth@medshield.co.za
Hospital Claims	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: hospitalclaims@medshield.co.za
Oncology Disease Management Programme (for Cancer treatment)	ICON and Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: oncology@medshield.co.za Medshield has partnered with the Independent Clinical Oncology Network (ICON) for the delivery of Oncology services. Go to the ICON website: www.cancernet.co.za for a list of ICON oncologists
Optical Services	Iso Leso Optics	Contact number: 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa Facsimile: +27 11 782 5601 email: member@isoleso.co.za

MEDSHIELD HEAD OFFICE

5th - 7th Floor, 192 Bram Fischer
(Entrance Sneddon Street) Ferndale, Randburg 2195
email: member@medshield.co.za
Postal Address: PO Box 4346, Randburg, 2125

MEDIPHILA CONTACT CENTRE

Contact number: 086 000 0376 (+27 10 597 4703)
for members outside the borders of South Africa.
Facsimile: +27 10 597 4706
email: member@medshield.co.za

MEDSHIELD CONTACT CENTRE

Contact number: 086 000 2120 (+27 10 597 4701)
for members outside the borders of South Africa.
Facsimile: +27 10 597 4706
email: member@medshield.co.za

MEDSHIELD MEDICAL SCHEME CONTACT CENTRE **OPERATING HOURS**

Monday – Thursday: **8:15am to 17:00pm**
Friday: **8:30am to 17:00pm**