



A MESSAGE FROM THE SCHEME



Dear Medshield Member,
STAY HEALTHY THIS SPRING SEASON: TIPS FOR MANAGING ALLERGIES

September tends to go from dry, dusty weather, to pollen filled weather, which can be particularly challenging for those prone to allergies. The air is filled with dust particles and pollen, exacerbating respiratory issues and allergy symptoms.

We encourage you to take a proactive approach to your health this month by using your benefits to assist you in alleviating your symptoms. Consider keeping essential medications and nasal sprays on hand and using a saline nasal rinse to relieve any discomfort caused by high pollen conditions. By taking these steps, you can safeguard your health this Spring season.

CELEBRATING WOMEN'S MONTH

In celebration of Women's Month this past month of August, Medshield Medical Scheme recognised and honoured women's invaluable contributions to society. Through our social media platforms and various other initiatives,

we acknowledged the crucial role women play in uplifting their families and communities. We recognised and honoured the countless ways women have shaped our world for the better. As Medshield Medical Scheme, we would like to thank every woman once again for her strength, resilience, and achievements. Your unwavering determination, compassion, and leadership inspire us all.

MEDSHIELD'S COMMITMENT TO QUALITY HEALTHCARE

At Medshield Medical Scheme, we are dedicated to ensuring that all our members and their dependents continue to receive the quality healthcare they need. We have always prioritised our members in everything we do. We adjust and enhance our benefits yearly to provide real value when it matters most. As we prepare for the next annual benefit enhancement, we want to reassure you that we are continuously innovating to make it easier for you to use your benefits, manage your membership, and access healthcare professionals safely and conveniently. Your health is our priority, and we are committed to being there for you every step of the

way. Please be on the lookout for Scheme communication in October/November that will detail your 2025 Benefits and relevant contributions.

MAXIMISE YOUR BENEFITS

As the year slowly starts winding down, it's essential to review your day-to-day and medical savings to maximise the benefits that remain. Medshield offers virtual nurse-led consultations and virtual doctor consultation benefits, available on the Medshield website and Medshield App.

To make the most of these benefits, check the number of consultations available by reviewing the benefits of your selected plan. You can easily access this information on the Medshield website at www.medshield.co.za or on the Medshield App.

Don't miss maximising your remaining benefits for the remainder of this year to ensure you get the care you need.

Healthy regards,
Medshield Medical Scheme

STAY PROTECTED WITH NETCARE 911

Your Lifeline in Emergencies



At Medshield Medical Scheme, we prioritise your health and well-being and ensure you have access to comprehensive emergency medical services when needed most. One of the standout benefits included in our plans is access to Netcare 911 emergency services. As a Medshield member, you can rely on Netcare 911 for swift, professional assistance in times of crisis. Now, their services have become even more accessible with the launch of the new Netcare 911 app.

INTRODUCING THE NETCARE 911 APP: YOUR HEALTH IN YOUR HANDS

The new Netcare 911 app is designed to empower you with control over your health. It offers a range of features to simplify and enhance your healthcare experience. Whether you're facing an emergency or need to manage your health records, the app provides a seamless, user-friendly interface to help you navigate these critical moments.

IN AN EMERGENCY, EVERY SECOND COUNTS

Emergencies are unpredictable, and in those crucial moments, immediate assistance is vital. The Netcare 911 app is equipped with geolocation capabilities that pinpoint your exact location during an emergency, ensuring that help is dispatched without delay. Additionally, the app allows you to track your ambulance in real-time, giving you peace of mind while waiting for expert care to arrive.

MANAGE YOUR HEALTH RECORDS WITH EASE

Keeping track of your health records can be difficult, but the Netcare

911 app simplifies it. A Summary of Care is accessible to Netcare 911 patients and will soon be available to patients at Netcare Akeso and Netcare Cancer Care. This feature lets you quickly access your medical information, keeping you well-informed and ready for your healthcare requirements.

EXPERIENCE HASSLE-FREE HOSPITAL ADMISSIONS

Hospital admissions can be stressful, but the Netcare 911 app aims to alleviate this by offering a paperless, hassle-free process. Using the app, you can avoid the usual queues and get admitted to the hospital more efficiently, giving you more time to focus on your recovery. Remember that you still need to obtain the relevant pre-hospital authorisation from the Scheme.

BE PREPARED FOR LIFE'S UNCERTAINTIES

Heart attacks and strokes are two of the most severe medical emergencies, and knowing the signs can save lives. The Netcare 911 app provides vital information on recognising these conditions and what to do if you or someone you love is affected. From step-by-step guidance during an emergency, to tips on preventing heart disease and stroke, the app is essential for every Medshield member.

The Netcare 911 emergency services and the new app ensure that you receive prompt, professional care when it matters most. We encourage you to download the Netcare 911 app today. Your health is in your hands, and with Netcare 911, you can confidently face any emergency.

MEDSHIELD'S CENTRALISED SERVICING MODEL ENSURES SERVICE EXCELLENCE



To ensure that your query or request reaches the correct department quickly, we've introduced the **Centralised Servicing Model**, a streamlined process designed to make managing your healthcare queries or requests simpler and more efficient.

With this new model, you no longer need to remember multiple email addresses for different queries. All your questions, concerns, or requests can now be sent to one central address: member@medshield.co.za. This unified system ensures that your queries are processed quicker and more seamlessly than ever before.

Once you send your query, you'll receive a unique query number to help us precisely track and manage your request, providing the comfort of knowing you're taken care of. If your query requires additional documentation, such as completing a form, the process

is just as straightforward. You'll be directed to the appropriate form on our website, with clear instructions on how to complete it. Afterwards, follow the instructions on the form to send it to the correct email address.

This centralised process is about making your life more manageable, ensuring that your needs are met with the efficiency and care you deserve. At Medshield, we're not just improving processes but enhancing your overall experience, making you feel as valued and cared for as you are.

For any member-related queries, remember to use member@medshield.co.za. It's one small step towards making your healthcare journey smoother and more convenient.

VIRTUAL WALK-IN CENTRE – LET’S MEET

Discover the Convenience of Medshield’s Virtual Walk-in Centre



Medshield Medical Scheme’s Virtual Walk-in Centre ensures you receive the best possible care without the need to visit a physical location. The Virtual Walk-in Centre is a convenient, secure, and efficient way to connect with our knowledgeable team of agents from wherever you are. Whether you need assistance with your medical aid coverage, benefits, or claims or want to discuss personalised health plans, the Virtual Walk-in Centre is designed to make these interactions seamless and stress-free.

WHY CHOOSE THE VIRTUAL WALK-IN CENTRE?

- **Accessibility:** You can connect with us from the comfort of your home, office, or any location that suits you best. There is no need to spend time and resources travelling to a physical walk-in centre.
- **Convenience:** Life can be busy, but that doesn’t mean you should miss the support you need. The Virtual Walk-in Centre allows you to manage your medical aid queries at a time and place that is most convenient for you.
- **Personalised Service:** Like a face-to-face meeting, our Virtual Walk-in Centre provides a personalised experience with the added benefit of screen sharing, chat, and other interactive features to ensure we meet your needs efficiently.

HOW TO ACCESS THE VIRTUAL WALK-IN CENTRE

Accessing the Virtual Walk-in Centre is simple:

1. Send a request to letsmeet@medshield.co.za with your preferred date and time for an appointment.
2. Our team will promptly respond to confirm your appointment and provide you with details on how to connect.

3. On the scheduled date, join the meeting via Microsoft Teams using your device with a reliable internet connection, camera, and microphone.

Please ensure you have a stable internet connection through data or Wi-Fi to fully benefit from your virtual appointment. Please note that all virtual consultations are recorded for your future reference.

TOOLS REQUIRED

To use the Virtual Walk-in Centre, you will need:

- A device with a camera and microphone (e.g., a smartphone, tablet, or computer).
- A stable internet/data connection.
- The Microsoft Teams application.
- Access to your email account.

Our Virtual Walk-in Centre is user-friendly and designed with your convenience in mind.

Experience the Future of Customer Service

The Virtual Walk-in Centre is part of our commitment to providing exceptional service and ensuring you have the support you need at your fingertips. While our regional Walk-in Centres, Contact Centre, IVR, and email channels remain available, the Virtual Walk-in Centre offers a flexible alternative that brings our services closer to you.

We encourage all members to take advantage of this innovative service and experience the convenience of managing your healthcare needs virtually.

NO NEED TO DELAY

– It is time for your dental check-up



SCHEDULE YOUR NEXT DENTAL APPOINTMENT TODAY

Even though routine dental check-ups plus a range of preventative dental benefits might be available on most options, less than 52% of members have made their way to the dentist's rooms this year. It is recommended that you visit your dental healthcare professional every six months, or at least once a year, for a dental check-up and professional cleaning (i.e. scale and polish). A routine dental check-up can help your dental healthcare professional detect early signs of gum disease, allowing for timely treatment to prevent its progression.

Refer to your selected benefit guide (available on the Medshield website) for a summary of your Basic Dentistry benefits:

- **Scale and polish** – This is professional dental cleaning, which an oral hygienist or dental therapist might also do. The benefit will not be available within six months from your previous scale and polish.
- **Fissure sealants** (for beneficiaries younger than 16) – Fissure sealants for children are an easy and effective way of preventing tooth decay.
- **Fluoride application** (aged 5 and younger than 13): Fluoride helps strengthen tooth enamel, making it more resistant to decay. Younger children are more at risk of developing tooth decay as their oral hygiene routine is not established, and their tooth enamel is not fully mineralised and vulnerable.

HEALTHY HABITS FOR HEALTHY TEETH

In addition to regular dental visits, follow these healthy habits to help prevent the development of tooth decay (caries) or gum disease:

- Remember to rinse your mouth with water after every meal or snack.
- Limit sweets, sugary foods, and sugar-filled drinks – make water your primary drink.
- Brush your teeth with fluoride toothpaste for two minutes every morning and every night. Use a small to medium-sized soft-bristled toothbrush.
- After brushing your teeth at night, do not eat or drink anything other than water before you go to bed.
- Floss to clean between your teeth. Do this once daily or, at a minimum, three times a week.

Visit a Medshield dental network practice to avoid unexpected payments: Consider going to a dental healthcare professional who is part of the Medshield Dental Network. These dental practices will not charge 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 pocket.

Go to the Medshield website, www.medshield.co.za, and click Members > Medshield Networks > Option > Dental Network to search for a practice in your area, or call the contact centre on 086 000 2120.

UNDERSTANDING AND MITIGATING IDENTITY FRAUD



Identity fraud is increasing at an alarming scale in society. Personal information has become more accessible via the dark web due to the increasing number of data breaches in recent times. Another method commonly used by fraudsters to trick victims into disclosing personal information is called social engineering. It is a technique based on psychological manipulation and deceit to get the victim to reveal confidential personal information.

BY DEFINITION: Identity fraud is the unauthorised use of a person's personal information by another person, obtained through various sources, including data breaches, to commit a crime or deceive or defraud that person or a third party to take advantage of the pleasures that come with that synthetic identity.

Data breach is unauthorised parties gaining access to sensitive or confidential information, which is:

- Theft of private or confidential data without the owner's knowledge or permission;
- Release of confidential information into an unsecured environment;
- Unauthorised access or exposure of sensitive information; or
- A cybersecurity mishap where data falls into the wrong hands.

Medical data is among the most sensitive information shared with organisations. No organisation is 100% breach-proof, and it is therefore crucial to understand what's at stake and what to do if your information is compromised – to minimise the fallout.

The following can be in the hands of a stranger:

- Personally identifiable information (PII) – Identification number, home address, email address, or birth date;
- Passwords to critical medical, insurance and financial accounts;
- Medical history, including treatments and prescriptions; and
- Billing and payment information, including credit and debit card and bank account details.

Possible results of a data breach:

- Incur bills and debt on your credit card;
- Open new lines of credit;
- Access and drain your bank account funds;
- Impersonate your identity to obtain medical services or medication;
- Fraudulent tax returns could be filed to obtain rebates; and
- You can be extorted by a fraudster who will threaten to share confidential information on medical conditions and treatments.

The insurance industry, in particular, is consistently tracking emerging risks. As an industry, we have recently noticed a trend where fraudsters target insurance companies using social engineering to obtain policyholder information. The fraudster poses as a client or broker to acquire personal information.

In 2020, the Experian credit bureau was hacked, and information such as ID numbers, phone numbers, and residential addresses of over 24 million South Africans was released.

For this reason, we need to assume that our information could also be there and, therefore, adopt a zero-trust mindset by applying a healthy dose of scepticism.

Precautions you can take to protect your personal information:

- Always verify and authenticate any request for information, no matter how genuine it seems at first glance. This may mean you must call the insurance company or your broker directly to verify the request. Remember the psychological manipulation effect – fraudsters make you feel important and respected to gain your trust.
- Never share identifiable information, policy numbers or claims numbers with strangers.
- Take extra caution when storing or disposing of insurance documents.
- Be cautious when clicking on links.

Anyone concerned that their ID number and personal data may have been compromised should request their free annual credit report and register with the Southern African Fraud Prevention Service (SAFPS), which provides protective registration for all consumers who have experienced identity fraud. The Protective Victim registration is a free service that is a step in the right direction for taking precautions and safeguarding your identity.

Steps to take following a data breach:

1. Check notifications

Read the email carefully for any signs of a potential scam. Signs include spelling and grammatical mistakes and urgent requests for your personal information. Double-check the sender's email address, and don't click on embedded links.

2. Find out exactly what happened

Understand your risk exposure: Find out exactly what information has been compromised. Was the incident an accidental data exposure, or did malicious third parties access and steal your data? What type of information may have been accessed? Was it encrypted? If your provider hasn't answered these questions adequately, call them to get the information you need to take the next steps. If it's still unclear, then plan for the worst.

3. Monitor your accounts

If malicious actors have accessed your PII and medical information, they may sell it to fraudsters or try to use it themselves. Either way, it pays to monitor suspicious activity, such as medical bills for care you didn't receive or notifications saying you've reached your benefit limit. If your financial information has been compromised, monitor your bank account and card transactions. Many organisations offer free credit monitoring, which notifies you of any updates or changes to your credit reports that could indicate fraud.

4. Report suspicious activity

It goes without saying that you should report any suspicious activity or billing errors immediately to the relevant provider. It is best to do so in writing and notifying your insurer/provider via email/phone.

5. Freeze your credit and cards

Depending on what personal information has been stolen, you might want to activate a credit freeze. This will mean creditors cannot access your credit report and, therefore, won't be able to approve any new credit account in your name. That will prevent threat actors from running up debt in your name. Also, consider freezing and/or having new bank cards issued. This can often be done simply via your banking app.

6. Change your passwords

If your log-ins have been compromised in a breach, then the relevant provider should automatically reset them. But if not, it might pay to do so manually anyway – for peace of mind. This will prevent account takeover attempts – especially if you enhance your security through two-factor authentication.

7. Stay alert

If fraudsters get hold of your personal and medical information, they may try to use it in follow-on phishing attacks. These could be launched via email, text, or even live phone calls. The aim is to use the stolen information to add legitimacy to requests for more personal information like financial details. Remain vigilant.

BE AWARE – REMAIN VIGILANT – REPORT SUSPICIOUS ACTIVITY

HERE'S HOW YOU CAN BLOW THE WHISTLE:

- Call directly on the toll-free number 0800 112 811**
Use the dedicated Whistle Blowers hotline number to make a report via the live answering service.
- SMS to 33490**
Send your report via the SMS line from anywhere in South Africa at a cost of R1.50.
- Report online at www.whistleblowing.co.za**
Visit the Whistle Blowers website to report and make your submission via the online reporting platform.
- Email to information@whistleblowing.co.za**
Send an email of your report privately to Whistle Blowers.
- Download and use the Whistle Blowers app**
Download the secure Whistle Blowers app from Google Play or the Apple App Store. The app guides you through the reporting process.
- Post a letter of your report**
Send a letter of your report to Whistle Blowers via post using the below details:
Freepost KZN665, Musgrave, South Africa, 4062
- Fax your report**
Send your report to Whistle Blowers via a fax line:
Toll-free on **0800 212 689**
- WhatsApp**
Send your report to Whistle Blowers via WhatsApp on: **031 308 4446**

REMEMBER, REPORTS CAN BE SUBMITTED ANONYMOUSLY OR IN CONFIDENCE

For more insights, please watch the following video based on a true story of medical fraud: <https://bit.ly/4d9Cqtu>

References:

- www.welivesecurity.com/en/privacy/my-health-information-has-been-stolen-now-what/
- www.fanews.co.za/article/fraud-crime/5/general/1094/identity-theft-on-the-rise-how-to-safeguard-yourself/39657

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 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

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MEDSHIELD MEDICAL SCHEME CONTACT CENTRE **OPERATING HOURS**

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