



A MESSAGE FROM THE SCHEME



Dear Medshield Member,

MEDSHIELD'S 2025 BENEFITS: UNLOCKING REAL VALUE FOR OUR MEMBERS

Medshield Medical Scheme's 2025 benefit options are designed to enhance your access to quality healthcare while remaining affordable and sustainable.

In alignment with our commitment to be your **Partner for Life**, we continue to put members' needs first by refining our benefit structures, expanding network options, and adding value through enhanced member-centric services. Medshield's focus remains on building a stable, member-centred medical scheme that you can rely on no matter where life takes you.

WHAT'S NEW FOR 2025?

Medshield has thoughtfully increased critical benefit limits by 6% across all options, for example oncology, external prostheses, and pregnancy scans, making getting the care you need easier without unnecessary financial strain. Alongside these enhancements, our comprehensive 2025 benefit suite includes eight different benefit options and two Efficiency Discount Options (EDOs), giving you the flexibility to choose a plan that best suits your healthcare needs, from basic primary care to more specialised services.

In line with our goal of reducing out-of-pocket expenses for members, we've also reduced or removed many co-payments, improved access

to GPs through an expanded network, and introduced new Specialist networks. In addition, we have revamped our hospital network to support this enhanced access and provide you with more choice to ensure you receive consistent, quality care across South Africa.

A key feature here to make your life easier is our Medshield website's GEO locator. Whether at home or on the go, the GEO locator tool is designed to save you time by simplifying your search for healthcare providers within our network. With this tool, you can locate providers by simply typing in a provider's name or practice number or by selecting a province and city. The GEO locator will instantly display a map showing the locations of providers within your search criteria, helping you make faster and more informed choices about your healthcare.

The GEO locator tool also offers a valuable "Smart Search" function. If you'd prefer a comprehensive view of providers in a specific area, you can export and download an Excel list of all General Practitioners (GPs) on the Medshield Network for your particular plan. This list allows you to keep a reliable reference of network providers even if you cannot access the Medshield website, ensuring you're always connected to the care you need.

In addition to benefit updates, Medshield is introducing several new value-added services in 2025 to support you in all aspects of health and wellness. Members now have access

to Medshield Mind, a mental health support programme with a user-friendly online portal with resources and tools to help manage mental wellness. We're also pleased to offer a new Mental Health Medicine Benefit on specific options, ensuring access to essential mental health medications.

As part of our holistic approach to well-being, Medshield continues to provide specialised programmes such as Medshield Wellness, MedshieldMOM for expectant mothers, and Medshield Kids, all created to offer proactive health support for every stage of life. Additionally, when medical expenses exceed standard coverage, Medshield partnered with two reputable insurance brands to provide Gap cover at lower-than-retail rates, giving you peace of mind against unforeseen costs. Medshield is more than a medical scheme; we are a true partner on your health journey. We are dedicated to making quality healthcare accessible, supporting you through life's stages, and continually enhancing our offerings to meet your needs. With the new 2025 benefits, we reaffirm our promise to be your **Partner for Life**, today and into the future.

We wish you a joyous holiday season filled with warmth, peace and cherished moments. If you are travelling during the festive season, please do so safely.

Your Partner for Life
Medshield Medical Scheme

CHOOSE THE RIGHT PLAN FOR 2025

Benefit Option Changes



With the new year approaching, it's the perfect time to ensure that your benefit option aligns with your healthcare needs. Medshield's Scheme Rules allow you to change your benefit option, effective 1 January 2025. If you decide not to make a change, you'll automatically remain on your current plan for the upcoming year.

KEY CONSIDERATIONS BEFORE MAKING A CHANGE

Selecting the right benefit option involves understanding the specifics of each plan. Each option varies in terms of prescribed minimum benefits (PMBs), chronic medication coverage, day-to-day benefits, and other services like dental, optical, and hospitalisation. This decision impacts how your chronic medication is covered, and opting for a lower-tier plan may lead to more out-of-pocket expenses if certain medicines are not included. It's recommended that you discuss your needs with your financial advisor to ensure you're making the best choice,

Additionally, consider whether you want the flexibility to choose providers or prefer a network-restricted plan, as some options require the use of network providers. Reviewing your choice with your advisor helps align your healthcare needs with your financial goals, so you're fully prepared.

WHEN AN UPGRADE MAY BE RIGHT FOR YOU

An upgrade might be beneficial if:

- Your day-to-day benefits typically run out before the year ends.
- You're adding new dependents or have upcoming medical procedures.

- You're facing significant life changes impacting your health needs. Upgrading ensures you have sufficient coverage to avoid unexpected costs and gives you peace of mind, especially if your healthcare needs are increasing.

HOW TO CHANGE YOUR BENEFIT OPTION

If you decide to make a change, complete and submit the Option Change form available on the Medshield website under the "Member/Scheme forms for members" tab. The deadline to submit your request is **31 December 2024**. Any changes submitted after this date cannot be processed.

The 2025 Product benefit guides and contribution tables are available on our website to assist in your decision-making. We also provide a side-by-side comparison of your current option with the next plan tier for easy reference.

For corporate members, completed forms should be submitted to your HR department for payroll processing by January 2025. HR will then forward your form to the Scheme for finalisation.

If your form is submitted after 13 December 2024, your new contribution amount may only reflect in February 2025, and any credit due will be applied to your February contribution rather than refunded.

For more details, visit the Medshield website at www.medshield.co.za, where you can review benefit comparisons, option details, and additional guidance.

ONE MEDSHIELD APP, ENDLESS BENEFITS

Download and Register on Medshield's New Member App Today!

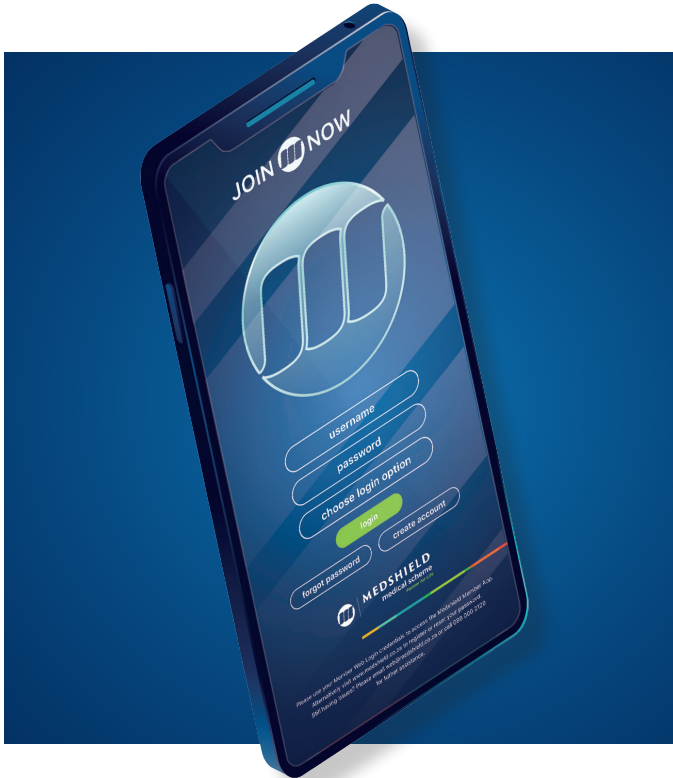
A Are you looking for a simpler way to manage your healthcare benefits? The wait is over. The all-new Medshield Member App is now available for download! This new and improved App is designed to offer convenience and access like never before.

With fresh, modern user interface, user-friendly features, and quick access to your health information, you'll have everything you need at your fingertips.

Accessing the New Medshield Member App is Easy:

1. Visit the relevant **App Store**.
2. Search for "**Medshield**".
3. Download and log in using **your current web or member app credentials**.

Delete the previous app from your device once you have installed the new version.



KEY FEATURES OF THE NEW APP:

- **Access essential documents** - View or email your membership certificate, tax certificate, and statements.
- **Monitor your benefits** - Check your cover, usage, and remaining balances in real-time.
- **Track your claims** - Submit and track claims with ease.
- **Digital membership card** - Always have your member card on hand.
- **Locate providers** - Use the App to find network providers quickly and conveniently.
- **Submit authorisations** - Simplify pre-authorisations for hospital and dental procedures.

- **Gap cover** – benefit from Sanlam and TRA special Gap Cover offering and rates specifically for Medshield members.
- **Stay informed** - Receive notifications and access the document library for health tips and scheme updates.

Start your journey with the new Medshield App today and experience the future of healthcare management.

HOW TO REGISTER AND GET STARTED (if you have not previously registered on the website member log-in zone or the Medshield app)

If you are registering for the first time on the Medshield website or the app, please click the link for step-by-step guide on how to register <https://bit.ly/415vYBf>, or see below:

TO REGISTER ON THE NEW MEDSHIELD APP, FOLLOW THESE STEPS:

1. **Download the App** - Search for the **Medshield Member App** in your device's App store and download it. **Please note that the Android App store requires an Android version 14 and above to access the app from your Android device.*
2. **Launch the App and Create Account** - Open the App and tap "**Create Account**" on the login screen.
3. **Validate Your Membership** - Enter your **membership number** and select whether you are the **principal member** or a **beneficiary**. Select "**Validate**."
4. **Enter Your Details** - Fill in your **ID number, email address, username, and password**. Ensure your password is at least 8 characters long, case-sensitive, and excludes ampersands (&) or spaces.
5. **Agree to Terms and Conditions** - Accept the terms and conditions to proceed.
6. **Log In** - Use your newly created credentials to log in and enjoy the App's full range of features.

ALTERNATIVELY, REGISTERING ON THE MEDSHIELD WEBSITE IS QUICK AND EASY. FOLLOW THESE STEPS:

1. **Visit the Member Login Page** - Go to the Medshield website and click the "**Login**" button.
2. **Click "Create Account"** - Enter your **membership number** in the designated field and click "**Validate**."
3. **Complete Personal Details** - Fill in your **ID number, email address, username, and password**. Ensure your password is at least 8 characters long, case-sensitive, and excludes ampersands (&) or spaces.
4. **Agree to Terms and Conditions** - Review the terms, then click "**Agree**" to proceed.
5. **Complete Registration** - Click "**Register**" and you're all set to log in and manage your health benefits.
6. **Use One Login for Both Platforms**.

If you've already registered on the website, the same credentials can be used on the App, and vice versa, ensuring seamless access across both platforms.

Don't wait! **Download the Medshield App today** and easily control your healthcare journey.

WE'RE LIVE!

Medshield's WhatsApp Line is Here!



Medshield's **WhatsApp** Service Line: **+27 60 042 7274**

The wait is over – Medshield's WhatsApp service line is now live! Connecting with us has never been easier, faster, or more convenient. This innovative service brings your healthcare needs to your fingertips, giving you access to essential information and support when you need it.

GETTING STARTED IS SIMPLE:

1. Save the Medshield WhatsApp number **+27 60 042 7274** to your contacts.
2. Open WhatsApp and search for the saved number.
3. Send a message saying "**Hi**" to start chatting.

THAT'S IT! You're now ready to explore everything the Medshield WhatsApp line has to offer.

WHAT CAN YOU DO ON THE WHATSAPP LINE?

- **Get Instant Answers** - Need to review your claims or information about your benefits? Explore the WhatsApp line for quick, reliable information.
- **Access Information 24/7** - Stay informed about Medshield's services and offerings at any time.
- **Receive Personalised Assistance** - Get information tailored to your specific healthcare needs.

- **Enjoy Convenience and Security** - There is no need for long calls, emails or navigating complex systems - our WhatsApp line is easy to use and keeps your information secure.

WHY WHATSAPP?

WhatsApp is a tool you already know and trust; now, it's your direct line to everything Medshield. Whether you're at home, at work, or on the go, connecting with us is as easy as messaging "**Hi**".

YOUR HEALTHCARE, SIMPLIFIED

The Medshield WhatsApp line is here to make your healthcare journey smoother, faster, and more connected. Save the number, send a message, and experience a new level of convenience and care today.

HELPING YOU FOR LONGER

From the 1st of January 2025 the Medshield WhatsApp for business line will be available from **8:00am to 8:00pm Monday to Friday and 8:00am to 1:00 pm on Saturdays.**

YOUR HEALTHCARE, YOUR WAY - JUST A MESSAGE AWAY!

Start chatting with us now and discover how simple medical aid communication can be.

REMINDER

Annual Renewal of Chronic and DTP PMB Treatment Plans



As the year draws to a close, you must ensure that your treatment plans for chronic conditions and DTP PMB (Designated Treatment Prescribed Minimum Benefits) are up to date. Renewing these treatment plans annually keeps you covered for the necessary care without interruption.

WHY RENEW?

Annual renewal is necessary for members managing chronic conditions or those enrolled in the DTP PMB treatment plan to maintain continued access to critical treatments. Renewal ensures your prescribed care aligns with any updated guidelines or treatment protocols, helping you receive the most effective care while using your benefits best.

STEPS TO RENEW YOUR TREATMENT PLAN

- **For Chronic Treatment Plans:**

If you are already registered for chronic medication, please consult

your provider to confirm your treatment plan renewal. They may need to submit additional information if your prescription has been updated, if any new authorisations are required or if you changed your benefit option for 2025 or if a new medicine formulary applies to your option.

- **For DTP PMB Treatment Plans:**

Your doctor can assist you with the renewal process by submitting the required information on your behalf. This includes confirming your current diagnosis and updating any treatment needs.

If you have any questions about the renewal process or need help, feel free to reach out to the Chronic Medicine Authorisation Centre at Mediscor. Their hours are Monday to Friday, 7:30 am to 5:00 pm. To register for chronic treatment plans, please follow the How-to guidelines outlined in the following articles of this newsletter.

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



How to Register the DTP PMB Chronic Care Programme

Accessing chronic treatment through the DTP PMB (Designated Treatment Pair Prescribed Minimum Benefits) programme requires collaboration between members and healthcare providers. Below is a simple step-by-step process to guide you through the registration.

1.

Consult with Your Doctor

Schedule a consultation with your doctor or General Practitioner (GP) to confirm your diagnosis.

2.

Complete the Application Form

Once the diagnosis is confirmed, your doctor must complete the DTP PMB application form available on the Medshield website at <https://medshield.co.za/members/scheme-forms-for-members/>.

4.

Review and Feedback

Mediscor will review the application and provide initial feedback to you, your provider, or your broker.

3.

Submit the Form

Your doctor must submit the completed form to Mediscor at medshieldapmb@mediscor.co.za.

5.

Check for Validity and Classification

Mediscor will verify the application to determine whether your request qualifies for DTP PMB or CDL chronic treatment. If it's for chronic treatment, instructions will be provided to send the form to medshieldauths@mediscor.co.za.

6.

Processing the Request

If the application is classified as a DTP PMB request, Mediscor will use clinical guidelines to review and finalise the request.

8.

Annual Renewal

Ensure your DTP PMB treatment care plan is registered annually to continue receiving the necessary treatments.

7.

Outcome Notification

You and your doctor will receive the outcome of your request. Mediscor will issue a confirmation PMB letter and a treatment care plan if approved. If denied, detailed feedback explaining the decision will be provided.

By following these steps, you will receive the appropriate chronic care under the DTP PMB benefit.



How to Apply for your Chronic Medicine and register on the Chronic Medicine Programme (CDL List)

If you have been diagnosed with a chronic condition you will require long-term medication. It is important to register your chronic medication so the payment of your medicine can be covered from your Chronic Medicine benefit and not your Day-to-Day benefits or Savings allocation.

FOLLOW THESE EASY STEPS:

1.



CALL OR EMAIL

Your doctor or Pharmacist can call Mediscor on **086 000 2120** (Choose the relevant option) or email **medshieldauths@mediscor.co.za**.

You will need the following information:

- Membership details: Benefit Option name and your membership number
- Patient details: Name, Dependant code (on the back of your membership card) and date of birth
- Your Doctor's details: Initials, surname and practice number
- Diagnosis details: What chronic condition has been diagnosed and the ICD-10 code
- Prescribed medicine: Medicine name, strength and dosing frequency

If additional information or a motivation is required, we will contact you and/or your treating doctor.

2.



REGISTRATION

Your registration will be evaluated in line with the Scheme Rules and Protocols by in-house qualified and registered pharmacists and pharmacy assistants. Your application will be processed according to the formularies appropriate for the condition and Benefit Option. Different types of formularies apply to the conditions covered under the various Benefit Options.

You can check online if your medication is on the formulary for your Benefit Option by visiting www.mediscor.co.za/search-client-medicine-Formulary/. If your medicine is not on the formulary for your Benefit Option you can ask your doctor if there is an alternative available that is on the formulary otherwise you will be liable for an upfront co-payment.

4.



CHRONIC MEDICINE

Take your script to the Chronic Medicine Designated Service Provider (DSP) network pharmacy for your benefit option/plan and collect your medicine, or have it delivered.

3.



AUTHORISATION

You will receive a standard medicine authorisation and treatment letter once your application for chronic medication has been processed.

If your registration requires additional test results or a motivation, you should follow up with your treating Doctor to provide this information.

Chronic Medicine Authorisation Contact Centre hours: Mondays to Fridays: 07:30 to 17:00

CLOSE THE GAP AND ELIMINATE OUT-OF-POCKET EXPENSES!

Comprehensive Medical Aid Gap Cover now offered exclusively to Medshield members.

Even the most comprehensive medical aid plans may leave members with out-of-pocket expenses, often at the most inconvenient times. Medshield understands this challenge and has partnered separately with Sanlam and Total Risk Administrators (TRA) to provide Gap Cover at preferential rates directly and exclusively to Medshield members.

Additional financial protection becomes increasingly important as healthcare costs continue to rise, particularly for specialist treatments and in-hospital care where out-of-pocket payments may arise.

As a medical scheme, we offer a safety net for many healthcare costs, but gaps can occur, especially when the costs of specialists or certain treatments exceed the rates covered by your benefit plan. Our collaboration with Sanlam and TRA offers a solution designed to close the gap between what your plan covers, and the actual costs incurred, ensuring that Medshield members can access quality healthcare without the stress of unexpected medical bills.

WHAT GAP COVER IS AND WHAT IT'S NOT

Gap Cover is not a substitute for medical aid, but a supplementary insurance product designed to protect you from financial shortfalls. It kicks in when Medshield has covered its portion, helping to cover any remaining gap. For instance, if your medical aid plan covers 100% of the scheme rate for surgery, but the treating surgeon charges 300%, Gap Cover will help cover the remaining 200% you would otherwise have to pay yourself. The rising costs of healthcare have made Gap Cover an essential addition for all medical aid members.

While Gap Cover is also often confused with medical insurance, the two fundamentally differ. Medical insurance provides limited cover, often for specific events or conditions, and does not guarantee the same comprehensive benefits as a medical aid plan. It is designed as a lower-cost alternative for medical assistance, focusing on specific health-related incidents, and often the payouts don't cover the actual costs charged by a healthcare provider e.g. a hospital or specialist.

In contrast, Sanlam and TRA offer Gap Cover solutions that complements Medshield's benefit options, not replace it. It steps in when there is a gap between what you are charged and what your plan covers, specifically on in-hospital specialist costs, ensuring you do not face unexpected expenses.

MEDSHIELD'S PARTNERSHIP WITH TRA AND SANLAM

Through our strategic partnerships with Sanlam and TRA, both of whom will administer their Gap Cover products directly, we have negotiated preferential rates and tailored Gap Cover solutions exclusively for our members to provide reliable protection against financial shortfalls.

This partnership ensures that members benefit from plans tailored to Medshield's unique structure, simplifying the claims process, and providing financial peace of mind.

Sanlam, a well-known and trusted brand in the insurance sector, offers an additional layer of financial protection to Medshield members with their Sanlam Gap Comprehensive and Sanlam Gap Core plans. These Gap Cover solutions are underwritten by Centriq Insurance Company Limited, offering competitive premiums and a seamless claims process.



With Sanlam's Gap Comprehensive plan, Medshield members can save up to 12% on the normal retail cost, and the Sanlam Gap Core plan has been uniquely designed and priced for Medshield members. For example, Sanlam Gap Core starts at just R192 per month for individual members under 60 years of age. It makes it an affordable and essential option for those looking to protect themselves from unexpected medical bills.

TRA offers four Gap Cover plans tailored explicitly for Medshield members. With TRA's deep understanding of the medical aid industry and Medshield's structure, members benefit from straightforward claims processing and expert advice on selecting the right plan for their needs. These plans ensure that members avoid the stress of out-of-pocket expenses, providing a straightforward claims experience since TRA understands Medshield's claims processes.

CLOSE THE GAP AND ELIMINATE OUT-OF-POCKET EXPENSES!

In a time of rising healthcare costs, Gap Cover is no longer just a luxury but a necessity. Medshield's partnership with Sanlam and TRA gives you the financial security you need to face unexpected healthcare challenges. By choosing Gap Cover, both you and your family will be protected from the economic burden of medical shortfalls, so you can focus on what truly matters: your health and well-being.

Medshield has many members who have partnered with us for 17 years and longer, knowing we have their best interests at heart. We are a stable organisation that will be around in the long term, with a menu of member-centric benefit plans to cover your needs as you navigate through life. The mission remains unchanged: to provide access to affordable, high-quality healthcare through partnerships, bringing you more value at competitive prices compared to the market. We are confident that our member-centric business approach will continue translating into quality healthcare and excellent value for money.

We have gone the extra mile to ensure all Medshield members receive financial protection and peace of mind. View the exclusive Sanlam and TRA Gap Cover offering on www.medshield.co.za today.



Medshield Partners' Contact Details

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: 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 Working Hours: Mon - Fri: 08h00 - 17h00 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**