

# Medshield CONNECT



MEDSHIELD  
medical scheme

*The way for us to talk to each other*



Issue 1 - 2025

## A MESSAGE FROM THE SCHEME



*Dear Broker,*

**A**s we step into quarter 2 of 2025, we welcome all our dedicated brokers and a special greeting to those partnering with Medshield for the first time. Your continued support and commitment are vital to our collective success, and we deeply value your role in helping members make informed healthcare choices.

We want to take this opportunity to thank you for attending both our 2025 product launch and broker training sessions towards the end of last year. We are thrilled to share that we achieved a record high in attendance, which signals a renewed interest in Medshield's products and services. We truly appreciate your participation in our strategic events and training, which are instrumental in preparing you to support your clients with confidence and clarity.

Looking ahead, we want to remind you that Medshield's Annual General Meeting (AGM)

is scheduled for June 2025. The AGM is a significant event for the Scheme, allowing members to engage, voice their opinions, and contribute to decisions that shape Medshield's future. We encourage you to remind your clients - our members - about the importance of participating in this key event.

### **PARTNER FOR LIFE**

#### **– BUILDING LASTING VALUE TOGETHER**

At Medshield, we believe that strong partnerships with brokers drive lasting value for members and the healthcare community. Our promise, "Working together, we unlock real, personalised value for you," reflects our commitment to empowering you with the tools, resources, and support you need to succeed.

#### **As your Partner for Life, we pledge to:**

- Equip you with meaningful engagement opportunities, comprehensive product knowledge, and valuable resources to support your client conversations.

- Provide clear, consistent updates on our products and services to help you stay informed and ahead.
- Foster a collaborative relationship built on transparency, trust, and mutual success.

Together, we can continue to deliver quality healthcare solutions while driving growth and success for your business. We are proud to have you by our side as we build lasting value together.

Thank you for choosing Medshield as your **Partner for Life.**  
*Medshield Medical Scheme*

### **MEDSHIELD'S DEMOGRAPHICS AS AT 31 DECEMBER 2024**

- Number of Principal lives: **71 457**
- Total Number of Lives: **138 798**
- Average age: Beneficiaries = **37.23** and Members = **50.62**
- Solvency Ratio: **61%**

# HELP YOUR CLIENTS CLOSE THE GAP ON MEDICAL SHORTFALLS



**E**ven the most comprehensive medical aid plans can leave members facing out-of-pocket expenses - often when they least expect it. To help address this, Medshield has partnered with Sanlam and Total Risk Administrators (TRA) to offer Gap Cover solutions exclusively for Medshield members, providing financial protection at preferential rates.

## WHY IS GAP COVER ESSENTIAL?

While Medshield offers comprehensive cover, medical shortfalls can arise, especially for in-hospital specialist treatments where providers charge above medical aid rates. Gap Cover bridges the gap between what Medshield pays and the actual costs, ensuring members are not left with unexpected bills.

Through our partnerships with Sanlam and TRA, Medshield members enjoy:

- 1. Preferential Rates:** Competitive pricing exclusively for Medshield members.
- 2. Tailored Plans:** Solutions designed to complement Medshield's benefit options.
- 3. Seamless Claims:** Both partners work directly with Medshield's claims processes for fast, efficient payouts.

## Sanlam Gap Cover Plans:

- **Sanlam Gap Comprehensive:** Extensive cover for medical shortfalls, with up to 30% savings off the standard retail price.
- **Sanlam Gap Core:** Affordable cover, explicitly crafted for Medshield members from as little as R261 per month for Individual/Single members under the age of 45 years.

Centriq Insurance Company Limited underwrites both plans, including a quick, seamless claims process.

## TRA Gap Cover Plans:

- Four Gap Cover options, carefully designed for Medshield members.
- TRA's deep understanding of Medshield's structure ensures a smooth claims experience.
- Expert guidance to help members choose the right plan based on their healthcare needs.

## WHY SHOULD BROKERS RECOMMEND GAP COVER?

As a broker, you play a key role in ensuring clients understand the value of Gap Cover. Recommending this solution helps protect their financial well-being and offers peace of mind during unexpected medical costs.

- **Strengthen Client Relationships** - Position yourself as a trusted advisor by offering essential coverage solutions.
- **Exclusive Value** - Provide access to member-only rates with trusted providers.
- **Member-Centric Protection** - Gap Cover complements Medshield's benefit structure to reduce financial stress.

## SUPPORT YOUR CLIENTS IN CLOSING THE GAP TODAY!

For full details, visit [www.medshield.co.za](http://www.medshield.co.za).

Together, let's ensure Medshield members enjoy complete coverage and financial peace of mind.

# MEDSHIELD ENHANCES SERVICE EFFICIENCIES FOR BROKERS AND MEMBERS



**M**edshield continuously evolves to offer more seamless, efficient, and convenient service solutions. Our latest digital enhancements are designed to support brokers and their clients with faster, more accessible, and personalised healthcare interactions. These innovations include the Virtual Walk-in Centre, the new Medshield Member App, a dedicated WhatsApp service line, and SMS short codes - all aimed at streamlining service access and improving response times

## 1. VIRTUAL APPOINTMENTS MADE SIMPLE WITH MEDSHIELD'S WALK-IN CENTRE

Brokers and members can now enjoy the convenience of face-to-face consultations without the need to visit a physical branch. The Virtual Walk-in Centre offers personalised assistance via Microsoft Teams, providing direct support for queries about benefits, claims, or membership details.

### Why This Matters for Brokers:

- Clients do not need to visit an office - support is just an email away.
- Interactive engagement through screen sharing and chat for better clarity.
- Efficient query resolution without disrupting daily schedules.

How to Access: Email [letsmeet@medshield.co.za](mailto:letsmeet@medshield.co.za) to schedule an appointment, and our team will handle the rest.

## 2. MEDSHIELD MEMBER APP

The new Medshield Member App is a game-changer, offering real-time access to healthcare benefits and services. Brokers can encourage clients to download the app for a more user-friendly way to manage their medical aid.

### Key Features:

- **Benefit Tracking** – View available day-to-day benefits and savings limits.
- **Claims Management** – Submit and track claims effortlessly.
- **Digital Membership Card** – Accessible anytime, anywhere.
- **Provider Locator** – Find network doctors and hospitals quickly.
- **Pre-authorisations** – Submit hospital and dental procedure requests with ease.

### How to Get Started:

Members can download the Medshield App from the IOS App Store or Google Play and login using their Medshield credentials.

## 3. INSTANT SUPPORT WITH MEDSHIELD'S WHATSAPP LINE

Members can now connect with Medshield instantly via WhatsApp for quick, efficient support.

### How It Works:

1. Save the Medshield WhatsApp number: **+27 60 042 7274**.
2. Send **"Hi"** to start a chat.
3. Access benefits, claims, and general queries instantly.

This tool allows members to access information 24/7, reducing call centre wait times and simplifying medical aid communication.

## 4. QUICK ANSWERS ANYTIME WITH MEDSHIELD SMS CODES

Short SMS codes provide brokers and members with instant access to essential information without logging in online or calling.

- **SMS "BENEFIT" to 43131** – Get an immediate response on available benefits.
- **SMS "CARD" to 44292** – Receive a link to the digital membership card.

By leveraging these new digital solutions, brokers can offer clients faster resolutions, enhanced service accessibility, and a more efficient healthcare experience. Encourage your clients to utilise these tools and enjoy a seamless, stress-free way to manage their healthcare needs.

For further details or assistance, contact your Medshield Broker Consultant today.

# YOUR ROLE IN RECOGNISING AND REPORTING SUSPECTED HEALTHCARE FRAUD IN SOUTH AFRICA



**H**ealthcare fraud remains a significant issue in South Africa, impacting medical schemes, members, and the healthcare industry. As a trusted broker, you play a crucial role in educating your clients on recognising and reporting fraudulent activities that could compromise their membership and financial security.

Medshield is committed to protecting members from fraudulent activities. We will never ask members to share their personal information or call members regarding any changes to their account without following the proper communication channels. We encourage you to help your clients stay vigilant and report any suspicious activity.

## SOME COMMON FRAUD SCENARIOS TO BE AWARE OF

- Scenario 1: Fake SMS Requests for Account Updates**  
 A client receives an SMS claiming to be from Medshield, asking them to update their account information via a link.  
**Response:** Advise your clients not to click on the link and to report the suspicious message immediately on the channels below. Medshield will never request account updates via SMS.
- Scenario 2: Fraudulent Emails Requesting Payment Details**

A client receives an email asking them to update their payment method.

**Response:** Warn your clients against interacting with such emails. They should check the sender's email address carefully for inconsistencies and report the email as spam. Medshield will never ask members to update their payment information outside of official communication channels. If in doubt, they should call 086 000 2120 or email [member@medshield.co.za](mailto:member@medshield.co.za) to verify the request.

- Scenario 3: Phone Scam Requesting Personal Information**  
 A client receives a call from someone claiming to be from Medshield, asking for their ID, membership number, or other personal details due to a "technical issue" with their account.  
**Response:** Clients should never disclose personal details over the phone. Instead, they should hang up and report the call directly to Medshield by contacting 086 000 2120 or email [member@medshield.co.za](mailto:member@medshield.co.za), or report to the channels below.
- Scenario 4: Billing Irregularities**  
 A client notices discrepancies on a provider's invoice, such as incorrect services that have been billed or overcharging.  
**Response:** Encourage your clients to review their medical aid claims carefully and report suspected medical aid fraud by contacting Medshield if they notice any irregularities. If they suspect fraudulent billing, follow the steps below to report.

## AS A BROKER, YOU CAN GUIDE YOUR CLIENTS IN SAFEGUARDING THEIR PERSONAL AND MEDICAL INFORMATION. HERE'S HOW:

- Educate clients about the risks of sharing their personal information with anyone, including membership details, ID, passport, bank account information, login details and passwords.
- Remind them always to protect their membership card and number.
- Encourage them to review their claim statements carefully and ensure they received the services your service provider is claiming for.
- Advise against accepting cash from service providers in exchange for medical aid claims.
- Reinforce the importance of reporting suspicious behaviour to Medshield.

## 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.



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.



**SMS to 33490**  
Send your report via the SMS line from anywhere in South Africa at a cost of R1.50.



**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



**Report online at [www.whistleblowing.co.za](http://www.whistleblowing.co.za)**  
Visit the Whistle Blowers website to report and make your submission via the online reporting platform.



**Fax your report**  
Send your report to Whistle Blowers via a fax line. Toll-free on 0800 212 689



**Email to [information@whistleblowing.co.za](mailto:information@whistleblowing.co.za)**  
Send an email of your report privately to Whistle Blowers.



**WhatsApp**  
Send your report to Whistle Blowers via WhatsApp on: 031 308 4446

REMEMBER, REPORTS CAN BE SUBMITTED ANONYMOUSLY OR IN CONFIDENCE



# Medshield Partners' Contact Details

SERVICE	PARTNER	CONTACT DETAILS
<b>Ambulance and Emergency Services</b>	Netcare 911	<b>Contact number:</b> 086 100 6337 (+27 10 209 8011) for members outside of the borders of South Africa
<b>Chronic Medicine Authorisations and Medicine Management</b>	Mediscor	<b>Contact number:</b> 086 000 2120 (Choose relevant option) or contact +27 10 597 4701 for members outside the borders of South Africa <b>Facsimile:</b> 0866 151 509 <b>Authorisations:</b> medshieldauths@mediscor.co.za
<b>Dental Authorisations</b>	Denis	<b>Contact number:</b> 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa - Crowns/Bridges and Dental Implant Authorisations <b>email:</b> crowns@denis.co.za - Periodontic Applications <b>email:</b> perio@denis.co.za - Orthodontic Applications <b>email:</b> ortho@denis.co.za - Plastic Dentures <b>email:</b> customercare@denis.co.za In-Hospital Dental Authorisations <b>email:</b> hospitalenq@denis.co.za
<b>Diabetes Care Programme</b>	Medshield	<b>Contact number:</b> 086 000 2120 (+27 10 597 4701) for members outside the borders of South Africa <b>Facsimile:</b> +27 10 597 4706 <b>email:</b> Diabetesdiseasemanagement@medshield.co.za
<b>Disease Management Care Plans</b>	Mediscor	<b>Contact number:</b> 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa <b>Facsimile:</b> +27 10 597 4706 <b>email:</b> pmbapplications@medshield.co.za
<b>HIV and AIDS Management</b>	HaloCare	<b>Contact number:</b> 086 014 3258 (Mon - Fri: 07h30 to 16h00) <b>Facsimile:</b> 086 570 2523 <b>email:</b> medshield@halocare.co.za
<b>HIV Medication Designated Service Provider (DSP)</b>	Pharmacy Direct	<b>Contact number:</b> 086 002 7800 (Mon to Fri: 07h30 to 17h00) <b>Facsimile:</b> 086 611 4000/1/2/3 <b>email:</b> care@pharmacydirect.co.za
<b>Hospital Authorisations</b>	Medscheme	<b>Contact number:</b> 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa <b>email:</b> preauth@medshield.co.za
<b>Hospital Claims</b>	Medscheme	<b>Contact number:</b> 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa Working Hours: Mon - Fri: 08h00 - 17h00 <b>email:</b> hospitalclaims@medshield.co.za
<b>Oncology Disease Management Programme (for Cancer treatment)</b>	ICON and Medscheme	<b>Contact number:</b> 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa <b>email:</b> 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: <a href="http://www.cancernet.co.za">www.cancernet.co.za</a> for a list of ICON oncologists
<b>Optical Services</b>	Iso Leso Optics	<b>Contact number:</b> 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa <b>Facsimile:</b> +27 11 782 5601 <b>email:</b> member@isoleso.co.za

**MEDSHIELD HEAD OFFICE**  
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(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**